



**President**  
Ms. Liz Cottrell  
City of Anderson

**Vice President**  
Ms. Rachel Ancheta  
City of Dixon

**Treasurer**  
Ms. Jen Lee  
City of Rio Vista

**Secretary**  
Ms. Jennifer Styczynski  
City of Marysville

## NORTHERN CALIFORNIA CITIES SELF INSURANCE FUND BOARD OF DIRECTORS MEETING AGENDA

**DATE/TIME:** Thursday, June 22, 2023, at 10:00 a.m.

**A - Action**  
**I - Information**

**LOCATION:** Rocklin Event Center – Garden Room  
2650 Sunset Blvd  
Rocklin, CA 95677

**1 - Attached**  
**2 - Hand Out**  
**3 - Separate Cover**  
**4 - Verbal**

### 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. INTRODUCTIONS**

**C. PUBLIC COMMENTS**

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

pg. 7 **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 Board of Directors may request any item to be considered separately.*

pg. 8 1. Board of Directors Meeting Minutes - April 20, 2023

pg. 17 2. Check Register from April 1, 2023, to May 31, 2023

3. Investment Reports

pg. 19 a. Chandler Asset Management Short/Long Term – April 2023 to May 2023

pg. 81 b. Local Agency Investment Fund (LAIF) Report as of March 31, 2023

pg. 82 c. Treasurer’s Report as of March 31, 2023

pg. 83 4. FY 23/24 Lexipol Fire Subscription Services pricing

pg. 84 5. FY 23/24 Lexipol Law Enforcement Subscription Services pricing

pg. 85 6. Crowe LLP Financial Auditing Services Engagement Letter

pg. 100 7. LWP Contract with accounting terms and claims handling

pg.141 8. Cole Pro Media Amended Contract



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pg.150	9. Precision Concrete Cutting Services Amended Contract		
pg.153	10.Lexipol Grant Finder contract		
pg.158	<b>E. GENERAL RISK MANAGEMENT ISSUES</b>		<b>I 1</b>
	<i>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.</i>		
	<b>F. ADMINISTRATION REPORTS</b>		<b>I</b>
	<b>1. President’s Report</b>		<b>4</b>
	<i>Liz Cottrell will address the Board on items pertaining to NCCSIF.</i>		
	<b>2. CJPRMA Update</b>		<b>4</b>
	<i>Elizabeth Ehrenstrom will update the Committee on CJPRMA matters pertinent to NCCSIF. Minutes of the meeting can be found at <a href="http://www.cjprma.org">http://www.cjprma.org</a></i>		
	<b>3. Program Administrator’s Report</b>		
	<i>Alliant will address the Board on items pertaining to NCCSIF.</i>		
	a. Service Provider Survey (WC in the fall)		
	b. Member Training Fund		
	c. Workplace Harassment Best Practices		
	d. LWP update		
	e. Fireworks reminder		
pg.159	<b>4. Summary of the May 25, 2023, Executive Committee Meeting</b>		<b>1</b>
	<i>The Board will receive a summary of the actions taken at the May 25, 2023, Executive Committee meeting.</i>		
	<b>G. FINANCIAL REPORTS</b>		
pg.160	<b>1. Quarterly Financial Report for Period Ending March 31, 2023</b>		<b>A 1</b>
	<i>James Marta &amp; Company will present the quarterly financial report ending March 31, 2023, for the Board to Accept and File.</i>		
pg.197	<b>2. Budget to Actual as of March 31, 2023</b>		<b>I 1</b>
	<i>The Board will receive an update on the Budget to Actual as of March 31, 2023.</i>		



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## H. JPA BUSINESS

### 1. **FY 23/24 Memorandum of Coverage (MOC)** A 1

*Annually, the Board reviews NorCal Cities' MOCs to approve or make changes to the current versions.*

pg. 198

#### a. **Liability MOC**

*The Board will receive the Liability MOC for approval.*

pg. 211

#### b. **Workers' Compensation MOC**

*The Board will receive the Workers' Compensation MOC for approval.*

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

pg.229

#### a. **NCCSIF Property Renewal Proposal** A 1

*The Board will be asked to review and approve the renewal of the Property coverage with Alliant Property Insurance Program (APIP).*

pg. 317

#### b. **APIP Pollution** I 1

*The Board will be asked to review and approve the renewal of the Pollution coverage with Alliant Property Insurance Program (APIP).*

pg.318

#### c. **APIP Cyber Coverage Renewals** I 1

*The Board will review and may approve the renewals of the APIP Cyber Coverage options.*

pg.319

#### d. **APIP Claims Reporting Acknowledgements** I 1

*The Board will be provided with an outline and be asked to acknowledge the reporting procedure guidelines that should be followed immediately after a Property, Pollution or Cyber Liability loss or incident.*

pg. 321

#### e. **Alliant Deadly Weapon Response Program (ADWRP)** A 1

*The Board will review and may approve the renewal of the ADWRP coverage.*





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pg.440	<b>10. Strategic Plan Update</b> <i>The Board is presented the latest update to the strategic planning for review, discussion, and feedback or direction as needed.</i>	<b>I 1</b>
pg.443	<b>11. Nomination of President, Vice President, and Claims Committee</b> <i>The Board will Nominate Board Officers for the remainder of the 2023-2024 term and nominate the 2023-2024 Claims Committee.</i>	<b>A 1</b>
pg. 445 pg.451 pg.454	<b>12. Policy and Procedure Revisions</b> <ul style="list-style-type: none"> <li>a. RM-2: Driving Standards</li> <li>b. RM-21: Park and Recreation Risk Management Best Practices</li> <li>c. Risk Management Policies &amp; Procedures Table of Contents</li> </ul>	<b>A 1</b>
pg.457	<b>13. Cash For Safety Awards</b> <i>The Board will review and may approve the Risk Management Committees recommendations for the Cash for Safety Awards</i>	<b>A 1</b>
pg.471	<b>14. Resolution 23-01 Recognizing Liz Cottrell</b> <i>A resolution recognizing Liz Cottrell’s contributions will be presented for approval.</i>	<b>A 1</b>
pg.473 pg.474 pg.483 pg.484 pg.500 pg.501 pg.502 pg.505 pg.506	<b>I. INFORMATION ITEMS</b> <ul style="list-style-type: none"> <li>1. Glossary of Terms</li> <li>2. NorCal Cities Organizational Chart</li> <li>3. NorCal Cities Resource Contact Guide</li> <li>4. Sedgwick Who’s Who in Claims Liability Contacts</li> <li>5. LWP Workers’ Compensation Contacts</li> <li>6. 2023 CAJPA Conference September 13-16, 2022</li> <li>7. Ergonomic Evaluation Request Form</li> <li>8. Travel Mileage Reimbursement Form</li> </ul>	<b>I 1</b>

**J. ADJOURNMENT**

**UPCOMING MEETINGS**

- Police Risk Management Committee Meeting - August 3, 2023
- Claims Committee Meeting - September 21, 2023
- Executive Committee Meeting - September 21, 2023
- Risk Management Committee Meeting - October 19, 2023
- Board of Directors Meeting - October 19, 2023
- Police Risk Management Committee Meeting - November 2, 2023



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*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](http://www.nccsif.org). Documents and material relating to an open session agenda item that are provided to the NCCSIF Board of Directors less than 72 hours prior to a regular meeting will be available for public inspection and copying at 2180 Harvard Street, Suite 460, 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.*



**Northern California Cities Self Insurance Fund  
Board of Directors Meeting  
June 22, 2023**

**Agenda Item D.**

**CONSENT CALENDAR**

**ACTION ITEM**

**ISSUE:** Items on the Consent Calendar should be reviewed by the Board. If any item requires clarification or amendment, they may be pulled from the consent agenda for separate discussion.

*Items pulled from the Consent Calendar will be placed back on the agenda in an order determined by the President.*

**RECOMMENDATION:** Adoption of the Consent Calendar after review by the Board.

**FISCAL IMPACT:** None.

**BACKGROUND:** Routine items and those that may require no discussion are placed on the Consent Calendar for adoption. The Board may accept the Consent Calendar as presented or pull items for discussion and separate action while accepting the remaining items.

**ATTACHMENT(S):**

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
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**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.



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

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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**



**NORTHERN CALIFORNIA CITIES SELF INSURANCE FUND  
BOARD OF DIRECTORS MEETING MINUTES  
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:** Cottrell, Aziz-Khan, Miller, Ancheta, Rojas, Garcia, VanSteyn, Arteaga, Rodriquez, Styczynski, Ehrenstrom, Peters, Warren, Westbrook, Tonks, Springer, Fahey

**Nays:** None.



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**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.



**NORTHERN CALIFORNIA CITIES SELF INSURANCE FUND  
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**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.



**NORTHERN CALIFORNIA CITIES SELF INSURANCE FUND  
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ROCKLIN EVENT CENTER BALLROOM  
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**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

\_\_\_\_\_  
Date

**Company Name:** NCCSIF  
**Report Name:** NCCSIF Check Register Board Report  
**Created On:** 4/30/2023

Check#	Date	Vendor	Account Title	Account Memo	Amount
8877	4/5/2023	Randy Peters Catering	Board Meetings	52503 BOD, RMC Lunch Catering 4.20.23	615.08
12195	4/5/2023	City of Marysville	Member Trng and RM	52207 11.15-18.22 CALPELRA - Stycznski	514.50
12196	4/5/2023	York Risk Svcs Grp Inc.	On Site	52204 Safety and Risk Ctrl Svcs - 03/23	15,360.00
12197	4/21/2023	CAM, Inc.	Investment Income	44040 Investment Income	5,782.77
12198	4/21/2023	City of Oroville	Member Trng and RM	52207 CalPELRA 2023	1,135.00
12199	4/21/2023	Jenna Wirkner	BOD Long Range Planning	52509 BOD RMC Mtg Lunch - Reimb	154.96
12200	4/21/2023	City of Red Bluff	Member Trng and Risk Mgmt	52207 PARMA Reimb - Paul Young	1,607.54
1ACH4.6.23	4/6/2023	Sedgwick CMS, Inc	Claims Admin - Liability ULAE	51135 Mar 2023 Liab Claims	22,467.42
2ACH4.6.23	4/6/2023	York Risk Svcs Grp Inc.	On Site	52204 Safety and Risk Ctrl Svcs - Mar 2023	15,360.00
3ACH4.6.23	4/6/2023	JM and Co., LLP	Accounting Services	52403 Monthly Acctg Services - Mar 2023	11,245.00
4ACH4.6.23	4/6/2023	Sedgwick CMS, Inc	Claims Admin - WC Only	52300 Mar 2023 WC Claims	52,220.42
5ACH4.6.23	4/6/2023	Alliant Ins. Svcs Inc	Program Admin Fee	52401 4/23 Monthly Installment	31,093.58

**Company Name:** NCCSIF  
**Report Name:** NCCSIF Check Register Board Repor  
**Created On:** 5/31/2023

Check#	Date	Vendor	Account Title	Account Memo	Amount
12201	5/5/2023	City of Rocklin	Claims Subrogation/Rec	51115 APIP COVID19 Claim	3,817.00
12202	5/5/2023	City of Folsom	Claims Subrogation/Rec	51115 APIP COVID Claims	40,480.00
12203	5/5/2023	City of Gall	Claims Subrogation/Rec	51115 APIP COVID 19 CLAIMS	10,581.00
12204	5/5/2023	Jen Lee	Board Meetings	52503 4.20.23 BOD Mtg Mileage Reimb J Lee	89.74
12205	5/5/2023	York Risk Svcs Group Inc	On Site	52204 Safety and Risk Ctrl Svcs - Dec 2022	15,360.00
12206	5/5/2023	City of Willows	Board Meetings	52503 4.20.23 BOD, RM Mileage Reimb - L Fahey	137.55
12207	5/5/2023	Liz Ehrenstrom	Board Meetings	52503 4.20.23 BOD, RM Mileage Reimb Ehrenstrom	78.60
12208	5/5/2023	Natalie Springe	Board Meetings	52503 4.20.23 BOD RMC Mtg Mileage Reim	41.92
12209	5/5/2023	Jenna Wirkner	Board Meetings	52503 5.4.23 PRMC Mtg Lunch - Reimb	468.46
12210	5/5/2023	City of Marysville	Member Trng and RV	52207 5.2023 GFOA Annual Conf - J Styczynsk	720.00
1ACH5.5.23	5/5/2023	Sedgwick CMS, Inc	Claims Admin - Liab ULAE	51135 Apr 2023 Liab Claims	22,467.42
2ACH5.5.23	5/5/2023	James Marta and Co LLF	Acctg Services	52403 Monthly Acctg Svcs - Apr 2023	11,245.00
3ACH5.5.23	5/5/2023	CJPRMA	Other Ins Expense	54150 Drone-NCCSIF-2283147 Yuba	1,242.00
4ACH5.5.23	5/5/2023	Alliant Ins Svcs Inc	Program Admin Fee	52401 5/23 Monthly Installmen	31,093.58
ACH5.5.23	5/5/2023	Sedgwick CMS, Inc	Claims Admin - WC	52300 Apr 2023 WC Claims	52,220.42
8878	5/10/2023	Carleen Kirkpatrick	Board Meetings	52503 4.20.23 BOD RMC Mileage Reim	80.56
8879	5/10/2023	Crystal Peters	Board Meetings	52503 4.20.23 NCCSIF RMC, BOD Mtg	104.80
8880	5/10/2023	Jennifer Schultz	Board Meetings	52503 Reimb - Mileage - RMC BOD Mtg 4.20.23	89.08
8881	5/10/2023	Sheleen Loza	Board Meetings	52503 4.20.23 NCCSIF RMC, BOD Mtg Reimb	41.92
12211	5/19/2023	Jenna Wirkner	Board Meetings	52503 5.4.23 PRMC Mtg - Reimb	75.16
12212	5/23/2023	Kim Stalie	Board Meetings	52503 4.20.23 BOD, RMC Mtg	58.95
12213	5/23/2023	York Risk Svcs Group Inc	On Site	52204 Safety and Risk Ctrl Svcs - April 2023	15,360.00
12214	5/23/2023	Chandler Asset Mgmt, Inc	Investment Income	44040 Investment Income	5,825.41
12215	5/23/2023	City of Placerville	Board Meetings	52503 4.20.23 BOD, RM Mtg	50.24
12216	5/23/2023	City of Rio Vista	Member Trng and RV	52207 Reimb Human Resources 6/7-8/9/23	995.00
12217	5/23/2023	Liz Cottrel	Board Meetings	52503 4.20.23 BOD Mtg	220.08
12218	5/23/2023	City of Colusa	Member Trng and RV	52207 Reimb Trng Reg Fees, Hotel, Mileage	4,000.00
12219	5/23/2023	Gibbons and Conley	Legal Services	52103 Legal Services	495.00
12220	5/23/2023	Kim Stalie	Member Trng and RV	52207 5.17.23 Sac PARMA Chapter Mtg	34.06
ACH5.23.23	5/23/2023	CJPRMA	Other Ins. Expense	54150 Drone-NCCSIF-22183073 Dixon	696.00



# Northern CA Cities Self Ins. Fund Short Term - Account #170

## MONTHLY ACCOUNT STATEMENT

APRIL 1, 2023 THROUGH APRIL 30, 2023

### Chandler Team:

For questions about your account, please call (800) 317-4747,  
or contact [operations@chandlerasset.com](mailto:operations@chandlerasset.com)

### Custodian

Bank of New York Mellon  
Lauren Dehner  
(904) 645-1918

**CHANDLER ASSET MANAGEMENT**  
chandlerasset.com

*Information contained herein is confidential. We urge you to compare this statement to the one you receive from your qualified custodian. Please see Important Disclosures.*



**PORTFOLIO CHARACTERISTICS**

Average Modified Duration	2.35
Average Coupon	2.24%
Average Purchase YTM	2.53%
Average Market YTM	4.39%
Average S&P/Moody Rating	AA/Aa2
Average Final Maturity	2.72 yrs
Average Life	2.60 yrs

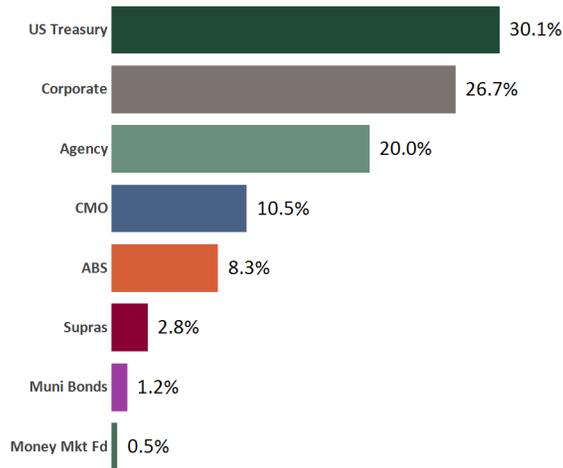
**ACCOUNT SUMMARY**

	Beg. Values as of 3/31/23	End Values as of 4/30/23
Market Value	48,056,069	48,252,064
Accrued Interest	191,585	217,980
<b>Total Market Value</b>	<b>48,247,654</b>	<b>48,470,044</b>
Income Earned	102,806	102,509
Cont/WD		0
Par	50,197,504	50,288,884
Book Value	49,745,898	49,818,485
Cost Value	49,764,945	49,825,073

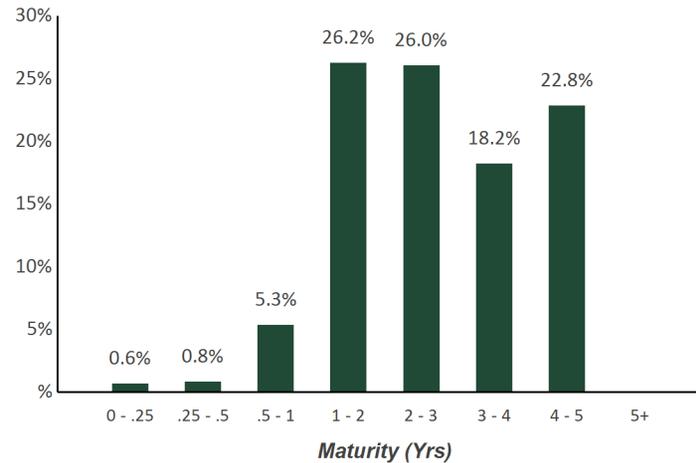
**TOP ISSUERS**

Government of United States	30.1%
Federal Home Loan Mortgage Corp	13.3%
Federal National Mortgage Assoc	6.8%
Federal Home Loan Bank	5.7%
Federal Farm Credit Bank	4.6%
Bank of America Corp	1.9%
Morgan Stanley	1.8%
JP Morgan Chase & Co	1.8%
<b>Total</b>	<b>66.1%</b>

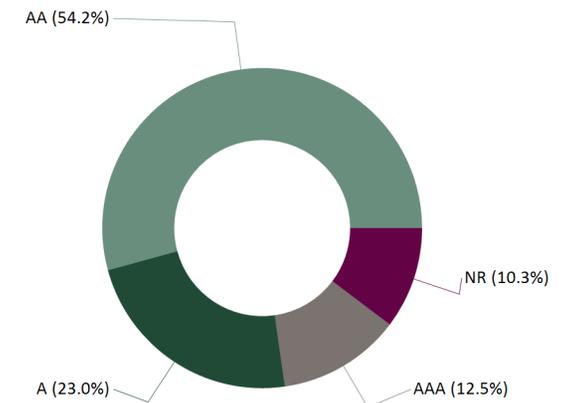
**SECTOR ALLOCATION**



**MATURITY DISTRIBUTION**



**CREDIT QUALITY (S&P)**



**PERFORMANCE REVIEW**

TOTAL RATE OF RETURN	Annualized								
	1M	3M	YTD	1YR	2YRS	3YRS	5YRS	10YRS	12/31/1997
Northern CA Cities Self Ins. Fund Short Term	0.46%	1.03%	2.11%	1.31%	-1.74%	-0.80%	1.47%	1.14%	3.35%
ICE BofA 1-5 Yr US Treasury & Agency Index	0.42%	1.18%	2.24%	0.87%	-1.94%	-1.30%	1.25%	0.89%	3.04%
ICE BofA 1-5 Yr AAA-A US Corp & Govt Index	0.44%	1.15%	2.25%	0.96%	-1.94%	-1.19%	1.31%	0.99%	3.14%

# Statement of Compliance

As of April 30, 2023



## Northern California Cities Self-Insurance Fund - Short Term

The portfolio complies with state law and with the Client's investment policy.

Category	Standard	Comment
U.S. Treasuries	No limitation	Complies
Federal Agencies	30% max per Agency/GSE issuer; 20% max agency callable securities; Federal Agencies or U.S. government-sponsored enterprise obligations, participations, or other instruments, including those issued by or fully guaranteed as to principal and interest by federal agencies or U.S. government-sponsored enterprises.	Complies
Supranational Obligations	"AA" rating category or better by a NRSRO; 30% max; 10% max per issuer; USD denominated senior unsecured unsubordinated obligations; Issued or unconditionally guaranteed by IBRD, IFC, IADB	Complies
Municipal Securities (CA, Local Agency)	"A" rating category or its equivalent or better by a NRSRO; 30% max; 5% max per issuer; 5 years max maturity.	
Municipal Securities (CA, Other States)	"A" rating category or its equivalent or better by a NRSRO; 30% max; 5% max per issuer; 5 years max maturity.	Complies
Corporate Medium Term Notes	"A" rating category or better by a NRSRO; 30% max; 5% max per issuer; Issuer is a corporation organized and operating within the U.S. or by depository institutions licensed by the U.S. or any state and operating within the U.S.; 5 year max maturity.	Complies
Asset-Backed & Mortgage-Backed, Mortgage Pass-Through Securities, and Collateralized Mortgage Obligation	"AA" rating category or better by a NRSRO; 20% max (combined ABS/MBS/CMO); 5% max per Asset-Backed or Commercial Mortgage security issuer; From issuers not defined in U.S. Treasury and Federal Agencies sections of the Permitted Investments section of the policy; 5 years max maturity	Complies
Negotiable Certificates of Deposits (NCD)	The amount of NCD insured up to the FDIC limit does not require any credit ratings; Any amount above FDIC insured limit must be issued by institutions with "A-1" short-term debt rating or better by a NRSRO; or "A" long-term rating category or better by a NRSRO; 30% max (combined with CDARS); 5% max per issuer; Issued by a nationally or state-chartered bank, or a federal or state association, a state or federal credit union, or by a federally-licensed or state-licensed branch of a foreign bank.	Complies
Certificate of Deposit Placement Service (CDARS)	30% max (combination of Certificates of Deposit, including CDARS)	Complies
FDIC Insured Time Deposits (Non-negotiable CD/TD)	Non-Negotiable Certificates of Deposit in state or federally chartered banks, savings and loans, or credit unions; The amount per institution is limited to maximum covered under FDIC; 20% max combined FDIC & Collateralized CD/TD; 5 years max maturity.	Complies
Collateralized Time Deposits (Non-negotiable CD/TD)	Non-Negotiable Certificates of Deposit in state or federally chartered banks, savings and loans, or credit unions in excess of insured amounts which are fully collateralized with securities in accordance with California law; 20% max combined FDIC & Collateralized CD/TD; 5% max per issuer; 5 year max maturity.	Complies
Banker's Acceptances	"A-1" short-term debt rated or better by a NRSRO; or "A" long-term debt rating category or better by a NRSRO; 40% max; 5% max per issuer; 180 days max maturity	Complies
Commercial Paper	25% max; 5% max per issuer; 270 days maturity; 10% maximum of the outstanding commercial paper of any single issuer; Issued by an entity that meets all of the following conditions in either (a) or (b): a. Securities issued by corporations: (i) organized and operating within the U.S. with assets > \$500 million; (ii) "A-1" rated or better by a NRSRO; (iii) "A" rating or better by a NRSRO, if issuer has debt obligations. b. Securities issued by other entities: (i) organized within the U.S. as a special purpose corporation, trust, or limited liability company; (ii) must have program-wide credit enhancements including, but not limited to, overcollateralization, letters of credit, or a surety bond; (iii) rated "A-1" or better by a NRSRO.	Complies

Money Market Mutual Funds	Registered with SEC under Investment Company Act of 1940 and issued by diversified management companies and meet either of the following criteria: (i) Highest rating by two NRSROs; or (ii) Retained an investment adviser registered or exempt from SEC registration with > 5 years experience managing money market mutual funds with AUM >\$500 million; 20% max combined Money Market Mutual Funds.	<i>Complies</i>
Mutual Funds	Invest in securities as authorized under CGC, Section 53601 (a) to (k) and (m) to (q) inclusive and meet either of the following criteria: (i) Highest rating by two NRSROs; or (ii) Retained an investment adviser registered or exempt from SEC registration with > 5 years experience investing in securities authorized by CGC, Section 53601 and with AUM >\$500 million; 20% max combined Money Market Mutual Funds and Mutual Funds; 10% max per Mutual Fund	<i>Complies</i>
Local Agency Investment Fund (LAIF)	Maximum amount permitted by LAIF.	<i>Complies</i>
Local Government Investment Pool (LGIP)	No issuer limitation.	<i>Complies</i>
Repurchase Agreements	1 year max maturity; Not used by Investment Adviser	<i>Complies</i>
Prohibited	Common or preferred stocks, convertible or junk bonds, commodities, options, limited partnerships, GICs, Reverse repurchase agreements, uninsured deposits, Inverse floaters; ranges notes, mortgage derived, interest only strips, Zero interest accrual securities if held to maturity; Investments denominated in Non-USD; Collateralized Mortgage Obligations (CMOs) with collateral not specifically GNMA, FHLMC, or FNMA; Purchasing or selling securities on margin; Securities lending or any other form of borrowing or leverage	<i>Complies</i>
Max Per Issuer	5% per issuer or institution unless explicitly stated in the policy, excluding U.S. government, agency, investment pool, and money market funds	<i>Complies</i>
Maximum Maturity	10 years; The Board of Directors grants authority for the purchase of securities with maturities in excess of 5 years. Such purchases shall be of U.S. Treasury and Federal Agency securities (including Mortgage-Backed Securities)	<i>Complies</i>

## Reconciliation Summary

As of April 30, 2023



BOOK VALUE RECONCILIATION		
<b>BEGINNING BOOK VALUE</b>		<b>\$49,745,898.17</b>
<b>Acquisition</b>		
+ Security Purchases	\$1,069,578.13	
+ Money Market Fund Purchases	\$786,401.66	
+ Money Market Contributions	\$0.00	
+ Security Contributions	\$0.00	
+ Security Transfers	\$0.00	
<b>Total Acquisitions</b>		<b>\$1,855,979.79</b>
<b>Dispositions</b>		
- Security Sales	\$544,461.50	
- Money Market Fund Sales	\$1,070,453.80	
- MMF Withdrawals	\$0.00	
- Security Withdrawals	\$0.00	
- Security Transfers	\$0.00	
- Other Dispositions	\$0.00	
- Maturities	\$0.00	
- Calls	\$0.00	
- Principal Paydowns	\$174,568.28	
<b>Total Dispositions</b>		<b>\$1,789,483.58</b>
<b>Amortization/Accretion</b>		
+/- Net Accretion	\$9,617.09	
		\$9,617.09
<b>Gain/Loss on Dispositions</b>		
+/- Realized Gain/Loss	(\$3,526.01)	
		(\$3,526.01)
<b>ENDING BOOK VALUE</b>		<b>\$49,818,485.46</b>

CASH TRANSACTION SUMMARY		
<b>BEGINNING BALANCE</b>		<b>\$512,214.06</b>
<b>Acquisition</b>		
Contributions	\$0.00	
Security Sale Proceeds	\$544,461.50	
Accrued Interest Received	\$6,393.75	
Interest Received	\$60,007.07	
Dividend Received	\$971.05	
Principal on Maturities	\$0.00	
Interest on Maturities	\$0.00	
Calls/Redemption (Principal)	\$0.00	
Interest from Calls/Redemption	\$0.00	
Principal Paydown	\$174,568.28	
<b>Total Acquisitions</b>	<b>\$786,401.65</b>	
<b>Dispositions</b>		
Withdrawals	\$0.00	
Security Purchase	\$1,069,578.13	
Accrued Interest Paid	\$875.67	
<b>Total Dispositions</b>	<b>\$1,070,453.80</b>	
<b>ENDING BOOK VALUE</b>		<b>\$228,161.92</b>



CUSIP	Security Description	Par Value/Units	Purchase Date Book Yield	Cost Value Book Value	Mkt Price Mkt YTM	Market Value Accrued Int.	% of Port. Gain/Loss	Moody/S&P Fitch	Maturity Duration
<b>ABS</b>									
43813DAC2	Honda Auto Receivables 2020-2 A3 0.82% Due 7/15/2024	14,316.74	05/18/2020 0.83%	14,315.61 14,316.41	99.14 5.42%	14,193.76 5.22	0.03% (122.65)	Aaa / AAA NR	1.21 0.19
47789KAC7	John Deere Owner Trust 2020-A A3 1.1% Due 8/15/2024	14,498.17	Various 1.26%	14,451.06 14,483.87	99.74 4.34%	14,460.66 7.09	0.03% (23.21)	Aaa / NR AAA	1.30 0.08
43813KAC6	Honda Auto Receivables Trust 2020-3 A3 0.37% Due 10/18/2024	45,197.61	09/22/2020 0.38%	45,190.97 45,196.44	98.20 5.95%	44,381.88 6.04	0.09% (814.56)	NR / AAA AAA	1.47 0.32
36262XAC8	GM Financial Auto Lease Trust 2021-3 A2 0.39% Due 10/21/2024	480,088.95	Various 0.73%	477,399.97 479,154.99	98.06 5.77%	470,795.87 57.21	0.97% (8,359.12)	NR / AAA AAA	1.48 0.36
47787NAC3	John Deere Owner Trust 2020-B A3 0.51% Due 11/15/2024	11,773.55	07/14/2020 0.52%	11,771.75 11,773.18	99.13 4.64%	11,670.59 2.67	0.02% (102.59)	Aaa / NR AAA	1.55 0.21
09690AAC7	BMW Vehicle Lease Trust 2021-2 A3 0.33% Due 12/26/2024	52,930.13	09/08/2021 0.34%	52,924.67 52,928.57	98.22 5.84%	51,987.50 2.91	0.11% (941.07)	Aaa / NR AAA	1.66 0.32
89236XAC0	Toyota Auto Receivables 2020-D A3 0.35% Due 1/15/2025	32,876.08	10/06/2020 0.36%	32,869.95 32,873.62	98.59 5.61%	32,413.45 5.11	0.07% (460.17)	NR / AAA AAA	1.72 0.27
92290BAA9	Verizon Owner Trust 2020-B A 0.47% Due 2/20/2025	52,535.26	08/04/2020 0.48%	52,524.23 52,530.85	98.97 5.49%	51,993.83 7.54	0.11% (537.02)	Aaa / NR AAA	1.81 0.20
36265MAC9	GM Financial Auto Lease Trust 2022-1 A3 1.9% Due 3/20/2025	240,000.00	02/15/2022 1.91%	239,997.94 239,999.07	97.49 5.63%	233,969.04 139.33	0.48% (6,030.03)	Aaa / NR AAA	1.89 0.68
05601XAC3	BMW Vehicle Lease Trust 2022-1 A3 1.1% Due 3/25/2025	114,989.83	01/11/2022 1.11%	114,972.64 114,982.73	97.83 5.77%	112,492.25 21.08	0.23% (2,490.48)	NR / AAA AAA	1.90 0.46
43813GAC5	Honda Auto Receivables Trust 2021-1 A3 0.27% Due 4/21/2025	34,836.57	02/17/2021 0.27%	34,835.94 34,836.39	97.35 6.03%	33,914.72 2.61	0.07% (921.67)	Aaa / NR AAA	1.98 0.46
44891RAC4	Hyundai Auto Receivables Trust 2020-C A3 0.38% Due 5/15/2025	66,389.17	10/20/2020 0.39%	66,373.88 66,385.49	97.72 6.10%	64,872.38 11.21	0.13% (1,513.11)	NR / AAA AAA	2.04 0.40
89240BAC2	Toyota Auto Receivables Owners 2021- A A3 0.26% Due 5/15/2025	125,539.04	02/02/2021 0.27%	125,515.74 125,532.47	97.56 5.54%	122,474.26 14.51	0.25% (3,058.21)	Aaa / NR AAA	2.04 0.46
44933LAC7	Hyundai Auto Receivables Trust 2021-A A3 0.38% Due 9/15/2025	84,178.71	04/20/2021 0.38%	84,169.86 84,175.69	97.26 5.45%	81,873.56 14.22	0.17% (2,302.13)	NR / AAA AAA	2.38 0.54



CUSIP	Security Description	Par Value/Units	Purchase Date Book Yield	Cost Value Book Value	Mkt Price Mkt YTM	Market Value Accrued Int.	% of Port. Gain/Loss	Moody/S&P Fitch	Maturity Duration
<b>ABS</b>									
89239BAC5	Toyota Auto Receivables Trust 2021-C A3 0.43% Due 1/15/2026	340,000.00	12/17/2021 0.91%	336,653.13 338,219.21	96.04 5.62%	326,533.96 64.98	0.67% (11,685.25)	Aaa / AAA NR	2.72 0.76
43815GAC3	Honda Auto Receivables Trust 2021-4 A3 0.88% Due 1/21/2026	145,000.00	Various 1.59%	143,046.38 143,746.06	95.51 5.58%	138,491.39 35.44	0.29% (5,254.67)	Aaa / NR AAA	2.73 0.96
47789QAC4	John Deere Owner Trust 2021-B A3 0.52% Due 3/16/2026	115,000.00	07/13/2021 0.52%	114,989.74 114,994.74	95.90 5.62%	110,282.24 26.58	0.23% (4,712.50)	Aaa / NR AAA	2.88 0.80
89238JAC9	Toyota Auto Receivables Trust 2021-D A3 0.71% Due 4/15/2026	85,000.00	11/09/2021 0.71%	84,998.19 84,999.00	95.37 5.69%	81,063.48 26.82	0.17% (3,935.52)	NR / AAA AAA	2.96 0.93
44935FAD6	Hyundai Auto Receivables Trust 2021-C A3 0.74% Due 5/15/2026	65,000.00	11/09/2021 0.75%	64,985.49 64,992.15	95.62 5.57%	62,151.44 21.38	0.13% (2,840.71)	NR / AAA AAA	3.04 0.91
43815BAC4	Honda Auto Receivables Trust 2022-1 A3 1.88% Due 5/15/2026	190,000.00	02/15/2022 1.89%	189,971.42 189,981.91	95.97 5.05%	182,341.29 158.76	0.38% (7,640.62)	Aaa / AAA NR	3.04 1.29
05602RAD3	BMW Vehicle Owner Trust 2022-A A3 3.21% Due 8/25/2026	120,000.00	05/10/2022 3.23%	119,993.76 119,995.67	97.45 5.21%	116,941.20 64.20	0.24% (3,054.47)	Aaa / AAA NR	3.32 1.30
362554AC1	GM Financial Securitized Term 2021-4 A3 0.68% Due 9/16/2026	70,000.00	10/13/2021 0.68%	69,998.22 69,999.02	95.14 5.77%	66,595.55 19.83	0.14% (3,403.47)	Aaa / AAA NR	3.38 0.96
47787JAC2	John Deere Owner Trust 2022-A A3 2.32% Due 9/16/2026	145,000.00	03/10/2022 2.34%	144,967.93 144,978.24	96.33 5.41%	139,685.03 149.51	0.29% (5,293.21)	Aaa / NR AAA	3.38 1.20
448977AD0	Hyundai Auto Receivables Trust 2022-A A3 2.22% Due 10/15/2026	155,000.00	03/09/2022 2.23%	154,994.03 154,996.10	96.20 5.25%	149,115.58 152.93	0.31% (5,880.52)	NR / AAA AAA	3.46 1.27
380146AC4	GM Financial Auto Receivables 2022-1 A3 1.26% Due 11/16/2026	75,000.00	01/11/2022 1.27%	74,993.48 74,995.99	95.34 5.55%	71,505.38 39.38	0.15% (3,490.61)	NR / AAA AAA	3.55 1.10
47800AAC4	John Deere Owner Trust 2022-B A3 3.74% Due 2/16/2027	150,000.00	07/12/2022 3.77%	149,985.67 149,988.80	98.03 4.96%	147,039.00 249.33	0.30% (2,949.80)	Aaa / NR AAA	3.80 1.66
02582JIT8	American Express Credit Trust 2022-2 A 3.39% Due 5/17/2027	615,000.00	Various 4.05%	605,356.10 607,522.25	97.81 4.56%	601,543.19 926.60	1.24% (5,979.06)	NR / AAA AAA	4.05 1.92



CUSIP	Security Description	Par Value/Units	Purchase Date Book Yield	Cost Value Book Value	Mkt Price Mkt YTM	Market Value Accrued Int.	% of Port. Gain/Loss	Moody/S&P Fitch	Maturity Duration
<b>ABS</b>									
47800BAC2	John Deere Owner Trust 2022-C A3 5.09% Due 6/15/2027	340,000.00	10/12/2022 5.15%	339,973.62 339,977.45	100.87 4.67%	342,946.44 769.16	0.71% 2,968.99	Aaa / NR AAA	4.13 1.83
92348KAV5	Verizon Master Trust 2022-5 A1A 3.72% Due 7/20/2027	130,000.00	08/02/2022 3.75%	129,994.28 129,995.77	98.63 5.18%	128,220.17 147.77	0.26% (1,775.60)	NR / AAA AAA	4.22 1.25
<b>Total ABS</b>		<b>4,110,149.81</b>	<b>2.12%</b>	<b>4,092,215.65</b> <b>4,098,552.13</b>	<b>5.31%</b>	<b>4,005,949.09</b> <b>3,149.42</b>	<b>8.27%</b> <b>(92,603.04)</b>	<b>Aaa / AAA</b> <b>AAA</b>	<b>2.93</b> <b>1.06</b>
<b>AGENCY</b>									
3135G06H1	FNMA Note 0.25% Due 11/27/2023	150,000.00	11/23/2020 0.29%	149,829.00 149,967.27	97.35 4.98%	146,022.75 160.42	0.30% (3,944.52)	Aaa / AA+ AAA	0.58 0.56
3130A0F70	FHLB Note 3.375% Due 12/8/2023	850,000.00	Various 3.94%	850,244.07 847,136.02	99.12 4.86%	842,537.00 11,395.31	1.76% (4,599.02)	Aaa / AA+ AAA	0.61 0.58
3130AB3H7	FHLB Note 2.375% Due 3/8/2024	500,000.00	04/29/2019 2.37%	500,035.00 500,006.16	97.85 4.97%	489,249.00 1,748.26	1.01% (10,757.16)	Aaa / AA+ NR	0.86 0.83
3130A1XJ2	FHLB Note 2.875% Due 6/14/2024	475,000.00	06/18/2019 1.96%	495,548.65 479,624.01	98.04 4.69%	465,670.53 5,196.97	0.97% (13,953.48)	Aaa / AA+ NR	1.13 1.08
3135G0V75	FNMA Note 1.75% Due 7/2/2024	500,000.00	12/22/2021 0.84%	511,285.00 505,238.59	96.80 4.58%	483,989.50 2,892.36	1.00% (21,249.09)	Aaa / AA+ AAA	1.18 1.13
3130A2UW4	FHLB Note 2.875% Due 9/13/2024	450,000.00	09/13/2019 1.79%	473,305.50 456,401.35	97.74 4.59%	439,838.10 1,725.00	0.91% (16,563.25)	Aaa / AA+ AAA	1.38 1.32
3133ENP79	FFCB Note 4.25% Due 9/26/2024	1,200,000.00	09/26/2022 4.38%	1,197,148.80 1,197,992.44	99.56 4.57%	1,194,734.40 4,958.33	2.48% (3,258.04)	Aaa / AA+ NR	1.41 1.34
3135G0W66	FNMA Note 1.625% Due 10/15/2024	200,000.00	10/17/2019 1.66%	199,658.00 199,900.06	95.87 4.59%	191,738.40 144.44	0.40% (8,161.66)	Aaa / AA+ AAA	1.46 1.41
3130AQF40	FHLB Note 1% Due 12/20/2024	550,000.00	12/21/2021 1.02%	549,642.50 549,804.26	94.74 4.36%	521,073.30 2,001.39	1.08% (28,730.96)	Aaa / AA+ AAA	1.64 1.59
3135G0X24	FNMA Note 1.625% Due 1/7/2025	505,000.00	Various 1.21%	514,840.05 508,441.01	95.59 4.37%	482,712.84 2,598.65	1.00% (25,728.17)	Aaa / AA+ AAA	1.69 1.63
3137EAEP0	FHLMC Note 1.5% Due 2/12/2025	605,000.00	02/13/2020 1.52%	604,534.15 604,833.32	95.36 4.23%	576,910.45 1,991.46	1.19% (27,922.87)	Aaa / AA+ AAA	1.79 1.72
3135G03U5	FNMA Note 0.625% Due 4/22/2025	475,000.00	04/22/2020 0.67%	474,021.50 474,612.68	93.30 4.19%	443,152.68 74.22	0.91% (31,460.00)	Aaa / AA+ AAA	1.98 1.93



CUSIP	Security Description	Par Value/Units	Purchase Date Book Yield	Cost Value Book Value	Mkt Price Mkt YTM	Market Value Accrued Int.	% of Port. Gain/Loss	Moody/S&P Fitch	Maturity Duration
<b>AGENCY</b>									
3135G04Z3	FNMA Note 0.5% Due 6/17/2025	565,000.00	Various 0.47%	565,574.15 565,305.57	92.75 4.09%	524,053.32 1,051.52	1.08% (41,252.25)	Aaa / AA+ AAA	2.13 2.08
3137EAEU9	FHLMC Note 0.375% Due 7/21/2025	320,000.00	07/21/2020 0.48%	318,406.40 319,290.57	92.21 4.07%	295,067.52 333.33	0.61% (24,223.05)	Aaa / AA+ AAA	2.23 2.17
3135G05X7	FNMA Note 0.375% Due 8/25/2025	560,000.00	Various 0.46%	557,801.20 558,963.34	91.95 4.05%	514,911.60 385.00	1.06% (44,051.74)	Aaa / AA+ AAA	2.32 2.26
3137EAEX3	FHLMC Note 0.375% Due 9/23/2025	555,000.00	Various 0.44%	553,354.65 554,195.90	91.69 4.05%	508,885.61 219.69	1.05% (45,310.29)	Aaa / AA+ AAA	2.40 2.34
3133ENP95	FFCB Note 4.25% Due 9/30/2025	1,000,000.00	09/23/2022 4.31%	998,270.00 998,606.21	100.50 4.03%	1,005,003.00 3,659.72	2.08% 6,396.79	Aaa / AA+ NR	2.42 2.27
3135G06G3	FNMA Note 0.5% Due 11/7/2025	565,000.00	Various 0.56%	563,434.90 564,211.51	91.86 3.93%	518,980.75 1,365.41	1.07% (45,230.76)	Aaa / AA+ AAA	2.53 2.45
<b>Total Agency</b>		<b>10,025,000.00</b>	<b>2.02%</b>	<b>10,076,933.52</b> <b>10,034,530.27</b>	<b>4.38%</b>	<b>9,644,530.75</b> <b>41,901.48</b>	<b>19.98%</b> <b>(389,999.52)</b>	<b>Aaa / AA+</b> <b>AAA</b>	<b>1.68</b> <b>1.61</b>
<b>CMO</b>									
3137B4WB8	FHLMC K033 A2 3.06% Due 7/25/2023	81,640.34	09/13/2019 2.14%	84,303.22 81,801.32	99.50 5.13%	81,229.28 41.64	0.17% (572.04)	Aaa / NR NR	0.24 0.15
3137B7MZ9	FHLMC K036 A2 3.527% Due 10/25/2023	384,428.48	10/29/2018 3.32%	388,212.70 384,796.51	99.05 5.62%	380,770.26 225.98	0.79% (4,026.25)	Aaa / NR AAA	0.49 0.35
3137BYPQ7	FHLMC K726 A2 2.905% Due 4/25/2024	291,503.48	04/22/2019 2.72%	293,587.27 291,914.08	97.88 5.33%	285,318.91 705.68	0.59% (6,595.17)	NR / AAA NR	0.99 0.80
3137BFE98	FHLMC K041 A2 3.171% Due 10/25/2024	500,000.00	12/15/2021 1.17%	526,328.13 513,409.52	97.47 4.96%	487,327.00 1,321.25	1.01% (26,082.52)	Aaa / AAA AAA	1.49 1.32
3137BPW21	FHLMC K055 A2 2.673% Due 3/25/2026	170,000.00	12/15/2021 1.25%	178,705.86 175,881.57	95.69 4.28%	162,675.55 378.68	0.34% (13,206.02)	NR / NR AAA	2.90 2.64
3137FQXJ7	FHLMC K737 A2 2.525% Due 10/25/2026	523,000.00	12/15/2021 1.41%	548,700.55 541,384.87	94.57 4.25%	494,623.63 1,100.48	1.02% (46,761.24)	NR / NR AAA	3.49 3.14
3137BTUM1	FHLMC K061 A2 3.347% Due 11/25/2026	750,000.00	09/23/2022 4.45%	721,201.17 725,342.81	96.76 4.35%	725,685.00 2,091.88	1.50% 342.19	NR / NR AAA	3.58 3.14
3137BVZ82	FHLMC K063 3.43% Due 1/25/2027	680,000.00	09/23/2022 4.42%	654,181.25 657,694.56	97.37 4.19%	662,122.12 1,943.67	1.37% 4,427.56	NR / NR AAA	3.74 3.31



CUSIP	Security Description	Par Value/Units	Purchase Date Book Yield	Cost Value Book Value	Mkt Price Mkt YTM	Market Value Accrued Int.	% of Port. Gain/Loss	Moody/S&P Fitch	Maturity Duration
<b>CMO</b>									
3137FBU79	FHLMC K069 A2 3.187% Due 9/25/2027	750,000.00	09/23/2022 4.68%	713,701.17 717,982.16	96.22 4.14%	721,648.50 1,991.88	1.49% 3,666.34	NR / AAA NR	4.41 3.92
3137FEBQ2	FHLMC K072 A2 3.444% Due 12/25/2027	500,000.00	03/29/2023 4.27%	481,953.13 482,245.73	97.15 4.11%	485,767.50 1,435.00	1.01% 3,521.77	NR / NR AAA	4.66 4.15
3137F4D41	FHLMC K074 A2 3.6% Due 1/25/2028	600,000.00	04/11/2023 4.53%	587,625.00 587,745.42	97.76 4.11%	586,576.20 360.00	1.21% (1,169.22)	NR / NR AAA	4.74 4.20
<b>Total CMO</b>		<b>5,230,572.30</b>	<b>3.50%</b>	<b>5,178,499.45</b> <b>5,160,198.55</b>	<b>4.46%</b>	<b>5,073,743.95</b> <b>11,596.14</b>	<b>10.49%</b> <b>(86,454.60)</b>	<b>Aaa / AAA</b> <b>AAA</b>	<b>3.29</b> <b>2.91</b>
<b>CORPORATE</b>									
808513BN4	Charles Schwab Corp Callable Note Cont 2/18/2024 0.75% Due 3/18/2024	160,000.00	03/16/2021 0.77%	159,920.00 159,976.50	95.67 5.85%	153,070.88 143.33	0.32% (6,905.62)	A2 / A- A	0.88 0.86
06367TQW3	Bank of Montreal Note 0.625% Due 7/9/2024	200,000.00	02/09/2022 1.89%	194,072.00 197,066.35	94.79 5.19%	189,578.20 388.89	0.39% (7,488.15)	A2 / A- AA-	1.19 1.16
79466LAG9	Salesforce.com Inc Callable Note Cont 7/15/2022 0.625% Due 7/15/2024	295,000.00	Various 0.93%	292,715.95 293,942.67	95.37 4.61%	281,338.85 542.89	0.58% (12,603.82)	A2 / A+ NR	1.21 1.18
69371RQ25	Paccar Financial Corp Note 2.15% Due 8/15/2024	70,000.00	08/08/2019 2.20%	69,845.30 69,960.03	96.75 4.78%	67,721.71 317.72	0.14% (2,238.32)	A1 / A+ NR	1.30 1.25
78015K7C2	Royal Bank of Canada Note 2.25% Due 11/1/2024	325,000.00	12/05/2019 2.26%	324,831.00 324,948.04	95.94 5.09%	311,794.60 3,656.25	0.65% (13,153.44)	A1 / A AA-	1.51 1.43
14913Q3B3	Caterpillar Finl Service Note 2.15% Due 11/8/2024	325,000.00	02/19/2020 1.83%	329,628.00 326,496.98	96.49 4.56%	313,597.70 3,357.88	0.65% (12,899.28)	A2 / A A	1.53 1.46
89236TJT3	Toyota Motor Credit Corp Note 1.45% Due 1/13/2025	310,000.00	01/10/2022 1.50%	309,584.60 309,763.87	94.91 4.59%	294,234.02 1,348.50	0.61% (15,529.85)	A1 / A+ A+	1.71 1.64
90331HPL1	US Bank NA Callable Note Cont 12/21/2024 2.05% Due 1/21/2025	340,000.00	01/16/2020 2.10%	339,275.80 339,749.88	94.70 5.30%	321,974.22 1,936.11	0.67% (17,775.66)	A2 / AA- AA-	1.73 1.65
69371RR73	Paccar Financial Corp Note 2.85% Due 4/7/2025	340,000.00	03/31/2022 2.86%	339,911.60 339,942.98	96.74 4.63%	328,928.92 646.00	0.68% (11,014.06)	A1 / A+ NR	1.94 1.85
14913R2V8	Caterpillar Financial Service Note 3.4% Due 5/13/2025	165,000.00	05/10/2022 3.44%	164,790.45 164,857.94	98.05 4.41%	161,789.76 2,618.00	0.34% (3,068.18)	A2 / A A	2.04 1.91



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<b>CORPORATE</b>									
747525AF0	Qualcomm Inc Callable Note Cont 2/20/2025 3.45% Due 5/20/2025	350,000.00	12/22/2021 1.46%	372,977.50 363,897.68	98.11 4.42%	343,399.35 5,400.21	0.72% (20,498.33)	A2 / A NR	2.06 1.93
46647PCH7	JP Morgan Chase & Co Callable Note Cont 6/1/2024 0.824% Due 6/1/2025	300,000.00	05/24/2021 0.78%	300,388.80 300,140.83	95.01 5.54%	285,026.40 1,030.00	0.59% (15,114.43)	A1 / A- AA-	2.09 1.99
63743HFE7	National Rural Utilities Note 3.45% Due 6/15/2025	355,000.00	Various 4.44%	346,061.65 348,003.72	97.55 4.67%	346,286.17 4,626.83	0.72% (1,717.55)	A2 / A- A	2.13 1.99
46647PCK0	JP Morgan Chase & Co Callable Note Cont 6/23/2024 0.969% Due 6/23/2025	140,000.00	Various 0.95%	140,087.55 140,033.50	94.82 5.60%	132,749.27 482.34	0.27% (7,284.23)	A1 / A- AA-	2.15 2.05
89788MAA0	Truist Financial Corp Callable Note Cont 07/03/2025 1.2% Due 8/5/2025	350,000.00	02/03/2022 1.85%	342,314.00 345,014.65	90.78 5.59%	317,738.75 1,003.33	0.66% (27,275.90)	A3 / A- A	2.27 2.17
756109BE3	Realty Income Corp Callable Note Cont 9/1/2025 4.625% Due 11/1/2025	500,000.00	09/26/2022 5.09%	493,405.00 494,659.80	98.93 5.09%	494,630.50 11,562.50	1.04% (29.30)	A3 / A- NR	2.51 2.28
89236TKK0	Toyota Motor Credit Corp Note 5.4% Due 11/10/2025	175,000.00	11/08/2022 5.36%	175,173.25 175,146.06	102.35 4.41%	179,113.38 4,488.75	0.38% 3,967.32	A1 / A+ A+	2.53 2.29
46647PBK1	JP Morgan Chase & Co Callable Note Cont 4/22/2025 2.083% Due 4/22/2026	200,000.00	02/17/2022 3.60%	196,508.00 197,502.76	94.22 5.20%	188,438.60 104.15	0.39% (9,064.16)	A1 / A- AA-	2.98 1.90
6174468Q5	Morgan Stanley Callable Note Cont 4/28/2025 2.188% Due 4/28/2026	370,000.00	Various 4.97%	348,960.00 353,689.74	94.14 5.32%	348,322.44 67.47	0.72% (5,367.30)	A1 / A- A+	3.00 1.91
023135BX3	Amazon.com Inc Callable Note Cont 4/12/2026 1% Due 5/12/2026	440,000.00	05/10/2021 1.09%	438,099.20 438,847.65	91.25 4.10%	401,481.52 2,065.56	0.83% (37,366.13)	A1 / AA AA-	3.04 2.92
808513BR5	Charles Schwab Corp Callable Note Cont 4/13/2026 1.15% Due 5/13/2026	200,000.00	12/15/2021 1.49%	197,152.00 198,037.57	88.53 5.29%	177,068.40 1,073.33	0.37% (20,969.17)	A2 / A- A	3.04 2.89
91324PEC2	United Health Group Inc Callable Note Cont 4/15/2026 1.15% Due 5/15/2026	355,000.00	Various 1.09%	355,928.75 355,582.67	91.61 4.11%	325,217.63 1,882.49	0.67% (30,365.04)	A3 / A+ A	3.04 2.92



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<b>CORPORATE</b>									
89236TJK2	Toyota Motor Credit Corp Note 1.125% Due 6/18/2026	300,000.00	06/15/2021 1.13%	299,868.00 299,917.30	90.71 4.33%	272,140.80 1,246.88	0.56% (27,776.50)	A1 / A+ A+	3.14 3.01
06051GJD2	Bank of America Corp Callable Note Cont 6/19/2025 1.319% Due 6/19/2026	350,000.00	Various 1.80%	349,042.00 349,217.76	91.47 5.61%	320,148.50 1,692.72	0.66% (29,069.26)	A2 / A- AA-	3.14 2.04
594918BR4	Microsoft Callable Note Cont 5/8/2026 2.4% Due 8/8/2026	350,000.00	12/21/2021 1.36%	365,442.00 360,665.33	95.33 3.93%	333,671.10 1,936.67	0.69% (26,994.23)	Aaa / AAA NR	3.28 3.09
89114TZG0	Toronto-Dominion Bank Note 1.25% Due 9/10/2026	200,000.00	12/15/2021 1.67%	196,202.00 197,300.96	89.09 4.80%	178,170.40 354.17	0.37% (19,130.56)	A1 / A AA-	3.37 3.21
037833DN7	Apple Inc Callable Note Cont 7/11/2026 2.05% Due 9/11/2026	270,000.00	Various 1.50%	276,565.80 274,577.07	93.84 4.03%	253,358.28 768.75	0.52% (21,218.79)	Aaa / AA+ NR	3.37 3.19
06368FAC3	Bank of Montreal Note 1.25% Due 9/15/2026	280,000.00	09/13/2021 1.28%	279,661.20 279,771.23	89.09 4.79%	249,441.64 447.22	0.52% (30,329.59)	A2 / A- AA-	3.38 3.23
931142ER0	Wal-Mart Stores Callable Note Cont 08/17/2026 1.05% Due 9/17/2026	70,000.00	09/08/2021 1.09%	69,867.70 69,910.52	90.58 4.06%	63,407.82 89.83	0.13% (6,502.70)	Aa2 / AA AA	3.39 3.26
78016EZZ3	Royal Bank of Canada Note 1.4% Due 11/2/2026	200,000.00	12/15/2021 1.74%	196,850.00 197,734.33	89.01 4.85%	178,019.00 1,392.22	0.37% (19,715.33)	A1 / A AA-	3.51 3.32
87612EBM7	Target Corp Callable Note Cont 12/15/2026 1.95% Due 1/15/2027	205,000.00	01/19/2022 1.99%	204,651.50 204,740.11	93.03 3.99%	190,707.40 1,177.04	0.40% (14,032.71)	A2 / A A	3.72 3.50
808513BY0	Charles Schwab Corp Callable Note Cont 2/3/2027 2.45% Due 3/3/2027	140,000.00	03/01/2022 2.47%	139,848.80 139,883.91	90.64 5.17%	126,893.20 552.61	0.26% (12,990.71)	A2 / A- A	3.84 3.57
084664CZ2	Berkshire Hathaway Callable Note Cont 2/15/2027 2.3% Due 3/15/2027	410,000.00	03/07/2022 2.30%	409,922.10 409,939.68	95.38 3.59%	391,051.03 1,204.94	0.81% (18,888.65)	Aa2 / AA A+	3.88 3.65
46647PCB0	JP Morgan Chase & Co Callable Note Cont 4/22/2026 1.578% Due 4/22/2027	300,000.00	09/23/2022 5.64%	261,462.00 266,452.53	90.60 5.01%	271,813.80 118.35	0.56% 5,361.27	A1 / A- AA-	3.98 2.84
06051GHT9	Bank of America Corp Callable Note 1X 4/23/2026 3.559% Due 4/23/2027	620,000.00	Various 5.33%	589,716.56 593,892.66	95.37 5.26%	591,300.20 490.35	1.22% (2,592.46)	A2 / A- AA-	3.98 2.78



CUSIP	Security Description	Par Value/Units	Purchase Date Book Yield	Cost Value Book Value	Mkt Price Mkt YTM	Market Value Accrued Int.	% of Port. Gain/Loss	Moody/S&P Fitch	Maturity Duration
<b>CORPORATE</b>									
665859AW4	Northern Trust Company Callable Note Cont 4/10/2027 4% Due 5/10/2027	330,000.00	Various 3.89%	331,518.15 331,273.93	98.20 4.49%	324,067.26 6,270.00	0.68% (7,206.67)	A2 / A+ A+	4.03 3.61
91324PEG3	United Health Group Inc Callable Note Cont 4/15/2027 3.7% Due 5/15/2027	155,000.00	05/17/2022 3.69%	155,073.50 155,059.53	98.13 4.21%	152,105.53 2,644.48	0.32% (2,954.00)	A3 / A+ A	4.04 3.65
89115A2C5	Toronto-Dominion Bank Note 4.108% Due 6/8/2027	550,000.00	Various 4.60%	538,655.75 540,099.81	97.32 4.84%	535,236.90 8,974.84	1.12% (4,862.91)	A1 / A NR	4.11 3.66
61747YEC5	Morgan Stanley Callable Note Cont 7/20/2026 1.512% Due 7/20/2027	600,000.00	09/23/2022 5.62%	517,038.00 527,237.08	88.85 5.32%	533,118.60 2,545.20	1.11% 5,881.52	A1 / A- A+	4.22 3.06
78016FZS6	Royal Bank of Canada Note 4.24% Due 8/3/2027	225,000.00	09/23/2022 5.11%	216,670.50 217,686.41	97.90 4.79%	220,266.23 2,332.00	0.46% 2,579.82	A1 / A AA-	4.26 3.81
14913R3A3	Caterpillar Financial Service Note 3.6% Due 8/12/2027	225,000.00	09/23/2022 4.76%	213,781.50 215,142.85	98.00 4.11%	220,491.23 1,777.50	0.46% 5,348.38	A2 / A A	4.29 3.89
24422EWK1	John Deere Capital Corp Note 4.15% Due 9/15/2027	500,000.00	09/23/2022 4.68%	488,405.00 489,785.66	100.00 4.15%	499,983.00 2,651.39	1.04% 10,197.34	A2 / A A+	4.38 3.94
74340XBV2	Prologis LP Callable Note Cont 09/15/2027 3.375% Due 12/15/2027	400,000.00	01/10/2023 4.55%	379,460.00 380,705.19	95.59 4.44%	382,354.80 5,100.00	0.80% 1,649.61	A3 / A NR	4.63 4.16
91324PEP3	United Health Group Inc Callable Note Cont 1/15/2028 5.25% Due 2/15/2028	250,000.00	02/27/2023 4.89%	253,862.50 253,730.21	104.49 4.19%	261,237.25 2,770.83	0.54% 7,507.04	A3 / A+ A	4.80 4.12
57636QAW4	MasterCard Inc Callable Note Cont 2/9/28 4.875% Due 3/9/2028	305,000.00	03/06/2023 4.90%	304,704.15 304,712.73	103.73 4.01%	316,385.35 2,147.71	0.66% 11,672.62	Aa3 / A+ NR	4.86 4.21
<b>Total Corporate</b>		<b>13,500,000.00</b>	<b>3.06%</b>	<b>13,269,899.11</b> <b>13,296,698.66</b>	<b>4.71%</b>	<b>12,828,870.59</b> <b>97,428.23</b>	<b>26.67%</b> <b>(467,828.07)</b>	<b>A1 / A</b> <b>A+</b>	<b>3.13</b> <b>2.74</b>



CUSIP	Security Description	Par Value/Units	Purchase Date Book Yield	Cost Value Book Value	Mkt Price Mkt YTM	Market Value Accrued Int.	% of Port. Gain/Loss	Moody/S&P Fitch	Maturity Duration
<b>MONEY MARKET FUND</b>									
26200X845	Dreyfus Funds Inst'l Reserve Treasury #6541	228,161.92	Various 0.01%	228,161.92 228,161.92	1.00 0.01%	228,161.92 0.00	0.47% 0.00	Aaa / AAA AAA	0.00 0.00
<b>Total Money Market Fund</b>		<b>228,161.92</b>	<b>0.01%</b>	<b>228,161.92</b>	<b>0.01%</b>	<b>228,161.92</b>	<b>0.47%</b>	<b>Aaa / AAA</b>	<b>0.00</b>
<b>MUNICIPAL BONDS</b>									
13063DRK6	California State Taxable GO 2.4% Due 10/1/2024	320,000.00	10/16/2019 1.91%	327,350.40 322,114.67	96.68 4.85%	309,372.48 640.00	0.64% (12,742.19)	Aa2 / AA- AA	1.42 1.37
649791RC6	New York St STE-GO 1.25% Due 3/15/2027	325,000.00	06/17/2022 3.89%	288,284.75 294,938.99	89.11 4.33%	289,604.58 519.10	0.60% (5,334.41)	Aa1 / AA+ AA+	3.88 3.70
<b>Total Municipal Bonds</b>		<b>645,000.00</b>	<b>2.86%</b>	<b>615,635.15</b>	<b>4.60%</b>	<b>598,977.06</b>	<b>1.24%</b>	<b>Aa2 / AA</b>	<b>2.61</b>
<b>SUPRANATIONAL</b>									
459058JL8	Intl. Bank Recon & Development Note 0.5% Due 10/28/2025	910,000.00	Various 1.00%	892,819.20 898,950.47	91.96 3.91%	836,864.21 37.91	1.73% (62,086.26)	Aaa / AAA AAA	2.50 2.43
4581X0DV7	Inter-American Dev Bank Note 0.875% Due 4/20/2026	575,000.00	04/13/2021 0.97%	572,366.50 573,435.19	91.73 3.85%	527,449.23 153.73	1.09% (45,985.96)	Aaa / AAA AAA	2.98 2.88
<b>Total Supranational</b>		<b>1,485,000.00</b>	<b>0.99%</b>	<b>1,465,185.70</b>	<b>3.89%</b>	<b>1,364,313.44</b>	<b>2.82%</b>	<b>Aaa / AAA</b>	<b>2.68</b>
<b>US TREASURY</b>									
91282CDM0	US Treasury Note 0.5% Due 11/30/2023	330,000.00	12/23/2021 0.68%	328,865.63 329,656.30	97.47 4.94%	321,647.04 689.01	0.67% (8,009.26)	Aaa / AA+ AAA	0.59 0.57
91282CBR1	US Treasury Note 0.25% Due 3/15/2024	350,000.00	03/30/2021 0.33%	349,152.34 349,749.63	96.10 4.86%	336,341.95 111.75	0.69% (13,407.68)	Aaa / AA+ AAA	0.88 0.85
91282CCC3	US Treasury Note 0.25% Due 5/15/2024	700,000.00	12/21/2021 0.80%	690,839.84 696,021.87	95.43 4.81%	667,980.60 807.32	1.38% (28,041.27)	Aaa / AA+ AAA	1.04 1.02



CUSIP	Security Description	Par Value/Units	Purchase Date Book Yield	Cost Value Book Value	Mkt Price Mkt YTM	Market Value Accrued Int.	% of Port. Gain/Loss	Moody/S&P Fitch	Maturity Duration
<b>US TREASURY</b>									
912828XX3	US Treasury Note 2% Due 6/30/2024	550,000.00	12/12/2019 1.74%	556,294.92 551,614.47	96.99 4.67%	533,457.10 3,676.80	1.11% (18,157.37)	Aaa / AA+ AAA	1.17 1.13
912828D56	US Treasury Note 2.375% Due 8/15/2024	500,000.00	08/29/2019 1.45%	522,167.97 505,774.44	97.30 4.54%	486,484.50 2,460.29	1.01% (19,289.94)	Aaa / AA+ AAA	1.30 1.25
9128283D0	US Treasury Note 2.25% Due 10/31/2024	500,000.00	11/07/2019 1.77%	511,308.59 503,413.09	96.92 4.39%	484,609.50 30.57	1.00% (18,803.59)	Aaa / AA+ AAA	1.51 1.45
91282CDN8	US Treasury Note 1% Due 12/15/2024	550,000.00	12/15/2021 0.99%	550,171.88 550,093.24	94.88 4.29%	521,855.40 2,070.05	1.08% (28,237.84)	Aaa / AA+ AAA	1.63 1.58
912828ZC7	US Treasury Note 1.125% Due 2/28/2025	450,000.00	03/18/2020 0.81%	456,943.36 452,570.62	94.72 4.14%	426,234.60 852.92	0.88% (26,336.02)	Aaa / AA+ AAA	1.84 1.78
91282CED9	US Treasury Note 1.75% Due 3/15/2025	235,000.00	04/08/2022 2.71%	228,702.73 230,966.92	95.73 4.14%	224,975.84 525.24	0.47% (5,991.08)	Aaa / AA+ AAA	1.88 1.81
912828ZF0	US Treasury Note 0.5% Due 3/31/2025	565,000.00	01/25/2021 0.32%	569,259.57 566,955.21	93.48 4.07%	528,164.82 239.28	1.09% (38,790.39)	Aaa / AA+ AAA	1.92 1.87
91282CFE6	US Treasury Note 3.125% Due 8/15/2025	1,200,000.00	09/23/2022 4.21%	1,164,984.38 1,172,193.48	98.21 3.95%	1,178,530.80 7,769.34	2.45% 6,337.32	Aaa / AA+ AAA	2.30 2.18
91282CFK2	US Treasury Note 3.5% Due 9/15/2025	1,200,000.00	09/26/2022 4.28%	1,174,312.50 1,179,431.04	99.09 3.90%	1,189,125.60 5,364.13	2.46% 9,694.56	Aaa / AA+ AAA	2.38 2.25
91282CAM3	US Treasury Note 0.25% Due 9/30/2025	575,000.00	02/19/2021 0.51%	568,149.41 571,401.50	91.81 3.83%	527,921.88 121.76	1.09% (43,479.62)	Aaa / AA+ AAA	2.42 2.37
91282CAT8	US Treasury Note 0.25% Due 10/31/2025	575,000.00	01/11/2021 0.48%	568,800.78 571,767.78	91.48 3.86%	525,990.45 3.91	1.09% (45,777.33)	Aaa / AA+ AAA	2.51 2.45
91282CAZ4	US Treasury Note 0.375% Due 11/30/2025	565,000.00	03/26/2021 0.77%	554,869.73 559,397.79	91.58 3.83%	517,416.27 884.75	1.07% (41,981.52)	Aaa / AA+ AAA	2.59 2.52
91282CCJ8	US Treasury Note 0.875% Due 6/30/2026	350,000.00	12/22/2021 1.22%	344,708.98 346,293.08	91.69 3.68%	320,906.25 1,023.65	0.66% (25,386.83)	Aaa / AA+ AAA	3.17 3.06
91282CCP4	US Treasury Note 0.625% Due 7/31/2026	140,000.00	08/04/2021 0.68%	139,622.66 139,754.03	90.70 3.69%	126,973.42 217.54	0.26% (12,780.61)	Aaa / AA+ AAA	3.25 3.16
91282CCW9	US Treasury Note 0.75% Due 8/31/2026	150,000.00	09/17/2021 0.86%	149,185.55 149,450.72	90.88 3.68%	136,318.35 189.54	0.28% (13,132.37)	Aaa / AA+ AAA	3.34 3.23
91282CCZ2	US Treasury Note 0.875% Due 9/30/2026	850,000.00	Various 1.08%	841,591.80 844,205.97	91.14 3.65%	774,728.25 629.94	1.60% (69,477.72)	Aaa / AA+ AAA	3.42 3.31



CUSIP	Security Description	Par Value/Units	Purchase Date Book Yield	Cost Value Book Value	Mkt Price Mkt YTM	Market Value Accrued Int.	% of Port. Gain/Loss	Moody/S&P Fitch	Maturity Duration
<b>US TREASURY</b>									
91282CEW7	US Treasury Note 3.25% Due 6/30/2027	600,000.00	Various 3.13%	603,357.42 602,825.47	98.68 3.59%	592,101.60 6,517.96	1.24% (10,723.87)	Aaa / AA+ AAA	4.17 3.82
91282CFB2	US Treasury Note 2.75% Due 7/31/2027	1,090,000.00	Various 3.99%	1,030,896.10 1,038,142.94	96.75 3.58%	1,054,532.49 7,452.35	2.19% 16,389.55	Aaa / AA+ AAA	4.25 3.94
91282CFH9	US Treasury Note 3.125% Due 8/31/2027	1,240,000.00	Various 3.76%	1,204,744.92 1,209,028.95	98.24 3.57%	1,218,203.28 6,528.53	2.53% 9,174.33	Aaa / AA+ AAA	4.34 3.99
91282CGH8	US Treasury Note 3.5% Due 1/31/2028	1,150,000.00	02/07/2023 3.81%	1,133,873.05 1,134,600.45	99.89 3.53%	1,148,697.05 10,006.91	2.39% 14,096.60	Aaa / AA+ AAA	4.76 4.31
91282CGP0	US Treasury Note 4% Due 2/29/2028	650,000.00	03/14/2023 3.80%	655,738.28 655,595.62	102.20 3.50%	664,320.15 4,380.43	1.38% 8,724.53	Aaa / AA+ AAA	4.84 4.34
<b>Total US Treasury</b>		<b>15,065,000.00</b>	<b>2.36%</b>	<b>14,898,542.39</b> <b>14,910,904.61</b>	<b>3.95%</b>	<b>14,507,517.19</b> <b>62,553.97</b>	<b>30.06%</b> <b>(403,387.42)</b>	<b>Aaa / AA+</b> <b>AAA</b>	<b>2.84</b> <b>2.66</b>
<b>TOTAL PORTFOLIO</b>		<b>50,288,884.03</b>	<b>2.53%</b>	<b>49,825,072.89</b> <b>49,818,485.46</b>	<b>4.39%</b>	<b>48,252,063.99</b> <b>217,979.98</b>	<b>100.00%</b> <b>(1,566,421.47)</b>	<b>Aa2 / AA</b> <b>AAA</b>	<b>2.72</b> <b>2.35</b>
<b>TOTAL MARKET VALUE PLUS ACCRUED</b>						<b>48,470,043.97</b>			



# Northern Cal. Cities Self Ins. Fund Long Term - Account #171

## MONTHLY ACCOUNT STATEMENT

APRIL 1, 2023 THROUGH APRIL 30, 2023

### Chandler Team:

For questions about your account, please call (800) 317-4747,  
or contact [operations@chandlerasset.com](mailto:operations@chandlerasset.com)

### Custodian

Bank of New York Mellon  
Lauren Dehner  
(904) 645-1918

**CHANDLER ASSET MANAGEMENT**  
chandlerasset.com

*Information contained herein is confidential. We urge you to compare this statement to the one you receive from your qualified custodian. Please see Important Disclosures.*



**PORTFOLIO CHARACTERISTICS**

Average Modified Duration	3.43
Average Coupon	1.90%
Average Purchase YTM	2.02%
Average Market YTM	4.18%
Average S&P/Moody Rating	AA/Aa1
Average Final Maturity	3.89 yrs
Average Life	3.77 yrs

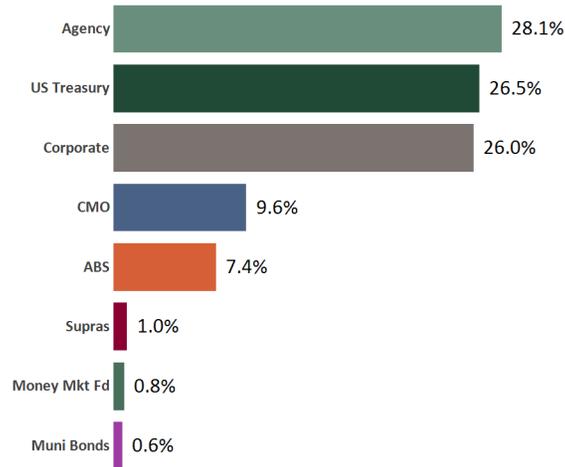
**ACCOUNT SUMMARY**

	Beg. Values as of 3/31/23	End Values as of 4/30/23
Market Value	27,956,953	28,112,301
Accrued Interest	104,199	125,094
<b>Total Market Value</b>	<b>28,061,152</b>	<b>28,237,395</b>
Income Earned	48,393	49,585
Cont/WD		0
Par	30,057,743	30,089,284
Book Value	29,876,859	29,897,539
Cost Value	29,875,464	29,891,262

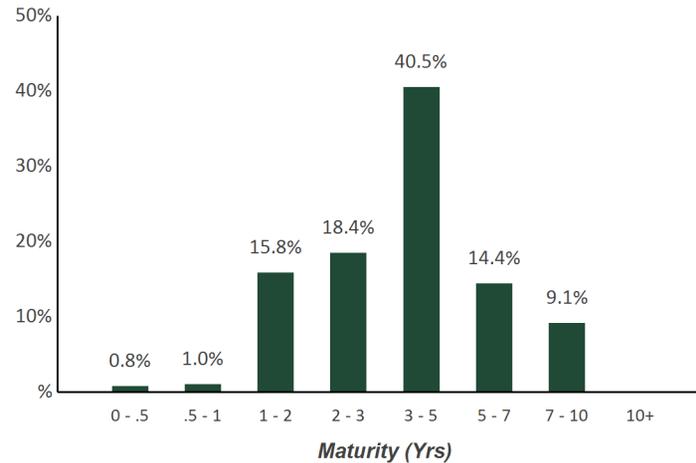
**TOP ISSUERS**

Government of United States	26.5%
Federal Home Loan Mortgage Corp	13.4%
Federal National Mortgage Assoc	11.7%
Federal Home Loan Bank	10.7%
JP Morgan Chase & Co	2.0%
Tennessee Valley Authority	1.9%
Bank of America Corp	1.8%
Morgan Stanley	1.8%
<b>Total</b>	<b>69.7%</b>

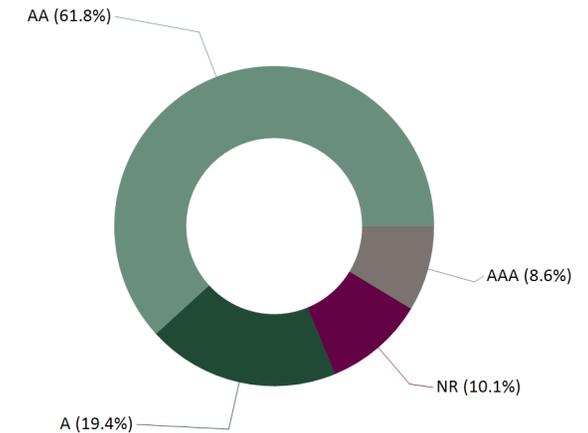
**SECTOR ALLOCATION**



**MATURITY DISTRIBUTION**



**CREDIT QUALITY (S&P)**



**PERFORMANCE REVIEW**

TOTAL RATE OF RETURN	Annualized								
	1M	3M	YTD	1YR	2YRS	3YRS	5YRS	10YRS	5/31/2006
Northern Cal. Cities Self Ins. Fund Long Term	0.62%	0.97%	2.57%	0.76%	-2.65%	-1.60%	1.50%	1.22%	2.99%
ICE BofA 1-10 Yr US Treasury & Agency Index	0.53%	1.20%	2.77%	0.52%	-2.69%	-2.17%	1.27%	0.91%	2.64%
ICE BofA 1-10 Yr AAA-A US Corp & Govt Index	0.58%	1.16%	2.85%	0.72%	-2.71%	-1.86%	1.47%	1.14%	2.80%

# Statement of Compliance

As of April 30, 2023



## Northern California Cities Self-Insurance Fund - Long Term

The portfolio complies with state law and with the Client's investment policy.

Category	Standard	Comment
U.S. Treasuries	No limitation	Complies
Federal Agencies	30% max per Agency/GSE issuer; 20% max agency callable securities; Federal Agencies or U.S. government-sponsored enterprise obligations, participations, or other instruments, including those issued by or fully guaranteed as to principal and interest by federal agencies or U.S. government-sponsored enterprises.	Complies
Supranational Obligations	"AA" rating category or better by a NRSRO; 30% max; 10% max per issuer; USD denominated senior unsecured unsubordinated obligations; Issued or unconditionally guaranteed by IBRD, IFC, IADB	Complies
Municipal Securities (CA, Local Agency)	"A" rating category or its equivalent or better by a NRSRO; 30% max; 5% max per issuer; 5 years max maturity.	
Municipal Securities (CA, Other States)	"A" rating category or its equivalent or better by a NRSRO; 30% max; 5% max per issuer; 5 years max maturity.	Complies
Corporate Medium Term Notes	"A" rating category or better by a NRSRO; 30% max; 5% max per issuer; Issuer is a corporation organized and operating within the U.S. or by depository institutions licensed by the U.S. or any state and operating within the U.S.; 5 year max maturity.	Complies
Asset-Backed & Mortgage-Backed, Mortgage Pass-Through Securities, and Collateralized Mortgage Obligation	"AA" rating category or better by a NRSRO; 20% max (combined ABS/MBS/CMO); 5% max per Asset-Backed or Commercial Mortgage security issuer; From issuers not defined in U.S. Treasury and Federal Agencies sections of the Permitted Investments section of the policy; 5 years max maturity	Complies
Negotiable Certificates of Deposits (NCD)	The amount of NCD insured up to the FDIC limit does not require any credit ratings; Any amount above FDIC insured limit must be issued by institutions with "A-1" short-term debt rating or better by a NRSRO; or "A" long-term rating category or better by a NRSRO; 30% max (combined with CDARS); 5% max per issuer; Issued by a nationally or state-chartered bank, or a federal or state association, a state or federal credit union, or by a federally-licensed or state-licensed branch of a foreign bank.	Complies
Certificate of Deposit Placement Service (CDARS)	30% max (combination of Certificates of Deposit, including CDARS)	Complies
FDIC Insured Time Deposits (Non-negotiable CD/TD)	Non-Negotiable Certificates of Deposit in state or federally chartered banks, savings and loans, or credit unions; The amount per institution is limited to maximum covered under FDIC; 20% max combined FDIC & Collateralized CD/TD; 5 years max maturity.	Complies
Collateralized Time Deposits (Non-negotiable CD/TD)	Non-Negotiable Certificates of Deposit in state or federally chartered banks, savings and loans, or credit unions in excess of insured amounts which are fully collateralized with securities in accordance with California law; 20% max combined FDIC & Collateralized CD/TD; 5% max per issuer; 5 year max maturity.	Complies
Banker's Acceptances	"A-1" short-term debt rated or better by a NRSRO; or "A" long-term debt rating category or better by a NRSRO; 40% max; 5% max per issuer; 180 days max maturity	Complies
Commercial Paper	25% max; 5% max per issuer; 270 days maturity; 10% maximum of the outstanding commercial paper of any single issuer; Issued by an entity that meets all of the following conditions in either (a) or (b): a. Securities issued by corporations: (i) organized and operating within the U.S. with assets > \$500 million; (ii) "A-1" rated or better by a NRSRO; (iii) "A" rating or better by a NRSRO, if issuer has debt obligations. b. Securities issued by other entities: (i) organized within the U.S. as a special purpose corporation, trust, or limited liability company; (ii) must have program-wide credit enhancements including, but not limited to, overcollateralization, letters of credit, or a surety bond; (iii) rated "A-1" or better by a NRSRO.	Complies

Money Market Mutual Funds	Registered with SEC under Investment Company Act of 1940 and issued by diversified management companies and meet either of the following criteria: (i) Highest rating by two NRSROs; or (ii) Retained an investment adviser registered or exempt from SEC registration with > 5 years experience managing money market mutual funds with AUM >\$500 million; 20% max combined Money Market Mutual Funds.	<i>Complies</i>
Mutual Funds	Invest in securities as authorized under CGC, Section 53601 (a) to (k) and (m) to (q) inclusive and meet either of the following criteria: (i) Highest rating by two NRSROs; or (ii) Retained an investment adviser registered or exempt from SEC registration with > 5 years experience investing in securities authorized by CGC, Section 53601 and with AUM >\$500 million; 20% max combined Money Market Mutual Funds and Mutual Funds; 10% max per Mutual Fund	<i>Complies</i>
Local Agency Investment Fund (LAIF)	Maximum amount permitted by LAIF.	<i>Complies</i>
Local Government Investment Pool (LGIP)	No issuer limitation.	<i>Complies</i>
Repurchase Agreements	1 year max maturity; Not used by Investment Adviser	<i>Complies</i>
Prohibited	Common or preferred stocks, convertible or junk bonds, commodities, options, limited partnerships, GICs, Reverse repurchase agreements, uninsured deposits, Inverse floaters; ranges notes, mortgage derived, interest only strips, Zero interest accrual securities if held to maturity; Investments denominated in Non-USD; Collateralized Mortgage Obligations (CMOs) with collateral not specifically GNMA, FHLMC, or FNMA; Purchasing or selling securities on margin; Securities lending or any other form of borrowing or leverage	<i>Complies</i>
Max Per Issuer	5% per issuer or institution unless explicitly stated in the policy, excluding U.S. government, agency, investment pool, and money market funds	<i>Complies</i>
Maximum Maturity	10 years; The Board of Directors grants authority for the purchase of securities with maturities in excess of 5 years. Such purchases shall be of U.S. Treasury and Federal Agency securities (including Mortgage-Backed Securities)	<i>Complies</i>

## Reconciliation Summary

As of April 30, 2023



BOOK VALUE RECONCILIATION		
<b>BEGINNING BOOK VALUE</b>		<b>\$29,876,859.22</b>
<b>Acquisition</b>		
+ Security Purchases	\$237,352.50	
+ Money Market Fund Purchases	\$193,101.09	
+ Money Market Contributions	\$0.00	
+ Security Contributions	\$0.00	
+ Security Transfers	\$0.00	
<b>Total Acquisitions</b>		<b>\$430,453.59</b>
<b>Dispositions</b>		
- Security Sales	\$257,264.70	
- Money Market Fund Sales	\$41,137.70	
- MMF Withdrawals	\$0.00	
- Security Withdrawals	\$0.00	
- Security Transfers	\$0.00	
- Other Dispositions	\$0.00	
- Maturities	\$0.00	
- Calls	\$0.00	
- Principal Paydowns	\$105,421.81	
<b>Total Dispositions</b>		<b>\$403,824.21</b>
<b>Amortization/Accretion</b>		
+/- Net Accretion	\$2,060.84	
		\$2,060.84
<b>Gain/Loss on Dispositions</b>		
+/- Realized Gain/Loss	(\$8,010.50)	
		(\$8,010.50)
<b>ENDING BOOK VALUE</b>		<b>\$29,897,538.94</b>

CASH TRANSACTION SUMMARY		
<b>BEGINNING BALANCE</b>		<b>\$65,073.00</b>
<b>Acquisition</b>		
Contributions	\$0.00	
Security Sale Proceeds	\$257,264.70	
Accrued Interest Received	\$541.43	
Interest Received	\$28,169.80	
Dividend Received	\$123.36	
Principal on Maturities	\$0.00	
Interest on Maturities	\$0.00	
Calls/Redemption (Principal)	\$0.00	
Interest from Calls/Redemption	\$0.00	
Principal Paydown	\$105,421.81	
<b>Total Acquisitions</b>		<b>\$391,521.10</b>
<b>Dispositions</b>		
Withdrawals	\$0.00	
Security Purchase	\$237,352.50	
Accrued Interest Paid	\$2,205.21	
<b>Total Dispositions</b>		<b>\$239,557.71</b>
<b>ENDING BOOK VALUE</b>		<b>\$217,036.39</b>



CUSIP	Security Description	Par Value/Units	Purchase Date Book Yield	Cost Value Book Value	Mkt Price Mkt YTM	Market Value Accrued Int.	% of Port. Gain/Loss	Moody/S&P Fitch	Maturity Duration
<b>ABS</b>									
89232HAC9	Toyota Auto Receivable Own 2020-A A3 1.66% Due 5/15/2024	9,371.50	06/17/2020 0.68%	9,587.48 9,429.05	99.86 5.21%	9,358.78 6.91	0.03% (70.27)	Aaa / AAA NR	1.04 0.04
47789KAC7	John Deere Owner Trust 2020-A A3 1.1% Due 8/15/2024	11,152.44	03/04/2020 1.11%	11,151.76 11,152.24	99.74 4.34%	11,123.59 5.45	0.04% (28.65)	Aaa / NR AAA	1.30 0.08
43813KAC6	Honda Auto Receivables Trust 2020-3 A3 0.37% Due 10/18/2024	48,314.68	09/22/2020 0.38%	48,307.58 48,313.43	98.20 5.95%	47,442.70 6.46	0.17% (870.73)	NR / AAA AAA	1.47 0.32
36262XAC8	GM Financial Auto Lease Trust 2021-3 A2 0.39% Due 10/21/2024	166,810.57	08/10/2021 0.39%	166,808.30 166,809.89	98.06 5.77%	163,581.62 19.88	0.58% (3,228.27)	NR / AAA AAA	1.48 0.36
47787NAC3	John Deere Owner Trust 2020-B A3 0.51% Due 11/15/2024	12,679.19	07/14/2020 0.52%	12,677.25 12,678.79	99.13 4.64%	12,568.31 2.87	0.04% (110.48)	Aaa / NR AAA	1.55 0.21
09690AAC7	BMW Vehicle Lease Trust 2021-2 A3 0.33% Due 12/26/2024	56,043.66	09/08/2021 0.34%	56,037.88 56,042.00	98.22 5.84%	55,045.58 3.08	0.19% (996.42)	Aaa / NR AAA	1.66 0.32
92290BAA9	Verizon Owner Trust 2020-B A 0.47% Due 2/20/2025	55,097.95	08/04/2020 0.48%	55,086.38 55,093.32	98.97 5.49%	54,530.11 7.91	0.19% (563.21)	Aaa / NR AAA	1.81 0.20
05601XAC3	BMW Vehicle Lease Trust 2022-1 A3 1.1% Due 3/25/2025	94,991.59	01/11/2022 1.11%	94,977.39 94,985.72	97.83 5.77%	92,928.37 17.42	0.33% (2,057.35)	NR / AAA AAA	1.90 0.46
43813GAC5	Honda Auto Receivables Trust 2021-1 A3 0.27% Due 4/21/2025	37,324.88	02/17/2021 0.27%	37,324.20 37,324.68	97.35 6.03%	36,337.19 2.80	0.13% (987.49)	Aaa / NR AAA	1.98 0.46
44891RAC4	Hyundai Auto Receivables Trust 2020-C A3 0.38% Due 5/15/2025	68,602.17	10/20/2020 0.39%	68,586.37 68,598.37	97.72 6.10%	67,034.82 11.59	0.24% (1,563.55)	NR / AAA AAA	2.04 0.40
89240BAC2	Toyota Auto Receivables Owners 2021- A A3 0.26% Due 5/15/2025	132,923.67	02/02/2021 0.27%	132,899.00 132,916.71	97.56 5.54%	129,678.60 15.36	0.46% (3,238.11)	Aaa / NR AAA	2.04 0.46
36266FAC3	GM Financial Auto Lease Trust 2022-2 A3 3.42% Due 6/20/2025	120,000.00	05/03/2022 3.45%	119,987.48 119,993.03	98.18 5.46%	117,813.12 125.40	0.42% (2,179.91)	NR / AAA AAA	2.14 0.91
47788UAC6	John Deere Owner Trust 2021-A A3 0.36% Due 9/15/2025	52,978.58	03/02/2021 0.37%	52,968.39 52,974.45	96.80 5.79%	51,284.64 8.48	0.18% (1,689.81)	Aaa / NR AAA	2.38 0.59
44933LAC7	Hyundai Auto Receivables Trust 2021-A A3 0.38% Due 9/15/2025	87,686.15	04/20/2021 0.38%	87,676.92 87,683.00	97.26 5.45%	85,284.95 14.81	0.30% (2,398.05)	NR / AAA AAA	2.38 0.54



CUSIP	Security Description	Par Value/Units	Purchase Date Book Yield	Cost Value Book Value	Mkt Price Mkt YTM	Market Value Accrued Int.	% of Port. Gain/Loss	Moody/S&P Fitch	Maturity Duration
<b>ABS</b>									
43815GAC3	Honda Auto Receivables Trust 2021-4 A3 0.88% Due 1/21/2026	100,000.00	11/16/2021 0.89%	99,978.92 99,988.22	95.51 5.58%	95,511.30 24.44	0.34% (4,476.92)	Aaa / NR AAA	2.73 0.96
47789QAC4	John Deere Owner Trust 2021-B A3 0.52% Due 3/16/2026	125,000.00	07/13/2021 0.52%	124,988.85 124,994.28	95.90 5.62%	119,872.00 28.89	0.42% (5,122.28)	Aaa / NR AAA	2.88 0.80
89238JAC9	Toyota Auto Receivables Trust 2021-D A3 0.71% Due 4/15/2026	90,000.00	11/09/2021 0.71%	89,998.08 89,998.94	95.37 5.69%	85,831.92 28.40	0.30% (4,167.02)	NR / AAA AAA	2.96 0.93
44935FAD6	Hyundai Auto Receivables Trust 2021-C A3 0.74% Due 5/15/2026	70,000.00	11/09/2021 0.75%	69,984.38 69,991.55	95.62 5.57%	66,932.32 23.02	0.24% (3,059.23)	NR / AAA AAA	3.04 0.91
05602RAD3	BMW Vehicle Owner Trust 2022-A A3 3.21% Due 8/25/2026	100,000.00	05/10/2022 3.23%	99,994.80 99,996.40	97.45 5.21%	97,451.00 53.50	0.35% (2,545.40)	Aaa / AAA NR	3.32 1.30
362554AC1	GM Financial Securitized Term 2021-4 A3 0.68% Due 9/16/2026	75,000.00	10/13/2021 0.68%	74,998.09 74,998.95	95.14 5.77%	71,352.38 21.25	0.25% (3,646.57)	Aaa / AAA NR	3.38 0.96
47787JAC2	John Deere Owner Trust 2022-A A3 2.32% Due 9/16/2026	95,000.00	03/10/2022 2.34%	94,978.99 94,985.74	96.33 5.41%	91,517.78 97.96	0.32% (3,467.96)	Aaa / NR AAA	3.38 1.20
448977AD0	Hyundai Auto Receivables Trust 2022-A A3 2.22% Due 10/15/2026	130,000.00	03/09/2022 2.23%	129,995.00 129,996.73	96.20 5.25%	125,064.68 128.27	0.44% (4,932.05)	NR / AAA AAA	3.46 1.27
380146AC4	GM Financial Auto Receivables 2022-1 A3 1.26% Due 11/16/2026	65,000.00	01/11/2022 1.27%	64,994.35 64,996.53	95.34 5.55%	61,971.33 34.13	0.22% (3,025.20)	NR / AAA AAA	3.55 1.10
362585AC5	GM Financial Securitized ART 2022-2 A3 3.1% Due 2/16/2027	90,000.00	04/05/2022 3.13%	89,981.19 89,986.94	97.22 5.01%	87,497.01 116.25	0.31% (2,489.93)	Aaa / AAA NR	3.80 1.48
02582JIT8	American Express Credit Trust 2022-2 A 3.39% Due 5/17/2027	260,000.00	05/17/2022 3.42%	259,942.49 259,960.58	97.81 4.56%	254,310.94 391.73	0.90% (5,649.64)	NR / AAA AAA	4.05 1.92
<b>Total ABS</b>		<b>2,153,977.03</b>	<b>1.49%</b>	<b>2,153,911.52</b> <b>2,153,889.54</b>	<b>5.44%</b>	<b>2,091,325.04</b> <b>1,196.26</b>	<b>7.41%</b> <b>(62,564.50)</b>	<b>Aaa / AAA</b> <b>AAA</b>	<b>2.74</b> <b>0.92</b>
<b>AGENCY</b>									
3135G06H1	FNMA Note 0.25% Due 11/27/2023	110,000.00	11/23/2020 0.29%	109,874.60 109,975.99	97.35 4.98%	107,083.35 117.64	0.38% (2,892.64)	Aaa / AA+ AAA	0.58 0.56



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<b>AGENCY</b>									
880591ER9	Tennessee Valley Authority Note 2.875% Due 9/15/2024	550,000.00	02/27/2019 2.65%	556,352.50 551,577.15	97.64 4.66%	537,042.00 2,020.49	1.91% (14,535.15)	Aaa / AA+ AAA	1.38 1.32
3135G0W66	FNMA Note 1.625% Due 10/15/2024	275,000.00	10/17/2019 1.66%	274,529.75 274,862.59	95.87 4.59%	263,640.30 198.61	0.93% (11,222.29)	Aaa / AA+ AAA	1.46 1.41
3135G0X24	FNMA Note 1.625% Due 1/7/2025	215,000.00	01/08/2020 1.69%	214,314.15 214,768.00	95.59 4.37%	205,511.41 1,106.35	0.73% (9,256.59)	Aaa / AA+ AAA	1.69 1.63
3137EAEPO	FHLMC Note 1.5% Due 2/12/2025	425,000.00	02/13/2020 1.52%	424,672.75 424,882.91	95.36 4.23%	405,267.68 1,398.96	1.44% (19,615.23)	Aaa / AA+ AAA	1.79 1.72
3135G04Z3	FNMA Note 0.5% Due 6/17/2025	475,000.00	06/17/2020 0.54%	474,016.75 474,580.61	92.75 4.09%	440,575.80 884.03	1.56% (34,004.81)	Aaa / AA+ AAA	2.13 2.08
3137EAEU9	FHLMC Note 0.375% Due 7/21/2025	340,000.00	07/21/2020 0.48%	338,306.80 339,246.23	92.21 4.07%	313,509.24 354.17	1.11% (25,736.99)	Aaa / AA+ AAA	2.23 2.17
3137EAEX3	FHLMC Note 0.375% Due 9/23/2025	370,000.00	09/23/2020 0.44%	368,886.30 369,465.13	91.69 4.05%	339,257.07 146.46	1.20% (30,208.06)	Aaa / AA+ AAA	2.40 2.34
3135G06G3	FNMA Note 0.5% Due 11/7/2025	530,000.00	11/09/2020 0.57%	528,102.60 529,040.36	91.86 3.93%	486,831.50 1,280.83	1.73% (42,208.86)	Aaa / AA+ AAA	2.53 2.45
3135G0K36	FNMA Note 2.125% Due 4/24/2026	565,000.00	Various 2.18%	562,430.10 564,182.54	95.38 3.78%	538,870.45 233.46	1.91% (25,312.09)	Aaa / AA+ AAA	2.99 2.85
3130AGFP5	FHLB Note 2.5% Due 6/12/2026	500,000.00	06/17/2019 2.19%	510,085.00 504,498.91	95.98 3.88%	479,924.00 4,826.39	1.72% (24,574.91)	Aaa / AA+ NR	3.12 2.93
3130A2VE3	FHLB Note 3% Due 9/11/2026	575,000.00	Various 2.81%	583,719.50 578,144.38	97.21 3.89%	558,967.28 2,395.83	1.99% (19,177.10)	Aaa / AA+ NR	3.37 3.15
3135G0Q22	FNMA Note 1.875% Due 9/24/2026	230,000.00	Various 2.78%	212,604.00 223,856.35	94.08 3.75%	216,381.93 443.23	0.77% (7,474.42)	Aaa / AA+ AAA	3.41 3.24
3130ACKB9	FHLB Note 2.625% Due 9/10/2027	600,000.00	Various 2.75%	593,685.00 597,128.42	95.67 3.71%	574,012.80 2,231.26	2.04% (23,115.62)	Aaa / AA+ NR	4.37 4.05
3135G05Y5	FNMA Note 0.75% Due 10/8/2027	600,000.00	Various 0.79%	598,402.20 598,959.01	88.44 3.59%	530,622.60 287.51	1.88% (68,336.41)	Aaa / AA+ AAA	4.44 4.29
3130AEB25	FHLB Note 3.25% Due 6/9/2028	500,000.00	01/29/2019 3.13%	504,785.00 502,612.29	97.75 3.74%	488,739.00 6,409.72	1.75% (13,873.29)	Aaa / AA+ NR	5.12 4.60
3130AG3X1	FHLB Note 2.875% Due 3/9/2029	380,000.00	Various 2.67%	386,815.50 384,084.34	95.82 3.67%	364,108.78 1,578.05	1.30% (19,975.56)	Aaa / AA+ NR	5.86 5.30



CUSIP	Security Description	Par Value/Units	Purchase Date Book Yield	Cost Value Book Value	Mkt Price Mkt YTM	Market Value Accrued Int.	% of Port. Gain/Loss	Moody/S&P Fitch	Maturity Duration
<b>AGENCY</b>									
3130AGDY8	FHLB Note 2.75% Due 6/8/2029	510,000.00	Various 2.45%	523,261.05 518,167.93	93.92 3.88%	478,973.64 5,571.04	1.72% (39,194.29)	Aaa / AA+ NR	6.11 5.47
3130AGUW3	FHLB Note 2.125% Due 9/14/2029	70,000.00	03/05/2020 1.21%	75,742.80 73,842.84	90.52 3.81%	63,366.24 194.20	0.23% (10,476.60)	Aaa / AA+ NR	6.38 5.84
3135G05Q2	FNMA Note 0.875% Due 8/5/2030	610,000.00	Various 0.99%	603,622.55 605,289.24	82.18 3.69%	501,310.20 1,275.07	1.78% (103,979.04)	Aaa / AA+ AAA	7.27 6.88
<b>Total Agency</b>		<b>8,430,000.00</b>	<b>1.79%</b>	<b>8,444,208.90</b> <b>8,439,165.22</b>	<b>3.96%</b>	<b>7,893,995.27</b> <b>32,953.30</b>	<b>28.07%</b> <b>(545,169.95)</b>	<b>Aaa / AA+</b> <b>AAA</b>	<b>3.57</b> <b>3.34</b>
<b>CMO</b>									
3137FARE0	FHLMC K727 A2 2.946% Due 7/25/2024	283,200.44	07/23/2019 2.15%	291,995.15 285,284.43	97.59 5.17%	276,367.95 695.26	0.98% (8,916.48)	NR / AAA NR	1.24 1.01
3137BEVH4	FHLMC K040 A2 3.241% Due 9/25/2024	275,000.00	02/06/2020 1.80%	291,457.03 280,001.46	97.68 5.00%	268,628.53 742.73	0.95% (11,372.93)	NR / NR AAA	1.41 1.22
3137FBBX3	FHLMC K068 A2 3.244% Due 8/25/2027	270,000.00	02/02/2022 1.80%	289,174.22 284,881.34	96.45 4.14%	260,403.39 729.90	0.92% (24,477.95)	Aaa / NR NR	4.32 3.89
3137H1Z33	FHLMC K744 A2 1.712% Due 7/25/2028	226,070.58	02/08/2022 2.37%	221,133.19 222,073.24	89.17 4.15%	201,586.23 322.53	0.72% (20,487.01)	NR / NR AAA	5.24 4.63
3137H5DX2	FHLMC K747 A2 2.05% Due 11/25/2028	350,000.00	01/19/2022 1.96%	351,635.55 351,332.16	89.64 4.18%	313,746.65 597.92	1.11% (37,585.51)	NR / NR AAA	5.58 5.06
3137FKZZ2	FHLMC K088 A2 3.69% Due 1/25/2029	275,000.00	07/08/2022 3.57%	276,579.10 276,384.05	97.82 4.11%	269,014.63 845.63	0.96% (7,369.42)	Aaa / NR NR	5.75 5.00
3137FLN91	FHLMC K091 A2 3.505% Due 3/25/2029	150,000.00	11/23/2022 5.00%	143,015.63 143,478.63	96.85 4.11%	145,276.05 87.63	0.51% 1,797.42	NR / AAA NR	5.91 5.13
3137FNB82	FHLMC K096 A2 2.519% Due 7/25/2029	95,000.00	03/23/2023 4.22%	86,320.12 86,447.82	91.37 4.12%	86,804.45 199.42	0.31% 356.63	NR / AAA NR	6.24 5.56
3137H9D71	FHLMC K750 A2 3% Due 9/25/2029	400,000.00	10/26/2022 4.84%	359,138.80 362,043.55	93.45 4.24%	373,816.00 1,000.00	1.33% 11,772.45	NR / NR AAA	6.41 5.37
3137FQ3Z4	FHLMC K101 A2 2.524% Due 10/25/2029	300,000.00	06/02/2022 3.34%	284,167.97 286,110.70	90.98 4.13%	272,946.30 631.00	0.97% (13,164.40)	Aaa / NR NR	6.49 5.78



CUSIP	Security Description	Par Value/Units	Purchase Date Book Yield	Cost Value Book Value	Mkt Price Mkt YTM	Market Value Accrued Int.	% of Port. Gain/Loss	Moody/S&P Fitch	Maturity Duration
<b>CMO</b>									
3137H6LN3	FHLMC K139 A2 2.59% Due 1/25/2032	270,000.00	03/01/2022 2.34%	275,647.32 274,987.47	88.55 4.18%	239,079.06 582.75	0.85% (35,908.41)	Aaa / NR NR	8.75 7.54
<b>Total CMO</b>		<b>2,894,271.02</b>	<b>2.90%</b>	<b>2,870,264.08</b> <b>2,853,024.85</b>	<b>4.35%</b>	<b>2,707,669.24</b> <b>6,434.77</b>	<b>9.61%</b> <b>(145,355.61)</b>	<b>Aaa / AAA</b> <b>AAA</b>	<b>5.12</b> <b>4.47</b>
<b>CORPORATE</b>									
69371RR24	Paccar Financial Corp Note 0.35% Due 2/2/2024	120,000.00	01/28/2021 0.39%	119,860.80 119,964.79	96.48 5.17%	115,771.08 103.83	0.41% (4,193.71)	A1 / A+ NR	0.76 0.74
79466LAG9	Salesforce.com Inc Callable Note Cont 7/15/2022 0.625% Due 7/15/2024	100,000.00	Various 0.75%	99,669.40 99,849.33	95.37 4.61%	95,369.10 184.03	0.34% (4,480.23)	A2 / A+ NR	1.21 1.18
69371RQ25	Paccar Financial Corp Note 2.15% Due 8/15/2024	145,000.00	08/08/2019 2.20%	144,679.55 144,917.21	96.75 4.78%	140,280.69 658.14	0.50% (4,636.52)	A1 / A+ NR	1.30 1.25
78015K7C2	Royal Bank of Canada Note 2.25% Due 11/1/2024	355,000.00	12/05/2019 2.26%	354,815.40 354,943.25	95.94 5.09%	340,575.64 3,993.75	1.22% (14,367.61)	A1 / A AA-	1.51 1.43
90331HPL1	US Bank NA Callable Note Cont 12/21/2024 2.05% Due 1/21/2025	430,000.00	01/16/2020 2.10%	429,084.10 429,683.67	94.70 5.30%	407,202.69 2,448.61	1.45% (22,480.98)	A2 / AA- AA-	1.73 1.65
002824BB5	Abbott Laboratories Callable Note Cont 12/15/2024 2.95% Due 3/15/2025	240,000.00	01/28/2022 1.67%	248,580.00 244,863.09	97.63 4.28%	234,301.68 904.67	0.83% (10,561.41)	A1 / AA- NR	1.88 1.79
06367WB85	Bank of Montreal Note 1.85% Due 5/1/2025	264,000.00	07/23/2021 0.85%	273,720.48 269,171.52	94.17 4.94%	248,600.88 2,442.00	0.89% (20,570.64)	A2 / A- AA-	2.01 1.91
037833DT4	Apple Inc Callable Note Cont 4/11/2025 1.125% Due 5/11/2025	100,000.00	05/04/2020 1.16%	99,821.00 99,927.36	94.04 4.22%	94,037.80 531.25	0.33% (5,889.56)	Aaa / AA+ NR	2.03 1.96
46647PCH7	JP Morgan Chase & Co Callable Note Cont 6/1/2024 0.824% Due 6/1/2025	205,000.00	05/24/2021 0.78%	205,267.30 205,096.83	95.01 5.54%	194,768.04 703.83	0.69% (10,328.79)	A1 / A- AA-	2.09 1.99
63743HFE7	National Rural Utilities Note 3.45% Due 6/15/2025	90,000.00	04/27/2022 3.46%	89,975.70 89,983.43	97.55 4.67%	87,790.86 1,173.00	0.32% (2,192.57)	A2 / A- A	2.13 1.99



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<b>CORPORATE</b>									
06406HCQ0	Bank of New York Callable Note Cont 10/18/2025 3.95% Due 11/18/2025	160,000.00	04/05/2022 3.20%	163,985.60 162,783.74	97.08 5.19%	155,322.08 2,861.56	0.56% (7,461.66)	A1 / A AA-	2.56 2.34
92826CAD4	Visa Inc Callable Note Cont 9/14/2025 3.15% Due 12/14/2025	300,000.00	01/28/2022 1.75%	314,679.00 309,634.14	97.06 4.35%	291,175.20 3,596.25	1.04% (18,458.94)	Aa3 / AA- NR	2.63 2.45
89114QCP1	Toronto Dominion Bank Note 0.75% Due 1/6/2026	150,000.00	02/08/2022 2.15%	142,146.00 144,596.93	89.85 4.83%	134,773.80 359.38	0.48% (9,823.13)	A1 / A AA-	2.69 2.59
06051GHY8	Bank of America Corp Callable Note Cont 2/13/2025 2.015% Due 2/13/2026	380,000.00	Various 1.58%	388,482.70 383,844.09	94.05 5.56%	357,397.60 1,659.03	1.27% (26,446.49)	A2 / A- AA-	2.79 1.71
78016EZQ3	Royal Bank of Canada Note 1.2% Due 4/27/2026	150,000.00	06/09/2021 1.13%	150,517.50 150,317.30	91.02 4.44%	136,532.55 20.00	0.48% (13,784.75)	A1 / A AA-	2.99 2.88
023135BX3	Amazon.com Inc Callable Note Cont 4/12/2026 1% Due 5/12/2026	465,000.00	05/10/2021 1.09%	462,991.20 463,782.18	91.25 4.10%	424,292.97 2,182.92	1.51% (39,489.21)	A1 / AA AA-	3.04 2.92
91324PEC2	United Health Group Inc Callable Note Cont 4/15/2026 1.15% Due 5/15/2026	75,000.00	06/16/2021 1.06%	75,299.25 75,183.42	91.61 4.11%	68,707.95 397.71	0.24% (6,475.47)	A3 / A+ A	3.04 2.92
89236TJK2	Toyota Motor Credit Corp Note 1.125% Due 6/18/2026	315,000.00	06/15/2021 1.13%	314,861.40 314,913.17	90.71 4.33%	285,747.84 1,309.22	1.02% (29,165.33)	A1 / A+ A+	3.14 3.01
61747YET8	Morgan Stanley Callable Note Cont 7/17/2025 4.679% Due 7/17/2026	275,000.00	Various 4.65%	275,253.50 275,187.57	99.17 5.07%	272,730.98 3,717.21	0.98% (2,456.59)	A1 / A- A+	3.22 2.05
931142ER0	Wal-Mart Stores Callable Note Cont 08/17/2026 1.05% Due 9/17/2026	75,000.00	09/08/2021 1.09%	74,858.25 74,904.13	90.58 4.06%	67,936.95 96.25	0.24% (6,967.18)	Aa2 / AA AA	3.39 3.26
26442CAS3	Duke Energy Carolinas Callable Note Cont 9/1/2026 2.95% Due 12/1/2026	300,000.00	01/13/2022 1.81%	315,051.00 310,875.62	95.13 4.43%	285,386.40 3,687.50	1.02% (25,489.22)	Aa3 / A NR	3.59 3.31
87612EBM7	Target Corp Callable Note Cont 12/15/2026 1.95% Due 1/15/2027	170,000.00	01/19/2022 1.99%	169,711.00 169,784.48	93.03 3.99%	158,147.60 976.08	0.56% (11,636.88)	A2 / A A	3.72 3.50
808513BY0	Charles Schwab Corp Callable Note Cont 2/3/2027 2.45% Due 3/3/2027	205,000.00	03/01/2022 2.46%	204,946.90 204,958.97	90.64 5.17%	185,807.90 809.18	0.66% (19,151.07)	A2 / A- A	3.84 3.57



CUSIP	Security Description	Par Value/Units	Purchase Date Book Yield	Cost Value Book Value	Mkt Price Mkt YTM	Market Value Accrued Int.	% of Port. Gain/Loss	Moody/S&P Fitch	Maturity Duration
<b>CORPORATE</b>									
89114TZT2	Toronto-Dominion Bank Note 2.8% Due 3/10/2027	325,000.00	03/09/2022 2.97%	322,422.75 323,010.22	92.83 4.86%	301,689.70 1,289.17	1.07% (21,320.52)	A1 / A NR	3.86 3.58
084664CZ2	Berkshire Hathaway Callable Note Cont 2/15/2027 2.3% Due 3/15/2027	345,000.00	03/07/2022 2.30%	344,934.45 344,949.24	95.38 3.59%	329,055.14 1,013.92	1.17% (15,894.10)	Aa2 / AA A+	3.88 3.65
89236TJZ9	Toyota Motor Credit Corp Note 3.05% Due 3/22/2027	195,000.00	03/17/2022 3.05%	194,982.45 194,986.34	95.51 4.31%	186,245.28 644.31	0.66% (8,741.06)	A1 / A+ A+	3.90 3.61
46647PCB0	JP Morgan Chase & Co Callable Note Cont 4/22/2026 1.578% Due 4/22/2027	400,000.00	08/10/2022 4.58%	363,548.00 369,120.01	90.60 5.01%	362,418.40 157.80	1.28% (6,701.61)	A1 / A- AA-	3.98 2.84
665859AW4	Northern Trust Company Callable Note Cont 4/10/2027 4% Due 5/10/2027	125,000.00	05/05/2022 4.04%	124,797.50 124,836.98	98.20 4.49%	122,752.75 2,375.00	0.44% (2,084.23)	A2 / A+ A+	4.03 3.61
91324PEG3	United Health Group Inc Callable Note Cont 4/15/2027 3.7% Due 5/15/2027	130,000.00	05/17/2022 3.69%	130,060.80 130,049.24	98.13 4.21%	127,572.38 2,217.95	0.46% (2,476.86)	A3 / A+ A	4.04 3.65
61747YEC5	Morgan Stanley Callable Note Cont 7/20/2026 1.512% Due 7/20/2027	250,000.00	08/15/2022 4.51%	225,837.50 229,291.21	88.85 5.32%	222,132.75 1,060.50	0.79% (7,158.46)	A1 / A- A+	4.22 3.06
14913R3A3	Caterpillar Financial Service Note 3.6% Due 8/12/2027	350,000.00	09/02/2022 3.96%	344,414.00 345,146.39	98.00 4.11%	342,986.35 2,765.00	1.22% (2,160.04)	A2 / A A	4.29 3.89
756109AU8	Realty Income Corp Callable Note Cont 10/15/2027 3.65% Due 1/15/2028	395,000.00	Various 4.77%	376,127.65 376,572.08	95.67 4.68%	377,909.54 4,245.16	1.35% 1,337.46	A3 / A- NR	4.72 4.21
06051GGF0	Bank of America Corp Callable Note 1/20/2027 3.824% Due 1/20/2028	150,000.00	02/06/2023 5.34%	143,926.50 144,202.11	95.46 5.18%	143,194.80 1,609.27	0.51% (1,007.31)	A2 / A- AA-	4.73 3.37
<b>Total Corporate</b>		<b>7,734,000.00</b>	<b>2.50%</b>	<b>7,689,308.63</b> <b>7,681,330.04</b>	<b>4.70%</b>	<b>7,298,615.37</b> <b>52,193.48</b>	<b>26.03%</b> <b>(382,714.67)</b>	<b>A1 / A</b> <b>A+</b>	<b>3.09</b> <b>2.72</b>



CUSIP	Security Description	Par Value/Units	Purchase Date Book Yield	Cost Value Book Value	Mkt Price Mkt YTM	Market Value Accrued Int.	% of Port. Gain/Loss	Moody/S&P Fitch	Maturity Duration
<b>MONEY MARKET FUND</b>									
26200X845	Dreyfus Funds Inst'l Reserve Treasury #6541	217,036.39	Various 0.01%	217,036.39 217,036.39	1.00 0.01%	217,036.39 0.00	0.77% 0.00	Aaa / AAA AAA	0.00 0.00
<b>Total Money Market Fund</b>		<b>217,036.39</b>	<b>0.01%</b>	<b>217,036.39</b>	<b>0.01%</b>	<b>217,036.39</b>	<b>0.77%</b>	<b>Aaa / AAA</b>	<b>0.00</b>
<b>MUNICIPAL BONDS</b>									
649791RC6	New York St STE-GO 1.25% Due 3/15/2027	200,000.00	06/30/2022 3.57%	180,128.00 183,606.18	89.11 4.33%	178,218.20 319.44	0.63% (5,387.98)	Aa1 / AA+ AA+	3.88 3.70
<b>Total Municipal Bonds</b>		<b>200,000.00</b>	<b>3.57%</b>	<b>180,128.00</b>	<b>4.33%</b>	<b>178,218.20</b>	<b>0.63%</b>	<b>Aa1 / AA+</b>	<b>3.88</b>
<b>SUPRANATIONAL</b>									
4581X0DV7	Inter-American Dev Bank Note 0.875% Due 4/20/2026	305,000.00	04/13/2021 0.97%	303,603.10 304,169.97	91.73 3.85%	279,777.41 81.55	0.99% (24,392.56)	Aaa / AAA AAA	2.98 2.88
<b>Total Supranational</b>		<b>305,000.00</b>	<b>0.97%</b>	<b>303,603.10</b>	<b>3.85%</b>	<b>279,777.41</b>	<b>0.99%</b>	<b>Aaa / AAA</b>	<b>2.98</b>
<b>US TREASURY</b>									
912828B66	US Treasury Note 2.75% Due 2/15/2024	60,000.00	Various 2.04%	63,011.63 60,309.77	98.30 4.95%	58,980.48 341.85	0.21% (1,329.29)	Aaa / AA+ AAA	0.80 0.77
912828J27	US Treasury Note 2% Due 2/15/2025	500,000.00	08/31/2015 2.15%	493,634.81 498,791.79	96.25 4.19%	481,250.00 2,071.82	1.71% (17,541.79)	Aaa / AA+ AAA	1.80 1.73
912828ZF0	US Treasury Note 0.5% Due 3/31/2025	325,000.00	03/30/2021 0.64%	323,146.48 324,111.93	93.48 4.07%	303,811.63 137.64	1.08% (20,300.30)	Aaa / AA+ AAA	1.92 1.87
912828M56	US Treasury Note 2.25% Due 11/15/2025	350,000.00	05/29/2019 2.13%	352,419.92 350,952.18	96.14 3.86%	336,478.45 3,632.94	1.20% (14,473.73)	Aaa / AA+ AAA	2.55 2.41
912828R36	US Treasury Note 1.625% Due 5/15/2026	500,000.00	Various 2.23%	475,523.49 491,643.13	94.02 3.72%	470,117.00 3,748.27	1.68% (21,526.13)	Aaa / AA+ AAA	3.04 2.90



CUSIP	Security Description	Par Value/Units	Purchase Date Book Yield	Cost Value Book Value	Mkt Price Mkt YTM	Market Value Accrued Int.	% of Port. Gain/Loss	Moody/S&P Fitch	Maturity Duration
<b>US TREASURY</b>									
91282CCP4	US Treasury Note 0.625% Due 7/31/2026	150,000.00	07/29/2021 0.72%	149,285.16 149,534.81	90.70 3.69%	136,042.95 233.08	0.48% (13,491.86)	Aaa / AA+ AAA	3.25 3.16
912828YG9	US Treasury Note 1.625% Due 9/30/2026	100,000.00	12/18/2019 1.86%	98,507.81 99,248.18	93.51 3.66%	93,507.80 137.64	0.33% (5,740.38)	Aaa / AA+ AAA	3.42 3.27
91282CCZ2	US Treasury Note 0.875% Due 9/30/2026	600,000.00	Various 1.13%	592,710.94 594,972.47	91.14 3.65%	546,867.00 444.68	1.94% (48,105.47)	Aaa / AA+ AAA	3.42 3.31
912828ZB9	US Treasury Note 1.125% Due 2/28/2027	545,000.00	03/24/2020 0.75%	558,901.76 552,684.14	91.25 3.59%	497,333.76 1,032.98	1.76% (55,350.38)	Aaa / AA+ AAA	3.84 3.69
91282CAH4	US Treasury Note 0.5% Due 8/31/2027	150,000.00	08/06/2021 0.94%	146,121.09 147,225.34	87.77 3.57%	131,660.10 126.36	0.47% (15,565.24)	Aaa / AA+ AAA	4.34 4.21
91282CAL5	US Treasury Note 0.375% Due 9/30/2027	300,000.00	10/25/2021 1.33%	283,792.97 287,925.20	87.07 3.56%	261,222.60 95.29	0.93% (26,702.60)	Aaa / AA+ AAA	4.42 4.30
9128283F5	US Treasury Note 2.25% Due 11/15/2027	300,000.00	11/07/2019 1.89%	307,957.03 304,506.90	94.57 3.55%	283,722.60 3,113.95	1.02% (20,784.30)	Aaa / AA+ AAA	4.55 4.21
91282CBB6	US Treasury Note 0.625% Due 12/31/2027	625,000.00	03/29/2021 1.30%	597,875.98 606,253.97	87.57 3.54%	547,290.00 1,305.68	1.94% (58,963.97)	Aaa / AA+ AAA	4.67 4.51
91282CBJ9	US Treasury Note 0.75% Due 1/31/2028	550,000.00	03/12/2021 1.28%	530,857.42 536,776.16	87.91 3.53%	483,527.55 1,025.55	1.72% (53,248.61)	Aaa / AA+ AAA	4.76 4.58
91282CCV1	US Treasury Note 1.125% Due 8/31/2028	300,000.00	09/03/2021 1.10%	300,457.03 300,349.31	88.36 3.54%	265,089.90 568.61	0.94% (35,259.41)	Aaa / AA+ AAA	5.34 5.08
9128285M8	US Treasury Note 3.125% Due 11/15/2028	150,000.00	10/19/2022 4.34%	140,349.61 141,189.34	97.95 3.54%	146,917.95 2,162.47	0.53% 5,728.61	Aaa / AA+ AAA	5.55 4.96
912828YB0	US Treasury Note 1.625% Due 8/15/2029	350,000.00	05/28/2020 0.66%	380,009.77 370,494.04	89.70 3.46%	313,933.55 1,178.35	1.12% (56,560.49)	Aaa / AA+ AAA	6.30 5.87
91282CFJ5	US Treasury Note 3.125% Due 8/31/2029	120,000.00	09/19/2022 3.62%	116,381.25 116,699.33	97.80 3.52%	117,356.28 631.79	0.42% 656.95	Aaa / AA+ AAA	6.34 5.66
91282CFT3	US Treasury Note 4% Due 10/31/2029	140,000.00	12/30/2022 4.02%	139,868.75 139,874.96	102.83 3.51%	143,964.80 15.22	0.51% 4,089.84	Aaa / AA+ AAA	6.51 5.70
912828ZQ6	US Treasury Note 0.625% Due 5/15/2030	615,000.00	Various 0.90%	599,593.95 603,453.18	82.49 3.45%	507,303.05 1,773.23	1.80% (96,150.13)	Aaa / AA+ AAA	7.05 6.74



CUSIP	Security Description	Par Value/Units	Purchase Date Book Yield	Cost Value Book Value	Mkt Price Mkt YTM	Market Value Accrued Int.	% of Port. Gain/Loss	Moody/S&P Fitch	Maturity Duration
<b>US TREASURY</b>									
91282CAV3	US Treasury Note 0.875% Due 11/15/2030	625,000.00	Various 1.30%	600,808.59 606,255.63	83.47 3.38%	521,680.00 2,522.88	1.86% (84,575.63)	Aaa / AA+ AAA	7.55 7.13
91282CFF3	US Treasury Note 2.75% Due 8/15/2032	120,000.00	08/29/2022 3.09%	116,484.38 116,720.17	94.64 3.43%	113,568.72 683.70	0.40% (3,151.45)	Aaa / AA+ AAA	9.30 8.04
91282CGM7	US Treasury Note 3.5% Due 2/15/2033	680,000.00	Various 3.76%	665,101.57 665,344.82	100.59 3.43%	684,037.84 4,930.94	2.44% 18,693.02	Aaa / AA+ AAA	9.81 8.18
<b>Total US Treasury</b>		<b>8,155,000.00</b>	<b>1.68%</b>	<b>8,032,801.39</b> <b>8,065,316.75</b>	<b>3.62%</b>	<b>7,445,664.01</b> <b>31,914.92</b>	<b>26.48%</b> <b>(619,652.74)</b>	<b>Aaa / AA+</b> <b>AAA</b>	<b>5.02</b> <b>4.65</b>
<b>TOTAL PORTFOLIO</b>		<b>30,089,284.44</b>	<b>2.02%</b>	<b>29,891,262.01</b> <b>29,897,538.94</b>	<b>4.18%</b>	<b>28,112,300.93</b> <b>125,093.72</b>	<b>100.00%</b> <b>(1,785,238.01)</b>	<b>Aa1 / AA</b> <b>AAA</b>	<b>3.89</b> <b>3.43</b>
<b>TOTAL MARKET VALUE PLUS ACCRUED</b>						<b>28,237,394.65</b>			



# Northern CA Cities Self Ins. Fund Short Term - Account #170

## MONTHLY ACCOUNT STATEMENT

MAY 1, 2023 THROUGH MAY 31, 2023

### Chandler Team:

For questions about your account, please call (800) 317-4747,  
or contact [operations@chandlerasset.com](mailto:operations@chandlerasset.com)

### Custodian

Bank of New York Mellon  
Lauren Dehner  
(904) 645-1918

**CHANDLER ASSET MANAGEMENT**  
chandlerasset.com

*Information contained herein is confidential. We urge you to compare this statement to the one you receive from your qualified custodian. Please see Important Disclosures.*



**PORTFOLIO CHARACTERISTICS**

Average Modified Duration	2.32
Average Coupon	2.26%
Average Purchase YTM	2.54%
Average Market YTM	4.69%
Average S&P/Moody Rating	AA/Aa2
Average Final Maturity	2.69 yrs
Average Life	2.48 yrs

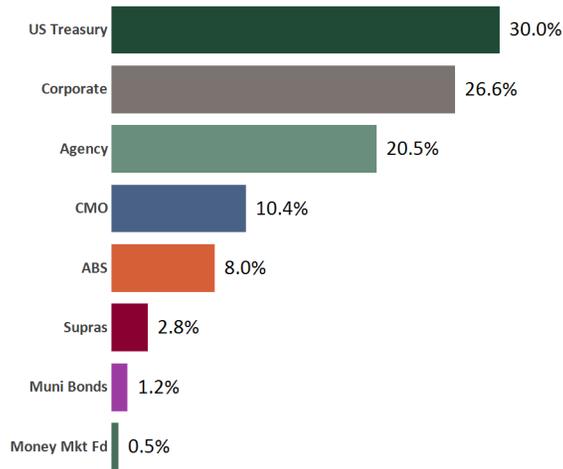
**ACCOUNT SUMMARY**

	Beg. Values as of 4/30/23	End Values as of 5/31/23
Market Value	48,252,064	48,068,490
Accrued Interest	217,980	233,490
<b>Total Market Value</b>	<b>48,470,044</b>	<b>48,301,980</b>
Income Earned	102,509	105,315
Cont/WD		-788
Par	50,288,884	50,352,843
Book Value	49,818,485	49,904,279
Cost Value	49,825,073	49,898,984

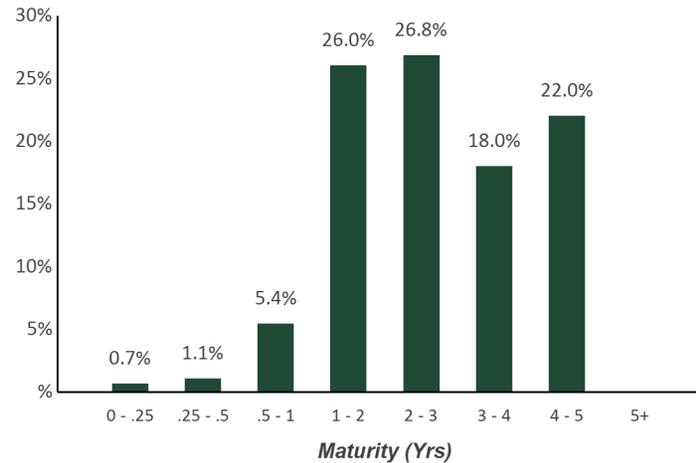
**TOP ISSUERS**

Government of United States	30.0%
Federal Home Loan Mortgage Corp	13.3%
Federal National Mortgage Assoc	6.8%
Federal Farm Credit Bank	6.1%
Federal Home Loan Bank	4.7%
Bank of America Corp	1.9%
Morgan Stanley	1.8%
JP Morgan Chase & Co	1.8%
<b>Total</b>	<b>66.4%</b>

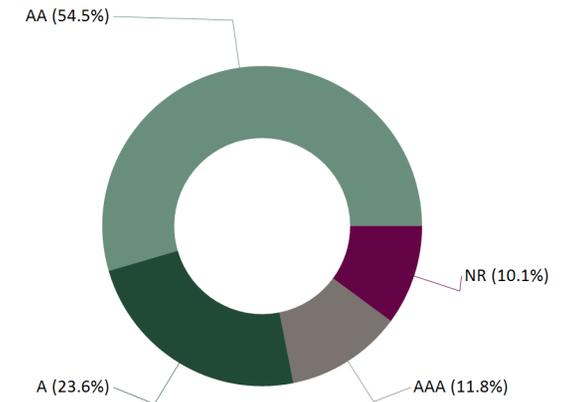
**SECTOR ALLOCATION**



**MATURITY DISTRIBUTION**



**CREDIT QUALITY (S&P)**



**PERFORMANCE REVIEW**

TOTAL RATE OF RETURN	Annualized								
	1M	3M	YTD	1YR	2YRS	3YRS	5YRS	10YRS	12/31/1997
Northern CA Cities Self Ins. Fund Short Term	-0.34%	1.74%	1.76%	0.37%	-2.02%	-1.08%	1.30%	1.15%	3.32%
ICE BofA 1-5 Yr US Treasury & Agency Index	-0.53%	1.86%	1.69%	-0.27%	-2.28%	-1.52%	1.04%	0.89%	3.01%
ICE BofA 1-5 Yr AAA-A US Corp & Govt Index	-0.52%	1.84%	1.73%	-0.20%	-2.28%	-1.45%	1.11%	0.99%	3.11%

# Statement of Compliance

As of May 31, 2023



## Northern California Cities Self-Insurance Fund - Short Term

The portfolio complies with state law and with the Client's investment policy.

Category	Standard	Comment
U.S. Treasuries	No limitation	Complies
Federal Agencies	30% max per Agency/GSE issuer; 20% max agency callable securities; Federal Agencies or U.S. government-sponsored enterprise obligations, participations, or other instruments, including those issued by or fully guaranteed as to principal and interest by federal agencies or U.S. government-sponsored enterprises.	Complies
Supranational Obligations	"AA" rating category or better by a NRSRO; 30% max; 10% max per issuer; USD denominated senior unsecured unsubordinated obligations; Issued or unconditionally guaranteed by IBRD, IFC, IADB	Complies
Municipal Securities (CA, Local Agency)	"A" rating category or its equivalent or better by a NRSRO; 30% max; 5% max per issuer; 5 years max maturity.	
Municipal Securities (CA, Other States)	"A" rating category or its equivalent or better by a NRSRO; 30% max; 5% max per issuer; 5 years max maturity.	Complies
Corporate Medium Term Notes	"A" rating category or better by a NRSRO; 30% max; 5% max per issuer; Issuer is a corporation organized and operating within the U.S. or by depository institutions licensed by the U.S. or any state and operating within the U.S.; 5 year max maturity.	Complies
Asset-Backed & Mortgage-Backed, Mortgage Pass-Through Securities, and Collateralized Mortgage Obligation	"AA" rating category or better by a NRSRO; 20% max (combined ABS/MBS/CMO); 5% max per Asset-Backed or Commercial Mortgage security issuer; From issuers not defined in U.S. Treasury and Federal Agencies sections of the Permitted Investments section of the policy; 5 years max maturity	Complies
Negotiable Certificates of Deposits (NCD)	The amount of NCD insured up to the FDIC limit does not require any credit ratings; Any amount above FDIC insured limit must be issued by institutions with "A-1" short-term debt rating or better by a NRSRO; or "A" long-term rating category or better by a NRSRO; 30% max (combined with CDARS); 5% max per issuer; Issued by a nationally or state-chartered bank, or a federal or state association, a state or federal credit union, or by a federally-licensed or state-licensed branch of a foreign bank.	Complies
Certificate of Deposit Placement Service (CDARS)	30% max (combination of Certificates of Deposit, including CDARS)	Complies
FDIC Insured Time Deposits (Non-negotiable CD/TD)	Non-Negotiable Certificates of Deposit in state or federally chartered banks, savings and loans, or credit unions; The amount per institution is limited to maximum covered under FDIC; 20% max combined FDIC & Collateralized CD/TD; 5 years max maturity.	Complies
Collateralized Time Deposits (Non-negotiable CD/TD)	Non-Negotiable Certificates of Deposit in state or federally chartered banks, savings and loans, or credit unions in excess of insured amounts which are fully collateralized with securities in accordance with California law; 20% max combined FDIC & Collateralized CD/TD; 5% max per issuer; 5 year max maturity.	Complies
Banker's Acceptances	"A-1" short-term debt rated or better by a NRSRO; or "A" long-term debt rating category or better by a NRSRO; 40% max; 5% max per issuer; 180 days max maturity	Complies
Commercial Paper	25% max; 5% max per issuer; 270 days maturity; 10% maximum of the outstanding commercial paper of any single issuer; Issued by an entity that meets all of the following conditions in either (a) or (b): a. Securities issued by corporations: (i) organized and operating within the U.S. with assets > \$500 million; (ii) "A-1" rated or better by a NRSRO; (iii) "A" rating or better by a NRSRO, if issuer has debt obligations. b. Securities issued by other entities: (i) organized within the U.S. as a special purpose corporation, trust, or limited liability company; (ii) must have program-wide credit enhancements including, but not limited to, overcollateralization, letters of credit, or a surety bond; (iii) rated "A-1" or better by a NRSRO.	Complies

Money Market Mutual Funds	Registered with SEC under Investment Company Act of 1940 and issued by diversified management companies and meet either of the following criteria: (i) Highest rating by two NRSROs; or (ii) Retained an investment adviser registered or exempt from SEC registration with > 5 years experience managing money market mutual funds with AUM >\$500 million; 20% max combined Money Market Mutual Funds.	<i>Complies</i>
Mutual Funds	Invest in securities as authorized under CGC, Section 53601 (a) to (k) and (m) to (q) inclusive and meet either of the following criteria: (i) Highest rating by two NRSROs; or (ii) Retained an investment adviser registered or exempt from SEC registration with > 5 years experience investing in securities authorized by CGC, Section 53601 and with AUM >\$500 million; 20% max combined Money Market Mutual Funds and Mutual Funds; 10% max per Mutual Fund	<i>Complies</i>
Local Agency Investment Fund (LAIF)	Maximum amount permitted by LAIF.	<i>Complies</i>
Local Government Investment Pool (LGIP)	No issuer limitation.	<i>Complies</i>
Repurchase Agreements	1 year max maturity; Not used by Investment Adviser	<i>Complies</i>
Prohibited	Common or preferred stocks, convertible or junk bonds, commodities, options, limited partnerships, GICs, Reverse repurchase agreements, uninsured deposits, Inverse floaters; ranges notes, mortgage derived, interest only strips, Zero interest accrual securities if held to maturity; Investments denominated in Non-USD; Collateralized Mortgage Obligations (CMOs) with collateral not specifically GNMA, FHLMC, or FNMA; Purchasing or selling securities on margin; Securities lending or any other form of borrowing or leverage	<i>Complies</i>
Max Per Issuer	5% per issuer or institution unless explicitly stated in the policy, excluding U.S. government, agency, investment pool, and money market funds	<i>Complies</i>
Maximum Maturity	10 years; The Board of Directors grants authority for the purchase of securities with maturities in excess of 5 years. Such purchases shall be of U.S. Treasury and Federal Agency securities (including Mortgage-Backed Securities)	<i>Complies</i>

## Reconciliation Summary

As of May 31, 2023



BOOK VALUE RECONCILIATION		
<b>BEGINNING BOOK VALUE</b>		<b>\$49,818,485.45</b>
<b>Acquisition</b>		
+ Security Purchases	\$735,512.50	
+ Money Market Fund Purchases	\$263,243.48	
+ Money Market Contributions	\$0.00	
+ Security Contributions	\$0.00	
+ Security Transfers	\$0.00	
<b>Total Acquisitions</b>		<b>\$998,755.98</b>
<b>Dispositions</b>		
- Security Sales	\$495,145.00	
- Money Market Fund Sales	\$234,350.75	
- MMF Withdrawals	\$787.50	
- Security Withdrawals	\$0.00	
- Security Transfers	\$0.00	
- Other Dispositions	\$0.00	
- Maturities	\$0.00	
- Calls	\$0.00	
- Principal Paydowns	\$189,146.45	
<b>Total Dispositions</b>		<b>\$919,429.70</b>
<b>Amortization/Accretion</b>		
+/- Net Accretion	\$9,690.91	
		\$9,690.91
<b>Gain/Loss on Dispositions</b>		
+/- Realized Gain/Loss	(\$3,223.67)	
		(\$3,223.67)
<b>ENDING BOOK VALUE</b>		<b>\$49,904,278.97</b>

CASH TRANSACTION SUMMARY		
<b>BEGINNING BALANCE</b>		<b>\$228,161.91</b>
<b>Acquisition</b>		
Contributions	\$0.00	
Security Sale Proceeds	\$495,145.00	
Accrued Interest Received	\$7,031.25	
Interest Received	\$73,538.19	
Dividend Received	\$558.84	
Principal on Maturities	\$0.00	
Interest on Maturities	\$0.00	
Calls/Redemption (Principal)	\$0.00	
Interest from Calls/Redemption	\$0.00	
Principal Paydown	\$189,146.45	
<b>Total Acquisitions</b>		<b>\$765,419.73</b>
<b>Dispositions</b>		
Withdrawals	\$787.50	
Security Purchase	\$735,512.50	
Accrued Interest Paid	\$1,014.50	
<b>Total Dispositions</b>		<b>\$737,314.50</b>
<b>ENDING BOOK VALUE</b>		<b>\$256,267.14</b>



CUSIP	Security Description	Par Value/Units	Purchase Date Book Yield	Cost Value Book Value	Mkt Price Mkt YTM	Market Value Accrued Int.	% of Port. Gain/Loss	Moody/S&P Fitch	Maturity Duration
<b>ABS</b>									
43813DAC2	Honda Auto Receivables 2020-2 A3 0.82% Due 7/15/2024	11,113.65	05/18/2020 0.83%	11,112.77 11,113.41	99.32 5.42%	11,037.79 4.05	0.02% (75.62)	Aaa / AAA NR	1.13 0.15
47789KAC7	John Deere Owner Trust 2020-A A3 1.1% Due 8/15/2024	6,534.99	Various 1.26%	6,513.76 6,528.97	99.82 5.24%	6,523.01 3.20	0.01% (5.96)	Aaa / NR AAA	1.21 0.04
43813KAC6	Honda Auto Receivables Trust 2020-3 A3 0.37% Due 10/18/2024	39,359.20	09/22/2020 0.38%	39,353.42 39,358.34	98.37 5.94%	38,717.88 5.26	0.08% (640.46)	NR / AAA AAA	1.39 0.29
36262XAC8	GM Financial Auto Lease Trust 2021-3 A2 0.39% Due 10/21/2024	427,185.98	Various 0.73%	424,793.31 426,452.52	98.31 5.80%	419,979.35 50.90	0.87% (6,473.17)	NR / AAA AAA	1.39 0.31
47787NAC3	John Deere Owner Trust 2020-B A3 0.51% Due 11/15/2024	7,875.03	07/14/2020 0.52%	7,873.83 7,874.81	99.10 5.15%	7,804.03 1.79	0.02% (70.78)	Aaa / NR AAA	1.46 0.19
09690AAC7	BMW Vehicle Lease Trust 2021-2 A3 0.33% Due 12/26/2024	45,890.79	09/08/2021 0.34%	45,886.06 45,889.61	98.47 6.14%	45,190.63 2.52	0.09% (698.98)	Aaa / NR AAA	1.58 0.26
89236XAC0	Toyota Auto Receivables 2020-D A3 0.35% Due 1/15/2025	28,041.81	10/06/2020 0.36%	28,036.58 28,039.81	98.65 6.12%	27,663.83 4.36	0.06% (375.98)	NR / AAA AAA	1.63 0.23
92290BAA9	Verizon Owner Trust 2020-B A 0.47% Due 2/20/2025	40,219.35	08/04/2020 0.48%	40,210.91 40,216.13	99.10 5.59%	39,855.93 5.78	0.08% (360.20)	Aaa / NR AAA	1.73 0.17
36265MAC9	GM Financial Auto Lease Trust 2022-1 A3 1.9% Due 3/20/2025	240,000.00	02/15/2022 1.91%	239,997.94 239,999.15	97.66 5.90%	234,384.00 139.33	0.49% (5,615.15)	Aaa / NR AAA	1.81 0.59
05601XAC3	BMW Vehicle Lease Trust 2022-1 A3 1.1% Due 3/25/2025	105,402.65	01/11/2022 1.11%	105,386.89 105,396.75	97.94 6.15%	103,229.35 19.32	0.21% (2,167.40)	NR / AAA AAA	1.82 0.41
43813GAC5	Honda Auto Receivables Trust 2021-1 A3 0.27% Due 4/21/2025	31,646.37	02/17/2021 0.27%	31,645.80 31,646.22	97.44 6.07%	30,836.57 2.37	0.06% (809.65)	Aaa / NR AAA	1.89 0.44
44891RAC4	Hyundai Auto Receivables Trust 2020-C A3 0.38% Due 5/15/2025	59,467.75	10/20/2020 0.39%	59,454.05 59,464.81	97.85 6.22%	58,186.87 10.04	0.12% (1,277.94)	NR / AAA AAA	1.96 0.37
89240BAC2	Toyota Auto Receivables Owners 2021- A A3 0.26% Due 5/15/2025	114,586.48	02/02/2021 0.27%	114,565.21 114,581.06	97.26 6.65%	111,444.52 13.24	0.23% (3,136.54)	Aaa / NR AAA	1.96 0.43
44933LAC7	Hyundai Auto Receivables Trust 2021-A A3 0.38% Due 9/15/2025	77,673.54	04/20/2021 0.38%	77,665.37 77,670.98	97.28 5.74%	75,560.20 13.12	0.16% (2,110.78)	NR / AAA AAA	2.30 0.51



CUSIP	Security Description	Par Value/Units	Purchase Date Book Yield	Cost Value Book Value	Mkt Price Mkt YTM	Market Value Accrued Int.	% of Port. Gain/Loss	Moody/S&P Fitch	Maturity Duration
<b>ABS</b>									
89239BAC5	Toyota Auto Receivables Trust 2021-C A3 0.43% Due 1/15/2026	331,677.51	12/17/2021 0.91%	328,412.56 330,035.79	95.89 6.20%	318,059.83 63.39	0.66% (11,975.96)	Aaa / AAA NR	2.63 0.71
43815GAC3	Honda Auto Receivables Trust 2021-4 A3 0.88% Due 1/21/2026	145,000.00	Various 1.59%	143,046.38 143,804.77	95.64 5.81%	138,670.75 35.44	0.29% (5,134.02)	Aaa / NR AAA	2.65 0.89
47789QAC4	John Deere Owner Trust 2021-B A3 0.52% Due 3/16/2026	105,504.04	07/13/2021 0.52%	105,494.63 105,499.43	95.73 5.90%	100,997.96 24.38	0.21% (4,501.47)	Aaa / NR AAA	2.79 0.79
89238JAC9	Toyota Auto Receivables Trust 2021-D A3 0.71% Due 4/15/2026	85,000.00	11/09/2021 0.71%	84,998.19 84,999.05	95.61 5.79%	81,272.58 26.82	0.17% (3,726.47)	NR / AAA AAA	2.88 0.87
44935FAD6	Hyundai Auto Receivables Trust 2021-C A3 0.74% Due 5/15/2026	65,000.00	11/09/2021 0.75%	64,985.49 64,992.54	95.75 5.82%	62,239.65 21.38	0.13% (2,752.89)	NR / AAA AAA	2.96 0.84
43815BAC4	Honda Auto Receivables Trust 2022-1 A3 1.88% Due 5/15/2026	190,000.00	02/15/2022 1.89%	189,971.42 189,982.66	95.71 5.44%	181,856.98 158.76	0.38% (8,125.68)	Aaa / AAA NR	2.96 1.22
05602RAD3	BMW Vehicle Owner Trust 2022-A A3 3.21% Due 8/25/2026	120,000.00	05/10/2022 3.23%	119,993.76 119,995.85	97.03 5.97%	116,435.40 64.20	0.24% (3,560.45)	Aaa / AAA NR	3.24 1.09
362554AC1	GM Financial Securitized Term 2021-4 A3 0.68% Due 9/16/2026	70,000.00	10/13/2021 0.68%	69,998.22 69,999.06	95.28 5.93%	66,692.78 19.83	0.14% (3,306.28)	Aaa / AAA NR	3.30 0.90
47787JAC2	John Deere Owner Trust 2022-A A3 2.32% Due 9/16/2026	145,000.00	03/10/2022 2.34%	144,967.93 144,979.01	96.10 5.82%	139,349.50 149.51	0.29% (5,629.51)	Aaa / NR AAA	3.30 1.12
448977AD0	Hyundai Auto Receivables Trust 2022-A A3 2.22% Due 10/15/2026	155,000.00	03/09/2022 2.23%	154,994.03 154,996.25	95.97 5.55%	148,753.66 152.93	0.31% (6,242.59)	NR / AAA AAA	3.38 1.22
380146AC4	GM Financial Auto Receivables 2022-1 A3 1.26% Due 11/16/2026	75,000.00	01/11/2022 1.27%	74,993.48 74,996.16	95.34 5.74%	71,501.48 39.38	0.15% (3,494.68)	NR / AAA AAA	3.47 1.05
47800AAC4	John Deere Owner Trust 2022-B A3 3.74% Due 2/16/2027	150,000.00	07/12/2022 3.77%	149,985.67 149,989.14	97.44 5.42%	146,166.60 249.33	0.30% (3,822.54)	Aaa / NR AAA	3.72 1.56
02582JIT8	American Express Credit Trust 2022-2 A 3.39% Due 5/17/2027	615,000.00	Various 4.05%	605,356.10 607,833.40	97.20 4.95%	597,790.46 926.60	1.24% (10,042.94)	NR / AAA AAA	3.96 1.84



CUSIP	Security Description	Par Value/Units	Purchase Date Book Yield	Cost Value Book Value	Mkt Price Mkt YTM	Market Value Accrued Int.	% of Port. Gain/Loss	Moody/S&P Fitch	Maturity Duration
<b>ABS</b>									
47800BAC2	John Deere Owner Trust 2022-C A3 5.09% Due 6/15/2027	340,000.00	10/12/2022 5.15%	339,973.62 339,978.07	100.03 5.13%	340,107.10 769.16	0.71% 129.03	Aaa / NR AAA	4.04 1.74
92348KAV5	Verizon Master Trust 2022-5 A1A 3.72% Due 7/20/2027	130,000.00	08/02/2022 3.75%	129,994.28 129,995.94	98.64 5.27%	128,229.01 147.77	0.27% (1,766.93)	NR / AAA AAA	4.14 1.17
<b>Total ABS</b>		<b>3,957,179.14</b>	<b>2.18%</b>	<b>3,939,661.66</b> <b>3,946,309.69</b>	<b>5.64%</b>	<b>3,848,537.70</b> <b>3,124.16</b>	<b>7.97%</b> <b>(97,771.99)</b>	<b>Aaa / AAA</b> <b>AAA</b>	<b>2.88</b> <b>1.02</b>
<b>AGENCY</b>									
3135G06H1	FNMA Note 0.25% Due 11/27/2023	150,000.00	11/23/2020 0.29%	149,829.00 149,972.10	97.46 5.59%	146,187.45 4.17	0.30% (3,784.65)	Aaa / AA+ AAA	0.49 0.48
3130A0F70	FHLB Note 3.375% Due 12/8/2023	350,000.00	Various 3.94%	350,100.50 348,986.14	99.07 5.22%	346,731.35 5,676.56	0.73% (2,254.79)	Aaa / AA+ AAA	0.52 0.50
3130AB3H7	FHLB Note 2.375% Due 3/8/2024	500,000.00	04/29/2019 2.37%	500,035.00 500,005.54	97.81 5.31%	489,040.50 2,737.85	1.02% (10,965.04)	Aaa / AA+ NR	0.77 0.74
3130A1XJ2	FHLB Note 2.875% Due 6/14/2024	475,000.00	06/18/2019 1.96%	495,548.65 479,274.39	97.73 5.15%	464,225.58 6,334.99	0.97% (15,048.81)	Aaa / AA+ NR	1.04 0.99
3135G0V75	FNMA Note 1.75% Due 7/2/2024	500,000.00	12/22/2021 0.84%	511,285.00 504,859.16	96.77 4.84%	483,842.50 3,621.53	1.01% (21,016.66)	Aaa / AA+ AAA	1.09 1.05
3130A2UW4	FHLB Note 2.875% Due 9/13/2024	450,000.00	09/13/2019 1.79%	473,305.50 456,005.25	97.59 4.83%	439,167.15 2,803.13	0.92% (16,838.10)	Aaa / AA+ AAA	1.29 1.23
3133ENP79	FFCB Note 4.25% Due 9/26/2024	1,200,000.00	09/26/2022 4.38%	1,197,148.80 1,198,113.52	99.12 4.94%	1,189,440.00 9,208.33	2.48% (8,673.52)	Aaa / AA+ AAA	1.33 1.26
3135G0W66	FNMA Note 1.625% Due 10/15/2024	200,000.00	10/17/2019 1.66%	199,658.00 199,905.88	95.80 4.82%	191,609.40 415.28	0.40% (8,296.48)	Aaa / AA+ AAA	1.38 1.33
3130AQF40	FHLB Note 1% Due 12/20/2024	550,000.00	12/21/2021 1.02%	549,642.50 549,814.39	94.47 4.73%	519,599.85 2,459.72	1.08% (30,214.54)	Aaa / AA+ AAA	1.56 1.50
3135G0X24	FNMA Note 1.625% Due 1/7/2025	505,000.00	Various 1.21%	514,840.05 508,268.11	95.30 4.70%	481,289.24 3,282.50	1.00% (26,978.87)	Aaa / AA+ AAA	1.61 1.54
3137EAEP0	FHLMC Note 1.5% Due 2/12/2025	605,000.00	02/13/2020 1.52%	604,534.15 604,841.23	94.96 4.62%	574,532.81 2,747.71	1.20% (30,308.42)	Aaa / AA+ AAA	1.71 1.64
3135G03U5	FNMA Note 0.625% Due 4/22/2025	475,000.00	04/22/2020 0.67%	474,021.50 474,629.31	93.01 4.52%	441,779.45 321.61	0.92% (32,849.86)	Aaa / AA+ AAA	1.90 1.84



CUSIP	Security Description	Par Value/Units	Purchase Date Book Yield	Cost Value Book Value	Mkt Price Mkt YTM	Market Value Accrued Int.	% of Port. Gain/Loss	Moody/S&P Fitch	Maturity Duration
<b>AGENCY</b>									
3135G04Z3	FNMA Note 0.5% Due 6/17/2025	565,000.00	Various 0.47%	565,574.15 565,293.40	92.34 4.46%	521,722.13 1,286.94	1.08% (43,571.27)	Aaa / AA+ AAA	2.05 1.99
3137EAEU9	FHLMC Note 0.375% Due 7/21/2025	320,000.00	07/21/2020 0.48%	318,406.40 319,317.65	91.69 4.49%	293,422.40 433.33	0.61% (25,895.25)	Aaa / AA+ AAA	2.14 2.08
3135G05X7	FNMA Note 0.375% Due 8/25/2025	560,000.00	Various 0.46%	557,801.20 559,001.28	91.46 4.44%	512,149.12 560.00	1.06% (46,852.16)	Aaa / AA+ AAA	2.24 2.18
3137EAEX3	FHLMC Note 0.375% Due 9/23/2025	555,000.00	Various 0.44%	553,354.65 554,224.36	91.26 4.39%	506,516.31 393.13	1.05% (47,708.05)	Aaa / AA+ AAA	2.32 2.25
3133ENP95	FFCB Note 4.25% Due 9/30/2025	1,000,000.00	09/23/2022 4.31%	998,270.00 998,655.15	99.64 4.41%	996,376.00 7,201.39	2.08% (2,279.15)	Aaa / AA+ AAA	2.34 2.18
3135G06G3	FNMA Note 0.5% Due 11/7/2025	565,000.00	Various 0.56%	563,434.90 564,238.04	91.20 4.35%	515,277.18 188.34	1.07% (48,960.86)	Aaa / AA+ AAA	2.44 2.37
3133EPGW9	FFCB Note 3.875% Due 4/25/2028	725,000.00	05/05/2023 3.55%	735,512.50 735,373.42	100.17 3.84%	726,223.80 2,809.38	1.51% (9,149.62)	Aaa / AA+ AAA	4.91 4.41
<b>Total Agency</b>		<b>10,250,000.00</b>	<b>2.04%</b>	<b>10,312,302.45</b> <b>10,270,778.32</b>	<b>4.66%</b>	<b>9,839,132.22</b> <b>52,485.89</b>	<b>20.48%</b> <b>(431,646.10)</b>	<b>Aaa / AA+</b> <b>AAA</b>	<b>1.89</b> <b>1.79</b>
<b>CMO</b>									
3137B4WB8	FHLMC K033 A2 3.06% Due 7/25/2023	60,652.46	09/13/2019 2.14%	62,630.77 60,728.44	99.62 4.41%	60,421.43 30.93	0.13% (307.01)	Aaa / NR NR	0.15 0.13
3137B7MZ9	FHLMC K036 A2 3.527% Due 10/25/2023	369,629.34	10/29/2018 3.32%	373,267.88 369,921.22	99.21 5.61%	366,707.05 217.28	0.76% (3,214.17)	Aaa / NR AAA	0.40 0.27
3137BYPQ7	FHLMC K726 A2 2.905% Due 4/25/2024	291,114.72	04/22/2019 2.72%	293,195.73 291,489.46	97.82 5.69%	284,776.58 704.74	0.59% (6,712.88)	NR / AAA NR	0.90 0.72
3137BFE98	FHLMC K041 A2 3.171% Due 10/25/2024	500,000.00	12/15/2021 1.17%	526,328.13 512,608.56	97.22 5.29%	486,094.50 1,321.25	1.01% (26,514.06)	Aaa / AAA AAA	1.41 1.24
3137BPW21	FHLMC K055 A2 2.673% Due 3/25/2026	170,000.00	12/15/2021 1.25%	178,705.86 175,705.41	95.31 4.49%	162,030.23 378.68	0.34% (13,675.18)	NR / NR AAA	2.82 2.55
3137FQXJ7	FHLMC K737 A2 2.525% Due 10/25/2026	523,000.00	12/15/2021 1.41%	548,700.55 540,928.56	94.11 4.46%	492,199.00 1,100.48	1.02% (48,729.56)	NR / NR AAA	3.41 3.05
3137BTUM1	FHLMC K061 A2 3.347% Due 11/25/2026	750,000.00	09/23/2022 4.45%	721,201.17 725,939.97	96.36 4.50%	722,733.00 2,091.88	1.50% (3,206.97)	NR / NR AAA	3.49 3.06



CUSIP	Security Description	Par Value/Units	Purchase Date Book Yield	Cost Value Book Value	Mkt Price Mkt YTM	Market Value Accrued Int.	% of Port. Gain/Loss	Moody/S&P Fitch	Maturity Duration
<b>CMO</b>									
3137BVZ82	FHLMC K063 3.43% Due 1/25/2027	680,000.00	09/23/2022 4.42%	654,181.25 658,201.13	96.77 4.40%	658,019.68 1,943.67	1.37% (181.45)	NR / NR AAA	3.66 3.23
3137FBU79	FHLMC K069 A2 3.187% Due 9/25/2027	750,000.00	09/23/2022 4.68%	713,701.17 718,599.42	95.64 4.31%	717,325.50 1,991.88	1.49% (1,273.92)	NR / AAA NR	4.32 3.83
3137FEBQ2	FHLMC K072 A2 3.444% Due 12/25/2027	500,000.00	03/29/2023 4.27%	481,953.13 482,569.67	96.44 4.30%	482,185.00 1,435.00	1.00% (384.67)	NR / NR AAA	4.57 4.07
3137F4D41	FHLMC K074 A2 3.6% Due 1/25/2028	600,000.00	04/11/2023 4.53%	587,625.00 587,965.01	97.07 4.29%	582,408.60 360.00	1.21% (5,556.41)	NR / NR AAA	4.66 4.12
<b>Total CMO</b>		<b>5,194,396.52</b>	<b>3.50%</b>	<b>5,141,490.64</b> <b>5,124,656.85</b>	<b>4.64%</b>	<b>5,014,900.57</b> <b>11,575.79</b>	<b>10.41%</b> <b>(109,756.28)</b>	<b>Aaa / AAA</b> <b>AAA</b>	<b>3.23</b> <b>2.85</b>
<b>CORPORATE</b>									
808513BN4	Charles Schwab Corp Callable Note Cont 2/18/2024 0.75% Due 3/18/2024	160,000.00	03/16/2021 0.77%	159,920.00 159,978.76	96.04 5.90%	153,670.24 243.33	0.32% (6,308.52)	A2 / A- A	0.80 0.77
06367TQW3	Bank of Montreal Note 0.625% Due 7/9/2024	200,000.00	02/09/2022 1.89%	194,072.00 197,275.41	94.70 5.63%	189,407.40 493.06	0.39% (7,868.01)	A2 / A- AA-	1.11 1.07
79466LAG9	Salesforce.com Inc Callable Note Cont 7/15/2022 0.625% Due 7/15/2024	295,000.00	Various 0.93%	292,715.95 294,017.00	95.12 5.15%	280,611.67 696.53	0.58% (13,405.33)	A2 / A+ NR	1.13 1.09
69371RQ25	Paccar Financial Corp Note 2.15% Due 8/15/2024	70,000.00	08/08/2019 2.20%	69,845.30 69,962.66	96.51 5.17%	67,553.71 443.14	0.14% (2,408.95)	A1 / A+ NR	1.21 1.16
78015K7C2	Royal Bank of Canada Note 2.25% Due 11/1/2024	325,000.00	12/05/2019 2.26%	324,831.00 324,950.97	95.69 5.45%	310,992.50 609.38	0.65% (13,958.47)	A1 / A AA-	1.42 1.36
14913Q3B3	Caterpillar Finl Service Note 2.15% Due 11/8/2024	325,000.00	02/19/2020 1.83%	329,628.00 326,413.66	96.14 4.97%	312,452.08 446.42	0.65% (13,961.58)	A2 / A A+	1.44 1.39
89236TJT3	Toyota Motor Credit Corp Note 1.45% Due 1/13/2025	310,000.00	01/10/2022 1.50%	309,584.60 309,775.62	94.61 4.96%	293,295.34 1,723.08	0.61% (16,480.28)	A1 / A+ A+	1.62 1.56
90331HPL1	US Bank NA Callable Note Cont 12/21/2024 2.05% Due 1/21/2025	340,000.00	01/16/2020 2.10%	339,275.80 339,762.17	94.37 5.70%	320,842.70 2,516.94	0.67% (18,919.47)	A2 / A+ AA-	1.65 1.56
69371RR73	Paccar Financial Corp Note 2.85% Due 4/7/2025	340,000.00	03/31/2022 2.86%	339,911.60 339,945.48	96.37 4.92%	327,668.20 1,453.50	0.68% (12,277.28)	A1 / A+ NR	1.85 1.76



CUSIP	Security Description	Par Value/Units	Purchase Date Book Yield	Cost Value Book Value	Mkt Price Mkt YTM	Market Value Accrued Int.	% of Port. Gain/Loss	Moody/S&P Fitch	Maturity Duration
<b>CORPORATE</b>									
14913R2V8	Caterpillar Financial Service Note 3.4% Due 5/13/2025	165,000.00	05/10/2022 3.44%	164,790.45 164,863.87	97.40 4.81%	160,704.56 280.50	0.33% (4,159.31)	A2 / A A+	1.95 1.86
747525AF0	Qualcomm Inc Callable Note Cont 2/20/2025 3.45% Due 5/20/2025	350,000.00	12/22/2021 1.46%	372,977.50 363,323.24	97.43 4.83%	340,994.50 368.96	0.71% (22,328.74)	A2 / A NR	1.97 1.87
46647PCH7	JP Morgan Chase & Co Callable Note Cont 6/1/2024 0.824% Due 6/1/2025	300,000.00	05/24/2021 0.78%	300,388.80 300,129.83	95.00 5.88%	285,011.40 1,236.00	0.59% (15,118.43)	A1 / A- AA-	2.01 1.91
63743HFE7	National Rural Utilities Note 3.45% Due 6/15/2025	355,000.00	Various 4.44%	346,061.65 348,283.21	96.67 5.19%	343,170.69 5,647.46	0.72% (5,112.52)	A2 / A- A	2.04 1.90
46647PCK0	JP Morgan Chase & Co Callable Note Cont 6/23/2024 0.969% Due 6/23/2025	140,000.00	Various 0.95%	140,087.55 140,031.02	95.10 5.77%	133,133.00 595.40	0.28% (6,898.02)	A1 / A- AA-	2.07 1.89
89788MAA0	Truist Financial Corp Callable Note Cont 07/03/2025 1.2% Due 8/5/2025	350,000.00	02/03/2022 1.85%	342,314.00 345,201.52	90.38 5.98%	316,315.30 1,353.33	0.66% (28,886.22)	A3 / A- A	2.18 2.08
756109BE3	Realty Income Corp Callable Note Cont 9/1/2025 4.625% Due 11/1/2025	500,000.00	09/26/2022 5.09%	493,405.00 494,840.73	98.89 5.12%	494,439.50 1,927.08	1.03% (401.23)	A3 / A- NR	2.42 2.25
89236TKK0	Toyota Motor Credit Corp Note 5.4% Due 11/10/2025	175,000.00	11/08/2022 5.36%	175,173.25 175,141.16	101.25 4.85%	177,190.13 551.25	0.37% 2,048.97	A1 / A+ A+	2.45 2.26
46647PBK1	JP Morgan Chase & Co Callable Note Cont 4/22/2025 2.083% Due 4/22/2026	200,000.00	02/17/2022 3.66%	196,508.00 197,573.98	94.02 5.44%	188,046.00 451.32	0.39% (9,527.98)	A1 / A- AA-	2.90 1.81
6174468Q5	Morgan Stanley Callable Note Cont 4/28/2025 2.188% Due 4/28/2026	370,000.00	Various 5.03%	348,960.00 354,152.33	94.41 5.30%	349,322.18 742.09	0.72% (4,830.15)	A1 / A- A+	2.91 1.83
023135BX3	Amazon.com Inc Callable Note Cont 4/12/2026 1% Due 5/12/2026	440,000.00	05/10/2021 1.09%	438,099.20 438,879.92	90.68 4.41%	399,004.32 232.22	0.83% (39,875.60)	A1 / AA AA-	2.95 2.85
808513BR5	Charles Schwab Corp Callable Note Cont 4/13/2026 1.15% Due 5/13/2026	200,000.00	12/15/2021 1.49%	197,152.00 198,092.48	87.70 5.74%	175,408.20 115.00	0.36% (22,684.28)	A2 / A- A	2.95 2.82



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<b>CORPORATE</b>									
91324PEC2	United Health Group Inc Callable Note Cont 4/15/2026 1.15% Due 5/15/2026	355,000.00	Various 1.09%	355,928.75 355,565.95	91.05 4.41%	323,234.25 181.45	0.67% (32,331.70)	A3 / A+ A	2.96 2.85
89236TJK2	Toyota Motor Credit Corp Note 1.125% Due 6/18/2026	300,000.00	06/15/2021 1.13%	299,868.00 299,919.54	90.01 4.68%	270,018.60 1,528.13	0.56% (29,900.94)	A1 / A+ A+	3.05 2.92
06051GJD2	Bank of America Corp Callable Note Cont 6/19/2025 1.319% Due 6/19/2026	350,000.00	Various 1.82%	349,042.00 349,232.40	91.73 5.64%	321,048.70 2,077.43	0.67% (28,183.70)	A1 / A- AA-	3.05 1.96
594918BR4	Microsoft Callable Note Cont 5/8/2026 2.4% Due 8/8/2026	350,000.00	12/21/2021 1.36%	365,442.00 360,365.58	94.83 4.15%	331,916.90 2,636.67	0.69% (28,448.68)	Aaa / AAA NR	3.19 3.00
89114TZG0	Toronto-Dominion Bank Note 1.25% Due 9/10/2026	200,000.00	12/15/2021 1.67%	196,202.00 197,369.09	88.40 5.14%	176,797.40 562.50	0.37% (20,571.69)	A1 / A AA-	3.28 3.12
037833DN7	Apple Inc Callable Note Cont 7/11/2026 2.05% Due 9/11/2026	270,000.00	Various 1.50%	276,565.80 274,455.49	93.32 4.26%	251,956.17 1,230.00	0.52% (22,499.32)	Aaa / AA+ NR	3.28 3.10
06368FAC3	Bank of Montreal Note 1.25% Due 9/15/2026	280,000.00	09/13/2021 1.28%	279,661.20 279,776.98	88.40 5.13%	247,509.36 738.89	0.51% (32,267.62)	A2 / A- AA-	3.30 3.14
931142ER0	Wal-Mart Stores Callable Note Cont 08/17/2026 1.05% Due 9/17/2026	70,000.00	09/08/2021 1.09%	69,867.70 69,912.77	90.11 4.30%	63,075.32 151.08	0.13% (6,837.45)	Aa2 / AA AA	3.30 3.17
78016EZZ3	Royal Bank of Canada Note 1.4% Due 11/2/2026	200,000.00	12/15/2021 1.74%	196,850.00 197,789.16	88.70 5.04%	177,401.60 225.56	0.37% (20,387.56)	A1 / A AA-	3.43 3.26
87612EBM7	Target Corp Callable Note Cont 12/15/2026 1.95% Due 1/15/2027	205,000.00	01/19/2022 1.99%	204,651.50 204,746.06	92.14 4.32%	188,887.00 1,510.17	0.39% (15,859.06)	A2 / A A	3.63 3.41
808513BY0	Charles Schwab Corp Callable Note Cont 2/3/2027 2.45% Due 3/3/2027	140,000.00	03/01/2022 2.47%	139,848.80 139,886.48	89.49 5.59%	125,282.08 838.44	0.26% (14,604.40)	A2 / A- A	3.76 3.48
084664CZ2	Berkshire Hathaway Callable Note Cont 2/15/2027 2.3% Due 3/15/2027	410,000.00	03/07/2022 2.30%	409,922.10 409,941.00	94.58 3.85%	387,773.08 1,990.78	0.81% (22,167.92)	Aa2 / AA A+	3.79 3.56
46647PCB0	JP Morgan Chase & Co Callable Note Cont 4/22/2026 1.578% Due 4/22/2027	300,000.00	09/23/2022 5.70%	261,462.00 267,168.77	89.85 5.41%	269,539.50 512.85	0.56% 2,370.73	A1 / A- AA-	3.90 2.76



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<b>CORPORATE</b>									
06051GHT9	Bank of America Corp Callable Note 1X 4/23/2026 3.559% Due 4/23/2027	620,000.00	Various 5.38%	589,716.56 594,449.67	94.86 5.50%	588,145.02 2,329.17	1.22% (6,304.65)	A1 / A- AA-	3.90 2.69
665859AW4	Northern Trust Company Callable Note Cont 4/10/2027 4% Due 5/10/2027	330,000.00	Various 3.89%	331,518.15 331,246.43	97.22 4.78%	320,819.08 770.00	0.67% (10,427.35)	A2 / A+ A+	3.95 3.59
91324PEG3	United Health Group Inc Callable Note Cont 4/15/2027 3.7% Due 5/15/2027	155,000.00	05/17/2022 3.69%	155,073.50 155,058.29	97.67 4.35%	151,386.49 254.90	0.31% (3,671.80)	A3 / A+ A	3.96 3.63
89115A2C5	Toronto-Dominion Bank Note 4.108% Due 6/8/2027	550,000.00	Various 4.60%	538,655.75 540,304.56	96.26 5.15%	529,419.56 10,857.68	1.12% (10,885.00)	A1 / A NR	4.02 3.57
61747YEC5	Morgan Stanley Callable Note Cont 7/20/2026 1.512% Due 7/20/2027	600,000.00	09/23/2022 5.68%	517,038.00 528,700.84	89.05 5.34%	534,310.80 3,301.20	1.11% 5,609.96	A1 / A- A+	4.14 2.98
78016FZS6	Royal Bank of Canada Note 4.24% Due 8/3/2027	225,000.00	09/23/2022 5.11%	216,670.50 217,832.21	97.19 4.99%	218,670.30 3,127.00	0.46% 838.09	A1 / A AA-	4.18 3.72
14913R3A3	Caterpillar Financial Service Note 3.6% Due 8/12/2027	225,000.00	09/23/2022 4.76%	213,781.50 215,338.22	96.89 4.42%	218,011.73 2,452.50	0.46% 2,673.51	A2 / A A+	4.20 3.80
24422EWK1	John Deere Capital Corp Note 4.15% Due 9/15/2027	500,000.00	09/23/2022 4.68%	488,405.00 489,983.81	98.66 4.50%	493,297.00 4,380.56	1.03% 3,313.19	A2 / A A+	4.30 3.85
74340XBV2	Prologis LP Callable Note Cont 09/15/2027 3.375% Due 12/15/2027	400,000.00	01/10/2023 4.55%	379,460.00 381,059.33	94.68 4.69%	378,719.60 6,225.00	0.80% (2,339.73)	A3 / A NR	4.55 4.07
91324PEP3	United Health Group Inc Callable Note Cont 1/15/2028 5.25% Due 2/15/2028	250,000.00	02/27/2023 4.89%	253,862.50 253,662.98	102.92 4.54%	257,312.00 3,864.58	0.54% 3,649.02	A3 / A+ A	4.72 4.02
57636QAW4	MasterCard Inc Callable Note Cont 2/9/28 4.875% Due 3/9/2028	305,000.00	03/06/2023 4.90%	304,704.15 304,717.75	102.48 4.28%	312,577.42 3,386.77	0.65% 7,859.67	Aa3 / A+ NR	4.78 4.12
<b>Total Corporate</b>		<b>13,500,000.00</b>	<b>3.07%</b>	<b>13,269,899.11</b> <b>13,301,078.38</b>	<b>5.00%</b>	<b>12,756,342.58</b> <b>77,259.30</b>	<b>26.57%</b> <b>(544,735.80)</b>	<b>A1 / A</b> <b>A+</b>	<b>3.04</b> <b>2.66</b>



CUSIP	Security Description	Par Value/Units	Purchase Date Book Yield	Cost Value Book Value	Mkt Price Mkt YTM	Market Value Accrued Int.	% of Port. Gain/Loss	Moody/S&P Fitch	Maturity Duration
<b>MONEY MARKET FUND</b>									
26200X845	Dreyfus Funds Inst'l Reserve Treasury #6541	256,267.14	Various 0.01%	256,267.14 256,267.14	1.00 0.01%	256,267.14 0.00	0.53% 0.00	Aaa / AA+ AAA	0.00 0.00
<b>Total Money Market Fund</b>		<b>256,267.14</b>	<b>0.01%</b>	<b>256,267.14</b>	<b>0.01%</b>	<b>256,267.14</b>	<b>0.53%</b>	<b>Aaa / AA+ AAA</b>	<b>0.00</b>
<b>MUNICIPAL BONDS</b>									
13063DRK6	California State Taxable GO 2.4% Due 10/1/2024	320,000.00	10/16/2019 1.91%	327,350.40 321,988.36	96.25 5.35%	308,002.56 1,280.00	0.64% (13,985.80)	Aa2 / AA- AA	1.34 1.28
649791RC6	New York St STE-GO 1.25% Due 3/15/2027	325,000.00	06/17/2022 3.89%	288,284.75 295,598.04	88.44 4.61%	287,419.28 857.64	0.60% (8,178.76)	Aa1 / AA+ AA+	3.79 3.61
<b>Total Municipal Bonds</b>		<b>645,000.00</b>	<b>2.86%</b>	<b>615,635.15</b>	<b>4.99%</b>	<b>595,421.84</b>	<b>1.24%</b>	<b>Aa2 / AA AA</b>	<b>2.52</b>
<b>SUPRANATIONAL</b>									
459058JL8	Intl. Bank Recon & Development Note 0.5% Due 10/28/2025	910,000.00	Various 1.00%	892,819.20 899,326.48	91.50 4.25%	832,606.32 417.09	1.72% (66,720.16)	Aaa / AAA AAA	2.41 2.35
4581X0DV7	Inter-American Dev Bank Note 0.875% Due 4/20/2026	575,000.00	04/13/2021 0.97%	572,366.50 573,479.90	91.08 4.19%	523,705.98 573.00	1.09% (49,773.92)	Aaa / AAA AAA	2.89 2.79
<b>Total Supranational</b>		<b>1,485,000.00</b>	<b>0.99%</b>	<b>1,465,185.70</b>	<b>4.23%</b>	<b>1,356,312.30</b>	<b>2.81%</b>	<b>Aaa / AAA AAA</b>	<b>2.60</b>
<b>US TREASURY</b>									
91282CDM0	US Treasury Note 0.5% Due 11/30/2023	330,000.00	12/23/2021 0.68%	328,865.63 329,706.32	97.63 5.38%	322,162.50 4.51	0.67% (7,543.82)	Aaa / AA+ AAA	0.50 0.49
91282CBR1	US Treasury Note 0.25% Due 3/15/2024	350,000.00	03/30/2021 0.33%	349,152.34 349,773.96	96.18 5.24%	336,628.95 185.46	0.70% (13,145.01)	Aaa / AA+ AAA	0.79 0.77
91282CCC3	US Treasury Note 0.25% Due 5/15/2024	700,000.00	12/21/2021 0.80%	690,839.84 696,346.40	95.36 5.29%	667,515.80 80.84	1.38% (28,830.60)	Aaa / AA+ AAA	0.96 0.93



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<b>US TREASURY</b>									
912828XX3	US Treasury Note 2% Due 6/30/2024	550,000.00	12/12/2019 1.74%	556,294.92 551,496.99	96.70 5.17%	531,867.05 4,618.78	1.11% (19,629.94)	Aaa / AA+ AAA	1.08 1.04
912828D56	US Treasury Note 2.375% Due 8/15/2024	500,000.00	08/29/2019 1.45%	522,167.97 505,395.18	96.95 5.00%	484,765.50 3,477.21	1.01% (20,629.68)	Aaa / AA+ AAA	1.21 1.16
9128283D0	US Treasury Note 2.25% Due 10/31/2024	500,000.00	11/07/2019 1.77%	511,308.59 503,220.37	96.50 4.84%	482,480.50 978.26	1.00% (20,739.87)	Aaa / AA+ AAA	1.42 1.37
91282CDN8	US Treasury Note 1% Due 12/15/2024	550,000.00	12/15/2021 0.99%	550,171.88 550,088.37	94.48 4.75%	519,664.20 2,538.46	1.08% (30,424.17)	Aaa / AA+ AAA	1.55 1.49
912828ZC7	US Treasury Note 1.125% Due 2/28/2025	450,000.00	03/18/2020 0.81%	456,943.36 452,451.50	94.25 4.58%	424,125.00 1,279.38	0.88% (28,326.50)	Aaa / AA+ AAA	1.75 1.69
91282CED9	US Treasury Note 1.75% Due 3/15/2025	235,000.00	04/08/2022 2.71%	228,702.73 231,149.70	95.20 4.57%	223,708.96 871.67	0.46% (7,440.74)	Aaa / AA+ AAA	1.79 1.72
912828ZF0	US Treasury Note 0.5% Due 3/31/2025	565,000.00	01/25/2021 0.32%	569,259.57 566,868.62	93.01 4.51%	525,516.11 478.55	1.09% (41,352.51)	Aaa / AA+ AAA	1.84 1.79
91282CFE6	US Treasury Note 3.125% Due 8/15/2025	1,200,000.00	09/23/2022 4.21%	1,164,984.38 1,173,223.35	97.51 4.32%	1,170,093.60 10,980.66	2.45% (3,129.75)	Aaa / AA+ AAA	2.21 2.09
91282CFK2	US Treasury Note 3.5% Due 9/15/2025	1,200,000.00	09/26/2022 4.28%	1,174,312.50 1,180,165.65	98.33 4.27%	1,179,937.20 8,902.17	2.46% (228.45)	Aaa / AA+ AAA	2.30 2.16
91282CAM3	US Treasury Note 0.25% Due 9/30/2025	575,000.00	02/19/2021 0.51%	568,149.41 571,527.84	91.33 4.19%	525,159.00 243.51	1.09% (46,368.84)	Aaa / AA+ AAA	2.34 2.28
91282CAT8	US Treasury Note 0.25% Due 10/31/2025	575,000.00	01/11/2021 0.48%	568,800.78 571,877.40	90.99 4.21%	523,182.73 125.00	1.08% (48,694.67)	Aaa / AA+ AAA	2.42 2.36
91282CAZ4	US Treasury Note 0.375% Due 11/30/2025	565,000.00	03/26/2021 0.77%	554,869.73 559,581.76	91.06 4.18%	514,481.09 5.79	1.07% (45,100.67)	Aaa / AA+ AAA	2.50 2.44
91282CCJ8	US Treasury Note 0.875% Due 6/30/2026	350,000.00	12/22/2021 1.22%	344,708.98 346,392.49	91.07 3.98%	318,732.40 1,285.91	0.66% (27,660.09)	Aaa / AA+ AAA	3.08 2.98
91282CCP4	US Treasury Note 0.625% Due 7/31/2026	140,000.00	08/04/2021 0.68%	139,622.66 139,760.46	90.01 4.01%	126,016.38 292.47	0.26% (13,744.08)	Aaa / AA+ AAA	3.17 3.07
91282CCW9	US Treasury Note 0.75% Due 8/31/2026	150,000.00	09/17/2021 0.86%	149,185.55 149,464.70	90.16 4.01%	135,240.30 284.31	0.28% (14,224.40)	Aaa / AA+ AAA	3.25 3.15
91282CCZ2	US Treasury Note 0.875% Due 9/30/2026	850,000.00	Various 1.08%	841,591.80 844,349.88	90.43 3.97%	768,619.30 1,259.91	1.59% (75,730.58)	Aaa / AA+ AAA	3.34 3.22



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<b>US TREASURY</b>									
91282CEW7	US Treasury Note 3.25% Due 6/30/2027	600,000.00	Various 3.13%	603,357.42 602,767.88	97.57 3.90%	585,445.20 8,187.84	1.23% (17,322.68)	Aaa / AA+ AAA	4.08 3.73
91282CFB2	US Treasury Note 2.75% Due 7/31/2027	1,090,000.00	Various 3.99%	1,030,896.10 1,039,178.74	95.64 3.89%	1,042,482.54 10,019.27	2.18% 3,303.80	Aaa / AA+ AAA	4.17 3.85
91282CFH9	US Treasury Note 3.125% Due 8/31/2027	1,240,000.00	Various 3.76%	1,204,744.92 1,209,635.47	97.07 3.88%	1,203,671.72 9,792.80	2.51% (5,963.75)	Aaa / AA+ AAA	4.25 3.90
91282CGH8	US Treasury Note 3.5% Due 1/31/2028	1,150,000.00	02/07/2023 3.81%	1,133,873.05 1,134,875.44	98.64 3.82%	1,134,366.90 13,453.73	2.38% (508.54)	Aaa / AA+ AAA	4.67 4.21
91282CGP0	US Treasury Note 4% Due 2/29/2028	650,000.00	03/14/2023 3.80%	655,738.28 655,497.34	100.88 3.79%	655,712.85 6,570.65	1.37% 215.51	Aaa / AA+ AAA	4.75 4.25
<b>Total US Treasury</b>		<b>15,065,000.00</b>	<b>2.36%</b>	<b>14,898,542.39</b> <b>14,914,795.81</b>	<b>4.32%</b>	<b>14,401,575.78</b> <b>85,917.14</b>	<b>29.99%</b> <b>(513,220.03)</b>	<b>Aaa / AA+</b> <b>AAA</b>	<b>2.75</b> <b>2.57</b>
<b>TOTAL PORTFOLIO</b>		<b>50,352,842.80</b>	<b>2.54%</b>	<b>49,898,984.24</b> <b>49,904,278.97</b>	<b>4.69%</b>	<b>48,068,490.13</b> <b>233,490.01</b>	<b>100.00%</b> <b>(1,835,788.84)</b>	<b>Aa2 / AA</b> <b>AAA</b>	<b>2.69</b> <b>2.32</b>
<b>TOTAL MARKET VALUE PLUS ACCRUED</b>						<b>48,301,980.14</b>			



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# Northern Cal. Cities Self Ins. Fund Long Term - Account #171

## MONTHLY ACCOUNT STATEMENT

MAY 1, 2023 THROUGH MAY 31, 2023

**Chandler Team:**

For questions about your account, please call (800) 317-4747,  
or contact [operations@chandlerasset.com](mailto:operations@chandlerasset.com)

**CHANDLER ASSET MANAGEMENT**  
chandlerasset.com

*Information contained herein is confidential. We urge you to compare this statement to the one you receive from your qualified custodian. Please see Important Disclosures.*



**PORTFOLIO CHARACTERISTICS**

Average Modified Duration	3.46
Average Coupon	1.94%
Average Purchase YTM	2.07%
Average Market YTM	4.48%
Average S&P/Moody Rating	AA/Aa1
Average Final Maturity	3.93 yrs
Average Life	3.74 yrs

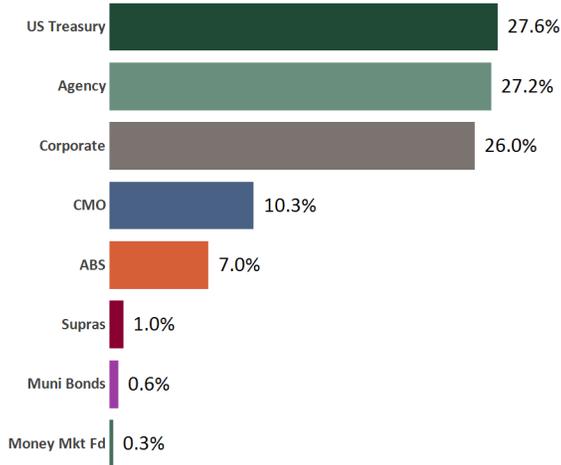
**ACCOUNT SUMMARY**

	Beg. Values as of 4/30/23	End Values as of 5/31/23
Market Value	28,112,301	27,946,520
Accrued Interest	125,094	127,212
<b>Total Market Value</b>	<b>28,237,395</b>	<b>28,073,732</b>
Income Earned	49,585	51,547
Cont/WD		0
Par	30,089,284	30,138,268
Book Value	29,897,539	29,940,433
Cost Value	29,891,262	29,930,405

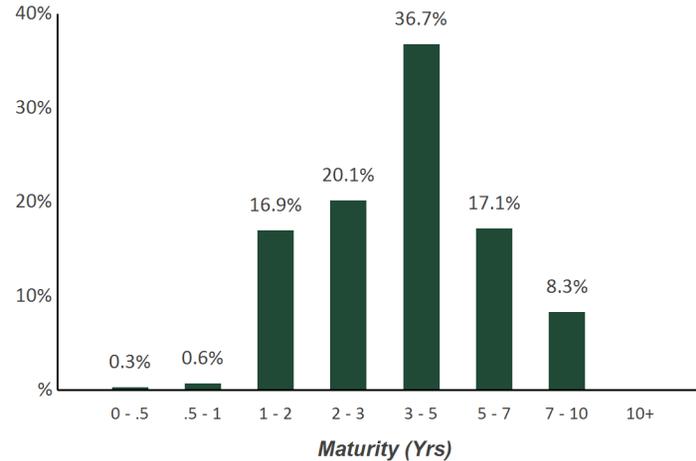
**TOP ISSUERS**

Government of United States	27.6%
Federal Home Loan Mortgage Corp	14.0%
Federal National Mortgage Assoc	11.3%
Federal Home Loan Bank	10.7%
JP Morgan Chase & Co	2.0%
Bank of America Corp	1.8%
Morgan Stanley	1.8%
Royal Bank of Canada	1.7%
<b>Total</b>	<b>70.9%</b>

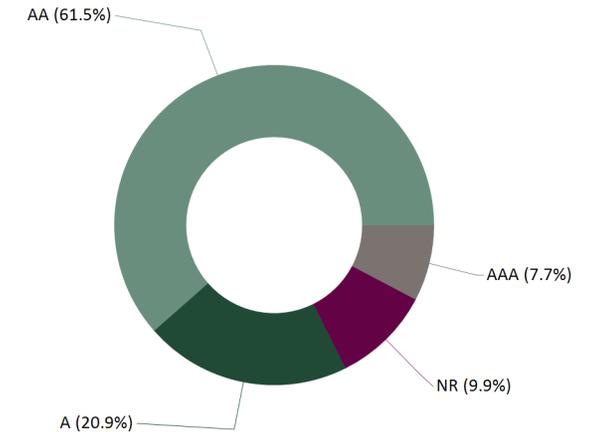
**SECTOR ALLOCATION**



**MATURITY DISTRIBUTION**



**CREDIT QUALITY (S&P)**



**PERFORMANCE REVIEW**

TOTAL RATE OF RETURN	Annualized								
	1M	3M	YTD	1YR	2YRS	3YRS	5YRS	10YRS	5/31/2006
Northern Cal. Cities Self Ins. Fund Long Term	-0.58%	1.99%	1.98%	-0.42%	-3.08%	-1.98%	1.25%	1.27%	2.94%
ICE BofA 1-10 Yr US Treasury & Agency Index	-0.74%	2.20%	2.01%	-0.84%	-3.18%	-2.46%	1.00%	0.95%	2.59%
ICE BofA 1-10 Yr AAA-A US Corp & Govt Index	-0.72%	2.18%	2.11%	-0.66%	-3.22%	-2.24%	1.20%	1.19%	2.75%

# Statement of Compliance

As of May 31, 2023



## Northern California Cities Self-Insurance Fund - Long Term

The portfolio complies with state law and with the Client's investment policy.

Category	Standard	Comment
U.S. Treasuries	No limitation	Complies
Federal Agencies	30% max per Agency/GSE issuer; 20% max agency callable securities; Federal Agencies or U.S. government-sponsored enterprise obligations, participations, or other instruments, including those issued by or fully guaranteed as to principal and interest by federal agencies or U.S. government-sponsored enterprises.	Complies
Supranational Obligations	"AA" rating category or better by a NRSRO; 30% max; 10% max per issuer; USD denominated senior unsecured unsubordinated obligations; Issued or unconditionally guaranteed by IBRD, IFC, IADB	Complies
Municipal Securities (CA, Local Agency)	"A" rating category or its equivalent or better by a NRSRO; 30% max; 5% max per issuer; 5 years max maturity.	
Municipal Securities (CA, Other States)	"A" rating category or its equivalent or better by a NRSRO; 30% max; 5% max per issuer; 5 years max maturity.	Complies
Corporate Medium Term Notes	"A" rating category or better by a NRSRO; 30% max; 5% max per issuer; Issuer is a corporation organized and operating within the U.S. or by depository institutions licensed by the U.S. or any state and operating within the U.S.; 5 year max maturity.	Complies
Asset-Backed & Mortgage-Backed, Mortgage Pass-Through Securities, and Collateralized Mortgage Obligation	"AA" rating category or better by a NRSRO; 20% max (combined ABS/MBS/CMO); 5% max per Asset-Backed or Commercial Mortgage security issuer; From issuers not defined in U.S. Treasury and Federal Agencies sections of the Permitted Investments section of the policy; 5 years max maturity	Complies
Negotiable Certificates of Deposits (NCD)	The amount of NCD insured up to the FDIC limit does not require any credit ratings; Any amount above FDIC insured limit must be issued by institutions with "A-1" short-term debt rating or better by a NRSRO; or "A" long-term rating category or better by a NRSRO; 30% max (combined with CDARS); 5% max per issuer; Issued by a nationally or state-chartered bank, or a federal or state association, a state or federal credit union, or by a federally-licensed or state-licensed branch of a foreign bank.	Complies
Certificate of Deposit Placement Service (CDARS)	30% max (combination of Certificates of Deposit, including CDARS)	Complies
FDIC Insured Time Deposits (Non-negotiable CD/TD)	Non-Negotiable Certificates of Deposit in state or federally chartered banks, savings and loans, or credit unions; The amount per institution is limited to maximum covered under FDIC; 20% max combined FDIC & Collateralized CD/TD; 5 years max maturity.	Complies
Collateralized Time Deposits (Non-negotiable CD/TD)	Non-Negotiable Certificates of Deposit in state or federally chartered banks, savings and loans, or credit unions in excess of insured amounts which are fully collateralized with securities in accordance with California law; 20% max combined FDIC & Collateralized CD/TD; 5% max per issuer; 5 year max maturity.	Complies
Banker's Acceptances	"A-1" short-term debt rated or better by a NRSRO; or "A" long-term debt rating category or better by a NRSRO; 40% max; 5% max per issuer; 180 days max maturity	Complies
Commercial Paper	25% max; 5% max per issuer; 270 days maturity; 10% maximum of the outstanding commercial paper of any single issuer; Issued by an entity that meets all of the following conditions in either (a) or (b): a. Securities issued by corporations: (i) organized and operating within the U.S. with assets > \$500 million; (ii) "A-1" rated or better by a NRSRO; (iii) "A" rating or better by a NRSRO, if issuer has debt obligations. b. Securities issued by other entities: (i) organized within the U.S. as a special purpose corporation, trust, or limited liability company; (ii) must have program-wide credit enhancements including, but not limited to, overcollateralization, letters of credit, or a surety bond; (iii) rated "A-1" or better by a NRSRO.	Complies

Money Market Mutual Funds	Registered with SEC under Investment Company Act of 1940 and issued by diversified management companies and meet either of the following criteria: (i) Highest rating by two NRSROs; or (ii) Retained an investment adviser registered or exempt from SEC registration with > 5 years experience managing money market mutual funds with AUM >\$500 million; 20% max combined Money Market Mutual Funds.	<i>Complies</i>
Mutual Funds	Invest in securities as authorized under CGC, Section 53601 (a) to (k) and (m) to (q) inclusive and meet either of the following criteria: (i) Highest rating by two NRSROs; or (ii) Retained an investment adviser registered or exempt from SEC registration with > 5 years experience investing in securities authorized by CGC, Section 53601 and with AUM >\$500 million; 20% max combined Money Market Mutual Funds and Mutual Funds; 10% max per Mutual Fund	<i>Complies</i>
Local Agency Investment Fund (LAIF)	Maximum amount permitted by LAIF.	<i>Complies</i>
Local Government Investment Pool (LGIP)	No issuer limitation.	<i>Complies</i>
Repurchase Agreements	1 year max maturity; Not used by Investment Adviser	<i>Complies</i>
Prohibited	Common or preferred stocks, convertible or junk bonds, commodities, options, limited partnerships, GICs, Reverse repurchase agreements, uninsured deposits, Inverse floaters; ranges notes, mortgage derived, interest only strips, Zero interest accrual securities if held to maturity; Investments denominated in Non-USD; Collateralized Mortgage Obligations (CMOs) with collateral not specifically GNMA, FHLMC, or FNMA; Purchasing or selling securities on margin; Securities lending or any other form of borrowing or leverage	<i>Complies</i>
Max Per Issuer	5% per issuer or institution unless explicitly stated in the policy, excluding U.S. government, agency, investment pool, and money market funds	<i>Complies</i>
Maximum Maturity	10 years; The Board of Directors grants authority for the purchase of securities with maturities in excess of 5 years. Such purchases shall be of U.S. Treasury and Federal Agency securities (including Mortgage-Backed Securities)	<i>Complies</i>

## Reconciliation Summary

As of May 31, 2023



BOOK VALUE RECONCILIATION		
<b>BEGINNING BOOK VALUE</b>		<b>\$29,897,538.94</b>
<b>Acquisition</b>		
+ Security Purchases	\$561,963.28	
+ Money Market Fund Purchases	\$163,487.56	
+ Money Market Contributions	\$0.00	
+ Security Contributions	\$0.00	
+ Security Transfers	\$0.00	
<b>Total Acquisitions</b>		<b>\$725,450.84</b>
<b>Dispositions</b>		
- Security Sales	\$253,863.40	
- Money Market Fund Sales	\$308,419.85	
- MMF Withdrawals	\$0.00	
- Security Withdrawals	\$0.00	
- Security Transfers	\$0.00	
- Other Dispositions	\$0.00	
- Maturities	\$0.00	
- Calls	\$0.00	
- Principal Paydowns	\$116,083.73	
<b>Total Dispositions</b>		<b>\$678,366.98</b>
<b>Amortization/Accretion</b>		
+/- Net Accretion	\$2,345.08	
		\$2,345.08
<b>Gain/Loss on Dispositions</b>		
+/- Realized Gain/Loss	(\$6,534.64)	
		(\$6,534.64)
<b>ENDING BOOK VALUE</b>		<b>\$29,940,433.31</b>

CASH TRANSACTION SUMMARY		
<b>BEGINNING BALANCE</b>		<b>\$217,036.39</b>
<b>Acquisition</b>		
Contributions	\$0.00	
Security Sale Proceeds	\$253,863.40	
Accrued Interest Received	\$808.85	
Interest Received	\$46,964.44	
Dividend Received	\$439.39	
Principal on Maturities	\$0.00	
Interest on Maturities	\$0.00	
Calls/Redemption (Principal)	\$0.00	
Interest from Calls/Redemption	\$0.00	
Principal Paydown	\$116,083.73	
<b>Total Acquisitions</b>	<b>\$418,159.81</b>	
<b>Dispositions</b>		
Withdrawals	\$0.00	
Security Purchase	\$561,963.28	
Accrued Interest Paid	\$1,128.82	
<b>Total Dispositions</b>	<b>\$563,092.10</b>	
<b>ENDING BOOK VALUE</b>		<b>\$72,104.11</b>



CUSIP	Security Description	Par Value/Units	Purchase Date Book Yield	Cost Value Book Value	Mkt Price Mkt YTM	Market Value Accrued Int.	% of Port. Gain/Loss	Moody/S&P Fitch	Maturity Duration
<b>ABS</b>									
89232HAC9	Toyota Auto Receivable Own 2020-A A3 1.66% Due 5/15/2024	817.69	06/17/2020 0.68%	836.53 822.30	99.84 6.27%	816.36 0.60	0.00% (5.94)	Aaa / AAA NR	0.96 0.04
47789KAC7	John Deere Owner Trust 2020-A A3 1.1% Due 8/15/2024	5,026.92	03/04/2020 1.11%	5,026.61 5,026.84	99.82 5.24%	5,017.70 2.46	0.02% (9.14)	Aaa / NR AAA	1.21 0.04
43813KAC6	Honda Auto Receivables Trust 2020-3 A3 0.37% Due 10/18/2024	42,073.63	09/22/2020 0.38%	42,067.45 42,072.71	98.37 5.94%	41,388.08 5.62	0.15% (684.63)	NR / AAA AAA	1.39 0.29
36262XAC8	GM Financial Auto Lease Trust 2021-3 A2 0.39% Due 10/21/2024	148,429.03	08/10/2021 0.39%	148,427.01 148,428.50	98.31 5.80%	145,925.03 17.69	0.52% (2,503.47)	NR / AAA AAA	1.39 0.31
47787NAC3	John Deere Owner Trust 2020-B A3 0.51% Due 11/15/2024	8,480.78	07/14/2020 0.52%	8,479.48 8,480.55	99.10 5.15%	8,404.32 1.92	0.03% (76.23)	Aaa / NR AAA	1.46 0.19
09690AAC7	BMW Vehicle Lease Trust 2021-2 A3 0.33% Due 12/26/2024	48,590.23	09/08/2021 0.34%	48,585.22 48,588.98	98.47 6.14%	47,848.89 2.67	0.17% (740.09)	Aaa / NR AAA	1.58 0.26
92290BAA9	Verizon Owner Trust 2020-B A 0.47% Due 2/20/2025	42,181.26	08/04/2020 0.48%	42,172.40 42,177.88	99.10 5.59%	41,800.11 6.06	0.15% (377.77)	Aaa / NR AAA	1.73 0.17
05601XAC3	BMW Vehicle Lease Trust 2022-1 A3 1.1% Due 3/25/2025	87,071.73	01/11/2022 1.11%	87,058.71 87,066.86	97.94 6.15%	85,276.40 15.96	0.30% (1,790.46)	NR / AAA AAA	1.82 0.41
43813GAC5	Honda Auto Receivables Trust 2021-1 A3 0.27% Due 4/21/2025	33,906.82	02/17/2021 0.27%	33,906.20 33,906.66	97.44 6.07%	33,039.18 2.54	0.12% (867.48)	Aaa / NR AAA	1.89 0.44
44891RAC4	Hyundai Auto Receivables Trust 2020-C A3 0.38% Due 5/15/2025	61,450.04	10/20/2020 0.39%	61,435.89 61,447.00	97.85 6.22%	60,126.47 10.38	0.21% (1,320.53)	NR / AAA AAA	1.96 0.37
89240BAC2	Toyota Auto Receivables Owners 2021- A A3 0.26% Due 5/15/2025	121,326.84	02/02/2021 0.27%	121,304.32 121,321.11	97.26 6.65%	118,000.06 14.02	0.42% (3,321.05)	Aaa / NR AAA	1.96 0.43
36266FAC3	GM Financial Auto Lease Trust 2022-2 A3 3.42% Due 6/20/2025	120,000.00	05/03/2022 3.45%	119,987.48 119,993.51	98.03 5.85%	117,637.32 125.40	0.42% (2,356.19)	NR / AAA AAA	2.06 0.82
47788UAC6	John Deere Owner Trust 2021-A A3 0.36% Due 9/15/2025	48,406.76	03/02/2021 0.37%	48,397.45 48,403.21	96.76 6.23%	46,840.70 7.75	0.17% (1,562.51)	Aaa / NR AAA	2.30 0.55
44933LAC7	Hyundai Auto Receivables Trust 2021-A A3 0.38% Due 9/15/2025	80,909.93	04/20/2021 0.38%	80,901.41 80,907.26	97.28 5.74%	78,708.53 13.66	0.28% (2,198.73)	NR / AAA AAA	2.30 0.51



CUSIP	Security Description	Par Value/Units	Purchase Date Book Yield	Cost Value Book Value	Mkt Price Mkt YTM	Market Value Accrued Int.	% of Port. Gain/Loss	Moody/S&P Fitch	Maturity Duration
<b>ABS</b>									
43815GAC3	Honda Auto Receivables Trust 2021-4 A3 0.88% Due 1/21/2026	100,000.00	11/16/2021 0.89%	99,978.92 99,988.78	95.64 5.81%	95,635.00 24.44	0.34% (4,353.78)	Aaa / NR AAA	2.65 0.89
47789QAC4	John Deere Owner Trust 2021-B A3 0.52% Due 3/16/2026	114,678.30	07/13/2021 0.52%	114,668.07 114,673.29	95.73 5.90%	109,780.39 26.50	0.39% (4,892.90)	Aaa / NR AAA	2.79 0.79
89238JAC9	Toyota Auto Receivables Trust 2021-D A3 0.71% Due 4/15/2026	90,000.00	11/09/2021 0.71%	89,998.08 89,998.99	95.61 5.79%	86,053.32 28.40	0.31% (3,945.67)	NR / AAA AAA	2.88 0.87
44935FAD6	Hyundai Auto Receivables Trust 2021-C A3 0.74% Due 5/15/2026	70,000.00	11/09/2021 0.75%	69,984.38 69,991.97	95.75 5.82%	67,027.31 23.02	0.24% (2,964.66)	NR / AAA AAA	2.96 0.84
05602RAD3	BMW Vehicle Owner Trust 2022-A A3 3.21% Due 8/25/2026	100,000.00	05/10/2022 3.23%	99,994.80 99,996.54	97.03 5.97%	97,029.50 53.50	0.35% (2,967.04)	Aaa / AAA NR	3.24 1.09
362554AC1	GM Financial Securitized Term 2021-4 A3 0.68% Due 9/16/2026	75,000.00	10/13/2021 0.68%	74,998.09 74,998.99	95.28 5.93%	71,456.55 21.25	0.25% (3,542.44)	Aaa / AAA NR	3.30 0.90
47787JAC2	John Deere Owner Trust 2022-A A3 2.32% Due 9/16/2026	95,000.00	03/10/2022 2.34%	94,978.99 94,986.25	96.10 5.82%	91,297.95 97.96	0.33% (3,688.30)	Aaa / NR AAA	3.30 1.12
448977AD0	Hyundai Auto Receivables Trust 2022-A A3 2.22% Due 10/15/2026	130,000.00	03/09/2022 2.23%	129,995.00 129,996.86	95.97 5.55%	124,761.13 128.27	0.44% (5,235.73)	NR / AAA AAA	3.38 1.22
380146AC4	GM Financial Auto Receivables 2022-1 A3 1.26% Due 11/16/2026	65,000.00	01/11/2022 1.27%	64,994.35 64,996.67	95.34 5.74%	61,967.95 34.13	0.22% (3,028.72)	NR / AAA AAA	3.47 1.05
362585AC5	GM Financial Securitized ART 2022-2 A3 3.1% Due 2/16/2027	90,000.00	04/05/2022 3.13%	89,981.19 89,987.41	96.84 5.52%	87,157.17 116.25	0.31% (2,830.24)	Aaa / AAA NR	3.72 1.33
02582JIT8	American Express Credit Trust 2022-2 A 3.39% Due 5/17/2027	260,000.00	05/17/2022 3.42%	259,942.49 259,962.22	97.20 4.95%	252,724.42 391.73	0.90% (7,237.80)	NR / AAA AAA	3.96 1.84
<b>Total ABS</b>		<b>2,038,349.96</b>	<b>1.55%</b>	<b>2,038,100.52</b> <b>2,038,221.34</b>	<b>5.78%</b>	<b>1,975,719.84</b> <b>1,172.18</b>	<b>7.04%</b> <b>(62,501.50)</b>	<b>Aaa / AAA</b> <b>AAA</b>	<b>2.70</b> <b>0.88</b>
<b>AGENCY</b>									
880591ER9	Tennessee Valley Authority Note 2.875% Due 9/15/2024	400,000.00	02/27/2019 2.65%	404,620.00 401,076.33	97.19 5.15%	388,762.80 2,427.78	1.39% (12,313.53)	Aaa / AA+ AAA	1.30 1.24



CUSIP	Security Description	Par Value/Units	Purchase Date Book Yield	Cost Value Book Value	Mkt Price Mkt YTM	Market Value Accrued Int.	% of Port. Gain/Loss	Moody/S&P Fitch	Maturity Duration
<b>AGENCY</b>									
3135G0W66	FNMA Note 1.625% Due 10/15/2024	275,000.00	10/17/2019 1.66%	274,529.75 274,870.58	95.80 4.82%	263,462.93 571.01	0.94% (11,407.65)	Aaa / AA+ AAA	1.38 1.33
3135G0X24	FNMA Note 1.625% Due 1/7/2025	215,000.00	01/08/2020 1.69%	214,314.15 214,779.66	95.30 4.70%	204,905.32 1,397.50	0.73% (9,874.34)	Aaa / AA+ AAA	1.61 1.54
3137EAEP0	FHLMC Note 1.5% Due 2/12/2025	425,000.00	02/13/2020 1.52%	424,672.75 424,888.47	94.96 4.62%	403,597.43 1,930.21	1.44% (21,291.04)	Aaa / AA+ AAA	1.71 1.64
3135G04Z3	FNMA Note 0.5% Due 6/17/2025	475,000.00	06/17/2020 0.54%	474,016.75 474,597.32	92.34 4.46%	438,615.95 1,081.94	1.57% (35,981.37)	Aaa / AA+ AAA	2.05 1.99
3137EAEU9	FHLMC Note 0.375% Due 7/21/2025	340,000.00	07/21/2020 0.48%	338,306.80 339,275.01	91.69 4.49%	311,761.30 460.42	1.11% (27,513.71)	Aaa / AA+ AAA	2.14 2.08
3137EAEX3	FHLMC Note 0.375% Due 9/23/2025	370,000.00	09/23/2020 0.44%	368,886.30 369,484.06	91.26 4.39%	337,677.54 262.08	1.20% (31,806.52)	Aaa / AA+ AAA	2.32 2.25
3135G06G3	FNMA Note 0.5% Due 11/7/2025	530,000.00	11/09/2020 0.57%	528,102.60 529,072.66	91.20 4.35%	483,357.35 176.67	1.72% (45,715.31)	Aaa / AA+ AAA	2.44 2.37
3135G0K36	FNMA Note 2.125% Due 4/24/2026	565,000.00	Various 2.18%	562,430.10 564,205.80	94.68 4.09%	534,925.62 1,233.98	1.91% (29,280.18)	Aaa / AA+ AAA	2.90 2.76
3130AGFP5	FHLB Note 2.5% Due 6/12/2026	500,000.00	06/17/2019 2.19%	510,085.00 504,376.36	95.12 4.23%	475,618.00 5,868.06	1.72% (28,758.36)	Aaa / AA+ NR	3.04 2.84
3130A2VE3	FHLB Note 3% Due 9/11/2026	575,000.00	Various 2.81%	583,719.50 578,065.07	96.39 4.19%	554,219.50 3,833.33	1.99% (23,845.57)	Aaa / AA+ NR	3.28 3.06
3135G0Q22	FNMA Note 1.875% Due 9/24/2026	230,000.00	Various 2.78%	212,604.00 224,009.69	93.38 4.03%	214,769.40 802.61	0.77% (9,240.29)	Aaa / AA+ AAA	3.32 3.15
3130ACKB9	FHLB Note 2.625% Due 9/10/2027	600,000.00	Various 2.75%	593,685.00 597,184.30	94.71 3.98%	568,284.60 3,543.76	2.04% (28,899.70)	Aaa / AA+ NR	4.28 3.96
3135G05Y5	FNMA Note 0.75% Due 10/8/2027	600,000.00	Various 0.79%	598,402.20 598,978.91	87.61 3.87%	525,636.60 662.51	1.87% (73,342.31)	Aaa / AA+ AAA	4.36 4.20
3130AEB25	FHLB Note 3.25% Due 6/9/2028	500,000.00	01/29/2019 3.13%	504,785.00 502,568.89	96.77 3.96%	483,863.00 7,763.89	1.75% (18,705.89)	Aaa / AA+ NR	5.03 4.50
3130AG3X1	FHLB Note 2.875% Due 3/9/2029	380,000.00	Various 2.67%	386,815.50 384,025.15	94.87 3.88%	360,489.28 2,488.47	1.29% (23,535.87)	Aaa / AA+ NR	5.78 5.21
3130AGDY8	FHLB Note 2.75% Due 6/8/2029	510,000.00	Various 2.45%	523,261.05 518,054.38	93.03 4.07%	474,459.12 6,739.79	1.71% (43,595.26)	Aaa / AA+ NR	6.03 5.38



CUSIP	Security Description	Par Value/Units	Purchase Date Book Yield	Cost Value Book Value	Mkt Price Mkt YTM	Market Value Accrued Int.	% of Port. Gain/Loss	Moody/S&P Fitch	Maturity Duration
<b>AGENCY</b>									
3130AGUW3	FHLB Note 2.125% Due 9/14/2029	70,000.00	03/05/2020 1.21%	75,742.80 73,791.67	89.21 4.09%	62,444.62 318.16	0.22% (11,347.05)	Aaa / AA+ NR	6.30 5.74
3135G05Q2	FNMA Note 0.875% Due 8/5/2030	610,000.00	Various 0.99%	603,622.55 605,344.29	81.28 3.89%	495,800.68 1,719.86	1.77% (109,543.61)	Aaa / AA+ AAA	7.19 6.79
<b>Total Agency</b>		<b>8,170,000.00</b>	<b>1.79%</b>	<b>8,182,601.80</b> <b>8,178,648.60</b>	<b>4.24%</b>	<b>7,582,651.04</b> <b>43,282.03</b>	<b>27.16%</b> <b>(595,997.56)</b>	<b>Aaa / AA+</b> <b>AAA</b>	<b>3.56</b> <b>3.33</b>
<b>CMO</b>									
3137FARE0	FHLMC K727 A2 2.946% Due 7/25/2024	282,761.82	07/23/2019 2.15%	291,542.91 284,691.52	97.41 5.56%	275,447.90 694.18	0.98% (9,243.62)	NR / AAA NR	1.15 0.93
3137BEVH4	FHLMC K040 A2 3.241% Due 9/25/2024	275,000.00	02/06/2020 1.80%	291,457.03 279,699.22	97.29 5.48%	267,541.72 742.73	0.96% (12,157.50)	NR / NR AAA	1.32 1.14
3137FBBX3	FHLMC K068 A2 3.244% Due 8/25/2027	270,000.00	02/02/2022 1.80%	289,174.22 284,584.29	95.81 4.33%	258,677.55 729.90	0.92% (25,906.74)	Aaa / NR NR	4.24 3.80
3137H1Z33	FHLMC K744 A2 1.712% Due 7/25/2028	226,052.54	02/08/2022 2.37%	221,115.54 222,121.15	88.61 4.33%	200,294.53 322.50	0.71% (21,826.62)	NR / NR AAA	5.16 4.55
3137H5DX2	FHLMC K747 A2 2.05% Due 11/25/2028	350,000.00	01/19/2022 1.96%	351,635.55 351,311.62	89.33 4.28%	312,653.60 597.92	1.12% (38,658.02)	NR / NR AAA	5.49 4.98
3137FKZZ2	FHLMC K088 A2 3.69% Due 1/25/2029	275,000.00	07/08/2022 3.57%	276,579.10 276,363.34	97.12 4.26%	267,086.33 845.63	0.95% (9,277.01)	Aaa / NR NR	5.66 4.92
3137FLN91	FHLMC K091 A2 3.505% Due 3/25/2029	150,000.00	11/23/2022 5.00%	143,015.63 143,572.44	96.11 4.27%	144,168.60 87.63	0.51% 596.16	NR / AAA NR	5.82 5.05
3137FNB82	FHLMC K096 A2 2.519% Due 7/25/2029	95,000.00	03/23/2023 4.22%	86,320.12 86,564.25	90.62 4.29%	86,084.35 199.42	0.31% (479.90)	NR / AAA NR	6.16 5.47
3137H9D71	FHLMC K750 A2 3% Due 9/25/2029	400,000.00	10/26/2022 4.84%	359,138.80 362,546.60	93.41 4.26%	373,642.40 1,000.00	1.33% 11,095.80	NR / NR AAA	6.33 5.29
3137FQ3Z4	FHLMC K101 A2 2.524% Due 10/25/2029	300,000.00	06/02/2022 3.34%	284,167.97 286,294.31	90.16 4.31%	270,484.80 631.00	0.97% (15,809.51)	Aaa / NR NR	6.41 5.70
3137H6LN3	FHLMC K139 A2 2.59% Due 1/25/2032	270,000.00	03/01/2022 2.34%	275,647.32 274,938.65	87.28 4.39%	235,644.93 582.75	0.84% (39,293.72)	Aaa / NR NR	8.66 7.46



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<b>CMO</b>									
3137H8U90	FHLMC K148 A2 3.5% Due 7/25/2032	200,000.00	04/26/2023 4.12%	190,804.69 190,889.20	93.50 4.38%	187,004.60 583.33	0.67% (3,884.60)	Aaa / AA+ AAA	9.16 7.58
<b>Total CMO</b>		<b>3,093,814.36</b>	<b>2.97%</b>	<b>3,060,598.88</b> <b>3,043,576.59</b>	<b>4.54%</b>	<b>2,878,731.31</b> <b>7,016.99</b>	<b>10.28%</b> <b>(164,845.28)</b>	<b>Aaa / AAA</b> <b>AAA</b>	<b>5.30</b> <b>4.59</b>
<b>CORPORATE</b>									
69371RR24	Paccar Financial Corp Note 0.35% Due 2/2/2024	120,000.00	01/28/2021 0.39%	119,860.80 119,968.73	96.65 5.51%	115,983.96 138.83	0.41% (3,984.77)	A1 / A+ NR	0.68 0.65
79466LAG9	Salesforce.com Inc Callable Note Cont 7/15/2022 0.625% Due 7/15/2024	100,000.00	Various 0.75%	99,669.40 99,859.92	95.12 5.15%	95,122.60 236.11	0.34% (4,737.32)	A2 / A+ NR	1.13 1.09
69371RQ25	Paccar Financial Corp Note 2.15% Due 8/15/2024	145,000.00	08/08/2019 2.20%	144,679.55 144,922.65	96.51 5.17%	139,932.69 917.93	0.50% (4,989.96)	A1 / A+ NR	1.21 1.16
78015K7C2	Royal Bank of Canada Note 2.25% Due 11/1/2024	355,000.00	12/05/2019 2.26%	354,815.40 354,946.45	95.69 5.45%	339,699.50 665.63	1.21% (15,246.95)	A1 / A AA-	1.42 1.36
90331HPL1	US Bank NA Callable Note Cont 12/21/2024 2.05% Due 1/21/2025	430,000.00	01/16/2020 2.10%	429,084.10 429,699.21	94.37 5.70%	405,771.65 3,183.19	1.46% (23,927.56)	A2 / A+ AA-	1.65 1.56
002824BB5	Abbott Laboratories Callable Note Cont 12/15/2024 2.95% Due 3/15/2025	240,000.00	01/28/2022 1.67%	248,580.00 244,609.29	97.39 4.48%	233,730.00 1,494.67	0.84% (10,879.29)	A1 / AA- NR	1.79 1.71
06367WB85	Bank of Montreal Note 1.85% Due 5/1/2025	264,000.00	07/23/2021 0.85%	273,720.48 268,952.21	93.68 5.36%	247,311.77 407.00	0.88% (21,640.44)	A2 / A- AA-	1.92 1.84
037833DT4	Apple Inc Callable Note Cont 4/11/2025 1.125% Due 5/11/2025	100,000.00	05/04/2020 1.16%	99,821.00 99,930.40	93.70 4.55%	93,700.50 62.50	0.33% (6,229.90)	Aaa / AA+ NR	1.95 1.88
46647PCH7	JP Morgan Chase & Co Callable Note Cont 6/1/2024 0.824% Due 6/1/2025	205,000.00	05/24/2021 0.78%	205,267.30 205,089.27	95.00 5.88%	194,757.79 844.60	0.70% (10,331.48)	A1 / A- AA-	2.01 1.91
63743HFE7	National Rural Utilities Note 3.45% Due 6/15/2025	90,000.00	04/27/2022 3.46%	89,975.70 89,984.09	96.67 5.19%	87,001.02 1,431.75	0.32% (2,983.07)	A2 / A- A	2.04 1.90



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<b>CORPORATE</b>									
06406HCQ0	Bank of New York Callable Note Cont 10/18/2025 3.95% Due 11/18/2025	160,000.00	04/05/2022 3.20%	163,985.60 162,687.96	96.91 5.30%	155,054.72 228.22	0.55% (7,633.24)	A1 / A AA-	2.47 2.31
92826CAD4	Visa Inc Callable Note Cont 9/14/2025 3.15% Due 12/14/2025	300,000.00	01/28/2022 1.75%	314,679.00 309,289.66	96.75 4.51%	290,262.30 4,383.75	1.05% (19,027.36)	Aa3 / AA- NR	2.54 2.37
89114QCP1	Toronto Dominion Bank Note 0.75% Due 1/6/2026	150,000.00	02/08/2022 2.15%	142,146.00 144,767.67	89.49 5.13%	134,227.50 453.13	0.48% (10,540.17)	A1 / A AA-	2.61 2.50
06051GHY8	Bank of America Corp Callable Note Cont 2/13/2025 2.015% Due 2/13/2026	380,000.00	Various 1.59%	388,482.70 383,645.91	93.78 5.90%	356,349.56 2,297.10	1.28% (27,296.35)	A1 / A- AA-	2.71 1.62
78016EZQ3	Royal Bank of Canada Note 1.2% Due 4/27/2026	150,000.00	06/09/2021 1.13%	150,517.50 150,308.29	89.75 5.04%	134,624.25 170.00	0.48% (15,684.04)	A1 / A AA-	2.91 2.79
023135BX3	Amazon.com Inc Callable Note Cont 4/12/2026 1% Due 5/12/2026	465,000.00	05/10/2021 1.09%	462,991.20 463,816.28	90.68 4.41%	421,675.02 245.42	1.50% (42,141.26)	A1 / AA AA-	2.95 2.85
91324PEC2	United Health Group Inc Callable Note Cont 4/15/2026 1.15% Due 5/15/2026	75,000.00	06/16/2021 1.06%	75,299.25 75,178.16	91.05 4.41%	68,288.93 38.33	0.24% (6,889.23)	A3 / A+ A	2.96 2.85
89236TJK2	Toyota Motor Credit Corp Note 1.125% Due 6/18/2026	315,000.00	06/15/2021 1.13%	314,861.40 314,915.52	90.01 4.68%	283,519.53 1,604.53	1.02% (31,395.99)	A1 / A+ A+	3.05 2.92
61747YET8	Morgan Stanley Callable Note Cont 7/17/2025 4.679% Due 7/17/2026	275,000.00	Various 4.65%	275,253.50 275,180.38	98.89 5.23%	271,940.08 4,789.47	0.99% (3,240.30)	A1 / A- A+	3.13 1.97
931142ER0	Wal-Mart Stores Callable Note Cont 08/17/2026 1.05% Due 9/17/2026	75,000.00	09/08/2021 1.09%	74,858.25 74,906.54	90.11 4.30%	67,580.70 161.88	0.24% (7,325.84)	Aa2 / AA AA	3.30 3.17
26442CAS3	Duke Energy Carolinas Callable Note Cont 9/1/2026 2.95% Due 12/1/2026	300,000.00	01/13/2022 1.81%	315,051.00 310,599.04	94.44 4.69%	283,334.70 4,425.00	1.03% (27,264.34)	Aa3 / A NR	3.51 3.22
87612EBM7	Target Corp Callable Note Cont 12/15/2026 1.95% Due 1/15/2027	170,000.00	01/19/2022 1.99%	169,711.00 169,789.41	92.14 4.32%	156,638.00 1,252.33	0.56% (13,151.41)	A2 / A A	3.63 3.41
808513BY0	Charles Schwab Corp Callable Note Cont 2/3/2027 2.45% Due 3/3/2027	205,000.00	03/01/2022 2.46%	204,946.90 204,959.86	89.49 5.59%	183,448.76 1,227.72	0.66% (21,511.10)	A2 / A- A	3.76 3.48



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<b>CORPORATE</b>									
89114TZT2	Toronto-Dominion Bank Note 2.8% Due 3/10/2027	325,000.00	03/09/2022 2.97%	322,422.75 323,054.00	91.98 5.16%	298,939.88 2,047.50	1.07% (24,114.12)	A1 / A NR	3.78 3.49
084664CZ2	Berkshire Hathaway Callable Note Cont 2/15/2027 2.3% Due 3/15/2027	345,000.00	03/07/2022 2.30%	344,934.45 344,950.35	94.58 3.85%	326,296.86 1,675.17	1.17% (18,653.49)	Aa2 / AA A+	3.79 3.56
89236TJZ9	Toyota Motor Credit Corp Note 3.05% Due 3/22/2027	195,000.00	03/17/2022 3.05%	194,982.45 194,986.64	94.47 4.65%	184,215.53 1,139.94	0.66% (10,771.11)	A1 / A+ A+	3.81 3.52
46647PCB0	JP Morgan Chase & Co Callable Note Cont 4/22/2026 1.578% Due 4/22/2027	400,000.00	08/10/2022 4.64%	363,548.00 369,779.29	89.85 5.41%	359,386.00 683.80	1.28% (10,393.29)	A1 / A- AA-	3.90 2.76
665859AW4	Northern Trust Company Callable Note Cont 4/10/2027 4% Due 5/10/2027	125,000.00	05/05/2022 4.04%	124,797.50 124,840.42	97.22 4.78%	121,522.38 291.67	0.43% (3,318.04)	A2 / A+ A+	3.95 3.59
91324PEG3	United Health Group Inc Callable Note Cont 4/15/2027 3.7% Due 5/15/2027	130,000.00	05/17/2022 3.69%	130,060.80 130,048.21	97.67 4.35%	126,969.31 213.77	0.45% (3,078.90)	A3 / A+ A	3.96 3.63
61747YEC5	Morgan Stanley Callable Note Cont 7/20/2026 1.512% Due 7/20/2027	250,000.00	08/15/2022 4.56%	225,837.50 229,707.80	89.05 5.34%	222,629.50 1,375.50	0.80% (7,078.30)	A1 / A- A+	4.14 2.98
14913R3A3	Caterpillar Financial Service Note 3.6% Due 8/12/2027	350,000.00	09/02/2022 3.96%	344,414.00 345,242.59	96.89 4.42%	339,129.35 3,815.00	1.22% (6,113.24)	A2 / A A+	4.20 3.80
756109AU8	Realty Income Corp Callable Note Cont 10/15/2027 3.65% Due 1/15/2028	395,000.00	Various 4.77%	376,127.65 376,904.22	94.07 5.10%	371,588.75 5,446.61	1.34% (5,315.47)	A3 / A- NR	4.63 4.12
06051GGF0	Bank of America Corp Callable Note 1/20/2027 3.824% Due 1/20/2028	150,000.00	02/06/2023 5.38%	143,926.50 144,306.30	94.66 5.46%	141,989.55 2,087.27	0.51% (2,316.75)	A1 / A- AA-	4.64 3.29
<b>Total Corporate</b>		<b>7,734,000.00</b>	<b>2.51%</b>	<b>7,689,308.63</b> <b>7,681,826.72</b>	<b>5.01%</b>	<b>7,252,622.64</b> <b>49,435.32</b>	<b>26.01%</b> <b>(429,204.08)</b>	<b>A1 / A</b> <b>A+</b>	<b>3.01</b> <b>2.63</b>



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<b>MONEY MARKET FUND</b>									
26200X845	Dreyfus Funds Inst'l Reserve Treasury #6541	72,104.10	Various 0.01%	72,104.11 72,104.11	1.00 0.01%	72,104.10 0.00	0.26% 0.00	Aaa / AA+ AAA	0.00 0.00
<b>Total Money Market Fund</b>		<b>72,104.10</b>	<b>0.01%</b>	<b>72,104.11</b> <b>72,104.11</b>	<b>0.01%</b>	<b>72,104.10</b> <b>0.00</b>	<b>0.26%</b> <b>0.00</b>	<b>Aaa / AA+</b> <b>AAA</b>	<b>0.00</b> <b>0.00</b>
<b>MUNICIPAL BONDS</b>									
649791RC6	New York St STE-GO 1.25% Due 3/15/2027	200,000.00	06/30/2022 3.57%	180,128.00 183,965.59	88.44 4.61%	176,873.40 527.78	0.63% (7,092.19)	Aa1 / AA+ AA+	3.79 3.61
<b>Total Municipal Bonds</b>		<b>200,000.00</b>	<b>3.57%</b>	<b>180,128.00</b> <b>183,965.59</b>	<b>4.61%</b>	<b>176,873.40</b> <b>527.78</b>	<b>0.63%</b> <b>(7,092.19)</b>	<b>Aa1 / AA+</b> <b>AA+</b>	<b>3.79</b> <b>3.61</b>
<b>SUPRANATIONAL</b>									
4581X0DV7	Inter-American Dev Bank Note 0.875% Due 4/20/2026	305,000.00	04/13/2021 0.97%	303,603.10 304,193.68	91.08 4.19%	277,791.87 303.94	0.99% (26,401.81)	Aaa / AAA AAA	2.89 2.79
<b>Total Supranational</b>		<b>305,000.00</b>	<b>0.97%</b>	<b>303,603.10</b> <b>304,193.68</b>	<b>4.19%</b>	<b>277,791.87</b> <b>303.94</b>	<b>0.99%</b> <b>(26,401.81)</b>	<b>Aaa / AAA</b> <b>AAA</b>	<b>2.89</b> <b>2.79</b>
<b>US TREASURY</b>									
912828B66	US Treasury Note 2.75% Due 2/15/2024	60,000.00	Various 2.04%	63,011.63 60,276.66	98.23 5.32%	58,938.30 483.15	0.21% (1,338.36)	Aaa / AA+ AAA	0.71 0.68
912828J27	US Treasury Note 2% Due 2/15/2025	500,000.00	08/31/2015 2.15%	493,634.81 498,848.89	95.77 4.60%	478,828.00 2,928.18	1.72% (20,020.89)	Aaa / AA+ AAA	1.72 1.64
912828ZF0	US Treasury Note 0.5% Due 3/31/2025	325,000.00	03/30/2021 0.64%	323,146.48 324,151.26	93.01 4.51%	302,288.03 275.27	1.08% (21,863.23)	Aaa / AA+ AAA	1.84 1.79
912828M56	US Treasury Note 2.25% Due 11/15/2025	350,000.00	05/29/2019 2.13%	352,419.92 350,920.41	95.43 4.23%	334,017.60 363.79	1.19% (16,902.81)	Aaa / AA+ AAA	2.46 2.35
912828R36	US Treasury Note 1.625% Due 5/15/2026	500,000.00	Various 2.23%	475,523.49 491,876.52	93.26 4.07%	466,308.50 375.34	1.66% (25,568.02)	Aaa / AA+ AAA	2.96 2.84



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<b>US TREASURY</b>									
91282CCP4	US Treasury Note 0.625% Due 7/31/2026	150,000.00	07/29/2021 0.72%	149,285.16 149,546.95	90.01 4.01%	135,017.55 313.36	0.48% (14,529.40)	Aaa / AA+ AAA	3.17 3.07
912828YG9	US Treasury Note 1.625% Due 9/30/2026	100,000.00	12/18/2019 1.86%	98,507.81 99,266.86	92.70 3.98%	92,703.10 275.27	0.33% (6,563.76)	Aaa / AA+ AAA	3.34 3.18
91282CCZ2	US Treasury Note 0.875% Due 9/30/2026	600,000.00	Various 1.13%	592,710.94 595,097.35	90.43 3.97%	542,554.80 889.34	1.94% (52,542.55)	Aaa / AA+ AAA	3.34 3.22
912828ZB9	US Treasury Note 1.125% Due 2/28/2027	545,000.00	03/24/2020 0.75%	558,901.76 552,513.87	90.35 3.92%	492,394.97 1,549.47	1.76% (60,118.90)	Aaa / AA+ AAA	3.75 3.60
91282CAH4	US Treasury Note 0.5% Due 8/31/2027	150,000.00	08/06/2021 0.94%	146,121.09 147,279.68	86.89 3.87%	130,341.75 189.54	0.46% (16,937.93)	Aaa / AA+ AAA	4.25 4.12
91282CAL5	US Treasury Note 0.375% Due 9/30/2027	300,000.00	10/25/2021 1.33%	283,792.97 288,157.26	86.22 3.86%	258,656.40 190.57	0.92% (29,500.86)	Aaa / AA+ AAA	4.34 4.21
9128283F5	US Treasury Note 2.25% Due 11/15/2027	300,000.00	11/07/2019 1.89%	307,957.03 304,422.69	93.55 3.84%	280,652.40 311.82	1.00% (23,770.29)	Aaa / AA+ AAA	4.46 4.17
91282CBB6	US Treasury Note 0.625% Due 12/31/2027	625,000.00	03/29/2021 1.30%	597,875.98 606,594.81	86.60 3.84%	541,260.00 1,640.19	1.93% (65,334.81)	Aaa / AA+ AAA	4.59 4.42
91282CBJ9	US Treasury Note 0.75% Due 1/31/2028	550,000.00	03/12/2021 1.28%	530,857.42 537,012.30	86.97 3.82%	478,349.85 1,378.80	1.71% (58,662.45)	Aaa / AA+ AAA	4.67 4.49
91282CCV1	US Treasury Note 1.125% Due 8/31/2028	300,000.00	09/03/2021 1.10%	300,457.03 300,343.76	87.41 3.79%	262,218.90 852.92	0.94% (38,124.86)	Aaa / AA+ AAA	5.26 4.99
9128285M8	US Treasury Note 3.125% Due 11/15/2028	150,000.00	10/19/2022 4.34%	140,349.61 141,324.22	96.73 3.79%	145,101.60 216.54	0.52% 3,777.38	Aaa / AA+ AAA	5.47 4.95
912828YB0	US Treasury Note 1.625% Due 8/15/2029	350,000.00	05/28/2020 0.66%	380,009.77 370,217.58	88.54 3.71%	309,900.50 1,665.40	1.11% (60,317.08)	Aaa / AA+ AAA	6.21 5.77
91282CFJ5	US Treasury Note 3.125% Due 8/31/2029	120,000.00	09/19/2022 3.62%	116,381.25 116,743.55	96.52 3.76%	115,818.72 947.69	0.42% (924.83)	Aaa / AA+ AAA	6.26 5.56
91282CFT3	US Treasury Note 4% Due 10/31/2029	140,000.00	12/30/2022 4.02%	139,868.75 139,876.59	101.40 3.75%	141,957.76 486.96	0.51% 2,081.17	Aaa / AA+ AAA	6.42 5.60
91282CGZ8	US Treasury Note 3.5% Due 4/30/2030	280,000.00	05/11/2023 3.37%	282,318.75 282,300.53	98.73 3.71%	276,456.32 852.17	0.99% (5,844.21)	Aaa / AA+ AAA	6.92 6.07



CUSIP	Security Description	Par Value/Units	Purchase Date Book Yield	Cost Value Book Value	Mkt Price Mkt YTM	Market Value Accrued Int.	% of Port. Gain/Loss	Moody/S&P Fitch	Maturity Duration
<b>US TREASURY</b>									
912828ZQ6	US Treasury Note 0.625% Due 5/15/2030	615,000.00	Various 0.90%	599,593.95 603,592.40	81.30 3.70%	499,975.94 177.56	1.78% (103,616.46)	Aaa / AA+ AAA	6.96 6.67
91282CAV3	US Treasury Note 0.875% Due 11/15/2030	625,000.00	Various 1.30%	600,808.59 606,466.54	82.21 3.62%	513,842.50 252.63	1.83% (92,624.04)	Aaa / AA+ AAA	7.47 7.07
91282CFF3	US Treasury Note 2.75% Due 8/15/2032	120,000.00	08/29/2022 3.09%	116,484.38 116,750.13	92.99 3.65%	111,585.96 966.30	0.40% (5,164.17)	Aaa / AA+ AAA	9.22 7.94
91282CGM7	US Treasury Note 3.5% Due 2/15/2033	770,000.00	Various 3.75%	753,941.41 754,315.87	98.81 3.65%	760,856.25 7,891.44	2.74% 6,540.38	Aaa / AA+ AAA	9.72 8.07
<b>Total US Treasury</b>		<b>8,525,000.00</b>	<b>1.76%</b>	<b>8,403,959.98</b> <b>8,437,896.68</b>	<b>3.91%</b>	<b>7,730,025.70</b> <b>25,473.70</b>	<b>27.63%</b> <b>(707,870.98)</b>	<b>Aaa / AA+</b> <b>AAA</b>	<b>5.06</b> <b>4.66</b>
<b>TOTAL PORTFOLIO</b>		<b>30,138,268.42</b>	<b>2.07%</b>	<b>29,930,405.02</b> <b>29,940,433.31</b>	<b>4.48%</b>	<b>27,946,519.90</b> <b>127,211.94</b>	<b>100.00%</b> <b>(1,993,913.40)</b>	<b>Aa1 / AA</b> <b>AAA</b>	<b>3.93</b> <b>3.46</b>
<b>TOTAL MARKET VALUE PLUS ACCRUED</b>						<b>28,073,731.84</b>			



# PMIA/LAIF Performance Report as of 05/17/23



## PMIA Average Monthly Effective Yields<sup>(1)</sup>

April	2.870
March	2.831
February	2.624

## Quarterly Performance Quarter Ended 03/31/23

LAIF Apportionment Rate <sup>(2)</sup> :	2.74
LAIF Earnings Ratio <sup>(2)</sup> :	0.00007493902135155
LAIF Fair Value Factor <sup>(1)</sup> :	0.986510329
PMIA Daily <sup>(1)</sup> :	2.87
PMIA Quarter to Date <sup>(1)</sup> :	2.63
PMIA Average Life <sup>(1)</sup> :	275

## Pooled Money Investment Account Monthly Portfolio Composition <sup>(1)</sup> 04/30/23 \$185.4 billion

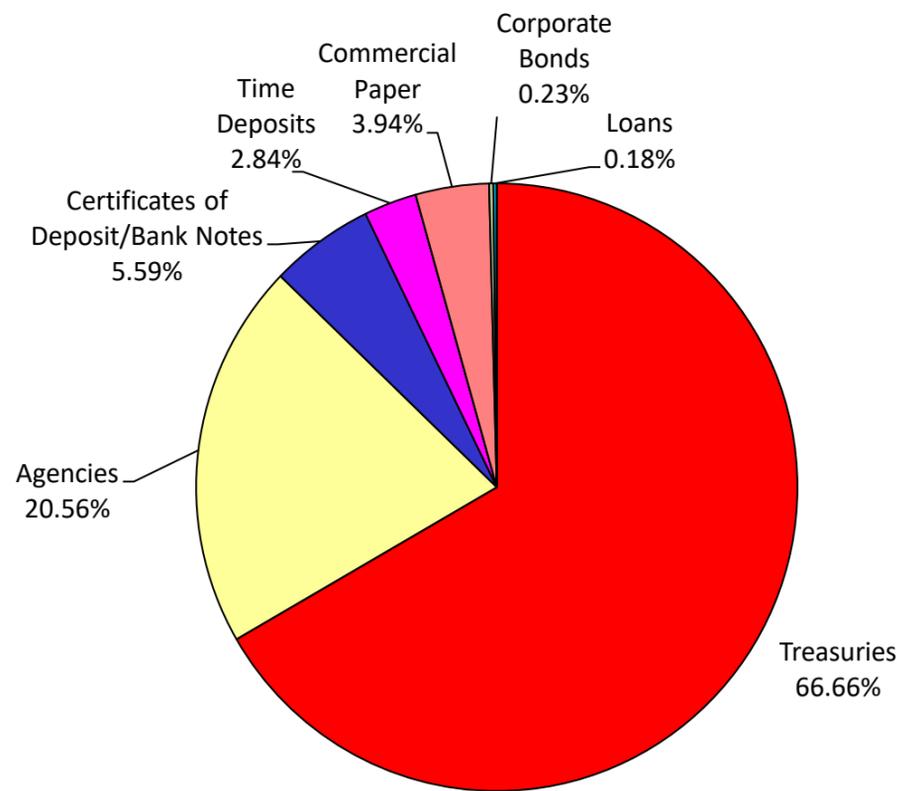


Chart does not include \$3,011,000.00 in mortgages, which equates to 0.002%. Percentages may not total 100% due to rounding.

Daily rates are now available here. [View PMIA Daily Rates](#)

Notes: The apportionment rate includes interest earned on the CalPERS Supplemental Pension Payment pursuant to Government Code 20825 (c)(1) and interest earned on the Wildfire Fund loan pursuant to Public Utility Code 3288 (a).

Source:

<sup>(1)</sup> State of California, Office of the Treasurer

<sup>(2)</sup> State of California, Office of the Controller

### INVESTMENT REPORT FOR THE QUARTER ENDING MARCH 31, 2023

	MARKET VALUE
CASH:	
(1) Tri Counties Checking	\$ 673,011
(2) Local Agency Inv Fund (LAIF)	\$ 5,600,859
Total Cash	<u>\$ 6,273,869</u>
INVESTMENTS (Unrestricted):	
(3) Chandler Investments	
Account no. 170	\$ 48,056,069
Account no. 171	\$ 27,956,953
Total Unrestricted Investments	<u>\$ 76,013,022</u>
TOTAL CASH AND INVESTMENTS	<u><u>\$ 82,286,891</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, 2023 2.83%
- (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 10, 2023

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.

Agency	F/T Firefighters	Volunteer FF's	Adjusted Staffing for Pricing	2023 Standard Price List	2023 Standard Price w/50%
City of Auburn	14	5	15	\$6,662.52	\$3,331.26
City of Colusa	5	20	7	\$5,005.80	\$2,502.90
City of Dixon	22	5	23	\$9,230.76	\$4,615.38
City of Jackson	6	12	7	\$5,005.80	\$2,502.90
City of Lincoln	16	8PT+4V	21	\$9,230.76	\$4,615.38
City of Marysville	15	0	15	\$6,169.00	\$3,084.50
City of Oroville	15	0	15	\$0.00	\$0.00
City of Red Bluff	14	12	15	\$6,662.52	\$3,331.26
City of Rio Vista	11	8	12	\$7,404.48	\$3,702.24
City of Rocklin	31	8	32	\$10,303.20	\$5,151.60
City of Willows	5	10	6	\$5,005.80	\$2,502.90
				<b>\$70,680.64</b>	<b>\$35,340.32</b>
Fire MOU - current pricing less 50% discount (auto-renewing until cancellation)					

Company	State	RMA	Num Sworn Officers	LE Policy DTB Status	LE Policy Manual Start Date	LE Policy Manual Renewal Date	LE Policy DTB Start Date	LE Policy DTB Renewal Date	2019 Pricing	2020 Pricing	2021 Pricing	2022 Pricing	2023 Pricing
Anderson PD-CA	CA	NCCSIF	18	Yes	7/10/1998	7/1/2020	6/1/2009	7/1/2020	6,248	6,435	6,627.00	6,826.00	7,030.78
Auburn PD-CA	CA	NCCSIF	20	Yes	7/10/1998	7/1/2020	12/7/2015	7/1/2020	6,248	6,435	6,627.00	6,826.00	7,030.78
Colusa PD-CA	CA	NCCSIF	9	Yes	7/10/1998	7/1/2020	7/3/2018	7/1/2020	3,983	4,104	4,227.00	4,354.00	4,484.62
Corning PD-CA	CA	NCCSIF	15	Yes	3/16/2005	7/1/2020	6/1/2010	7/1/2020	5,383	5,544	5,712.00	5,882.00	6,058.46
Dixon PD-CA	CA	NCCSIF	24	Yes	7/10/1998	7/1/2020	8/1/2008	7/1/2020	6,248	6,435	6,627.00	6,826.00	7,030.78
Elk Grove PD-CA	CA	NCCSIF	133	Yes	6/28/2005	7/1/2020	6/20/2018	7/1/2020	10,960	11,289	11,628.00	11,977.00	12,336.31
Folsom PD-CA	CA	NCCSIF	75	Yes	5/15/1998	7/1/2020	5/1/2010	7/1/2020	10,960	11,289	11,628.00	11,977.00	12,336.31
Galt PD-CA	CA	NCCSIF	38	Yes	7/10/1998	7/1/2020	8/1/2008	7/1/2020	7,792	8,025	8,265.00	8,513.00	8,768.39
Gridley-Biggs PD-CA	CA	NCCSIF	14	Yes	7/10/1998	7/1/2020	8/1/2009	7/1/2020	5,383	5,544	5,712.00	5,882.00	6,058.46
Ione PD-CA	CA	NCCSIF	6	Yes	1/31/2007	7/1/2020	6/18/2014	7/1/2020	3,407	3,510	3,615.00	3,723.00	3,834.69
Jackson PD-CA	CA	NCCSIF	11	Yes	7/10/1998	7/1/2020	7/3/2018	7/1/2020	3,983	4,104	4,227.00	4,354.00	4,484.62
Lincoln PD-CA	CA	NCCSIF	22	Yes	7/10/1998	7/1/2020	5/1/2007	7/1/2020	6,248	6,435	6,627.00	6,826.00	7,030.78
Marysville PD-CA	CA	NCCSIF	18		7/10/1998	7/1/2020			6,248	6,435	6,627.00	6,826.00	7,030.78
Nevada City PD-CA	CA	NCCSIF	9	Yes	7/10/1998	7/1/2020	7/1/2009	7/1/2020	3,983	4,104	4,227.00	4,354.00	4,484.62
Oroville PD-CA	CA	NCCSIF	25	Yes	7/10/1998	7/1/2020	8/1/2009	7/1/2020	6,248	6,435	6,627.00	6,826.00	7,030.78
Paradise PD-CA	CA	NCCSIF	23	Yes	11/3/2002	7/1/2020	6/1/2008	7/1/2020	6,248	6,435	6,627.00	6,826.00	7,030.78
Placerville PD-CA	CA	NCCSIF	22	Yes	9/2/2002	7/1/2020	3/1/2009	7/1/2020	6,248	6,435	6,627.00	6,826.00	7,030.78
Red Bluff PD-CA	CA	NCCSIF	25	Yes	7/10/1998	7/1/2020	9/1/2008	7/1/2020	6,248	6,435	6,627.00	6,826.00	7,030.78
Rio Vista PD-CA	CA	NCCSIF	16	Yes	7/10/1998	7/1/2020	7/1/2008	7/1/2020	6,248	6,435	-	-	-
Rocklin PD-CA	CA	NCCSIF	58	Yes	7/10/1998	7/1/2020	7/1/2009	7/1/2020	10,960	11,289	11,628.00	11,977.00	12,336.31
Yuba City PD-CA	CA	NCCSIF	64	Yes	7/10/1998	7/1/2020	3/1/2015	7/1/2020	10,960	11,289	11,628.00	11,977.00	12,336.31
									<b>140,234</b>	<b>144,441</b>	<b>142,140</b>	<b>146,404.00</b>	<b>150,796.12</b>
MOU is auto renewing at 3% increase year over year until cancelled													



**Crowe LLP**  
Independent Member Crowe Global

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May 15, 2023

Mr. Marcus Beverly  
Northern California Cities Self Insurance Fund  
2150 Harvard Street, Suite 460  
Sacramento, California 95815-4320

Dear Mr. Beverly:

This letter confirms the arrangements for Crowe LLP ("Crowe" or "us" or "we" or "our") to provide the professional services discussed in this letter to Northern California Cities Self Insurance Fund ("you", "your" or "Client"). The attached Crowe Engagement Terms, and any other attachments thereto, are integral parts of this letter, and such terms are incorporated herein.

#### AUDIT SERVICES

##### Our Responsibilities

We will audit and report on the financial statements of the Client for the year ending June 30, 2023.

In addition to our report on the financial statements, we plan to evaluate the presentation of the following supplementary information in relation to the financial statements as a whole, and to report on whether this supplementary information is fairly stated, in all material respects, in relation to the financial statements as a whole.

- Combining Statement of Net Position and Combining Statement of Revenues, Expenses and Change in Net Position

In addition to our report on the financial statements, we also plan to perform specified procedures in order to describe in our report whether the following required supplementary information is presented in accordance with applicable guidelines. However, we will not express an opinion or provide any assurance on this information due to our limited procedures.

- Management's Discussion and Analysis
- Reconciliation of Claims Liability by Type of Contract
- Claims Development Information

The objective of the audit is the expression of an opinion on the financial statements. We will plan and perform the audit in accordance with auditing standards generally accepted in the United States of America, and the standards for financial audits contained in *Government Auditing Standards*, issued by the Comptroller General of the United States. Those standards require that we obtain reasonable, rather than absolute, assurance about whether the financial statements are free of material misstatement whether caused by error or fraud. Reasonable assurance is a high level of assurance but is not absolute

assurance and therefore is not a guarantee that an audit conducted in accordance with GAAS will always detect a material misstatement when it exists. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control. Because of inherent limitations of an audit, together with the inherent limitations of internal control, an unavoidable risk that some material misstatements may not be detected exists, even though the audit is properly planned and performed in accordance with applicable standards. An audit is not designed to detect error or fraud that is immaterial to the financial statements.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditor's judgment including the assessment of the risks that the financial statements could be misstated by an amount that we believe would influence the judgment made by a reasonable user of these financial statements. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluating the overall presentation of the financial statements. As required by the standards, we will maintain professional skepticism throughout the audit.

In making our risk assessments, we obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances but not for the purpose of expressing an opinion on the effectiveness of the Client's internal control. However, we will communicate in writing to those charged with governance and management concerning any significant deficiencies or material weaknesses in internal control relevant to the audit of the financial statements that we have identified during the audit. We will communicate to management other deficiencies in internal control identified during the audit that have not been communicated to management by other parties and that, in our professional judgment, are of sufficient importance to merit management's attention. We will also communicate certain matters related to the conduct of the audit to those charged with governance, including (1) fraud involving senior management, and fraud (whether caused by senior management or other employees) that causes a material misstatement of the financial statements, (2) illegal acts that come to our attention (unless they are clearly inconsequential) (3) disagreements with management and other significant difficulties encountered in performing the audit and (4) various matters related to the Client's accounting policies and financial statements. Our engagement is not designed to address legal or regulatory matters, which matters should be discussed by you with your legal counsel.

As part of our audit, we will conclude, based on the audit evidence obtained, whether there are conditions or events, considered in the aggregate, that raise substantial doubt about the Client's ability to continue as a going concern for a reasonable period of time.

We expect to issue a written report upon completion of our audit of the Client's financial statements. Our report will be addressed to those charged with governance of the Client. Circumstances may arise in which it is necessary for us to modify our opinion, add an emphasis of matter or other matter paragraph or a separate section in the auditor's report, or withdraw from the engagement.

In addition to our report on the financial statements and supplemental information, we plan to issue the following reports:

- Independent Auditor's Report on Internal Control Over Financial Reporting and on Compliance and Other Matters Based on an Audit of Financial Statements Performed in Accordance with *Government Auditing Standards* — The purpose of this report is solely to describe the scope of our testing of internal control over financial reporting and compliance and the results of that testing, and not to provide an opinion on internal control over financial reporting or on compliance. This report is an integral part of an audit performed in accordance with *Government Auditing Standards* in considering the Client's internal control and compliance. Accordingly, this communication is not suitable for any other purpose.

As part of obtaining reasonable assurance about whether the financial statements are free of material misstatement, we will also perform tests of your compliance with applicable laws, regulations, contracts

and grants. However, because of the concept of reasonable assurance and because we will not perform a detailed examination of all transactions, there is a risk that material errors, irregularities, or illegal acts, including fraud or defalcations, may exist and not be detected by us. However, the objective of our audit of compliance relative to the financial statements will not be to provide an opinion on overall compliance with such provisions, and we will not express such an opinion. We will advise you, however, of any matters of that nature that come to our attention, unless they are clearly inconsequential.

Our audit and work product are intended for the benefit and use of the Client only. The audit will not be planned or conducted in contemplation of reliance by any other party or with respect to any specific transaction and is not intended to benefit or influence any other party. Therefore, items of possible interest to a third party may not be specifically addressed or matters may exist that could be assessed differently by a third party.

The working papers for this engagement are the property of Crowe and constitute confidential information.

However, we may be requested to make certain working papers available to your oversight agency or grantors pursuant to authority given to them by law, regulation, or contract. If requested, access to such working papers will be provided under the supervision of our personnel. Furthermore, upon request, we may provide photocopies of selected working papers to your oversight agency or grantors. The working papers for this engagement will be retained for a minimum of three years after the date our report is issued or for any additional period requested by the oversight agency or pass-through entity. If we are aware that a federal awarding agency, pass-through entity, or auditee is contesting an audit finding, we will contact the party contesting the audit finding for guidance prior to destroying the working papers.

*Government Auditing Standards* require that we provide you with a copy of our most recent peer review report, which accompanies this letter.

#### The Client's Responsibilities

The Client's management is responsible for the preparation and fair presentation of the financial statements in accordance with accounting principles generally accepted in the United States of America. Management is also responsible for the design, implementation and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to error or fraud.

The Client's management is also responsible for complying with applicable laws, regulations, contracts and grants and such responsibility extends to identifying the requirements and designing internal control policies and procedures to provide reasonable assurance that compliance is achieved. Client's management is responsible for taking timely and appropriate steps to remedy fraud and noncompliance with provisions of laws, regulations, contracts, and grant agreements that the auditor reports. Additionally, it is management's responsibility to follow up and take corrective action on reported audit findings, to establish and maintain a process for tracking the status of findings and recommendations, and to prepare a summary schedule of prior audit findings, which should be available for our review, and a corrective action plan.

Management has the responsibility to adopt sound accounting policies, maintain an adequate and efficient accounting system, to safeguard assets, and to design and implement programs and controls to prevent and detect fraud. Management's judgments are typically based on its knowledge and experience about past and current events and its expected courses of action. Management's responsibility for financial reporting includes establishing a process to prepare the accounting estimates included in the financial statements.

In preparing the financial statements, management is required to evaluate whether there are conditions or events, considered in the aggregate, that raise substantial doubt about the Client's ability to continue as a going concern for one year from the date the Financial Statements are available to be issued.

Management is responsible for providing to us, on a timely basis, all information of which management is aware that is relevant to the preparation and fair presentation of the financial statements, such as records, documentation, and other matters. Management is also responsible for providing such other additional information we may request for the purpose of the audit, and unrestricted access to persons within the Client from whom we determine it necessary to obtain audit evidence. Additionally, those charged with governance are responsible for informing us of their views about the risks of fraud within the Client, and their knowledge of any fraud or suspected fraud affecting the Client.

Management is responsible for adjusting the financial statements to correct material misstatements related to accounts or disclosures. As part of our audit process, we will request from management written confirmation concerning representations made to us in connection with the audit, including that the effects of any uncorrected misstatements aggregated by us during the audit are immaterial, both individually and in the aggregate, to the financial statements, and to the Client's compliance with the requirements of its Federal programs. Management acknowledges the importance of management's representations and responses to our inquiries, and that they will be utilized as part of the evidential matter we will rely on in forming our opinion. Because of the importance of such information to our engagement, you agree to waive any claim against Crowe and its personnel for any liability and costs relating to or arising from any inaccuracy or incompleteness of information provided to us for purposes of this engagement.

Management is responsible for the preparation of the supplementary information identified above in accordance with the applicable criteria. As part of our audit process, we will request from management certain written representations regarding management's responsibilities in relation to the supplementary information presented, including but not limited to its fair presentation in accordance with the applicable criteria, the method of measurement and presentation and any significant assumptions or interpretations underlying the supplementary information. In addition, it is management's responsibility to include the auditor's report on supplementary information in any document that contains the supplementary information and that indicates that we have reported on such supplementary information. It is also management's responsibility to present the supplementary information with the audited financial statements or, if the supplementary information will not be presented with the audited financial statements, to make the audited financial statements readily available to the intended users of the supplementary information no later than the date of issuance by Client of the supplementary information and the auditor's report thereon.

Management is responsible for the preparation of the required supplementary information identified above in accordance with the applicable guidelines. We will request from management certain written representations regarding management's responsibilities in relation to the required supplementary information presented, including but not limited to whether it has been measured and presented in accordance with prescribed guidelines, the method of measurement and presentation and any significant assumptions or interpretations underlying the supplementary information.

Management is responsible for report distribution responsibilities, including determining which officials or organizations will receive the report and making the report available to the public as applicable when the audit organization is responsible for report distribution.

## OTHER SERVICES

### Financial Statement Preparation

The Client will provide us with the necessary information to assist in the preparation of the draft financial statements including the notes thereto. We are relying on the Client to provide us with the detailed trial balance, note disclosure information and any other relevant report information in a timely fashion and

ensure the data is complete and accurate. Management is solely responsible for the presentation of the financial statements.

With respect to the above other services, we will perform the services in accordance with applicable professional standards. We, in our sole professional judgment, reserve the right to refuse to do any procedure or take any action that could be construed as making management decisions or assuming management responsibilities. In connection with performing the above other services, you agree to: assume all management responsibilities including making all management decisions; oversee the service by designating an individual, preferably within senior management, who possesses suitable skill, knowledge, and/or experience; evaluate the adequacy and results of the services performed; and accept responsibility for the results of the services.

In delivering services to Client, Crowe may use subsidiaries owned and controlled by Crowe within and outside the United States. Crowe subsidiaries are subject to the same information security policies and requirements as Crowe LLP and will meet the requirements set forth in the confidentiality and data protection provisions of this Agreement.

#### FEES

Our fees are outlined below. Additionally, we will invoice you for a business service fee, to be billed at 5% of other invoiced fees. The business service fee reflects our estimate of costs included but not limited to technology, data security, administrative support, processing support, and other related support on this engagement. Out-of-pocket expenses will be billed in addition to the fees outline below. Attendance at board meetings will be billed at our standard hourly rates in addition to the fees outlined below>

Our invoices are due and payable upon receipt. Invoices that are not paid within 30 days of receipt are subject to a monthly interest charge of one percent per month or the highest interest rate allowed by law, whichever is less, which we may elect to waive at our sole discretion, plus costs of collection including reasonable attorneys' fees. If any amounts invoiced remain unpaid 30 days after the invoice date, you agree that Crowe may, in its sole discretion, cease work until all such amounts are paid or terminate this engagement.

Description of Services	Fee Amount
Audit of the Client's financial statements for the year ending June 30, 2023	\$28,250

We will invoice you as our services are rendered.

#### PROVISION FOR THREE-YEAR PROPOSAL

We have agreed to the following fees for the next subsequent year as follows:

Audit of the Client's financial statements for the year ending June 30, 2024 (Last year of 3 year proposal)	\$28,800
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Because each year is a separate engagement and this three-year period does not constitute a continuous engagement, we will require execution of a new engagement letter for each subsequent year listed above. However, we agree to the fees listed above for each year unless we both agree in writing to a modification. In recognition of the significant start up investment incurred by Crowe during the initial year of the three-year period, should you terminate Crowe during the three year period for reasons other than failure of Crowe to perform, you agree to pay our fees and expenses for services performed up to the date of termination (which will be immediately due and payable) and a termination fee of 25% of the next year's fee if terminated after year one or 15% of the next year's fee if terminated after year two.

The fees outlined above are based on certain assumptions. Those assumptions may be incorrect due to incomplete or inaccurate information provided, or circumstances may arise under which we must perform additional work, which in either case will require additional billings for our services. Examples of such circumstances include, but are not limited to:

- Changing service requirements
- New professional standards or regulatory requirements
- New financial statement disclosures
- Work caused due to the identification of, and management's correction of, inappropriate application of accounting pronouncements
- Erroneous or incomplete accounting records
- Evidence of material weakness or significant deficiencies in internal controls
- Substantial increases in the number of significant deficiencies in internal controls
- Regulatory examination matters
- Change in your organizational structure or size due to merger and acquisition activity or other events
- Change in your controls
- New or unusual transactions
- Agreed-upon level of preparation and assistance from your personnel not provided
- Numerous revisions to your information
- Lack of availability of appropriate Client personnel during fieldwork.
- Additional audit procedures relating to the impact of COVID-19 on Client or additional regulatory requirements relating thereto.

Additionally, to accommodate requests to reschedule fieldwork without reasonable notice, additional billings for our services could be required, and our assigned staffing and ability to meet agreed upon deadlines could be impacted.

Due to such potential changes in circumstance, we reserve the right to revise our fees. However, if such a change in circumstances arises or if some other significant change occurs that causes our fees to exceed our estimate, we will advise management.

Our fees are exclusive of taxes or similar charges, as well as customs, duties or tariffs, imposed in respect of the Services, any work product or any license, all of which Client agrees to pay if applicable or if they become applicable (other than taxes imposed on Crowe's income generally), without deduction from any fees or expenses invoiced to Client by Crowe.

The Client and Crowe agree that the Client may periodically request Crowe to provide additional services for accounting and reporting advice regarding completed transactions and potential or proposed transactions. The fees for such additional services will be based on Crowe's hourly billing rates plus expenses or as mutually agreed upon between the Client and Crowe.

To facilitate Crowe's presence at Client's premises, Client will provide Crowe with internet access while on Client's premises. Crowe will access the internet using a secure virtual private network. Crowe will be responsible for all internet activity performed by its personnel while on Client's premises. In the event Client does not provide Crowe with internet access while on Client's premises, Client will reimburse Crowe for the cost of internet access through other means while on Client's site.

#### MISCELLANEOUS

For purposes of this Miscellaneous section, the Acceptance section below, and all of the Crowe Engagement Terms, "Client" will mean the entity(ies) defined in the first paragraph of this letter and will also include all related parents, subsidiaries, and affiliates of Client who may receive or claim reliance upon any Crowe deliverable.

Crowe will provide the services to Client under this Agreement as an independent contractor and not as Client's partner, agent, employee, or joint venturer under this Agreement. Neither Crowe nor Client will have any right, power or authority to bind the other party.

This engagement letter agreement (the "Agreement") reflects the entire agreement between the parties relating to the services (or any reports, deliverables or other work product) covered by this Agreement. The engagement letter and any attachments (including without limitation the attached Crowe Engagement Terms) are to be construed as a single document, with the provisions of each section applicable throughout. This Agreement may not be amended or varied except by a written document signed by each party. No provision of this Agreement will be deemed waived, unless such waiver will be in writing and signed by the party against which the waiver is sought to be enforced. It replaces and supersedes any other proposals, correspondence, agreements and understandings, whether written or oral, relating to the services covered by this letter, and each party agrees that in entering this Agreement, it has not relied on any oral or written representations, statements or other information not contained in or incorporated into this Agreement. Any non-disclosure or other confidentiality agreement is replaced and superseded by this Agreement. Each party shall remain obligated to the other party under all provisions of this Agreement that expressly or by their nature extend beyond and survive the expiration or termination of this Agreement. If any provision (in whole or in part) of this Agreement is found unenforceable or invalid, this will not affect the remainder of the provision or any other provisions in this Agreement, all of which will continue in effect as if the stricken portion had not been included. This Agreement may be executed in two or more actual, scanned, emailed, or electronically copied counterparts, each and all of which together are one and the same instrument. Accurate transmitted copies (transmitted copies are reproduced documents that are sent via mail, delivery, scanning, email, photocopy, facsimile or other process) of the executed Agreement or signature pages only (whether handwritten or electronic signature), will be considered and accepted by each party as documents equivalent to original documents and will be deemed valid, binding and enforceable by and against all parties. This Agreement, including any dispute arising out of or related to this Agreement and the parties' relationship generally, will be governed and construed in accordance with the laws of the State of Illinois applicable to agreements made and wholly performed in that state, without giving effect to its conflict of laws rules to the extent those rules would require applying another jurisdiction's laws.

\* \* \* \* \*

We are pleased to have this opportunity to serve you, and we look forward to a continuing relationship. If the terms of this Agreement and the attached Crowe Engagement Terms are acceptable to you, please sign below and return one copy of this letter at your earliest convenience. Please contact us with any questions or concerns.

(Signature Page Follows)

**ACCEPTANCE**

I have reviewed the arrangements outlined above and in the attached "Crowe Engagement Terms," and I accept on behalf of the Client the terms and conditions as stated. By signing below, I represent and warrant that I am authorized by Client to accept the terms and conditions as stated.

IN WITNESS WHEREOF, Client and Crowe have duly executed this Agreement effective the date first written above.

Crowe LLP and the Engagement Authorized Signer below are licensed or otherwise authorized by the California Board of Accountancy.

Northern California Cities Self Insurance Fund

Crowe LLP

DocuSigned by:  
*Marcus Beverly*  
DE91A59E50664C6...

DocuSigned by:  
*Ryan T Deming*  
0695D402026840E...

Signature

Signature

Marcus Beverly

Ryan Deming

Printed Name

Printed Name

Program Director

Partner

Title

Title

May 24, 2023

May 16, 2023

Date

Date

### **Crowe Engagement Terms**

Crowe wants Client to understand the terms under which Crowe provides its services to Client and the basis under which Crowe determines its fees. These terms are part of the Agreement and apply to all services described in the Agreement as well as all other services provided to Client (collectively, the "Services"), unless and until a separate written agreement is executed by the parties for separate services. Any advice provided by Crowe is not intended to be, and is not, investment advice.

**CLIENT'S ASSISTANCE** – For Crowe to provide Services effectively and efficiently, Client agrees to provide Crowe timely with information requested and to make available to Crowe any personnel, systems, premises, records, or other information as reasonably requested by Crowe to perform the Services. Access to such personnel and information are key elements for Crowe's successful completion of Services and determination of fees. If for any reason this does not occur, a revised fee to reflect additional time or resources required by Crowe will be mutually agreed. Client agrees Crowe will have no responsibility for any delays related to a delay in providing such information to Crowe. Such information will be accurate and complete, and Client will inform Crowe of all significant tax, accounting and financial reporting matters of which Client is aware.

**PROFESSIONAL STANDARDS** – As a regulated professional services firm, Crowe must follow professional standards when applicable, including the Code of Professional Conduct of the American Institute of Certified Public Accountants ("AICPA"). Thus, if circumstances arise that, in Crowe's professional judgment, prevent it from completing the engagement, Crowe retains the right to take any course of action permitted by professional standards, including declining to express an opinion or issue other work product or terminating the engagement.

**REPORTS** – Any information, advice, recommendations or other content of any memoranda, reports, deliverables, work product, presentations, or other communications Crowe provides under this Agreement ("Reports"), other than Client's original information, are for Client's internal use only, consistent with the purpose of the Services. Client will not rely on any draft Report. Unless required by an audit or other attestation professional standard, Crowe will not be required to update any final Report for circumstances of which we become aware or events occurring after delivery.

**CONFIDENTIALITY** – Except as otherwise permitted by this Agreement or as agreed in writing, neither Crowe nor Client may disclose to third parties the contents of this Agreement or any information provided by or on behalf of the other that ought reasonably to be treated as confidential and/or proprietary. Client use of any Crowe work product will be limited to its stated purpose and to Client business use only. However, Client and Crowe each agree that either party may disclose such information to the extent that it: (i) is or becomes public other than through a breach of this Agreement, (ii) is subsequently received by the recipient from a third party who, to the recipient's knowledge, owes no obligation of confidentiality to the disclosing party with respect to that information, (iii) was known to the recipient at the time of disclosure or is thereafter created independently, (iv) is disclosed as necessary to enforce the recipient's rights under this Agreement, or (v) must be disclosed under applicable law, regulations, legal process or professional standards.

**USE OF SUBCONTRACTORS FOR SERVICE DELIVERY** – Crowe may engage third-party subcontractors in delivering Services to Client. Third-party subcontractors are not owned or controlled by Crowe (including without limitation Crowe Global member firms). If Crowe engages such a subcontractor to deliver Services to Client, Crowe will execute an agreement for the protection of Client's confidential information consistent with the provisions of this Agreement. Crowe will be solely responsible for the provision of Services (including those provided by subcontractors) and for the protection of Client's confidential information. The limitations in this Agreement on Client's remedies will also apply to any subcontractors.

**USE OF THIRD-PARTIES IN CROWE OPERATIONS** – Crowe uses third-party providers in the ordinary course of Crowe business operations. Third-party providers used in the ordinary course of Crowe

business operations include without limitation email providers, cyber-security providers, and data hosting centers. Crowe also uses its subsidiaries (owned and controlled by Crowe) within and outside the United States for various administrative and support roles. Crowe subsidiaries and any third-party providers used in the ordinary course of Crowe business operations will meet the confidentiality and data protection requirements in this Agreement. The limitations in this Agreement on Client's remedies will also apply to any such third-party providers and Crowe subsidiaries.

**CLIENT-REQUIRED CLOUD USAGE** – If Client requests that Crowe access files, documents or other information in a cloud-based or web-accessed hosting service or other third-party system accessed via the internet, including, without limitation iCloud, Dropbox, Google Docs, Google Drive, a data room hosted by a third party, or a similar service or website (collectively, "Cloud Storage"), Client will confirm with any third parties assisting with or hosting the Cloud Storage that either such third party or Client (and not Crowe) is responsible for complying with all applicable laws relating to the Cloud Storage and any information contained in the Cloud Storage, providing Crowe access to the information in the Cloud Storage, and protecting the information in the Cloud Storage from any unauthorized access, including without limitation unauthorized access to the information when in transit to or from the Cloud Storage. Client represents that it has authority to provide Crowe access to information in the Cloud Storage and that providing Crowe with such access complies with all applicable laws, regulations, and duties owed to third parties.

**DATA PROTECTION** – If Crowe holds or uses Client information that can be linked to specific individuals who are Client's customers ("Personal Data"), Crowe will treat it as confidential as described above and comply with applicable US state and federal law and professional regulations (including, for financial institution clients, the objectives of the Interagency Guidelines Establishing Information Security Standards) in disclosing or using such information to carry out the Services. The parties acknowledge and understand that while Crowe is a service provider as defined by the California Consumer Privacy Act of 2018 and processes information on behalf of Client and pursuant to this Agreement, Crowe retains its independence as required by applicable law and professional standards for purposes of providing attest services and other related professional services. Crowe will not (1) sell Personal Data to a third party, or (2) retain, use or disclose Personal Data for any purpose other than for (a) performing the Services and its obligations on this Agreement, (b) as otherwise set forth in this Agreement, (c) to detect security incidents and protect against fraud or illegal activity, (d) to enhance and develop our products and services, including through machine learning and other similar methods and (e) as necessary to comply with applicable law or professional standards. Crowe has implemented and will maintain physical, electronic and procedural safeguards reasonably designed to (i) protect the security, confidentiality and integrity of the Personal Data, (ii) prevent unauthorized access to or use of the Personal Data, and (iii) provide proper disposal of the Personal Data (collectively, the "Safeguards"). Client warrants (i) that it has the authority to provide the Personal Data to Crowe in connection with the Services, (ii) that Client has processed and provided the Personal Data to Crowe in accordance with applicable law, and (iii) will limit the Personal Data provided to Crowe to Personal Data necessary to perform the Services. To provide the Services, Client may also need to provide Crowe with access to Personal Data consisting of protected health information, financial account numbers, Social Security or other government-issued identification numbers, or other data that, if disclosed without authorization, would trigger notification requirements under applicable law ("Restricted Personal Data"). In the event Client provides Crowe access to Restricted Personal Data, Client will consult with Crowe on appropriate measures (consistent with legal requirements and professional standards applicable to Crowe) to protect the Restricted Personal Data, such as: deleting or masking unnecessary information before making it available to Crowe, using encryption when transferring it to Crowe, or providing it to Crowe only during on-site review on Client's site. Client will provide Crowe with Restricted Personal Data only in accordance with mutually agreed protective measures. Crowe and Client will each allow opportunistic TLS encryption to provide for secure email communication, and each party will notify the other in writing if it deactivates opportunistic TLS encryption. If Client fails to allow opportunistic TLS encryption, Client agrees that each party may use unencrypted electronic media to correspond or transmit information, and Client further agrees that such use of unencrypted media will not in itself constitute a breach of any confidentiality or other obligation relating to this Agreement. Otherwise, Client and Crowe agree each may use unencrypted electronic media to correspond or transmit information and such use will not in itself constitute a breach of any confidentiality obligations under this Agreement. Crowe will reasonably cooperate with Client in

responding to or addressing any request from a consumer or data subject, a data privacy authority with jurisdiction, or the Client, as necessary to enable Client to comply with its obligations under applicable data protection laws and to the extent related to Personal Data processed by Crowe. Client will promptly reimburse Crowe for any out-of-pocket expenses and professional time (at Crowe's then-current hourly rates) incurred in connection with providing such cooperation. Client will provide prompt written notice to Crowe (with sufficient detailed instructions) of any request or other act that is required to be performed by Crowe. As appropriate, Crowe shall promptly delete or procure the deletion of the Personal Data, after the cessation of any Services involving the processing of Client's Personal Data, or otherwise aggregate or de-identify the Personal Data in such a way as to reasonably prevent reidentification. Notwithstanding the foregoing, Crowe may retain a copy of the Personal Data as permitted by applicable law or professional standards, provided that such Personal Data remain subject to the terms of this Agreement. If Crowe uses a third-party provider, Crowe will include terms substantially similar to those set forth in this Data Protection Paragraph into an agreement with the provider.

**GENERAL DATA PROTECTION REGULATION COMPLIANCE** – If and to the extent that Client provides personal data to Crowe subject to the European Union General Data Protection Regulation ("GDPR"), then in addition to the requirements of the above Data Protection section, this section will apply to such personal data ("EU Personal Data"). The parties agree that for purposes of processing the EU Personal Data, (a) Client will be the "Data Controller" as defined by the GDPR, meaning the organization that determines the purposes and means of processing the EU Personal Data; (b) Crowe will be the "Data Processor" as defined by GDPR, meaning the organization that processes the EU Personal Data on behalf of and under the instructions of the Data Controller; or (c) the parties will be classified as otherwise designated by a supervisory authority with jurisdiction. Client and Crowe each agree to comply with the GDPR requirements applicable to its respective role. Crowe has implemented and will maintain technical and organizational security safeguards reasonably designed to protect the security, confidentiality and integrity of the EU Personal Data. Client represents it has secured all required rights and authority, including consents and notices, to provide such EU Personal Data to Crowe, including without limitation authority to transfer such EU Personal Data to the U.S. or other applicable Country or otherwise make the EU Personal Data available to Crowe, for the duration of and purpose of Crowe providing the Services. The types of EU Personal Data to be processed include name, contact information, title, and other EU Personal Data that is transferred to Crowe in connection with the Services. The EU Personal Data relates to the data subject categories of individuals connected to Client, Client customers, Client vendors, and Client affiliates or subsidiaries ("Data Subjects"). Crowe will process the EU Personal Data for the following purpose: (x) to provide the Services in accordance with this Agreement, (y) to comply with other documented reasonable instructions provided by Client, and (z) to comply with applicable law. In the event of a Crowe breach incident in connection with EU Personal Data in the custody or control of Crowe, Crowe will promptly notify Client upon knowledge that a breach incident has occurred. Client has instructed Crowe not to contact any Data Subjects directly, unless required by applicable law. In the event that a supervisory authority with jurisdiction makes the determination that Crowe is a data controller, Client will reasonably cooperate with Crowe to enable Crowe to comply with its obligations under GDPR.

**INTELLECTUAL PROPERTY** - Any Deliverables, works, inventions, working papers, or other work product conceived, made or created by Crowe in rendering the Services under this Agreement ("Work Product"), and all intellectual property rights in such Work Product will be owned exclusively by Crowe. Further, Crowe will retain exclusive ownership or control of all intellectual property rights in any ideas, concepts, methodologies, data, software, designs, utilities, tools, models, techniques, systems, Reports, or other know-how that it develops, owns or licenses in connection with this Agreement ("Materials"). The foregoing ownership will be without any duty of accounting.

**DATA USAGE AND AGGREGATIONS** - Client hereby acknowledges and agrees that Crowe may, in its discretion, use any Client information or data provided to Crowe to improve Crowe services and Materials, including without limitation developing new Crowe services and software or other products. Client also agrees that Crowe may, in its discretion, aggregate Client content and data with content and data from other clients, other sources, or third parties ("Data Aggregations") for purposes including, without limitation, product and service development, commercialization, industry benchmarking, or quality improvement initiatives. Prior to, and as a precondition for, disclosing Data Aggregations to other Crowe

customers or prospects, Crowe will anonymize any Client data or information in a manner sufficient to prevent such other customer or prospect from identifying Client or individuals who are Client customers. All Data Aggregations will be the sole and exclusive property of Crowe.

**LEGAL AND REGULATORY CHANGE** – Crowe may periodically communicate to Client changes in laws, rules or regulations. However, Client has not engaged Crowe, and Crowe does not undertake an obligation, to advise Client of changes in (a) laws, rules, regulations, industry or market conditions, or (b) Client's own business practices or other circumstances (except to the extent required by professional standards). The scope of Services and the fees for Services are based on current laws and regulations. If changes in laws or regulations change Client's requirements or the scope of the Services, Crowe's fees will be modified to a mutually agreed amount to reflect the changed level of Crowe's effort.

**PUBLICATION** – Client agrees to obtain Crowe's specific permission before using any Report or Crowe work product or Crowe's firm's name in a published document, and Client agrees to submit to Crowe copies of such documents to obtain Crowe's permission before they are filed or published.

**CLIENT REFERENCE** – From time to time Crowe is requested by prospective clients to provide references for Crowe service offerings. Client agrees that Crowe may use Client's name and generally describe the nature of Crowe's engagement(s) with Client in marketing to prospects, and Crowe may also provide prospects with contact information for Client personnel familiar with Crowe's Services.

**NO PUNITIVE OR CONSEQUENTIAL DAMAGES** – Any liability of Crowe will not include any consequential, special, incidental, indirect, punitive, or exemplary damages or loss, nor any lost profits, goodwill, savings, or business opportunity, even if Crowe had reason to know of the possibility of such damages.

**LIMIT OF LIABILITY** – Except where it is judicially determined that Crowe performed its Services with recklessness or willful misconduct, Crowe's liability will not exceed fees paid by Client to Crowe for the portion of the work giving rise to liability. A claim for a return of fees paid is the exclusive remedy for any damages. This limit of liability will apply to the full extent allowed by law, regardless of the grounds or nature of any claim asserted, including, without limitation, to claims based on principles of contract, negligence or other tort, fiduciary duty, warranty, indemnity, statute or common law. This limit of liability will also apply after this Agreement.

**INDEMNIFICATION FOR THIRD-PARTY CLAIMS** – In the event of a legal proceeding or other claim brought against Crowe by a third party, except where it is judicially determined that Crowe performed Services with recklessness or willful misconduct, Client agrees to indemnify and hold harmless Crowe and its personnel against all costs, fees, expenses, damages and liabilities, including attorney fees and any other fees or defense costs, associated with such third-party claim, relating to or arising from any Services performed or work product provided by Crowe that Client uses or discloses to others or this engagement generally. This indemnification is intended to apply to the full extent allowed by law, regardless of the grounds or nature of any claim, liability, or damages asserted, including, without limitation, to claims, liability or damages based on principles of contract, negligence or other tort, fiduciary duty, warranty, indemnity, statute or common law. This indemnification will also apply after termination of this Agreement.

**NO TRANSFER OR ASSIGNMENT OF CLAIMS** – No claim against Crowe, or any recovery from or against Crowe, may be sold, assigned or otherwise transferred, in whole or in part.

**TIME LIMIT ON CLAIMS** – In no event will any action against Crowe, arising from or relating to this Agreement or the Services provided by Crowe relating to this engagement, be brought after the earlier of 1) one (1) year after the date on which occurred the act or omission alleged to have been the cause of the injury alleged; or 2) the expiration of the applicable statute of limitations or repose.

**RESPONSE TO LEGAL PROCESS** – If Crowe is requested by subpoena, request for information, or through some other legal process to produce documents or testimony pertaining to Client or Crowe's

Services, and Crowe is not named as a party in the applicable proceeding, then Client will reimburse Crowe for its professional time, plus out-of-pocket expenses, as well as reasonable attorney fees, Crowe incurs in responding to such request.

**MEDIATION** – If a dispute arises, in whole or in part, out of or related to this engagement, or after the date of this agreement, between Client or any of Client’s affiliates or principals and Crowe, and if the dispute cannot be settled through negotiation, Client and Crowe agree first to try, in good faith, to settle the dispute by mediation administered by the American Arbitration Association, under its mediation rules for professional accounting and related services disputes, before resorting to litigation or any other dispute-resolution procedure. The results of mediation will be binding only upon agreement of each party to be bound. Costs of any mediation will be shared equally by both parties. Any mediation will be held in Chicago, Illinois.

**JURY TRIAL WAIVER** – FOR ALL DISPUTES RELATING TO OR ARISING BETWEEN THE PARTIES, THE PARTIES AGREE TO WAIVE A TRIAL BY JURY TO FACILITATE JUDICIAL RESOLUTION AND TO SAVE TIME AND EXPENSE. EACH PARTY AGREES IT HAS HAD THE OPPORTUNITY TO HAVE ITS LEGAL COUNSEL REVIEW THIS WAIVER. THIS WAIVER IS IRREVOCABLE, MAY NOT BE MODIFIED EITHER ORALLY OR IN WRITING, AND APPLIES TO ANY SUBSEQUENT AMENDMENTS, RENEWALS, OR MODIFICATIONS TO THIS AGREEMENT. IN THE EVENT OF LITIGATION, THIS AGREEMENT MAY BE FILED AS WRITTEN CONSENT TO A BENCH TRIAL WITHOUT A JURY. HOWEVER, AND NOTWITHSTANDING THE FOREGOING, IF ANY COURT RULES OR FINDS THIS JURY TRIAL WAIVER TO BE UNENFORCEABLE AND INEFFECTIVE IN WAIVING A JURY, THEN ANY DISPUTE RELATING TO OR ARISING FROM THIS ENGAGEMENT OR THE PARTIES’ RELATIONSHIP GENERALLY WILL BE RESOLVED BY ARBITRATION AS SET FORTH IN THE PARAGRAPH BELOW REGARDING “ARBITRATION.”

**ARBITRATION** – If any court rules or finds that the JURY TRIAL WAIVER section is not enforceable, then any dispute between the parties relating to or arising from this Agreement or the parties’ relationship generally will be settled by binding arbitration in Chicago, Illinois (or a location agreed in writing by the parties). Any issues concerning the extent to which any dispute is subject to arbitration, or concerning the applicability, interpretation, or enforceability of any of this Section, will be governed by the Federal Arbitration Act and resolved by the arbitrator(s). The arbitration will be governed by the Federal Arbitration Act and resolved by the arbitrator(s). Regardless of the amount in controversy, the arbitration will be administered by JAMS, Inc. (“JAMS”), pursuant to its Streamlined Arbitration Rules & Procedures or such other rules or procedures as the parties may agree in writing. In the event of a conflict between those rules and this Agreement, this Agreement will control. The parties may alter each of these rules by written agreement. If a party has a basis for injunctive relief, this paragraph will not preclude a party seeking and obtaining injunctive relief in a court of proper jurisdiction. The parties will agree within a reasonable period of time after notice is made of initiating the arbitration process whether to use one or three arbitrators, and if the parties cannot agree within fifteen (15) business days, the parties will use a single arbitrator. In any event the arbitrator(s) must be retired federal judges or attorneys with at least 15 years commercial law experience and no arbitrator may be appointed unless he or she has agreed to these procedures. If the parties cannot agree upon arbitrator(s) within an additional fifteen (15) business days, the arbitrator(s) will be selected by JAMS. Discovery will be permitted only as authorized by the arbitrator(s), and as a rule, the arbitrator(s) will not permit discovery except upon a showing of substantial need by a party. To the extent the arbitrator(s) permit discovery as to liability, the arbitrator(s) will also permit discovery as to causation, reliance, and damages. The arbitrator(s) will not permit a party to take more than six depositions, and no depositions may exceed five hours. The arbitrator(s) will have no power to make an award inconsistent with this Agreement. The arbitrator(s) will rule on a summary basis where possible, including without limitation on a motion to dismiss basis or on a summary judgment basis. The arbitrator(s) may enter such prehearing orders as may be appropriate to ensure a fair hearing. The hearing will be held within one year of the initiation of arbitration, or less, and the hearing must be held on continuous business days until concluded. The hearing must be concluded within ten (10) business days absent written agreement by the parties to the contrary. The time limits in this section are not jurisdictional. The arbitrator(s) will apply substantive law and may award injunctive relief or any other remedy available from a judge. The arbitrator(s) may award attorney fees and costs to the prevailing

party, and in the event of a split or partial award, the arbitrator(s) may award costs or attorney fees in an equitable manner. Any award by the arbitrator(s) will be accompanied by a reasoned opinion describing the basis of the award. Any prior agreement regarding arbitration entered by the parties is replaced and superseded by this agreement. The arbitration will be governed by the Federal Arbitration Act, 9 U.S.C. §§ 1 et seq., and judgment upon the award rendered by the arbitrator(s) may be entered by any court having jurisdiction thereof. All aspects of the arbitration will be treated by the parties and the arbitrator(s) as confidential.

**NOTIFICATION OF NON-LICENSEE OWNERSHIP (For California Engagements) – Crowe (“the Firm”)** and certain owners of the Firm are licensed by the California State Board of Accountancy. However, the Firm has owners not licensed by the California State Board of Accountancy who may provide Services under this agreement. If Client has any questions regarding licensure of the personnel performing Services under this engagement, please do not hesitate to contact Crowe.

**NON-SOLICITATION –** Each party acknowledges that it has invested substantially in recruiting, training and developing the personnel who render services with respect to the material aspects of the engagement (“Key Personnel”). The parties acknowledge that Key Personnel have knowledge of trade secrets or confidential information of their employers that may be of substantial benefit to the other party. The parties acknowledge that each business would be materially harmed if the other party was able to directly employ Key Personnel. Therefore, the parties agree that during the period of this Agreement and for one (1) year after its expiration or termination, neither party will solicit Key Personnel of the other party for employment or hire the Key Personnel of the other party without that party’s written consent unless the hiring or engaging party pays to the other party a fee equal to the hired or engaged Key Personnel’s compensation for the prior twelve-month period with the other party.

**CROWE AND EQUAL OPPORTUNITY –** Crowe abides by the principles of equal employment opportunity, including without limitation the requirements of 41 CFR 60-741.5(a) and 41 CFR 60-300.5(a). These regulations prohibit discrimination against qualified individuals based on their status as protected veterans or individuals with disabilities, and prohibit discrimination against all individuals based on their race, color, religion, sex, or national origin. Moreover, these regulations require that covered prime contractors and subcontractors take affirmative action to employ and advance in employment individuals without regard to race, color, religion, sex, national origin, protected veteran status or disability. Crowe also abides by 29 CFR Part 471, Appendix A to Subpart A. The parties agree that the notice in this paragraph does not create any enforceable rights for any firm, organization, or individual.

**CROWE GLOBAL NETWORK –** Crowe LLP and its subsidiaries are independent members of Crowe Global, a Swiss organization. “Crowe” is the brand used by the Crowe Global network and its member firms, but it is not a worldwide partnership. Crowe Global and each of its members are separate and independent legal entities and do not obligate each other. Crowe LLP and its subsidiaries are not responsible or liable for any acts or omissions of Crowe Global or any other Crowe Global members, and Crowe LLP and its subsidiaries specifically disclaim any and all responsibility or liability for acts or omissions of Crowe Global or any other Crowe Global member. Crowe Global does not render any professional services and does not have an ownership or partnership interest in Crowe LLP or any other member. Crowe Global and its other members are not responsible or liable for any acts or omissions of Crowe LLP and its subsidiaries and specifically disclaim any and all responsibility or liability for acts or omissions of Crowe LLP and its subsidiaries. Visit [www.crowe.com/disclosure](http://www.crowe.com/disclosure) for more information about Crowe LLP, its subsidiaries, and Crowe Global.



**Northern California Cities Self Insurance Fund**

**CLAIMS ADMINISTRATION AGREEMENT**

**THIS AGREEMENT** is made as of July 1, 2023 by and between LWP Claims Solutions, Inc., a California corporation ("Claims Administrator"), and Northern California Cities Self Insurance Fund, a California Joint Powers Authority ("Client").

**WHEREAS**, Client is a Joint Powers Authority approved and regulated by the California Department of Industrial Relations, Office of Self Insurance Plans ("OSIP");

**WHEREAS**, Client desires that Claims Administrator perform claims adjustment and management services on its behalf and Claims Administrator wishes to perform such services;

**WHEREAS**, Client has authorized Alliant Insurance ("Program Administrator") to represent Client in all dealings with Claims Administrator pursuant to this Agreement;

**WHEREAS**, Client desires that Claims Administrator cooperate fully with Program Administrator, and their agents as necessary, in performing services under this Agreement, and Claims Administrator wishes to give such cooperation;

**NOW, THEREFORE**, Client hereby appoints Claims Administrator as its claims services provider and Claims Administrator hereby accepts such appointment, on the terms and conditions set forth below.

**ARTICLE 1 - TERM**

The term of this Agreement shall commence at 12:01 a.m. on the date first written above and shall remain in effect for (3) years or until this Agreement is terminated in accordance with Article 9 below. This Agreement may be renewed for successive three (3)-year terms by mutual agreement of the parties no later than thirty (30) days before the expiration of the prior term.

**ARTICLE 2 - DEFINITIONS**

As used in this Agreement, the following terms shall have the following meanings:

**2.1** "Allocated Loss Adjustment Expenses": All out-of-pocket expense items pertaining to specific files within the Program, such as reasonable attorneys' fees, medical fee review charges, expert witness fees, fees for independent medical examinations, witnesses'

travel expenses, extraordinary travel expense incurred by Claims Administrator at the express request of Client, court reporters' fees, transcript fees, the cost of obtaining public records and other similar fees, costs or expenses associated with the investigation, negotiation, settlement or defense of any claim or as required for investigation and pursuit of subrogation on behalf of Client. Allocated loss adjustment expenses shall be subject to and conform with all applicable State statutes, laws and regulations.

**2.2** "Claim": Any demand for the payment of money arising from an incident or report of an incident occurring during the term of this Agreement within the Program which alleges or results in injury, damage or loss, which could give rise to a demand for the payment of money, in connection with coverage under the applicable Workers' Compensation statute.

**2.3** "Program": Client's workers' compensation self-insurance program in the State of California for which Claims Administrator is being retained pursuant to this Agreement.

**ARTICLE 3 - SERVICES PROVIDED**

Subject to all other terms and conditions of this Agreement, Claims Administrator shall provide the following services:

**3.1** Claim Adjustment: Review and conduct investigations of all claims reported to Claims Administrator; recommend and manage claims-related services as authorized by Client; attempt to settle claims within the discretionary settlement authority limit; and make recommendations to Client concerning claims which exceed the discretionary settlement authority limit. Administrator shall comply with specified requirements outlined as Addendum III, which is attached hereto and incorporated herein. Additionally, the parties will establish "Account Service Instructions" that will more clearly identify specific details.

**3.2** Claim Payment: Pay Claim payments, medical expenses, Allocated Loss Adjustment Expenses and Claim settlements within Claims Administrator's discretionary settlement authority limit, or as otherwise authorized by the Client, from the Claims Payment account funded by Client in accordance with Article 5 of this Agreement.

**3.3** Risk Data Management: Collect, process, and store reports containing risk data on Claims handled by Claims Administrator pursuant to this Agreement. Such reports shall be in a format as mutually agreed by the parties hereto and shall be forwarded as directed by the Client.

**ARTICLE 4 - DISCRETIONARY SETTLEMENT AUTHORITY LIMIT**

**4.1** Claims Administrator shall be entitled to settle Claims subject to a discretionary settlement authority limit ("DSAL"), as outlined in the Account Service Instructions.

**4.2** Claims Administrator shall have full discretion to adjust any Claim to a settlement value which Claims Administrator determines, in its discretion, is equal to or less than the DSAL without supervision or direction from Client. Such adjustment and settlement shall be binding upon Client.

**4.3** Claims Administrator shall thoroughly review and investigate any Claims, the settlement value of which Claims Administrator determines to be in excess of its DSAL and shall make recommendations to Client regarding the final disposition of any such Claim. Client is not bound by Claims Administrator's recommendations and shall determine, in its sole discretion, the final settlement to be paid on such Claims.

**4.4** Upon prior written notice to Client, Claims Administrator shall have the right to treat any Claim, the settlement value of which is within the DSAL, as requiring Client's approval prior to final disposition, adjustment and/or settlement.

**4.5** Notwithstanding Sections 4.1 and 4.2, above, Client shall have the right to revoke the discretionary settlement authority granted in this Article with respect to any individual Claim, and may require that such Claim receive Client's approval prior to final disposition, provided that written notice of such revocation is given to Claims Administrator prior to Claims Administrator making any formal commitment with respect to the disposition of such Claim.

## ***ARTICLE 5 - CLAIMS FUNDING ACCOUNT***

Client agrees to establish and maintain a claims funding account as described in Addendum II, which is attached hereto and incorporated herein. Addendum II sets forth the check signature authority of the Claims Administrator for the claims funding account.

## ***ARTICLE 6 - PROPRIETARY AND CONFIDENTIAL RIGHTS***

**6.1** In the course of the work performed under this Agreement, either party may make known or furnish its proprietary and/or confidential information to the other party to enable the completion and fulfillment of its obligations hereunder. Both parties specifically agree to keep such proprietary and/or confidential information of the other party confidential and not to disclose such information to any third party, either directly or indirectly, without the prior written authorization of the other party.

For the purposes of this Agreement, "proprietary and/or confidential information" shall mean all information which is known or maintained by either party, and which relates to matters of the other including, but not limited to, trade secrets, research and development activities, books and

records, member/client information and lists, pricing information, knowhow, data, marketing plans, strategies, new products forecasts, financial statements, computer programs and equipment, software, designs, internal reports, procedures and other documentation.

**6.2** The restriction contained in Section 6.1 shall not apply to the extent that such information:

**(a)** Becomes available to the public, either directly or indirectly, from a source other than from the other party;

**(b)** Becomes available through software obtained by the other party from a third party without breach of any of the confidentiality obligations set forth in this Agreement; or

**(c)** Becomes available in the public domain, or otherwise known to the other party by virtue of information being developed independently by the other party.

**ARTICLE 7 - AUTHORITY OF PROGRAM ADMINISTRATOR; RELATIONSHIP OF PARTIES**

**7.1** Client has authorized Program Administrator to represent Client in all dealings with Claims Administrator pursuant to this Agreement. Claims Administrator agrees to cooperate fully with Program Administrator in performing its obligations under this Agreement. Claims Administrator further agrees to cooperate fully with Client in performing its obligations under this Agreement.

**7.2** Client and Claims Administrator are independent contractors in all respects, and as such, neither party shall bind or attempt to bind the other without the other's prior consent or as specifically set forth in this Agreement. Each party is responsible for the acts and omissions of itself, its employees, and representatives.. In no event shall employees of one party be considered employees of the other party.

**7.3 Conflict of Interest**

The Claims Administrator warrants there are no business or financial interests which conflict with their obligations to Client under this Agreement and further agrees to disclose any such interest which may be acquired during the life of this Agreement.

## **ARTICLE 8 - COMPENSATION**

Client shall compensate Claims Administrator for services rendered pursuant to this Agreement in accordance with the Fee Schedule attached hereto and incorporated herein as Addendum I.

## **ARTICLE 9 - TERMINATION**

**9.1** This Agreement may be terminated by Client as follows:

- (a)** Upon 90 days' written notice to Claims Administrator for any reason.
- (b)** Upon 10 days' written notice in the event of a material breach of this Agreement by Claims Administrator that is not cured within thirty (30) days after receipt of written notice of such breach.
- (c)** Immediately upon written notice to Claims Administrator in the event of fraud, gross or willful misconduct by Claims Administrator, or the entry of any insolvency, liquidation, conservation, or rehabilitation order by a court against Claims Administrator.

**9.2** This Agreement may be terminated by Claims Administrator as follows:

- (a)** Upon 90 days' written notice to Client for any reason;
- (b)** Upon 10 days' written notice to Client in the event of a material breach in this Agreement by Client that is not cured within thirty (30) days after receipt of written notice of such breach.
- (c)** Immediately upon written notice to Client in the event of fraud, gross or willful misconduct by Client or the entry of any insolvency, liquidation, conservation or rehabilitation order by a court against Client.
- (d)** Immediately upon written notice to Client in the event of Client's unreasonable failure to fund the Claims Funding Account in a timely manner.

**9.4** In the event this Agreement is terminated pursuant to Section 9.1 (a) or Section 9.2(a) above, Claims Administrator shall immediately return all claim files to Client, unless Client elects to have Claims Administrator continue to assume responsibility for handling such claims, for a fee agreed upon by Claims Administrator and Client. This Agreement shall continue to apply to the extent needed for all obligations and liabilities incurred by each party hereunder prior to such termination to be fully performed and discharged by such parties. In the event this Agreement is terminated pursuant to any other provisions of Sections 9.1 or 9.2, Claims Administrator shall have neither the right nor the obligation to continue to administer Claims.

**9.5** Upon termination of this Agreement, Client shall have the continuing right to take immediate possession of all Claims files and other records relating to such Claims for which Claims Administrator does not have any further obligations pursuant to this Agreement. In the event Client takes over handling of any or all outstanding claims after termination, Claims Administrator agrees to cooperate fully with Client and to instruct its employees and agents to cooperate fully with Client in connection with Client's handling of such claims. In conjunction with any termination of this Agreement, Claims Administrator agrees to provide a data file, in a form suitable to Client, of all payment, reserve, medical and all other pertinent Claim file information contained within the computer system of Claims Administrator, its subsidiaries, data warehouse or any other off-site on on-site media storage facility.

**9.6** Within thirty (30) days after the effective date of the termination of this Agreement, Claims Administrator shall furnish Client with a final reconciliation of Client's funds in the Account.

## ***ARTICLE 10 - AUDIT RIGHTS***

Upon reasonable notice, Claims Administrator shall permit authorized employees and representatives of Client (including, without limitation, Program Administrator and Claims Consultant) to review the operations and claims handling of Claims Administrator, both at its places of business and remotely, in order to evaluate the quality and accuracy of Claims Administrator's employees and operations.

## ***ARTICLE 11 - INDEMNITY AND INSURANCE***

**11.2** (a) Client agrees to indemnify, defend and hold harmless Claims Administrator and its affiliates, directors, officers, attorneys, insurers, agents and employees from and against any and all liability, loss, damage or expense, including reasonable attorneys' fees, incurred in connection with claims or demands for damages arising from or caused by the sole negligence or willful misconduct of Client or its officers, agents, or employees, unless such act or omission was undertaken at the express direction of Claims Administrator.

(b) The Client at its own expense and risk shall defend any legal proceeding, with legal counsel acceptable to Claims Administrator. that may be brought against Claims Administrator, its officers, agents, and employees on any such claim or demand as set forth in paragraph a. above of this subsection and pay and satisfy any judgment that may be rendered against the Claims Administrator as it pertains to this subsection.

If Claims Administrator, its Agents, Employees, Representatives, or Assigns, negligently or intentionally violate any Law or Regulation, or breach any Provision of the Agreement, Claims Administrator shall Indemnify, Defend, and Hold Client, its members, their officers and employees harmless from and against all Loss and Damage, including any reasonable Costs or Expenses (including Attorney's Fees), incurred by Client in connection with such conduct.

The Claims Administrator shall hold harmless and indemnify Client, its members, their officers and employees from every claim or demand made by reason of:

- a. Any injury to person or property sustained by the Claims Administrator or by any person, contractor, or corporation employed directly or indirectly by the Claims Administrator upon or in connection with performance under the Agreement, however caused;
- b. Any injury to person or property sustained by any person, firm, or corporation, caused by any act, neglect, default, or omission of the Claims Administrator, or by any person, firm or corporation directly or indirectly employed by the Claims Administrator upon or in connection with performance under the Agreement; and,
- c. The Claims Administrator at its own expense and risk shall defend any legal proceeding that may be brought against Client, its members, their officers, agents, and employees on any such claim or demand as set forth in paragraph a. and b. above of this subsection and pay and satisfy any judgment that may be rendered against Client and the Claims Administrator as it pertains to this subsection.

The Claims Administrator will indemnify Client for payment of any penalties incurred because of claims management related errors and omissions. This includes but is not limited to errors incurred because of failure to properly comply with reporting under Medicare section 111, failure to timely provide benefits to injured workers, or the inappropriate or unnecessary overpayment of benefits.

**11.3** Claims Administrator shall, at all times while any obligation under this Agreement remains to be performed by Claims Administrator, maintain in force and effect insurance as described in Addendum IV Insurance Requirements.

**(f)** Claims Administrator will notify Client in writing sixty days prior to cancellation or reduction in the above insurance coverages.

## ***ARTICLE 12 - NON-SOLICITATION COVENANT; REMEDIES***

**12.1** Claims Administrator acknowledges that: (a) client is engaging its services based on Claims Administrator's representations and its covenants in this Article 12 and that the terms

hereof are of critical importance to Client; (b) it is being provided access to key employees of Client's Members, as well as access to data and information regarding the identity, risk profiles, business operations and economics of Members; (c) none of such information would otherwise have been available to Claims Administrator; and (d) this information is proprietary to Client.

**12.2** Claims Administrator represents and warrants that it shall not, either directly or indirectly, for its benefit or the benefit of any other party: (a) solicit or attempt to solicit from Client any Member to join a competing self-insurance program; or (b) in any manner interfere with or take any action that would disrupt any relationship between Client and any vendor, agent, representative, or Member.

**12.3** Claims Administrator acknowledges and agrees that Sections 12.1 and 12.2 are in no way intended to prevent Claims Administrator from pursuing fruitful relationships with Client's competitors, but rather is designed to protect the stability, integrity and financial viability of Client.

**12.4** In the event that either party breaches any provision of Article 6 or 12 of this Agreement, the parties specifically agree that immediate and irreparable injury may result to the non-breaching party, and that remedies at law will be wholly inadequate. Accordingly, the parties agree that the non-breaching party shall be entitled to the entry of a preliminary and/or permanent injunction to restrain the continuing breach of this Agreement by the breaching party, its subcontractors, agents, partners, subagents, contractors, vendors, subsidiaries, affiliates, representatives, employees, or other persons or entities acting for, by or with it. This entitlement shall be in addition to any other rights available under this Agreement, or any applicable law.

## **ARTICLE 13 - GENERAL PROVISIONS**

**13.1** This Agreement sets forth the entire understanding of the parties and supersedes any prior agreement or understanding relating to the subject matter hereof. No amendment of this Agreement shall be binding unless executed in writing by both parties. No waiver of any provision of this Agreement shall be deemed a waiver of any other provision or a continuing waiver. No waiver shall be binding unless executed in writing by the party making the waiver.

**13.2** Except as otherwise provided herein, this Agreement shall inure to the benefit of and be binding upon the parties' permitted successors and assignees. This Agreement, or any interest therein, may not be assigned without the prior written consent of Client.

**13.3** This Agreement shall be governed by and construed in accordance with California law. If any provision of this Agreement is held by a court of competent jurisdiction to be unenforceable in California, the balance of this Agreement shall remain in full force and effect.

**13.4** Each notice or other communication referred to in this Agreement shall be given in writing by personal delivery, by a nationwide overnight service such as Federal Express, or by

United States first class mail, postage prepaid, at the designated address set forth below or at such other address as such party, by notice to the other party, may designate from time to time:

If to Client:

Marcus Beverly  
NCCSIF Program Administrator  
Alliant Insurance Services  
2180 Harvard St. Suite 460  
Sacramento, CA 95815  
(916) 643-2704  
Marcus.beverly@alliant.com

If to Claims Administrator:

Judy Adlam, President & CEO  
LWP Claims Solutions, Inc.  
35 Miller Ave. # 214  
Mill Valley, Ca. 94941  
(415) 384-0370  
J\_adlam@lwpclaims.com

**13.6** If a dispute arises under this Agreement, the substantially prevailing party shall be entitled to reasonable attorneys' fees and costs.

**IN WITNESS WHEREOF**, the parties hereto, intending to be legally bound hereby, have executed this Agreement on the day and year first above written.

LWP Claims Solutions, Inc.

Northern California Cities Self Insurance Fund

BY \_\_\_\_\_

Judy Adlam

TITLE President & CEO

DATE \_\_\_\_\_

BY \_\_\_\_\_

**Marcus Beverly**

TITLE Program Administrator

DATE \_\_\_\_\_

**ADDENDUM I**  
**FEE SCHEDULE**

1. In consideration of the services to be provided hereunder, Client agrees to pay Claims Administrator service fees as follows:

**Proposed Pricing**

**Claims Administration - Life of Contract Claims Administration and Managed Care**

<b>Annual Claims Fee</b>	<b>Bundled</b>
Year 1	\$950,000
Year 2	\$978,500
Year 3	\$1,007,855

Services will be billed monthly at 1/12th of annual fee.

**Services Included in Claims Administration Fee**

Claims Administration	Designated Account Manager
Claim Review Meetings	Litigation Management
Swat Team Claim Intake	Reporting to Excess Reinsurer
Dedicated Service Team	

**Additional Services**

Annual Administration Fee	\$5,000
Bank Charges (Does not include outgoing ACH)	Included
Storage Fees ( <i>does not include transfer in or out of storage facilities at time of contract inception or termination, which will be billed at cost</i> )	Included
On-Line 5020 Reporting	Included
Loss Reports	Included
On-Line System Access - up to 4 users	Included - \$250 per year per user in excess of 4 users
Trust Accounting	Included
Preparation and filing of 1099's	Included
Preparation of SIP reports	Included
FROI/SROI Reporting	Included
Medicare Reporting	Included
Ebill	Included
Transition Services	
Data Intake	\$7,500
Claims Triage	No Charge

Bill Review	Fee
Standard Medical Bill Review Fee Schedule Reductions	\$8.50 per bill plus PPO Reduction
Inpatient or outpatient hospital or surgery center PPO Reduction	\$300 per bill plus PPO Reduction 24% of Reduction below Fee Schedule for all network except Anthem, Anthem 27% of Reduction below Fee Schedule
Bills not subject to Fee Schedule	24% of Reduction

## Managed Care Programs

### Case Management

Telephonic Case Management	\$105 per hour
Field Case Management	\$108 per hour + incidentals (including mileage, phone, tolls, parking, etc.)

### Utilization Review

Adjuster Review	No Charge
Tier 1 - Nurse Review	\$120 Flat Fee
<i>Includes 3 medical request in a single review, set up, phone calls to physician, email notices to adjuster and letters to all parties including network providers. Fee applies to reviews approved by nurse or escalated to physician.</i>	
Tier 2 - Physician Review	\$235 plus nurse charge
<i>Includes 3 medical request in a single review.</i>	
Pharmacy Review	\$385 plus nurse charge
<i>Includes unlimited medical request in a single review.</i>	

### Medical Provider Network Access (LWP Network)

PPO fee for savings below fee schedule and negotiations	24%
<i>There is no separate charge for medical provider access to LWP's proprietary network. Percentage of savings below fee schedule is the only charge.</i>	

### Specialized Network Access (bill review charges do not apply)

Durable Medical Goods	\$5 per bill network access fee
Expedited Diagnostic Testing	\$5 per bill network access fee
Physical Therapy Network	\$5 per bill network access fee
Pharmacy Benefit Network	\$5 per bill network access fee
<i>These charges apply only if LWP's programs are utilized.</i>	

### Other Services

#### Investigation

Field Investigation	\$88 per hour
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SIU related work

\$98 per hour

**Indexing**

Index and OFAC Reporting (ISO Fee passed through)

\$21 per claim (2023 fee – waived if provided by excess coverage and reviewed annually)

**Subrogation**

Subrogation

15% of gross recovery

*Fee shall not apply to cases where file is referred to subrogation attorney for handling, and shall apply only to cases where recovery is negotiated by LWP staff. Fee shall still apply to cases where counsel is employed ONLY to draft releases, but where LWP did all negotiations.*

**Lien Resolution**

Liens negotiated by LWP Staff

%15 of reduction

Subject to cap of \$10,000 per lien

*Charge does not apply to liens negotiated by defense counsel. Additional fees that may be incurred for liens negotiated directly by defense counsel will be charged to the file as an expense. Charge does not apply to liens that are negotiated as a result of a dispute over a fee schedule and/or a PPO reduction.*

LWP makes every effort not to change pricing. Pricing guarantee for 18 months. Price subject to increase thereafter with advance notice.

2. Services fees shall be paid no later than thirty (30) days after being submitted to Client for payment along with full documentation of such fees.

3. Client agrees to reimburse Claims Administrator for reasonable processing costs and out-of-pocket expenses incurred by Claims Administrator in the performance of its services hereunder. Such reimbursement shall be paid within thirty (30) days of receipt of an invoice outlining and fully documenting such reasonable expenses. Costs not outlined elsewhere in this contract require the prior written approval of Client as a condition for reimbursement.

4. Any fees not paid within thirty (30) days shall be subject to interest at a rate of five (5%) percent per annum.

**ADDENDUM II**  
**CLAIMS FUNDING ACCOUNT**

The Claims Funding Account (the "Account") shall be funded as follows:

**Signature Authority**

LWP has discretionary authority to name officers, directors, or other management staff as signers on this account.

**Frequency and method of Funding**

On a monthly basis Client will fund account to an agreed upon balance that shall be reviewed and revised as needed by mutual agreement.

**Credits and Recoveries**

Any monies collected by Claims Administrator for subrogation, from second or special injury funds, as reimbursements of paid claim expenses or any other type of recovery shall be applied to the claim file and forwarded to the CFO, James Marta & Company.

**Misc. Provisions**

None

**Additional Accounting Related Specifications**

1. Recoveries:
  - a. LWP shall ensure that all refund checks received shall be posted to the loss run and then forwarded to the CFO, (James Marta & Company) The date on the transmittal shall be the date posted to the loss run. The CFO will use this date to post on the accounting system to ensure comparability to the accounting system transactions and loss run.
  - b. Any collections that the CFO receives directly will be deposited and a scanned copy will be emailed to LWP.
2. Payments:
  - a. LWP shall make all claim payments out of the NCCSIF WC claims account
  - b. LWP communication - large payments over \$50,000; accumulated large runs, provide two-day advance notice to CFO to ensure cash availability.
  - c. LWP shall not make payments to itself for contract or reimbursement amounts out of this account and shall submit contract billing to the CFO for processing approval and payment
  - d. Positive pay: LWP shall be responsible for:
    - i. Uploading payment transactions to the client account (NCCSIF) at their bank
    - ii. Ensuring positive payment requirements are met
    - iii. Following up timely on positive pay exceptions

3. Weekly, LWP shall provide by Thursday 7:00 am, a check register of transactions for the period since the last check register paid (week) shall be sent to the CFO. (they will use this to post batch transactions and to determine replenishment and cash-flow needs)
  
4. Monthly, LWP shall provide a check register report for the month showing details of:
  - a. Payments
  - b. Refunds/Recoveries
  - c. Excess recoveries
  - d. Voids
  - e. Any other cash transactions
  
5. Quarterly, calendar quarter periods 6/30, 9/30, 12/31, 3/31 LWP shall provide an Excel workbook that
  - a. Provides a reconciliation of gross loss run through current quarter as compared to the end of the prior fiscal year 6/30 to show changes
  - b. Provide a reconciliation of changes in item a. adjusted to the net cash activity; adjusting out voucher and other non-cash transactions.
  - c. Balancing –
    - i. Summary of cash transactions by month and through the current quarter to date.
      1. Payments
      2. Voids & Stops
      3. Refunds and miscellaneous deposits
      4. Excess and subrogation deposits
  
    - ii. It is the responsibility of LWP to ensure that net cash transactions reconcile to net risk layer reports in the a. above and section c. iii. below. *(ensuring cash transactions and adjustments are posted in the same period on the loss run and reported to the CFO on the transaction reports and recoveries, voids and stops is critical to the accountability between the cash and the loss run. Please ensure there is a process to ensure consistent posting between these systems and communication to the CFO)*
  
    - iii. Loss run summary report that provides by risk layer (net of vouchers, 4850) in the Excel workbook.
      1. Banking, Shared, excess
        - a. Paid by Fiscal year
        - b. Incurred by Fiscal year
        - c. Reserves by Fiscal year
      2. Banking
        - a. Paid by banking member
        - b. Incurred by banking member

- c. Reserves by banking member
- 3. Excess recoverable (accounts receivable) (not just billed but calculated amounts) So if we paid \$600,000 on a claim and our SIR is \$500,000 you would show us \$100,000 excess a/r even if not yet closed or billed (calculated)
- 4. The same risk layer reporting shall be provided annually to the NCCSIF Actuary in January.
- iv. Maintain accounting of Excess A/R
  - 1. By claim – amounts determined not to be collected (may be due to facts and circumstances on a claim or carrier insolvency. Any new amounts shall be reported to the claims committee and the CFO and Program Manager.



## **ADDENDUM III**

### **NORTHERN CALIFORNIA CITIES SELF INSURED FUND (NCCSIF)**

#### **CLAIMS MANAGEMENT PROCEDURES & GUIDELINES**

In the event of a Workers' Compensation occurrence likely to involve NCCSIF, written or verbal notice regarding the occurrence shall be given by the Member to the NCCSIF Third Party Administrator (TPA) no later than five calendar days from the date of the Member's knowledge. Such notice shall include the Employer's First Report of Occupational Injury or Illness (Form 5020). Be sure to include circumstances of the occurrence, and the names and addresses of any injured parties and witnesses.

Failure to report occurrences as required may be cause for denial of coverage if NCCSIF is prejudiced due to the lack of timely reporting. The following will serve as the NCCSIF Workers' Compensation Program procedures and guidelines and are based upon the current TPA contract.

#### ***Claim Reporting Procedures***

The Members report all claims to TPA within five calendar days of notice as required by California Statute by completion of a Form 5020. After an initial investigation, the Claims Examiner decides to enter the claim as a record only, medical only or indemnity.

Indemnity claims will be managed by a Claims Examiner. Medical, Future Medical and First Aid Only claims will be managed by a Medical Only Examiner. Medical only claims are defined as claims estimated at less than \$3,000 in medical costs, no anticipated permanent disability and with no loss of work.

Record only claims will be closed by the Claims Examiner as soon as all the appropriate claim information is completed.

All new claims will be reviewed by the supervisor within five working days of assignment.

#### ***Initial Investigation***

The Claims Examiner will conduct a thorough investigation to determine compensability immediately upon receipt of the claim. The Claims Examiner makes all the initial contacts necessary to make this determination and will follow the question format provided by TPA management which outlines the information to be requested for each of the contacts. TPA will contact the workers' compensation claim Member Contact at the Member organization, the injured worker, the supervisor, and the physician. Physician contact is not necessary if a Doctor's First Report of Occupation Injury or Illness (Form 5021) is in the file, there is no lost time, and there are no disputes.

### ***3-Point Contact – Employee, Employer and Physician***

The Claims Examiner will make 3-Point Contact on all “pending” claims within one business day after receiving notice of the claim. Communication with the injured employee will be available in the employee’s primary language or with translation upon request.

Notice of claim is defined as:

- Notice of a pending claim in TPA’s Claims Management System (CMS)
- Notice of claim reported through Company Nurse
- Phone call, fax, or e-mail from the Member Contact (Form 5020)
- Doctor’s First Report of Occupational Injury or Illness (Form 5021)
- Notice of Representation (no contact with injured worker)
- Application of Adjudication of Claim (no contact with injured worker)
- DWC-1 Claim Form

If TPA receives the first notice of claim, TPA will notify the workers’ compensation claim Member Contact at the Member organization (the Member Contact) of the details of the claim, request additional information from the Member Contact as needed and set up the claim in TPA CMS. The Member Contact will complete the Form 5020.

If it is determined after initial contact that a claim is a Record Only or a First Aid, the claim will be closed. If later a bill is received, the file will be reopened for payment of the bill and closed.

If the Claims or Med Only Examiner is unable to complete all the initial contacts, the Claims Examiner will continue contact attempts for three days. Should the contact attempts be unsuccessful a “Call Me Card” or e-mail will be sent to contact the respective party. All attempts at communication will be documented in the claim file.

Assistance from the Member Contact must be requested if contact with the injured employee cannot be made after three unsuccessful attempts. The work and home telephone number of the injured employee is a required field for a “pending” claim and therefore needs to be made available to the Claims Examiner. Alternative contact numbers, email addresses or a mailing address can be requested if the Claims Examiner is unable to make contact.

***No claim will be accepted without completion of the 3-point contact unless there is concurrence from the Member Contact.***

The supervisor will review all new claims at five days to ensure that contact is completed and documented. The supervisor will document the contacts that need completion and require that the Claims Examiner continue contacts until all have been completed. The supervisor will keep the file on close diary until all contacts are made.

### ***Acceptance/Denial Issues***

If the Claims Examiner determines that a claim should be denied, the Claims Examiner will notify the Member Contact of the investigation results and recommendation to deny benefits prior to notifying the injured employee. All recommendations for denials must be approved by the TPA

supervisor and documented in the claim. All denied claims will have a reason for the denial entered in the claim system.

If the injured worker does not pursue a claim, TPA will not delete the claim. The Claims Examiner will notify the employee in writing of TPA's confirmation and understanding that the employee does not wish to pursue the claim. The claim will be coded with an appropriate claim type (e.g., Record Only, Medical Only, Indemnity, etc.).

The Claims Examiner has fourteen (14) days to determine if a claim will be delayed. Medical treatment will continue to be provided during the ninety-day discovery period up to a limit of \$10,000, per labor code statute, or until the case is denied.

The Claims Examiner has up to ninety days to make a compensability decision. The ninety days starts with the employer's knowledge of injury. The Examiner will make a determination regarding compensability once enough information is received to reasonably do so.

### ***Initial Documents***

Unless First Aid or Record Only, the DWC-1, 5020 and 5021 forms are required documents in the claim file. If the DWC-1 is not in the file, evidence of attempts to solicit the DWC-1 form must be in the file. All are required in every claim file prior to closure.

If the Claims Examiner does not have the DWC-1 form when completing set-up of the claim, a claim form will be forwarded to the employee's home address immediately upon receipt of the notice of injury unless it is noted that a DWC-1 claim form was not provided by the Member organization.

If the DWC-1 is not received within sixty days, the Claims Examiner will notify the Member Contact via email. This process applies to accepted claims only.

A copy of the 5020 and the DWC-1 will be retained in each claim file. The 5021 will also be in the file or, if a 5021 has not been submitted, the file must contain a copy of a request for the 5021.

A claim must not be closed without these documents, or proof that the DWC-1 was provided to the employee, in the claim file.

### ***Medical Releases***

TPA will request Medical Releases within five working days of claim receipt. If the signed release is not returned within fourteen days, and the injury has not resolved (such as in a Medical Only claim), the Claims Examiner will contact the Member Contact and request assistance. The process applies to Indemnity files as well as Medical Only files where treatment is continuing beyond the fourteen days.

Upon receipt of the medical release, TPA will order appropriate medical records as needed.

### ***Medical Direction and Control***

The Claims Examiner is responsible for coordinating the provision of prompt, appropriate and effective medical treatment for Member employees. The Examiner is responsible for authorizing treatment and notifying medical treaters of NCCSIF's custom Utilization Review criteria.

The Claims Examiner will exercise all reasonable efforts to obtain current physician reports in accordance with California Code of Regulations (CCR) 9785 on all claims where medical treatment is active.

Within fourteen calendar days of notification of change of treating physician, the Claims Examiner will send the complete medical file with CCR 9785 notification to the treating physician.

If the injured employee is absent from work, the Examiner will request physical restrictions from the treating physician. Notification of the Member organization's return to work policy and the injured worker's job description, if necessary, will be sent to the treating physician. Request will be documented in the claim file and repeated as needed during temporary disability.

A copy of CCR 9785 will be sent to the treating physician within five working days upon any request made by the workers' compensation Member Contact.

The Claims Examiner will request updated medical reports on Future Medical (FM) claims where treatment is being sought. On non-active FM claims, the Claims Examiner will monitor for possible administrative closure based on no treatment for two years with no future treatment reasonably anticipated.

The Claims Examiner will document requests for authorization of treatment procedures in the claim file. The Claims Examiner will respond to requests for authorization of treatment and surgery on accepted cases in accordance with NCCSIF's custom Utilization Review guidelines and requirements.

The treatment plan and next treatment date will be documented in the TPA's claim file. The Claims Examiner will document any medication, by name, which has been authorized or denied by the physician for the employee in the claim file. . Updated status reports will be requested as medication changes.

No agreement to utilize an AME will be made without the approval of the Claims Examiner. In litigated cases, the Claims Examiner will notify the defense attorney of this requirement.

All bills will be paid or objected to within thirty calendar days from date-stamp receipt.

### ***Documentation***

TPA will caption all entries using appropriate CMS defined headings. All entries will contain documentation with appropriate detail, identify the issues of the claim, and describe the plan of action being taken to resolve these issues. An Action Plan will be documented in the CMS within the first fourteen (14) days of receipt and at least every ninety (90) days on Indemnity files and every one hundred eighty (180) days on Future Medical files.

Medically authorized restrictions will be documented in the CMS and updated every time the restrictions are modified by the physician.

Medical records that are received via medical release or subpoena must be summarized in the CMS.

### ***Diary***

#### **INDEMNITY CLAIMS EXAMINER DIARY**

Every active indemnity file will be reviewed at least once every thirty (30) days. Diary activity will include contact with unrepresented injured employees, at minimum, every sixty (60) days

Claims with ongoing temporary disability benefits will be reviewed every fourteen (14) calendar days. Review includes a phone call to the treating physician to determine return to work capability. Documentation of the review and verification of disability will appear in the claim file.

Future medical diary is no less than one hundred eighty (180) days or as warranted by activity on the claim. Future Medical cases are defined as claims where the only benefit obligations are the payment of awarded permanent disability and undisputed future medical care.

***Follow-up telephone and/or email contact will be made with unrepresented injured employees who are losing time from work every fourteen (14) calendar days. Follow-up telephone contact with all other unrepresented injured employees must occur at a minimum every sixty (60) days (Future Medical file excluded).***

#### MEDICAL ONLY CLAIMS EXAMINER DIARY

Medical Only claims will be reviewed at minimum at sixty days. At ninety (90) days, the Examiner will review for conversion to Indemnity or closure.

#### SUPERVISOR DIARY

Supervisor will review all new claims five (5) days after set-up. At that time, the supervisor will re-set a diary on each new claim as appropriate depending on the severity of the issues or medical treatment. Delayed claims will be reviewed at thirty (30), sixty (60) and ninety (90) day intervals. All denials will be reviewed and approved by the supervisor. Active cases will be reviewed every ninety (90) days (or sooner if requested). Caseloads for each claim examiner assigned to NCCSIF will be reviewed by the supervisor every ninety (90) days. These reviews will be documented as Management Review in the claim system.

Supervisors will effectively manage assignments to Examiners to ensure caseloads are meeting the claims handling standards. A count of Future Medical Claims will be kept for each Claims Examiner's caseload.

#### ***Temporary Disability***

Temporary disability is paid every two weeks.

Verification of the employee's disability is the responsibility of the Claims Examiner. The Claims Examiner must verify with the treating physician that the employee is unable to work his/her customary job duties, or able to return to work in a modified position, by obtaining the employee's work restrictions.

The Claims Examiner should contact the physician every two weeks. Potential for return to work must be discussed and documented. Restrictions will be clarified and discussed with the Member Contact for return-to-work possibilities.

#### ***Litigation***

TPA is to utilize approved Member defense counsel in every case. The Claims Examiner will make the selection of counsel on each claim in coordination with the Member Contact. Supervisors must approve referrals. TPA requires that defense counsel adhere to NCCSIF's Defense Counsel Guidelines. These guidelines will be included with each litigation referral.

TPA will notify the Member Contact upon receipt of a Notice of Representation or an Application for Adjudication of Claim within five (5) working days.

TPA will assign claims to Counsel within five days after receipt of notice of approval from the Member Contact. TPA will notify the Member Contact by telephone or email of assignment to Counsel on a claim and confirm by sending the Member a copy of the letter to the selected Counsel confirming engagement.

Case analysis is to be provided by counsel within thirty days of referral. A copy of the initial case analysis will be sent to the Member Contact and documented in the TPA's CMS. The Claims Examiner will follow up with the defense attorney if a case analysis is not received within thirty (30) calendar days from date of referral. Subsequent reports will be sent to TPA and the Member Contact depending on the activity of the claim, but no less frequently than ninety (90) days.

The Claims Examiner will continue to manage the file, including performing administrative tasks, such as setting medical appointments, appointment letters and medical record requests. These tasks are to be completed by TPA staff with few exceptions.

The Claims Examiner will audit all attorney bills for appropriateness of payment.

The Claims Examiner and the Member Contact will determine who should attend hearings.

### ***Mandatory Settlement Conference at WCAB***

Upon notification of the Mandatory Settlement Conference (MSC) date, the following procedure will occur:

In litigated cases, a request for authority will be sent to NCCSIF thirty (30) days prior to defense counsel filing a Declaration of Readiness to proceed, or five (5) days after receipt of the Declaration of Readiness to proceed from applicant's counsel. Thirty (30) days prior to defense counsel filing a Declaration of Readiness to Proceed, TPA will provide NCCSIF and Member with a comprehensive case review and/or SAR (settlement authorization request).

TPA will attend an MSC as deemed necessary.

Subrogation will be pursued when appropriate unless otherwise indicated by the Member Contact. If any legal action must be filed in any court other than the Workers' Compensation Appeals Board on behalf of the Member organization, TPA must have approval from the Member.

### ***Communications***

TPA Supervisor and Examiner will utilize professional, courteous, and effective communication skills at all times and will respond to telephone and email inquiries within one (1) working day. All email communications that are pertinent to a particular claim are stored in the CMS claim file.

### ***Index System***

TPA will index all disputed or lost time injury claims at claim setup and annually thereafter relying on TPA account number with the Index System

### ***Reserving***

The initial reserve will be set up within five (5) working days of the receipt of the claim. Claims are to be reserved on a “most probable ultimate cost” basis from the date the claim is set up. Reserve amounts will be evaluated and adjusted on a regular basis, but at a minimum, within thirty (30) days of any event or change in medical prognosis that will affect the ultimate outcome of the claim. Reserves should also be reviewed concurrent with Diary and Action Plan review. “Stair-stepping” is to be avoided. All reserve calculations will be clearly reflected in the claim file.

TPA Claims Supervisors will review all reserve changes above the authority of each Claims Examiner.

Reserves will be reviewed with each action plan.

### ***Investigations***

TPA recommends use of outside investigators as required by their claim investigation criteria and best practices. In addition to supervisor approval, assignment of an outside investigator requires prior contact, approval and coordination with the Member Contact.

### ***Cal/OSHA Reporting***

***The members bear the responsibility to complete a Cal/OSHA log as required by California law.*** The TPA will provide an annual record of claims in Cal/OSHA Log formats (Forms 300 and 301) by January 15 each year to assist members in posting the Form 300A by February 1.

### ***Resolution***

Upon receipt of any permanent and stationary report, the Claims Examiner will determine if the disability described in the report is appropriate for the circumstances of the injury. The Claims Examiner may self-rate if the disability is clear or submit to independent rater or DEU within five business days. If not clear, NCCSIF prefers that the Claims Examiner solicit an independent rating prior to issuing advances. Based on what is learned from the rating, additional clarification may be needed from the physician. The Claims Examiner will seek clarification from the physician or object as appropriate.

Upon receipt of the supplemental report with the clarifying information, the Claims Examiner may need to solicit an additional independent rating in order to ensure that the Claims Examiner is confident of the total value of permanent disability. If the dollar amount of the rating and/or the dollar value of the total amount of permanent disability advance to be made exceed(s) \$25,000, the Permanent Disability Benefit letter requires approval from a supervisor.

Within five (5) calendar days after the Claims Examiner has determined that the report is appropriate, the Claims Examiner will submit the report to the Disability Evaluation Unit (DEU) for a Summary Rating.

A Settlement Authority Request (SAR) must be submitted to the TPA Supervisor, Member and/or the NCCSIF Claims or Executive Committee, depending on the level of the settlement value requested. This requires timeliness in getting the independent rating in order to avoid penalties for not issuing a timely permanent disability advance.

Upon receipt of a Summary Rating from the Disability Evaluation Unit (DEU), the Claims Examiner will verify the rating used in the SAR and amend the SAR, if necessary.

If the claim is litigated, the Claims Examiner must notify the defense attorney that negotiations cannot begin without authority. The Claims Examiner is responsible for getting that authority to the attorney within two (2) working days of receipt of authority. If applicant's attorney files the Declaration of Readiness to Proceed (DOR) for settlement purposes, the SAR must be submitted within five (5) days of receipt of the notification.

### ***Settlement Authority***

Various levels of settlement authority have been established as respects this NCCSIF coverage.

These levels are as follows:

1. \$0 to \$100,000 (or Member's Banking Layer) - Member with the Claims Administrator (TPA)

The TPA, with the approval of the member, shall have authority to settle claims up to and including \$100,000 per occurrence.

2. \$100,000 to \$250,000 – NCCSIF Claims Committee

If the settlement will require payment in excess of the Member's Banking Layer, the Claims Committee has authority to authorize settlement up to \$250,000 per occurrence.

3. \$250,000 to Shared Risk Layer Limit (currently \$500,000) —NCCSIF Executive Committee

The Executive Committee has authority to approve settlements up to the Shared Risk Layer limit per occurrence. The excess carrier will be involved as needed in accordance with the policy reporting and settlement requirements.

All of the foregoing notwithstanding, if time is of the essence for a specific claim, the President and Claims Committee Chairperson, on the advice of the Claims Administrator, shall have the authority to approve settlement, subject to \$100,000 limitation within the Shared Risk Layer. If the President or Chairperson's City is involved in the claim, then the authority is delegated to two non-involved Members of the Claims Committee.

Authority requests must be presented using a Settlement Authority Request (SAR) form.

The SAR must be complete and thorough. It must include a brief history of the injury, a description of the permanent disability and its dollar value, the medical prognosis and its dollar value, and any other costs that are included in the proposed settlement. It must include a complete outline of all issues and defenses. All ratings, both applicant and defense must be stated. It must state the Claims Examiner opinion regarding settlement by stipulations or compromise and release.

Claims Supervisors must approve all requests for authority.

If a response from the authorizing body is not received in thirty (30) days, the Claims Examiner will notify the Program Manager via email. If timing is ***urgent***, this will be indicated in the email along with a deadline date and followed up with voicemail.

### ***Return to Work Issues***

The Claims Examiner will provide all information to the Member Contact regarding return to work restrictions and permanent modifications immediately upon knowledge.

### ***Excess Carrier Reporting and Settlement Requirements***

Any claim that meets the criteria for excess reporting must be reported by TPA to the appropriate excess carrier immediately, but in no event later than ten (10) calendar days from the date the TPA is notified or becomes reasonably aware of such accident or disease which may involve the excess carrier or includes any of the following:

- a. Injuries to spinal cord (including Cauda Equina), paraplegia, or quadriplegia;
- b. Fatality;
- c. Amputation of a major extremity;
- d. Blindness;
- e. Second degree burns on 25% or more of the body or third degree burns on 10% or more of the body
- f. Serious head or brain injuries (including skull fracture);
- g. Multiple fractures – involving more than one member or any nonunion of any part of the body;
- h. Nerve damage causing paralysis and loss of sensation in arm and hand (brachial plexus nerve damage);
- i. Massive internal injuries affecting body organs;
- j. Any occurrence which causes serious injury or death to two or more employees
- k. Any occurrence, which results in disability exceeding one (1) year.
- l. Any occurrence that results in permanent and total disability 100% - (including but not limited to 100% by statute: loss of both eyes/sight, loss of both hands (or the use thereof), “practically total paralysis,” brain injury resulting in incurable imbecility or insanity.
- m. Any occurrence that involves unusual exposure to the coverage—examples include sexual molestation, HIV, AIDS, rape, class actions and bad faith allegations, or other serious violation, which may involve excess;
- n. Total incurred in excess of 50% of the Self-Insured Retention (currently \$500,000)

Attachments to the first report will include:

- Face sheet to include summary of case, pertinent claimant information such as claim number, date of injury, date of birth, date of hire, average weekly wages, TTD, PD rate. The Claims Examiner must list all the issues and the plan of action recommended in order resolving these issues. Any subrogation aspects must be described and discussed.
- Reserve breakdown
- Printout of all payments, sorted by category
- AME, QME, P&S and/or current medical reports advising status of claim (AME = Agreed Medical Evaluator; QME = Qualified Medical Evaluator; P&S= Permanent and Stationary)
- Copies of all Applications filed, Workers’ Compensation Appeals Board (WCAB) Awards & Findings & Awards (F&As)
- Defense attorney evaluation
- Copies of investigation reports
- All notices and legal papers relating to the claim or suit
- Any other pertinent data

Subsequent reports will be made on a quarterly basis (unless excess carrier advises otherwise).

Attachments to the subsequent reports will include:

- Face sheet to include summary of case, pertinent claimant information such as claim number, Date of Injury, Date of Birth, Date of Hire, Average Weekly Wage, Total Temporary Disability and Permanent Disability Rate. The report must provide the status of the case and the steps proposed to resolve all the remaining issues.
- Reserve breakdown
- Printout of all payments, sorted by category
- Current medical report(s)
- Any of the prior reporting requirements that occur subsequent to the initial excess report.

The Claims Supervisor will review and authorize all excess reports. The reports will be submitted to the Excess carrier with a copy of all attachments.

The process is the same for interim status reports and final reporting.

The Claims Examiner will document confirmation of receipt and requests for information from the Excess Carrier.

If the employee files a Serious and Willful claim, defense costs *directly* related to such claim may not be reimbursable by the Excess Carrier. If counsel is solely completing defense work for the Serious and Willful and it is clear the charges are for the S&W only, then PRISM has not reimbursed those defense costs. Requests for reimbursement should separate these costs where they are clearly identifiable.

### ***Fraud Claims***

Suspected fraudulent activity (material misrepresentation by the employee) must be reviewed with the Claims Supervisor and the Member Contact to determine the merits of the case and further action. Assignment to SIU, Sub Rosa or other special investigation must be approved by the member and TPA. The case will be prepared for submission to the District Attorney and Department of Insurance if a decision to refer the case to the authorities has been made.

### ***Balance Sheet***

TPA will complete a Balance Sheet to reconcile disability payments on all open files at one year from date of injury, annually at the anniversary of claim set up, at SAR evaluation, and at closing of the claim. The Balance Sheet will be kept in Correspondence or a hard copy in the claims file.

### ***Escrow Fund***

The TPA administers a trustee account on behalf of NCCSIF from which benefit payments and expenses will be made. The TPA's Claims Accounting Department will issue all checks and prepare monthly bank reconciliations.

Checks issued over \$100,000 require funding verification. Such requests should be forwarded to the NCCSIF Accountant, along with supporting documentation.

TPA will submit replenishment requests **monthly or as needed**.

**Check Issuance**

All checks are issued by TPA. NCCSIF staff are not authorized to sign checks. There will be no manual checks under any circumstances.

**Reports**

The TPA will provide a monthly report of TPA and NCCSIF penalties no later than the 10<sup>th</sup> of each month.

TPA will also provide reports to the Member Contact for each Member as follows:

Monthly Reports

- New Claims
- Open Claims
- Closed Claims
- Incurred Changes
- Payment Register

Quarterly claim summary reports with rolling three-year data for comparison and trending

Ad hoc reports by member request

Financial & Regulatory Reports

- 1099 Reports
- Medicare Reporting
- OSIP Annual Report
- Managed Care Reports

**CLIENT CONTACT(S): LIST PROVIDED BY PROGRAM ADMINISTRATOR**

**Program Administrator**

<p><b>Marcus Beverly</b>  <a href="mailto:Marcus.Beverly@alliant.com">Marcus.Beverly@alliant.com</a>  (916) 643-2704  (916) 660-2725  Alliant Insurance Services  2180 Harvard St. Ste 460  Sacramento, CA 95815</p>	<p><b>Jenna Wirkner</b>  <a href="mailto:Jenna.Wirkner@alliant.com">Jenna.Wirkner@alliant.com</a>  (916) 643-2741  Alliant Insurance Services  2180 Harvard St. Ste 460  Sacramento, CA 95815</p>
<p style="text-align: center;"><b>Banking/Accounting Contact</b>  James Marta &amp; Company LLP  Certified Public Accountants  701 Howe Avenue, STE E3  Sacramento, CA 95825  Phone: 916-993-9494 Extension 111</p>	

**ADDENDUM IV**  
**INSURANCE REQUIREMENTS**

Claims Administrator shall procure and maintain for the duration of the contract insurance against claims for injuries to persons or damages to property which may arise from or in connection with the performance of the work hereunder by the Claims Administrator, its agents, representatives, or employees.

**MINIMUM SCOPE AND LIMIT OF INSURANCE**

Coverage shall be at least as broad as:

1. **Commercial General Liability (CGL):** Insurance Services Office Form CG 00 01 covering CGL on an “occurrence” basis, including products and completed operations, property damage, bodily injury and personal & advertising injury with limits no less than **\$2,000,000** per occurrence. If a general aggregate limit applies, either the general aggregate limit shall apply separately to this project/location (ISO CG 25 03 or 25 04) or the general aggregate limit shall be twice the required occurrence limit.
2. **Automobile Liability:** Insurance Services Office Form Number CA 0001 covering, Code 1 (any auto), or if Claims Administrator has no owned autos, Code 8 (hired) and 9 (non-owned), with limit no less than **\$1,000,000** per accident for bodily injury and property damage.
3. **Workers’ Compensation** insurance as required by the State of California, with Statutory Limits, and Employer’s Liability Insurance with limit of no less than **\$1,000,000** per accident for bodily injury or disease.
4. **Professional Liability (Errors and Omissions)** Insurance appropriate to the Claims Administrator’s profession, with limit no less than **\$2,000,000** per occurrence or claim, **\$4,000,000** aggregate.
5. **Crime Insurance (Fidelity Bond)** covering the Claims Administrator’s officers, employees, and volunteers with a minimum limit of **\$2,000,000**.

If the Claims Administrator maintains broader coverage and/or higher limits than the minimums shown above, CLIENT requires and shall be entitled to the broader coverage and/or the higher limits maintained by the Claims Administrator. Any available insurance proceeds in excess of the specified minimum limits of insurance and coverage shall be available to CLIENT.

**Other Insurance Provisions**

The insurance policies are to contain, or be endorsed to contain, the following provisions:

***Additional Insured Status***

CLIENT and its members, including officers, officials, employees, and volunteers are to be covered as additional insureds on the CGL policy with respect to liability arising out of work or operations performed by or on behalf of the Claims Administrator including materials, parts, or

equipment furnished in connection with such work or operations. General liability coverage can be provided in the form of an endorsement to the Claims Administrator's insurance (at least as broad as ISO Form CG 20 10 11 85 or current equivalent).

***Primary Coverage***

For any claims related to this contract, the **Claims Administrator's insurance coverage shall be primary and non-contributory** and at least as broad as ISO CG 20 01 04 13 as respects CLIENT and its members, its officers, officials, employees, and volunteers. Any insurance or self-insurance maintained by CLIENT and members' officers, officials, employees, or volunteers shall be excess of the Claims Administrator's insurance and shall not contribute with it. This requirement shall also apply to any Excess or Umbrella liability policies.

***Notice of Cancellation***

Each insurance policy required above shall provide that coverage shall not be canceled, except with notice to CLIENT.

***Waiver of Subrogation***

Claims Administrator hereby grants to CLIENT and its members a waiver of any right to subrogation which any insurer of said Claims Administrator may acquire against them by virtue of the payment of any loss under such insurance. Claims Administrator agrees to obtain any endorsement that may be necessary to affect this waiver of subrogation, but this provision applies regardless of whether CLIENT has received a waiver of subrogation endorsement from the insurer.

***Self-Insured Retentions***

Self-insured retentions must be declared to and approved by CLIENT. CLIENT may require the Claims Administrator to purchase coverage with a lower retention or provide proof of ability to pay losses and related investigations, claim administration, and defense expenses within the retention. The policy language shall provide, or be endorsed to provide, that the self-insured retention may be satisfied by either the named insured or Entity.

***Acceptability of Insurers***

Insurance is to be placed with insurers authorized to conduct business in California with a current A.M. Best's rating of no less than A:VII, unless otherwise acceptable to CLIENT.

***Claims Made Policies***

If any of the required policies provide claims-made coverage:

1. The Retroactive Date must be shown and must be before the date of the contract or the beginning of contract work.
2. Insurance must be maintained, and evidence of insurance must be provided ***for at least three (3) years after completion of the contract of work.***

3. If coverage is canceled or non-renewed, and not replaced ***with another claims-made policy form with a Retroactive Date prior to*** the contract effective date, the Claims Administrator must purchase “extended reporting” coverage for a minimum of ***three (3)*** years after completion of work.

### ***Verification of Coverage***

Claims Administrator shall furnish CLIENT with original certificates and amendatory endorsements or copies of the applicable policy language effecting the coverage required. All certificates and endorsements are to be received and approved by CLIENT before work commences. However, failure to obtain the required documents prior to the work beginning shall not waive the Claims Administrator’s obligation to provide them. CLIENT reserves the right to require complete copies of required insurance policies, including endorsements required by these specifications, at any time.

### ***Subcontractors***

Claims Administrator shall require and verify that all subcontractors maintain insurance meeting all the requirements stated herein.

### ***Special Risks or Circumstances***

CLIENT reserves the right to modify these requirements, including limits, based on the nature of the risk, prior experience, insurer, coverage, or other special circumstances.

Claims Administrator will notify Client in writing sixty days prior to cancellation or reduction in the above insurance coverages.



Adopted: December 6, 1985  
Last Amended: July 1, 2019

## **ADDENDUM A WORKERS' COMPENSATION CLAIMS ADMINISTRATION STANDARDS**

The following Standards have been adopted by Public Risk Innovation, Solutions, and Management (hereinafter PRISM) in accordance with Article 18(b) of the PRISM Joint Powers Agreement. It is the intent of these Standards to ensure compliance with all applicable Labor Code and California Code of Regulations Sections. In the event that there exists a conflict between the Standards, the Labor Code or the Code of Regulations, the most stringent requirement shall apply.

### **I. CLAIMS HANDLING - ADMINISTRATIVE**

#### **A. Case Load**

1. Each claims examiner assigned to the Member should handle a targeted caseload of 150 but not to exceed 165 claims. In situations where caseloads include future medical and medical only claims, these claims shall be counted as 2:1 in the caseload limit.
2. Supervisory personnel should not handle a caseload, although they may handle specific issues or a small number of conflict claims.

#### **B. Case Review and Documentation**

1. Documentation shall reflect any significant developments in the file and include a plan of action. Plan of action statements shall be updated at the time of examiner diary review.
2. The examiner shall review indemnity and medical-only files at intervals not to exceed 45 calendar days. Future medical files shall be reviewed at intervals not to exceed 90 calendar days.
3. The supervisor shall review all new claims within 60 calendar days of initial set up and subsequently monitor activity on indemnity files at intervals not to exceed 120 calendar days. Future medical files shall be reviewed by the supervisor at intervals not to exceed 180 calendar days.

4. File contents shall comply with Code of Regulations Sections 10101, 10101.1 and 15400, and be kept in a neat and orderly fashion. If claims are maintained in a paperless system, documents shall be clearly identified (e.g., medical report, WCAB Orders, legal, etc.).
5. Medical Only Claims
  - a. If a medical-only claim is still open at 90 calendar days, it shall be transferred to an indemnity examiner.
  - b. If, at any time, it is anticipated there will be indemnity benefits paid, the claim shall be transferred to an indemnity claim type.
  - c. If the medical-only claim remains open at 180 days, the claim shall be converted to an indemnity claim type, unless there is documentation showing that medical treatment will be ending and the claimant will be discharged from care within the next 30 days, or the claimant is only seeking treatment for a blood-borne pathogen exposure protocol.

C. Communication

1. Telephone Inquiries

Return calls shall be made within 1 working day of the original telephone inquiry. All documentation shall reflect these efforts.

2. Incoming Correspondence

All correspondence received shall be clearly stamped with the date of receipt.

3. Return Correspondence

All correspondence requiring a written response shall have such response completed and transmitted within 5 working days of receipt.

4. Ongoing Claimant Contact

On cases involving unrepresented injured workers who are off work, telephone contact shall be made at a minimum of once every 30 days and within 3 working days after discharge from the hospital or outpatient facility following a surgical procedure. This is in addition to nurse case management involvement on claims where nurse case managers are assigned.

D. Fiscal Handling

1. Fiscal handling for indemnity benefits on active cases shall be balanced with appropriate file documentation on a semi-annual basis and prior to sending a benefit termination notice to verify that statutory benefits are paid appropriately. Balancing is defined as, "an accounting of the periods and amounts due in comparison with what was actually paid".
2. In cases of multiple losses with the same person, payments shall be made on the appropriate claim file.

E. Medicare Reporting

Mandatory reporting to the Center for Medicaid Services (CMS) shall be completed directly or through a reporting agent in compliance with Section 111 of the Medicare Medicaid and SCHIP Extension Act of 2007 ("MMSEA"). Medicare eligibility shall be documented in the claim file at time of settlement evaluation.

**II. CLAIM CREATION**

A. Three-Point Contact

Three-point contact shall be conducted on all claims with the non-represented injured worker, employer representative and treating physician within 3 working days of receipt of the claim by the third party administrator or self-administered entity. If a nurse case manager is assigned to the claim, initial physician contact may be conducted by either the claims examiner or the nurse case manager. This initial contact should be substantive and clearly documented in the claim file. In the event a party is non-responsive, there shall be evidence of at least three documented attempts to reach the individual.

B. Compensability

1. The initial compensability determination (accept claim, deny claim or delay acceptance pending the results of additional investigation) and the reasons for such a determination shall be made and documented in the file within 14 calendar days of the filing of the claim with the employer. In the event the claim is not received by the third party administrator or self-administered entity within 14 calendar days of the filing of the claim with the employer, the third party administrator or self-administered entity shall make the initial compensability determination within 7 calendar days of receipt of the claim.

2. Delay of benefit letters shall be mailed in compliance with the Division of Workers' Compensation (DWC) guidelines. In the event the employer does not provide notice of lost time to the third party administrator or self-administered entity timely to comply with DWC guidelines, the third party administrator or self-administered entity shall mail the benefit letters within 7 calendar days of notification.
3. The final compensability determination shall be made by the claims examiner or supervisor within 90 calendar days of employer receipt of the claim form.

C. AOE/COE Investigation

If a decision is made to delay benefits on a claim, an AOE/COE investigation shall be initiated within 3 working days of the decision to delay. This may include, but is not limited to, assigning out for witness/injured worker statements, initiating the QME/AME process, requesting medical records, etc.

D. Reserves

1. Using the information available at claim file set up, an initial reserve shall be established for the most probable case value.
2. The initial reserve shall be electronically posted to the claim within 14 calendar days of receipt of the claim.

E. Indexing

All claims shall be reported to the Index Bureau at time of initial set up and re-indexed on an as needed basis thereafter. Blood borne pathogen exposure claims are an exception to this requirement.

PRISM maintains membership with the Index Bureau that members can access.

### III. CLAIM HANDLING – TECHNICAL

A. Payments

1. Initial Temporary and Permanent Disability Indemnity Payment
  - a. The initial indemnity payment shall be issued to the injured worker within 14 calendar days of knowledge of the injury and disability. In the event the third party administrator or self-administered entity is not notified of the injury and disability

within 14 calendar days of the employer's knowledge, the third party administrator or self-administered entity shall make payment within 7 calendar days of notification. Initial permanent disability payments shall be issued within 14 calendar days after the date of last payment of temporary disability. Effective 1/1/2013, permanent disability payments shall be issued upon approval of an Award pursuant to Labor Code Section 4650(b)(2). Prior to a PD Award, advances may be due if the employer has not offered the employee a position paying at least 85% of their wages and compensation at time of injury or the employee is not employed in a position paying at least 100% of their wages and compensation at time of injury. This shall not apply with salary continuation.

- b. The properly completed DWC Benefit Notice shall be mailed to the employee within 14 calendar days of the first day of disability. In the event the third party administrator or self-administered entity is not notified of the first day of disability until after 14 calendar days, the DWC Benefit Notice shall be mailed within 7 calendar days of notification.
- c. Self-imposed penalty shall be paid on late payments in accordance with Section III. A.7 of this document.
- d. Overpayments shall be identified and reimbursed timely where appropriate. The third party administrator or self-administered entity shall request reimbursement of overpaid funds from the party that received the funds. If necessary, a credit shall be sought as part of any resolution of the claim.

2. Subsequent Temporary and Permanent Disability Payments

- a. Eligibility for indemnity payments subsequent to the first payment shall be verified, except for established long-term disability.
- b. Ongoing indemnity payments shall be paid in accordance with Labor Code Section 4650(c).
- c. Subsequent DWC benefit notices shall be issued in accordance with CCR 9812.
- d. Self-imposed penalty shall be paid on late payments in accordance with Section III. A.7 of this document.

3. Final Temporary and Permanent Disability Payments

- a. All final indemnity payments shall be issued timely.
- b. The appropriate DWC benefit notices shall be issued in accordance with CCR 9812.
- c. Self-imposed penalty shall be paid on late payments in accordance with Section III. A.7. of this document.

4. Award Payments

- a. The claim file shall reflect demonstrated efforts to initiate/batch payments on undisputed Awards, Commutations, or Compromise and Release agreements within 10 working days following receipt of the appropriate document, unless the Award indicates payment is due sooner.
- b. For all claims in the Primary Workers' Compensation (PWC) Program and/or excess reportable claims, copies of all Awards shall be provided to PRISM at time of payment.

5. Medical Payments

- a. Medical treatment billings (physician, pharmacy, hospital, physiotherapist, etc.) shall be reviewed for correctness, approved for payment and paid within 60 days of receipt.
- b. The medical provider shall be notified in writing within 30 days of receipt of an itemized bill if a medical bill is contested, denied or incomplete.
- c. A bill review process should be utilized whenever possible. There should be participation in a PPO and/or MPN whenever possible.

6. Injured Worker Reimbursement Expense

- a. Reimbursements to injured workers shall be issued within 15 working days of the receipt of the claim for reimbursement.
- b. Advance travel expense payments shall be issued to the injured worker 10 working days prior to the anticipated date of travel.

7. Penalties

- a. Penalties shall be coded so as to be identified as a penalty payment.
- b. If the Member utilizes a third party administrator, the Member shall be advised of the assessment of any penalty for delayed payment and the reason thereof, and the administrator's plans for payment of such penalty, on a monthly basis.
- c. If the Member utilizes a third party administrator, the Member, in their contract with the administrator, shall specify who is responsible for specific penalties.

B. Medical Treatment

1. Each Member shall have in place a Utilization Review process as set forth in Labor Code Section 4610.
2. Disputes regarding utilization review determinations shall be resolved using the Independent Medical Review process set forth in Labor Code Section 4610.5.
3. Nurse case managers shall be utilized where appropriate. Rationale for assignment and continued necessity shall be documented in the claim notes at each regular diary review.
4. If enrolled in a Medical Provider Network, the network shall be utilized whenever appropriate.

C. Apportionment

1. Investigation into the existence of apportionment shall be documented.
2. If potential apportionment is identified, all efforts to reduce exposure shall be pursued.

D. Disability Management

1. The third party administrator or self-administered entity shall work proactively to obtain work restrictions and/or a release to full duty on all cases. The TPA or self-administered entity shall notify a designated Member representative immediately upon receipt of temporary work restrictions or a release to full duty, and work closely with the Member to establish a return to work as soon as possible.

2. The third party administrator or self-administered entity shall notify a designated Member representative immediately upon receipt of an employee's permanent work restrictions so that the Member can determine the availability of alternative, modified or regular work.
3. If there is no response within 20 calendar days, the third party administrator or self-administered entity shall follow up with the designated Member representative.
4. Members shall have in place a process for complying with laws preventing disability discrimination, including Government Code Section 12926.1, which requires an interactive process with the injured worker when addressing a return to work particularly with permanent work restrictions.
5. Third party administrators or self-administered claims professional shall cooperate with members to the fullest extent, in providing medical and other information the member deems necessary for the member to meet its obligations under federal and state disability laws.

E. Supplemental Job Displacement Benefits

1. Supplemental Job Displacement Benefits – Dates of injury on or after 1/1/04 and before 1/1/13: Benefits pursuant to Labor Code Section 4658.5 shall be timely provided. Dates of injury on or after 1/1/13: Benefits pursuant to Labor Code 4658.7 shall be timely provided.
2. The third party administrator or self-administered entity shall secure the prompt conclusion of SJDB.

F. Reserving

1. Reserves shall be reviewed at regular diary and at time of any significant event, e.g. - surgery, P&S/MMI, return to work, etc., and adjusted accordingly. This review shall be documented in the file regardless of whether a reserve change was made. Where the SIP model does not apply, claims shall be reserved for the most probable value.
2. Indemnity reserves shall reflect actual temporary disability indemnity exposure with 4850 differential listed separately.
3. Permanent disability indemnity exposure shall include life pension reserve if appropriate.

4. Future medical claims shall be reserved in compliance with CCR 15300 (b)(4) allowing adjustment for reductions in the approved medical fee schedule, undisputed utilization review, medically documented non-recurring treatment costs and medically documented reductions in life expectancy.
5. Allocated expense reserves shall include medical cost containment, legal, investigation, copy service and other related fees.
6. A reserve worksheet shall be utilized and/or detailed rationale substantiating reserve levels shall be documented within the claim file.

G. Resolution of Claim

1. Within 10 working days of receiving medical information indicating that a claim can be finalized, the claims examiner shall begin appropriate action to finalize the claim.
2. Follow up finalization efforts shall continue and be documented at regular diary reviews until resolution is complete.
3. Settlement value shall be documented appropriately utilizing all relevant information.
4. Where settlement includes resolution of future medical for a Medicare beneficiary or an expected Medicare beneficiary, the settlement shall document the strategy to protect Medicare's secondary payer status.
5. Pursuant to CCR15400.2, claim files with awards for future benefits shall be reviewed for administrative closure two years after the last provision of benefits.

H. Settlement Authority

1. No agreement shall be authorized involving liability, or potential liability, of PRISM without the advance written consent of PRISM. The member shall be notified of any settlement request submitted to PRISM.
2. The third party administrator shall obtain the Member's authorization on all settlements or stipulations in excess of the settlement authority provided in any provision of the individual contract between the Member and the claims administrator.

3. Proof of settlement authorization(s) shall be maintained in the claim file.

#### **IV. LITIGATED CASES**

The third party administrator or self-administered entity shall establish written guidelines for the handling of litigated cases. The guidelines should, at a minimum, include the points below, which may be adopted and incorporated by reference as "the Guidelines".

1. The third party administrator or self-administered entity shall promptly initiate investigation of issues identified as material to potential litigation. The Member shall be alerted to the need for in-house investigation, or the need for a contract investigator who is acceptable to the Member. The Member shall be kept informed on the scope and results of investigations.
2. The third party administrator or self-administered entity shall, in consultation with the Member, assign defense counsel from a list approved by the Member. Initial referral and ongoing litigation management shall be timely and appropriate. The third party administrator or self-administered entity shall maintain control of the ongoing claim activities.
3. Settlement proposals directed to the Member shall be forwarded by the third party administrator, self-administered entity or defense counsel in a concise and clear written form with a reasoned recommendation. Settlement proposals shall be presented to the Member as directed so as to insure receipt in sufficient time to process the proposal.
4. Knowledgeable Member personnel shall be involved in the preparation for medical examinations and trial, when appropriate or deemed necessary by the Member so that all material evidence and witnesses are utilized to obtain a favorable result for the defense.
5. The third party administrator or self-administered entity shall comply with any reporting requirement of the Member.

#### **V. SUBROGATION**

1. In all cases where a third party (other than a Member employee or agent) is responsible for the injury to the employee, attempts to obtain information regarding the identity of the responsible party shall be made within 14 calendar days of recognition of subrogation potential.

2. Once identified, the third party shall be contacted within 14 calendar days with notification of the Member's right to subrogation and the recovery of certain claim expenses.
3. If the third party is a governmental entity, a claim shall be filed with the governing board (or State Board of Control as to State entities) within 6 months of the injury or notice of the injury. If the third party is a non-governmental entity, a complaint shall be filed in civil court within two years in order to preserve the statute of limitations.
4. Periodic contact shall be made with the responsible party and/or insurer to provide notification of the amount of the estimated recovery to which the Member shall be entitled.
5. If the injured worker brings a civil action against the party responsible for the injury, the claims administrator shall consult with the Member about the value of the subrogation claim and other considerations. Upon Member authorization, subrogation counsel shall be assigned to file a Lien or a Complaint in Intervention in the civil action.
6. Whenever practical, the claims administrator shall aggressively pursue recovery in any subrogation claim. They should attempt to maximize the recovery for benefits paid, and assert a credit against the injured worker's net recovery for future benefit payments.
7. Member (and PRISM if applicable) approval is required to waive pursuit of subrogation or agree to a settlement of a third party recovery. This approval shall be documented in the claim file. In cases of self-administered entities, a process shall be documented noting the authority levels within the member organization to waive pursuit of subrogation or agree to a settlement of a third party recovery.

## **VI. EXCESS COVERAGE**

- A. Claims meeting the definition of reportable excess workers' compensation claims as defined by the Memorandum of Coverage Conditions Section shall be reported to PRISM within five working days of the day on which it is known the criterion is met. Utilize the Excess Workers' Compensation First Report Form available through PRISM's website.
- B. Subsequent reports shall be transmitted to PRISM on a quarterly basis on all indemnity claims and on a semi-annual basis on all future medical claims or sooner if claim activity warrants, or at such other intervals as requested by PRISM, in accordance with Underwriting and Claims Administration Standards. Utilize the Excess Workers' Compensation Status Report Form

available through PRISM's website, or a comparable form to be approved by PRISM.

- C. Reimbursement requests shall be submitted in accordance with PRISM's reporting and reimbursement procedures on a quarterly or semi-annual basis depending on claims payment activity. Utilize the Excess Workers' Compensation Claim Reporting and Reimbursement Procedures available through PRISM's website.
- D. A closing report with a copy of any settlement documents not previously sent shall be sent to PRISM.

Following is the history of amendments to this document:

Amended: March 4, 1988  
Amended: October 7, 1988  
Amended: October 6, 1995  
Amended: October 1, 1999  
Amended: June 6, 2003  
Amended: March 2, 2007  
Amended: July 1, 2009  
Amended: July 1, 2011  
Amended: March 2, 2012  
Amended: October 4, 2013  
Amended: July 1, 2019

**AGREEMENT FOR PROFESSIONAL SERVICES  
FOR VIDEO PRODUCTION SERVICES**

This Agreement is made and entered into this ~~23-1st~~ day of ~~May~~ ~~July~~, 202~~0~~, by and between the Northern California Cities Self Insurance Fund, on behalf of its member cities, (hereinafter collectively "CITY"), and CRITICAL INCIDENT VIDEOS, LLC (hereinafter "CONTRACTOR").

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**RECITALS**

**WHEREAS**, pursuant to recent changes to State law, CITY is now subject to additional requirements for disclosure of records; and

**WHEREAS**, in order to comply with the new disclosure requirements, CITY desires to adopt a practice of producing some of the required records in video form, and will from time to time need the services of a video production contractor to assist with the preparation of video records;

**AGREEMENT**

**NOW, THEREFORE**, the parties hereby agree as follows:

1. **PROJECT COORDINATION.**

A. **CITY'S Project Manager.** The City Manager will designate the PROJECT MANAGER for the CITY, and said PROJECT MANAGER shall supervise all aspects of the progress and execution of this Agreement.

B. **CONTRACTOR'S Project Director.** CONTRACTOR shall assign a single PROJECT DIRECTOR to have overall responsibility for the progress and execution of this Agreement for CONTRACTOR. Laura Cole is hereby designated as the PROJECT DIRECTOR for CONTRACTOR. Should circumstances or conditions subsequent to the execution of this Agreement require a substitute PROJECT DIRECTOR, for any reason, the CONTRACTOR shall notify the CITY within ten (10) business days of the substitution.

2. **DUTIES OF CONTRACTOR.**

As may be requested by CITY from time to time, CONTRACTOR shall act as technical expert for putting together a critical incident video or any other video production project requested by CITY. At the request of CITY, CONTRACTOR shall counsel, advise, and guide CITY in matters of video production work and provide a finished product at the CITY'S discretion to distribute.

3. DUTIES OF CITY.

CITY shall pay the compensation as provided in Paragraph 4, and perform the duties as follows:

PROJECT MANAGER, or designee, shall communicate CITY'S needs for the video production work, including the desired video content, how long the video should be, what information and materials should be included in the video, and what information and materials should be redacted or blurred for privacy reasons or in accordance with state and federal law. PROJECT MANAGER, or designee, will review the critical incident or other video to determine that it accurately represents what happened. PROJECT MANAGER, or designee, will respond to CONTRACTOR'S questions through email, telephone or in person.

4. COMPENSATION.

For the full performance of the services described herein by CONTRACTOR, CITY shall pay CONTRACTOR \$350 an hour for each hour spent on the project, including but not limited to telephone calls and emails between CITY and CONTRACTOR, time spent traveling to the location of CITY, the process of downloading bodyworn 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. CITY shall also reimburse CONTRACTOR for reasonable travel costs incurred in providing requested services to CITY under this Agreement.

Payment will be made monthly upon receipt by PROJECT MANAGER of itemized invoices submitted by CONTRACTOR. Fees are not to exceed ~~\$9,000~~\$5,000 total without advance written approval from CITY.

CONTRACTOR shall not incur any outside expenses on behalf of CITY, such as legal and accounting fees, unless such expenses have been specifically approved by the PROJECT MANAGER, or designee, in writing in advance. CITY shall reimburse CONTRACTOR for any such pre-approved expenses.

5. TERM OF AGREEMENT.

The initial term of this Agreement shall be for one (1) year commencing on May 23, 2023 and will automatically renew for successive one-year terms unless terminated per the provisions below.

6. TERMINATION.

- A. **Discretionary.** Either party may terminate this Agreement without cause upon thirty (30) days written notice mailed or personally delivered to the other party.
- B. **Cause.** Either party may terminate this Agreement for cause upon fifteen (15) days written notice mailed or personally delivered to the other party, and the notified

party's failure to cure or correct the cause of the termination, to the reasonable satisfaction of the party giving such notice, within such fifteen (15) day time period.

- C. **Effect of Termination.** Upon receipt of notice of termination, neither party shall incur additional obligations under any provision of this Agreement without the prior written consent of the other.
- D. **Return of Documents.** Upon termination, any and all **CITY** documents and materials provided to **CONTRACTOR** and any and all of **CONTRACTOR's** documents and materials prepared for or relating to the performance of its duties under this Agreement, shall be delivered to **CITY** as soon as possible, but not later than thirty (30) days after termination.

7. OWNERSHIP OF DOCUMENTS.

The written or video-taped documents and materials prepared by the **CONTRACTOR** in connection with the performance of its duties under this Agreement, shall be the sole property of **CITY**. **CITY** may use said property for any purpose, including projects not contemplated by this Agreement.

8. INSPECTION AND AUDIT.

Upon reasonable notice, **CONTRACTOR** shall make available to **CITY**, or its agent, for inspection and audit, all documents and materials maintained by **CONTRACTOR** in connection with its performance of its duties under this Agreement. **CONTRACTOR** shall fully cooperate with **CITY** or its agent in any such audit or inspection.

9. ASSIGNABILITY.

The parties agree that they shall not assign or transfer any interest in this Agreement nor the performance of any of their respective obligations hereunder, without the prior written consent of the other party, and any attempt to so assign this Agreement or any rights, duties or obligations arising hereunder shall be void and of no effect.

10. INSURANCE.

- A. **Scope of Coverage.** During the term of this Agreement, **CONTRACTOR** shall maintain, at no expense to **CITY**, the following insurance policies:
  - 1. A commercial general liability insurance policy in the minimum amount of one million dollars (\$1,000,000) per occurrence/two million dollars (\$2,000,000) aggregate, for death, bodily injury, personal injury, or property damage.

2. An automobile liability (owned, non-owned, and hired vehicles) insurance policy in the minimum amount of one million dollars (\$1,000,000) dollars per occurrence.
3. If it employs any person, **CONTRACTOR** shall maintain worker's compensation insurance, as required by the State of California, with statutory limits, and employer's liability insurance with limits of no less than one million dollars (\$1,000,000) per accident for bodily injury or disease. **CONTRACTOR's** worker's compensation insurance shall be specifically endorsed to waive any right of subrogation against **CITY**.

**B. Other Insurance Requirements.** The insurance coverage required of the **CONTRACTOR** in subparagraph A of this section above shall also meet the following requirements:

1. Except for professional liability insurance or worker's compensation insurance, the insurance policies shall be specifically endorsed to include the **CITY**, its officers, agents, employees, and volunteers, as additional insureds (for both ongoing and completed operations) under the policies.
2. The additional insured coverage under **CONTRACTOR'S** insurance policies shall be "primary and noncontributory" with respect to any insurance or coverage maintained by **CITY** and shall not call upon **CITY's** insurance or self-insurance coverage for any contribution. The "primary and noncontributory" coverage in **CONTRACTOR'S** policies shall be at least as broad as ISO form CG20 01 04 13.
3. Except for professional liability insurance or worker's compensation insurance, the insurance policies shall include, in their text or by endorsement, coverage for contractual liability and personal injury.
4. By execution of this Agreement, **CONTRACTOR** hereby grants to **CITY** a waiver of any right to subrogation which any insurer of **CONTRACTOR** may acquire against **CITY** by virtue of the payment of any loss under such insurance. **CONTRACTOR** agrees to obtain any endorsement that may be necessary to effect this waiver of subrogation, but this provision applies regardless of whether or not **CITY** has received a waiver of subrogation endorsement from the insurer.
5. If the insurance is written on a Claims Made Form, then, following termination of this Agreement, said insurance coverage shall survive for a period of not less than five years.
6. The insurance policies shall provide for a retroactive date of placement coinciding with the effective date of this Agreement.

7. The limits of insurance required in this Agreement may be satisfied by a combination of primary and umbrella or excess insurance. Any umbrella or excess insurance shall contain or be endorsed to contain a provision that such coverage shall also apply on a primary and noncontributory basis for the benefit of **CITY** (if agreed to in a written contract or agreement) before **CITY'S** own insurance or self-insurance shall be called upon to protect it as a named insured.
  8. It shall be a requirement under this Agreement that any available insurance proceeds broader than or in excess of the specified minimum insurance coverage requirements and/or limits shall be available to **CITY** or any other additional insured party. Furthermore, the requirements for coverage and limits shall be: (1) the minimum coverage and limits specified in this Agreement; or (2) the broader coverage and maximum limits of coverage of any insurance policy or proceeds available to the named insured; whichever is greater. No representation is made that the minimum Insurance requirements of this agreement are sufficient to cover the obligations of the **CONTRACTOR** under this agreement.
- C. **Deductibles and SIR's.** Any deductibles or self-insured retentions in **CONTRACTOR's** insurance policies must be declared to and approved by the PROJECT MANAGER and City Attorney, and shall not reduce the limits of liability. Policies containing any self-insured retention (SIR) provision shall provide or be endorsed to provide that the SIR may be satisfied by either the named insured or **CITY** or other additional insured party. At **CITY's** option, the deductibles or self-insured retentions with respect to **CITY** shall be reduced or eliminated to **CITY's** satisfaction, or **CONTRACTOR** shall procure a bond guaranteeing payment of losses and related investigations, claims administration, attorney's fees and defense expenses.
- D. **Proof of Insurance.** **CONTRACTOR** shall provide to the PROJECT MANAGER or **CITY'S** City Attorney all of the following: (1) Certificates of Insurance evidencing the insurance coverage required in this Agreement; (2) a copy of the policy declaration page and/or endorsement page listing all policy endorsements for the commercial general liability policy, and (3) excerpts of policy language or specific endorsements evidencing the other insurance requirements set forth in this Agreement. **CITY** reserves the right to obtain a full certified copy of any insurance policy and endorsements from **CONTRACTOR**. Failure to exercise this right shall not constitute a waiver of the right to exercise it later. The insurance shall be approved as to form and sufficiency by PROJECT MANAGER and the City Attorney.

11. DISCLAIMER AND ACKNOWLEDGMENT; INDEMNIFICATION.

A. **Disclaimers and Acknowledgments.** CITY acknowledges that CONTRACTOR is assisting in the technical aspects of video production and does not make any claims regarding applicable laws related to such production and subsequent distribution of any video produced. CITY agrees that it will review all video productions prior to any dissemination to ensure accuracy, context and compliance with all relevant laws. CITY 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 video productions. CITY acknowledges that CONTRACTOR will not keep copies of any work product provided by CITY. All materials and information provided by CITY will be returned to CITY. The ORIGINAL final product will be provided to CITY. CONTRACTOR will only retain a copy of the final product provided.

B. **Indemnification.** CITY shall fully defend, with counsel of CITY'S choosing, indemnify, and hold harmless CONTRACTOR 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) (hereafter "Claims"), 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, in any way whatsoever, CONTRACTOR'S services under this Agreement, except that to the extent that liability is caused by the gross negligence or willful misconduct of CONTRACTOR, CITY'S indemnification obligation shall be reduced in proportion to CONTRACTOR'S share of liability for the gross negligence or willful misconduct. For purposes of this section, "CONTRACTOR" shall include CONTRACTOR'S officers, owners, personnel, employees, agents, contractors, invitees, or volunteers. The indemnification provided in this section applies to and includes without limitation, the payment of all penalties, fines, judgments, awards, decrees, attorneys' fees, and related costs or expenses assessed against or incurred by CONTRACTOR in connection with a Claim.

C. The defense and indemnification obligations of this Agreement are undertaken in addition to, and shall not in any way be limited by, the insurance obligations contained in this Agreement, and shall survive the termination or completion of this Agreement for the full period of time allowed by law.

12. NONDISCRIMINATION.

CONTRACTOR shall not discriminate, in any way, against any person on the basis of age, sex, race, color, religion, ancestry, national origin or disability in connection with or related to the performance of its duties and obligations under this Agreement.

13. COMPLIANCE WITH ALL LAWS.

CONTRACTOR shall observe and comply with all applicable federal, state and local laws, ordinances, codes and regulations, in the performance of its duties and obligations under this



C. No other agreement, promise or statement, written or oral, relating to the subject matter of this Agreement, shall be valid or binding, except by way of a written amendment to this Agreement.

D. The terms and conditions of this Agreement shall not be altered or modified except by a written amendment to this Agreement signed by the **CONTRACTOR** and the **CITY**.

E. If any conflicts arise between the terms and conditions of this Agreement, and the terms and conditions of the attached exhibits or the documents expressly incorporated by reference, the terms and conditions of this Agreement shall control.

18. WAIVERS.

The waiver by either party of any breach or violation of any term, covenant or condition of this Agreement, or of any ordinance, law or regulation, shall not be deemed to be a waiver of any other term, covenant, condition, ordinance, law or regulation, or of any subsequent breach or violation of the same or other term, covenant, condition, ordinance, law or regulation. The subsequent acceptance by either party of any fee, performance, or other consideration which may become due or owing under this Agreement, shall not be deemed to be a waiver of any preceding breach or violation by the other party of any term, condition, covenant of this Agreement or any applicable law, ordinance or regulation.

19. COSTS AND ATTORNEY'S FEES.

The prevailing party in any action brought to enforce the terms and conditions of this Agreement, or arising out of the performance of this Agreement, may recover its reasonable costs (including claims administration) and attorney's fees expended in connection with such action.

20. OTHER TAXES.

**CONTRACTOR** shall pay any and all state and federal taxes and any other applicable taxes. **CITY** shall not be required to pay for any work performed under this Agreement, until **CONTRACTOR** has provided **CITY** with a completed Internal Revenue Service Form W-9 (Request for Taxpayer Identification Number and Certification).

21. SURVIVAL OF TERMS.

Any terms of this Agreement that by their nature extend beyond the term (or termination) of this Agreement shall remain in effect until fulfilled, and shall apply to both Parties' respective successors and assigns.

22. APPLICABLE LAW.

The laws of the State of California shall govern this Agreement.

23. COUNTERPARTS AND ELECTRONIC SIGNATURE.

This Agreement may be executed in any number of counterparts, each of which shall be deemed an original, but all of which together shall constitute one document. Counterpart signature pages may be delivered by telecopier, email or other means of electronic transmission.

**IN WITNESS WHEREOF**, the parties have executed this Agreement as of the day, month and year first above written.

**CITY**

\_\_\_\_\_  
Liz Cottrell  
NCCSIF

**CONTRACTOR**



By: \_\_\_\_\_

Name: Laura Cole

Title: President



417 Harrison St, Oakland, CA 94607/ Phone: (650) 867 -8657 / Fax (650) 240-3866 / CL#103474/ 1000053728

## **PROPOSAL FOR “NOT TO EXCEED” AGREEMENT BETWEEN: NCCSIF AND PRECISION CONCRETE CUTTING (PCC)**

### **Overview**

Uneven sidewalks caused by ground settling and tree roots cause a potential hazard to pedestrians. Displaced sidewalks cause problems for both public and private entities in the form of trip and fall liability exposure.

This AGREEMENT is created for the sole purpose of establishing an agreed-upon set of services and related costs to allow NCCSIF members access to professional sidewalk inspection and repair maintenance services. Furthermore, this AGREEMENT creates no obligation or expectation that any work will result from this agreement. The FEES and PRICING SCHEDULE listed below are for the period JUNE 1, 2023, to MAY 30, 2026. The CONTRACTOR’s specific services are defined below and are available to MEMBER on as needed basis. The exact terms and conditions of such services are to be arranged between the CONTRACTOR and MEMBER. MEMBER is responsible for initiating and requesting any work of Contractor.

### **Background Information on Precision Concrete Cutting**

PCC has been repairing and inspecting sidewalks since 1990. The company does work throughout the United States and with dozens of cities in California.

Precision Concrete Cutting is leader in sidewalk asset management. We specialize in surveying sidewalk infrastructure and repairing uneven sidewalks. Our unique saw-cutting method for correcting off-set sidewalk panels leaves behind ADA compliant results for a fraction of the cost of new concrete. Our clients benefit from detailed GIS maps that allows them to create a GIS data base to cost effectively manage their sidewalk infrastructure.

### **ASSESSMENT SERVICES**

Precision Concrete Cutting technicians will walk every panel in the project area and visually inspect for potential tripping hazards and damage. PCC will provide a GIS compatible report that list each location identified including a photo, exact location, off-set height and square foot amount for replacement locations.

### **PROPRIETARY MOBILE DATA COLLECTION SOFTWARE**

Precision Concrete Cutting has developed a proprietary mobile software that is useable across multiple platforms (Android, iPhone, iPad, Smart Phone, etc.)

- Provides GPS Coordinates – Integrates with GIS systems
- Mapping – Provides detailed location data plotted with Google Maps
- Detailed Reporting – Provides specific and detailed data on measurements for every trip hazard
- Addresses – The software gives the address and longitude / latitude of each trip hazard location
- Additional Data – Records additional sidewalk data (ie. spalling, cracks, replacement spots, and any other data you need)
- Sidewalk Asset Management – Precision Concrete Cutting offers complete sidewalk asset management



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To Date, PCC has been awarded 6 patents by the US Patent and Trademark Office on our trip hazard removal equipment and process. The following is each patent description and number where they can be reviewed on the US Patent office web site – [www.uspto.gov](http://www.uspto.gov)

- 6,827,074 - Hub and blade combination patent
- 6,896,604 - Dust hood patent
- 7,000,606 - Cutting apparatus and broadening patent
- 7,143,760 - Method patent
- 7,201,644 - Variations and broadening patent
- 7,402,095 - Extended methods patent

**Service Option #1 Sidewalk Assessment Services**

CONTRACTOR will inspect sidewalks and provide a written inspection report in the format approved by the MEMBER (optional curbs and gutters can be included in the scope of work). The inspection reports shall include the identification, location, and description of each problem and recommended action to be taken. The format and information required may be changed at the request of MEMBER with the agreement of both parties.

**Sidewalk Assessment Fee Schedule**

Cost Per Sidewalk Mile	Total Sidewalk Miles	Estimated Cost per Day	Estimated Man Days	Total Estimated Assessment Cost
\$386.00	TBD	\$1,000	TBD	\$ TBD

**Pricing Schedule based on the CPI Increase over the -year period outline below.**

Year	3/8 to 1/2"	>1/2 to 1"	>1-2"	CPI % Increase
2023	\$ 35.72	\$ 71.45	\$ 141.75	7%
2024	\$ 38.22	\$ 76.45	\$ 151.67	7%
2025	\$ 40.90	\$ 81.80	\$ 162.29	7%
2026	\$ 43.76	\$ 87.53	\$ 173.65	7%

**Services Offered:**

- Sidewalk Assessment Services cost of \$386 a sidewalk mile
- Uneven Sidewalk Repair Services range in cost per measurements and table above.
- Sidewalk Removal and Replacement is not included, as a project of that size is going to require the NCCSIF Member to go to bid.

Precision Concrete Cutting is committed to providing the highest quality service to our clients. Should you have any questions or comments, please do not hesitate to contact us.

PCC Representative:

**President, Liz Cottrell:**

Joseph Ortega

X \_\_\_\_\_

Vice President

Title

## Memorandum of Understanding

Lexipol LLC (“Lexipol”) and the **Northern California Cities Self Insurance Fund (NCCSIF or “Partner”)** agree to the terms of this Memorandum of Understanding (the “Agreement”) as a means to enhance and encourage professionalism and access to Federal, State and Foundation grants. Through this Agreement, Partner’s members, as listed on Schedule 1 and attached hereto, shall have access and may subscribe to certain Lexipol grant services at favorable rates.

More specifically, as part of this Agreement,

### **Lexipol will:**

- Provide **NCCSIF** agencies Sponsored Grant Assistance Platform Services. Under this MOU each member (see Schedule 1) of NCCSIF has the option to receive the following:
  - Personalized strategic grant consulting specific to cities funding needs;
  - Customized grant support in the form of applications assistance and narrative reviews;
  - Custom GrantFinder research tool, including weekly grant alerts;
  - Dedicated account management support team;
  - 50% discount off list pricing for grant writing services on a per project, per application basis;
  - Monthly automated reports; and
  - Quarterly meetings to review programs and services.
- Collaborate with **NCCSIF** to promote Lexipol services with outreach efforts, marketing and participation at association events.
- Provide **NCCSIF** educationally-based/non-promotional content suitable for publication or distribution to **NCCSIF** members via email, newsletters and quarterly publications.

### **Northern California Cities Self Insurance Fund (NCCSIF) will:**

- Agree to pay the sum of \$18,000 per year for the above outlined Sponsored Grant Assistance Platform Services.
- Agree to enter into a two-year agreement for these services.
- Promote, free of charge, the Lexipol Grant Service to its members via the following:
  - Promote Lexipol on official Association webpage and link back to Lexipol website
  - Provide space in newsletters and quarterly publications for Lexipol’s educationally based non-promotional content.
  - Provide for 4 (four) ad space in newsletters/ publications for Lexipol’s promotional content annually. Ad size to be suitable to the size of the article.
- Annually provide a list of member departments with contact information (main contact name, title, address, phone number and email address) which will be kept confidential by Lexipol and used specifically for member confirmation and program promotion.

## SCOPE OF SERVICE

- Access to full version of GrantFinder with set-up automatically upon the completion of the online lead form. Lead form is completed describing funding needs for City. To better work and serve each agency properly, Lexipol will limit the number of initial onboarding/consulting meetings with new agencies to a maximum of 5 per month. Priority for the agencies to work with Lexipol will be left to NCCSIF.
- Response times to inquiries will be addressed by phone/email within 72 hours.
- Each agency will be provided funding needs assessment, grant focused consultation call, and customized grant support in the form of applications guidance and narrative review.
- Provide agencies with a 50% discount off list pricing for grant writing services.
- Once a grant has been selected from GrantFinder, a consult call can be requested, a review of the grant can be requested, narrative elements to be reviewed can also be requested.
- Tracking of grant project progress from grant being selected up to grant being submitted.
- Direct access to the Grants Customer Success Team to discuss where each project is at in the process.

**NOTE:** Grant application submissions can take 20-100 hours to complete depending on the complexity of the grant. Our Grant assistant platform of services is meant to reduce this average by 50% by providing coaching, tools, and resources that you can use for free. Even with our dedicated customized help, agencies who pursue grants should anticipate spending anywhere from 10-50 hours on a single grant application.

## TIMELINE

Upon receipt of signed agreement, the following steps will occur:

- Week 1
  - Introduction of Customer Success Manager
  - Kick-off call scheduled with all member cities
  - Promotional material to be provided for NCCSIF webpage promotions
  - NCCSIF to provide a list of member departments with contact information (main contact name, title, address, phone number and email address) which will be kept confidential by Lexipol and used specifically for member confirmation and program promotion.
- Weeks 2-4
  - Set-up and GrantFinder Training

## **TERM & TERMINATION**

The effective date of this Agreement is **July 1, 2023** and the Agreement shall remain in effect for an initial two (2) year term (the "Initial Term"), after which the Agreement shall automatically renew in one (1) year increments (each, a "Renewal Term") unless terminated. During the Initial Term, this Agreement may be terminated by mutual agreement of the parties or through 12-month written notice by either party. Following the Initial Term, this Agreement may be terminated by either party upon 90-days written notice.

In the event of termination or expiration of this Agreement for any reason, Partner agrees to work in good faith with Lexipol to communicate the opportunity for Partner member agencies to continue their subscriptions to Lexipol services on a 1:1 basis with Lexipol.

## **RELATIONSHIP OF PARTIES**

Lexipol and Partner shall for all purposes be deemed independent contractors and, except as otherwise provided for herein or otherwise expressly approved, shall not act for or represent each other. The parties agree at all times to work together in good faith to accomplish their mutually-agreed upon outcomes and may from time to time enter into addenda documenting specific project updates or goals.

## **INSURANCE**

During the Term, Lexipol shall maintain, at its expense, commercially reasonable insurance policies with a limit of no less than \$1,000,000 covering Lexipol's provision of services hereunder.

## **LIMITATION OF LIABILITY**

Neither party will be liable to the other for any indirect, incidental, consequential, special, or exemplary damages relating to this Agreement, even if such party has been advised of the possibility of such damages. Each party's maximum, aggregate, cumulative liability to the other relating to this Agreement shall not exceed the amount paid to Lexipol under this Agreement.

## **NO SUBLICENSES OR ASSIGNMENT**

Neither party may grant sublicenses hereunder or otherwise assign any of its rights or obligations hereunder without the express prior written consent of the other party.

## **OTHER**

Partner will be invoiced annually for applicable subscription fees of member agencies. Services added throughout each year will be invoiced on a rolling basis or captured at the next annual renewal. The parties agree that each is granted the right to use the other party's logo on their Website and corresponding web pages. All other use of logos or copyrighted materials will be agreed by both parties in advance. All subscription pricing related to this MOU remains subject to increase upon notice from Lexipol.

## **ENTIRE AGREEMENT**

This Agreement shall replace and supersede any prior agreements between the parties and may only be amended by mutual written agreement.

**IN WITNESS WHEREOF**, the Parties execute this MOU on the date set below their respective signatures.

**NCCSIF**

**Lexipol, LLC**

Sign: \_\_\_\_\_

Sign: \_\_\_\_\_

Print Name: \_\_\_\_\_

Print Name: \_\_\_\_\_

Title: \_\_\_\_\_

Title: \_\_\_\_\_

Date: \_\_\_\_\_

Date: \_\_\_\_\_

## Schedule 1 – NCCSIF Member Agencies

As of June 1, 2023:

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 Lone  
City of Jackson  
City of Lincoln  
City of Marysville  
City of Nevada City  
City of Oroville  
Town of Paradise  
City of Placerville  
City of Red Bluff  
City of Rio Vista  
City of Rocklin  
City of Willows  
City of Yuba City



BACK TO AGENDA

**Northern California Cities Self Insurance Fund  
Board of Directors Meeting  
June 22, 2023**

**Agenda Item E.**

**GENERAL RISK MANAGEMENT ISSUES**

**INFORMATION ITEM**

**ISSUE:** The floor will be open to the Board for discussion.

**RECOMMENDATION:** None.

**FISCAL IMPACT:** None.

**BACKGROUND:** This is an opportunity for 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  
Board of Directors Meeting  
June 22, 2023**

**Agenda Item F.4.**

**SUMMARY OF THE MAY 25, 2023  
EXECUTIVE COMMITTEE MEETING**

**INFORMATION ITEM**

**ACTIONS TAKEN:**

- **Lexipol Fire Subscription Services** - the Committee approved the pricing in the contract on the Board's Consent Calendar.
- **Lexipol Law Enforcement Subscription Services** - the Committee approved the pricing in the contract on the Board's Consent Calendar.
- **Liability Counsel List Review of Legal Panel and Rate Changes** – The Committee approved the addition of members of the Prentice Long firm.
- **Workers' Compensation Counsel List Review of Legal Panel and Rate Changes** – The Committee approved the updates to the list and hourly rate changes.
- **Quarterly Financial Report as of March 31, 2023**- The Committee recommend approval of the Quarterly Financial Report as of March 31, 2023.
- **FY 23/24 Crime Coverage Renewal**  
The Committee recommended approval of the FY 23/24 Crime Coverage proposal.
- **Risk Management Committee Report** – The Committee recommend approval of the Cash for Safety Culture Awards.



**Northern California Cities Self Insurance Fund  
Board of Directors Meeting  
June 22, 2023**

**Agenda Item G.1.**

**QUARTERLY FINANCIAL REPORT  
FOR PERIOD ENDING MARCH 31, 2023**

**ACTION ITEM**

**ISSUE:** The Board receives a quarterly report on the financial status of NCCSIF. James Marta from James Marta & Company will present NCCSIF's Financials for the Quarter ending March 31, 2023, to the Board.

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

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.

**RECOMMENDATION:** Receive and file the Quarterly Financials as presented.

**FISCAL IMPACT:** None

**BACKGROUND:** Each quarter the Board reviews the quarterly financials for accuracy and refers questions for follow-up or receives and files the report as presented.

**ATTACHMENT(S):** Quarterly Financial Report for Period Ending March 31, 2023

**FINANCIAL REPORT**

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**MARCH 31, 2023**

**AND FOR THE**

**NINE MONTHS THEN ENDED**

# **Northern California Cities Self Insurance Fund**

**Northern California Cities Self Insurance Fund**  
**Table of Contents**  
**March 31, 2023**

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Accountant’s Compilation Report	1
BASIC FINANCIAL STATEMENTS	
Statement of Net Position	2
Statement of Revenues, Expenses and Changes in Net Position	3
Statement of Cash Flows	4
SUPPLEMENTARY INFORMATION	
Combining Statement of Net Position – Liability	5
Combining Statement of Revenues, Expenses and Changes in Net Position – Liability	8
Combining Statement of Cash Flows – Liability	11
Combining Statement of Net Position – Workers’ Compensation	14
Combining Statement of Revenues, Expenses and Changes in Net Position – Workers’ Compensation	17
Combining Statement of Cash Flows – Workers’ Compensation	20
Reconciliation of Claims Liabilities by Program	23
Graphical Summary of Claims	24
Budget to Actual	26
Notes to the Budget to Actual	30
Risk Management Reserves Current Usage Report	31
Police Risk Management Grants Current Usage Report	32



**James Marta & Company LLP**

*Certified Public Accountants*

*Accounting, Auditing, Tax, and Consulting*

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## 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, 2023, and the related statement of revenues, expenses and changes in net position and statement of cash flows for the nine months then ended and the related notes 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. Accordingly, 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, comprehensive income 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 information was subject to our compilation engagement; however, we have not audited or reviewed the information and, accordingly, 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, 2023 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 since we provide accounting, financial and management services.

*James Marta & Company LLP*

James Marta & Company LLP  
Certified Public Accountants  
May 9, 2023

**Northern California Cities Self Insurance Fund  
(Governmental Enterprise Fund)  
Statement of Net Position  
March 31, 2023**

---

**Assets**

Current Assets	
Cash and Cash Equivalents	\$ 6,273,861
Accounts Receivable	4,350
Interest Receivable	336,738
Excess Accounts Receivable	873,505
Prepaid Expense	3,170,125
Total Current Assets	<u>10,658,579</u>
Non-Current Assets	
Investments*	<u>76,013,026</u>
Total Assets	<u>\$ 86,671,605</u>

**Liabilities & Net Position**

Current Liabilities	
Accounts Payable	\$ 101,921
Unearned Revenue	5,712,947
Total Current Liabilities	<u>5,814,868</u>
Non-Current Liabilities	
Outstanding Liabilities*	47,103,725
ULAE*	2,467,376
Total Non-Current Liabilities	<u>49,571,101</u>
Total Liabilities	<u>\$ 55,385,969</u>
Net Position	
Designated for Contingency	200,000
Designated for Risk Management	1,235,397
Undesignated	29,850,239
Total Net Position	<u>31,285,636</u>
Liability & Net Position	<u>\$ 86,671,605</u>

\*For internal reporting purposes, investments and claim liabilities are classified as no

**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, 2023**

---

Operating Income	
Administration Deposit	\$ 1,111,043
Banking Layer Deposit	7,358,978
Shared Risk Layer	5,951,249
Excess Deposit/Premium	5,248,289
Property/Crime Insurance Income	4,228,267
Risk Management Grants	258,855
Total Operating Income	<u>24,156,681</u>
Operating Expenses	
Claims Paid	9,010,130
O/S Liability adj.	(2,643,035)
ULAE	440,864
Consultants	59,366
Safety Service	368,957
Claims Administration	1,009,024
Program Administration	381,975
Board Expenses	12,202
Excess Insurance	5,129,728
Property/Crime Insurance Expense	4,228,179
Member Identity Theft Protection	24,031
Total Operating Expenses	<u>18,021,421</u>
Operating Income (Loss)	6,135,260
Non-Operating Income	
Change in Fair Market Value	(191,328)
Investment Income	940,045
Total Non-Operating Income	<u>748,717</u>
Change in Net Position	6,883,977
Beginning Net Position	<u>24,401,660</u>
Ending Net Position	<u><u>\$ 31,285,636</u></u>

**Northern California Cities Self Insurance Fund  
(Governmental Enterprise Fund)  
Statement of Cash Flows  
For the Nine Months Ended March 31, 2023**

---

<b>Cash flows from operating activities:</b>	
Cash received from members	\$ 27,346,812
Cash paid for claims	(9,410,257)
Cash paid for insurance	(12,483,419)
Cash paid to vendors	(1,715,167)
Cash (paid) received for dividends	<u>820,405</u>
Net cash provided by (used in) operating activities	<u>4,558,374</u>
 <b>Cash flows from investing activities:</b>	
Investment income received	838,640
Purchases of investments	(40,144,708)
Proceeds from sale or maturity of investments	<u>25,868,302</u>
Net cash provided by (used in) investing activities	<u>(13,437,766)</u>
Net increase (decrease) in cash and cash equivalents	(8,879,392)
Cash and cash equivalents, beginning of year	<u>15,153,253</u>
Cash and cash equivalents, end of year	<u><u>\$ 6,273,861</u></u>
 Reconciliation of operating income (loss) to net cash provided by (used in) operating activities:	
Operating income (loss)	\$ 6,135,260
 Adjustments to reconcile operating income (loss) to net cash provided by (used in) operating activities:	
(Increase) decrease in:	
Member receivable	195,604
Excess receivable	(197,920)
Prepaid expense	(3,170,125)
(Decrease) increase in:	
Accounts payable	(20,222)
Unearned revenue	3,817,928
Unpaid claims and claim adjustment expenses	<u>(2,202,151)</u>
Net cash provided by (used in) operating activities	<u><u>\$ 4,558,374</u></u>
 Supplemental information:	
Noncash non-operating and investing activities	
Net change in fair value of investments	<u><u>\$ (191,328)</u></u>

## **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, 2023**

	<b>Total All Layers</b>	<b>Admin Layer</b>	<b>Shared Layer</b>	<b>Total Banking Layer</b>
<b>Current Assets</b>				
Cash and Cash Equivalents	\$ 2,316,826	\$ 296,708	\$ 30,113	\$ 1,990,005
Accounts Receivable	4,350	-	4,350	-
Interest Receivable	95,496	2,699	57,188	35,609
Excess Accounts Receivable	309,834	-	309,834	-
Prepaid Expense	2,586,152	4,517	2,581,635	-
<b>Total Current Assets</b>	<b>5,312,658</b>	<b>303,924</b>	<b>2,983,120</b>	<b>2,025,614</b>
<b>Non-Current Assets</b>				
Investments*	20,242,911	308,857	13,482,939	6,451,115
<b>Total Assets</b>	<b>\$ 25,555,569</b>	<b>\$ 612,781</b>	<b>\$ 16,466,059</b>	<b>\$ 8,476,729</b>
<b>Current Liabilities</b>				
Accounts Payable	\$ 36,166	\$ 12,139	\$ -	\$ 24,027
Unearned Revenue	4,323,898	126,616	3,546,765	650,517
<b>Total Current Liabilities</b>	<b>4,360,064</b>	<b>138,755</b>	<b>3,546,765</b>	<b>674,544</b>
<b>Non-Current Liabilities</b>				
Outstanding Liabilities*	12,751,953	-	9,046,297	3,705,656
ULAE*	628,002	-	-	628,002
<b>Total Non-Current Liabilities</b>	<b>13,379,955</b>	<b>-</b>	<b>9,046,297</b>	<b>4,333,658</b>
<b>Total Liabilities</b>	<b>\$ 17,740,019</b>	<b>\$ 138,755</b>	<b>\$ 12,593,062</b>	<b>\$ 5,008,202</b>
<b>Net Position</b>				
Designated for Contingency	100,000	100,000	-	-
Undesignated	7,715,550	374,026	3,872,997	3,468,527
<b>Total Net Position</b>	<b>7,815,550</b>	<b>474,026</b>	<b>3,872,997</b>	<b>3,468,527</b>
<b>Liability &amp; Net Position</b>	<b>\$ 25,555,569</b>	<b>\$ 612,781</b>	<b>\$ 16,466,059</b>	<b>\$ 8,476,729</b>

\*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 - Liability  
March 31, 2023**

	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
<b>Current Assets</b>									
Cash and Cash Equivalents	\$ 34,653	\$ 42,586	\$ 95,583	\$ 18,475	\$ 10,973	\$ 189,519	\$ 176,967	\$ 1,451	\$ 26,209
Accounts Receivable	-	-	-	-	-	-	-	-	-
Interest Receivable	744	2,076	639	423	485	10,543	2,036	814	281
Excess Accounts Receivable	-	-	-	-	-	-	-	-	-
Prepaid Expense	-	-	-	-	-	-	-	-	-
<b>Total Current Assets</b>	<b>35,397</b>	<b>44,662</b>	<b>96,222</b>	<b>18,898</b>	<b>11,458</b>	<b>200,062</b>	<b>179,003</b>	<b>2,265</b>	<b>26,490</b>
<b>Non-Current Assets</b>									
Investments*	145,566	447,621	56,269	82,805	73,924	2,345,073	319,094	179,358	42,182
<b>Total Assets</b>	<b>\$ 180,963</b>	<b>\$ 492,283</b>	<b>\$ 152,491</b>	<b>\$ 101,703</b>	<b>\$ 85,382</b>	<b>\$ 2,545,135</b>	<b>\$ 498,097</b>	<b>\$ 181,623</b>	<b>\$ 68,672</b>
<b>Current Liabilities</b>									
Accounts Payable	\$ 856	\$ 1,444	\$ 660	\$ 507	\$ 845	\$ 4,856	\$ 1,460	\$ 540	\$ 353
Unearned Revenue	(462)	52,674	17,148	10,542	41,192	137,044	62,099	15,132	4,684
<b>Total Current Liabilities</b>	<b>394</b>	<b>54,118</b>	<b>17,808</b>	<b>11,049</b>	<b>42,037</b>	<b>141,900</b>	<b>63,559</b>	<b>15,672</b>	<b>5,037</b>
<b>Non-Current Liabilities</b>									
Outstanding Liabilities*	190,729	139,262	103,026	89,043	212,123	1,068,702	165,880	162,870	12,620
ULAE*	32,323	23,601	17,460	15,090	35,949	181,114	28,112	27,602	2,139
<b>Total Non-Current Liabilities</b>	<b>223,052</b>	<b>162,863</b>	<b>120,486</b>	<b>104,133</b>	<b>248,072</b>	<b>1,249,816</b>	<b>193,992</b>	<b>190,472</b>	<b>14,759</b>
<b>Total Liabilities</b>	<b>\$ 223,446</b>	<b>\$ 216,981</b>	<b>\$ 138,294</b>	<b>\$ 115,182</b>	<b>\$ 290,109</b>	<b>\$ 1,391,716</b>	<b>\$ 257,551</b>	<b>\$ 206,144</b>	<b>\$ 19,796</b>
<b>Net Position</b>									
Designated for Contingency	-	-	-	-	-	-	-	-	-
Undesignated	(42,483)	275,302	14,197	(13,479)	(204,727)	1,153,419	240,546	(24,521)	48,876
<b>Total Net Position</b>	<b>(42,483)</b>	<b>275,302</b>	<b>14,197</b>	<b>(13,479)</b>	<b>(204,727)</b>	<b>1,153,419</b>	<b>240,546</b>	<b>(24,521)</b>	<b>48,876</b>
<b>Liability &amp; Net Position</b>	<b>\$ 180,963</b>	<b>\$ 492,283</b>	<b>\$ 152,491</b>	<b>\$ 101,703</b>	<b>\$ 85,382</b>	<b>\$ 2,545,135</b>	<b>\$ 498,097</b>	<b>\$ 181,623</b>	<b>\$ 68,672</b>

\*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 - Liability  
March 31, 2023**

	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
<b>Current Assets</b>										
Cash and Cash Equivalents	\$ 5,014	\$ 377,971	\$ 166,790	\$ 13,531	\$ 10,732	\$ 102,716	\$ 95,307	\$ 272,468	\$ 68,721	\$ 280,338
Accounts Receivable	-	-	-	-	-	-	-	-	-	-
Interest Receivable	310	3,068	1,732	1,076	1,437	1,270	406	3,432	623	4,214
Excess Accounts Receivable	-	-	-	-	-	-	-	-	-	-
Prepaid Expense	-	-	-	-	-	-	-	-	-	-
<b>Total Current Assets</b>	<b>5,324</b>	<b>381,039</b>	<b>168,522</b>	<b>14,607</b>	<b>12,169</b>	<b>103,986</b>	<b>95,713</b>	<b>275,900</b>	<b>69,344</b>	<b>284,552</b>
<b>Non-Current Assets</b>										
Investments*	70,364	357,743	251,236	235,286	339,121	206,166	1,689	540,998	38,063	718,557
<b>Total Assets</b>	<b>\$ 75,688</b>	<b>\$ 738,782</b>	<b>\$ 419,758</b>	<b>\$ 249,893</b>	<b>\$ 351,290</b>	<b>\$ 310,152</b>	<b>\$ 97,402</b>	<b>\$ 816,898</b>	<b>\$ 107,407</b>	<b>\$ 1,003,109</b>
<b>Current Liabilities</b>										
Accounts Payable	\$ 695	\$ 2,648	\$ 1,809	\$ 897	\$ 637	\$ 928	\$ 1,150	\$ 1,809	\$ 428	\$ 1,505
Unearned Revenue	4,484	65,060	35,456	22,270	11,734	29,554	19,060	34,940	14,574	73,332
<b>Total Current Liabilities</b>	<b>5,179</b>	<b>67,708</b>	<b>37,265</b>	<b>23,167</b>	<b>12,371</b>	<b>30,482</b>	<b>20,210</b>	<b>36,749</b>	<b>15,002</b>	<b>74,837</b>
<b>Non-Current Liabilities</b>										
Outstanding Liabilities*	105,045	285,750	68,926	363,189	52,717	100,044	69,292	136,109	73,236	307,093
ULAE*	17,802	48,426	11,681	61,550	8,934	16,955	11,743	23,067	12,411	52,043
<b>Total Non-Current Liabilities</b>	<b>122,847</b>	<b>334,176</b>	<b>80,607</b>	<b>424,739</b>	<b>61,651</b>	<b>116,999</b>	<b>81,035</b>	<b>159,176</b>	<b>85,647</b>	<b>359,136</b>
<b>Total Liabilities</b>	<b>\$ 128,026</b>	<b>\$ 401,884</b>	<b>\$ 117,872</b>	<b>\$ 447,906</b>	<b>\$ 74,022</b>	<b>\$ 147,481</b>	<b>\$ 101,245</b>	<b>\$ 195,925</b>	<b>\$ 100,649</b>	<b>\$ 433,973</b>
<b>Net Position</b>										
Designated for Contingency	-	-	-	-	-	-	-	-	-	-
Undesignated	(52,338)	336,898	301,886	(198,013)	277,268	162,671	(3,843)	620,973	6,758	569,136
<b>Total Net Position</b>	<b>(52,338)</b>	<b>336,898</b>	<b>301,886</b>	<b>(198,013)</b>	<b>277,268</b>	<b>162,671</b>	<b>(3,843)</b>	<b>620,973</b>	<b>6,758</b>	<b>569,136</b>
<b>Liability &amp; Net Position</b>	<b>\$ 75,688</b>	<b>\$ 738,782</b>	<b>\$ 419,758</b>	<b>\$ 249,893</b>	<b>\$ 351,290</b>	<b>\$ 310,152</b>	<b>\$ 97,402</b>	<b>\$ 816,898</b>	<b>\$ 107,407</b>	<b>\$ 1,003,109</b>

\*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, 2023**

	<b>Total</b>			
	<b>All Layers</b>	<b>Admin Layer</b>	<b>Shared Layer</b>	<b>Total Banking Layer</b>
Operating Income				
Administration Deposit	\$ 379,851	\$ 379,851	\$ -	\$ -
Banking Layer Deposit	1,751,976	-	-	1,751,976
Shared Risk Layer	2,796,000	-	2,796,000	-
Excess Deposit/Premium	3,616,653	-	3,616,653	-
Property/Crime Insurance Income	4,228,267	-	4,228,267	-
Banking Layer Assessment	-	-	-	-
Banking Layer Refund	-	-	-	-
Other Income	-	-	-	-
<b>Total Operating Income</b>	<b>12,772,747</b>	<b>379,851</b>	<b>10,640,920</b>	<b>1,751,976</b>
Operating Expenses				
Claims Paid	2,831,264	-	1,942,160	889,104
O/S Liability adj.	851,838	-	715,897	135,941
ULAE	628,000	-	-	628,000
Consultants	23,206	23,206	-	-
Safety Service	105,762	86,838	18,924	-
Claims Administration	202,207	-	-	202,207
Program Administration	203,712	203,712	-	-
Board Expenses	6,101	6,101	-	-
Excess Insurance	3,498,092	-	3,498,092	-
Property/Crime Insurance Expense	4,228,179	-	4,228,179	-
Trustee's E&O Coverage	13,552	13,552	-	-
<b>Total Operating Expense</b>	<b>12,591,913</b>	<b>333,409</b>	<b>10,403,252</b>	<b>1,855,252</b>
Operating Income (Loss)	180,834	46,442	237,668	(103,276)
Non-Operating Income				
Change in Fair Market Value	(36,241)	(405)	(19,896)	(15,940)
Investment Income	273,920	8,022	160,442	105,456
<b>Total Non-Operating Income</b>	<b>237,679</b>	<b>7,617</b>	<b>140,546</b>	<b>89,516</b>
Change in Net Position	418,513	54,059	378,214	(13,760)
Beginning Net Position	7,397,038	419,967	3,494,783	3,482,288
Ending Net Position	\$ 7,815,550	\$ 474,026	\$ 3,872,997	\$ 3,468,527

See Accompanying Accountant's Report

**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, 2023**

	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	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Banking Layer Deposit	(1,386)	158,064	51,408	31,677	23,553	411,144	86,811	45,402	14,049
Shared Risk Layer	-	-	-	-	-	-	-	-	-
Excess Deposit/Premium	-	-	-	-	-	-	-	-	-
Property/Crime Insurance Income	-	-	-	-	-	-	-	-	-
Banking Layer Assessment	-	-	-	-	-	-	-	-	-
Banking Layer Refund	-	-	-	-	-	-	-	-	-
Other Income	-	-	-	-	-	-	-	-	-
<b>Total Operating Income</b>	<b>(1,386)</b>	<b>158,064</b>	<b>51,408</b>	<b>31,677</b>	<b>23,553</b>	<b>411,144</b>	<b>86,811</b>	<b>45,402</b>	<b>14,049</b>
Operating Expenses									
Claims Paid	26,168	75,549	3,791	2,361	106,134	150,564	(4,369)	73,017	2,885
O/S Liability adj.	(101,190)	(50,066)	21,109	27,042	(26,646)	261,953	85,340	46,358	(21,078)
ULAE	32,323	23,601	17,460	15,090	35,949	181,114	28,112	27,602	2,139
Consultants	-	-	-	-	-	-	-	-	-
Safety Service	-	-	-	-	-	-	-	-	-
Claims Administration	6,218	9,863	5,057	2,903	9,271	43,212	9,822	7,662	2,418
Program Administration	-	-	-	-	-	-	-	-	-
Board Expenses	-	-	-	-	-	-	-	-	-
Excess Insurance	-	-	-	-	-	-	-	-	-
Property/Crime Insurance Expense	-	-	-	-	-	-	-	-	-
Trustee's E&O Coverage	-	-	-	-	-	-	-	-	-
<b>Total Operating Expense</b>	<b>(36,481)</b>	<b>58,947</b>	<b>47,417</b>	<b>47,396</b>	<b>124,708</b>	<b>636,843</b>	<b>118,905</b>	<b>154,639</b>	<b>(13,636)</b>
Operating Income (Loss)	35,095	99,117	3,991	(15,719)	(101,155)	(225,699)	(32,094)	(109,237)	27,685
Non-Operating Income									
Change in Fair Market Value	(300)	(213)	102	(32)	(1,185)	(3,194)	(1,005)	(786)	106
Investment Income	2,203	6,273	1,967	1,263	1,724	30,317	5,999	2,465	873
<b>Total Non-Operating Income</b>	<b>1,903</b>	<b>6,060</b>	<b>2,069</b>	<b>1,231</b>	<b>539</b>	<b>27,123</b>	<b>4,994</b>	<b>1,679</b>	<b>979</b>
Change in Net Position	36,998	105,177	6,060	(14,488)	(100,616)	(198,576)	(27,100)	(107,558)	28,664
Beginning Net Position	(79,481)	170,125	8,137	1,009	(104,111)	1,351,995	267,646	83,037	20,212
Ending Net Position	\$ (42,483)	\$ 275,302	\$ 14,197	\$ (13,479)	\$ (204,727)	\$ 1,153,419	\$ 240,546	\$ (24,521)	\$ 48,876

\*City of Anderson has a negative liability Banking Layer contribution due to the impact of the capping of the full premium.

**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, 2023**

	City of Jackson	City of Lincoln	City of Marysville	City of Orville	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	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Banking Layer Deposit	13,494	195,165	106,416	66,765	35,199	88,659	57,120	104,775	43,674	219,987
Shared Risk Layer	-	-	-	-	-	-	-	-	-	-
Excess Deposit/Premium	-	-	-	-	-	-	-	-	-	-
Property/Crime Insurance Income	-	-	-	-	-	-	-	-	-	-
Banking Layer Assessment	-	-	-	-	-	-	-	-	-	-
Banking Layer Refund	-	-	-	-	-	-	-	-	-	-
Other Income	-	-	-	-	-	-	-	-	-	-
<b>Total Operating Income</b>	<b>13,494</b>	<b>195,165</b>	<b>106,416</b>	<b>66,765</b>	<b>35,199</b>	<b>88,659</b>	<b>57,120</b>	<b>104,775</b>	<b>43,674</b>	<b>219,987</b>
Operating Expenses										
Claims Paid	38,885	49,979	42,756	65,791	2,766	(5,488)	(4,458)	93,792	86,994	81,987
O/S Liability adj.	55,469	(45,733)	(69,291)	117,240	(24,161)	28,415	41,788	(58,895)	(77,147)	(74,566)
ULAE	17,802	48,426	11,681	61,550	8,934	16,955	11,743	23,067	12,411	52,043
Consultants	-	-	-	-	-	-	-	-	-	-
Safety Service	-	-	-	-	-	-	-	-	-	-
Claims Administration	3,798	21,862	13,067	7,699	8,247	6,643	8,397	19,198	3,027	13,843
Program Administration	-	-	-	-	-	-	-	-	-	-
Board Expenses	-	-	-	-	-	-	-	-	-	-
Excess Insurance	-	-	-	-	-	-	-	-	-	-
Property/Crime Insurance Expense	-	-	-	-	-	-	-	-	-	-
Trustee's E&O Coverage	-	-	-	-	-	-	-	-	-	-
<b>Total Operating Expense</b>	<b>115,954</b>	<b>74,534</b>	<b>(1,787)</b>	<b>252,280</b>	<b>(4,214)</b>	<b>46,525</b>	<b>57,470</b>	<b>77,162</b>	<b>25,285</b>	<b>73,307</b>
Operating Income (Loss)	(102,460)	120,631	108,203	(185,515)	39,413	42,134	(350)	27,613	18,389	146,680
Non-Operating Income										
Change in Fair Market Value	(1,820)	198	(684)	(334)	(1,389)	192	748	(4,397)	(1,339)	(608)
Investment Income	961	9,390	5,015	3,207	4,012	3,839	1,383	9,748	2,014	12,803
<b>Total Non-Operating Income</b>	<b>(859)</b>	<b>9,588</b>	<b>4,331</b>	<b>2,873</b>	<b>2,623</b>	<b>4,031</b>	<b>2,131</b>	<b>5,351</b>	<b>675</b>	<b>12,195</b>
Change in Net Position	(103,319)	130,219	112,534	(182,642)	42,036	46,165	1,781	32,964	19,064	158,875
Beginning Net Position	50,981	206,679	189,352	(15,371)	235,232	116,506	(5,624)	588,009	(12,306)	410,261
Ending Net Position	\$ (52,338)	\$ 336,898	\$ 301,886	\$ (198,013)	\$ 277,268	\$ 162,671	\$ (3,843)	\$ 620,973	\$ 6,758	\$ 569,136

**Northern California Cities Self Insurance Fund**  
**(Governmental Enterprise Fund)**  
**Combining Statement of Cash Flows - Liability**  
**For the Nine Months Ended March 31, 2023**

	<b>Total</b>			<b>Total Banking</b>
	<b>All Layers</b>	<b>Admin Layer</b>	<b>Shared Layer</b>	<b>Layer</b>
<b>Cash flows from operating activities:</b>				
Cash received from members	\$ 16,286,560	\$ 506,467	\$ 14,186,213	\$ 1,593,880
Cash paid for claims	(3,049,582)	-	(1,958,271)	(1,091,311)
Cash paid for insurance	(10,307,905)	-	(10,307,905)	-
Cash paid to vendors	(363,737)	(343,544)	(19,787)	(406)
Cash (paid) for dividends and received for assessments	253,743	-	-	253,743
Net cash provided by (used in) operating activities	2,819,079	162,923	1,900,250	755,906
<b>Cash flows from investing activities:</b>				
Investment income received	239,406	6,797	138,771	93,838
Net investment (purchases) sales	(3,222,639)	(6,500)	(2,377,325)	(838,814)
Net cash provided by (used in) investing activities	(2,983,233)	297	(2,238,554)	(744,976)
Net increase (decrease) in cash and cash equivalents	(164,154)	163,220	(338,304)	10,930
Cash and cash equivalents, beginning of year	2,480,980	133,488	368,417	1,979,075
Cash and cash equivalents, end of year	\$ 2,316,826	\$ 296,708	\$ 30,113	\$ 1,990,005
Reconciliation of operating income (loss) to net cash provided by (used in) operating activities:				
Operating income (loss)	\$ 180,834	\$ 46,442	\$ 237,668	\$ (103,276)
Adjustments to reconcile operating income (loss) to net cash provided by (used in) operating activities:				
(Increase) decrease in:				
Member receivable	124,437	1,500	(1,471)	124,408
Excess receivable	(16,111)	-	(16,111)	-
Prepaid expense	(2,586,152)	(4,517)	(2,581,635)	-
(Decrease) increase in:				
Accounts payable	(8,390)	(7,118)	(863)	(409)
Unearned revenue	3,644,620	126,616	3,546,765	(28,761)
Unpaid claims and claim adjustment expenses	1,479,841	-	715,897	763,944
Net cash provided by (used in) operating activities	\$ 2,819,079	\$ 162,923	\$ 1,900,250	\$ 755,906
Supplemental information:				
Noncash non-operating and investing activities				
Net change in fair value of investments	\$ (36,241)	\$ (404)	\$ (19,897)	\$ (15,940)

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, 2023**

	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
<b>Cash flows from operating activities:</b>									
Cash received from members	\$ 52,044	\$ 202,900	\$ 54,939	\$ 31,677	\$ 31,391	\$ 548,188	\$ (28,939)	\$ 60,534	\$ 28,733
Cash paid for claims	(32,386)	(85,412)	(8,848)	(5,265)	(115,405)	(193,776)	(5,453)	(80,680)	(5,303)
Cash paid for insurance	-	-	-	-	-	-	-	-	-
Cash paid to vendors	(179)	(46)	27	318	90	101	250	(528)	(116)
Cash (paid) for dividends and received for assessments	-	-	-	(9,820)	-	-	68,519	-	-
Net cash provided by (used in) operating activities	19,479	117,442	46,118	16,910	(83,924)	354,513	34,377	(20,674)	23,314
<b>Cash flows from investing activities:</b>									
Investment income received	1,965	5,364	1,648	1,095	1,726	26,991	5,302	2,282	727
Net investment (purchases) sales	(1,711)	(289,806)	(1,447)	(965)	77,639	(624,195)	(4,671)	8,007	(613)
Net cash provided by (used in) investing activities	254	(284,442)	201	130	79,365	(597,204)	631	10,289	114
Net increase (decrease) in cash and cash equivalents	19,733	(167,000)	46,319	17,040	(4,559)	(242,691)	35,008	(10,385)	23,428
Cash and cash equivalents, beginning of year	14,920	209,586	49,264	1,435	15,532	432,210	141,959	11,836	2,781
Cash and cash equivalents, end of year	\$ 34,653	\$ 42,586	\$ 95,583	\$ 18,475	\$ 10,973	\$ 189,519	\$ 176,967	\$ 1,451	\$ 26,209
Reconciliation of operating income (loss) to net cash provided by (used in) operating activities:									
Operating income (loss)	\$ 35,095	\$ 99,117	\$ 3,991	\$ (15,719)	\$ (101,155)	\$ (225,699)	\$ (32,094)	\$ (109,237)	\$ 27,685
Adjustments to reconcile operating income (loss) to net cash provided by (used in) operating activities:									
(Increase) decrease in:									
Member receivable	53,892	-	-	-	-	-	-	-	10,000
Excess receivable	-	-	-	-	-	-	-	-	-
Prepaid expense	-	-	-	-	-	-	-	-	-
(Decrease) increase in:									
Accounts payable	(179)	(46)	27	316	90	101	251	(529)	(116)
Unearned revenue	(462)	44,836	3,531	(9,820)	7,838	137,044	(47,231)	15,132	4,684
Unpaid claims and claim adjustment expenses	(68,867)	(26,465)	38,569	42,133	9,303	443,067	113,451	73,960	(18,939)
Net cash provided by (used in) operating activities	\$ 19,479	\$ 117,442	\$ 46,118	\$ 16,910	\$ (83,924)	\$ 354,513	\$ 34,377	\$ (20,674)	\$ 23,314
Supplemental information:									
Noncash non-operating and investing activities									
Net change in fair value of investments	\$ (300)	\$ (213)	\$ 102	\$ (32)	\$ (1,185)	\$ (3,194)	\$ (1,005)	\$ (786)	\$ 106

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, 2023**

	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
<b>Cash flows from operating activities:</b>										
Cash received from members	\$ (48,214)	\$ 258,226	\$ 108,723	\$ 33,043	\$ (37,690)	\$ 44,573	\$ 89,459	\$ (80,734)	\$ 25,040	\$ 219,987
Cash paid for claims	(42,683)	(71,841)	(55,822)	(73,490)	(11,012)	(1,155)	(3,939)	(112,990)	(90,021)	(95,830)
Cash paid for insurance	-	-	-	-	-	-	-	-	-	-
Cash paid to vendors	584	740	(209)	285	(217)	(271)	443	(378)	(325)	(975)
Cash (paid) for dividends and received for assessments	-	28,776	-	29,988	11,734	51,214	-	-	-	73,332
Net cash provided by (used in) operating activities	(90,313)	215,901	52,692	(10,174)	(37,185)	94,361	85,963	(194,102)	(65,306)	196,514
<b>Cash flows from investing activities:</b>										
Investment income received	1,125	7,912	4,451	2,917	3,750	3,213	1,027	9,410	1,830	11,102
Net investment (purchases) sales	59,075	(26,986)	(4,005)	(2,540)	(3,356)	(2,844)	(844)	(8,208)	(1,667)	(9,677)
Net cash provided by (used in) investing activities	60,200	(19,074)	446	377	394	369	183	1,202	163	1,425
Net increase (decrease) in cash and cash equivalents	(30,113)	196,827	53,138	(9,797)	(36,791)	94,730	86,146	(192,900)	(65,143)	197,939
Cash and cash equivalents, beginning of year	35,127	181,144	113,652	23,328	47,523	7,986	9,161	465,368	133,864	82,399
Cash and cash equivalents, end of year	\$ 5,014	\$ 377,971	\$ 166,790	\$ 13,531	\$ 10,732	\$ 102,716	\$ 95,307	\$ 272,468	\$ 68,721	\$ 280,338
Reconciliation of operating income (loss) to net cash provided by (used in) operating activities:										
Operating income (loss)	\$ (102,460)	\$ 120,631	\$ 108,203	\$ (185,515)	\$ 39,413	\$ 42,134	\$ (350)	\$ 27,613	\$ 18,389	\$ 146,680
Adjustments to reconcile operating income (loss) to net cash provided by (used in) operating activities:										
(Increase) decrease in:										
Member receivable	-	26,777	-	-	-	-	13,279	-	20,460	-
Excess receivable	-	-	-	-	-	-	-	-	-	-
Prepaid expense	-	-	-	-	-	-	-	-	-	-
(Decrease) increase in:										
Accounts payable	584	739	(208)	285	(216)	(270)	443	(378)	(325)	(976)
Unearned revenue	(61,708)	65,060	2,307	(3,734)	(61,155)	7,128	19,060	(185,509)	(39,094)	73,332
Unpaid claims and claim adjustment expenses	73,271	2,694	(57,610)	178,790	(15,227)	45,369	53,531	(35,828)	(64,736)	(22,522)
Net cash provided by (used in) operating activities	\$ (90,313)	\$ 215,901	\$ 52,692	\$ (10,174)	\$ (37,185)	\$ 94,361	\$ 85,963	\$ (194,102)	\$ (65,306)	\$ 196,514
Supplemental information:										
Noncash non-operating and investing activities										
Net change in fair value of investments	\$ (1,820)	\$ 198	\$ (684)	\$ (334)	\$ (1,389)	\$ 192	\$ 748	\$ (4,397)	\$ (1,339)	\$ (608)

**Northern California Cities Self Insurance Fund**  
**(Governmental Enterprise Fund)**  
**Combining Statement of Net Position – Workers’ Compensation**  
**March 31, 2023**

	<b>Total All Layers</b>	<b>Admin Layer</b>	<b>Shared Layer</b>	<b>Total Banking Layer</b>
<b>Current Assets</b>				
Cash and Cash Equivalents	\$ 3,957,035	\$ 1,312,706	\$ 857,266	\$ 1,787,063
Accounts Receivable	-	-	-	-
Interest Receivable	241,242	7,015	112,282	121,945
Excess Accounts Receivable	563,671	-	563,671	-
Prepaid Expense	583,973	40,094	543,879	-
<b>Total Current Assets</b>	<b>5,345,921</b>	<b>1,359,815</b>	<b>2,077,098</b>	<b>1,909,008</b>
<b>Non-Current Assets</b>				
Investments*	55,770,115	473,007	26,879,976	28,417,132
<b>Total Assets</b>	<b>\$ 61,116,036</b>	<b>\$ 1,832,822</b>	<b>\$ 28,957,074</b>	<b>\$ 30,326,140</b>
<b>Current Liabilities</b>				
Accounts Payable	\$ 65,755	\$ 13,250	\$ 258	\$ 52,247
Unearned Revenue	1,389,049	-	63,431	1,325,618
<b>Total Current Liabilities</b>	<b>1,454,804</b>	<b>13,250</b>	<b>63,689</b>	<b>1,377,865</b>
<b>Non-Current Liabilities</b>				
Outstanding Liabilities*	34,351,772	-	19,356,690	14,995,082
ULAE*	1,839,374	-	1,036,460	802,914
<b>Total Non-Current Liabilities</b>	<b>36,191,146</b>	<b>-</b>	<b>20,393,150</b>	<b>15,797,996</b>
<b>Total Liabilities</b>	<b>\$ 37,645,950</b>	<b>\$ 13,250</b>	<b>\$ 20,456,839</b>	<b>\$ 17,175,861</b>
<b>Net Position</b>				
Designated for Contingency	100,000	100,000	-	-
Designated for Risk	1,235,397	1,235,397	-	-
Undesignated	22,134,689	484,175	8,500,235	13,150,279
<b>Total Net Position</b>	<b>23,470,086</b>	<b>1,819,572</b>	<b>8,500,235</b>	<b>13,150,279</b>
<b>Liability &amp; Net Position</b>	<b>\$ 61,116,036</b>	<b>\$ 1,832,822</b>	<b>\$ 28,957,074</b>	<b>\$ 30,326,140</b>

\*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, 2023**

	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
<b>Current Assets</b>											
Cash and Cash	\$ 33,245	\$ 82,689	\$ 33,061	\$ 22,440	\$ 129,188	\$ 409,673	\$ 97,173	\$ 78,164	\$ 93,879	\$ 29,586	\$ 81,759
Accounts Receivable	-	-	-	-	-	-	-	-	-	-	-
Interest Receivable	2,577	4,316	836	1,072	5,499	15,900	25,844	4,166	3,153	381	1,259
Excess Accounts	-	-	-	-	-	-	-	-	-	-	-
Prepaid Expense	-	-	-	-	-	-	-	-	-	-	-
<b>Total Current Assets</b>	<b>35,822</b>	<b>87,005</b>	<b>33,897</b>	<b>23,512</b>	<b>134,687</b>	<b>425,573</b>	<b>123,017</b>	<b>82,330</b>	<b>97,032</b>	<b>29,967</b>	<b>83,018</b>
<b>Non-Current Assets</b>											
Investments*	602,009	995,392	177,851	239,765	1,247,105	3,776,181	6,221,413	966,349	709,373	69,379	257,569
<b>Total Assets</b>	<b>\$ 637,831</b>	<b>\$ 1,082,397</b>	<b>\$ 211,748</b>	<b>\$ 263,277</b>	<b>\$ 1,381,792</b>	<b>\$ 4,201,754</b>	<b>\$ 6,344,430</b>	<b>\$ 1,048,679</b>	<b>\$ 806,405</b>	<b>\$ 99,346</b>	<b>\$ 340,587</b>
<b>Current Liabilities</b>											
Accounts Payable	\$ 1,108	\$ 1,854	\$ 372	\$ 1,028	\$ 2,045	\$ 6,780	\$ 12,005	\$ 1,150	\$ 368	\$ 2	\$ 377
Unearned Revenue	5,916	11,225	-	5,710	(20,854)	517,619	-	(16,847)	52,155	-	40,073
<b>Total Current Liabilities</b>	<b>7,024</b>	<b>13,079</b>	<b>372</b>	<b>6,738</b>	<b>(18,809)</b>	<b>524,399</b>	<b>12,005</b>	<b>(15,697)</b>	<b>52,523</b>	<b>2</b>	<b>40,450</b>
<b>Non-Current Liabilities</b>											
Outstanding Liabilities*	171,403	559,608	63,432	129,144	579,811	2,462,599	3,540,038	264,304	60,951	6,424	149,052
ULAE*	9,178	29,964	3,396	6,915	31,046	131,861	189,552	14,152	3,264	344	7,981
<b>Total Non-Current</b>	<b>180,581</b>	<b>589,572</b>	<b>66,828</b>	<b>136,059</b>	<b>610,857</b>	<b>2,594,460</b>	<b>3,729,590</b>	<b>278,456</b>	<b>64,215</b>	<b>6,768</b>	<b>157,033</b>
<b>Total Liabilities</b>	<b>\$ 187,605</b>	<b>\$ 602,651</b>	<b>\$ 67,200</b>	<b>\$ 142,797</b>	<b>\$ 592,048</b>	<b>\$ 3,118,859</b>	<b>\$ 3,741,595</b>	<b>\$ 262,759</b>	<b>\$ 116,738</b>	<b>\$ 6,770</b>	<b>\$ 197,483</b>
<b>Net Position</b>											
Designated for	-	-	-	-	-	-	-	-	-	-	-
Designated for Safety	-	-	-	-	-	-	-	-	-	-	-
Undesignated	450,226	479,746	144,548	120,480	789,744	1,082,895	2,602,835	785,920	689,667	92,576	143,104
<b>Total Net Position</b>	<b>450,226</b>	<b>479,746</b>	<b>144,548</b>	<b>120,480</b>	<b>789,744</b>	<b>1,082,895</b>	<b>2,602,835</b>	<b>785,920</b>	<b>689,667</b>	<b>92,576</b>	<b>143,104</b>
<b>Liability &amp; Net Position</b>	<b>\$ 637,831</b>	<b>\$ 1,082,397</b>	<b>\$ 211,748</b>	<b>\$ 263,277</b>	<b>\$ 1,381,792</b>	<b>\$ 4,201,754</b>	<b>\$ 6,344,430</b>	<b>\$ 1,048,679</b>	<b>\$ 806,405</b>	<b>\$ 99,346</b>	<b>\$ 340,587</b>

\*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, 2023**

	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
<b>Current Assets</b>											
Cash and Cash	\$ 13,019	\$ 22,876	\$ 1,409	\$ 9,419	\$ 37,385	\$ 104,008	\$ 18,978	\$ 74,579	\$ 116,690	\$ 58,963	\$ 238,880
Accounts Receivable	-	-	-	-	-	-	-	-	-	-	-
Interest Receivable	5,596	2,606	1,677	4,333	4,620	3,442	5,617	1,968	11,878	601	14,604
Excess Accounts	-	-	-	-	-	-	-	-	-	-	-
Prepaid Expense	-	-	-	-	-	-	-	-	-	-	-
<b>Total Current Assets</b>	<b>18,615</b>	<b>25,482</b>	<b>3,086</b>	<b>13,752</b>	<b>42,005</b>	<b>107,450</b>	<b>24,595</b>	<b>76,547</b>	<b>128,568</b>	<b>59,564</b>	<b>253,484</b>
<b>Non-Current Assets</b>											
Investments*	1,336,050	615,654	398,310	1,040,327	1,100,199	748,235	1,226,576	434,632	2,800,088	94,373	3,360,302
<b>Total Assets</b>	<b>\$ 1,354,665</b>	<b>\$ 641,136</b>	<b>\$ 401,396</b>	<b>\$ 1,054,079</b>	<b>\$ 1,142,204</b>	<b>\$ 855,685</b>	<b>\$ 1,251,171</b>	<b>\$ 511,179</b>	<b>\$ 2,928,656</b>	<b>\$ 153,937</b>	<b>\$ 3,613,786</b>
<b>Current Liabilities</b>											
Accounts Payable	\$ 2,322	\$ 2,080	\$ 738	\$ 1,572	\$ 2,144	\$ 2,036	\$ 3,062	\$ 917	\$ 5,571	\$ 300	\$ 4,416
Unearned Revenue	46,393	-	15,561	106,169	-	94,212	-	60,855	2,289	-	405,142
<b>Total Current Liabilities</b>	<b>48,715</b>	<b>2,080</b>	<b>16,299</b>	<b>107,741</b>	<b>2,144</b>	<b>96,248</b>	<b>3,062</b>	<b>61,772</b>	<b>7,860</b>	<b>300</b>	<b>409,558</b>
<b>Non-Current Liabilities</b>											
Outstanding Liabilities*	803,249	410,800	218,010	286,580	330,146	544,327	1,074,815	199,241	1,952,090	11,971	1,177,087
ULAE*	43,010	21,996	11,673	15,345	17,678	29,146	57,551	10,668	104,525	641	63,028
<b>Total Non-Current</b>	<b>846,259</b>	<b>432,796</b>	<b>229,683</b>	<b>301,925</b>	<b>347,824</b>	<b>573,473</b>	<b>1,132,366</b>	<b>209,909</b>	<b>2,056,615</b>	<b>12,612</b>	<b>1,240,115</b>
<b>Total Liabilities</b>	<b>\$ 894,974</b>	<b>\$ 434,876</b>	<b>\$ 245,982</b>	<b>\$ 409,666</b>	<b>\$ 349,968</b>	<b>\$ 669,721</b>	<b>\$ 1,135,428</b>	<b>\$ 271,681</b>	<b>\$ 2,064,475</b>	<b>\$ 12,912</b>	<b>\$ 1,649,673</b>
<b>Net Position</b>											
Designated for	-	-	-	-	-	-	-	-	-	-	-
Designated for Safety	-	-	-	-	-	-	-	-	-	-	-
Undesignated	459,691	206,260	155,414	644,413	792,236	185,964	115,743	239,498	864,181	141,025	1,964,113
<b>Total Net Position</b>	<b>459,691</b>	<b>206,260</b>	<b>155,414</b>	<b>644,413</b>	<b>792,236</b>	<b>185,964</b>	<b>115,743</b>	<b>239,498</b>	<b>864,181</b>	<b>141,025</b>	<b>1,964,113</b>
<b>Liability &amp; Net Position</b>	<b>\$ 1,354,665</b>	<b>\$ 641,136</b>	<b>\$ 401,396</b>	<b>\$ 1,054,079</b>	<b>\$ 1,142,204</b>	<b>\$ 855,685</b>	<b>\$ 1,251,171</b>	<b>\$ 511,179</b>	<b>\$ 2,928,656</b>	<b>\$ 153,937</b>	<b>\$ 3,613,786</b>

\*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, 2023**

	<b>Total All Layers</b>	<b>Admin Layer</b>	<b>Shared Layer</b>	<b>Total Banking Layer</b>
Operating Income				
Administration Deposit	\$ 731,192	\$ 731,192	\$ -	\$ -
Banking Layer Deposit	5,607,002	-	-	5,607,002
Shared Risk Layer	3,155,249	-	3,155,249	-
Excess Deposit/Premium	1,631,636	-	1,631,636	-
Banking Layer Assessment	-	-	-	-
Shared Risk Refund	-	-	-	-
Banking Layer Refund	-	-	-	-
Risk Management Grants	258,855	258,855	-	-
Other Income	-	-	-	-
<b>Total Operating Income</b>	<b>11,383,934</b>	<b>990,047</b>	<b>4,786,885</b>	<b>5,607,002</b>
Operating Expenses				
Claims Paid	6,178,866	-	2,002,713	4,176,153
O/S Liability adj.	(3,494,873)	-	(1,060,042)	(2,434,831)
ULAE	(187,136)	-	(56,760)	(130,376)
Consultants	36,160	36,160	-	-
Safety Service	263,195	263,195	-	-
Claims Administration	806,817	336,833	-	469,984
Program Administration	178,263	178,263	-	-
Board Expenses	6,101	6,101	-	-
Excess Insurance	1,631,636	-	1,631,636	-
Member Identity Theft	10,479	10,479	-	-
<b>Total Operating Expenses</b>	<b>5,429,508</b>	<b>831,031</b>	<b>2,517,547</b>	<b>2,080,930</b>
<b>Operating Income (Loss)</b>	<b>5,954,426</b>	<b>159,016</b>	<b>2,269,338</b>	<b>3,526,072</b>
Non-Operating Income				
Change in Fair Market Value	(155,087)	(8,665)	(72,676)	(73,746)
Investment Income	666,125	19,680	307,519	338,926
<b>Total Non-Operating Income</b>	<b>511,038</b>	<b>11,015</b>	<b>234,843</b>	<b>265,180</b>
<b>Change in Net Position</b>	<b>6,465,464</b>	<b>170,031</b>	<b>2,504,181</b>	<b>3,791,252</b>
<b>Beginning Net Position</b>	<b>17,004,622</b>	<b>1,649,541</b>	<b>5,996,054</b>	<b>9,359,027</b>
<b>Ending Net Position</b>	<b>\$ 23,470,086</b>	<b>\$ 1,819,572</b>	<b>\$ 8,500,235</b>	<b>\$ 13,150,279</b>

See Accompanying Accountant’s Report

**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, 2023**

	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	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Banking Layer Deposit	93,962	244,928	48,148	64,619	294,223	775,667	1,053,640	270,483	62,368	38,120	60,781
Shared Risk Layer	-	-	-	-	-	-	-	-	-	-	-
Excess Deposit/Premium	-	-	-	-	-	-	-	-	-	-	-
Banking Layer Assessment	-	-	-	-	-	-	-	-	-	-	-
Shared Risk Refund	-	-	-	-	-	-	-	-	-	-	-
Banking Layer Refund	-	-	-	-	-	-	-	-	-	-	-
Risk Management Grants	-	-	-	-	-	-	-	-	-	-	-
Other Income	-	-	-	-	-	-	-	-	-	-	-
<b>Total Operating Income</b>	<b>93,962</b>	<b>244,928</b>	<b>48,148</b>	<b>64,619</b>	<b>294,223</b>	<b>775,667</b>	<b>1,053,640</b>	<b>270,483</b>	<b>62,368</b>	<b>38,120</b>	<b>60,781</b>
Operating Expenses											
Claims Paid	77,076	176,478	857	22,272	103,407	623,613	761,249	140,916	68,493	5,901	80,361
O/S Liability adj.	(275,581)	(54,827)	(46,562)	41,233	(119,146)	(155,467)	(728,792)	(112,946)	(32,441)	(19,801)	(44,267)
ULAE	(14,756)	(2,936)	(2,493)	2,208	(6,380)	(8,325)	(39,023)	(6,048)	(1,737)	(1,060)	(2,370)
Consultants	-	-	-	-	-	-	-	-	-	-	-
Safety Service	-	-	-	-	-	-	-	-	-	-	-
Claims Administration	10,216	15,760	2,828	6,684	18,358	58,975	103,276	12,926	2,322	871	4,827
Program Administration	-	-	-	-	-	-	-	-	-	-	-
Board Expenses	-	-	-	-	-	-	-	-	-	-	-
Excess Insurance	-	-	-	-	-	-	-	-	-	-	-
Member Identity Theft	-	-	-	-	-	-	-	-	-	-	-
<b>Total Operating Expenses</b>	<b>(203,045)</b>	<b>134,475</b>	<b>(45,370)</b>	<b>72,397</b>	<b>(3,761)</b>	<b>518,796</b>	<b>96,710</b>	<b>34,848</b>	<b>36,637</b>	<b>(14,089)</b>	<b>38,551</b>
<b>Operating Income (Loss)</b>	<b>297,007</b>	<b>110,453</b>	<b>93,518</b>	<b>(7,778)</b>	<b>297,984</b>	<b>256,871</b>	<b>956,930</b>	<b>235,635</b>	<b>25,731</b>	<b>52,209</b>	<b>22,230</b>
Non-Operating Income											
Change in Fair Market Value	(1,774)	(3,405)	(188)	(762)	(2,561)	(10,435)	(16,208)	(3,741)	(1,740)	54	(1,488)
Investment Income	7,079	12,123	2,277	3,124	15,083	45,011	71,626	11,505	8,639	1,037	3,467
<b>Total Non-Operating Income</b>	<b>5,305</b>	<b>8,718</b>	<b>2,089</b>	<b>2,362</b>	<b>12,522</b>	<b>34,576</b>	<b>55,418</b>	<b>7,764</b>	<b>6,899</b>	<b>1,091</b>	<b>1,979</b>
<b>Change in Net Position</b>	<b>302,312</b>	<b>119,171</b>	<b>95,607</b>	<b>(5,416)</b>	<b>310,506</b>	<b>291,447</b>	<b>1,012,348</b>	<b>243,399</b>	<b>32,630</b>	<b>53,300</b>	<b>24,209</b>
Beginning Net Position	147,914	360,575	48,941	125,896	479,238	791,448	1,590,487	542,521	657,037	39,276	118,895
<b>Ending Net Position</b>	<b>\$ 450,226</b>	<b>\$ 479,746</b>	<b>\$ 144,548</b>	<b>\$ 120,480</b>	<b>\$ 789,744</b>	<b>\$ 1,082,895</b>	<b>\$ 2,602,835</b>	<b>\$ 785,920</b>	<b>\$ 689,667</b>	<b>\$ 92,576</b>	<b>\$ 143,104</b>

**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, 2023**

	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	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Banking Layer Deposit	264,794	153,271	66,166	164,475	99,081	125,373	370,206	82,472	607,113	49,308	617,804
Shared Risk Layer	-	-	-	-	-	-	-	-	-	-	-
Excess Deposit/Premium	-	-	-	-	-	-	-	-	-	-	-
Banking Layer Assessment	-	-	-	-	-	-	-	-	-	-	-
Shared Risk Refund	-	-	-	-	-	-	-	-	-	-	-
Banking Layer Refund	-	-	-	-	-	-	-	-	-	-	-
Risk Management Grants	-	-	-	-	-	-	-	-	-	-	-
Other Income	-	-	-	-	-	-	-	-	-	-	-
<b>Total Operating Income</b>	<b>264,794</b>	<b>153,271</b>	<b>66,166</b>	<b>164,475</b>	<b>99,081</b>	<b>125,373</b>	<b>370,206</b>	<b>82,472</b>	<b>607,113</b>	<b>49,308</b>	<b>617,804</b>
Operating Expenses											
Claims Paid	144,773	111,312	50,717	49,936	83,041	76,845	658,222	42,001	619,106	4,377	275,200
O/S Liability adj.	198,103	(113,363)	42,483	(48,888)	(12,964)	116,936	(279,011)	(59,698)	(326,388)	8,002	(411,446)
ULAE	10,607	(6,070)	2,275	(2,618)	(694)	6,261	(14,940)	(3,197)	(17,477)	428	(22,031)
Consultants	-	-	-	-	-	-	-	-	-	-	-
Safety Service	-	-	-	-	-	-	-	-	-	-	-
Claims Administration	18,417	16,906	5,883	13,719	16,214	16,403	31,442	7,906	49,825	2,356	53,870
Program Administration	-	-	-	-	-	-	-	-	-	-	-
Board Expenses	-	-	-	-	-	-	-	-	-	-	-
Excess Insurance	-	-	-	-	-	-	-	-	-	-	-
Member Identity Theft	-	-	-	-	-	-	-	-	-	-	-
<b>Total Operating Expenses</b>	<b>371,900</b>	<b>8,785</b>	<b>101,358</b>	<b>12,149</b>	<b>85,597</b>	<b>216,445</b>	<b>395,713</b>	<b>(12,988)</b>	<b>325,066</b>	<b>15,163</b>	<b>(104,407)</b>
Operating Income (Loss)	(107,106)	144,486	(35,192)	152,326	13,484	(91,072)	(25,507)	95,460	282,047	34,145	722,211
Non-Operating Income											
Change in Fair Market Value	(4,183)	(1,417)	(1,530)	(3,073)	(3,121)	(436)	(5,938)	(829)	(9,920)	727	(1,778)
Investment Income	15,682	7,270	4,693	12,048	12,766	9,292	16,010	5,375	33,170	1,573	40,076
<b>Total Non-Operating Income</b>	<b>11,499</b>	<b>5,853</b>	<b>3,163</b>	<b>8,975</b>	<b>9,645</b>	<b>8,856</b>	<b>10,072</b>	<b>4,546</b>	<b>23,250</b>	<b>2,300</b>	<b>38,298</b>
Change in Net Position	(95,607)	150,339	(32,029)	161,301	23,129	(82,216)	(15,435)	100,006	305,297	36,445	760,509
Beginning Net Position	555,298	55,921	187,443	483,112	769,107	268,180	131,178	139,492	558,884	104,580	1,203,604
<b>Ending Net Position</b>	<b>\$ 459,691</b>	<b>\$ 206,260</b>	<b>\$ 155,414</b>	<b>\$ 644,413</b>	<b>\$ 792,236</b>	<b>\$ 185,964</b>	<b>\$ 115,743</b>	<b>\$ 239,498</b>	<b>\$ 864,181</b>	<b>\$ 141,025</b>	<b>\$ 1,964,113</b>

**Northern California Cities Self Insurance Fund**  
**(Governmental Enterprise Fund)**  
**Combining Statement of Cash Flows – Workers’ Compensation**  
**For the Nine Months Ended March 31, 2023**

	<b>Total</b>		<b>Total Banking</b>	
	<b>All Layers</b>	<b>Admin Layer</b>	<b>Shared Layer</b>	<b>Layer</b>
<b>Cash flows from operating activities:</b>				
Cash received from members	\$ 11,060,252	\$ 990,047	\$ 4,142,668	\$ 5,927,537
Cash paid for claims	(6,360,675)	-	(2,184,522)	(4,176,153)
Cash paid for insurance	(2,175,514)	-	(2,175,514)	-
Cash paid to vendors	(1,351,430)	(878,714)	(1,712)	(471,004)
Cash (paid) received for dividends	566,662	-	411,322	155,340
Net cash provided by (used in) operating activities	<u>1,739,295</u>	<u>111,333</u>	<u>192,242</u>	<u>1,435,720</u>
<b>Cash flows from investing activities:</b>				
Investment income received	599,234	17,517	276,929	304,788
Net investment (purchases) sales	(11,053,767)	(16,311)	(2,716,657)	(8,320,799)
Net cash provided by (used in) investing activities	<u>(10,454,533)</u>	<u>1,206</u>	<u>(2,439,728)</u>	<u>(8,016,011)</u>
Net increase (decrease) in cash and cash equivalents	(8,715,238)	112,539	(2,247,486)	(6,580,291)
Cash and cash equivalents, beginning of year	12,672,273	1,200,167	3,104,752	8,367,354
Cash and cash equivalents, end of year	<u>\$ 3,957,035</u>	<u>\$ 1,312,706</u>	<u>\$ 857,266</u>	<u>\$ 1,787,063</u>
Reconciliation of operating income (loss) to net cash provided by (used in) operating activities:				
Operating income (loss)	\$ 5,954,426	\$ 159,016	\$ 2,269,338	3,526,072
Adjustments to reconcile operating income (loss) to net cash provided by (used in) operating activities:				
(Increase) decrease in:				
Member receivable	71,167	1,500	-	69,667
Excess receivable	(181,809)	-	(181,809)	-
Prepaid expense	(583,973)	(40,094)	(543,879)	-
(Decrease) increase in:				
Accounts payable	(11,832)	(9,089)	(1,709)	(1,034)
Unearned revenue	173,308	-	(232,896)	406,204
Unpaid claims and claim adjustment expenses	(3,681,992)	-	(1,116,803)	(2,565,189)
Net cash provided by (used in) operating activities	<u>\$ 1,739,295</u>	<u>\$ 111,333</u>	<u>\$ 192,242</u>	<u>\$ 1,435,720</u>
Supplemental information:				
Noncash non-operating and investing activities				
Net change in fair value of investments	\$ (155,087)	\$ (8,665)	\$ (72,676)	\$ (73,746)

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, 2023**

	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
<b>Cash flows from operating activities:</b>											
Cash received from members	\$ 76,214	\$ 200,030	\$ 27,323	\$ 41,779	\$ 234,704	\$ 1,293,286	\$ 953,640	\$ 105,572	\$ 114,523	\$ 15,700	\$ 38,970
Cash paid for claims	(77,076)	(176,478)	(857)	(22,272)	(103,407)	(623,613)	(761,249)	(140,916)	(68,493)	(5,901)	(80,361)
Cash paid for insurance	-	-	-	-	-	-	-	-	-	-	-
Cash paid to vendors	(10,420)	(15,533)	(2,967)	(6,106)	(19,526)	(58,509)	(102,590)	(13,698)	(2,212)	(1,090)	(4,972)
Cash paid for dividends	-	11,225	-	5,710	(20,854)	-	-	7,879	-	11,511	32,621
Net cash provided by (used in) operating activities	(11,282)	19,244	23,499	19,111	90,917	611,164	89,801	(41,163)	43,818	20,220	(13,742)
<b>Cash flows from investing activities:</b>											
Investment income received	6,439	10,928	2,007	2,763	13,465	39,697	64,575	10,618	7,710	889	3,309
Net investment (purchases) sales	(255,914)	(245,064)	(26,854)	(47,553)	(342,405)	(1,746,666)	(1,354,483)	(159,703)	(157,109)	(30,822)	(78,008)
Net cash provided by (used in) investing activities	(249,475)	(234,136)	(24,847)	(44,790)	(328,940)	(1,706,969)	(1,289,908)	(149,085)	(149,399)	(29,933)	(74,699)
Net increase (decrease) in cash and cash equivalents	(260,757)	(214,892)	(1,348)	(25,679)	(238,023)	(1,095,805)	(1,200,107)	(190,248)	(105,581)	(9,713)	(88,441)
Cash and cash equivalents, beginning of year	294,002	297,581	34,409	48,119	367,211	1,505,478	1,297,280	268,412	199,460	39,299	170,200
Cash and cash equivalents, end of year	\$ 33,245	\$ 82,689	\$ 33,061	\$ 22,440	\$ 129,188	\$ 409,673	\$ 97,173	\$ 78,164	\$ 93,879	\$ 29,586	\$ 81,759
Reconciliation of operating income (loss) to net cash provided by (used in) operating activities:											
Operating income (loss)	\$ 297,007	\$ 110,453	\$ 93,518	\$ (7,778)	\$ 297,984	\$ 256,871	\$ 956,930	\$ 235,635	\$ 25,731	\$ 52,209	\$ 22,230
Adjustments to reconcile operating income (loss) to net cash provided by (used in) operating activities:											
(Increase) decrease in:											
Member receivable	-	-	-	-	-	-	-	-	-	-	-
Excess receivable	-	-	-	-	-	-	-	-	-	-	-
Prepaid expense	-	-	-	-	-	-	-	-	-	-	-
(Decrease) increase in:											
Accounts payable	(204)	226	(139)	579	(1,168)	464	682	(774)	110	(219)	(144)
Unearned revenue	(17,748)	(33,674)	(20,825)	(17,130)	(80,373)	517,619	(100,000)	(157,032)	52,153	(10,909)	10,810
Unpaid claims and claim adjustment expenses	(290,337)	(57,761)	(49,055)	43,440	(125,526)	(163,790)	(767,811)	(118,992)	(34,176)	(20,861)	(46,638)
Net cash provided by (used in) operating activities	\$ (11,282)	\$ 19,244	\$ 23,499	\$ 19,111	\$ 90,917	\$ 611,164	\$ 89,801	\$ (41,163)	\$ 43,818	\$ 20,220	\$ (13,742)
Supplemental information:											
Noncash non-operating and investing activities											
Net change in fair value of investments	\$ (1,774)	\$ (3,405)	\$ (188)	\$ (762)	\$ (2,561)	\$ (10,435)	\$ (16,208)	\$ (3,741)	\$ (1,740)	\$ 54	\$ (1,488)

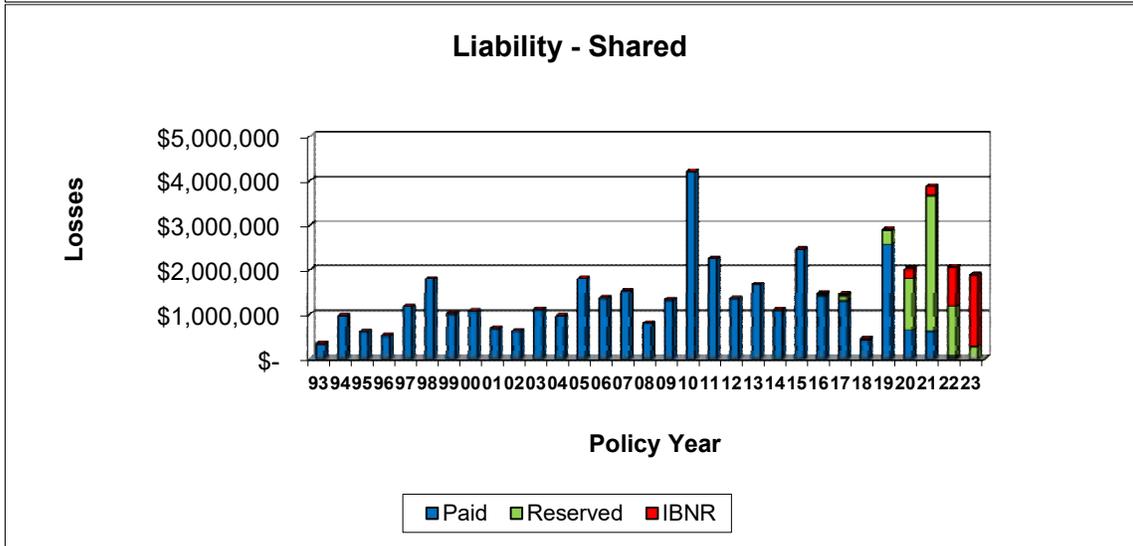
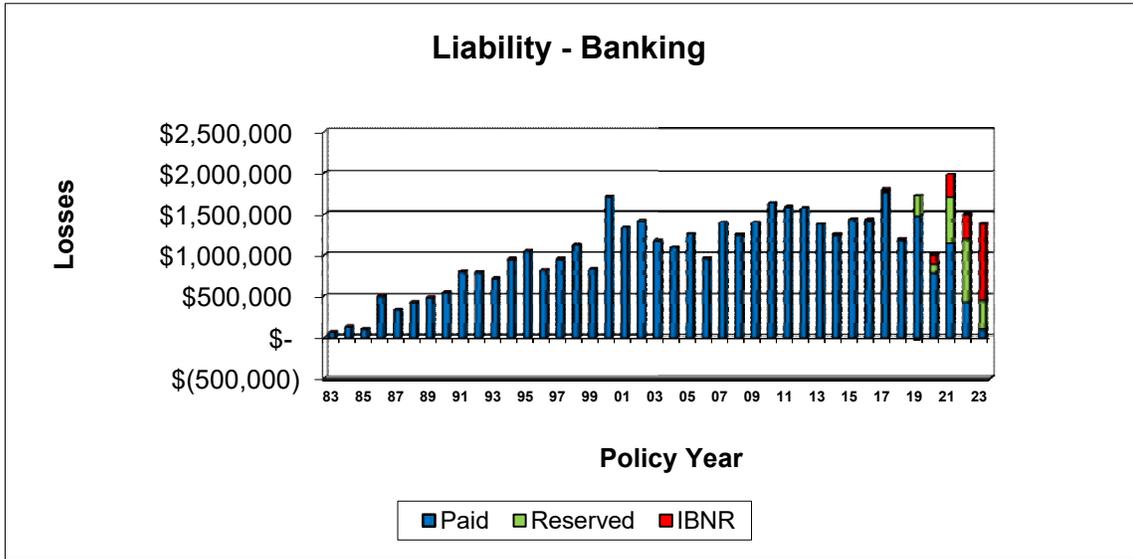
**Northern California Cities Self Insurance Fund  
(Governmental Enterprise Fund)  
Combining Statement of Cash Flows – Workers’ Compensation  
For the Nine Months Ended March 31, 2023**

	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
<b>Cash flows from operating activities:</b>											
Cash received from members	\$ 79,223	\$ 153,271	\$ 19,482	\$ 93,537	\$ 99,081	\$ 219,585	\$ 439,873	\$ 49,242	\$ 600,247	\$ 49,308	\$ 1,022,947
Cash paid for claims	(144,773)	(111,312)	(50,717)	(49,936)	(83,041)	(76,845)	(658,222)	(42,001)	(619,106)	(4,377)	(275,200)
Cash paid for insurance	-	-	-	-	-	-	-	-	-	-	-
Cash paid to vendors	(17,773)	(16,538)	(5,734)	(13,557)	(15,784)	(15,623)	(31,448)	(7,932)	(49,908)	(2,229)	(56,855)
Cash paid for dividends	46,393	-	-	-	-	-	-	60,855	-	-	-
Net cash provided by (used in) operating activities	(36,930)	25,421	(36,969)	30,044	256	127,117	(249,797)	60,164	(68,767)	42,702	690,892
<b>Cash flows from investing activities:</b>											
Investment income received	14,187	6,491	4,322	10,914	11,525	8,241	14,994	4,751	30,241	1,358	35,364
Net investment (purchases) sales	(328,051)	(120,989)	(258,972)	(500,052)	(430,620)	(267,628)	66,285	(174,386)	(827,779)	(1,252)	(1,032,774)
Net cash provided by (used in) investing activities	(313,864)	(114,498)	(254,650)	(489,138)	(419,095)	(259,388)	81,279	(169,635)	(797,538)	106	(997,410)
Net increase (decrease) in cash and cash equivalents	(350,794)	(89,077)	(291,619)	(459,094)	(418,839)	(132,271)	(168,518)	(109,471)	(866,305)	42,808	(306,518)
Cash and cash equivalents, beginning of year	363,813	111,953	293,028	468,513	456,224	236,278	187,496	184,050	982,995	16,155	545,398
Cash and cash equivalents, end of year	\$ 13,019	\$ 22,876	\$ 1,409	\$ 9,419	\$ 37,385	\$ 104,008	\$ 18,978	\$ 74,579	\$ 116,690	\$ 58,963	\$ 238,880
Reconciliation of operating income (loss) to net cash provided by (used in) operating activities:											
Operating income (loss)	\$ (107,106)	\$ 144,486	\$ (35,192)	\$ 152,326	\$ 13,484	\$ (91,072)	\$ (25,507)	\$ 95,460	\$ 282,047	\$ 34,145	\$ 722,211
Adjustments to reconcile operating income (loss) to net cash provided by (used in) operating activities:											
(Increase) decrease in:											
Member receivable	-	-	-	-	-	-	69,667	-	-	-	-
Excess receivable	-	-	-	-	-	-	-	-	-	-	-
Prepaid expense	-	-	-	-	-	-	-	-	-	-	-
(Decrease) increase in:											
Accounts payable	643	367	149	162	430	780	(6)	(28)	(84)	125	(2,985)
Unearned revenue	(139,178)	-	(46,684)	(70,938)	-	94,212	-	27,624	(6,866)	1	405,142
Unpaid claims and claim adjustment expenses	208,711	(119,432)	44,758	(51,506)	(13,658)	123,197	(293,951)	(62,892)	(343,864)	8,431	(433,476)
Net cash provided by (used in) operating activities	\$ (36,930)	\$ 25,421	\$ (36,969)	\$ 30,044	\$ 256	\$ 127,117	\$ (249,797)	\$ 60,164	\$ (68,767)	\$ 42,702	\$ 690,892
Supplemental information:											
Noncash non-operating and investing activities											
Net change in fair value of investments	\$ (4,183)	\$ (1,417)	\$ (1,530)	\$ (3,073)	\$ (3,121)	\$ (436)	\$ (5,938)	\$ (829)	\$ (9,920)	\$ 727	\$ (1,778)

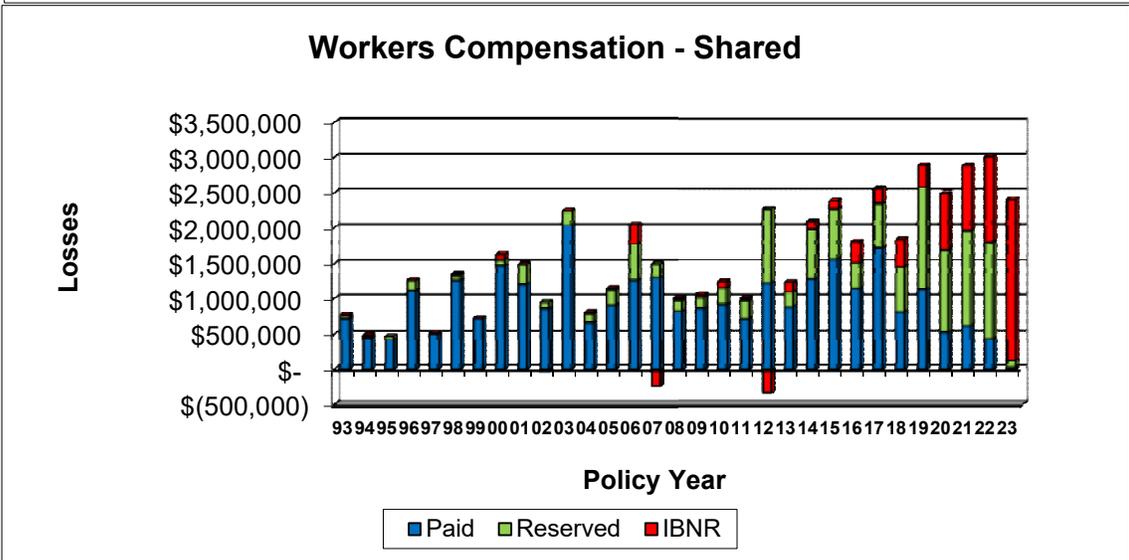
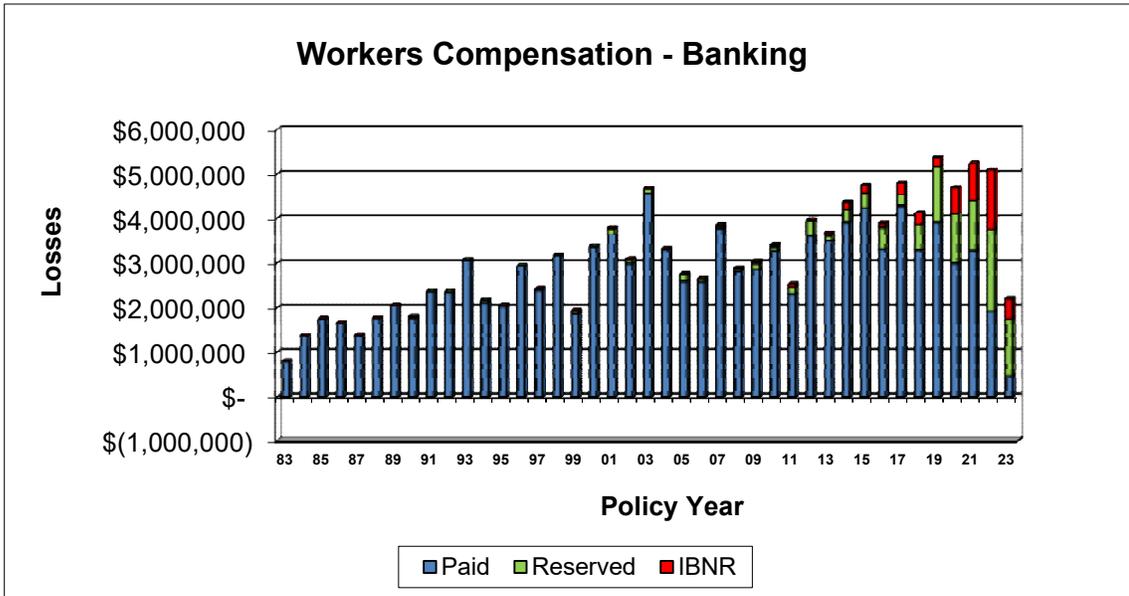
**Northern California Cities Self Insurance Fund  
(Governmental Enterprise Fund)  
Reconciliation of Claims Liability by Program  
As of March 31, 2023 and June 30, 2022**

	Liability Banking 2023	Liability Shared Risk 2023	Total Liability Program		WC Banking 2023	WC Shared Risk 2023	Total WC Program		Totals	
			2023	2022			2023	2022	2023	2022
Unpaid claims and claim adjustment expenses at beginning of the fiscal year	\$ 3,569,716	\$ 8,330,400	\$ 11,900,116	\$ 11,028,748	\$ 18,363,204	\$ 21,509,954	\$ 39,873,158	\$ 39,519,575	\$ 51,773,274	\$ 50,548,323
Incurred claims and claim adjustment expenses:										
Provision for insured events of the current fiscal year	1,379,872	1,887,381	3,267,253	3,741,241	2,213,178	2,399,541	4,612,719	8,731,554	7,879,972	12,472,795
Increases (Decreases) in provision for insured events of prior fiscal years	(152,726)	654,314	501,588	(615,538)	(471,855)	(1,254,978)	(1,726,833)	(2,101,946)	(1,225,245)	(2,717,484)
Change in provision for ULAE in current year	628,000	-	628,000	-	(130,374)	(56,759)	(187,133)	5,443	440,867	5,443
Total incurred claims and claim adjustment expenses	<u>1,855,146</u>	<u>2,541,695</u>	<u>4,396,841</u>	<u>3,125,703</u>	<u>1,610,949</u>	<u>1,087,804</u>	<u>2,698,753</u>	<u>6,635,051</u>	<u>7,095,594</u>	<u>9,760,754</u>
Payments:										
Claims and claim adjustment expenses attributable to insured events of the current fiscal year	99,671	53,827	153,498	211,844	466,602	28,285	494,887	1,262,674	648,385	1,474,518
Claims and claim adjustment expenses attributable to insured events of prior fiscal years	991,535	1,771,972	2,763,507	2,042,491	3,709,555	2,176,322	5,885,877	5,018,794	8,649,384	7,061,285
Total Payments	<u>1,091,206</u>	<u>1,825,799</u>	<u>2,917,005</u>	<u>2,254,335</u>	<u>4,176,157</u>	<u>2,204,607</u>	<u>6,380,764</u>	<u>6,281,469</u>	<u>9,297,769</u>	<u>8,535,804</u>
Total unpaid claims and claim adjustment expenses at end of the fiscal year	<u>\$ 4,333,656</u>	<u>\$ 9,046,296</u>	<u>\$ 13,379,952</u>	<u>\$ 11,900,116</u>	<u>\$ 15,797,996</u>	<u>\$ 20,393,151</u>	<u>\$ 36,191,147</u>	<u>\$ 39,873,157</u>	<u>\$ 49,571,099</u>	<u>\$ 51,773,273</u>
Claims Liability	\$ 3,705,656	\$ 9,046,296	\$ 12,751,952	\$ 11,900,116	\$ 14,995,080	\$ 19,356,691	\$ 34,351,771	\$ 37,846,646	\$ 47,103,723	\$ 49,746,762
Claims ULAE	628,000	-	628,000	-	802,916	1,036,460	1,839,376	2,026,511	2,467,376	2,026,511
Total Claim Liabilities	<u>\$ 4,333,656</u>	<u>\$ 9,046,296</u>	<u>\$ 13,379,952</u>	<u>\$ 11,900,116</u>	<u>\$ 15,797,996</u>	<u>\$ 20,393,151</u>	<u>\$ 36,191,147</u>	<u>\$ 39,873,157</u>	<u>\$ 49,571,099</u>	<u>\$ 51,773,273</u>

**Northern California Cities Self Insurance Fund**  
**Graphical Summary of Claims**  
**As of March 31, 2023**



**Northern California Cities Self Insurance Fund**  
**Graphical Summary of Claims**  
**As of March 31, 2023**



**Northern California Cities Self Insurance Fund**  
**Budget to Actual**  
**As of March 31, 2023**

	Budget 2022-2023			YTD Expended 2022-2023			Remaining 2022-2023			
	Total	WC	Liab	Total	WC	Liab	Total \$	Total %	WC	Liab
<b>ADMIN BUDGET</b>										
<b>Administrative Revenue</b>										
41010 Administrative Deposit - See Note 1	\$ 1,481,391	\$ 974,923	\$ 506,468	\$ 1,111,043	\$ 731,192	\$ 379,851	\$ 370,348	25%	\$ 243,731	\$ 126,617
44030 Change in Fair Value - See Note 2	-	-	-	(9,069)	(8,665)	(404)	9,069		8,665	404
44040 Interest Income - See Note 2	-	-	-	27,702	19,680	8,022	(27,702)		(19,680)	(8,022)
44080 Risk Management Grants	-	-	-	258,855	258,855	-	(258,855)		(258,855)	-
Total Admin Revenue	\$ 1,481,391	\$ 974,923	\$ 506,468	\$ 1,388,531	\$ 1,001,062	\$ 387,469	\$ 92,860	6%	\$ (26,139)	\$ 118,999
<b>Administrative Expenses</b>										
52101 Claims Audit	\$ 15,000	\$ 15,000	\$ -	\$ 15,000	\$ 15,000	\$ -	\$ -	0%	\$ -	\$ -
52102 Financial Audit	28,250	14,125	14,125	32,700	16,350	16,350	(4,450)	-16%	(2,225)	(2,225)
52103 Legal Services	17,000	2,000	15,000	346	41	305	16,654	98%	1,959	14,695
52104 Actuarial Services	13,800	5,900	7,900	11,320	4,769	6,551	2,480	18%	1,131	1,349
52900 Member Identity Theft Protection	13,972	13,972	-	10,479	10,479	-	3,493	25%	3,493	-
52109 Misc Consulting / Contingency	5,000	2,500	2,500	-	-	-	5,000	100%	2,500	2,500
Total Admin Expenses	\$ 93,022	\$ 53,497	\$ 39,525	\$ 69,845	\$ 46,639	\$ 23,206	\$ 23,177	25%	\$ 6,858	\$ 16,319
<b>Safety Services</b>										
52200 Safety Service	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		\$ -	\$ -
52201 Outside Training	30,000	15,000	15,000	9,464	4,732	4,732	20,536	68%	10,268	10,268
52202 Risk Mgmt Comm Mtg Expense	1,500	750	750	-	-	-	1,500	100%	750	750
52204 Bickmore Risk Management Services	184,320	92,160	92,160	122,880	61,440	61,440	61,440	33%	30,720	30,720
52207 Member Training and Risk Management	88,000	50,000	38,000	20,954	11,058	9,896	67,046	76%	38,942	28,104
52208 Lexipol Police Manual Updates & DTBs	146,404	146,404	-	109,803	109,803	-	36,601	25%	36,601	-
52209 Police Risk Management Funds	50,000	25,000	25,000	21,540	10,770	10,770	28,460	57%	14,230	14,230
54200 Safety Grant Fund (Risk Management Reserve)	-	-	-	65,392	65,392	-	(65,392)		(65,392)	-
Total Safety Services Expenses	\$ 500,224	\$ 329,314	\$ 170,910	\$ 350,033	\$ 263,195	\$ 86,838	\$ 150,191	30%	\$ 66,119	\$ 84,072

**Northern California Cities Self Insurance Fund**  
**Budget to Actual**  
**As of March 31, 2023**

	Budget 2022-2023			YTD Expended 2022-2023			Remaining 2022-2023			
	Total	WC	Liab	Total	WC	Liab	Total	Total %	WC	Liab
<b>ADMIN BUDGET CONTINUED</b>										
<b>Claims Administration</b>										
52304 State Funding/Fraud Assessment	\$ 325,000	\$ 325,000	\$ -	\$ 336,833	\$ 336,833	\$ -	\$ (11,833)	-4%	\$ (11,833)	\$ -
Total Claims Admin Expenses	\$ 325,000	\$ 325,000	\$ -	\$ 336,833	\$ 336,833	\$ -	\$ (11,833)	-4%	\$ (11,833)	\$ -
<b>Program Administration</b>										
52401 Program Administration and Brokerage Fee	\$ 373,123	\$ 169,601	\$ 203,522	\$ 279,843	\$ 127,197	\$ 152,646	\$ 93,280	25%	\$ 42,404	\$ 50,876
52403 Accounting Services	139,452	69,726	69,726	102,132	51,066	51,066	37,320	27%	18,660	18,660
Total Program Admin Expenses	\$ 512,575	\$ 239,327	\$ 273,248	\$ 381,975	\$ 178,263	\$ 203,712	\$ 130,600	25%	\$ 61,064	\$ 69,536
<b>Board Expenses</b>										
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	2,952	1,476	1,476	5,048	63%	2,524	2,524
52509 Board of Directors Long Range Planning Session	8,000	4,000	4,000	2,334	1,167	1,167	5,666	71%	2,833	2,833
52506 Trustee E&O Coverage (APPL)	18,070	9,035	9,035	13,552	-	13,552	4,518	25%	9,035	(4,517)
52504 Association Memberships	5,000	2,500	2,500	6,916	3,458	3,458	(1,916)	-38%	(958)	(958)
Total Board Expenses	\$ 45,570	\$ 22,785	\$ 22,785	\$ 25,754	\$ 6,101	\$ 19,653	\$ 19,816	43%	\$ 16,684	\$ 3,132
<b>Other Administration Expenses - Not identified with above budget line items</b>										
52000 Administrative Expense	\$ 5,000	\$ 5,000	\$ -	\$ -	\$ -	\$ -	\$ -	0%	\$ -	\$ -
Total Other Admin	\$ 5,000	\$ 5,000	\$ -	\$ -	\$ -	\$ -	\$ -	0%	\$ -	\$ -
<b>Total Admin Expenses</b>	<b>\$ 1,481,391</b>	<b>\$ 974,923</b>	<b>\$ 506,468</b>	<b>\$ 1,164,440</b>	<b>\$ 831,031</b>	<b>\$ 333,409</b>	<b>\$ 311,951</b>	<b>21%</b>	<b>\$ 138,892</b>	<b>\$ 173,059</b>
<b>TOTAL ADMIN REVENUE OVER EXPENSES</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ 224,091</b>	<b>\$ 170,031</b>	<b>\$ 54,060</b>	<b>\$ (219,091)</b>		<b>\$ (165,031)</b>	<b>\$ (54,060)</b>

**Northern California Cities Self Insurance Fund**  
**Budget to Actual**  
**As of March 31, 2023**

	Budget 2022-2023			YTD Expended 2022-2023			Remaining 2022-2023			
	Total	WC	Liab	Total	WC	Liab	Total	Total %	WC	Liab
<b>Banking Layer Revenue</b>										
41020 Banking Layer Deposit - See Note 1	\$ 10,129,000	\$ 7,467,000	\$ 2,662,000	\$ 7,358,977	\$ 5,607,001	\$ 1,751,976	\$ 2,770,023	27%	\$ 1,859,999	\$ 910,024
44010 Other Income	-	-	-	-	-	-	-	-	-	-
41050 Banking Layer Refund	-	-	-	-	-	-	-	-	-	-
44030 Change in Fair Value - See Note 2	-	-	-	(89,685)	(73,745)	(15,940)	89,685		73,745	15,940
44040 Interest Income - See Note 2	-	-	-	444,382	338,926	105,456	(444,382)		(338,926)	(105,456)
44060 Property Premium	-	-	-	-	-	-	-	-	-	-
Total Banking Layer Revenue	<u>\$ 10,129,000</u>	<u>\$ 7,467,000</u>	<u>\$ 2,662,000</u>	<u>\$ 7,713,674</u>	<u>\$ 5,872,182</u>	<u>\$ 1,841,492</u>	<u>\$ 2,415,326</u>	<u>24%</u>	<u>\$ 1,594,818</u>	<u>\$ 820,508</u>
<b>Banking Layer Expenses</b>										
51100 Claims Expense - See Note 4	\$ 7,713,000	\$ 5,977,000	\$ 1,736,000	\$ 5,065,152	\$ 4,176,155	\$ 888,997	\$ 2,647,848	34%	\$ 1,800,845	\$ 847,003
51135 Claims Admin - Liability ULAE	-	-	-	202,207	-	202,207	-	-	-	-
51136 Claims Admin - Liability ALE - See Note 4	-	-	-	107	-	107	(107)		-	(107)
51400 OS Liability Adjustment - See Note 4	-	-	-	(2,298,892)	(2,434,833)	135,941	2,298,892		2,434,833	(135,941)
51800 ULAE Adjustment - See Note 4	297,000	-	297,000	497,626	(130,374)	628,000	(200,626)	-68%	130,374	(331,000)
52300 Claims Admin - Monthly WC Only - See Note 4	844,000	844,000	-	469,984	469,984	-	374,016	44%	374,016	-
Total Banking Layer Expenses	<u>\$ 8,854,000</u>	<u>\$ 6,821,000</u>	<u>\$ 2,033,000</u>	<u>\$ 3,936,184</u>	<u>\$ 2,080,932</u>	<u>\$ 1,855,252</u>	<u>\$ 5,120,023</u>	<u>58%</u>	<u>\$ 4,740,068</u>	<u>\$ 379,955</u>
<b>TOTAL BANKING REVENUE OVER EXPENSES</b>	<b>\$ 1,275,000</b>	<b>\$ 646,000</b>	<b>\$ 629,000</b>	<b>\$ 3,777,490</b>	<b>\$ 3,791,250</b>	<b>\$ (13,760)</b>	<b>\$ (2,704,697)</b>	<b>-212%</b>	<b>\$ (3,145,250)</b>	<b>\$ 440,553</b>

**Northern California Cities Self Insurance Fund**  
**Budget to Actual**  
**As of March 31, 2023**

	Budget 2022-2023			YTD Expended 2022-2023			Remaining 2022-2023			
	Total	WC	Liab	Total	WC	Liab	Total	Total %	WC	Liab
<b>Shared Layer Revenue</b>										
41030 Shared Risk Layer Deposit - See Note 1	\$ 7,935,000	\$ 4,207,000	\$ 3,728,000	\$ 5,951,249	\$ 3,155,249	\$ 2,796,000	\$ 1,983,751	25%	\$ 1,051,751	\$ 932,000
41040 Excess Deposit/Premium - See Note 1	6,997,716	2,175,514	4,822,202	5,248,289	1,631,636	3,616,653	1,749,427	25%	543,878	1,205,549
44030 Change in Fair Value	-	-	-	(92,573)	(72,676)	(19,897)	92,573		72,676	19,897
44040 Interest Income	-	-	-	467,961	307,519	160,442	(467,961)		(307,519)	(160,442)
44060 Property Premium - See Note 1	5,165,132	-	5,165,132	3,895,281	-	3,895,281	1,269,851	25%	-	1,269,851
44070 Crime Premium - See Note 1	54,845	-	54,845	332,986	-	332,986	(278,141)	-507%	-	(278,141)
Total Shared Layer Revenue	<u>\$ 20,152,693</u>	<u>\$ 6,382,514</u>	<u>\$ 13,770,179</u>	<u>\$ 15,803,193</u>	<u>\$ 5,021,728</u>	<u>\$ 10,781,465</u>	<u>\$ 4,349,500</u>	<u>22%</u>	<u>\$ 1,360,786</u>	<u>\$ 2,988,714</u>
<b>Shared Layer Expenses</b>										
51100 Claims Expense	\$ 5,850,000	\$ 3,416,000	2,434,000	\$ 3,543,968	\$ 885,911	\$ 2,658,057	\$ 2,306,032	39%	\$ 2,530,089	\$ (224,057)
52201 Outside Training	-	-	-	18,924	-	18,924	(18,924)		-	(18,924)
54100 Excess Deposit/Premium Exp - See Note 5	6,997,716	2,175,514	4,822,202	5,129,728	1,631,636	3,498,092	1,867,988	27%	543,878	1,324,110
54150 Member Property Coverage - See Note 5	5,165,132	-	5,165,132	3,895,193	-	3,895,193	1,269,939	25%	-	1,269,939
54150 Member Crime Coverage - See Note 5	54,845	-	54,845	332,986	-	332,986	(278,141)	-507%	-	(278,141)
Total Shared Layer Expenses	<u>\$ 18,067,693</u>	<u>\$ 5,591,514</u>	<u>\$ 12,476,179</u>	<u>\$ 12,920,799</u>	<u>\$ 2,517,547</u>	<u>\$ 10,403,252</u>	<u>\$ 5,146,894</u>	<u>28%</u>	<u>\$ 3,073,967</u>	<u>\$ 2,072,927</u>
<b>TOTAL SHARED REVENUE OVER EXPENSES</b>	<b>\$ 2,085,000</b>	<b>\$ 791,000</b>	<b>\$ 1,294,000</b>	<b>\$ 2,882,394</b>	<b>\$ 2,504,181</b>	<b>\$ 378,213</b>	<b>\$ (797,394)</b>	<b>-38%</b>	<b>\$ (1,713,181)</b>	<b>\$ 915,787</b>
<b>OTHER INCOME/(EXPENSE)</b>										
Rounding	-	-	-	2	2	-	(2)		(2)	-
Total Other Income/(Expense)	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ 2</u>	<u>\$ 2</u>	<u>\$ -</u>	<u>\$ (2)</u>		<u>\$ (2)</u>	<u>\$ -</u>
<b>TOTAL INCOME/(EXPENSE)</b>	<b>\$ 3,360,000</b>	<b>\$ 1,437,000</b>	<b>\$ 1,923,000</b>	<b>\$ 6,883,977</b>	<b>\$ 6,465,464</b>	<b>\$ 418,513</b>	<b>\$ (3,721,184)</b>	<b>-111%</b>	<b>\$ (5,023,464)</b>	<b>\$ 1,302,280</b>

**Northern California Cities Self Insurance Fund**  
**Notes to Budget to Actual**  
**As of March 31, 2023**

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**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.

**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.

**Northern California Cities Self Insurance Fund  
Risk Management Reserves Current Usage Report  
As of March 31, 2023**

Designee	Risk Management Reserve		07/01/2022 Through	
	6/30/2022	Revised	3/31/2023	3/31/2023
	Balance Forward	Election FY22/23	Current Year Spent	Remaining
<b>Designated Funds</b>				
Anderson Designations	13,681.00	0.00	0.00	13,681.00
Auburn Designations	28,770.00	0.00	0.00	28,770.00
Colusa Designations	4,000.00	20,825.00	0.00	24,825.00
Corning Designations	4,000.00	0.00	0.00	4,000.00
Dixon Designations	81,819.69	40,000.00	10,925.75	65,392.28
Elk Grove Designations	4,000.00	0.00	0.00	4,000.00
Folsom Designations	2,170.63	100,000.00	0.00	102,170.63
Galt Designations	11,931.00	10,000.00	0.00	21,931.00
Gridley Designations	35,140.00	0.00	0.00	35,140.00
Ione Designations	0.00	7,340.00	0.00	7,340.00
Jackson Designations	12,617.00	0.00	0.00	12,617.00
Lincoln Designations	12,788.31	0.00	0.00	12,788.31
Marysville Designations	68,465.00	0.00	0.00	68,465.00
Nevada City Designations	6,453.00	0.00	0.00	6,453.00
Oroville Designations	5,439.50	0.00	0.00	5,439.50
Paradise Designations	4,000.00	0.00	0.00	4,000.00
Placerville Designations	13,048.00	0.00	0.00	13,048.00
Red Bluff Designations	0.00	0.00	0.00	0.00
Rio Vista Designations	0.00	0.00	0.00	0.00
Rocklin Designations	147,857.20	0.00	0.00	147,857.20
Willows Designations	58,175.00	0.00	0.00	58,175.00
Yuba City Designations	4,000.00	0.00	0.00	4,000.00
<b>Total Designated Funds</b>	<b>518,355.33</b>	<b>178,165.00</b>	<b>10,925.75</b>	<b>65,392.28</b>
				<b>620,202.30</b>

Note: The revised column shows the following:

City of Dixon submitted Risk Management Reserve Fund application on 5/20/2022 for COVID-19 Test.

**Northern California Cities Self Insurance Fund  
Police Risk Management Grants Current Usage Report  
As of March 31, 2023**

	Police Risk Management 07/01/2022 Through					
	6/30/2022		Refund	Revised	3/31/2023	3/31/2023
	Balance Forward	Grant FY22/23	Allocation		Current Year Spent	Remaining
Designated Funds						
Anderson Designations	10,605	1,515			0	12,120
Auburn Designations	3,092	3,030			2,571	3,551
Colusa Designations	7,575	1,515	8,360		0	17,450
Corning Designations	5,013	1,515			0	6,528
Dixon Designations	12,916	3,030		(2,632)	7,920	5,394
Elk Grove Designations	0	3,030			0	3,030
Folsom Designations	403,787	3,788			0	407,575
Galt Designations	0	3,030	65,000		0	68,030
Gridley Designations	6,062	1,515			0	7,577
Ione Designations	(0)	1,515	7,331		0	8,846
Jackson Designations	1,515	1,515			0	3,030
Lincoln Designations	398	3,030		2,632	0	6,060
Marysville Designations	10,988	2,273			0	13,261
Nevada City Designations	3,030	1,515			0	4,545
Oroville Designations	9,090	3,030			0	12,120
Paradise Designations	6,767	2,273			9,039	1
Placerville Designations	500	1,515			0	2,015
Red Bluff Designations	1,856	2,273			0	4,129
Rio Vista Designations	6,364	1,515			0	7,879
Rocklin Designations	3,030	3,030			0	6,060
Willows Designations	4,140	1,515		(2,130)	2,010	1,515
Yuba City Designations	11,451	3,030			0	14,481
<b>Total Designated Funds</b>	<b>508,177</b>	<b>49,997</b>	<b>80,691</b>	<b>(2,130)</b>	<b>21,540</b>	<b>615,195</b>

Note: The revised column shows the following:

City of Dixon purchased cameras on 3/6/20, which were incorrectly allocated to City of Lincoln.

City of Willows Lexipol-Fire Policy from 18/19.

The revisions match the NCCSIF Police Risk Management Grant Funds Historic Usage Report issued by Alliant.



BACK TO AGENDA

**Northern California Cities Self Insurance Fund  
Board of Directors Meeting  
June 22, 2023**

**Agenda Item G.2.**

**BUDGET TO ACTUAL AS OF MARCH 31, 2023**

**ISSUE:** NCCSIF administrative expenses year-to-date are currently on track with the FY 22/23 Budget. While the remaining budget is 21% of the total, several items, including the annual State Workers' Compensation Assessment, have been fully paid and accrued.

Member Training and Risk Management is underutilized as of 3/31, with 76% of the budget remaining.

**RECOMMENDATION:** Review and provide feedback as needed.

**FISCAL IMPACT:** None expected from this item.

**BACKGROUND:** Members have asked for this item to be reviewed at each meeting to ensure that NCCSIF is on track. They have requested that the Program Administrators discuss any items pertaining to the budget, updating members on the status of the current budget-to-actual.

**ATTACHMENT(S):** Please refer to pages 26 and 27 of the Quarterly Financial Report for Period Ending December 31, 2021 - Budget to Actual as of March 31, 2023

Members are also directed to the Police and Risk Management Reserves Current Usage Report on pages 31 and 32 for funds available to them for risk management purposes.



BACK TO AGENDA

**Northern California Cities Self Insurance Fund  
Board of Directors Meeting  
June 22, 2023**

**Agenda Item H.1.a.**

**FY 23/24 NCCSIF MEMORANDUM OF COVERAGE - LIABILITY  
ACTION ITEM**

**ISSUE:** The Board annually reviews and approves the Liability Memorandum of Coverage (MOC). The NorCal Cities MOC is an “underlying” form that incorporates the excess Memorandum of Coverage provided by the California Joint Powers Risk Management Authority (CJPRMA).

Unlike last year, CJPRMA is not facing coverage restrictions being imposed by their reinsurers and so there are no changes to the terms of the CJPRMA MOC itself.

The final CJPRMA MOC and reinsurance terms will be presented for approval at the Board meeting *if available*. If the coverage is not finalized until after the meeting the MOC will be distributed as soon as received.

There are no proposed changes to the NCCSIF MOC other than to the edition date and dates in the Member Declarations pages.

Please note the endorsement for Violent Event Coverage, allowing members to access their Banking Layers in the case of a Violent Event, was added prior to the purchase of Deadly Weapons Coverage with a \$10,000 deductible. While the two coverages overlap somewhat the Violent Event coverage is not tied to an insured location in the Property Program as is the Deadly Weapons coverage.

**RECOMMENDATION:** Approve the NorCal Cities Liability MOC as presented or revised.

**FISCAL IMPACT:** None expected from this action.

**BACKGROUND:** NorCal Cities annually reviews and approves the Liability Memorandum of Coverage (MOC), including any recommended changes based on member feedback and/or changes made to the excess MOC provided by CJPRMA. Each member maintains a Banking Layer to pay the first \$50,000 of any claim (\$100,000 for Folsom), with NCCSIF providing coverage in the Shared Layer up to the CJPRMA SIR, currently \$750,000 and increasing to \$1,000,000 on July 1, 2023. CJPRMA provides excess coverage up to \$40,000,000 for most claims, with sublimits for EPL and Daycare SAM claims, among others.

**ATTACHMENT(S):**

1. FY 23/24 NorCal Cities Liability MOC, with sample declarations page
2. FY 23/24 CJPRMA Liability MOC- *to be provided as available*



## **LIABILITY**

### **UNDERLYING MEMORANDUM OF COVERAGE**

**The Northern California Cities Self Insurance Fund (hereinafter called NCCSIF) is an intergovernmental agency, risk sharing, joint powers authority, duly formed pursuant to California Government Code Sections 6500-6512, and other provisions of law.**

**This Memorandum of Coverage is a contract between the NCCSIF and its Members which sets forth certain duties, responsibilities and obligations of each party. This Memorandum of Coverage is not an insurance policy or document, and is not necessarily subject to the particular rules of law which apply to an insurance policy or to interpretation of insurance policies or insurance related documents.**

#### **1. COVERAGE AGREEMENT**

In consideration of the payment of the required deposit and subject to all the terms of this Memorandum of Coverage, NCCSIF agrees to pay on behalf of the Member a Loss resulting from any occurrence covered by the terms of the California Joint Powers Risk Management Authority (CJPRMA) Memorandum of Coverage effective for the Coverage Period under Item 4. of the Declarations to this Memorandum, except for the Limits of Liability and defense provisions and as amended within this Memorandum or by endorsement. The coverage afforded by this Memorandum shall be primary unless Other Insurance is applicable.

#### **2. LIMIT OF LIABILITY**

The Limit of Liability applicable to this Memorandum is as stated under Item 7 of the Declarations.

In the event of a coverage dispute, under no circumstances shall the NCCSIF be liable for consequential damages, “bad faith” damages, or any sums beyond the amounts due under CJPRMA Memorandum of Coverage Section I - Coverages, plus interest at the same rate as NCCSIF earned on investments for the time period involved.

#### **3. EXCLUSIONS**



- A. Exclusions No. 25 and No. 36, dealing with Transit Systems, of the CJPRMA Memorandum of Coverage do not apply to this Memorandum of Coverage.
- B. Exclusion No. 22 of the CJPRMA Memorandum of Coverage does not apply under this Memorandum to inverse condemnation liability arising from accidentally caused physical injury to or destruction of tangible property, including all resulting loss of use of such property, for which the covered party may be legally responsible.
- C. As stated under “Covered Party” definition, coverage does not apply to loss resulting from any employee or volunteer who has five or more violation points as valued and enumerated on the Department of Motor Vehicles Negligent Operator Count list within the three years immediately preceding the loss.

However, this exclusion shall apply to the covered employee or volunteer only, and not the vicarious liability of the Member, except that if the Member knowingly permits a covered employee or volunteer to operate after accumulating five or more violation points, this exclusion applies to the Member as well.

#### 4. DEFINITIONS

The conditions of this Memorandum of Coverage shall be applied as if the definitions of words listed below had been included with the word or words each time they appear in this Memorandum.

##### **COVERED PARTY:**

- (a) A member entity of NCCSIF. This includes all entities named in the Declarations page, including any and all commissions, agencies, districts, authorities, boards (including the governing board) or similar entities coming under the entity’s direction or control, or for which the entity’s board members sit as the governing body, except a hospital board or commission, regardless of how it is denominated.
- (b) Any person or entity identified as a covered party holding a certificate of coverage duly issued by the Authority, for occurrences during the coverage period identified in the certificate of coverage; if a particular activity is identified in the certificate of coverage, the person or entity is a covered party only for occurrences arising out of the described activity.



- (c) Any person who is an official, employee or volunteer of a person or entity covered by (a) or (b) herein, whether or not compensated, while acting in an official capacity for or on behalf of such person or entity, including while acting on any commission, regardless of how such body is denominated. Covered Party shall not include any person whose conduct is not within the course and scope of his or her employment or office with the covered party at the time of the act or acts that give rise to liability.
- (d) With respect to any automobile owned or leased by a covered party (described in (a) or (b) above), or loaned to or hired for use by or on behalf of the covered party, any person, while using such automobile, and any person or organization legally responsible for the use thereof, provided the actual use is with the express permission of the covered party, but this protection does not apply to the an covered party as respects:
- 1) any employee or volunteer who has five or more violation points, as valued and enumerated on the Department of Motor Vehicles Negligent Operator Count list within the three years immediately preceding the “loss.”
  - 2) any person or organization, or any agent or employee thereof, operating an automobile sales agency, repair shop, service station, storage garage or public parking place, with respect to an occurrence arising out of the operation thereof; or
  - 3) the owner or any lessee, other than the covered party, of any automobile hired by or loaned to the covered party or to any agent or employee of such owner or lessee.

This agreement does not provide uninsured or underinsured motorist coverage.

**LOSS:** The total of all defense costs incurred by the covered parties and all damages for which the covered parties are liable either by adjudication or by compromise with the written consent of NCCSIF, after making proper deduction for all recoveries and salvages, arising from an occurrence to which this coverage applies. Loss does not include attorneys’ fees or costs awarded to the prevailing party in a suit except where such attorneys’ fees or costs are attributable to a claim for damages covered by this Memorandum.



Additionally, for any claim or suit seeking damages that would be potentially covered by this Memorandum of Coverage but for the operation of an Exclusion, NCCSIF shall, upon request, include within the definition of loss, damages for which the covered parties are liable either by adjudication or by compromise up to the limit of coverage in the Member City's Banking Layer shown on the Declarations.

**5. OTHER INSURANCE or COVERAGE**

The coverage afforded by this Memorandum shall be excess over any other valid and collectible insurance or coverage available to the Member City and applicable to any part of the loss, whether such other insurance or coverage is stated to be primary, excess, contingent or otherwise, unless such other insurance or coverage specifically applies as excess insurance or coverage over the limits provided in this Memorandum of Coverage.

**6. NOTICE OF OCCURRENCE**

Upon the happening of any occurrence likely to involve NCCSIF under this Memorandum, the Member shall give notice, either written or oral, as soon as practicable to the Claims Administrator of NCCSIF as listed in Item 10 of the Declarations. Such notice shall contain particulars sufficient to identify the Member and fullest information obtainable at the time. If legal proceedings are begun, the Member shall forward to the NCCSIF Claims Administrator each paper therein, or a copy thereof, received by the Member or the Member's representative, together with copies of reports or investigations with respect to such claim proceedings.

**7. DEFENSE**

NCCSIF shall assume charge of the investigation, settlement or defense of any claims made, or suits brought, or proceedings instituted against the Member that in the opinion of NCCSIF may create liability on the part of NCCSIF under the terms of this Memorandum of Coverage.

Additionally, for any claim or suit seeking Damages that would be potentially covered by this Memorandum of Coverage but for the operation of Exclusion, NCCSIF shall, upon request, reimburse the Member's cost of defense of the claim, up to the limit of coverage in the Member's Banking Layer shown in the Declarations. This supplemental defense cost coverage shall not apply to coverage in the pooled risk sharing layer shown in the Declarations.



## **8. PAYMENT OF LOSS**

Upon final determination of Loss, NCCSIF will promptly pay on behalf of the Member the amount of Loss falling within the terms of this Memorandum of Coverage.

## **9. SUBROGATION**

In the event of any payment under this Memorandum of Coverage, NCCSIF will be subrogated to all the Member City's rights of recovery against any person or organization and NCCSIF shall execute and deliver instruments and papers and do whatever else is necessary to secure such rights.

The amount recovered as subrogation shall be apportioned in the inverse order of payment of the Loss to the extent of the actual payment. The expenses of all such recovery proceedings shall be apportioned in the ratio of the respective recoveries.

## **10. CANCELLATION**

This Memorandum of Coverage may be canceled in accordance with the terms of the JPA Agreement and Bylaws of NCCSIF.

## **11. ARBITRATION OF COVERAGE DISPUTES**

### **COVERAGE DETERMINATIONS**

The Claims Committee shall make the initial determination whether to deny coverage on all or part of a claim, or to reserve the Authority's right to deny coverage on all or part of a claim, if a loss subsequently exceeds the retained limit.

A decision by the Claims Committee to deny coverage can be appealed to the Board of Directors. Notice of such appeal shall be submitted in writing within thirty (30) calendar days of the date of the Claims Committee's written notice of decision.

The appeal shall be considered by the Board of Directors at the next regular or special meeting following receipt of the written appeal; if the appeal is received too late for inclusion in the agenda packet, it can be postponed to the next following Board meeting.



The Program Administrator in conjunction with the Claims Committee and the covered party will have the right to submit written materials and present oral argument to the Board, subject to reasonable time constraints. Any dispute concerning a decision by the Board to deny coverage for all or part of a claim shall not be subject to any court action, but may instead be submitted to binding arbitration in accordance with the procedures set forth below. Notice of a request for binding arbitration by the covered party must be submitted within thirty (30) calendar days from the date of the noticed decision by the Board of Directors.

Under no circumstances shall the NCCSIF be liable for consequential damages, “bad faith” damages, or any sums beyond the amounts due under CJPRMA Memorandum of Coverage Section I – Coverages, plus interest at the same rate as NCCSIF earned on investments for the time period involved.

(a) ARBITRATION PROCEDURES FOR RESOLVING DISPUTES

1) Selection of Arbitrators:

If an appeal of a Board decision is submitted to arbitration, each side shall, within ten (10) calendar days, select one (1) arbitrator and submit his or her name in writing to the other side. Within ten (10) calendar days after their selection, these two arbitrators shall select a third independent arbitrator. If the two sides cannot agree on the selection of the third arbitrator within ten (10) calendar days, either side may petition the Sacramento County Superior Court for the appointment of the third arbitrator pursuant to the provisions of section 1281.6 of the California Code of Civil Procedure. The third arbitrator shall be an attorney and preside as the Chairperson of the arbitration panel. No arbitrator shall be employed or affiliated with the Authority or the covered party or parties.

The arbitration hearing shall commence within forty-five (45) calendar days from the date of the selection of the Chairperson, unless both sides agree to an extension. Each side shall pay the cost of its selected arbitrator and one half of the cost of the third selected arbitrator. In addition, each side shall be responsible for its own cost and expense of arbitration.

Except for notification of appointment and as provided in the California Code of Civil Procedure, there shall be no communication between either



side and the arbitrator(s) relating to the subject of the arbitration other than at oral hearings.

- 2) **Discovery**  
The procedures set forth in Code of Civil Procedure section 1283.05 relating to depositions and discovery shall apply to any arbitration pursuant to this paragraph (b).
- 3) **Testimony Under Oath**  
The testimony of witnesses shall be given under oath.
- 4) **Length of Hearing**  
The panel will endeavor to confine the length of the hearing to two (2) days. A decision of the panel shall be reported in writing. The written decision of the panel shall be given to both sides within thirty (30) calendar days of the close of the hearing.
- 5) **Certified Shorthand Reporter**  
Either side wishing a certified shorthand reporter record shall make arrangements directly with a certified shorthand reporter and notify the other side of such arrangements in advance of the hearing. The requesting side shall pay the cost of recording the hearing if no transcript is ordered. If a transcript is ordered, the cost of the transcript and of recording the hearing shall be prorated equally among the parties ordering copies.

(b) **FUNDING OF DEFENSE AND PAYMENT OF CLAIMS PENDING RESOLUTION OF DISPUTE**

During the course of the arbitration proceedings provided herein, the covered party will be responsible for all fees and expenses for investigation, defense or litigation of a claim or lawsuit. In the event the arbitration panel determines that coverage applies for such defense costs, the Authority will reimburse the covered party as directed by the panel.

(c) **EFFECTS OF ARBITRATION DECISIONS**

All decisions on appeals, whether by the Board of Directors (after the time to request arbitration has expired) or by the arbitration panel, shall be final and binding upon the parties and shall not be subject to any further appeal or court action, except



as provided in Code of Civil Procedures sections 1286.2 and 1286.4 (relating to fraud or corruption, etc.).

(d) GENERAL LAW

Except as provided otherwise above, arbitration shall be conducted as provided in Title 9 of the Code of Civil Procedure (commencing with section 1280).

07/01/2023

Date

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Liz Cottrell NCCSIF President



**LIABILITY AMENDATORY ENDORSEMENT**  
**UNDERLYING MEMORANDUM OF COVERAGE**

**TRANSIT SYSTEMS**

This endorsement is issued to:

**The City of Auburn**

**The City of Dixon**

It is understood and agreed that Section 3, **Exclusion A** is deleted and replaced with the following:

With respect to the Members named above, Exclusions No. 24 and No. 35, dealing with Transit Systems, of the **California Joint Powers Risk Management Authority Memorandum of Coverage** do not apply to the **Northern California Cities Self Insurance Fund (NCCSIF) Underlying Memorandum of Coverage** for Liability. Notwithstanding what is stated in the applicable declarations, the limit of coverage described in this exception will be subject to a sublimit of \$250,000 each occurrence.

All other terms and conditions of this underlying memorandum of coverage are unchanged. If this endorsement is issued after the effective date of this underlying memorandum of coverage, then it must be signed by an Officer of NCCSIF.

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Liz Cottrell, NCCSIF President

Endorsement Effective Date: July 1, 2023



## UNDERLYING MEMORANDUM OF COVERAGE

### VIOLENT EVENT COVERAGE

It is understood and agreed that after a **Violent Event** requiring emergency service response from any Member, such Member may elect payment up to the amount of their Banking Layer.

**Violent Event** is defined as an individual or group of individuals who has used or attempted to use deadly force on other persons and continues to do so while having unrestricted access to additional victims.

Notwithstanding what is stated in the applicable declarations, the limit of coverage described in this endorsement shall not exceed the Member's Banking Layer per **Violent Event** or in the aggregate for the applicable Program Year.

All other terms and conditions of this underlying memorandum of coverage are unchanged. If this endorsement is issued after the effective date of this underlying memorandum of coverage, then it must be signed by an Officer of NCCSIF.

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Liz Cottrell, NCCSIF President

Endorsement Effective Date: July 1, 2023



## LIABILITY

### UNDERLYING MEMORANDUM OF COVERAGE

#### DECLARATIONS

1. **Memorandum Number:** NCCL-23
2. **Member City:** City of Anderson  
1887 Howard Street  
Anderson, California 96007
3. **Participating Agencies:** Anderson Public Financing Authority  
Anderson Redevelopment Agency
4. **Coverage Period:** July 1, 2023, through June 30, 2024
5. **Banking Layer:** \$0 to \$50,000 each covered occurrence  
  
**\$0 to \$75,000 each covered occurrence for any claim(s) arising out of any fireworks display or demonstration sponsored or controlled by a covered party, if the covered party has not secured an additional insured endorsement in its favor from the fireworks vendor's insurance or coverage provider with limits in an amount of at least \$5 million dedicated, project specific aggregate limit.**
6. **Shared Risk Layer:** \$50,000 to \$1,000,000 each covered occurrence
7. **Limit of Liability:** \$950,000 each covered occurrence, as respects liability imposed by law for damages excess of banking layer because of bodily injury, property damage, personal injury, employment practices liability or public officials' errors and omissions.
8. **Deductible:** None
9. **Terms and Conditions:** The terms and conditions of this Memorandum of Coverage shall apply.

*It is agreed that this Declaration and the Memorandums of Coverage, together with the terms of any endorsements and any specified sections of the JPA Agreement or Bylaws, constitute the entire coverage agreement.*



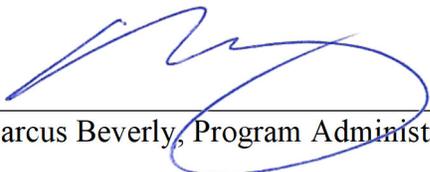
**10. Claims Administrator:** Sedgwick  
PO Box 14433  
Lexington, KY 40512  
(800)922-5020  
[7374NCCSIF@sedgwick.com](mailto:7374NCCSIF@sedgwick.com)

**11. Excess Memorandum of Coverage:**

**California Joint Powers Risk Management Authority (CJPRMA)**  
**Excess Limits of Liability:** see MOC declarations

**FORMS AND ENDORSEMENTS**  
**FORMING PART OF THE POLICY AT INCEPTION:**

**NCCSIF:** NCCL-23; Transit Systems; Violent Event Coverage  
**CJPRMA:** MOC 7/1/2023

  
\_\_\_\_\_  
Marcus Beverly, Program Administrator

July 1, 2023  
Date

*It is agreed that this Declaration and the Memorandums of Coverage, together with the terms of any endorsements and any specified sections of the JPA Agreement or Bylaws, constitute the entire coverage agreement.*



Northern California Cities Self Insurance Fund  
Board of Directors Meeting  
June 22, 2023

Agenda Item H.1.b.

**FY 23/24 NCCSIF MEMORANDUM OF COVERAGE  
WORKERS' COMPENSATION**

**ACTION ITEM**

**ISSUE:** The Board annually reviews and adopts or makes changes to the NorCal Cities Workers' Compensation Memorandum of Coverage (MOC) based on member or Program Administrator feedback and/or changes made to the excess coverage provided by PRISM.

While we do not have the final PRISM MOC for approval, we do not expect any changes this year.

Also attached is the NorCal Cities Workers' Compensation MOC with no changes other than for the edition and coverage dates. Note, NCCSIF does not cover a member's obligation to pay any portion of Labor Code 4850 benefits, including Salary Continuation (SC) and Temporary Disability (TD), the amount that would be payable in TD if 4850 did not apply. The excess coverage provided by PRISM does not cover the 4850 Salary Continuation portion but does cover the WC related TD expenses. The claims administrator issues vouchers in lieu of checks for those benefits and keeps track of both types of payments to assure proper credit.

**RECOMMENDATION:** Review and approve the FY 23/24 Workers' Compensation MOC.

**FISCAL IMPACT:** None directly from this item.

**BACKGROUND:** NCCSIF annually reviews and approves the Workers' Compensation MOC, including any recommended changes based on member feedback and/or changes made to the excess MOC provided by PRISM (formerly CSAC-EIA). Each member maintains a Banking Layer to pay the first \$100,000 of any claim, with NCCSIF providing coverage from \$100,000 to \$500,000 in the Shared Layer. PRISM provides excess coverage for Part One – Workers' Compensation from \$500,000 to Statutory Limits, with a \$5,000,000 limit for Coverage Part Two - Employer's Liability coverage.

**ATTACHMENT(S):**

FY 23/24 NCCSIF Workers' Compensation MOC, with sample Declarations Page



## **WORKERS' COMPENSATION & EMPLOYER'S LIABILITY**

### **MEMORANDUM OF COVERAGE**

**The Northern California Cities Self Insurance Fund (hereinafter called NCCSIF) is an intergovernmental agency, risk sharing, joint powers authority, duly formed pursuant to California Government Code Sections 6500-6512, and other provisions of law.**

**This Memorandum of Coverage is a contract between the NCCSIF and its Members that sets forth certain duties, responsibilities and obligations of each party. This Memorandum of Coverage is not an insurance policy or document, and is not necessarily subject to the particular rules of law that apply to an insurance policy or to interpretation of insurance policies or insurance related documents.**

#### **INTRODUCTION**

In return for the payment of the premium and subject to all terms and conditions of this agreement, Northern California Cities Self Insurance Fund (NCCSIF) agrees with you (the Member agency named in the Declarations) as follows:

#### **GENERAL SECTION**

##### **A. THE AGREEMENT**

This agreement includes the Declarations and all endorsements and schedules attached to it. It is a coverage agreement between you and us. The only agreements relating to this coverage are stated in this coverage agreement.

The terms of this agreement may not be changed or waived except by endorsement issued by us to be part of this agreement. You are responsible for telling us at once when the information contained in this agreement is no longer accurate for your operations.

This agreement, including the Declarations, endorsements and schedules attached to it, and any specified section of the JPA Agreement or Bylaws constitutes the entire coverage agreement. No condition, provision, agreement or understanding not stated in this coverage agreement will affect any rights, duties or privileges in connection with this coverage agreement.



Under no circumstances shall NCCSIF be liable for consequential damages, “bad faith” damages, or any sums beyond the Limit of Liability shown in the Declarations.

## **B. WHO IS COVERED**

The Member Agency named in the Declarations is covered for liability to its employees, subject to the provisions of this agreement.

## **C. WORKERS’ COMPENSATION LAW**

Workers’ compensation law means the Workers’ Compensation Laws of the State of California (which include injury by both accident and disease). It includes any amendments to that law that are in effect during the coverage period. It does not include the provisions of any law that provide non-occupational disability benefits. The term “Workers’ Compensation Law” shall also include the United States’ Longshore and Harbor Workers Compensation Act, also known as LHWCA (33 USC Sections 901-950).

## **D. LOCATIONS**

This agreement covers all of your workplaces in California and in other states if listed unless you have other insurance, are self-insured or covered under another Joint Powers Authority for such workplaces.

## **E. WHO IS ELIGIBLE FOR BENEFITS**

Your employees (or in the event of their death, their dependents) are eligible for benefits under this agreement, except that employees who are excluded under Workers’ Compensation Law are not eligible for benefits under this agreement unless they have been included on the Declarations or by endorsement.

# **PART ONE — WORKERS’ COMPENSATION COVERAGE**

## **A. HOW THIS COVERAGE APPLIES**

This workers’ compensation coverage applies to bodily injury by accident or bodily injury by disease, including resulting death, subject to the following conditions:

1. Bodily injury by accident must occur during the coverage period.



2. Bodily injury by disease must be caused or aggravated by the conditions of your employment. Your employee's exposure to those conditions causing or aggravating such bodily injury by disease must occur during the coverage period.

#### **B. WE WILL PAY**

We will pay promptly when due to those eligible under this agreement the benefits required of you by the workers' compensation law, in excess of the Member Retention specified in Item 3 of the Schedule and subject to the limit specified in Item 5 of the Schedule. As respects the United States and Longshore and Harbor Workers Compensation Act (33 USC Sections 901-950), coverage for loss shall be limited, by amount and time of payment, to the benefits which would be available under the Workers' Compensation Act of the state where the injured employee is normally employed, if that law applied.

#### **C. RIGHT TO ASSOCIATE IN DEFENSE**

We have no duty to investigate, handle, settle or defend any claims, suits or proceedings against you. We have the discretionary right—and shall be given the opportunity by you—to associate with you in the defense, investigation or settlement of any claim, suit or proceeding that appears to involve indemnity by NCCSIF. In such association, you and NCCSIF shall cooperate in all aspects of defense, investigation, or settlement.

#### **D. WE WILL ALSO PAY**

Subject to the Member Retention specified in Item 4 and limit specified in Item 6 of the Schedule, we will also pay these costs, in addition to other amounts payable under this coverage as part of any claim, proceeding or suit we defend:

1. Reasonable expenses incurred at our request, but not loss of earnings
2. Premiums for bonds to release attachments and for appeal bonds in bond amounts up to twice the amount payable under this coverage
3. Litigation costs taxed against you
4. Interest on an award or judgment as required by law
5. Expenses we incur

#### **E. OTHER INSURANCE**



We will not pay more than our share of benefits and costs covered by this agreement and other insurance or self-insurance. All shares will be equal until the loss is paid.

#### **F. LIMIT OF LIABILITY**

Our liability to pay for damages is limited. Our limit of liability is shown in Item 6 of the Schedule of Declarations. It is the most we will pay for all damages covered by this coverage because of bodily injury to one or more employees in any one accident or occurrence, or series of accidents or occurrences, arising out of any one event. We will not pay any claims for damages after we have paid the limit of our liability under this coverage as explained above.

#### **G. PAYMENTS YOU MUST MAKE**

You are responsible for any payments of benefits required under the Workers' Compensation Law within the retention and those payments in excess of the benefits regularly provided by the workers' compensation law including, but not limited to, those required because:

1. of your serious and willful misconduct;
2. you knowingly employ an employee in violation of law;
3. you fail to comply with a health or safety law or regulation;
4. you discharge, coerce or otherwise discriminate against any employee in violation of the law;
5. of injury to an employee under the minimum age specified in the workers' compensation law and illegally employed at the time of injury;
6. of your obligation to pay salary in lieu of temporary disability benefits as required under Labor Code Section 4850, including to the extent you would be responsible for temporary disability benefits if Labor code Section 4850 did not apply;
7. of your obligations pursuant to Labor Code Section 4856;
8. of your obligations arising out of operations for which you have rejected any Workers' Compensation Law; or
9. of your obligations for discrimination against any employee for the filing of a claim for Workers' Compensation coverage, or for discrimination of an employee that has agreed to testify in another employee's workers' compensation claim.



## **H. RECOVERY FROM OTHERS**

We may enforce your rights, and the rights of persons entitled to the benefits of this coverage, to recover our payments from anyone liable for the injury. You will do everything necessary to protect those rights for us and to help us enforce them.

## **I. STATUTORY PROVISIONS**

These statements apply where they are required by law:

1. As between an injured worker and us, we have notice of injury when you have notice.
2. We are directly and primarily liable to any person entitled to the benefits payable by this coverage, subject to the provisions, conditions and limitations of this agreement.
3. Jurisdiction over you is jurisdiction over us for purposes of the workers' compensation law. We are bound by decisions against you under that law, subject to the provisions of this agreement that are not in conflict with that law.
4. Terms of this coverage that conflict with the workers' compensation insurance law are changed by this statement to conform to that law.
5. Your employee has a first lien upon any amount that becomes owing to you by us because of this agreement and in the case of your legal incapacity or inability to receive the money and pay it to the claimant; we will pay it directly to the claimant.

Nothing in these paragraphs relieves you of your duties under this agreement.

## **PART TWO — EMPLOYER'S LIABILITY COVERAGE**

### **A. HOW THIS COVERAGE APPLIES**

This employer's liability coverage applies to bodily injury by accident or bodily injury by disease, including resulting death, subject to the following conditions:

1. The bodily injury must arise out of and in the course of the injured employee's employment by you.
2. The employment must be necessary or incidental to your work in the State of California.
3. Bodily injury by accident must occur during the coverage period.



4. Bodily injury by disease must be caused or aggravated by the conditions of your employment. The employee's last day of exposure to the conditions causing or aggravating such bodily injury by disease OR the date upon which the employee first suffered disability and either knew, or in the exercise of reasonable diligence should have known, that such disability was caused by his or her employment whichever comes first and must occur during the coverage period.
5. If you are sued, the suit and any related legal actions for damages for bodily injury by accident or by disease must be brought under the laws of the State of California.

## **B. WE WILL PAY**

We will pay all sums over the amount stated as the Members' Retained Limit in Item 3 of the Schedule you legally must pay as damages because of bodily injury to your employees eligible for benefits under this agreement, provided the bodily injury is covered by this employer's liability coverage and subject to the limit specified in Item 6 of the Schedule.

The damages we will pay over the amount stated as the Members' Retained Limit in Item 3 of the Schedule, where recovery is permitted by law, include damages:

1. for which you are liable to a third party by reason of a claim or suit against you by that third party to recover the damages claimed against such third party as a result of injury to your employee;
2. for care and loss of services; and
3. for consequential bodily injury to a spouse, child, parent, brother or sister of the injured employee;

provided that these damages are the direct consequence or bodily injury that arises out of and in the course of the injured employee's employment by you, and

4. because of bodily injury to your employee that arises out of and in the course of employment claimed against you in a capacity other than as employer.

## **C. EXCLUSIONS**

This agreement does not cover:



1. liability assumed under a contract. This exclusion does not apply to a warranty that your work will be done in a workmanlike manner;
2. punitive or exemplary damages where coverage for such liability is prohibited by law or contrary to public policy;
3. bodily injury to an employee while employed in violation of law with your actual knowledge or the actual knowledge of any of your executive officers;
4. any obligation imposed by a workers' compensation, occupational disease, unemployment compensation or disability benefits law, or any similar law;
5. bodily injury intentionally caused or aggravated by you;
6. damages arising out of the discharge of, coercion, criticism, demotion, evaluation, reassignment, discipline, defamation, harassment, humiliation, discrimination against, or termination of any employee, or any personnel practices, policies, acts or omissions;
7. damages for discrimination against any employee for the filing of a claim or for discrimination of an employee that has agreed to testify in another employee's workers' compensation claim.

#### **D. RIGHT TO ASSOCIATE IN DEFENSE**

We have no duty to investigate, handle, settle or defend any claims, suits or proceedings against you.

We have the discretionary right—and shall be given the opportunity by you—to associate with you in the defenses, investigation, or settlement of any claim, suit or proceeding which appears to involve indemnity by NCCSIF. In such association, you and NCCSIF shall cooperate in all aspects of defense, investigation or settlement.

#### **E. WE WILL ALSO PAY**

Subject to the Member Retention specified in Item 3 of the Schedule and subject to the limit specified in Item 6 of the Schedule, we will also pay these costs, in addition to other amounts payable under this coverage, as part of any claim, proceeding or suit we defend;

1. reasonable expenses incurred at our request, but not loss of earnings;
2. premiums for bonds to release attachments and for appeal bonds in bond amounts up to twice the limit of our liability under this coverage;
3. litigation costs taxed against you;



4. interest on a judgment as required by law; and
5. expenses we incur.

#### **F. OTHER INSURANCE**

We will not pay more than our share of damages and costs covered by this coverage and any other insurance, self-insurance or any other employers' liability by a Joint Powers Authority. Subject to any limits of liability that apply, all shares will be equal until the loss is paid. If any insurance or self-insurance is exhausted, the shares of all remaining insurance and self insurance will be equal until the loss is paid.

#### **G. LIMIT OF LIABILITY**

Our liability to pay for damages is limited. Our limit of liability is shown in Item 6 of the Schedule of Declarations. It is the most we will pay for all damages covered by this coverage because of bodily injury to one or more employees in any one accident or occurrence, or series of accidents or occurrences, arising out of any one event.

We will not pay any claims for damages after we have paid the limit of our liability under this coverage as explained above.

#### **H. RECOVERY FROM OTHERS**

We may enforce your rights to recover our payment from anyone liable for an injury covered by this coverage. You will do everything necessary to protect those rights for us and to help us enforce them.

#### **I. ACTIONS AGAINST US**

There will be no right of action against us under this coverage unless;

1. you have complied with all the terms of this agreement; and
2. the amount you owe has been determined with our consent or by actual trial and final judgment.

This coverage does not give anyone the right to add us as a defendant in an action against you to determine your liability.



### **PART THREE — COVERAGE OUTSIDE OF CALIFORNIA**

This coverage is identical to Part One (Workers' Compensation Coverage) of this agreement. It applies to your employees who are hired in California and are eligible for benefits under this agreement while they are working anywhere outside of California.

### **PART FOUR — YOUR DUTIES IF INJURY OCCURS**

Tell us at once if injury occurs which may be covered by this agreement. Your other duties are listed here:

1. Provide for immediate medical and other services required by the workers' compensation law.
2. Give us or our representative the names and addresses of the injured persons and of witnesses, and other information we may need.
3. Promptly give us all notices, demands and legal papers related to the injury, claim, proceeding or suit.
4. Cooperate with us and assist us, as we may request, in the investigation, settlement or defense of any claim, proceeding or suit.
5. Do nothing after an injury occurs that would interfere with our right to recover from others.
6. Do not voluntarily make payments, assume obligations or incur expenses within our layer of coverage, except at your own cost.

### **PART FIVE — PREMIUM**

#### **A. PREMIUM**

1. All premiums for this agreement will be determined by the Northern California Cities Self Insurance Fund.
2. Remuneration is part of the premium basis. This premium basis includes payroll and all other remuneration paid or payable during the coverage period for the services of:
  - a. all your employees eligible for benefits under this agreement while engaged in work covered by this agreement; and



- b. all other persons engaged in work that could make us liable under Part One (Worker's Compensation Coverage) of this agreement. If you do not have the payroll records for these persons, the contract price for their services and materials may be used as the premium basis. This paragraph will not apply if you give us proof that the employers of these persons lawfully secured their workers' compensation obligations.

**B. PREMIUM PAYMENTS**

You will pay all premium when due.

**C. FINAL PREMIUM**

The premium shown on the Declarations and on the schedules and endorsements, if any, is an estimate. The final premium will be determined after this agreement ends by using the actual, not the estimated, premium basis and actual losses. If the final premium is more than the premium you paid to us, you must pay us the balance. If it is less, we will refund the balance to you. The final premium will not be less than the minimum premium for this agreement as determined by the various layer funding formulas.

**D. RECORDS**

You will keep records of information needed to compute premium. You will provide us with copies of those records when we ask for them.

**E. AUDIT**

You will let us examine and audit all your records that relate to this agreement. These records include ledgers, journals, registers, vouchers, contracts, tax reports, payroll and disbursement records and programs for storing and retrieving data. We may conduct the audits during regular business hours during the coverage period and within three years after the coverage period ends. Information developed by audit will be used to determine final premium.

**F. RATE CHANGES**

This agreement is issued by us and accepted by you with the agreement that you will accept any increase in premium or in the rates of premium which may be promulgated under any rating plan approved by the Northern California Cities Self Insurance Fund, and that the effective date of any



such increase shall be the effective date thereof fixed in accordance with the provisions of any such rating plan approved by the Executive Committee. Also the rates used to determine the premium are subject to increase during the term of the agreement if an increase in rates applicable to agreements in force is approved by the Executive Committee of Northern California Cities Self Insurance Fund, and that the effective date of any such increase shall be the date fixed by the Executive Committee.

## **PART SIX — CONDITIONS**

### **A. INSPECTION**

We have the right, but are not obliged, to inspect your workplaces at any reasonable time. Our inspections relate to the workplaces and the premiums to be charged. We may give you reports on the conditions we find. We may also recommend changes. While they may help to reduce losses, we do not undertake to perform the duty of any person to provide for the health and safety of your employees or the public. We do not warrant that your workplaces are safe or healthful or that they comply with laws regulations, codes or standards.

### **B. LONG TERM POLICY**

If this policy is written for a period longer than one year, all the provisions of this agreement shall apply separately to each consecutive twelve month period, or if the first or last period is less than twelve months, in the same manner as if a separate agreement had been written for each consecutive period. Until your policy terminates, your deposit premium will be transferred to each consecutive coverage period to act as a deposit in the same manner as if a separate agreement had been written.

### **C. TRANSFER OF YOUR RIGHTS AND DUTIES**

Your rights or duties under this agreement may not be transferred without our written consent.

### **D. OUR NOTICE TO YOU**

Mailing documents that relate to this agreement to you at the mailing address shown in the Declarations will be sufficient to prove notice to you of that document.

### **E. CANCELLATION AND WITHDRAWAL**



You may withdraw as a party to this agreement and as a participant in the coverage provided you meet the requirements, as specified in the Joint Exercise of Power Agreement, Bylaws and Participation Agreement.

If cancellation by Northern California Cities Self Insurance Fund or you is effective before the end of the coverage year, Northern California Cities Self Insurance Fund will return to you the amount of any unearned premium payment from you for the coverage year. Such amount will be computed on a pro-rata basis from the effective date of cancellation.

## **F. ARBITRATION OF COVERAGE DISPUTES**

### **1. Coverage Determinations**

The Third Party Administrator or JPA Counsel shall make the initial determination whether to deny coverage on all or part of a claim, or to reserve the Northern California Cities Self Insurance Fund's right to deny coverage on all or part of a claim, if a loss subsequently exceeds the retained limit.

A decision to deny coverage can be appealed to the Board of Directors. Notice of such appeal shall be submitted in writing within thirty (30) calendar days of the date of written notice of decision.

The appeal shall be considered by the Board of Directors at the next regular or special meeting following receipt of the written appeal; if the appeal is received too late for inclusion in the agenda packet, it can be postponed to the next following Board meeting. The Program Administrator and the covered party will have the right to submit written materials and present oral argument to the Board, subject to reasonable time constraints. Any dispute concerning a decision by the Board to deny coverage for all or part of a claim shall not be subject to any court action, but may instead be submitted to binding arbitration in accordance with the procedures set forth below. Notice of a request for binding arbitration by the covered party must be submitted within thirty (30) calendar days from the date of the noticed decision by the Board of Directors.

#### **(a) Arbitration Procedures for Resolving Disputes**

##### **1) Selection of Arbitrators**

If an appeal of a Board decision is submitted to arbitration, each side shall, within ten (10) calendar days, select one (1) arbitrator and submit his or her name in writing to the other side. Within ten (10) calendar days after their selection, these



two arbitrators shall select a third independent arbitrator. If the two sides cannot agree on the selection of the third arbitrator within ten (10) calendar days, either side may petition the Sacramento County Superior Court for the appointment of the third arbitrator pursuant to the provisions of section 1281.6 of the California Code of Civil Procedure. The third arbitrator shall be an attorney and preside as the Chairperson of the arbitration panel. No arbitrator shall be employed or affiliated with you or NCCSIF.

The arbitration hearing shall commence within forty-five (45) calendar days from the date of the selection of the Chairperson, unless both sides agree to an extension.

Each side shall pay the cost of its selected arbitrator and one-half of the cost of the third selected arbitrator. In addition, each side shall be responsible for its own cost and expense of arbitration.

Except for notification of appointment and as provided in the California Code of Civil Procedure, there shall be no communication between either side and the arbitrator(s) relating to the subject of the arbitration other than at oral hearings.

#### **2) Discovery**

The procedures set forth in Code of Civil Procedure section 1283.05 relating to depositions and discovery shall apply to any arbitration pursuant to this paragraph (b).

#### **3) Testimony Under Oath**

The testimony of witnesses shall be given under oath.

#### **4) Length of Hearing**

The panel will endeavor to confine the length of the hearing to two (2) days. A decision of the panel shall be reported in writing. The written decision of the panel shall be given to both sides within thirty (30) calendar days of the close of the hearing.

#### **5) Certified Shorthand Reporter**

Either side wishing a certified shorthand reporter record shall arrange directly with a certified shorthand reporter and notify the other side of such arrangements in advance of the hearing. The requesting side shall pay the cost of recording the



hearing if no transcript is ordered. If a transcript is ordered, the cost of the transcript and of recording the hearing shall be prorated equally among the parties ordering copies.

(b) **Funding of Defense and Payment of Claims Pending Resolution of Dispute**

During the course of the arbitration proceedings provided herein, the *covered party* will be responsible for all fees and expenses for investigation, defense or litigation of a claim or lawsuit. In the event the arbitration panel determines that coverage applies for such *defense costs*, the *Authority* will reimburse the *covered party* as directed by the panel.

(c) **Effects of Arbitration Decisions**

All decisions on appeals, whether by the Board of Directors (after the time to request arbitration has expired) or by the arbitration panel, shall be final and binding upon the parties and shall not be subject to any further appeal or court action, except as provided in Code of Civil Procedures sections 1286.2 and 1286.4 (relating to fraud or corruption, etc.).



(a) **General Law**

Except as provided otherwise above, arbitration shall be conducted as provided in Title 9 of the Code of Civil Procedure (commencing with section 1280).

July 1, 2023  
Date

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Liz Cottrell , NCCSIF President



## **ENDORSEMENT NO. 1**

### **NORTHERN CALIFORNIA CITIES SELF INSURANCE FUND WORKERS' COMPENSATION MEMORANDUM OF COVERAGE**

#### **OFF-DUTY PEACE OFFICER INJURY (AB 1749) ENDORSEMENT**

It is understood and agreed that this Memorandum shall not apply to bodily injury or occupational disease sustained by a "peace officer" who was at the time of the occurrence:

- a. off-duty,
- b. not acting under the immediate direction of his or her employer, and
- c. outside the state of California.

However, this exclusion shall not apply to bodily injury or occupational disease sustained by a peace officer under such circumstances if:

- a. the peace officer was engaging in the apprehension or attempted apprehension of law violators or suspected law violators, or protection or preservation of life or property, or the preservation of the peace; and
- b. prior to the occurrence, the Governing Board of the Covered Party has adopted a resolution, as provided for in California Labor Code Section 3600.2, subdivision (b)(4), accepting liability for such injury under the Workers' Compensation Act.

"Peace officer" for purposes of this Endorsement has the definition stated in Section 50920 of the California Government Code.

It is further agreed that nothing herein shall act to increase NCCSIF's limit of indemnity.

This endorsement is part of the Memorandum of Coverage and takes effect on the effective date of the Memorandum of Coverage unless another effective date is shown below. All other terms and conditions remain unchanged.

**Effective Date:** July 1, 2020

**Memorandum No.:** NCCWC-20

**Issued to:** ALL MEMBERS

**Issue Date:** July 1, 2020

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Authorized Representative  
Northern California Cities SIF



**WORKERS' COMPENSATION  
MEMORANDUM OF COVERAGE  
DECLARATIONS**

1. **Memorandum Number:** NCCWC-23
2. **Member Entity:** City of Anderson  
1887 Howard Street  
Anderson, California 96007
3. **Coverage Period:** July 1, 2023, to June 30, 2024
4. **Banking Layer:** \$0 to \$100,000 each accident or each employee for disease
5. **Shared Risk Layer:** \$100,000 to \$500,000 each accident or each employee for disease
6. **NCCSIF Shared Risk Layer Limit of Liability:** \$400,000 each accident or each employee for disease:  
a) Workers' Compensation (Coverage Part I)  
b) Employers' Liability (Coverage Part II)
7. **Payroll Reporting and Adjusting Period:** Annual
8. **Loss Reporting:** LWP Claims Solutions  
PO Box 349016  
Sacramento, CA 95834  
(800)-565-5694
9. **Excess Memorandum of Coverage:**  
**PRISM Excess Insurance Authority MOC #:** PRISM-PE 23 EWC-48  
**Excess Limits of Liability:** Workers Compensation: Statutory, less \$500,000 Retention  
Employers' Liability: \$5,000,000, less \$500,000 Retention

**FORMS AND ENDORSEMENTS FORMING PART OF THE POLICY AT INCEPTION:**

**NCCSIF:** NCCWC-23

**PRISM:** PRISM-PE 23 EWC-48

  
\_\_\_\_\_  
Marcus Beverly, Program Administrator

July 1, 2023  
Date

*It is agreed that this Declaration and the Memorandum of Coverage, together with the terms of any endorsements and any specified sections of the JPA Agreement or Bylaws, constitute the entire coverage agreement.*



Northern California Cities Self Insurance Fund  
Board of Directors Meeting  
June 22, 2023

Agenda Item H.2.a.

**FY 23/24 PROPERTY PROGRAM RENEWAL PROPOSAL**

**ACTION ITEM**

**ISSUE:** The Board annually reviews and approves the Property Renewal Proposal. NCCSIF Property Program members are covered through the Alliant Property Insurance Program (APIP), renewing on July 1, 2023. The minimum deductibles will remain the same, \$25,000 for property *and* vehicles, with a \$50,000 deductible for police vehicles, \$100,000 for vehicles valued at \$250,000 or more, and a \$250,000 deductible for vehicles over \$750,000. For vehicles scheduled at ACV the expiring deductible may be maintained. **NOTE: vehicles 10 years and older may still be covered for Replacement Cost Value (RCV) but the limit will be 120% of the scheduled value.**

A table summarizing the changes in the Total Insured Values (TIV), rates and premiums is below:

<u>Northern California Cities Self Insurance Fund</u>	<u>2022-2023</u> (at 03/08/2023)	<u>2023-2024</u>	<u>Variance</u>
Total Insurable Values (TIV):	\$ 1,691,492,049	\$ 1,733,054,225	2.46%
Earthquake TIV:	Not Applicable	Not Applicable	N/A
Earthquake Limit:	Not Covered	Not Covered	N/A
*Property Annual Cost:	\$ 5,033,957.05	\$ 7,064,482.00	40.34%
Cyber Liability Annual Cost:	\$ 118,287.33	\$ 109,652.48	-7.30%
Pollution Liability Annual Cost:	\$ 12,887.67	\$ 15,370.72	19.27%
Total Account Rate (\$/100):	0.3053595	0.4148459	35.85%
**Total Annual Cost:	\$ 5,165,132.05	\$ 7,189,505.20	39.19%

\*Property Annual Cost includes: all premiums, underwriting fees, commissions, loss control expenses, program administration charges, and applicable taxes

\*\* Total Annual Cost includes the following: Property Annual Cost

Total Insurable Values (TIV) increased 2.5%, from \$1,691,492,049 to \$1,733,054,225, as compared to a 6%, increase last year. The total was impacted by a large reduction in TIV from the City of Lincoln, with most members seeing TIV increases close to this year’s 7.5% inflation trend factor. The Total Account Rate increased 36%, compared to 22% from the prior year, from \$0.305 to \$0.415 per \$100 of TIV. These changes result in a total premium increase of 39.2%, from \$5,165,132 to \$7,189,505.

These numbers are based on a proposal that includes replacing the current lead insurer, Lexington, with Berkshire Hathaway and coverage terms “as expiring” – with change to loss settlement values for landfills (120% of TIV) and vehicles over ten years old (ACV only). The attached proposal material includes an Executive Summary with an overview of the market conditions and a description of the changes in coverage for the upcoming program year.



**Northern California Cities Self Insurance Fund  
Board of Directors Meeting  
June 22, 2023**

**Agenda Item H.2.a. *continued***

**RECOMMENDATION:** Approval of the FY 23/24 Property Program Renewal with the Alliant Property Insurance Program as presented or revised.

**FISCAL IMPACT:** The projected total premium options below are based on TIV of **\$1,733,054,225**.

\$25,000 deductible = **\$7,189,505.20**

**BACKGROUND:** NCCSIF provides optional property insurance for their members through the Alliant Property Insurance Program. This is a joint purchase insurance program currently providing members up to \$1,000,000,000 in limits. Premiums are based on each member's Total Insured Values (TIV) which are provided via a schedule of insured locations.

**ATTACHMENT(S):**

1. 23/24 NCCSIF Property Deposit Calculations - Deductible Options: \$25,000
2. 23/24 APIP Property Proposal Packet
  - a. APIP Executive Summary
  - b. Named Insured List
  - c. APIP Property Proposal
  - d. APIP Boiler and Machinery Proposal
  - e. APIP Cyber Liability Coverage Proposal
  - f. APIP Pollution Liability Coverage Proposal
  - g. APIP Schedule of Carriers
  - h. APIP TRIA Selection Form
  - i. D1 Form Surplus Lines Affidavit
  - j. APIP Disclosures, Disclaimers and Loss Notification Requirements
  - k. Flood Offering
  - l. Electronic Delivery Option Form
  - m. Premium Finance Brochure
  - n. APIP Brochure

Total TIV =  
 All Risk TIV +  
 CE Values +  
 Vehicles +  
 COC

All Risk TIV All Risk TIV

Formula or Allocation		Pulled from Oasys	Pulled from Oasys	Pulled from Oasys	Pulled from Oasys	Pulled from Oasys	Pulled from Oasys		All Risk TIV x Rate	All Risk TIV x Rate	COC TIV x Rate	Rating B&M Value x Rate x Member % All Risk TIV	Pulled from Oasys	CE x Rate
Member Entity	Property Deductible	Real Property Values	Personal Property Values	BI/Rents Values	Tax Interruption Values	Fine Arts Values	Course of Construction (COC) Values	ALL RISK (TIV) (Real, Personal, BI/Rents, Tax, and Fine Arts, Plus COC)	All Risk Primary Property Premium	All Risk Excess Property Premium*	COC Premium	Excess Boiler & Machinery Premium	Contractors Equipment (CE) Values	CE Premium
Rate Per \$100/Amount								Values	\$ 0.2194238	\$0.14628	\$0.19038	\$0.00127	Values	\$0.23971
Anderson	\$25,000	\$33,982,781	\$5,589,965	\$715,767	\$600,000	\$0		\$40,888,513	\$89,719	\$59,813		\$521	\$329,900	\$791
Auburn	\$25,000	\$51,621,281	\$9,837,762	\$0	\$0	\$0		\$61,459,043	\$134,856	\$89,904		\$782	\$46,503	\$111
Colusa	\$25,000	\$45,309,680	\$16,330,953	\$3,880	\$0	\$0		\$61,644,513	\$135,263	\$90,175		\$785	\$0	\$0
Corning														
Dixon	\$25,000	\$100,678,289	\$21,612,873	\$2,424,647	\$0	\$0		\$124,715,809	\$273,656	\$182,437		\$1,588	\$2,194,047	\$5,259
Elk Grove														
Folsom	\$25,000	\$269,909,015	\$23,334,302	\$2,237,954	\$0	\$578,000		\$296,059,271	\$649,625	\$433,083		\$3,769	\$4,192,057	\$10,049
Galt	\$25,000	\$112,899,219	\$22,221,402	\$2,500,320	\$0	\$0	\$19,377	\$137,640,318	\$302,016	\$201,344	\$54	\$1,752	\$716,000	\$1,716
Gridley	\$25,000	\$27,858,573	\$13,370,118	\$428,720	\$0	\$0		\$41,657,411	\$91,406	\$60,938		\$530	\$1,583,500	\$3,796
Ione	\$25,000	\$28,385,867	\$5,156,615	\$102,520	\$0	\$0		\$33,645,002	\$73,825	\$49,217		\$428	\$801,896	\$1,922
Jackson	\$25,000	\$15,825,144	\$26,094,283	\$5,000	\$0	\$0		\$41,924,427	\$91,992	\$61,328		\$534	\$124,500	\$298
Lincoln	\$25,000	\$128,021,806	\$30,080,808	\$3,393,881	\$0	\$0		\$161,496,495	\$354,362	\$236,241		\$2,056	\$1,862,534	\$4,465
Marysville	\$25,000	\$22,470,117	\$5,265,256	\$2,334,571	\$0	\$0		\$30,069,944	\$65,981	\$43,987		\$383	\$579,044	\$1,388
Nevada City														
Oroville	\$25,000	\$55,459,818	\$7,488,248	\$0	\$0	\$0		\$62,948,066	\$138,123	\$92,082		\$801	\$2,058,372	\$4,934
Paradise	\$25,000	\$14,159,843	\$3,299,410	\$183,751	\$0	\$0		\$17,643,004	\$38,713	\$25,809		\$225	\$4,032,847	\$9,667
Placerville														
Red Bluff	\$25,000	\$57,493,822	\$12,890,859	\$491,139	\$0	\$0		\$70,875,820	\$155,518	\$103,679		\$902	\$2,531,353	\$6,068
Rio Vista	\$25,000	\$51,868,910	\$13,212,723	\$517,057	\$0	\$0		\$65,598,690	\$143,939	\$95,959		\$835	\$585,000	\$1,402
Rocklin	\$25,000	\$83,304,989	\$9,262,460	\$6,200,000	\$0	\$0		\$98,767,449	\$216,719	\$144,480		\$1,257	\$12,416,342	\$29,763
Willows														
Yuba City	\$25,000	\$246,565,762	\$33,074,395	\$6,628,952	\$0	\$0	\$21,007,711	\$307,276,820	\$674,239	\$449,492	\$58,037	\$3,912	\$6,416,300	\$15,380
<b>TOTAL</b>		<b>\$1,345,814,916</b>	<b>\$258,122,432</b>	<b>\$28,168,159</b>	<b>\$600,000</b>	<b>\$578,000</b>	<b>\$21,027,088</b>	<b>\$1,654,310,595</b>	<b>3,629,952</b>	<b>2,419,968</b>	<b>\$58,091</b>	<b>\$21,061</b>	<b>\$40,470,195</b>	<b>\$97,011</b>
Verify Quote Sheet		\$ 1,345,814,916	\$ 258,122,432	\$ 28,768,159	\$ 600,000	\$ 578,000	22,602,666	\$ 1,656,486,173	3,634,726	2,423,150	58,091	21,089	40,470,195	97,011
Check							-1,575,578		-4,774	-3,182	0	-28	0	0
Do Not Participate									150%	67%				

Formula or Allocation	Total TIV	Total TIV	Total TIV	Estimated ABS Fees	Estimated Surplus Line Taxes & Fees	2023/24 Total All Risk Property Premium	Flood Limit	Flood Values	Flood Premium	Special Vehicle Deductibles Apply See Proposal		
	Total TIV x Rate	Total TIV x Rate	Total TIV x Rate							Vehicle Deductible	Vehicle Values	Vehicle Premium
Member Entity	Cyber Liability Premium	Pollution Coverage Premium	Lloyds Primary Terrorism Premium									
<b>Rate Per \$100/Amount</b>	\$0.00642	\$0.00090	\$0.00027	\$62,324	\$219,659	Value		Value	\$0.05141		Value	\$0.81060
Anderson	\$2,627	\$368	\$109	\$1,540	\$5,429	\$160,916					\$0	
Auburn	\$3,948	\$553	\$163	\$2,315	\$8,161	\$240,794	\$17,000,000	\$58,382,143	\$32,224	\$25,000	\$1,162,448	\$9,423
Colusa	\$3,960	\$555	\$164	\$2,322	\$8,185	\$241,409						
Corning												
Dixon	\$8,012	\$1,123	\$331	\$4,699	\$16,560	\$493,665						
Elk Grove												
Folsom	\$19,019	\$2,666	\$786	\$11,154	\$39,311	\$1,169,461				\$25,000	\$28,502,201	\$231,039
Galt	\$8,842	\$1,239	\$365	\$5,185	\$18,276	\$540,790						
Gridley	\$2,676	\$375	\$111	\$1,569	\$5,531	\$166,932						
Ione	\$2,161	\$303	\$89	\$1,268	\$4,467	\$133,681	\$10,000,000	\$38,159,340	\$21,062	\$25,000	\$3,551,402	\$28,788
Jackson	\$2,693	\$378	\$111	\$1,579	\$5,567	\$164,481						
Lincoln	\$10,375	\$1,454	\$429	\$6,084	\$21,443	\$636,909						
Marysville	\$1,932	\$271	\$80	\$1,133	\$3,993	\$119,146	\$15,000,000	\$28,713,965	\$15,849			
Nevada City												
Oroville	\$4,044	\$567	\$167	\$2,371	\$8,358	\$251,448				\$25,000	\$6,402,964	\$51,902
Paradise	\$1,133	\$159	\$47	\$665	\$2,343	\$78,760						
Placerville												
Red Bluff	\$4,553	\$638	\$188	\$2,670	\$9,411	\$283,628				\$25,000	\$2,681,508	\$21,736
Rio Vista	\$4,214	\$591	\$174	\$2,471	\$8,710	\$258,296						
Rocklin	\$6,345	\$889	\$262	\$3,721	\$13,114	\$416,551						
Willows												
Yuba City	\$19,739	\$2,767	\$815	\$11,576	\$40,800	\$1,276,759	\$10,000,000	\$285,468,230	\$157,563	\$25,000	\$17,000,000	\$137,802
<b>TOTAL</b>	<b>\$106,273</b>	<b>\$14,897</b>	<b>\$4,390</b>	<b>\$62,324</b>	<b>\$219,659</b>	<b>\$6,633,626</b>		<b>\$410,723,678</b>	<b>\$226,697</b>		<b>\$59,300,523</b>	<b>\$480,690</b>
Verify Quote Sheet	106,273	14,897	4,390	62,324	219,659	6,641,610		441,000,691	226,697		59,300,523	480,690
Check	0	0	0	\$0	0	-7,984		-30,277,013	0		0	0
Do Not Participate						\$0.40						

Formula or Allocation	Invoiced Amount						All Risk TIV	
	2023/24 Grand Total Premium All Coverages	2023/24 Final Adjusted Premium	2022/23 Grand Total Premium All Coverages	\$ Change	% Change	% Change in Total TIV	2023/24 Total TIV	2022/23 Total TIV
<b>Rate Per \$100/Amount</b>								
Anderson	\$160,916	\$157,595	\$107,685	\$49,910	46%	6.1%	\$41,218,413	\$38,852,488
Auburn	\$282,441	\$276,612	\$192,809	\$83,803	43%	7.3%	\$62,667,994	\$58,382,143
Colusa	\$241,409	\$236,427	\$160,297	\$76,130	47%	6.4%	\$61,644,513	\$57,913,486
Corning								
Dixon	\$493,665	\$483,476	\$326,031	\$157,446	48%	8.0%	\$126,909,856	\$117,540,714
Elk Grove								
Folsom	\$1,400,499	\$1,371,595	\$947,501	\$424,094	45%	6.7%	\$328,753,529	\$308,097,799
Galt	\$540,790	\$529,629	\$353,745	\$175,884	50%	8.3%	\$138,336,941	\$127,714,473
Gridley	\$166,932	\$163,487	\$112,166	\$51,321	46%	7.4%	\$43,240,911	\$40,266,793
Ione	\$183,531	\$179,743	\$142,995	\$36,748	26%	-0.4%	\$37,998,300	\$38,159,340
Jackson	\$164,481	\$161,086	\$107,206	\$53,880	50%	8.6%	\$42,048,927	\$38,717,832
Lincoln	\$636,909	\$623,764	\$666,746	-\$42,982	-6%	-32.1%	\$163,359,029	\$240,671,082
Marysville	\$134,995	\$132,209	\$93,193	\$39,016	42%	6.7%	\$30,648,988	\$28,713,965
Nevada City								
Oroville	\$303,350	\$297,090	\$186,342	\$110,748	59%	8.3%	\$71,409,402	\$61,227,051
Paradise	\$78,760	\$77,134	\$56,719	\$20,416	36%	8.3%	\$21,675,851	\$20,020,825
Placerville								
Red Bluff	\$305,364	\$299,062	\$203,433	\$95,629	47%	8.0%	\$76,088,681	\$70,457,124
Rio Vista	\$258,296	\$252,966	\$154,880	\$98,086	63%	18.4%	\$66,183,690	\$55,888,249
Rocklin	\$416,551	\$407,954	\$289,921	\$118,033	41%	7.5%	\$111,183,791	\$103,400,455
Willows								
Yuba City	\$1,572,124	\$1,539,678	\$1,063,469	\$476,209	45%	8.5%	\$309,685,409	\$285,468,230
<b>TOTAL</b>	<b>\$7,341,013</b>	<b>\$7,189,505</b>	<b>\$5,165,137</b>	<b>\$2,024,368</b>	<b>39%</b>	<b>2.5%</b>	<b>\$1,733,054,225</b>	<b>\$1,691,492,049</b>
Verify Quote Sheet	7,189,505	7,189,505	5,165,137	2,024,368	39%	2.5%	1,733,054,225	
Check	148,381	\$ 0	4,068,300			7.00%		0
Do Not Participate	0.02063857	off balance factor						



# Northern California Cities Self Insurance Fund



**2023-2024**

Alliant Property Insurance Program

Presented on June 15, 2023 by:

Marcus Beverly, CPCU, AIC,  
ARM-P  
First Vice President

Jenna Wirkner  
Assistant Account Manager

July 1, 2023 – July 1, 2024

EXECUTIVE SUMMARY

Attached please find the annual renewal summary of the Alliant Property Insurance Program (APIP) for the 7/1/2023 renewal. An overview of the most significant issues is discussed here.

The property market is proving very challenging as we approach the 7/1/2023 APIP renewal. Weather related events are problematic to the insurance industry and the frequency and severity of these events has increased over the last few years. Recent weather events adversely impacting both the capacity and the pricing of direct carriers and reinsurers include:

- 2022 Hurricane Ian (estimated \$53B in insured losses – the second most costly hurricane in history);
- 2022 Winter Storm Elliott (impacted 42 states and insured damage estimates of \$5.4B);
- 2021 Winter Storm Uri (estimated \$15B in insured losses primarily in Texas and Oklahoma);
- 2021 Hurricane Ida (estimated \$40B in insured losses from Gulf Coast to Northeastern States – fourth most costly hurricane in history)
- U.S. Wildfires (Over \$10B in insured losses in 4 of last 5 years)

In addition, underwriters are concerned about valuation and ensuring that an insured’s reported values properly and accurately reflect their exposure. APIP closely monitors insured values for accuracy including application of a 7.5% trend factor for real and personal property. Due to the conditions described above, we expect insureds in the APIP program to have rate increases at renewal. Generally, insured’s that are loss free and/or non-Catastrophe (CAT) exposed will have lower than average rate increases while insured’s that are loss challenged and/or CAT exposed will have higher than average rate increases.

For the 2023/24 renewal, Berkshire Hathaway Specialty Insurance (BHSI) will lead the first \$25,000,000 of the program. Maximum program limits are \$800,000,000 to \$1,000,000,000 and will be placed with worldwide markets rated at A.M. Best A- VII or higher. Insureds should note several key highlights for this year’s renewal:

- Boiler & Machinery cover for participating insureds of the APIP Boiler Program will be maintained with Hartford Steam Boiler (HSB), who will also continue to perform required jurisdictional inspections.
- Cyber (Privacy Liability) Coverage for both 1st and 3rd parties from the Beazley Syndicate at Lloyd’s, A.M. Best Rated A XV, (for those eligible insureds) with coverage as outlined on the following proposal will be provided. Additional excess options are available, if requested for insureds with good security controls in place. The Cyber market has become extremely volatile in the past 2 years primarily due to a pronounced increase in ransomware claims and worldwide unrest. Due to the difficulty of even maintaining Cyber coverage for many public entities, we believe the Cyber coverage provided by APIP represents one of the best values in the marketplace. **Please note claims reporting timeframe limitations for this coverage**
- Pollution Coverage for both 1<sup>st</sup> and 3<sup>rd</sup> parties from Ironshore Specialty Insurance Company, A.M. Best Rated A XV, (for those eligible insureds) with coverage as outlined on the following proposal will be provided. **Please note claims reporting timeframe limitations for this coverage**
- Vehicles/Contractor’s Equipment – please note on the attached proposal whether the vehicle/contractors equipment valuation is Replacement Cost (new) or Actual Cash Value (ACV). If Replacement Cost (new) valuation is needed, the insured must submit a schedule of vehicles or a vehicle valuation reporting form (provided in the pre-renewal packet) and vehicles must be valued at today’s Replacement Cost (new). If values are not reported at Replacement Cost (new), the vehicle/contractor’s equipment valuation basis will be ACV

Alliant Business Services (ABS) continues to play a significant role not only in providing various types of loss control services, but also in providing appraisal services, business interruption values consultation, and infrared testing. Please see inserts for further details on ABS services provided. For the program, property valuations continue to be a key focus. As a reminder, it is underwriters’ intent to have all buildings with a scheduled value of \$5,000,000 or more appraised once every seven to ten years. This service is included in the total program cost. Insureds may also choose to have lower valued buildings appraised. The cost to have all, or specific buildings appraised that are valued on an insureds schedule between \$25,000 and \$5,000,000 will be quoted at the time the request is made.

**Please review important Disclosure and Loss Notification information included in your renewal materials. Your review and acknowledgement of these documents are required via your signature, once you authorize a request to bind coverage with your Alliant representative. Although this proposal is as complete as possible, the program is being negotiated up to the 7/1/23 effective date. We will endeavor to provide any known material changes prior to renewal.**

**ALLIANT PROPERTY INSURANCE PROGRAM (APIP)**  
**July 1, 2023 – July 1, 2024**  
**EXECUTIVE SUMMARY**

The following table depicts key financial statistics relative to last year:

**Year-over-Year Rate and Premium Comparison**

<b><u>Northern California Cities Self Insurance Fund</u></b>	<b><u>2022-2023</u> (at 03/08/2023)</b>	<b><u>2023-2024</u></b>	<b><u>Variance</u></b>
Total Insurable Values (TIV):	\$ 1,691,492,049	\$ 1,733,054,225	2.45%
Earthquake TIV:	Not Applicable	Not Applicable	N/A
Earthquake Limit:	Not Covered	Not Covered	N/A
*Property Annual Cost:	\$ 5,033,957.05	\$ 7,064,482.00	40.33%
Cyber Liability Annual Cost:	\$ 118,287.33	\$ 109,652.48	-7.29%
Pollution Liability Annual Cost:	\$ 12,887.67	\$ 15,370.72	19.26%
Total Account Rate (\$/100):	0.3053595	0.4148459	35.85%
**Total Annual Cost:	\$ 5,165,132.05	\$ 7,189,505.20	39.19%

\*Property Annual Cost includes: all premiums, underwriting fees, commissions, loss control expenses, program administration charges, and applicable taxes

\*\* Total Annual Cost includes the following: Property Annual Cost

The following pages are coverage items currently under review with the APIP markets to be effective on July 1, 2023.

Thank you for your continued support of APIP. We look forward to working with you this next year. Please let us know if you have any questions about your renewal.

**APIP SUMMARY OF PROPOSED CHANGES**

**BELOW IS A SUMMARY OF PROPOSED CHANGES FOR THE 2023-2024 POLICY PERIOD AS OF MAY 04, 2023**

Coverage	2022-2023 Sub-limit / Deductible	2023-2024 Sub-limit / Deductible
Scheduled Landfill sub-limit	Not specified	\$5,000,000 Scheduled Landfills (as more fully defined in the policy); or 120% of values on on file with Alliant Insurance Services, Inc. whichever is less.
Personal Property Outside of USA	\$1,000,000 Personal Property Outside of the USA	\$1,000,000 Personal Property Outside of the USA (including associated business interruption)
Cyber Liability	Please refer to Proposal for Summary of Changes <i>if</i> coverage is purchased.	
Pollution Liability	Please refer to Proposal for Summary of Changes <i>if</i> coverage is purchased.	

Coverage	2022-2023 Master Policy Form	2023-2024 Master Policy Form
Policy Period	July 1, 2022 to July 1,2023	July 1, 2023 to July 1,2024
USA Form No.	18	19
Section I, E. 2 Sub-Limits of Liability		Scheduled Landfills; or 120% of values on file with Alliant Insurance Services, Inc. whichever is less.
Section I, E. 2 Sub-Limits of Liability	Personal Property outside the U.S.A.	Personal Property outside the U.S.A. ( <u>including associated business interruption</u> )
Section II, B. 4. Off Premises Services Interruption	Last sentence: to an Insured Location. The coverage provided by this clause is sub-limited to USD as per Declaration Page.	Last sentence: to an Insured Location. The coverage provided by this clause is sub-limited to USD as per Declaration Page. <u>Coverage under this extension is subject to a 24-hour waiting period.</u>
Section II, B. 8. Debris Removal	This Policy also covers expenses incurred in the removal of debris of the property covered hereunder from the Insured Location that may be destroyed or damaged by a covered peril(s).	This Policy also covers expenses incurred in the removal of debris <del>of the property covered hereunder</del> from the Insured Location that may be destroyed or damaged by a covered peril(s).
Section II, B. 11. Increased Cost of Construction	See Policy	See Policy for details. Wording has been modified to provide clarity on intent.
Section II, B. 15. Transit	See Policy	See Policy for details. Wording has been modified to exclude Ocean Marine coverages.
Section II, D. 6	Library contents	Library contents value increased per 18.6% inflation value
Section II, D. 7	See Policy	See Policy for details. Wording has been modified for valuation on vehicles greater than 10 years of age to actual cash value.
Section IV, AF. Service of Suit Clause (USA) Applicable to Excess Carriers	See Policy	See Policy for details
Endorsement 1	1. Company means Lexington Insurance Company	1. Company means <u>any Insurance Company offering coverage under this policy.</u>

**ALLIANT PROPERTY INSURANCE PROGRAM**

**2023-2024**

**NAMED INSURED SCHEDULE**

**AS OF 06/15/2023**

**THE NAMED INSURED IS:**

Northern California Cities Self Insurance Fund  
c/o Alliant Insurance Services, Inc.  
2180 Harvard St., Ste. 460  
Sacramento, CA 95815

Named Insured shall be deemed the sole agent of each and every Named Insured for the purpose of:

- (1) Giving notice of cancellation,
- (2) Giving instructions for changes in the Policy and accepting changes in this Policy
- (3) The payment of assessments / premiums or receipt of return assessments / premiums.

Member(s), entity(ies), agency(ies), organization(s), enterprise(s) and/or individual(s) for whom the Named Insured has extended coverage is as follows:

**NAMED INSURED MEMBER(S)**

Northern California Cities Self-Insurance  
Fund

City of Anderson  
City of Auburn  
City of Colusa  
City of Dixon  
City of Folsom  
City of Galt  
City of Gridley  
City of Lone

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 Yuba City  
Town of Paradise

**ALLIANT INSURANCE SERVICES, INC.  
 ALLIANT PROPERTY INSURANCE PROGRAM (APIP)  
 PROPERTY PROPOSAL**

**TYPE OF INSURANCE:**     Insurance     Reinsurance

**NAMED INSURED:**            Northern California Cities Self Insurance Fund

**DECLARATION:**                4-Cities 4

**POLICY PERIOD:**            July 1, 2023 to July 1, 2024

**COMPANIES:**                 See Attached List of Companies

**TOTAL INSURED  
 VALUES:**                    \$ 1,733,054,225 as of June 15, 2023

**ALL RISK  
 COVERAGES &  
 SUB-LIMITS:**

- \$     1,000,000,000    Per Occurrence: all Perils, Coverages (subject to policy exclusions) and all Named Insureds (as defined in the policy) combined, per Declaration, regardless of the number of Named Insureds, coverages, extensions of coverage, or perils insured, subject to the following per occurrence and/or aggregate sub-limits as noted below.
- \$     52,000,000    \$15,000,000 For City of Marysville only; \$10,000,000 For City of Yuba City only; \$17,000,000 For City of Auburn only; \$10,000,000 For City of Lone only Flood Limit - Per Occurrence and in the Annual Aggregate (for those Named Insured(s) that purchase this optional dedicated coverage).
- \$     52,000,000    \$15,000,000 For City of Marysville only; \$10,000,000 For City of Yuba City only; \$17,000,000 For City of Auburn only; \$10,000,000 For City of Lone only Per Occurrence and in the Annual Aggregate for scheduled locations in Flood Zones A & V (inclusive of all 100 year exposures). This Sub-limit does not increase the specific flood limit of liability for those Named Insured(s) that purchase this optional dedicated coverage.
- Not Applicable    Per Occurrence for losses to locations in Tier 1 and/or Tier 2 Counties and resulting from a Named Windstorm.
- Not Covered        Earthquake Shock - Per Occurrence and in the Annual Aggregate (for those Named Insured(s) that purchase this optional dedicated coverage).

\$ 100,000,000 Combined Business Interruption, Rental Income and Tuition Income (and related fees). However, if specific values for such coverage have not been reported as part of the Named Insured's schedule of values held on file with Alliant Insurance Services, Inc., this sub-limit amount is limited to \$500,000 per Named Insured subject to maximum of \$2,500,000 Per Occurrence, Per Declaration for Business Interruption, Rental Income and Tuition Income combined. Coverage for power generating plants is excluded, unless otherwise specified.

\$ 50,000,000 Extra Expense.

**ALL RISK COVERAGES & SUB-LIMITS:**  
(continued)

Per Bound TIV \$10,000,000 Miscellaneous Unnamed Locations for Named Insureds with total insurable values greater than or equal to \$250,000,000 at time of binding or \$5,000,000 Miscellaneous Unnamed Locations for Named Insureds with total insurable values less than \$250,000,000 at time of binding excluding Earthquake coverage for Alaska and California locations. If Flood coverage is purchased for scheduled locations, this extension will extend to include Flood coverage for any location not situated in Flood Zones A or V. Vacant properties are sub-limited to \$2,500,000.

180 Days Extended Period of Indemnity

See Policy Provisions \$50,000,000, or a Named Insured's Policy Limit of Liability if less than \$50,000,000, Automatic Acquisition for 120 days except:

- \$25,000,000 Automatic Acquisition for 90 days for new sub-member and/or entity of an existing Pools, JPA or Group;
- \$25,000,000 Automatic Acquisition for 90 days for Vacant properties;
- \$10,000,000 Automatic Acquisition for 120 days for Licensed Vehicles;
- \$2,500,000 Automatic Acquisition for 60 days for additional property and/or interests in Tier 1 Wind Counties, Parishes and Independent Cities for the states of Virginia, North Carolina, South Carolina, Georgia, Alabama, Mississippi, Louisiana, Texas and/or situated anywhere within the states of Florida and Hawaii;
- The peril of Earthquake is excluded for the states of Alaska and California;
- If Flood coverage is purchased for all scheduled locations, this extension will extend to include Flood coverage for any location not situated in Flood Zones A or V.

\$ 1,000,000 Unscheduled Landscaping, tees, sand traps, greens, athletic fields and artificial turf and further subject to \$25,000 / 25 gallon maximum per item for existing Named Insureds excluding Earthquake coverage for Alaska and California locations. If Flood coverage is purchased for scheduled locations, this extension includes Flood coverage for any location not situated in Flood Zones A or V.

	\$	5,000,000	or 110% of the scheduled values, whichever is greater, for Scheduled Landscaping, tees, sand traps, greens, athletic fields and artificial turf and further subject to \$25,000 / 25 gallon maximum per item.
	\$	5,000,000	or 120% of the scheduled values, whichever is less, for Scheduled Landfills (as more fully defined in the policy).
	\$	50,000,000	Errors & Omissions - This extension does not increase any more specific limit stated elsewhere in this policy or Declarations.
	\$	25,000,000	Course of Construction and Additions (including new) for projects with completed values not exceeding the sub-limit shown. Projects valued greater than \$15,000,000 require underwriting approval and a premium charge.
<b>ALL RISK COVERAGES &amp; SUB-LIMITS:</b>	\$	500,000	Money & Securities for named perils only as referenced within the policy, however fraudulent impersonation, fraudulent instruction or similar events are excluded.
<b>(continued)</b>	\$	2,500,000	Unscheduled Fine Arts.
	\$	250,000	Accidental Contamination per occurrence and annual aggregate per Named Insured with \$500,000 annual aggregate for all Named Insureds per Declaration. Coverage shall not attach or become insurance upon any property which at the time of loss is more specifically described and covered under any other policy form until the liability of such other insurance has first been exhausted and shall then cover only the excess of value of such property over and above the amount payable under such other insurance, whether collectible or not.
	\$	750,000	Unscheduled infrastructure including but not limited to tunnels, bridges, dams, catwalks (except those not for public use), roadways, highways, streets, sidewalks, culverts, channels, levees, dikes, berms, embankments, landfills (as more fully defined in the policy), docks, piers, wharves, street lights, traffic signals, meters, roadway or highway fencing (including guardrails), and all similar property unless a specific value has been declared. Unscheduled infrastructure coverage is excluded for the peril of Earthquake and excluded for Federal Emergency Management Agency (FEMA) and/or Office of Emergency Services (OES) declared disasters, providing said declaration provides funding for repairs.
	\$	50,000,000	Increased Cost of Construction due to the enforcement of building codes/ ordinance or law (includes All Risk and Boiler & Machinery) except \$2,500,000 for vacant properties.
	\$	25,000,000	Transit - Physical Damage only.
	\$	2,500,000	Unscheduled Animals; not to exceed \$50,000 per Animal, per Occurrence.
	\$	2,500,000	Unscheduled Watercraft up to 27 feet.
			Included Per Occurrence for Off Premises Vehicle Physical Damage.

	\$	25,000,000	Off Premises Services Interruption including Extra Expense resulting from a covered peril at non-owned/operated locations.
	\$	5,000,000	Per Occurrence Per Named Insured subject to an Annual Aggregate of \$10,000,000 for Earthquake Shock on Licensed Vehicles, Unlicensed Vehicles, Contractor's Equipment and Fine Arts combined for all Named Insured(s) in this Declaration combined that do not purchase optional dedicated Earthquake Shock coverage, and/or where specific values for such items are not covered for optional dedicated Earthquake Shock coverage as part of the Named Insured's schedule of values held on file with Alliant Insurance Services, Inc..
<b>ALL RISK COVERAGES &amp; SUB-LIMITS: (continued)</b>	\$	5,000,000	Per Occurrence Per Named Insured subject to an Annual Aggregate of \$10,000,000 for Flood on Licensed Vehicles, Unlicensed Vehicles, Contractor's Equipment and Fine Arts combined for all Named Insured(s) in this Declaration combined that do not purchase optional dedicated Flood coverage, and/or where specific values for such items are not covered for optional dedicated Flood coverage as part of the Named Insured's schedule of values held on file with Alliant Insurance Services, Inc..
	\$	3,000,000	Contingent Business Interruption, Contingent Extra Expense, Contingent Rental Values and Contingent Tuition Income separately.
	\$	3,000,000	Tax Revenue Interruption – Per Policy Provisions. However, if specific values for such coverage have not been reported as part of the Named Insured's schedule of values held on file with Alliant Insurance Services, Inc., this sub-limit amount is limited to \$1,000,000 Per Occurrence – Per Policy Provisions.
	\$	500,000	Jewelry, Furs, Precious Metals and Precious Stones Separately.
	\$	1,000,000	Claims Preparation Expenses.
	\$	50,000,000	Expediting Expenses.
	\$	100,000	Per Occurrence with a \$1,000,000 Annual Aggregate per Declaration for Mold/Fungus Resultant Damage as more fully defined in the policy.
	\$	100,000,000	Ingress/Egress Per Occurrence, Per Named Insured for the actual loss sustained during the period of time not exceeding 30 days when, as a direct result of physical loss or damage caused by a covered peril(s) specified by this Policy and occurring at property located within a 10 mile radius of covered property, ingress to or egress from the covered property by this Policy is prevented.

\$	100,000,000	Interruption By Civil Authority Per Occurrence, Per Named Insured for the actual loss sustained during the period of time not exceeding 30 days when, as a direct result of physical loss or damage caused by a covered peril(s) specified by this Policy and occurring at property located within a 10 mile radius of covered property, access to the covered property is specifically prohibited by order of a civil authority.
\$	10,000,000	Electronic Data Processing Media.
\$	1,000,000	Personal Property Outside of the USA (including associated Business Interruption).
	Not Covered	Per Occurrence Per Declaration Upgrade to Green Coverage subject to the lesser of, the cost of upgrade, an additional 25% of the applicable limit of liability shown in the schedule of values or this sub limit.
	Not Covered	for Communicable Disease.
\$	100,000	Per Occurrence while in Storage and In Transit coverage subject to \$10,000 Deductible for Unmanned Aircraft as more fully defined in the Policy. Not Covered while in Flight.

**VALUATION:**

- Repair or Replacement Cost (RCV)
- Actual Loss Sustained for Time Element Coverages
- Contractor’s Equipment /Vehicles either Replacement Cost (RCV) or Actual Cash Value (ACV) as declared by each insured. If not declared, valuation will default to Actual Cash Value (ACV)

**EXCLUSIONS  
(Including but not limited to):**

- Seepage & Contamination
- Cost of Clean-up for Pollution
- Mold

**Deductibles: If two or more deductible amounts provided in the Declaration Page apply for a single occurrence the total to be deducted shall not exceed the largest per occurrence deductible amount applicable. (The Deductible amounts set forth below apply Per Occurrence unless indicated otherwise).**

**“ALL RISK”  
DEDUCTIBLE:**

\$	25,000	Except \$2,500,000 for Wildfire for Town of Paradise Per Occurrence, which will apply in the event a more specific deductible is not applicable to a loss.
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**DEDUCTIBLES FOR  
SPECIFIC PERILS  
AND COVERAGES:**

\$	100,000	All Flood Zones Per Occurrence excluding Flood Zones A & V.
\$	250,000	Per Occurrence for Flood Zones A & V (inclusive of all 100 year exposures).
	Not Applicable	for losses to locations in Tier 1 and/or 2 Counties and resulting from a Named Windstorm.

	Not Covered	Earthquake Shock: If the stated deductible is a flat dollar amount, the deductible will apply on a Per Occurrence basis, unless otherwise stated. If the stated deductible is on a percentage basis, the deductible will apply Per Occurrence on a Per Unit basis, as defined in the policy form, subject to the minimum deductible per occurrence.
	\$ 1,000	Per Occurrence for Specially Trained Animals.
<b>DEDUCTIBLES FOR SPECIFIC PERILS AND COVERAGES: (continued)</b>	\$ 500,000	Unscheduled infrastructure including but not limited to tunnels, bridges, dams, catwalks (except those not for public use), roadways, highways, streets, sidewalks, culverts, channels, levees, dikes, berms, embankments, landfills (as more fully defined in the policy), docks, piers, wharves, street lights, traffic signals, meters, roadway or highway fencing (including guardrails), and all similar property unless a specific value has been declared. Unscheduled infrastructure coverage is excluded for the peril of Earthquake and excluded for Federal Emergency Management Agency (FEMA) and/or Office of Emergency Services (OES) declared disasters, providing said declaration provides funding for repairs.
	\$ 10,000	Per Vehicle or Item for Licensed Vehicles, Unlicensed Vehicles and Contractor's Equipment subject to \$100,000 Maximum Per Occurrence, Per Named Insured for the peril of Earthquake for Named Insured(s) who do not purchase dedicated Earthquake limits.
	\$ 50,000	Per Occurrence Per Named Insured for this Declaration for Fine Arts for the peril of Earthquake for Named Insured(s) who do not purchase dedicated Earthquake limits.
	\$ 10,000	Per Vehicle or Item for Licensed Vehicles, Unlicensed Vehicles and Contractor's Equipment subject to \$100,000 Maximum Per Occurrence, Per Named Insured for the peril of Flood for Named Insured(s) who do not purchase dedicated Flood limits.
	\$ 50,000	Per Occurrence Per Named Insured for this Declaration for Fine Arts for the peril of Flood for Named Insured(s) who do not purchase dedicated Flood limits.
	24 Hour	Waiting Period for Service Interruption for All Perils and Coverages.
	2.5%	of Annual Tax Revenue Value per Location for Tax Interruption.
	24 Hour	Waiting Period for Ingress/Egress
	24 Hour	Waiting Period for Civil Authority

\$ 25,000, Except 50,000 for police vehicles with RCV under 250,000 for City of Auburn, City of Yuba City, City of Lone, City of Red Bluff, City of Folsom, and City of Oroville for RCV; \$100,000 for All Vehicles with RCV of \$250,000 to \$750,000; \$250,000 for All Vehicles with RCV in Excess of \$750,000. Not Covered for All Other members. Per Occurrence for Off Premises Vehicle Physical Damage. If Off-Premises coverage is included/purchased, the stated deductible will apply to vehicle physical damage both on and off-premises on a Per Occurrence basis, unless otherwise stated. If Off-Premises coverage is not included, On-Premises/In-Yard coverage is subject to the All Risk (Basic) deductible.

See Special Terms Vehicle Valuation Basis

\$ 5,000 Per Occurrence for Contractor's Equipment.

Replacement Cost Contractor's Equipment Valuation Basis

**SPECIAL TERMS AND CONDITIONS:**

It is understood and agreed that notwithstanding anything contained herein to the contrary the following shall apply to this Policy:

**SPECIAL TERMS 1:** Valuation for Vehicles and CE is Replacement Cost; except Lincoln is Actual Cash Value for CE, Paradise is Actual Cash Value for all Vehicles in Yard, Jackson is Actual Cash Value for CE, and Rio Vista is Actual Cash Value for CE.

Per Policy Limits

Special Terms Limit

Per Policy Deductible

Special Terms Deductible

**SPECIAL TERMS 2:** Occurrence Definition in respect to Wildfire(s) as defined: As regards wildfires, firestorms, brush fires and any other fires or series of fires, irrespective of origin, which spread through trees, grassland or other vegetation.

Per Policy Limits

Special Terms Limit

\$ 2,500,000 for Town of Paradise only

Special Terms Deductible

**SPECIAL TERMS 3:** It is hereby agreed that Section II, D. 7 of the policy is amended as follows:

On Vehicles less than ten years old, on or off premises, where Replacement Cost (New) values are specified, loss or damage shall be based on 100% of the Replacement Cost (New) at the time of loss. Partial losses shall be based on the cost of repairing or replacing the damaged portion, up to the fair market value of the Vehicle and/or Equipment. However, should these costs exceed the fair market value then recovery shall be based upon the Replacement Cost (New). All vehicles ten years or older will have a 120% margin clause applicable based on the values reported per schedule on file with Alliant Insurance Services. Under no circumstances will the company pay more than 120% of the reported values.

If the values, provided by the Named Insured, provides a valuation based on Replacement Cost (New), then recovery will be on the same basis, if replaced. If not replaced, the basis of recovery shall be Actual Cash Value.

These terms only apply to Northern California Cities Self Insurance Fund

Values reported per schedule on file with Alliant Insurance Services Special Terms Limit

Per Policy Deductibles

Special Terms Deductible

**The following stand-alone coverages are provided by the APIP program but are not covered in the Limit of Liability or the Sub-Limits of Liability above or attached to the Master Policy Form Wording. However, the coverage costs are included in the APIP Total Cost noted below. Carriers providing these coverages are included in the Schedule of Carriers.**

- \$ 100,000,000 Per Named Insured Per Occurrence subject to \$200,000,000 Annual Aggregate of Declarations 1-14, 18-30 and 32-35 combined as respects Property Damage, Business Interruption, Rental Income and Extra Expense Combined for Terrorism (Primary Layer).
- \$ 25,000 Except \$2,500,000 for Wildfire for Town of Paradise Per Occurrence Deductible for Primary Terrorism.
- \$ 600,000,000 Per Named Insured for Terrorism (Excess Layer) subject to;
- \$ 1,100,000,000 Per Occurrence, All Named Insureds combined in Declarations 1-14, 18-21, 23-30 and 32-35 for Terrorism (Excess Layer) subject to;
- \$ 1,400,000,000 Annual Aggregate shared by all Named Insureds combined in Declarations 1-14, 18-21, 23-30 and 32-35, as respects Property Damage, Business Interruption, Rental Income and Extra Expense combined for Terrorism (Excess Layer).
- \$ 500,000 Per Occurrence Deductible for Excess Terrorism (Applies only if the Primary Terrorism Limit is exhausted).

Included Information Security & Privacy Insurance with Electronic Media Liability Coverage. See attached Cyber Coverage Summary for applicable Limits. (Cyber Liability) If, insured purchases such coverage.

TBD Per Named Insured, Per occurrence subject to an Annual Aggregate of Declarations 1-14, 18-30 and 32-35 as respects Personal and Real property for Cyber Attack Resultant Damage

Included Pollution Liability Insurance Coverage. See attached Pollution Liability Insurance Coverage Document for applicable limits and deductibles. If, insured purchases such coverage. If, insured purchases such coverage.

**TERMS & CONDITIONS:**

Sub-limits, terms and conditions are subject to change.

25% Minimum Earned Premium and cancellations subject to 10% penalty

Except Cyber Liability Premium is calculated on a pro-rata basis, unless there is a claim in which case the premium is deemed fully earned. If, insured purchases such coverage.

Except Pollution Liability Premium is 100% Earned at Inception. If, insured purchases such coverage.

**NOTICE OF CANCELLATION:**

90 Days except 10 Days for non-payment of premium

	<b>Annual Cost*</b>
<b>Total Property Premium:</b>	\$ 6,765,263.00
<b>Excess Boiler:</b>	\$ 21,089.00
<b>Cyber Liability Premium:</b>	\$ 106,273.00
<b>Pollution Liability Premium:</b>	\$ 14,897.00
<b>ABS Fee:</b>	\$ 62,324.00
<b>SLT&amp;F's (Estimate)</b>	\$ 219,659.20
<b>Broker Fee:</b>	\$ 0.00
<b>TOTAL COST †: (Including Taxes and Fees)</b>	\$ 7,189,505.20

\*Premiums are based on valid selectable options and the TIV's above. Changes in TIV's will require a premium adjustment.

† TOTAL COST includes: premiums, underwriting fees, commissions, loss control expenses, program administration charges, and applicable taxes (excluding the Cyber Enhancement premium - should you have elected to purchase this coverage)

**PRINT DATE:** June 15, 2023

**PROPOSAL VALID UNTIL:** July 1, 2023

**BROKER:** **ALLIANT INSURANCE SERVICES, INC.**  
License No. 0C36861  
Marcus Beverly, CPCU, AIC, ARM-P  
First Vice President  
Jenna Wirkner  
Assistant Account Manager

**NOTES:**

- **Some coverage, limits, sub-limits, terms and conditions will change, as negotiations are ongoing. Changes will be documented and accompany the Binder Confirmation for July 1, 2023 bound terms. Changes include but are not limited to a \$5M limit for landfills (as defined in the policy), restriction of valuation on vehicles greater than 10 years of age to actual cash value and expanding coverage on personal property outside of the United States to include associated Business Interruption. Coverage outlined in this Proposal is subject to the terms and conditions being negotiated with the policy. To be finalized and presented at Program Inception. Note: In addition to program specific changes noted, there are general restrictions within the market that we will address during the renewal process. Potential market restrictions include but are not limited to Strike, Riot and Civil Commotion and valuation restrictions (i.e. margin clauses and/or occurrence limit of liability endorsements).**
- **For most members the All Risk limit is \$800,000,000 in the proposal. The All Risk limit is estimated to bind between \$500,000,000 and \$1,000,000,000. If your All Risk limits are less than \$500,000,000 they are not expected to change.**
- **The program expects to continue purchasing Cyber Resultant Physical Damage cover which is provided to members purchasing Terrorism within the program – limits to be determined. See expiring Policy No. B0180PF2209084 and B0180PF2209624 for current coverage details.**
- **This proposal is based on the current loss experience and is subject to change if this insured's loss ratio deteriorates further and/or if the markets suffer a catastrophic event**
- **Change in Total Insurable Values will result in adjustment in premium**
- **Each line of coverage is rated separately. Increases in TIV's on highly rated coverages such as Vehicles, CE, EQ or 100 year Flood Zones, etc. may increase the insured's average account rate.**
- **The flood zones provided on the Schedule of Values (SOVs) are for rating purposes only. The actual flood zone will be determined at the time of loss.**

**ALLIANT INSURANCE SERVICES, INC.  
 ALLIANT PROPERTY INSURANCE PROGRAM (APIP)  
 BOILER AND MACHINERY PROPOSAL**

**NAMED INSURED:** Northern California Cities Self Insurance Fund

**POLICY PERIOD:** July 1, 2023 to July 1, 2024

**COMPANIES:** See Attached List of Companies

**TOTAL INSURED VALUES:** \$ 1,733,054,225 as of June 15, 2023

**STATUS/RATING:** See Attached List of Companies

**COVERAGES & LIMITS:** \$ 100,000,000 Boiler Explosion and Machinery Breakdown, (for those Named Insureds that purchase this optional dedicated coverage) as respects Combined Property Damage and Business Interruption/Extra Expense (Including Bond Revenue Interest Payments where Values Reported and excluding Business Interruption for power generating facilities unless otherwise specified). Limit includes loss adjustment agreement and electronic computer or electronic data processing equipment with the following sub-limits:

- Included Jurisdictional and Inspections.
- \$ 10,000,000 Per Occurrence for Service/Utility/Off Premises Power Interruption.
  - Included Per Occurrence for Consequential Damage/Perishable Goods/Spoilage.
- \$ 10,000,000 Per Occurrence for Electronic Data Processing Media and Data Restoration.
- \$ 2,000,000 Per Occurrence, Per Named Insured and in the Annual Aggregate per Declaration for Earthquake Resultant Damage for Named Insureds who purchase Dedicated Earthquake Coverage.
- \$ 10,000,000 Per Occurrence for Hazardous Substances / Pollutants / Decontamination.
  - Included Per Occurrence for Machine or Apparatus used for Research, Diagnosis, Medication, Surgical, Therapeutic, Dental or Pathological Purposes.

<b>NEWLY ACQUIRED LOCATIONS:</b>	\$ 25,000,000	Automatic Acquisition for Boiler & Machinery values at newly acquired locations. Values greater than \$25,000,000 or Power Generating Facilities must be reported within 120 days and must have prior underwriting approval prior to binding
<b>VALUATION:</b>		Repair or Replacement except Actual Loss sustained for all Time Element coverages
<b>EXCLUSIONS (Including but not limited to):</b>		<ul style="list-style-type: none"> <li>• Testing</li> <li>• Explosion, except for steam or centrifugal explosion</li> <li>• Explosion of gas or unconsumed fuel from furnace of the boiler</li> </ul>
<b>OBJECTS EXCLUDED: (Including but not limited to):</b>		<ul style="list-style-type: none"> <li>• Insulating or refractory material</li> <li>• Buried Vessels or Piping</li> </ul>
<b>NOTICE OF CANCELLATION:</b>		90 days except 10 days for non-payment of premium
<b>DEDUCTIBLES:</b>	\$ 10,000	Except as shown for Specific Objects or Perils.
	\$ 10,000	Electronic Data Processing Media.
	\$ 10,000	Consequential Damage.
	\$ 10,000	Objects over 200 hp, 1,000 KW/KVA/Amps or Boilers over 5,000 square feet of heating surface.
	\$ 50,000	Objects over 350 hp, 2,500 KW/KVA/Amps or Boilers over 10,000 square feet of heating surface.
	\$ 100,000	Objects over 500 hp, 5,000 KW/KVA/Amps or Boilers over 25,000 square feet of heating surface.
	\$ 250,000	Objects over 750 hp, 10,000 KW/KVA/Amps or Boilers over 75,000 square feet of heating surface.
	\$ 350,000	Objects over 25,000 hp, 25,000 KW/KVA/Amps or Boilers over 250,000 square feet of heating surface.
	\$ 10 per foot / \$2,500 Minimum	Deep Water Wells.
	24 Hour Waiting Period	Utility Interruption.
	24 Hours	Business Interruption/Extra Expense Except as noted below.
	30 Days	Business Interruption - Revenue Bond.
	5 x 100% of Daily Value	Business Interruption - All objects over 750 hp or 10,000 KW/KVA/Amps or 10,000 square feet heating surface.
	5 x 100% of Daily Value	Business interruption - All Objects at Waste Water Treatment Facilities and All Utilities.

**Annual Cost**

**COST:** Cost is included on Property Proposal

**PRINT DATE:** June 15, 2023

**PROPOSAL VALID UNTIL:** July 1, 2023

**BROKER:** **ALLIANT INSURANCE SERVICES, INC.**  
**License No.** 0C36861

Marcus Beverly, CPCU, AIC, ARM-P  
First Vice President

Jenna Wirkner  
Account Representative

**NOTES:**

- ***Some coverage, limits, sub-limits, terms and conditions will change, as negotiations are ongoing. Changes will be documented and accompany the Binder Confirmation for July 1, 2023 bound terms.***
- ***This proposal is based on the current loss experience and is subject to change if this insured's loss ratio deteriorates further and/or if the markets suffer a catastrophic event***
- ***Coverage outlined in this Proposal is subject to the terms and conditions being negotiated with the policy. To be finalized and presented at Program Inception.***
- ***Change in Total Insurable Values will result in adjustment in premium***

**ALLIANT INSURANCE SERVICES, INC.  
 ALLIANT PROPERTY INSURANCE PROGRAM (APIP)  
 CYBER INSURANCE SUMMARY PROPOSAL**

**TYPE OF COVERAGE:** Information Security & Privacy Insurance with Electronic Media Liability Coverage

**PROGRAM:** **Alliant Property Insurance Program (APIP) inclusive of Public Entity Property Insurance Program (PEPIP), and Hospital All Risk Property Program (HARPP)**

**NAMED INSURED:** Which may include any member(s), entity(ies), agency(ies), organization(s), enterprise(s) and/or individual(s), attaching to each Declaration insured under the ALLIANT PROPERTY INSURANCE PROGRAM (APIP), inclusive of PUBLIC ENTITY PROPERTY INSURANCE PROGRAM (PEPIP) and HOSPITAL ALL RISK PROPERTY PROGRAM (HARPP) as their respective rights and interests may appear which now exist or which hereafter may be created or acquired and which are owned, financially controlled or actively managed by the herein named interest, all jointly, severally or in any combination of their interests, for account of whom it may concern (all hereinafter referred to as Member(s) / Entity(ies)).

**DECLARATION:** Various Declarations as on file with Insurer

**POLICY PERIOD:** July 1, 2023 to July 1, 2024

**POLICY #:** TBD

**TERRITORY:** WORLD-WIDE

**RETROACTIVE DATE:** **APIP/PEPIP**  
*For new members – the retro active date will be the date of addition*

July 1, 2023 For existing members included on the July 1, 2023/24 policy

July 1, 2022 For existing members included on the July 1, 2022/23 policy

July 1, 2021 For existing members included on the July 1, 2021/22 policy

July 1, 2020 For existing members included on the July 1, 2020/21 policy

July 1, 2019 For existing members included on the July 1, 2019/20 policy

July 1, 2018 For existing members included on the July 1, 2018/19 policy

July 1, 2017 For existing members included on the July 1, 2017/18 policy

July 1, 2016 For existing members included on the July 1, 2016/17 policy

July 1, 2015 For existing members included on the July 1, 2015/16 policy

July 1, 2014 For existing members included on the July 1, 2014/15 policy

July 1, 2013 For existing members included on the July 1, 2013/14 policy

July 1, 2012 For existing members included on the July 1, 2012/13 policy

July 1, 2011 For existing members included on the July 1, 2011/12 policy

July 1, 2010 For existing members included on the July 1, 2010/11 policy

July 1, 2010 For existing insured's included on the July 1, 2010/11 policy

**CSU**

July 1, 2008 California State University and CSU Auxiliary Organizations

**INSURER:** Lloyd's of London - Beazley Syndicate:  
Syndicates 2623 - 623 - 100%

<b>COVERAGES &amp; LIMITS:</b>	Ai.	\$	45,000,000	<b>Annual Policy and Program Aggregate Limit of Liability</b> (subject to policy exclusions) for all Insureds/Members combined (Aggregate for all coverages combined, including Claims Expenses), subject to the following limits and sub-limits as noted.
	Aii.	\$	40,000,000	<b>JPA/Pool Annual Aggregate Limit of Liability</b> , (subject to policy exclusions) for each JPA/Pool, <b>within</b> the Annual Policy and Program Aggregate Limit of Liability (Aggregate for all coverages combined, including Claim Expenses) subject to the following limits and sub-limits as noted
	Aiii.	\$	2,000,000	<b>Insured/Member Annual Aggregate Limit of Liability</b> (subject to policy exclusions) for each Insured/Member, <b>within</b> the Annual Policy and Program Aggregate Limit of Liability <b>and</b> JPA/Pool Annual Aggregate Limit of Liability (Aggregate for all coverages combined, including Claim Expenses) subject to the following limits and sub-limits as noted.

**BREACH RESPONSE**

<b>Breach Response Costs:</b>	\$	500,000	<b>Aggregate Limit of Liability</b> for each Insured/Member (Limit is increased to \$1,000,000 if Beazley Nominated Services Providers are used)
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**FIRST PARTY LOSS**

<b>Business Interruption and Dependent Business Interruption Aggregate Sublimit</b>	\$	750,000	<b>Aggregate Limit of Liability</b> for each Insured/Member
Business Interruption Loss Resulting from Security Breach:	\$	750,000	<b>Aggregate Limit of Liability</b> for each Insured/Member (Within the \$750,000 Business Interruption and Dependent Business Interruption Aggregate Sublimit)
Business Interruption Loss Resulting from System Failure:	\$	500,000	<b>Aggregate Limit of Liability</b> for each Insured/Member (Within the \$750,000 Business Interruption and Dependent Business Interruption Aggregate Sublimit)

Dependent Business Loss Resulting from Security Breach:	\$	750,000	<b>Aggregate Limit of Liability</b> for each Insured/Member (Within the \$750,000 Business Interruption and Dependent Business Interruption Aggregate Sublimit)
Dependent Business Loss Resulting from System Failure:	\$	100,000	<b>Aggregate Limit of Liability</b> for each Insured/Member (Within the \$750,000 Business Interruption and Dependent Business Interruption Aggregate Sublimit)
<b>Cyber Extortion Loss:</b>	\$	750,000	<b>Aggregate Limit of Liability</b> for each Insured/Member
<b>Data Recovery Costs:</b>	\$	750,000	<b>Aggregate Limit of Liability</b> for each Insured/Member
<b>Data &amp; Network Liability:</b>	\$	2,000,000	<b>Aggregate Limit of Liability</b> for each Insured/Member for all Damages and Claims Expenses
<b>Regulatory Defense &amp; Penalties:</b>	\$	2,000,000	<b>Aggregate Limit of Liability</b> for each Insured/Member
<b>Payment Card Liabilities &amp; Costs:</b>	\$	2,000,000	<b>Aggregate Limit of Liability</b> for each Insured/Member
<b>Media Liability:</b>	\$	2,000,000	<b>Aggregate Limit of Liability</b> for each Insured/Member for all Damages and Claims Expenses
<b>eCRIME</b>			
<b>Fraudulent Instruction:</b>	\$	75,000	<b>Aggregate Limit of Liability</b> for each Insured/Member
<b>Funds Transfer Fraud:</b>	\$	75,000	<b>Aggregate Limit of Liability</b> for each Insured/Member
<b>Telephone Fraud:</b>	\$	75,000	<b>Aggregate Limit of Liability</b> for each Insured/Member
<b>CRIMINAL REWARD</b>			
<b>Criminal Reward:</b>	\$	25,000	<b>Aggregate Limit of Liability</b> for each Insured/Member
<b>COVERAGE ENDORSEMENT(S)</b>			
<b>Reputation Loss:</b>	\$	100,000	<b>Aggregate Limit of Liability</b> for each Insured/Member
<b>Claims Preparation Costs for Reputation Loss Claims Only:</b>	\$	50,000	<b>Aggregate Limit of Liability</b> for each Insured/Member

<b>Computer Hardware Replacement Costs:</b>	\$	100,000	<b>Aggregate Limit of Liability</b> for each Insured/Member
<b>Invoice Manipulation:</b>	\$	100,000	<b>Aggregate Limit of Liability</b> for each Insured/Member
<b>Cryptojacking:</b>	\$	25,000	<b>Aggregate Limit of Liability</b> for each Insured/Member
<b>RETENTION:</b>	\$	TBD	CSU Auxiliary Organizations only
	\$	50,000	Per Claim for each Member/Insured with Total Insured Value (TIV) up to \$250,000,000 at the time of policy inception
			8 Hour waiting period for Dependent/Business Interruption Loss
	\$	100,000	Per Claim for each Member/Insured with Total Insured Value (TIV) greater than \$250,000,000 and up to \$750,000,000 at the time of policy inception
			8 Hour waiting period for Dependent/Business Interruption Loss
	\$	250,000	Per Claim for each Member/Insured with Total Insured Value (TIV) greater than \$750,000,000 at the time of policy inception
			8 Hour waiting period for Dependent/Business Interruption Loss

**NOTICES:** Policy coverage of this policy provides coverage on a claims made and reported basis; except as otherwise provided, coverage under noted coverage schedule applies only to claims first made against the Insured/Member and reported to underwriters during the policy period. Claims expenses shall reduce the applicable limit of liability and are subject to the applicable retention.

This is a shared limit policy among the Named Insureds. The per Insured/Member policy limits are on a per claim or incident for each Insured/Member basis, sub-limits listed are aggregated per Insured/Member and are within the total Insured/Member aggregate limit. In the event of a claim/incident with multiple Insureds/Members exhausting the program aggregate limit provided by the Insurer to Insureds/Members, payment to all Insureds/Members for the claim/incident will be determined by the Insurer. Where coverages are aggregated, sub-limit and limits apply to all Insureds/Members for the entire Policy Period unless specifically stated otherwise. The policy aggregate limit is not a per Insured/Member maximum limit.

**EXTENDED REPORTING PERIOD:** For Named Insured - To be determined at the time of election (additional premium will apply)

**SPECIFIC COVERAGE PROVISIONS:**

**A. Breach Response** indemnifies the Insured/Member for Breach Response Costs incurred by the Insured/Member because of an actual or reasonably suspected Data Breach or Security Breach that the Insured first discovers during the Policy Period.

**B. First Party Loss**

*Business Interruption Loss* indemnifies the Insured/Member for a Business Interruption Loss sustained as a result of a Security Breach or System Failure that the Insured first discovers during the Policy Period.

*Dependent Business Interruption Loss* indemnifies the Insured/Member for a Dependent Business Interruption Loss sustained as a result of a Security Breach or a System Failure that the Insured first discover during the Policy Period.

*Cyber Extortion Loss* indemnifies the Insured/Member for a Cyber Extortion Loss incurred as a result of an Extortion Threat first made against the Insured/Member during the Policy Period.

*Data Recovery Costs* indemnifies the Insured/Member for Data Recovery Costs incurred as a direct result of a Security Breach or System Failure that the Insured first discovers during the Policy Period.

**C. Liability**

*Data & Network Liability* pays Damages and Claims Expenses, which the Insured is legally obligated to pay because of any Claim first made against any Insured during the Policy Period for a Data Breach, a Security Breach, the Insured's failure to disclose a Data Breach or Security Breach, or failure of the Insured to comply with the part of a Privacy Policy that specifically is related to disclosure, access or procedures related to Personally Identifiable Information.

*Regulatory Defense & Penalties* pays Penalties and Claims Expenses, which the Insured is legally obligated to pay because of a Regulatory Proceeding first made against any Insured during the Policy Period for a Data Breach or a Security Breach.

*Payment Card Liabilities & Costs* indemnifies the Insured/Member for PCI Fines, Expenses and Costs which it is legally obligated to pay because of a Claim first made against any Insured during the Policy Period.

*Media Liability* pays Damages and Claims Expenses, which the Insured is legally obligated to pay because of any Claim first made against any Insured during the Policy Period for electronic Media Liability.

**D. eCrime** indemnifies the Insured/Member for any direct financial loss sustained resulting from:

- *Fraudulent Instruction*
- *Funds Transfer Fraud*
- *Telephone Fraud*

That the Insured first discovers during the Policy Period.

**E. Criminal Reward** indemnifies the Insured/Member for Criminal Reward Funds.

**Coverage  
Endorsement(s)**

**Reputational Loss** indemnifies the Insured Organization for Reputation Loss that the Insured Organization sustains solely as a result of an Adverse Media Event that occurs during the Policy Period, concerning: a Data Breach, Security Breach, or Extortion Threat that the Insured first discovers during the Policy Period

**Computer Hardware Replacement Costs** is part of the Extra Expense coverage. Extra Expense means reasonable and necessary expenses incurred by the Insured Organization during the Period of Restoration to minimize, reduce or avoid Income Loss, over and above those expenses the Insured Organization would have incurred had no Security Breach, System Failure, Dependent Security Breach or Dependent System Failure occurred; and includes reasonable and necessary expenses incurred by the Insured Organization to replace computers or any associated devices or equipment operated by, and either owned by or leased to, the Insured Organization that are unable to function as intended due to corruption or destruction of software or firmware directly resulting from a Security Breach

**Invoice Manipulation** indemnifies the Insured Organization for Direct Net Loss resulting directly from the Insured Organization's inability to collect Payment for any goods, products or services after such goods, products or services have been transferred to a third party, as a result of Invoice Manipulation that the Insured first discovers during the Policy Period. Invoice Manipulation means the release or distribution of any fraudulent invoice or fraudulent payment instruction to a third party as a direct result of a Security Breach or a Data Breach.

**Cryptojacking** indemnifies the Insured Organization for any direct financial loss sustained resulting from Cryptojacking that the Insured first discovers during the Policy Period. Cryptojacking means the Unauthorized Access or Use of Computer Systems to mine for Digital Currency that directly results in additional costs incurred by the Insured Organization for electricity, natural gas, oil, or internet.

**EXCLUSIONS:**  
***(Including but not limited to)***

Coverage does not apply to any claim or loss from:

- Bodily Injury or Property Damage
- Trade Practices and Antitrust
- Gathering or Distribution of Information
- Prior Known Acts & Prior Noticed Claims
- Racketeering, Benefit Plans, Employment Liability & Discrimination
- Sale or Ownership of Securities & Violation of Securities Laws
- Criminal, Intentional or Fraudulent Acts
- Patent, Software Copyright, Misappropriation of Information
- Governmental Actions
- Other Insureds & Related Enterprises
- Trading Losses, Loss of Money & Discounts
- Media-Related Exposures – Contractual liability or obligation
- Nuclear Incident
- Radioactive Contamination
- Sanctions Limitation
- War and Civil War
- Asbestos, Pollution and Contamination
- First Party Loss – with respects: 1. seizure, nationalization, confiscation, or destruction of property or data by order of any governmental or public authority; 2. costs or expenses incurred by the Insured to identify or remediate software program errors or vulnerabilities or update, replace, restore, assemble, reproduce, recollect or enhance data or Computer Systems to a level beyond that which existed prior to a Security Breach, System Failure, Dependent Security Breach, Dependent System Failure or Extortion Threat; 3. failure or malfunction of satellites or of power, utility, mechanical or telecommunications (including internet) infrastructure or services that are not under the Insured Organization's direct operational control; or 4. fire, flood, earthquake, volcanic eruption, explosion, lightning, wind, hail, tidal wave, landslide, act of God or other physical event.

**NOTICE OF CLAIM:**

- **IMMEDIATE NOTICE** must be made to Beazley NY of all potential claims and circumstances (assistance, and cooperation clause applies)
- Claim notification under this policy is to:
  - Beazley Group
  - Attn: TMB Claims Group
  - 1270 Avenue of the Americas
  - New York, NY 10020
  - [bbr.claims@beazley.com](mailto:bbr.claims@beazley.com)

**NOTICE OF CANCELLATION:** 10 days for non-payment of premium

**CYBER COST:** Cost is included in Total Property Premium

**OTHER SERVICES** Unlimited Access to Beazley Breach Solutions website

**BROKER:** ALLIANT INSURANCE SERVICES, INC.

License No. 0C36861

**NOTES:**

- **Some coverage, limits, sub-limits, terms and conditions will change, as negotiations are ongoing. Changes will be documented and accompany the Binder Confirmation for July 1, 2023 bound terms. Coverage outlined in this Proposal is subject to the terms and conditions being negotiated with the policy. To be finalized and presented at Program Inception.**
- **This proposal is based on the current loss experience and is subject to change if this insured's loss ratio deteriorates further and/or if the markets suffer a catastrophic event.**
- **Change in Total Insurable Values and loss experience will result in adjustment in premium.**

## SUMMARY OF CYBER INSURANCE CHANGES

**THE FOLLOWING ITEMS ARE PROPOSED CHANGES FOR THE 2023-2024 POLICY TERM**

Coverage	2022-2023	2023-2024 Proposed Changes	Status
Beazley Breach Response Endorsement	Coverage offered to new and existing Members – Underwriting required	Coverage offered to new and existing Members – Underwriting required	New Underwriting guidelines established, sent to retail team.
Retention Buy Down	Coverage not offered to new members.	Coverage is being offered to new and existing members; underwriting required	New Underwriting guidelines established, sent to retail team.
New members to APIP Cyber Core- Mid Term Transactions	Required underwriting for mid-term transactions	New this year; no underwriting, all members requesting core coverage are eligible.	New Underwriting guidelines established, sent to retail team.
Beazley Core Coverage	War and Civil War Exclusion MANU	New this year: War and Civil War Exclusion with Single Entity Impact Carve Back	
Beazley Core Coverage	First Party Loss Exclusions Amendatory Endorsement MANU	New this year: Expands and clarifies First Party Loss exclusions to include Financial and Digital/Internet Infrastructure	

**ALLIANT INSURANCE SERVICES, INC.  
ALLIANT PROPERTY INSURANCE PROGRAM (APIP)**

**POLLUTION LIABILITY COVERAGE PROPOSAL**

**TYPE OF INSURANCE:**     Insurance     Reinsurance

**TYPE OF COVERAGE:**    Claims Made and Reported Pollution Liability

**PROGRAM:**                    **Alliant Property Insurance Program (APIP)**

**NAMED INSURED:**        Any member(s), entity(ies), agency(ies), organization(s), enterprise(s), pool(s), Joint Powers Authority(ies) and/or individual(s) attached to each Declaration insured as per Named Insured Schedule on file with Insurer, listed below.

**POLICY PERIOD:**            July 1, 2023 to July 1, 2024

**RETROACTIVE DATE:**      This coverage shall only apply if the Pollution Incident or Disinfection Event giving rise to the Claim, Loss, Business Interruption Expenses or Extra Expenses commenced, in its entirety, on or after July 1, 2011, or the date that the Insured first joined the Alliant Property Insurance Program (APIP) for environmental or pollution insurance coverage, whichever is later, except for the following coverages:

- July 1, 2023 for Products Pollution and Exposure Liability;
- July 1, 2023 for Contractor’s Pollution
- July 1, 2023 for Mold Matter

**COMPANY:**                    Ironshore Specialty Insurance Company

**A.M. BEST INSURANCE RATING::**    A, Excellent, Financial Size Category XV (\$2 Billion or greater)  
Effective July 27, 2022

**STANDARD & POORS RATING:**    A (Strong) as of May 2, 2017

**ADMITTED STATUS:**        Non-Admitted in all states.

**COVERED PROPERTY:**      Per the following SOVs submitted and on file with carrier:

<ol style="list-style-type: none"> <li>1. PEPiP DEC 1 – SOVs</li> <li>2. PEPiP DEC 2 – SOVs</li> <li>3. PEPiP DEC 3 – SOVs</li> <li>4. PEPiP DEC 4 – SOVs</li> <li>5. PEPiP DEC 5 – SOVs</li> <li>6. PEPiP DEC 11 – SOVs</li> <li>7. PEPiP DEC 12 – SOVs</li> <li>8. PEPiP DEC 14 – SOVs</li> <li>9. PEPiP DEC 19 – SOVs</li> <li>10. PEPiP DEC 23 – SOVs</li> <li>11. PEPiP DEC 24 – SOVs</li> </ol>	<ol style="list-style-type: none"> <li>12. PEPiP DEC 26 – SOVs</li> <li>13. PEPiP DEC 27 – SOVs</li> <li>14. PEPiP DEC 28 – SOVs</li> <li>15. PEPiP DEC 29 – SOVs</li> <li>16. PEPiP DEC 30 – SOVs</li> <li>17. PEPiP DEC 32 – SOVs (Excludes SPIP, except as endorsed)</li> <li>18. PEPiP DEC 33 – SOVs</li> <li>19. PEPiP DEC 34 – SOVs</li> <li>20. PEPiP DEC 35 – SOVs</li> <li>21. PEPiP DEC 97 – SOVs – Excluding HARPP members</li> </ol>
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Covered locations include any real property owned, leased, rented, operated or occupied by the Insured at policy inception.

<b>COVERAGES &amp; LIMITS:</b>	<b>\$25,000,000</b> <b>\$ 2,000,000</b> <b>\$ 2,000,000</b> <b>\$ 2,000,000</b>	<b>Policy Program Aggregate (all insureds combined)</b> <b>Per Pollution Incident</b> <b>Per Named Insured Aggregate</b> <b>Per JPA/Pool Aggregate</b>
<b>SUB-LIMITS:</b>	<b>\$ 100,000</b> <b>\$ 100,000</b> <b>\$ 250,000</b> <b>\$ 250,000</b> <b>\$ 1,000,000</b> <b>\$ 1,000,000</b> <b>\$ 1,000,000</b> <b>\$ 1,000,000</b> <b>\$ 250,000</b> <b>\$ 2,000,000</b> <b>\$ 5,000,000</b> <b>\$ 1,000,000</b> <b>\$ 2,000,000</b> <b>\$ 2,000,000</b> <b>\$ 5,000,000</b> <b>\$ 5,000,000</b>	<b>Disinfection Event Expenses Per Pollution Incident*</b> <b>Disinfection Event Expenses Program Aggregate*</b> <b>Image Restoration Expenses Per Pollution Incident*</b> <b>Image Restoration Expenses Program Aggregate*</b> <b>Mold Matter Loss, Business Interruption and Extra Expense Program Aggregate*</b> <b>Legionella Program Aggregate*</b> <b>Sewer Backup and Overcharge Program Aggregate*</b> <b>Lead or Lead Containing Materials Program Aggregate*</b> <b>Any Punitive, Exemplary and Multiplied Damages and Civil Fines, Penalties and Assessments*</b> <b>Products Pollution and Exposure Liability Per Pollution Incident*</b> <b>Products Pollution and Exposure Liability Program Aggregate*</b> <b>Contractor's Pollution Per Pollution Incident - Herbicide, Insecticide, Pesticide Applications Only*</b> <b>Contractor's Pollution Program Aggregate - Herbicide, Insecticide, Pesticide Applications Only*</b> <b>Contractor's Pollution Per Pollution Incident - All other Operations*</b> <b>Contractors Pollution Program Aggregate* - All other Operations*</b> <b>Wildfire Program Aggregate Sublimit*</b>

\*Note: the above sub-limits payable under this coverage do not increase and are not in addition to the applicable limit of liability.

**EXTENDED REPORTING PERIOD:**

**Automatic Extended Reporting Period**

The Named Insured shall be entitled to an Automatic Extended Reporting Period for a period of ninety (90) days following the effective date of termination of this Policy for no additional premium. This automatic ERP does not apply if the insured has purchased other insurance to replace the insurance provided by this policy.

**SPECIFIC COVERAGE PROVISIONS:**

**CLAIMS MADE AND REPORTED**

Coverage A – Third Party Claims for Bodily Injury, Property Damage or Remediation Expenses:  
 Coverage for loss that the Insured becomes legally obligated to pay as a result of claims for Bodily Injury, Property Damage or Remediation Expenses directly resulting from a Pollution Incident, provided that the claim is first made against the Insured and reported to the Insurer, in writing, during the policy period.

**SPECIFIC COVERAGE  
PROVISIONS -  
CONTINUED:**

**Coverage B – Onsite First Party Remediation Expenses:**

Coverage for Remediation Expenses incurred exclusively for remediation of pollutants that are on, at or under a covered location, provided that the pollution incident is first discovered by the Insured during the policy period, the Insured reports the pollution incident to the Insurer, in writing, during the policy period, and the pollution incident is promptly reported by the Insured to the appropriate governmental authority if and as required by environmental law.

**Coverage C – Emergency Response Expenses:**

To pay on behalf of the Insured, Emergency Response Expenses incurred by or on behalf of the Insured in response to an imminent and substantial threat to human health or the environment resulting from a Pollution Incident on, at, under or migrating from a Covered Property or arising from Transportation that commences, in its entirety, during the policy period. The Emergency Response Expenses must: (i) be incurred within seven (7) days of the commencement of such Pollution Incident; and (ii) be reported to the Insurer within fourteen (14) days of such commencement. For this Coverage to apply, the Pollution Incident giving rise to the Emergency Response Expenses must be unexpected and unintended from the standpoint of the Insured.

Coverage for Transportation is included in Emergency Response Expenses above.

**Coverage D – Business Interruption:**

Coverage for the Insured's Business Interruption Expenses and Extra Expenses during the Period of Interruption that directly result from a Pollution Incident on, at or under a Covered Property.

This Coverage shall apply only if the Pollution Incident giving rise to the Business Interruption Expenses or Extra Expenses is first discovered by the Insured and reported to the Insurer, in writing, during the Policy Period, and such Pollution Incident results in Remediation Expenses covered under this Policy. Discovery of a Pollution Incident happens when a Responsible Insured first becomes aware of the Pollution Incident. Further, if the interruption results from a Pollution Incident and any other cause(s), the Company shall only pay that portion of Business Interruption Expenses and Extra Expenses solely attributable to the Pollution Incident. In the event of a Period of Interruption, it is a condition precedent to Coverage that the Named Insured notifies the Company of the interruption within thirty (30) days of its commencement and that the Named Insured resume normal operation of the business as soon as possible and use all reasonable efforts to mitigate any Business Interruption Expenses and Extra Expenses.

**Coverage E – Coverage for Disinfection Event Expenses**

To pay on behalf of the Insured, Disinfection Expenses that directly result from a Disinfection Event at a Covered Property, provided that the Disinfection Event commences, in its entirety, during the Policy Period; such Disinfection Expenses are incurred within thirty (30) days of the first discovery of such Disinfection Event by a Responsible Insured; and the Insured reports the Disinfection Event to the Insurer, in writing, during the Policy Period and within fourteen (14) days of a Responsible Insured's first discovery of such Disinfection Event.

Disinfection Expenses means reasonable fees and costs incurred by the Insured to retain third party qualified vendors to disinfect the actual presence of bacteria or virus at a Covered Property after a Disinfection Event.

**SPECIFIC COVERAGE  
PROVISIONS -  
CONTINUED:**

**Coverage F – Coverage for Image Restoration Expenses**

To pay on behalf of the Insured, Image Restoration Expenses that directly result from an Image Restoration Event, provided that the Pollution Incident giving rise to the Image Restoration Event is on, at, under or migrating from a Covered Property or results from Transportation or Waste Disposal Activities; the Pollution Incident giving rise to the Image Restoration Expenses commenced, in its entirety, during the Policy Period; such Image Restoration Expenses are incurred by the Insured within fourteen (14) days of the first newspaper or magazine publication or television news broadcast associated with the Pollution Incident giving rise to the Image Restoration Event; and the Pollution Incident giving rise to the Image Restoration Expenses is reported to the Company, in writing, during the Policy Period and within fourteen (14) days of a Responsible Insured's first discovery of such Image Restoration Event.

Image Restoration Expenses are defined as reasonable and necessary public relations expenses to restore public reputation and consumer confidence. Image Restoration Expenses shall include fees and expenses incurred by public relations or crisis management firms and reasonable and necessary printing, mailing of materials and travel by directors, officers, employees or agents of the Named Insured at the direction of such firms. Image Restoration Expenses shall not include the costs to purchase advertising on television, in newspapers or in any other media.

Supplemental coverage for Contractors Pollution is included. This coverage covers third-party claims arising out of "your work", provided the claim is first made and reported during the policy period. The Contractor's Pollution must have commenced on or after 7/1/2023.

Supplemental coverage for Products Pollution and Exposure Liability is included. This coverage covers third-party claims arising out of product pollution, provided the claim is first made and reported during the policy period. The Products Pollution must have commenced on or after 7/1/2023.

Automatic Acquisition – Coverage for mid-term transactions for values that are less than \$25,000,000 shall be added as a covered location, upon the closing date of such acquisition, or the effective date of such lease, management, rental or occupation right or obligation, respectively, for no additional premium. An application and notification of title or occupancy must be provided to Ironshore within 180 days.

Property valued at more than \$25,000,000 purchased, leased or otherwise acquired by the Insured needs to be reported to the Insurer within 180 days, along with a completed and signed Site Pollution Incident Legal Liability Select Application and shall be added as a covered location upon the closing date of such acquisition subject to an additional premium of \$0.008596 per \$1,000 of Total Insurable Values, pro-rated with a minimum premium of \$450. There will be no additional premium for any Covered Property with Total Insurable Values which are less than \$25,000,000.

Illicit Abandonment is included in the definition of pollution condition.

**Other Insurance Condition**

Any Loss covered under any other valid and collectible insurance, whether primary, excess, contingent, self-insurance, deductible or any other basis, including but not limited to any stand-alone policies purchased by a Named Insured, this insurance shall apply in excess of.

Mold matter and Legionella is included in the definition of Pollutant. Mold matter is defined as mold, mildew and fungi, whether or not such microbial matter is living. Legionella means legionella pneumophila.

Wildfire is defined as any hostile fire, wildland fire, forest fire, brush fire, vegetation fire, grass fire, peat fire, bushfire, hill fire, desert fire, veldfire, escaped prescribed fire or escaped wildland fire.

**SPECIFIC COVERAGE PROVISIONS CONTINUED:**

Blanket Underground Storage Tank coverage included, with a deductible of \$500,000 for storage tanks less than twenty-five years old, and a deductible of \$1,000,000 for storage tanks older than twenty-five years. **Note: Does not meet financial assurance requirements.**

Loss covered pursuant to any state storage tank fund, state administered insurance program or restoration funding for any underground storage tank(s) whose owners qualify for reimbursement, or any self-insurance fund established for the purpose of funding clean-up costs for pollution conditions from any underground storage tank(s), shall be considered primary insurance, to which the coverage afforded pursuant to this policy shall apply in excess.

**EXCLUSIONS (including but not limited to):**

Coverage does not apply to any claim or loss from:

- Aircraft, Auto or Watercraft – does not apply to Transportation
- Asbestos, PCBs and Lead –
  - Any asbestos, asbestos containing materials, lead, lead containing materials, including but not limited to leadbased paint, polychlorinated biphenyls (PCBs) or materials containing PCBs in, on, at, within or applied to any building, utility, structure or building material. This exclusion does not apply to Claims for Bodily Injury or Property Damage, or Remediation Expenses for the remediation of any soil, groundwater body, surface water body or sediment; or
  - Any asbestos, asbestos containing materials, lead or lead-containing materials, other metals, including but not limited to copper, or metal containing materials in, on or applied to any water supply or collection equipment, system or infrastructure, including but not limited to water service lines; this does not apply to third-party claims for bodily injury or property damage, or for remediation expenses of any groundwater body, surface water body or sediment;

Further, this exclusion shall not apply to Remediation Expenses solely incurred for the remediation of asbestos, asbestos containing materials or lead-based paint which has been inadvertently displaced (not including any displacement associated with demolition, renovation or abatement) by an accident which occurs, in its entirety, during the Policy Period and is demonstrable by the Insured as commencing during the Policy Period, provided that such accident is reported to the Company within thirty (30) days of its commencement. However, there shall be no coverage for any costs incurred to: remove, abate, repair, dispose of or otherwise address any asbestos, asbestos containing materials or lead-based paint that has not been displaced by such accident, or to remove or dispose of any building, construction or demolition debris. Asbestos is fully excluded under Products Pollution and Exposure Liability coverage.

**EXCLUSIONS (including but not limited to):**

Coverage does not apply to any claim or loss from:

- Contractual Liability – This exclusion does not apply to liability that the Insured would have had in the absence of the contract or agreement or to liability assumed in an Insured Contract.
- Criminal Punishments
- Divested Property – does not apply to any Covered Property owned by an Insured as of Policy Inception which is leased to a third party, even if the Insured has relinquished operation or management control of such Covered Property, provided that such covered property was disclosed to the Insurer.
- Employer Liability – This exclusion applies whether the Insured may be liable as an employer or in any other capacity, and to any obligation to share damages with or repay someone else who must pay damages because of such Bodily Injury.
- Insured's Internal Expenses
- Insured's Non-Compliance
- Insured vs. Insured
- Insured's Professional Services – any professional services performed or rendered on behalf of the Insured, including but not limited to, medical services, recommendations, opinions and strategies rendered for architectural, consulting and engineering work, such as drawings, designs, maps, reports, surveys, change orders, plan specifications, assessment work, remedy selections site maintenance and equipment selection, and supervisory, inspection or engineering service.
- Material Change In Use – This exclusion shall not apply if the Insured submits prior written notice no less than thirty (30) days prior to such material change, and the Company approves such material change in an endorsement to this Policy issued within thirty (30) days of such notice.
- Non-Disclosure
- Prior Claims (prior to July 1, 2021)
- Nuclear or Radiological Material
- Property Damage to Conveyances
- War
- Workers Compensation, Unemployment, Social Security, Disability and Similar Laws
- Waste Processing, Treatment or Disposal – does not apply to waste disposal activities at a non-owned disposal site.
- Airports – defined as any airport where enplanement occurs and/o cargo is moved for a fee and storage, transportation and the dispensing of fuel and/or de-icing solution operations are conducted. This exclusion shall not apply to passenger airports with less than 2,500 passenger boardings per year.
- Oil and/or Gas Producing and Refining Facilities
- Firing Ranges
- Activity Use Limitation

**EXCLUSIONS (including but not limited to, Cont.):**

- Landfill Closure, Post-Closure and Reclamation Costs
- Combined Sewer Overflow
- Commercial Ports – Any commercial port where ships load and unload cargo.
- Landfill
- Odor - Solely with respect to any Pollution Incident on, at, under or migrating from any location used (in whole or part) at any time (currently or historically) for the collection, treatment, recycling, management, incineration or disposal of waste materials, any Claim, in whole or part, due to or in any way associated with any odor; any Claim for Bodily Injury or Property Damage due to or associated with any gas or emissions that have migrated beyond the boundaries of a Covered Property; or any Claim for public or private nuisance due to or associated with any odor or any gas or emissions migration.
- Impoundments
- Engineering Controls / Operation and Maintenance (O&M) Costs
- Groundwater and Surface Water Monitoring Costs
- COVID-19
- Capital Improvement – Applies to all locations, also applies to removal, replacement, repair or upgrade of an underground storage tank.
- Voluntary Site Investigation – Applies to all locations.
- Waste Processing, Treatment or Disposal – does not apply to waste disposal activities at a Non-Owned Disposal Site.
- Expected or Intended Injury or Damage (Product Pollution and Covered Operations only)
- Known Injury or Damage (Product Pollution and Covered Operations only)
- Product Disposal (Product Pollution Only)
- Products as Waste (Product Pollution Only)
- Transportation (Product Pollution only)
- Damage to Your Product (Product Pollution Only)
- Drinking Water Standards Exceedance (Product Pollution Only)
- Material Change in Potable Water Supply Source (Product Pollution Only)
- Conveyance (Covered Operations only)
- Business Interruption (Covered Operations Only)
- Damage to Property (Covered Operations Only)
- Damage to Your Work (Covered Operations Only)
- Waste Processing, Treatment or Disposal
- Any perfluoroalkyl or polyfluoroalkyl substance (PFAS), including but not limited to perfluoroalkyl acids (PFAAs), perfluorooctanoic acid (PFOA), perfluorooctane sulfonate (PFOS), perfluoroheptanoic acid (PFHpA), perfluorononanoic acid (PFNA), perfluorohexanesulfonic acid (PFHxS), GenX, “C8”, “ADONA,” perfluoroalkane sulfonyl fluoride (PASF), perfluorobutanesulfonic acid (PFBS), polytetrafluoroethylene (PTFE), perfluoropolyethers (PFPEs), fluoropolymers, perfluorononanoic acid or ammonium perfluorooctanoate, or any associated salts, acids, alcohols, precursor chemicals or related higher homologue chemicals. Further, Pollutants shall not include aqueous film forming foam (AFFF) containing PFAS (at any concentration) or any additives or component materials contained therein or degradation by-products thereof.

<b>DEDUCTIBLE:</b>	\$ 250,000	Each Pollution Incident After July 1, 2021
	\$ 500,000	Each Pollution Incident Prior to July 1, 2021

Any payments for covered loss paid by other insurance shall also be applied against the deductible amount.

<b>SPECIFIC DEDUCTIBLES:</b>	\$ 250,000	Disinfection Event Expenses
	\$ 250,000	Image Restoration Expenses
	\$ 250,000	Products Pollution and Exposure Liability
	\$ 250,000	* Covered Operations
	\$ 250,000	Mold Matter (*or \$50,000 per room impacted, whichever is greater – a room is considered equal to 250 sq ft of floor space, education, healthcare and hospitality locations only)
	\$ 500,000	Legionella
	\$ 500,000	Sewer Backup and Overcharge deductible
	\$ 500,000	Underground Storage Tanks (less than 25 years old)
	\$ 1,000,000	Underground Storage Tanks (more than 25 years old)
	\$ 1,000,000	Wildfire Deductible

**CLAIMS REPORTING NOTICE**

**PLEASE NOTE THAT POLLUTION LIABILITY POLICIES CONTAIN EXTREMELY STRICT CLAIM REPORTING PROCEDURES.** Below please find your policy specific claim reporting requirements - Please make sure you understand these obligations. Contact your Alliant Service Team with any questions.

**THIS IS A CLAIMS MADE POLICY**

This claims-made policy contains a requirement stating that this policy applies only to any claim first made against the Insured and reported to the insurer during the policy period or applicable extended reporting period. Claims must be submitted to the insurer during the policy period, or applicable extended reporting period, as required pursuant to the Claims/Loss Notification Clause within the policy in order for coverage to apply. Late reporting or failure to report pursuant to the policy’s requirements could result in a disclaimer of coverage by the insurer.

**LOSS REPORTING REQUIREMENTS:**

Written notice of any claim or pollution condition, within seven (7) days of discovery for pollution conditions requiring immediate emergency response. Concurrently, please send to:

1) Ironshore Environmental Claims CSO  
28 Liberty Street, 5th Floor  
New York, NY 10005 Office  
By phone via: 24 Hour Claims Phone Number (888) 292-0249  
FAX to: 646-826-6601  
Email: [USClaims@ironshore.com](mailto:USClaims@ironshore.com)

2) Akbar Sharif  
Alliant Insurance Services, Inc.  
1301 Dove Street, Suite 200  
Newport Beach, CA 92660  
949 260-5088  
949 756-2713 – fax  
[Akbar.Sharif@alliant.com](mailto:Akbar.Sharif@alliant.com)

**NOTICE OF CANCELLATION:**

90 days except 10 days for non-payment of premium

**REINSTATEMENT PROVISIONS:**

Not Provided

**POLLUTION LIABILITY COST:**

Cost is included in Total Property Premium  
100% Earned Premium at Inception

**QUOTE VALID UNTIL:**

July 1, 2023

**BROKER:**

**ALLIANT INSURANCE SERVICES, INC.**  
**License No. 0C36861**

## SUMMARY OF PENDING CHANGES

### THE FOLLOWING ITEMS ARE PENDING CHANGES FOR THE 2023-2024 POLICY TERM

Coverage	2022-2023	2023-2024 Pending Changes
Pollution Liability Policy Term	July 1, 2022 to July 1, 2023	July 1, 2023 to July 1, 2024
Retroactive Date	<ul style="list-style-type: none"> <li>• July 1, 2011 for Waste Disposal;</li> <li>• July 1, 2022 for Products Pollution and Exposure Liability;</li> <li>• July 1, 2022 for Contractor's Pollution</li> <li>• July 1, 2021 for Mold Matter</li> <li>• July 1, 2011 Disinfection Event</li> </ul> <p>This coverage shall only apply if the Pollution Incident or Disinfection Event giving rise to the Claim, Loss, Business Interruption Expenses or Extra Expenses commenced, in its entirety, on or after July 1, 2011, or the date that the Insured first joined the Alliant Property Insurance Program (APIP) for environmental or pollution insurance coverage, whichever is later.</p>	<p>This coverage shall only apply if the Pollution Incident or Disinfection Event giving rise to the Claim, Loss, Business Interruption Expenses or Extra Expenses commenced, in its entirety, on or after July 1, 2011, or the date that the Insured first joined the Alliant Property Insurance Program (APIP) for environmental or pollution insurance coverage, whichever is later, except for the following coverages:</p> <ul style="list-style-type: none"> <li>• July 1, 2023 for Products Pollution and Exposure Liability;</li> <li>• July 1, 2023 for Contractor's Pollution</li> <li>• July 1, 2023 for Mold Matter</li> </ul>
A.M. Best Insurance Rating	A, Excellent, Financial Category XV (\$2 Billion or greater) Effective June 29, 2021	A, Excellent, Financial Category XV (\$2 Billion or greater) Effective July 27, 2022
Standard and Poors Rating	A (Strong) as of November 25, 2020	A (Strong) as of May 2, 2017
Covered Property	Covered locations include any real property owned, leased, rented, operated or occupied by the Insured at policy inception. Covered locations also include any subsurface potable water, wastewater or storm water pipes to or from a covered property that are located within a one thousand (1,000) foot radius of such covered location as of policy inception.	Covered locations include any real property owned, leased, rented, operated or occupied by the Insured at policy inception. New form automatically covers sewer and stormwater lines, no need to schedule.
Sub-Limits	\$1,000,000 Restoration Costs, Business Interruption and Extra Expense Program Aggregate (Mold Matter at healthcare and hospitality locations only)*	\$1,000,000 Mold Matter Loss, Business Interruption and Extra Expense Program Aggregate*. Applies to all locations now.
	\$1,000,000 Legionella Per Pollution Incident*	\$1,000,000 Legionella Program Aggregate*
	\$2,000,000 Sewer Backup or Overcharge Per Pollution Incident*	\$1,000,000 Sewer Backup and Overcharge Program Aggregate*

### SUMMARY OF PENDING CHANGES

#### THE FOLLOWING ITEMS ARE PENDING CHANGES FOR THE 2023-2024 POLICY TERM

Coverage	2022-2023	2023-2024 Pending Changes	
Sublimits (Continued)	\$2,000,000	Lead or Lead Containing Materials Program Aggregate*	
	\$1,000,000	Lead or Lead Containing Materials Program Aggregate*	
	\$1,000,000	Contractor's Pollution Per Pollution Incident - Herbicide, Insecticide, Pesticide Applications Only	
	\$1,000,000	Contractor's Pollution Per Pollution Incident - Herbicide, Insecticide, Pesticide Applications Only*	
	\$2,000,000	Contractor's Pollution Program Aggregate - Herbicide, Insecticide, Pesticide Applications Only*	
\$2,000,000	Contractor's Pollution Per Pollution Incident - All other Operations*	\$2,000,000	Contractor's Pollution Program Aggregate - Herbicide, Insecticide, Pesticide Applications Only*
\$5,000,000	Contractors Pollution Program Aggregate*	\$5,000,000	Contractors Pollution Program Aggregate - All other Operations*
\$1,000,000	Wildfire Per Pollution Incident*	Deleted per pollution incident sublimit and replaced it with a \$1M Wildfire deductible.	
Coverages	<p>Coverage A.1 – Onsite Pollution: Coverage for Remediation Expenses incurred exclusively for remediation of Pollutants that are on, at or under a Covered Property, provided such Remediation Expenses are incurred to address Onsite Pollution and directly result from New Conditions.</p>		<p>Coverage A – Third Party Claims for Bodily Injury, Property Damage or Remediation Expenses: To pay on behalf of the Insured, Loss that the Insured becomes legally obligated to pay as a result of Claims for Bodily Injury, Property Damage or Remediation Expenses directly resulting from a Pollution Incident, provided that the Claim is first made against the Insured and reported to the Company, in writing, during the Policy Period, or during the Extended Reporting Period if applicable</p>
	<p>Coverage A.2 – OffSite Pollution: Coverage for Remediation Expenses incurred exclusively for remediation of Pollutants that are beyond the boundaries of the Covered Property, provided such Remediation Expenses are incurred to address Offsite Pollution and result from New Conditions.</p>		<p>Coverage B – Onsite First Party Remediation Expenses: Coverage for Remediation Expenses incurred exclusively for remediation of pollutants that are on, at or under a covered location, provided that the pollution incident is first discovered by the Insured during the policy period, the Insured reports the pollution incident to the Insurer, in writing, during the policy period, and the pollution incident is promptly reported by the Insured to the appropriate governmental authority if and as required by environmental law.</p>

## SUMMARY OF PENDING CHANGES

### THE FOLLOWING ITEMS ARE PENDING CHANGES FOR THE 2023-2024 POLICY TERM

Coverage	2022-2023	2023-2024 Pending Changes
Coverages (Continued)	<p><b>Coverage B – Emergency Response Expenses</b> To pay on behalf of the Insured, Emergency Response Expenses incurred by or on behalf of the Insured in response to an imminent and substantial threat to human health or the environment resulting from a Pollution Incident on, at , under or migrating from a Covered Property or arising from Transportation that commences, in its entirety, during the policy period. The Emergency Response Expenses must: (i) be incurred within seven (7) days of the commencement of such Pollution Incident; and (ii) be reported to the Insurer within fourteen (14) days of such commencement. For this Coverage to apply, the Pollution Incident giving rise to the Emergency Response Expenses must be unexpected and unintended from the standpoint of the Insured.</p>	<p><b>Coverage C – Emergency Response Expenses</b> To pay on behalf of the Insured, Emergency Response Expenses incurred by or on behalf of the Insured in response to an imminent and substantial threat to human health or the environment resulting from a Pollution Incident on, at , under or migrating from a Covered Property or arising from Transportation that commences, in its entirety, during the policy period. The Emergency Response Expenses must: (i) be incurred within seven (7) days of the commencement of such Pollution Incident; and (ii) be reported to the Insurer within fourteen (14) days of such commencement. For this Coverage to apply, the Pollution Incident giving rise to the Emergency Response Expenses must be unexpected and unintended from the standpoint of the Insured.</p>
	<p><b>Coverage D – Transportation</b> To pay on behalf of the Insured, Loss that the Insured becomes legally obligated to pay as a result of Claims for Bodily Injury, Property Damage or Remediation Expenses directly resulting from New Conditions, which arise from Transportation, provided such Claims are first made against the Insured and reported to the Company in writing during the Policy Period.</p>	<p><i>Coverage for Transportation is included under Coverage A above.</i></p>
	<p><b>Coverage E – Waste Disposal Activities:</b> To pay on behalf of the Insured, Loss that the Insured becomes legally obligated to pay as a result of Claims for Bodily Injury, Property Damage or Remediation Expenses directly resulting from a Pollution Incident resulting from Waste Disposal Activities. The Waste Disposal Activities must take place on or after the Waste Disposal Retroactive Date set forth in the Declarations, or the date that the Insured first began operations if no Waste Disposal Retroactive Date is indicated in the Declarations. This Coverage shall apply only if such Claims are first made against the Insured and reported to the Company in writing during the Policy Period, or during the Extended Reporting Period if applicable.</p>	<p><i>Coverage for Waste Disposal Activities at Non-Owned Disposal Sites is included under Coverage A above.</i></p>

## SUMMARY OF PENDING CHANGES

### THE FOLLOWING ITEMS ARE PENDING CHANGES FOR THE 2023-2024 POLICY TERM

Coverages (Continued)	<p><b>Coverage F – Business Interruption:</b> To pay the Insured’s Business Interruption Expenses and Extra Expenses during the Period of Interruption that directly results from Onsite Pollution arising from New Conditions. This Coverage shall apply only if the Pollution Incident giving rise to the Business Interruption Expenses or Extra Expenses is first discovered by the Insured and reported to the Company, in writing, during the Policy Period, and such Pollution Incident results in Remediation Expenses covered under this Policy. Discovery of a Pollution Incident happens when a Responsible Insured first becomes aware of the Pollution Incident. Further, if the Period of Interruption results from a Pollution Incident and any other cause(s), the Company shall only pay that portion of Business Interruption Expenses and Extra Expenses solely attributable to the Pollution Incident.</p>	<p><b>Coverage D – Business Interruption:</b> Coverage for the Insured’s Business Interruption Expenses and Extra Expenses during the Period of Interruption that directly result from a Pollution Incident on, at or under a Covered Property. This Coverage shall apply only if the Pollution Incident giving rise to the Business Interruption Expenses or Extra Expenses is first discovered by the Insured and reported to the Company, in writing, during the Policy Period, and such Pollution Incident results in Remediation Expenses covered under this Policy. Discovery of a Pollution Incident happens when a Responsible Insured first becomes aware of the Pollution Incident. Further, if the interruption results from a Pollution Incident and any other cause(s), the Company shall only pay that portion of Business Interruption Expenses and Extra Expenses solely attributable to the Pollution Incident. In the event of a Period of Interruption, it is a condition precedent to Coverage that the Named Insured notifies the Company of the interruption within thirty (30) days of its commencement and that the Named Insured resume normal operation of the business as soon as possible and use all reasonable efforts to mitigate any Business Interruption Expenses and Extra Expenses.</p>
	<p><b>Coverage G – Coverage for Disinfection Event Expenses</b> To pay on behalf of the Insured, Disinfection Expenses that directly result from a Disinfection Event at a Covered Property, provided that the Disinfection Event commences, in its entirety, during the Policy Period; such Disinfection Expenses are incurred within thirty (30) days of the first discovery of such Disinfection Event by a Responsible Insured; and the Insured reports the Disinfection Event to the Company, in writing, during the Policy Period and within fourteen (14) days of a Responsible Insured’s first discovery of such Disinfection Event. Disinfection Expenses means reasonable fees and costs incurred by the Insured to retain third party qualified vendors to disinfect the actual presence of bacteria or virus at a Covered Property after a Disinfection Event.</p>	<p><b>Coverage E – Coverage for Disinfection Event Expenses</b> To pay on behalf of the Insured, Disinfection Expenses that directly result from a Disinfection Event at a Covered Property, provided that the Disinfection Event commences, in its entirety, during the Policy Period; such Disinfection Expenses are incurred within thirty (30) days of the first discovery of such Disinfection Event by a Responsible Insured; and the Insured reports the Disinfection Event to the Company, in writing, during the Policy Period and within fourteen (14) days of a Responsible Insured’s first discovery of such Disinfection Event. Disinfection Expenses means reasonable fees and costs incurred by the Insured to retain third party qualified vendors to disinfect the actual presence of bacteria or virus at a Covered Property after a Disinfection Event.</p>

## SUMMARY OF PENDING CHANGES

### THE FOLLOWING ITEMS ARE PENDING CHANGES FOR THE 2023-2024 POLICY TERM

<p>Coverages (Continued)</p>	<p>Coverage H – Coverage for Image Restoration Expenses To pay on behalf of the Insured, Image Restoration Expenses that directly result from an Image Restoration Event, provided that the Pollution Incident giving rise to the Image Restoration Event is on, at, under or migrating from a Covered Property or results from Transportation or Waste Disposal Activities; the Pollution Incident giving rise to the Image Restoration Expenses commenced, in its entirety, during the Policy Period; such Image Restoration Expenses are incurred by the Insured within fourteen (14) days of the first newspaper or magazine publication or television news broadcast associated with the Pollution Incident giving rise to the Image Restoration. Event; and the Pollution Incident giving rise to the Image Restoration Expenses is reported to the Company, in writing, during the Policy Period and within fourteen (14) days of a Responsible Insured’s first discovery of such Image Restoration Event. Image Restoration Expenses are defined as reasonable and necessary public relations expenses to restore public reputation and consumer confidence. Image Restoration Expenses shall include fees and expenses incurred by public relations or crisis management firms and reasonable and necessary printing, mailing of materials and travel by directors, officers, employees or agents of the Named Insured at the direction of such firms. Image Restoration Expenses shall not include the costs to purchase advertising on television, in newspapers or in any other media.</p>	<p>Coverage F – Coverage for Image Restoration Expenses To pay on behalf of the Insured, Image Restoration Expenses that directly result from an Image Restoration Event, provided that the Pollution Incident giving rise to the Image Restoration Event is on, at, under or migrating from a Covered Property or results from Transportation or Waste Disposal Activities; the Pollution Incident giving rise to the Image Restoration Expenses commenced, in its entirety, during the Policy Period; such Image Restoration Expenses are incurred by the Insured within fourteen (14) days of the first newspaper or magazine publication or television news broadcast associated with the Pollution Incident giving rise to the Image Restoration. Event; and the Pollution Incident giving rise to the Image Restoration Expenses is reported to the Company, in writing, during the Policy Period and within fourteen (14) days of a Responsible Insured’s first discovery of such Image Restoration Event. Image Restoration Expenses are defined as reasonable and necessary public relations expenses to restore public reputation and consumer confidence. Image Restoration Expenses shall include fees and expenses incurred by public relations or crisis management firms and reasonable and necessary printing, mailing of materials and travel by directors, officers, employees or agents of the Named Insured at the direction of such firms. Image Restoration Expenses shall not include the costs to purchase advertising on television, in newspapers or in any other media.</p>
	<p>Automatic Acquisition - Coverage for mid-term transactions for values that are less than \$25,000,000 shall be added as a covered location, upon the closing date of such acquisition, or the effective date of such lease, management, rental or occupation right or obligation, respectively, for no additional premium. An application and notification of title or occupancy must be provided to Ironshore within 180 days.  Property valued at more than \$25,000,000 purchased, leased or otherwise acquired by the Insured needs to be reported to the Insurer within 180 days, along with a completed and signed Site Pollution Incident Legal Liability Select Application and shall be added as a covered location upon the closing date of such acquisition subject to an additional premium of \$0.007164 per \$1,000 of Total Insurable Values, pro-rated with a minimum premium of \$450. There will be no additional premium for any Covered Property with Total Insurable Values which are less than \$25,000,000.</p>	<p>Automatic Acquisition - Coverage for mid-term transactions for values that are less than \$25,000,000 shall be added as a covered location, upon the closing date of such acquisition, or the effective date of such lease, management, rental or occupation right or obligation, respectively, for no additional premium. An application and notification of title or occupancy must be provided to Ironshore within 180 days.  Property valued at more than \$25,000,000 purchased, leased or otherwise acquired by the Insured needs to be reported to the Insurer within 180 days, along with a completed and signed Site Pollution Incident Legal Liability Select Application and shall be added as a covered location upon the closing date of such acquisition subject to an additional premium of \$0.008596 per \$1,000 of Total Insurable Values, pro-rated with a minimum premium of \$450. There will be no additional premium for any Covered Property with Total Insurable Values which are less than \$25,000,000.</p>

## SUMMARY OF PENDING CHANGES

### THE FOLLOWING ITEMS ARE PENDING CHANGES FOR THE 2023-2024 POLICY TERM

Coverages (Continued)	<p>Supplemental coverage for Contractors Pollution is included. This coverage covers third-party claims arising out of “your work”, provided the claim is first made and reported during the policy period. The Contractor’s Pollution must have commenced on or after 7/1/2022.</p>	<p>Supplemental coverage for Contractors Pollution is included. This coverage covers third-party claims arising out of “your work”, provided the claim is first made and reported during the policy period. The Contractor’s Pollution must have commenced on or after 7/1/2023.</p>
	<p>Supplemental coverage for Products Pollution and Exposure Liability is included. This coverage covers third-party claims arising out of product pollution, provided the claim is first made and reported during the policy period. The Products Pollution must have commenced on or after 7/1/2022.</p>	<p>Supplemental coverage for Products Pollution and Exposure Liability is included. This coverage covers third-party claims arising out of product pollution, provided the claim is first made and reported during the policy period. The Products Pollution must have commenced on or after 7/1/2023.</p>
	<p><b>Other Insurance Condition</b> Any Loss covered under any other valid and collectible insurance, whether primary, excess, contingent, self-insurance, deductible or any other basis, including but not limited to the policies scheduled below and any renewals or replacements thereof; however, this insurance shall apply in excess of any such other valid and collectible insurance.</p>	<p><b>Other Insurance Condition</b> Any Loss covered under any other valid and collectible insurance, whether primary, excess, contingent, self-insurance, deductible or any other basis, including but not limited to any stand-alone policies purchased by a Named Insured, this insurance shall apply in excess of.</p>
	<p>Mold matter and Legionella is included in the definition of Pollutant. Mold matter is defined as mold, mildew and fungi, whether or not such microbial matter is living.</p>	<p>Mold matter and Legionella is included in the definition of Pollutant. Mold matter is defined as mold, mildew and fungi, whether or not such microbial matter is living. Legionella means legionella pneumophila.</p>

### SUMMARY OF PENDING CHANGES

#### THE FOLLOWING ITEMS ARE PENDING CHANGES FOR THE 2023-2024 POLICY TERM

<p>Coverages (Continued)</p>	<p>Blanket Coverage included for Non-Owned Disposal Sites. Includes any transfer, storage, treatment or disposal facilities which are used by the Insured, but not owned, operated or rented by the Insured, provided that the transfer, storage, treatment or disposal facility is not listed or proposed to be listed on the Federal National Priorities List, or any equivalent state or local list as of policy inception.</p> <p>The BKK Landfill located at 2210 South Azusa Avenue, West Covina, CA is specifically excluded from coverage.</p> <p>Sudden and Accidental Coverage Only (loss must be discovered within 7 days of commencement and reported no later than 21 days following the discovery, and within the policy period) applies for the following locations:</p> <ol style="list-style-type: none"> <li>1. Any location with current or historic use as an airport;</li> <li>2. MAPLE (SOUTH) - 519 ENTRANCE OFF POMONA CORONA CA 92880</li> <li>3. 1018 COTTONWOOD CORONA CA 92879</li> <li>4. 1200 TENTH ST. (WEST) CORONA CA 92882</li> <li>5. 102 LINCOLN (NORTH) CORONA CA 92882</li> <li>6. 1052 QUARRY CORONA CA 92879</li> <li>7. 34 CRESTRIDGE CORONA CA 92880</li> <li>8. 219 GRAND (WEST) CORONA CA 92882</li> <li>9. 25225 MAITRI RD. CORONA CA 92883</li> <li>10. 24650 GLEN IVY RD. CORONA CA 92883</li> <li>11. 405 SIERRA VISTA AVE. CORONA CA 92882</li> <li>12. 315 MERILL ST (SOUTH) CORONA CA 92882</li> <li>13. 310 VICENTIA (SOUTH) CORONA CA 92882</li> <li>14. 710 CORPORATION YARD WAY CORONA CA 92880</li> <li>15. 2581 MANGULAR CORONA CA 92882</li> <li>16. 202 BUENA VISTA AVE. (NORTH) CORONA CA 92882</li> <li>17. 240 BUENA VISTA AVE. CORONA CA 92882</li> <li>18. 211 BUENA VISTA AVE. (SOUTH) CORONA CA 92882</li> <li>19. 9865 GLEN IVY RD. CORONA CA 92883</li> <li>20. 917 CIRCLE CITY DR. CORONA CA 92879</li> <li>21. 219 JOY (SOUTH) CORONA CA 92879</li> <li>22. 505 VICENTIA (SOUTH) CORONA CA 92882</li> </ol> <p>1865 POMONA RD CORONA CA 92880</p>	<p>Blanket Coverage included for Non-Owned Disposal Sites. Includes any transfer, storage, treatment or disposal facilities which are used by the Insured, but not owned, operated or rented by the Insured, provided that the transfer, storage, treatment or disposal facility is not listed or proposed to be listed on the Federal National Priorities List, or any equivalent state or local list as of policy inception.</p> <p>The BKK Landfill located at 2210 South Azusa Avenue, West Covina, CA is specifically excluded from coverage.</p> <p>Sudden and Accidental Coverage Only (loss must be discovered within 7 days of commencement and reported no later than 21 days following the discovery, and within the policy period) applies for any location with current or historic use as an airport.</p>
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## SUMMARY OF PENDING CHANGES

### THE FOLLOWING ITEMS ARE PENDING CHANGES FOR THE 2023-2024 POLICY TERM

Exclusions	<i>Not Previously Excluded</i>	Aircraft, Auto or Watercraft – does not apply to Transportation
	<p>Asbestos and Lead –</p> <ul style="list-style-type: none"> <li>○ Any asbestos, asbestos containing materials, lead or lead-containing materials, including but not limited to lead-based paint, in, on, at, within or applied to any building, utility, structure or building material; this does not apply to third-party claims for bodily injury or property damage, or for remediation of any soil, groundwater body, surface water body or sediment;</li> <li>○ Any asbestos, asbestos containing materials, lead or lead-containing materials, other metals, including but not limited to copper, or metal containing materials in, on or applied to any water supply or collection equipment, system or infrastructure, including but not limited to water service lines; this does not apply to third-party claims for bodily injury or property damage, or for remediation of any groundwater body, surface water body or sediment;</li> </ul> <p>This exclusion also does not apply to remediation expenses solely incurred for the remediation of asbestos, asbestos-containing materials or lead-based paint which has been inadvertently displaced (not including any displacement associated with demolition, renovation or abatement) by an accident which occurs, in its entirety, during the policy period, and is reported to the Insurer within thirty (30) days of commencement. Asbestos is fully excluded under Products Pollution and Exposure Liability coverage.</p>	<p>Asbestos, PCBs and Lead</p> <ul style="list-style-type: none"> <li>○ Any asbestos, asbestos containing materials, lead, lead containing materials, including but not limited to lead-based paint, polychlorinated biphenyls (PCBs) or materials containing PCBs in, on, at, within or applied to any building, utility, structure or building material. This exclusion does not apply to Claims for Bodily Injury or Property Damage, Remediation Expenses for the remediation of any soil, groundwater body, surface water body or sediment; or</li> <li>○ Any asbestos, asbestos containing materials, lead, lead containing materials, other metals, including but not limited to copper, or metal containing materials in, on or applied to any water supply or collection equipment, system or infrastructure, including but not limited to water service lines, provided that this exclusion does not apply to Claims for Bodily Injury or Property Damage; or Remediation Expenses for the remediation of any groundwater body, surface water body or sediment.</li> </ul> <p>This exclusion also does not apply to remediation expenses solely incurred for the remediation of asbestos, asbestos-containing materials or lead-based paint which has been inadvertently displaced (not including any displacement associated with demolition, renovation or abatement) by an accident which occurs, in its entirety, during the policy period, and is reported to the Insurer within thirty (30) days of commencement. Asbestos is fully excluded under Products Pollution and Exposure Liability coverage.</p>
	Divested Property	Divested Property – does not apply to any Covered Property owned by an Insured as of Policy Inception which is leased to a third party, even if the Insured has relinquished operation or management control of such Covered Property, provided that such covered property was disclosed to the Insurer.
	<i>Not Previously Excluded</i>	Waste Processing, Treatment or Disposal
	<i>Not Previously Excluded</i>	Combined Sewer Overflow
	<i>Not Previously Excluded</i>	Commercial Ports – Any commercial port where ships load or unload cargo.
	Landfill Material	Landfill
	Known Pollution Incidents (known prior to July 1, 2021)	<i>No longer endorsed however still excluded by way of the non-disclosure wording in new policy form.</i>

## SUMMARY OF PENDING CHANGES

### THE FOLLOWING ITEMS ARE PENDING CHANGES FOR THE 2023-2024 POLICY TERM

	Capital Improvement – Applies to any auto repair facility, airport, golf course, fuel depot, fuel storage, or removal, replacement, repair or upgrade of an underground storage tank.	Capital Improvement – Applies to all locations, also applies to removal, replacement, repair or upgrade of an underground storage tank.
Exclusions (Continued)	Voluntary Site Investigation (any pollutant discovered during voluntary investigation is excluded at any auto repair facility, airport, golf course, fuel depot, or fuel storage only)	Voluntary Site Investigation – Applies to all locations.
	Waste Products, Treatment or Disposal (Covered Operations Only)	Waste Processing, Treatment or Disposal – does not apply to waste disposal activities at a Non-Owned Disposal Site
	<i>Not Previously excluded however retroactive date of 7/1/2022 applied excluding products pollution claims that occurred prior to this retroactive date.</i>	Drinking Water Standards Exceedance (Product Pollution Only) as of July 1 2023 (any exceedances that occurred prior to July 1 2023 are excluded)
	<i>Not Previously Excluded</i>	Material Change in Potable Water Supply Source (Product Pollution Only)
	Any perfluoroalkyl or polyfluoroalkyl substance (PFAS), including but not limited to perfluoroalkyl acids (PFAAs), perfluorooctanoic acid (PFOA), perfluorooctane sulfonate (PFOS), perfluoroheptanoic acid (PFHpA), perfluorononanoic acid (PFNA), perfluorohexanesulfonic acid (PFHxS), GenX, C8, ADONA, perfluoroalkane sulfonyl fluoride (PASF), perfluorobutanesulfonic acid (PFBS), polytetrafluoroethylene (PTFE), perfluoropolyethers (PFPEs), fluoropolymers, perfluorononanoic acid, ammonium perfluorooctanoate, or any associated salts, acids, alcohols, precursor chemicals or related higher homologue chemicals. This also includes aqueous film forming foam (AFFF) containing PFAS (at any concentration) or any additives or component materials contained therein or degradation byproducts thereof.	Any perfluoroalkyl or polyfluoroalkyl substance (PFAS), including but not limited to perfluoroalkyl acids (PFAAs), perfluorooctanoic acid (PFOA), perfluorooctane sulfonate (PFOS), perfluoroheptanoic acid (PFHpA), perfluorononanoic acid (PFNA), perfluorohexanesulfonic acid (PFHxS), GenX, “C8”, “ADONA,” perfluoroalkane sulfonyl fluoride (PASF), perfluorobutanesulfonic acid (PFBS), polytetrafluoroethylene (PTFE), perfluoropolyethers (PFPEs), fluoropolymers, perfluorononanoic acid or ammonium perfluorooctanoate , or any associated salts, acids, alcohols, precursor chemicals or related higher homologue chemicals. Further, Pollutants shall not include aqueous film forming foam (AFFF) containing PFAS (at any concentration) or any additives or component materials contained therein or degradation by-products thereof.
Specific Deductibles	<i>No Previous Specific Deductible</i>	\$250,000      Image Restoration Expenses
	<i>No Previous Specific Deductible</i>	\$1,000,000      Wildfire Deductible
Quote Valid Until	July 1, 2022	July 1, 2023

## SUMMARY OF PENDING CHANGES

THE FOLLOWING ITEMS ARE PENDING CHANGES FOR THE 2023-2024 POLICY TERM

### NOTES:

- ***Some coverage, limits, sub-limits, terms and conditions will change, as negotiations are ongoing. Changes will be documented and accompany the Binder Confirmation for July 1, 2023 bound terms.***
- ***This proposal is based on the current loss experience and is subject to change if this insured's loss ratio deteriorates further and/or if the markets suffer a catastrophic event.***
- ***Change in Total Insurable Values will result in adjustment in premium.***

**Alliant Property Insurance Program  
2023-2024 Policy Year  
Schedule of Insurers (Proposed)**

Company	A.M. Best's I.D. #	A.M. Best's Guide Rating	Standard and Poor's	State of California
Arch Specialty Insurance Company	012523	A+, Superior; Financial Size Category 15; \$2,000,000,000 to greater (As of 03/16/23)	A+ (As of 06/23/22)	Non-Admitted
Associated Industries Insurance Co. Inc. (Cyber)	011693	A-, Excellent; Financial Size Category 15; \$2,000,000,000 to greater (As of 08/31/22)	Not Rated (As of 05/02/23)	Non-Admitted
Chubb Bermuda Insurance Ltd.	086361	A++, Superior; Financial Size Category 15; \$2,000,000,000 or Greater (As of 12/01/22)	AA (As of 06/24/16)	Non-Admitted
Convex Insurance UK Limited	071499	A-, Excellent; Financial Size Category 15; \$2,000,000,000 or greater (As of 05/19/22)	A- (As of 05/29/20)	Non-Admitted
Endurance Worldwide Insurance Limited	083234	A+, Superior; Financial Size Category 15; \$2,000,000,000 or greater (As of 09/16/22)	A+ (As of 04/26/18)	Non-Admitted
Evanston Insurance Co.	003759	A, Excellent; Financial Size Category 15; \$2,000,000,000 or Greater (As of 09/30/22)	A (As of 07/27/17)	Non-Admitted
Fidelis Underwriting Limited	093764	A, Excellent; Financial Size Category 14; \$1,500,000,000 to \$2,000,000,000 (As of 02/03/23)	A- (As of 08/03/22)	Non-Admitted
Fortegra Specialty Insurance Company	020936	A-, Excellent; Financial Size Category 9; \$250,000,000 to \$500,000,000 (As of 11/17/22)	Not Rated (As of 05/02/23)	Non-Admitted
Harleysville Insurance Co. of New York	012051	A+, Superior; Financial Size Category 15; \$2,000,000,000 or greater (As of 12/01/22)	A+ (As of 04/23/13)	Non-Admitted
International General Insurance Co.	091476	A, Excellent; Financial Size Category 9; \$250,000,000 to \$500,000,000 (As of 11/30/22)	A- (As of 06/08/15)	Non-Admitted
Ironshore Specialty Insurance Company (Pollution)	013866	A, Excellent; Financial Size Category 15; \$2,000,000,000 or greater (As of 07/27/22)	A (As of 05/02/17)	Non-Admitted
Lancashire Insurance Company (UK) Ltd.	078390	A, Excellent; Financial Size Category 13; \$1,250,000,000 to \$1,500,000,000 (As of 12/02/22)	A- (As of 02/28/18)	Non-Admitted
Landmark American Insurance Co.	012619	A++, Superior; Financial Size Category 14; \$1,500,000,000 to \$2,000,000,000 (As of 01/10/23)	AA+ (As of 10/19/22)	Non-Admitted

**Alliant Property Insurance Program**  
**2023-2024 Policy Year**  
**Schedule of Insurers (Proposed)**

Company	A.M. Best's I.D. #	A.M. Best's Guide Rating	Standard and Poor's	State of California
Lexington Insurance Company	002350	A, Excellent; Financial Size Category 15; \$2,000,000,000 or Greater (As of 12/16/22)	A+ (As of 03/29/22)	Non-Admitted
Liberty Surplus Insurance Corp. (Cyber)	012078	A, Excellent; Financial Size Category 15; \$2,000,000,000 or Greater (As of 07/27/22)	A (As of 07/17/14)	Non-Admitted
Lloyd's of London	085202	A, Excellent; Financial Size Category 15; \$2,000,000,000 or Greater (As of 07/15/22)	A+ (As of 06/14/19)	Non-Admitted
Munich Reinsurance Company	085770	A+, Superior; Financial Size Category 15; \$2,000,000,000 or Greater (As of 07/27/22)	AA- (As of 12/22/06)	Non-Admitted
National Fire and Marine Insurance Company (Berkshire)	002428	A++, Superior; Financial Size Category 15; \$2,000,000,000 or Greater (As of 02/03/23)	AA+ (As of 09/26/18)	Non-Admitted
National Union Fire Insurance Co.	002351	A, Excellent; Financial Size Category 15; \$2,000,000,000 or Greater (As of 12/16/22)	A+ (As of 03/29/22)	Admitted
PartnerRe Ireland Insurance Ltd.	088621	A+, Superior; Financial Size Category 15; \$2,000,000,000 or Greater (As of 05/24/22)	A+ (As of 10/29/21)	Non-Admitted
RSUI Indemnity Company	012603	A++, Superior; Financial Size Category 14; \$1,500,000,000 to \$2,000,000,000 (As of 01/10/23)	AA+ (As of 10/19/22)	Admitted
StarStone Specialty Insurance Company	011432	A-, Excellent; Financial Size Category 12; \$1,000,000,000 to \$1,250,000,000 (As of 08/04/22)	Not Rated (As of 05/02/23)	Non-Admitted
Westchester Surplus Lines Insurance Co.	004433	A++, Superior; Financial Size Category 15; \$2,000,000,000 or Greater (As of 12/01/22)	AA (As of 06/24/16)	Non-Admitted
Westport Insurance Corporation	000347	A+, Superior; Financial Size Category 15; \$2,000,000,000 or Greater (As of 08/18/22)	AA- (As of 05/07/20)	Admitted
XL Insurance America Inc.	002423	A+, Superior; Financial Size Category 15; \$2,000,000,000 or Greater (As of 11/09/22)	AA- (As of 11/19/18)	Admitted

## ALLIANT INSURANCE SERVICES

### POLICYHOLDER DISCLOSURE NOTICE OF TERRORISM INSURANCE COVERAGE

June 8, 2023

Named Insured: **Northern California Cities Self Insurance Fund**

We are required to send you this notice pursuant to federal legislation concerning terrorism insurance. The below is for TRIA coverage as issued by the United States of America and is not tied to or representative of the Terrorism coverage offered in our property insurance program.

You are hereby notified that under the Terrorism Risk Insurance Act, as amended, you have a right to purchase insurance coverage for losses resulting from acts of terrorism. As defined in Section 102(1) of the Act: The term "act of terrorism" means any act or acts that are certified by the Secretary of the Treasury--- in consultation with the Secretary of Homeland Security, and the Attorney General of the United States--- to be an act of terrorism; to be a violent act or an act that is dangerous to human life, property, or infrastructure; to have resulted in damage within the United States, or outside the United States in the case of certain air carriers or vessels or the premises of a United States mission; and to have been committed by an individual or individuals as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion.

You should know that where coverage is provided by this policy for losses resulting from certified acts of terrorism, such losses may be partially reimbursed by the United States Government under a formula established by federal law. However, your policy may contain other exclusions which might affect your coverage, such as an exclusion for nuclear events. Under the formula, the United States Government generally reimburses 80% of covered terrorism losses exceeding the statutorily established deductible paid by the insurance company providing the coverage. The premium charged for this coverage is provided below and does not include any charges for the portion of loss that may be covered by the federal government under the act.

You should also know that the Terrorism Risk Insurance Act, as amended, contains a \$100 billion cap that limits U.S. Government reimbursement as well as insurers' liability for losses resulting from certified acts of terrorism when the amount of such losses in any one calendar year exceeds \$100 billion. If the aggregate insured losses for all insurers exceed \$100 billion, your coverage may be reduced.

COVERAGE OF "ACTS OF TERRORISM" AS DEFINED BY THE REAUTHORIZATION ACT WILL BE PROVIDED FOR THE PERIOD FROM THE EFFECTIVE DATE OF YOUR NEW OR RENEWAL POLICY THROUGH THE EARLIER OF THE POLICY EXPIRATION DATE OR DECEMBER 31, 2027. EFFECTIVE DECEMBER 31, 2027 THE TERRORISM RISK INSURANCE PROGRAM REAUTHORIZATION ACT EXPIRES.

THE PREMIUM CHARGED FOR THIS COVERAGE CAN BE REQUESTED BELOW AND WILL NOT INCLUDE ANY CHARGES FOR THE PORTION OF LOSS COVERED BY THE FEDERAL GOVERNMENT UNDER THE ACT.

**SELECTION OR REJECTION OF THE TERRORISM RISK INSURANCE ACT, as AMENDED (A.K.A.: TRIA, TRIEA, TRIPRA, TRIP OR TRIPA. We refer to these collectively as “TRIA”.)**

THIS COVERAGE IS OUTSIDE OF THE PROGRAM'S TERRORISM COVERAGES AND LIMITS. IT IS PROVIDED AND OVERSEEN BY THE U.S. GOVERNMENT.

THIS COVERAGE IS CONSIDERED RESTRICTIVE COMPARED TO THE APIP TERRORISM LIMITS AND COVERAGES AVAILABLE. THIS ACT DOES NOT FOLLOW OUR PROGRAM'S TERRORISM POLICIES.

HOWEVER IF YOU'D LIKE A QUOTE FOR TRIA COVERAGE, PLEASE CHECK THE “I AM INTERESTED” BOX. OTHERWISE, PLEASE CHECK THE “DECLINE” BOX. YOUR SIGNATURE FOR CONFIRMATION OF RECEIPT IS REQUIRED. ANY QUESTIONS PLEASE CALL YOUR ALLIANT SERVICE TEAM MEMBER.

	I am interested in receiving a quote for Terrorism Risk Insurance Act coverage as required by law to be offered under the last amended Act. Please provide me with a quote.
	I hereby decline to purchase Terrorism Risk Insurance Act coverage as required by law to be offered under the last amended Act.

\_\_\_\_\_  
Policyholder/applicant signature

\_\_\_\_\_  
Print Name

\_\_\_\_\_  
Date

Northern California Cities Self Insurance Fund

## **IMPORTANT NOTICE:**

- 1. The insurance policy that you are applying to purchase is being issued by an insurer that is not licensed by the State of California. These companies are called “nonadmitted” or “surplus line” insurers.**
- 2. The insurer is not subject to the financial solvency regulation and enforcement that apply to California licensed insurers.**
- 3. The insurer does not participate in any of the insurance guarantee funds created by California law. Therefore, these funds will not pay your claims or protect your assets if the insurer becomes insolvent and is unable to make payments as promised.**
- 4. The insurer should be licensed either as a foreign insurer in another state in the United States or as a non-United States (alien) insurer. You should ask questions of your insurance agent, broker, or “surplus line” broker or contact the California Department of Insurance at the toll-free number 1-800-927-4357 or internet website [www.insurance.ca.gov](http://www.insurance.ca.gov). Ask whether or not the insurer is licensed as a foreign or non-United States (alien) insurer and for additional information about the insurer. You may also visit the NAIC’s internet website at [www.naic.org](http://www.naic.org). The NAIC—the National Association of Insurance Commissioners—is the regulatory support organization created and governed by the chief insurance regulators in the United States.**
- 5. Foreign insurers should be licensed by a state in the United States and you may contact that state’s department of insurance to obtain more information about that insurer. You can find a link to each state from this NAIC internet website:  
[https://naic.org/state\\_web\\_map.htm](https://naic.org/state_web_map.htm).**
- 6. For non-United States (alien) insurers, the insurer should be licensed by a country outside of the United States and should be on the NAIC’s International Insurers Department (IID) listing of approved nonadmitted non-United States insurers. Ask your agent, broker, or “surplus line” broker to obtain more information about that insurer.**

**7. California maintains a “List of Approved Surplus Line Insurers (LASLI).” Ask your agent or broker if the insurer is on that list, or view that list at the internet website of the California Department of Insurance: [www.insurance.ca.gov/01-consumers/120-company/07-lasli/lasli.cfm](http://www.insurance.ca.gov/01-consumers/120-company/07-lasli/lasli.cfm).**

**8. If you, as the applicant, required that the insurance policy you have purchased be effective immediately, either because existing coverage was going to lapse within two business days or because you were required to have coverage within two business days, and you did not receive this disclosure form and a request for your signature until after coverage became effective, you have the right to cancel this policy within five days of receiving this disclosure. If you cancel coverage, the premium will be prorated and any broker’s fee charged for this insurance will be returned to you.**

**Date:** \_\_\_\_\_  
**Insured:** \_\_\_\_\_

**D-1 (Effective January 1, 2020)**

## Disclosures / Disclaimers

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](http://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 via this [www.AmBest.com](http://www.AmBest.com). For additional information regarding insurer financial strength ratings visit Standard and Poor's website at [www.standardandpoors.com](http://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.

## New York Regulation 194 and General Broker Compensation Disclosure

Alliant Insurance Services, Inc. is an insurance producer licensed by the State of New York and other States. 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.

## Disclosures / Disclaimers Cont.

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.

### Declaration Limit Disclosure

Unless stated otherwise, coverage limits of liability and sub-limits of liability are shared across the Named Insured(s) designated in a single Declaration. Exceptions include:

- Terrorism coverage, if purchased by a specific Named Insured, is provided on a combined basis with a sub-limit of liability that is shared across Named Insureds covered under multiple relevant Declarations.
- Flood and Earthquake sub-limits of liability, if purchased by a specific Named Insured and except as indicated below, are dedicated by Named Insured and cannot be reduced by losses sustained by other Named Insureds.

If a single Occurrence causes direct physical loss or damage to property of multiple Named Insureds covered by the same Declaration (or all relevant Declarations as respects Terrorism coverage), it is possible that the applicable shared limit of liability or sub-limit of liability may be insufficient to fully indemnify the physical loss or damage as sustained by multiple Named Insureds.

In the event of a loss or accumulation of losses whereby the amount of loss exceeds the applicable shared limit of liability or sub-limit of liability, the recovery available will be allocated on a proportional basis among individual Named Insureds under the same Declaration (or all relevant Declarations as respects Terrorism coverage). This allocation applies until exhaustion of limits on a per Occurrence basis and on an Annual Aggregate basis (if applicable). If a Named Insured's claim reporting is delayed, such Named Insured's recovery may be reduced or eliminated.

Furthermore, any Annual Aggregate limit of liability or sub-limit that is shared across all Named Insureds covered under a particular Declaration (or all relevant Declarations as respects Terrorism coverage) may be reduced or exhausted by the prior payment of claims arising out of separate Occurrences in the same Policy Period. As a result, it is possible that there may be no remaining limit available to pay a specific Named Insured's claim under the Policy.

To the extent actually covered, the Annual Aggregate limits are as follows:

- Accidental Contamination
- Mold/Fungus Resultant Damage
- Terrorism
- Flood and Earthquake damage to Licensed Vehicles, Unlicensed Vehicles, Contractor's Equipment and Fine Arts for Named Insured(s) that do not purchase optional dedicated Earthquake or Flood coverage

### Privacy

At Alliant, one of our top priorities is making sure that the information we have about you is protected and secure. We value our relationship with you and work hard to preserve your privacy and ensure that your preferences are honored. At the same time, the very nature of our relationship may result in Alliant's collecting or sharing certain types of information about you in order to provide the products and services you expect from us. Please take the time to read our full Privacy Policy posted at [www.alliant.com](http://www.alliant.com) and contact your Alliant service team should you have any questions.

### 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.

## Disclosures / Disclaimers Cont.

### NRRA

*(Applicable if the insurance company is non-admitted)*

The Non-Admitted and Reinsurance Reform Act (NRRA) went into effect on July 21, 2011. Accordingly, surplus lines tax rates and regulations are subject to change which could result in an increase or decrease of the total surplus lines taxes and/or fees owed on this placement. If a change is required, we will promptly notify you. Any additional taxes and/or fees must be promptly remitted to Alliant Insurance Services, Inc.

### 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:

- Mergers and/or acquisition 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.

### Loss Notification Requirements:

Your policy will come with specific claim reporting requirements. Please make sure your organization understands these obligations and time limitations which are outlined in the attached Loss Notification documents. Contact your Alliant Service Team with any questions.

## Binding Requirements Recap

Required no later than June 28, 2023:

- Signed and dated Request to Bind Coverage form (below)
- Signed and dated Surplus Lines forms as required by your state and attached to this proposal\*
- Signed and dated APIP Claims Reporting Acknowledgement(s) Receipt Form
- Signed and dated Terrorism Risk Insurance ACT of 2002 as amended (a.k.a. TRIPRA 2015)

\*- only required for coverage in the following states: AR, CA, CT, FL, KS, MA, MT, NE, NY, ND, OH, RI, WV, WY

## Request to Bind Coverage

### Northern California Cities Self Insurance Fund

We have reviewed the proposal and agree to the terms and conditions of the coverages presented.

*This Authorization to Bind Coverage also acknowledges receipt and review of all disclaimers, disclosures, and loss notification requirements including exposures used to develop insurance terms, contained within this proposal.*

X

\_\_\_\_\_  
Signature of Authorized Insured Representative

\_\_\_\_\_  
Date

\_\_\_\_\_  
Title

\_\_\_\_\_  
Print / Type Insured Representative Full 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.**

## LOSS NOTIFICATION REQUIREMENT ALLIANT PROPERTY INSURANCE PROGRAM (APIP)

Claim notifications need to be sent to Robert Frey, Diana Walizada and Sandra Doig. In the event this is a *Cyber* loss please include item III contact, for a *Pollution* loss please include item IV contact in addition to Alliant Insurance Services contacts.

- I. During regular business hours (between 8:30 AM and 5:00 PM PST), First Notice of Claim should be reported to Alliant Insurance Services via telephone, fax, mail or e-mail to our San Francisco Office:

Robert A. Frey, RPA  
Senior Vice President,  
Regional Claims Director  
Voice: (415) 403-1445  
Email: [rfrey@alliant.com](mailto:rfrey@alliant.com)

Diana L. Walizada, AIC, CPIW, RPA, AINS  
Vice President, Claims Unit Manager

Voice: (415) 403-1453  
Email: [dwalizada@alliant.com](mailto:dwalizada@alliant.com)

Address: Alliant Insurance Services, Inc.  
560 Mission Street, 6<sup>th</sup> Floor  
San Francisco CA 94105  
Toll Free Voice: (877) 725-7695 Fax: (415) 403-1466

- II. Please be sure to include APIP's Claim Administrator as a CC on all Claims correspondence:

Sandra Doig  
McLaren's Global Claims Services  
Address: 18100 Von Karman Avenue, 10<sup>th</sup> Floor  
Irvine, CA 92612  
Voice: (949) 757-1413 Fax: (949) 757-1692  
Email: [sandra.doig@mclarens.com](mailto:sandra.doig@mclarens.com)

- III. Cyber Liability Carrier Beazley NY needs to also be provided with Notice of Claim immediately (if purchased):

Address: Beazley Group  
1270 Avenue of the America's, Suite 1200  
New York, NY 10020  
Fax: (546) 378-4039  
Email: [bbr.claims@beazley.com](mailto:bbr.claims@beazley.com)

Elaine G. Tizon, V.P. CISR, E-mail: [elaine.tizon@alliant.com](mailto:elaine.tizon@alliant.com)  
Donna Peterson, E-mail: [donna.peterson@alliant.com](mailto:donna.peterson@alliant.com)  
Address: 560 Mission Street, 6<sup>th</sup> Floor  
San Francisco, CA 94105  
Voice: (415) 403-1458 Fax: (415) 403-1466

- IV. Pollution Liability Carrier Ironshore Specialty Insurance Company (if purchased):

Address: Ironshore Environmental Claims CSO  
28 Liberty Street, 5th Floor  
New York, NY 10005  
In emergency call: (888) 292-0249  
Fax: (646) 826-6601  
Email: [USClaims@ironshore.com](mailto:USClaims@ironshore.com)

Address: Akbar Sharif  
Claims Advocate  
18100 Von Karman Avenue, 10<sup>th</sup> Floor  
Irvine, CA 92612  
Voice: (949) 260-5088 Fax: (415) 403-1466  
Email: [akbar.sharif@alliant.com](mailto:akbar.sharif@alliant.com)

Please include the Insured /JPA name along with the following information when reporting claims:

- Time, date and specific location of property damaged
- A description of the incident that caused the damage (such as fire, theft or water damage)
- Estimated amount of loss in dollars
- Contact person for claim including name, title, voice & fax numbers
- Complete and return the Property Loss Notice for processing.
- Mortgagee or Loss Payee name, address, and account number

## APIP Claims Reporting Acknowledgement(s) Receipt Form

The Claims Reporting Forms are being included with your packet to ensure claims reporting procedures are known and available for future reference. Please review the information. We ask that you share these critical documents with all members of your team (and Pool Members and their staffs where applicable.)

We request that you review the items indicated as attached, then complete the bottom portion, sign and submit to your Alliant Insurance Services representative either by a scanned e-mail or mail to have it be included in your insurance records.

- APIP Property Claims Reporting
  
- Cyber Claims Reporting (*this is a claims made policy*) if coverage is purchased
  
- Pollution Liability Claims Reporting (*this is a claims made policy*) if coverage is purchased

**Acknowledgement for Claims reporting procedures under Alliant Property Insurance Programs In effect: July 1, 2023 until further notice**

I have read and been informed about these separate reporting requirements under the coverage parts that apply to our entity as indicated above and provided through APIP by Alliant.

**Insured Entity Name: Northern California Cities Self Insurance Fund**

**X**

---

**Signature of Authorized Insured Representative**

---

**Title**

---

**Date**

---

**Print / Type Insured Representative Full Name:**

### **Applicable in Arizona**

For your protection, Arizona law requires the following statement to appear on this form. Any person who knowingly presents a false or fraudulent claim for payment of a loss is subject to criminal and civil penalties.

### **Applicable in Arkansas, Delaware, District of Columbia, Kentucky, Louisiana, Maine, Michigan, New Jersey, New Mexico, New York, North Dakota, Pennsylvania, South Dakota, Tennessee, Texas, Virginia and West Virginia**

Any person who knowingly and with intent to defraud any insurance company or another person, files a statement of claim containing any materially false information, or conceals for the purpose of misleading, information concerning any fact, material thereto, commits a fraudulent insurance act, which is a crime, subject to criminal prosecution and [NY: substantial] civil penalties. In DC, LA, ME, TN and VA, insurance benefits may also be denied.

### **Applicable in California**

For your protection, California law requires the following to appear on this form: Any person who knowingly presents a false or fraudulent claim for payment of a loss is guilty of a crime and may be subject to fines and confinement in state prison.

### **Applicable in Colorado**

It is unlawful to knowingly provide false, incomplete, or misleading facts or information to an insurance company for the purpose of defrauding or attempting to defraud the company. Penalties may include imprisonment, fines, denial of insurance, and civil damages. Any insurance company or agent of an insurance company who knowingly provides false, incomplete, or misleading facts or information to a policy holder or claimant for the purpose of defrauding or attempting to defraud the policy holder or claimant with regard to a settlement or award payable from insurance proceeds shall be reported to the Colorado Division of Insurance within the Department of Regulatory Agencies.

### **Applicable in Florida and Idaho**

Any person who Knowingly and with the intent to injure, Defraud, or Deceive any Insurance Company Files a Statement of Claim Containing any False, Incomplete or Misleading information is Guilty of a Felony.\*

\* In Florida - Third Degree Felony

### **Applicable in Hawaii**

For your protection, Hawaii law requires you to be informed that presenting a fraudulent claim for payment of a loss or benefit is a crime punishable by fines or imprisonment, or both.

### **Applicable in Indiana**

A person who knowingly and with intent to defraud an insurer files a statement of claim containing any false, incomplete, or misleading information commits a felony.

### **Applicable in Minnesota**

A person who files a claim with intent to defraud or helps commit a fraud against an insurer is guilty of a crime.

### **Applicable in Nevada**

Pursuant to NRS 686A.291, any person who knowingly and willfully files a statement of claim that contains any false, incomplete or misleading information concerning a material fact is guilty of a felony.

### **Applicable in New Hampshire**

Any person who, with purpose to injure, defraud or deceive any insurance company, files a statement of claim containing any false, incomplete or misleading information is subject to prosecution and punishment for insurance fraud, as provided in RSA 638:20.

### **Applicable in Ohio**

Any person who, with intent to defraud or knowing that he/she is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement is guilty of insurance fraud.

### **Applicable in Oklahoma**

WARNING: Any person who knowingly and with intent to injure, defraud or deceive any insurer, makes any claim for the proceeds of an insurance policy containing any false, incomplete or misleading information is guilty of a felony.

**ACORD 1 (2006/02)**

IN THE EVENT OF A  
**PROPERTY LOSS:**

- 1) *Follow your organization procedures for reporting and responding to an incident*
- 2) *Alert local emergency authorities, as appropriate*
- 3) *Report the incident to Alliant Insurance Services immediately at:*

**877-725-7695**

**All property losses must be reported as soon as practicable upon knowledge within the risk management or finance division of the insured that a loss has occurred.**

Be prepared to give basic information about the location and nature of the incident, as well as steps which have been taken in response to the incident.

- 4) *Report the incident to McLarens Global Claims Services AND your Alliant representative*

## PROPERTY FIRST NOTICE OF LOSS FORM

**SEND TO: Alliant Insurance Services, Inc.**  
**BY MAIL: 560 Mission Street, 6<sup>th</sup> Floor, San Francisco, CA 94105**  
**BY FAX: (415) 403-1466**  
**BY EMAIL: [rfrey@alliant.com](mailto:rfrey@alliant.com) AND [dwalizada@alliant.com](mailto:dwalizada@alliant.com)**  
**Carbon Copy APIP Claims Administrator: [sandra.doig@mclarens.com](mailto:sandra.doig@mclarens.com) and your Alliant representative**

Today's Date: \_\_\_\_\_

Type of Claim: (check all that apply)

- Real Property                       Vehicles  
 Personal Property                   Other

### Insured's Name & Contact Information

Insured's Name: \_\_\_\_\_ Point of Contact: \_\_\_\_\_

Address: \_\_\_\_\_

Phone #: \_\_\_\_\_ Email Address: \_\_\_\_\_

### Broker/Agent's Name & Contact Information

Company Name: Alliant Insurance Services - Claims      Point of Contact: Robert A. Frey & Diana L. Walizada

Address: 560 Mission Street, 6<sup>th</sup> Floor, San Francisco, CA 94105

Phone #: 877-725-7695

Fax #: 415-403-1466

### Policy Information

Policy Number: \_\_\_\_\_ Policy Period: \_\_\_\_\_

Limits of Liability: \_\_\_\_\_ per \_\_\_\_\_ agg Self-Insured Retention/Deductible: \_\_\_\_\_

### Loss Information

Date of Incident/Claim: \_\_\_\_\_ Location: \_\_\_\_\_

Description of Loss: \_\_\_\_\_

Please list all attached or enclosed documentation:  (check if none provided) \_\_\_\_\_

Name of Person Completing This Form: \_\_\_\_\_

Signature: \_\_\_\_\_

**Per the Master Policy Wording, Section IV General Conditions;**

**K. NOTICE OF LOSS**

In the event of loss or damage insured against under this Policy, the Insured shall give notice thereof to ALLIANT INSURANCE SERVICES, INC., 560 Mission Street, 6<sup>th</sup> Floor, San Francisco, CA 94105. TEL NO. (877) 725-7695, FAX NO. (415) 403-1466 of such loss. Such notice is to be made as soon as practicable after the inception of loss.

IN THE EVENT OF A  
**CYBER LOSS:**

- 1) *Follow your organizations procedures for reporting and responding to an incident*
- 2) *Alert authorities, as appropriate*
- 3) *Report the incident to Beazley Group immediately at:*

**[bbr.claims@beazley.com](mailto:bbr.claims@beazley.com)**

**(866)567-8570**

**All Cyber losses must be reported as soon as practicable upon knowledge by the insured that a loss has occurred.**

Be prepared to give basic information about the location and nature of the incident, as well as steps which have been taken in response to the incident.

- 4) *Report the incident to Alliant Claims Department and your Alliant representative*

**SPECIAL NOTE REGARDING PRIVACY NOTIFICATION COSTS:**

The policy provides a \$500,000 Aggregate Limit for Privacy Notification Costs. If you utilize a Beazley vendor, the limit is increased to \$1,000,000.

Please contact Beazley for a list of approved vendors.

**CYBER FIRST NOTICE OF LOSS FORM**

**SEND TO: Beazley Group**

**BY MAIL: 1270 Avenue of the America's, Suite 1200, New York, NY 10020**

**BY FAX: (546) 378-4039**

**BY EMAIL: [bbr.claims@beazley.com](mailto:bbr.claims@beazley.com)**

**CC Alliant Claims Department:**

**[elaine.tizon@alliant.com](mailto:elaine.tizon@alliant.com), [Donna.Peterson@alliant.com](mailto:Donna.Peterson@alliant.com) and your Alliant representative**

Today's Date: \_\_\_\_\_

**Insured's Name & Contact Information**

Insured's Name: \_\_\_\_\_ Point of Contact: \_\_\_\_\_

Address: \_\_\_\_\_

Phone #: \_\_\_\_\_ Email Address: \_\_\_\_\_

**Broker/Agent's Name & Contact Information**

Company Name: Alliant Insurance Services – Claims Point of Contact: Elaine Tizon

Address: 560 Mission Street, 6<sup>th</sup> Floor, San Francisco, CA 94105

Phone #: 877-725-7695 Fax #: 415-403-1466

**Policy Information**

Policy Number: \_\_\_\_\_ Policy Period: \_\_\_\_\_

Limits of Liability: \_\_\_\_\_ per \_\_\_\_\_ agg Self-Insured Retention/Deductible \_\_\_\_\_

**Loss Information**

Date of Incident/Claim: \_\_\_\_\_ Location: \_\_\_\_\_

Description of Loss: \_\_\_\_\_

\_\_\_\_\_

Please list all attached or enclosed documentation:  (check if none provided) \_\_\_\_\_

\_\_\_\_\_

Name of Person Completing This Form: \_\_\_\_\_

Signature: \_\_\_\_\_

## A. NOTICE OF CLAIM, LOSS OR CIRCUMSTANCE THAT MIGHT LEAD TO A CLAIM

1. If any **Claim** is made against the **Insured**, the **Insured** shall, as soon as practicable upon knowledge by the **Insured**, forward to the Underwriters through persons named in Item 9.A. of the Declarations written notice of such **Claim** in the form of a telecopy, or express or certified mail together with every demand, notice, summons or other process received by the **Insured** or the **Insured's** representative; provided that with regard to coverage provided under Insuring Agreements I.A. and I.C., all **Claims** made against any **Insured** must be reported no later than the end of the **Policy Period**, in accordance with the requirements of the **Optional Extension Period** (if applicable), or within thirty (30) days after the expiration date of the **Policy Period** in the case of **Claims** first made against the Insured during the last thirty (30) days of the **Policy Period**.
2. With respect to Insuring Agreement I.B. for a legal obligation to comply with a **Breach Notice Law** because of an incident (or reasonably suspected incident) described in Insuring Clause I.A.1 or I.A.2, such incident or reasonably suspected incident must be reported as soon as practicable during the **Policy Period** after discovery by the Insured. For such incidents or suspected incidents discovered by the **Insured** within 60 days prior to expiration of the Policy, such incident shall be reported as soon as practicable, but in no event later than 60 days after the end the **Policy Period**, provided; if this Policy is renewed by Underwriters and covered **Privacy Notification Costs** are incurred because of such incident or suspected incident reported during the 60 day post **Policy Period** reporting period, then any subsequent **Claim** arising out of such incident or suspected incident is deemed to have been made during the **Policy Period**.
3. With respect to Insuring Agreements I.A. and I.C., if during the **Policy Period**, the **Insured** first becomes aware of any circumstance that could reasonably be the basis for a **Claim** it may give written notice to Underwriters in the form of a telecopy, or express or certified mail through persons named in Item 9.A. of the Declarations as soon as practicable during the **Policy Period** of:
  - a. the specific details of the act, error, omission, or **Security Breach** that could reasonably be the basis for a **Claim**;
  - b. the injury or damage which may result or has resulted from the circumstance; and
  - c. the facts by which the **Insured** first became aware of the act, error, omission or **Security Breach**

Any subsequent **Claim** made against the **Insured** arising out of such circumstance which is the subject of the written notice will be deemed to have been made at the time written notice complying with the above requirements was first given to the Underwriters.

4. A **Claim** or legal obligation under section X.A.1 or X.A.2 above shall be considered to be reported to the Underwriters when written notice is first received by Underwriters in the form of a telecopy, or express or certified mail or email through persons named in Item 9.A. of the Declarations of the **Claim** or legal obligation, or of an act, error, or omission, which could reasonably be expected to give rise to a **Claim** if provided in compliance with sub-paragraph X.A.3. above.

## POLLUTION LIABILITY

IN THE EVENT OF AN

# ENVIRONMENTAL EMERGENCY:

- 1) *Follow your organization procedures for reporting and responding to an incident*
- 2) *Alert local emergency authorities, as appropriate*
- 3) *Report the incident immediately at:*

**888-292-0249**

- 4] *Report the incident to Alliant*

Akbar Sharif  
Claims Advocate  
949-260-5088  
415-403-1466 – fax  
[akbar.sharif@alliant.com](mailto:akbar.sharif@alliant.com)

Be prepared to give basic information about the location and nature of the incident, as well as steps which have been taken in response to the incident.

DO follow your organization's detailed response plan  
DO contact your management as well as appropriate authorities  
DO ensure anyone who could come in contact with a spill or release is kept away

DO NOT ignore a potential spill or leak  
DO NOT attempt to respond beyond your level of training or certification

**SEND TO: IRONSHORE ENVIRONMENTAL CLAIMS CSO**  
**BY MAIL: 28 Liberty Street, 5th Floor, New York, NY 10005**  
**BY FAX: (646) 826-6601**  
**BY EMAIL: [USClaims@ironshore.com](mailto:USClaims@ironshore.com)**  
**CC Alliant Insurance: [akbar.sharif@alliant.com](mailto:akbar.sharif@alliant.com) and your Alliant Representative**

Today's Date: \_\_\_\_\_

Notice of: (check all that apply)

- Pollution Incident                       Potential Claim                       Other \_\_\_\_\_  
 Third-Party Claim                       Litigation Initiated

**Insured's Name & Contact Information**

Company Name: \_\_\_\_\_ Point of Contact: \_\_\_\_\_

Address: \_\_\_\_\_

Phone #: \_\_\_\_\_ Email Address: \_\_\_\_\_

**Broker/Agent's Name & Contact Information**

Company Name: Alliant Insurance Services - Claims Point of Contact: Akbar Sharif

Address: 18100 Von Karman Ave., 10<sup>th</sup> Floor, Irvine, CA 92612

Phone #: 949-260-5088

**Policy Information**

Policy Number: \_\_\_\_\_ Policy Period: \_\_\_\_\_

Limits of Liability: \_\_\_\_\_ per \_\_\_\_\_ agg. Self-Insured Retention/Deductible \_\_\_\_\_

**Loss Information**

Date of Incident/Claim: \_\_\_\_\_ Location: \_\_\_\_\_

Claimant Name/Address: \_\_\_\_\_

Description of Loss: \_\_\_\_\_

\_\_\_\_\_

Please list all attached or enclosed documentation:  (check if none provided) \_\_\_\_\_

\_\_\_\_\_

Name of Person Completing This Form: \_\_\_\_\_ Signature: \_\_\_\_\_

## Flood Disclosure

Flooding is a serious threat to both personal and commercial clients. Flooding can happen anywhere, not just zone referred to as high-risk areas (Special Flood Hazard Area). Your Alliant team is ready to explain how it works and the associated costs.

### Basic Facts

Congress created the NFIP in 1968 in response to the rising cost of taxpayer-funded disaster relief for flood victims and the increasing amount of damage caused by floods. The NFIP makes federally backed flood insurance available in communities that agree to adopt and enforce floodplain management ordinances to reduce future flood damage. The NFIP is self-supporting for the average historical loss year. This means that unless there is a widespread disaster, operating expenses and flood insurance claims are financed through premiums collected.

Commercial buildings or residential dwellings owned by commercial entities are considered commercial property. All others are residential dwellings

The [FEMA Summary for Commercial Property](#) and [FEMA Standard Summary of Coverage](#) provide information on the following:

- Types of Flood Insurance Coverage
- What is a Flood- “a General and temporary condition of partial or complete inundation of two or more acres of normally dry land area”...
- Deductibles – various options to meet your financial needs
- What is Covered and What is Not
- The valuation of the Property – Actual Cash Value or Replacement Cost

### Additional Information

- Flood Zones-
  - <https://www.fema.gov/flood-zones>
- Excess Flood Insurance (contact your Producer for additional information)
  - Increased limits over the maximum flood limit provided by NFIP

### FEMA Glossary of Flood Terms

<https://www.fema.gov/national-flood-insurance-program/definitions>

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Please indicate your selection:

- I would like to receive a flood quote  
 I do NOT wish to purchased flood insurance

Signature:

Date:

Name Printed / Typed: \_\_\_\_\_

Company Name: \_\_\_\_\_

## Electronic Delivery Option Form

Alliant Insurance Services, Inc. may be required by law to obtain consent from insureds prior to providing electronic delivery of documents, including the policy.

You currently have selected Option  1  2  3  4

Please note you may change your option at any time. If you have not previously selected an option, please select one of the following:

- 1. ELECTION OF ELECTRONIC INSURANCE DOCUMENT DELIVERY**  
I elect to receive all my documents electronically and acknowledge I may no longer receive paper copies unless I sign a new form requesting both electronic and paper copies or specifically request them.
- 2. ELECTION OF ELECTRONIC INSURANCE DOCUMENT DELIVERY AND PAPER DELIVERY**  
I elect to receive both electronic and paper copies of my insurance policy and supporting documents.
- 3. REJECTION OF ELECTRONIC INSURANCE DOCUMENT DELIVERY**  
I reject the option to receive my insurance policy and supporting documents electronically. I will receive paper copies of such documents.
- 4. ELECTION TO WITHDRAW CONSENT OF ELECTRONIC DELIVERY**  
I withdraw my previous consent of electronic delivery of my insurance policy and supporting documents. I elect to receive paper copies of such document going forward.

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**Named Insured: ACCTNAME**

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Print Name of Authorized Representative

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Title

---

Signature of Authorized Representative

---

Date Signed

*If you have selected electronic document delivery, please provide the email address for the individual(s) who should receive these documents. If this information changes, please provide updated details to your service team.*

*This selection remains intact until revised by you.*

# MANAGE YOUR CASH FLOW WITH PREMIUM FINANCE

Premium Finance. Simplified.



## QUESTIONS?

For any questions please contact:

### TAMMY STOFER

714-600-8379  
tammy.stofer@firstinsurancefunding.com

### OLIVIA BOGARDUS

714-878-1510  
olivia.bogardus@firstinsurancefunding.com

FIRST INSURANCE<sup>®</sup>  
FUNDING

A WINTRUST COMPANY

[www.firstinsurancefunding.com](http://www.firstinsurancefunding.com)

800-837-2511

## ALLIANT INSURANCE PUBLIC ENTITY PREMIUM FINANCING

- Amount financed:
  - Up to \$100,000 - 6.90% APR
  - Over \$100,000 - 6.03% APR
- 25% down and 10 monthly installments
- Rates & terms over \$500,000 are subject to credit approval and may change according to risk & underwriting by FIRST
- Rates are based on the current rate environment and could change as key indexes change over time (Prime: 8.25%)

## BENEFITS FOR YOUR BUSINESS

- Make easy monthly payments that work for your business.
- Preserve or free working capital for other opportunities.
- Keep your credit lines open for other business needs.
- Use the premium finance loan as an off-balance sheet item.
- Rest assured with a rate and payments that won't increase over the loan term.
- Earn more on retained capital by paying your insurance premium up front.
- Consolidate your insurance payments.
- Purchase additional coverage with affordable payments.

## EASY PAYMENT OPTIONS





# PROPERTY INSURANCE PROGRAM FOR PUBLIC ENTITIES

## PUBLIC ENTITY



The property public entities oversee are incredibly diverse and complex. Because of this, Alliant created the Alliant Property Insurance Program (APIP) to give public entities across the country access to thoughtful insurance solutions and price stability through APIP's group purchasing power. This strength is fueled by APIP's nearly 10,000 covered entities in 38 states and \$540 billion in total insurance values (TIV). APIP is among the largest property placements worldwide.

**This strength is fueled by APIP's nearly 10,000 covered entities in 38 states and \$500 billion in total insurance values (TIV).**

Exclusive price controls, innovative program design, and responsive service APIP coverage is significantly broader and typically 10% to 20% less expensive than similar placements offered by competitors. **The program offers per occurrence limits up to \$1 billion.** APIP's size gives insureds competitive pricing and access to large earthquake, flood, and wind limits with a carefully managed spread of risk.

In addition, APIP insureds can count on getting their claims paid in a timely manner. Highly rated global insurers and reinsurers with minimum AM Best rating of A- category VII provide coverage that includes:

- Per occurrence limits up to \$1 billion
- Broad insuring agreements
- Coverage for all property of every description of an insurable nature—both real and personal—of the insured
- Coverage for property of others in the care, custody, or control of the insured for which the insured is liable wherever located in the United States
- Replacement costs for physical damage, including comprehensive and collision damage as an option for automobiles
- Automatic acquisition of new locations which allows entities to grow without having to wait for underwriting approval
- Blanket fine arts coverage (if scheduled)
- Municipal bond and tax revenue interruption coverage
- Course of construction coverage including delay in start-up
- Property appraisals for all real property over \$5 million
- Boiler and machinery coverage
- Access to Alliant's proprietary OASYS-Net software system, the program provides property schedules, claims, vendor certificates, and places certificate requests online. It allows clients to update their property locations, report a claim, or request a certificate of insurance.



## Coverage for Boiler and Machinery

APIP includes coverage for boilers and machinery with limits up to \$100 million. Established boiler and machinery authorized inspection agencies are used for both jurisdictional and consultative services. This ensures you receive board-certified engineering expertise in machinery, equipment, electronics, and HVAC through a nationwide field network.

To manage a wide range of critical exposures, the program also provides our clients with electrical loss prevention surveys, infrared thermography, industry and technical consultation, a key account service plan, transformer oil gas analysis, boiler operation and maintenance training, and boiler and pressure vessel inspection services for non-code vessels (and vessels located in jurisdictions that do not require inspections).

## Environmental Risk Coverage

Our team of dedicated underwriters has extensive experience in environmental risk and a strong understanding of the unique needs of public entities. To protect your organization from the catastrophic impacts environmental liabilities can have on the physical and financial infrastructure of an organization, APIP insureds receive first and third party pollution protection against the broad range of environmental risks facing public entities. This coverage includes premises, covered operations, transportation, bodily injury/property damage from pollution conditions, pollution clean-up, mold, and both above-ground storage tanks (ASTs) and underground storage tanks (USTs) coverage.

### ABOUT ALLIANT INSURANCE SERVICES

Alliant Insurance Services is one of the nation's leading and fastest growing distributors of diversified insurance products and services. In the face of increasing complexity, our approach is simple: bring on the best people and invest more deeply in the industries and clients we serve. We operate through a network of specialized national platforms and regional offices to offer a comprehensive portfolio of services to our clients. Our goal is to ensure that they get the most innovative products—and the most innovative thinking—in the industry. [www.alliant.com](http://www.alliant.com)

## Cyber Risk Coverage

Cyber liability looms larger than ever and coverage against it is essential to protect the health of your organization. As an APIP insured, our cyber risk specialists will help you assess exposures that threaten your organization, and deliver first and third party coverage to match your risk profile to shield your agency from the ever-changing world of technology-related risks.

### The Alliant Advantage

The Alliant public entity team is comprised of 150 professionals with targeted expertise servicing a broad range of public entities throughout the U.S. We ensure that our clients have access to time-tested expertise and powerful risk resources regardless of location.



# Risk Control and Safety Services

Helping public entities take a stand  
against the unexpected





**In the public sector, the possibility of an accident or loss always looms large. Unannounced and indiscriminate, these incidents can unleash a wave of lost productivity, damaged property, and significant legal and medical expenses that can impact your organization for years.**

It's true, these incidents happen all the time. But do they have to?

Alliant works hand-in-hand with public entities across the nation, delivering meticulous analysis and actionable strategies that reduce costly accidents and losses. We'll leverage the full strength of our technological and intellectual resources to deliver sophisticated solutions that enhance safety, increase productivity, and reduce insurance costs.

### ▶ Power Through Prevention

Our mission is simple. We aim to prevent costly accidents and losses before they can play havoc with your organization. Underlying this commitment is an extensive infrastructure of people, ideas, and resources, all working together to protect your organization. When you work with Alliant, you unlock access to:

- A nationwide network of highly experienced consultants who understand the risks and regulatory climate of your particular market.
- Risk professionals averaging 15 years of experience with a range of certifications and credentials.
- Alliant's extensive library of educational materials, safety resources, and webinars.
- The power and resources of one of the nation's largest specialty insurance and risk management organizations.
- Time-tested methods and expertise that consistently yield lower loss ratios, and in turn, lower insurance costs.
- People who understand your business, its risks, and how they affect your long-term success.

### ▶ Get the "Big Picture" on Risk Control

We believe that effective risk control is not simply a series of tactics but a hub of interconnected strategies bound together by an ambitious, "big picture" perspective. To achieve this, we combine the following best-in-class services tailored for each of our clients.



#### Comprehensive Risk Assessment

- Loss analysis
- Operational assessment
- Stakeholder interviews
- Risk impact modeling
- Contract review
- Strategic planning



#### Implement Solutions

- Fire and life safety
- Casualty and workers' compensation
- Regulatory compliance
- Environmental
- Ergonomics and IH
- Fleet safety
- Behavioral safety



#### Critical Success Factors

- Personalize critical success factors
- Develop dashboard tools
- Align solutions with operational and risk goals
- Enterprise risk management



#### Monitor Results

- Monitor and adjust solutions
- Quantify value of outcomes
- Communicate success and improvement opportunities

## ▶ It's Your Choice. And It's an Important One.

Your charge is twofold: to protect your organization and secure its success. Working with a risk consultant can help you achieve both of these objectives, but you must choose the right partner for your organization. How to find the right fit? Make sure your consultant has:

- In-depth experience handling risks in your industry.
- The courage to tell you what you need to know, not what you want to hear.
- Vast resources at their disposal and the availability to handle the job when and how you need it.
- The support of a team of experts to assist in areas like regulatory citation, claims handling, and litigation.

These exemplify the Alliant approach to risk control and guide all of our actions as we seek to protect our clients from ever-shifting risks.

## ▶ Key Services

- **On-site hazard/risk assessments:** We perform an in-depth audit of your organization, identifying key areas of liability exposure, followed by detailed findings and recommendations.
- **Risk assessment:** We quantify your exposures by providing C.O.P.E. (construction, occupancy, protection, and exposure) along with natural catastrophe data, risk quality ratings, recommendations, and facility programs.
- **Ergonomics:** To help reduce workers' compensation costs, we provide engineering and administrative solutions that address core ergonomic issues; then we work with your team to build a self-sustaining risk improvement process through workplace studies, office evaluations, and ongoing training and education.
- **Loss estimates:** Our team can provide customized estimates that cover machinery, equipment, earthquake, wind, or flood in probable maximum loss (PML) and maximum feasible loss (MFL) formats.
- **Industrial hygiene:** Our consultants will anticipate, identify, evaluate, and recommend control strategies for chemical or biological hazards that may cause work-related illnesses.
- **Business interruption analysis and continuity planning:** We assist you in assessing the risk of a disaster on company operations and identifying its potential impact on your business, suppliers, and customers; and provide a disaster action plan.
- **Fleet safety analysis:** Our research-based transportation safety programs include full safety assessments, fleet training, accident investigation, and other regulatory audits.
- **Infrared and ultrasonic testing:** These important tests detect electrical problems and other critical loss exposures using highly sophisticated diagnostic technologies to prevent unscheduled maintenance, reduce operational interruptions, and improve energy usage.
- **General liability:** We help to prevent accidents, reduce injuries, and control insurance costs by pinpointing and mitigating risk to the public.
- **Risk management center:** This web-based risk reduction platform allows you to reduce risk and enable employee safety by creating an effective human resources and risk management program.
- **Training services:** Knowledge is power, and we offer a full range of educational resources customized for your organization. This includes a high-impact webinar series.
- **Fire system evaluation:** We analyze the adequacy of your system and then provide recommendations for ongoing maintenance and testing.

## Training Series for Alliant Clients 2023-24 Policy Year

Alliant’s goal is aimed at educating our clients in property protection and occupational safety and health. Our new series is offered to all clients at no additional cost.

August 9, 2023	<b>Workplace Violence:</b>	<a href="#">An Interview with a Defense Specialist</a>
September 13, 2023	<b>Winter Preparation:</b>	<a href="#">Preparing for Old Man Winter, What to Expect and How to Prevent Loss in the 2023 Season</a>
October 11, 2023	<b>Claim Preparation:</b>	<a href="#">Post-loss Claim Recovery Success Stories</a>
November 8, 2023	<b>Post Water Intrusion:</b>	<a href="#">Minimizing the Impact of a Water Damage Incident</a>
December 13, 2023	<b>Property Inspections:</b>	<a href="#">101 – The Role Inspections Play in Preventing Loss and Minimizing Potential for Business Interruption</a>
January 10, 2024	<b>Fleet Management:</b>	<a href="#">Managing and Controlling Fleet Loss Exposures</a>
February 14, 2024	<b>Cyber:</b>	<a href="#">Are You Resilient Enough?</a>
March 13, 2024	<b>Fire Protection Impairment:</b>	<a href="#">Reducing the Likelihood of Water-based Fire Protection System Failure</a>
May 8, 2024	<b>Wildfire:</b>	<a href="#">Preparation and Response to Reduce Your Wildfire Loss Exposure</a>
June 12, 2024	<b>Warehouse Storage:</b>	<a href="#">Most Vulnerable Risks You Need to Know</a>

All training sessions are offered at no additional cost and will be held from 10am – 11am Pacific Standard Time. You may register for any of the topics by clicking on the link to be directed to the registration page. All presentations are recorded for on-demand playback (register to ensure you receive an e-mail with the link to the post-event recording).

QUESTIONS? CALL OR E-MAIL US: 888.737.4752/RISKCONTROL@ALLIANT.COM



## ▼ About Alliant Insurance Services

Alliant Insurance Services is one of the nation's leading and fastest growing distributors of diversified insurance products and services. In the face of increasing complexity, our approach is simple: bring on the best people and invest more deeply in the industries and clients we serve. We operate through a network of specialized national platforms and regional offices to offer a comprehensive portfolio of services to our clients. Our goal is to ensure that they get the most innovative products—and innovative thinking—in the industry.

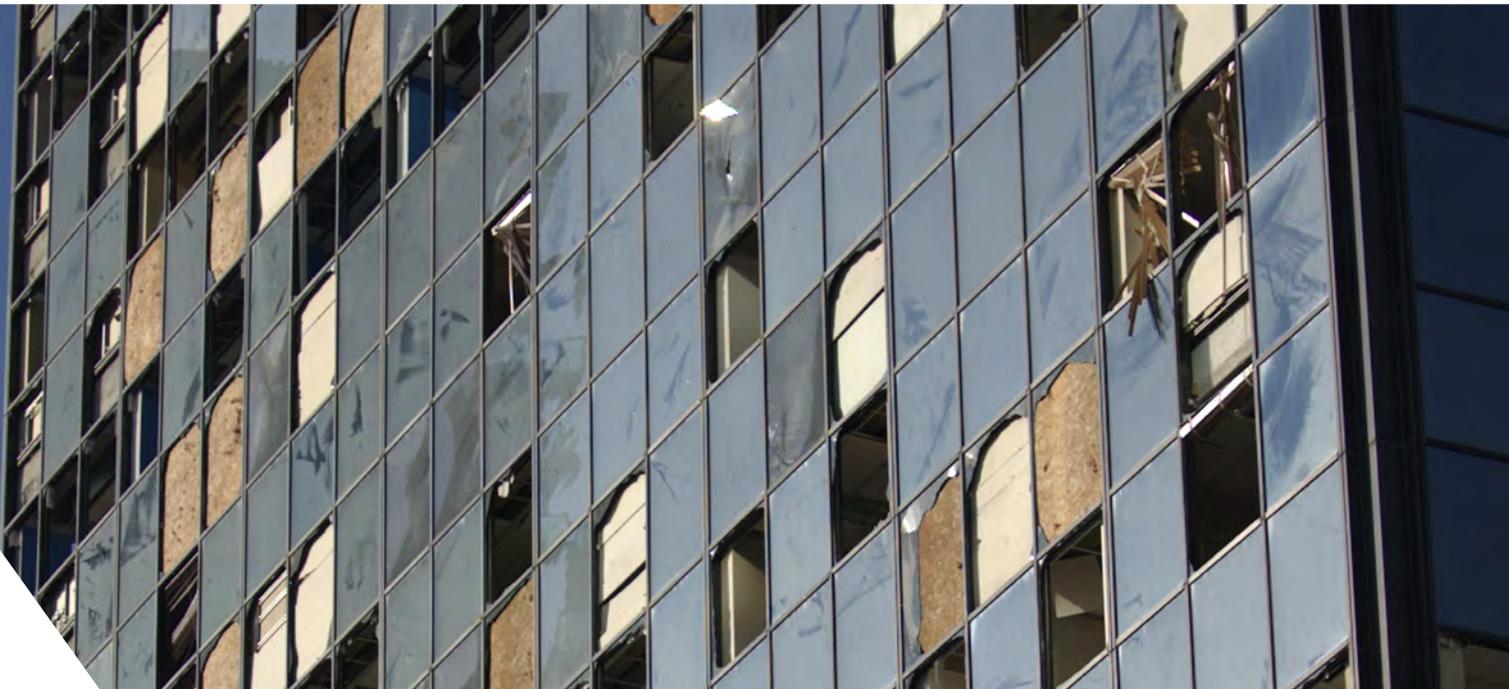
[alliant.com](http://alliant.com)

### Tim Leech, CSP, ARM

First Vice President  
Risk Control Consulting  
(949) 260-5008  
[TLeech@alliant.com](mailto:TLeech@alliant.com)

# APPRAISAL SERVICES

After a property loss you don't need another unpleasant surprise



Suffering a property loss is bad enough without discovering the property was undervalued and you won't recover enough to replace or restore it. The reason for your dilemma: an inaccurate or poorly documented appraisal of the property that created a false sense of security that you were fully covered for the loss.

# APPRAISAL SERVICES

If your assets are undervalued, or the values cannot be defended, the replacement costs paid by your insurance carrier will not adequately cover your losses. To ensure that commercial and public sector organizations do not face this kind of unpleasant surprise, Alliant Appraisal Services provides clients with accurate, fully documented appraisals they can trust.

Each property valuation is conducted by a licensed, experienced real estate appraiser who utilizes valuation techniques that conform to the federal reporting requirements of the Uniform Standards of Professional Appraisal Practice (USPAP). To ensure accuracy, all appraisals are submitted for peer review.

## CLIENT BENEFITS

Clients benefit from our appraisals in a variety of ways, including:

- Identifying inaccuracies in value based on occupancy or building characteristics
- Identifying inaccuracies in square footage, which impacts value
- Updating values to include building additions and renovations and to capture buildings not previously recorded
- Flagging demolished, relocated, or out-of-service structures, thereby reducing insured value
- Documenting and updating COPE (Construction, Occupancy, Protection, Exposures) data, which may help to lower premiums
- Collecting additional data as requested, including secondary earthquake characteristics and GPS coordinates

## COMMERCIAL APPRAISALS

The depth and diversity of our commercial appraisal knowledge and experience set Alliant Appraisal Services apart from other consultants. Besides our own vast knowledge base, we are able to capitalize on our access to Alliant's vast nationwide appraisal and cost databases to meet specialized appraisal needs for nearly every type of commercial client.

In addition to appraising income-producing real property—including industrial, office, multifamily, and commercial—we have extensive expertise in appraising such unique assets as medical facilities, entertainment venues, hospitality sites, construction equipment, and power generation plants, to name only a few.

## PUBLIC ENTITY APPRAISALS

Establishing accurate replacement values for such public sector assets as infrastructure, public facilities, and specialized equipment requires extensive knowledge of both the type of public entity and type of property. Among the unique public assets we appraise are water distribution systems, sewage treatment facilities, power generation plants, medical treatment facilities, school gymnasiums, fire-fighting equipment, communication towers, roadways, bridges, and many others.

## REPORT FORMATS

Our appraisal reports can be customized to a client's particular requirements, ranging from a spreadsheet that summarizes key data to standalone reports for each asset. Clients can be confident that our appraisal reports will be consistent and supported by reliable market data.

## ALLIANT INSURANCE SERVICES: THE PARTNER YOU DESERVE.

With a history dating back to 1925, Alliant Insurance Services is one of the nation's leading distributors of diversified insurance products and services. Operating through a national network of offices, Alliant provides property and casualty, workers' compensation, employee benefits, surety, and financial products and services to more than 26,000 clients nationwide.

[www.alliant.com](http://www.alliant.com)

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## CONTACT

Lora Carlisle  
Appraisal Manager  
**949 260 5033**  
LCarlisle@alliant.com

# Alliant»Connect

The power of Alliant at your fingertips



Your business is a dynamic enterprise, moving with speed and agility to meet the ever-changing needs of your clients, employees, and industry. Decisions are made in real time and information must be accessed at a moment's notice. With AlliantConnect, convenience, security, and service are always at your fingertips and waiting for policy information is never part of the equation.

AlliantConnect is a customized online portal providing instant access to all of your insurance information. With its simple interface and intuitive design, you can manage your documents, access informational materials, stay up to date on policy changes, pay premiums, and interact with a service professional. Simply stated, it's a central hub where you can manage all aspects of your insurance policy.

AlliantConnect seamlessly melds the power of Alliant with the convenience of a secure online portal by empowering you to:

- **Access** all of your insurance information via a transparent and easy-to-use online interface
- **Manage** your documents, including certificates of insurance, in real time
- **Learn** through a comprehensive library of fact sheets, white papers, and presentations
- **Watch** training videos designed to help you better manage risk
- **Locate** a summary of your policy changes
- **Track** important dates and announcements
- **Pay** your premiums quickly and easily using an integrated payment component
- **Communicate** quickly and easily with your Alliant service team

### PUT YOUR POLICY IN YOUR POCKET

With AlliantConnect Mobile, your policy follows you wherever business takes you. You enjoy 24/7 on-the-go-access to insurance information in a secure mobile platform through the following features:

- **One-click "Help" button** that will notify the entire service team if you experience an urgent issue
- **On-demand access** to policy documents, schedules, and endorsements
- **Offline access to documents** once they are downloaded
- **Contact information** of the entire service team

### With AlliantConnect, you can rest assured that your information is stored in a secure location.



#### YOUR INFORMATION IS ALWAYS SECURE

With AlliantConnect, you can rest assured that all your information is secure, including payment transactions that are protected with the highest encryption levels possible. In addition, all data is secured to the appropriate account teams, our database and all backups are stored in a highly encrypted format, and all document changes are archived for audit history. As a company that insures clients against cyber risks, Alliant understands the importance of protecting client information in an online environment and how to maximize the security of your information.

#### REAL PEOPLE, ALWAYS WITHIN REACH

We believe that technology is only as successful as the people behind it. This is why we designed AlliantConnect not as a means of removing people from the process, but to bring them closer. In addition to accessing a service professional via the online portal, we also offer a toll-free helpline, where you will have direct access to the AlliantConnect support team. Simply give

us a call, let us know you are an AlliantConnect client, and we will be on the phone to help you get the most out of your account. AlliantConnect offers value and convenience by combining cutting-edge technology, optimum security, and personal service.

#### ALLIANT INSURANCE SERVICES: THE PARTNER YOU DESERVE.

With a history dating back to 1925, Alliant Insurance Services is one of the nation's leading distributors of diversified insurance products and services. Operating through a national network of offices, Alliant provides property and casualty, workers' compensation, employee benefits, surety, and financial products and services to more than 26,000 clients nationwide.

[www.alliant.com](http://www.alliant.com)

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#### CONTACT

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Chief Information Officer  
**619 849 3849**  
SSampiere@alliant.com



## APIP - INSURANCE & FEMA CLAIM PREPARATION SERVICES

In a time of unprecedented frequency and scale of natural disasters, historic pandemics and cyber threats, it is more important than ever for **APIP Insureds** to be both knowledgeable and prepared to quickly and professionally quantify and present financial losses for reimbursement through all areas of potential recovery.

Imperium has extensive expertise in claim preparation services for many public entities, municipalities, K-12 schools, and hospitals in the U.S. Imperium offers a full continuum of claim preparation, forensic accounting, and risk management services that are designed specifically for APIP Insureds. These offerings coupled with decades of experience in handling both pre-loss risk management and post loss claims recoveries for public entities around the country for a variety of losses makes Imperium uniquely qualified to support your needs.

### The APIP Policy Coverage for “Claim Preparation”

*The APIP program provides \$1,000,000 in coverage for claim preparation services, following a covered loss. Therefore, the costs for Imperium services may be fully reimbursable up to this limit if applicable. These services are intended to support APIP policy holders in preparing, quantifying, and presenting claims to the Insurance Company(s) and their representatives.*

#### Post-Loss

- **Insurance Claim Support** – Imperium's team has experience in supporting organizations following an insurable triggering event. Imperium's multi-disciplined team includes building consultants, forensic accountants, engineers, among others, who can support you in organizing, quantifying, and presenting your loss to the Insurer(s).
- **Builders Risk & Construction Issues** – Claim preparation takes not only expertise but also time and resources. Imperium helps alleviate the unplanned claim preparation burdens typically placed on a project team after a loss. We apply expertise in both construction project management and insurance claim preparation to help establish the status of the project at the time of a loss and then prepare the claim documentation required for financial recovery.

#### Pre-Loss

- **Business Interruption Value (BIV)** – Imperium's BIV Updates can be tailored to meet the needs of an organization's risk tolerance and help in decision making in setting coverage limits for annual policy premiums. When an insured sets their insurable values too high, they pay more in premiums for coverage they will never use. When BIV is too low, full financial recovery after a loss may not be achieved.

#### Other Services

- **FEMA Expertise**– In addition to insurance claims, our team has the knowledge and expertise to support eligible Applicants with their FEMA claims through the FEMA Public Assistance Program. Our team has extensive experience in project development, damage estimating, appeals, and project close-out.

- **Capital Project and Construction Claims Auditing** – public organizations often require an outside review of construction spending, adding stewardship to ongoing projects, or as part of a dispute avoidance and early claims resolution process. Imperium’s team of schedule, scope and cost experts design and implement audit plans for public projects and serve as on-call claims auditors to help facilitate successful completion to projects that experience changes.
- **Cyber risk quantification** - is a pre-loss valuation associated with specific threats such as a ransomware attack, business email compromise, and data exfiltration.
- **Litigation / Appraisals / Arbitration** – Imperium employs a broad range of testifying experts with considerable experience in quantifying economic damages. With decades of real-world experience, we achieve exceptional results in providing the technical and financial consultations required to resolve complex disputes across a broad range of industries.

### **Some Client Examples Include:**

- Supporting various municipalities following winter storms in filing an insurance claim through the APIP program for unscheduled roads / cleanup inclusive of both internal and third-party expenses.
- Preparing a complex hurricane insurance claim with FEMA component for one of Florida's largest K-12 school systems.
- COVID-19 Cost Preparation and FEMA Claims Management for the largest public health care system in the United States.
- Preparing a complex Higher Education property and business interruption claim following a fire at a research building.
- Preparing the largest FEMA claim in history for a significant public housing authority in North America providing consulting services for the NFIP, insurance, and FEMA claims.

*Prior to the commencement of an engagement, Imperium will provide a detailed scope of work and estimated costs for approval by the client for each of the services described above.*

### **ABOUT IMPERIUM**

Imperium Consulting Group, LLC, is a specialized advisory business that works with clients to better manage commercial risks and resolve complex claims and disputes. Our team of forensic accountants, project schedulers, engineers, cyber specialists, and other industry experts quantifies economic loss for risk management decision making as well as for recovery. Our services span pre-loss risk quantification and business interruption modeling, project auditing, litigation support, and expert witness services. We are retained by public and private organizations to help navigate claims under commercial and government contract forms, as well as recoveries under FEMA. Our experts also specialize in measuring loss under policies such as property and business interruption, builders’ risk, subcontractor default insurance, cyber, fidelity, M&A, environmental, among others. For more information about Imperium’s resiliency solutions, please visit [www.imperiumCG.com](http://www.imperiumCG.com)



BACK TO AGENDA

**Northern California Cities Self Insurance Fund  
Board of Directors Meeting  
June 22, 2023**

**Agenda Item H.2.b.**

**APIP POLLUTION**

**INFORMATION ITEM**

**ISSUE:** The APIP program has traditionally included pollution coverage as part of its group purchase of property coverage. This year the policy is renewing with the same insurer, Ironshore Specialty.

Ironshore has offered terms as expiring with a few changes that are provided in the attached proposal. The coverage limits and deductibles remain the same except for a decrease in the sublimits for sewer backups and lead from \$2M to \$1M. The \$1M sublimit for wildfires is being replaced with a \$1M deductible.

The proposal and remaining changes per the attached will be reviewed during the meeting.

**RECOMMENDATION:** Review and continue to include purchase of the APIP Pollution coverage as part of the annual renewal.

**FISCAL IMPACT:** None from this item. Total cost of \$15,370.72 (\$12,887.67 last year) included in the overall APIP renewal.

**BACKGROUND:** The APIP coverage has included pollution insurance since 2012/13.

**ATTACHMENT(S):** Pollution Liability Coverage Proposal (*page 261*)



BACK TO AGENDA

**Northern California Cities Self Insurance Fund  
Board of Directors Meeting  
June 22, 2023**

**Agenda Item H.2.c.**

**APIP CYBER COVERAGE RENEWALS**

**INFORMATION ITEM**

**ISSUE:** Members of the Property Program are also provided Cyber Coverage with a \$2M Insured/Member aggregate limit of liability. Various sublimits apply to certain coverages including Cyber Extortion, Business Interruption from a Security Breach, and Hardware Replacement Costs.

The Cyber Coverage proposal is attached and contains a review of the changes in the coverage for FY 23/24. The hard market for cyber coverage continues for high-risk exposures or those with poor loss history, but overall the market has cooled for good risks. The total aggregate limit is remaining at \$45 million though the aggregate for pool members will remain at \$40M.

The proposal and remaining changes will be reviewed during the meeting.

**RECOMMENDATION:** Review and continue to include purchase of the APIP Cyber coverage as part of the annual renewal.

**FISCAL IMPACT:** None from this item. Total cost of \$109,652.48 included in the overall APIP renewal, a *decrease* of (-10%) net of the TIV increases.

**BACKGROUND:** The JPA's property policy through APIP includes Cyber Liability coverage. Each member of the JPA has its own \$2 million Cyber Liability annual aggregate limit with sublimit of up to \$1 million for Privacy Notification costs. The Privacy Notification costs erode the annual aggregate.

**ATTACHMENT(S):** APIP Cyber Insurance Summary Proposal ([page 252](#))



BACK TO AGENDA

**Northern California Cities Self Insurance Fund  
Board of Directors Meeting  
June 22, 2023**

**Agenda Item H.2.d.**

**APIP CLAIMS REPORTING ACKNOWLEDGEMENTS**

**INFORMATION ITEM**

**ISSUE:** Members are asked to review and acknowledge receipt of the Claims Reporting Requirements for the Alliant Property Insurance Program (APIP). It is critical that members and their staff recognize and respond to property claims in a timely manner to mitigate the damages and ensure they receive the full benefits of their property coverage.

It is especially important that city staff who may be first to notice a pollution incident or cyber breach know of the coverage available and the need to report claims immediately for professional assistance in mitigating the loss and to preserve coverage under these claims-made policies. Please distribute claim reporting information to applicable public works and IT staff or consultants.

**RECOMMENDATION:** Review and acknowledge receipt by each Member signing a copy of the attached notice.

**FISCAL IMPACT:** None.

**BACKGROUND:** Given the importance of responding quickly to property claims, and the threat of reduced or denied coverage for late reporting of claims, Alliant has requested that all APIP members understand and acknowledge the claim reporting requirements. Members can sign and return this document at the meeting or respond to an email that will be sent later in June to those that have not signed.

**ATTACHMENT(S):** APIP Claims Reporting Acknowledgements Receipt Form

## APIP Claims Reporting Acknowledgement(s) Receipt Form

The Claims Reporting Forms are being included with your packet to ensure claims reporting procedures are known and available for future reference. Please review the information. We ask that you share these critical documents with all members of your team (and Pool Members and their staffs where applicable.)

We request that you review the items indicated as attached, then complete the bottom portion, sign and submit to your Alliant Insurance Services representative either by a scanned e-mail or mail to have it be included in your insurance records.

- APIP Property Claims Reporting
  
- Cyber Claims Reporting (*this is a claims made policy*) if coverage is purchased
  
- Pollution Liability Claims Reporting (*this is a claims made policy*) if coverage is purchased

**Acknowledgement for Claims reporting procedures under Alliant Property Insurance Programs In effect: July 1, 2023 until further notice**

I have read and been informed about these separate reporting requirements under the coverage parts that apply to our entity as indicated above and provided through APIP by Alliant.

**Insured Entity Name: Northern California Cities Self Insurance Fund**

**X**

---

**Signature of Authorized Insured Representative**

---

**Title**

---

**Date**

---

**Print / Type Insured Representative Full Name:**



**Northern California Cities Self Insurance Fund  
Board of Directors Meeting  
June 22, 2023**

**Agenda Item H.2.e.**

**ALLIANT DEADLY WEAPON RESPONSE PROGRAM (ADWRP)**

**ACTION ITEM**

**ISSUE:** Attached is a proposal to renew Deadly Response Coverage as expiring and offered as a stand-alone coverage to members of APIP. The coverage provides a \$500,000 per occurrence limit with a \$2,500,000 policy aggregate for the pool and \$10,000 deductible.

The coverage is a combination of first and third-party coverages, with sub-limits of \$250,000 for crisis management services, counseling services, funeral expenses, and demo/clearance/memorialization. The coverage includes Medical Expenses of \$25,000 and Accidental Death and Dismemberment of \$50,000 Per Person and with a \$500,000 annual aggregate.

The coverage is primary for property and business interruption, coverages also provided by APIP, and adds coverage to include crisis management, counseling and funeral services for events happening on insured property. *The event must occur at a location on a member's APIP Schedule of Values.*

**RECOMMENDATION:** Review and discuss option and renew coverage, decline, or provide direction.

**FISCAL IMPACT:** NCCSIF's FY 23/24 premium is \$17,868.71, a 34% increase from the premium for FY 22/23 of \$13,341.97.

**BACKGROUND:** This type of insurance, often labeled "Active Shooter" Coverage, has been purchased by the Property Program members since FY 18/19. Elk Grove has also elected to purchase the coverage and share in the group cost though they are not in the Property Program.

NCCSIF members have also opted to provide themselves a specific type of this coverage tailored to their unique responsibilities in responding to these events. Members added a Violent Event Coverage endorsement to the Liability Program MOC, using a similar "trigger" for coverage, and it is not limited to an event at an insured location. The coverage only requires that a Violent Event occurred requiring emergency response, though it is limited to a Member's Banking Layer.

**ATTACHMENT(S):**

1. Alliant Deadly Weapon Response Program (ADWRP) FY 23/24 Renewal Proposal
2. FY 23/24 ADWRP Member allocation of premium
3. ADWRP Brochure



## Northern California Cities Self Insurance Fund (NCCSIF)

**2023 – 2024**

# Alliant Deadly Weapon Response Program (ADWRP) Proposal

Issued on May 22, 2023

Alliant Insurance Services, Inc  
18100 Von Karman Avenue 10<sup>th</sup> Floor  
Irvine, CA 92612  
O (949) 756-0271  
CA License No. 0C36861

## ALLIANT DEADLY WEAPON RESPONSE PROGRAM (ADWRP) PROPOSAL

<b>INSURED</b>	Northern California Cities Self Insurance Fund (NCCSIF)
<b>INSURANCE COMPANY:</b>	Underwriters at Lloyd's of London
<b>LLOYD'S CONSORTIUM:</b>	Deadly Weapon Protection Consortium 9779 Comprising 100%: 50.0000% Lloyd's Syndicate 2623 AFB 10.9800% Lloyd's Syndicate 0623 AFB 12.2000% Lloyd's Syndicate 4472 LIB 12.2000% Lloyd's Syndicate 1969 APL 07.3100% Lloyd's Syndicate 1301 IGO 07.3100% Lloyd's Syndicate 1686 AXS
<b>A.M. BEST RATING:</b>	A (Excellent) XV; Greater than \$2,000,000,000
<b>STANDARD AND POOR'S RATING:</b>	A+, Strong Financial Security
<b>STATE LICENSE STATUS:</b>	Non-Admitted
<b>POLICY TERM:</b>	July 1, 2023 – July 1, 2024
<b>COVERAGE FORM:</b>	Claims Made & Reported
<b>COVERAGE TYPE:</b>	Third Party Bodily Injury Liability, First Party Property Damage, Business Interruption & Crisis Management for events occurring at a location appearing on your Schedule of Values on file with Alliant Insurance Services, Inc.
<b>LIMITS:</b>	
Each and Every Deadly Weapon Event including Claim Expenses	\$ 500,000
Annual Aggregate (Shared by Members of Pool/JPA)	\$ 2,500,000
<b>DEDUCTIBLE:</b>	\$10,000 Each and every Deadly Weapon Event including Claims Expenses
<b>RETROACTIVE DATE:</b>	7/1/2018

ALLIANT DEADLY WEAPON RESPONSE PROGRAM (ADWRP) PROPOSAL – CONTINUED

**SUB-LIMITS:**

(Each Sublimit is part of the Overall Limit of Liability and not in addition to it)

\$ 500,000	1 <sup>st</sup> Party Property Damage – Each and every event depending on option bound
\$ 250,000	Crisis Management Services - specified in endorsement
\$ 250,000	Crisis Management Services – unspecified
\$ 250,000	Counseling Services (\$15,000 per person maximum)
\$ 250,000	Funeral Expenses (\$1M Aggregate; \$15,000 per person maximum)
\$ 250,000	Business Interruption
\$ 250,000	Demo/Clearance/Memorialization
\$ 250,000	Extra Expense
\$ 250,000	Threat
\$ 250,000	Transit Extension – Response Fees for events associated with <b>reported</b> rolling stock exposures
\$ 25,000	Per Person for Medical Expenses with a \$500,000 annual aggregate
\$ 50,000	Per Person Accidental Death and Dismemberment with a \$500,000 annual aggregate
Included	Circumstantial Costs for Prevention Services (\$0 Deductible)

**ENDORSEMENTS:**

(Including But Not Limited To)

- Deadly Weapon & Security Vulnerability Post Underwriting Review
- Deadly Weapon Safety Action Plan Webinar
- Crisis Management Services
- Circumstance Extension
- Property Damage Extension
- Counselling Services
- Funeral Expenses
- Short Rate Cancellation Table
- Premium Payment Clause
- Reinsurers Liability Clause
- Lloyd’s Privacy Policy
- Sanction Limitation & Exclusion Clause
- Notice of Terrorism Insurance Coverage
- Business Interruption (*if applicable*)
- Automatic Acquisitions limit – locations up to \$25,000,000

## ALLIANT DEADLY WEAPON RESPONSE PROGRAM (ADWRP) PROPOSAL – CONTINUED

### ENDORSEMENTS - CONTINUED:

(Including But Not Limited To)

### EXCLUSIONS:

(Including But Not Limited To)

- 90 day grace period for reporting of new locations
- Offsite events coverage for K-12 School insureds (Field Trips) only – No Liability coverage applies.
- E&O clause – to cover locations not exceeding \$10,000,000 in value unintentionally not included in SOV provided to insurer
- Transit Extension - \$250,000 sublimit for event response fees associated with **reported** rolling stock values.
- **Crisis Management/Event Responder Fees** *do not erode policy limits*
- **Crisis Services Provided by CrisisRisk:**  
<https://www.crisisrisk.com/>
- Confiscation, nationalization, requisition or destruction of or damage to property by government, public or local authority
- Loss of market, loss of use or any other consequential loss at property physically lost or damaged
- Any explosive devices unless used in conjunction with a Deadly Weapon Event.
- Euthanasia
- Fraudulent Claims
- Any actual or alleged negligent act, error, omission, misstatement, misleading statement, neglect or breach of duty by the Directors or Officers, in the discharge of their duties solely in their capacity as Directors or Officers of the Named Insured
- Any vehicle not defined as a road vehicle
- Any weapon mounted (or designed to be mounted) on a vehicle
- Any weapon, device or substance delivered by an airborne weapon delivery system including, but not limited to, fixed wing aircraft, helicopter or drone

## ALLIANT DEADLY WEAPON RESPONSE PROGRAM (ADWRP) PROPOSAL – CONTINUED

### **EXCLUSIONS - CONTINUED:**

(Including But Not Limited To)

- Injury or death to any employees of any third party whom the Named insured has contracted for services.
- Any claim or claims made by or on behalf of an Assailant.
- Use or operation as a means to inflict harm of any computer, computer system, computer software, malicious code, computer virus or any other electronic system.
- Workers Compensation
- Employment Practices
- Ionizing radiations or contamination by radioactivity from nuclear waste or fuel
- Radioactive, toxic, explosive or other hazardous or contaminating properties of any nuclear installation, reactor, assembly or component
- Mercy Killing(s)
- Cross Suits
- Strikes, labor unrest, riots or civil commotion
- Suicide
- War, insurrection, civil commotion
- Mental injury or mental anguish related claim where no Bodily Injury occurred to claimant (Except as included by endorsement for counselling services)
- Any weapon or device employing atomic or nuclear fission, fusion or other like reaction or force or matter
- Loss, injury or damage caused by or resulting from Named Insured's recklessness or deliberate misconduct
- Chemical, biological, bio-chemical or electromagnetic weapon
- Nuclear reaction, radiation or contamination, however caused
- Any Pollutant or Contaminant however introduced or arisen

ALLIANT DEADLY WEAPON RESPONSE PROGRAM (ADWRP) PROPOSAL – CONTINUED

**EXCLUSIONS - CONTINUED:**

(Including But Not Limited To)

- Property Damage in care, custody or control of Named Insured or person under contract (except as maybe provided by the 1<sup>st</sup> Party Property coverage)
- Punitive or exemplary damages, sanctions or additional damages
- COVID19
- Any Deadly Weapon Event that occurs at a Location(s) which has been specifically leased or loaned by the Named Insured to any other entity or individual to host a permitted event planned and ticketed for more than 500 attendees over the duration of the event, except with the prior written agreement of the Underwriters. Agreement to add any event as covered may incur additional premium.

**ADDITIONAL EXCLUSIONS RELATING TO PROPERTY & BUSINESS INTERRUPTION:**

(Including But Not Limited To)

- Land or land values
- Aircraft, watercraft or any vehicle licensed for highway use
- Animals
- Money, currency, checks, coins, stamps, securities, valuable papers, evidences of debt, precious stones, precious metals (unless forming an integral part of Insured Property), jewelry, furs, fine arts and antiques
- Electronic data
- Any property in Transit
- Increase in loss caused by suspension, lapse, cancellation of any lease, license, contract or order, unless loss results directly from the insured Interruption of Business
- Fines, penalties or damages incurred by or imposed upon the Named Insured at order of any Government Agency, Court or other Authority

ALLIANT DEADLY WEAPON RESPONSE PROGRAM (ADWRP) PROPOSAL – CONTINUED

<b>ANNUAL PREMIUM:</b>	<table border="0"> <tr> <td style="padding-right: 20px;">\$ 17,318.00</td> <td>Premium</td> </tr> <tr> <td>\$ 519.54</td> <td>Surplus Lines Taxes</td> </tr> <tr> <td><u>\$ 31.17</u></td> <td>Surplus Lines Fees</td> </tr> <tr> <td><b>\$ 17,868.71</b></td> <td><b>Total Cost</b></td> </tr> </table>	\$ 17,318.00	Premium	\$ 519.54	Surplus Lines Taxes	<u>\$ 31.17</u>	Surplus Lines Fees	<b>\$ 17,868.71</b>	<b>Total Cost</b>
\$ 17,318.00	Premium								
\$ 519.54	Surplus Lines Taxes								
<u>\$ 31.17</u>	Surplus Lines Fees								
<b>\$ 17,868.71</b>	<b>Total Cost</b>								
<b>DEFENSE INSIDE/OUTSIDE THE LIMITS:</b>	Inside								
<b>MINIMUM EARNED PREMIUM:</b>	25% Minimum Earned Premium								
<b>PROPOSAL VALID UNTIL:</b>	No expiry date, however, insurers may withdraw it at any time without notice.								
<b>CLIENT SCHEDULE TOTAL:</b>	\$1,998,315,344								
<b>SUBJECTIVITIES:</b>	<ul style="list-style-type: none"> <li>• Completed and Signed Request to Bind Coverage Form (See last page)</li> <li>• Completed and Signed Surplus Lines Document(s) (If applicable)</li> <li>• Complete Schedule of Values on file to share with the carrier. <ul style="list-style-type: none"> <li>○ If the binding Schedule of Values fluctuates by 20% in either direction than what was quoted the premium may be adjusted.</li> </ul> </li> <li>• No known or reported losses or incidents likely to give rise to a claim over the last 12 months.</li> <li>• Note that the above premiums are inclusive of a post-binding telephonic review from Crisis Risk.</li> <li>• Payment is required 20 days prior to the settlement due date of 60 days from inception to enable us to pay insurers in a timely manner. If payment is not received by insurers on this date they may issue notice of cancellation of coverage. In the event of cancellation for non payment of premium, the time on risk premium will be due and payable, calculated at pro rata from inception to the date cancellation is effective.</li> </ul>								

**See Disclaimer Page for Important Notices and Acknowledgement**

## 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](http://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](http://www.ambest.com). For additional information regarding insurer financial strength ratings visit Standard and Poor's website at [www.standardandpoors.com](http://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.

## New York 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.

## Privacy

At Alliant, one of our top priorities is making sure that the information we have about you is protected and secure. We value our relationship with you and work hard to preserve your privacy and ensure that your preferences are honored. At the same time, the very nature of our relationship may result in Alliant's collecting or sharing certain types of information about you in order to provide the products and services you expect from us. Please take the time to read our full Privacy Policy posted at [www.alliant.com](http://www.alliant.com), and contact your Alliant service team should you have any questions.

## 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.

### NRRA

*(Applicable if the insurance company is non-admitted)*

The Non-Admitted and Reinsurance Reform Act (NRRA) went into effect on July 21, 2011. Accordingly, surplus lines tax rates and regulations are subject to change which could result in an increase or decrease of the total surplus lines taxes and/or fees owed on this placement. If a change is required, we will promptly notify you. Any additional taxes and/or fees must be promptly remitted to Alliant Insurance Services, Inc.

### 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.

## Claims Made Policy

*(Applicable to any coverage that is identified as claims made)*

This claims-made policy contains a requirement stating that this policy applies only to any claim first made against the Insured and reported to the insurer during the policy period or applicable extended reporting period. Claims must be submitted to the insurer during the policy period, or applicable extended reporting period, as required pursuant to the Claims/Loss Notification Clause within the policy in order for coverage to apply. Late reporting or failure to report pursuant to the policy's requirements could result in a disclaimer of coverage by the insurer.

Any Employment Practices Liability (EPL) or Directors & Officers (D&O) with EPL coverage must give notice to the insurer of any charges / complaints brought by any state / federal agency (i.e. EEOC and similar proceedings) involving an employee. To preserve your rights under the policy, it is important that timely notice be given to the insurer, whether or not a right to sue letter has been issued.

## 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.
- 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.

## 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.***

## Optional Coverages

The following represents a list of insurance coverages that may not be included in this proposal but are optional and may be available with further underwriting information. This list is not inclusive of all coverages and if you have questions contact your Alliant representative. If you would like addition quotes please check Yes/No across from the coverage below, sign and return.

Servicer - Remove any coverage lines that are currently insured.

### Target Coverages

	Yes	No
<b>CRIME</b>		
Employee Dishonesty	<input type="checkbox"/>	<input type="checkbox"/>
Computer Fraud	<input type="checkbox"/>	<input type="checkbox"/>
Social Engineering	<input type="checkbox"/>	<input type="checkbox"/>
Increased Limits	<input type="checkbox"/>	<input type="checkbox"/>
<b>CYBER RISK</b>	<input type="checkbox"/>	<input type="checkbox"/>
<b>FLOOD INSURANCE</b>	Refer to Flood Disclosure	
<b>MANAGEMENT LIABILITY</b>		
Directors & Officers Liability	<input type="checkbox"/>	<input type="checkbox"/>
Employment Practices Liability	<input type="checkbox"/>	<input type="checkbox"/>
Fiduciary Liability	<input type="checkbox"/>	<input type="checkbox"/>
<b>UMBRELLA / EXCESS LIABILITY (Increased Liability Limits)</b>	<input type="checkbox"/>	<input type="checkbox"/>
Selecting the "Reject All or Accept All" option will override any selections you have made above	<input type="checkbox"/> Reject All <input type="checkbox"/> Accept All for Consideration	

\_\_\_\_\_  
Signature of Authorized Insurance Representative

\_\_\_\_\_  
Date

\_\_\_\_\_  
Title

\_\_\_\_\_  
Printed / Typed Name

## Other Coverage Options

Note some of these coverages may be included with limitations or insured elsewhere. This is a partial listing as you may have additional risks not contemplated here which are unique to your organization.

- Business Income/Extra Expense
- Earthquake
- Employed Lawyers
- Employee Benefits Liability
- Equipment Breakdown
- Food Borne Illness
- Foreign Insurance
- Garagekeepers Liability
- Hired Auto Physical Damage
- Kidnap & Ransom
- Law Enforcement Liability
- Media and Publishers Liability
- Network Security / Privacy Liability and Internet Media Liability
- Non-Owned & Hired Automobile Liability
- Pollution Liability
- Owned/Non-Owned Aircraft
- Owned Watercraft
- Professional Liability
- Property in Transit
- Property of Others (Clients, Employees, Other)
- Special Events Liability
- Spoilage
- Student Accident
- Volunteer Accidental Death & Dismemberment (AD&D)
- Workers Compensation & Employers Liability
- Workplace Violence

## Glossary of Insurance Terms

Below are links to assist you in understanding the insurance terms you may find within your insurance policies:

<http://insurancecommunityuniversity.com/university-resources/insurance-glossary-free>

<http://www.ambest.com/resource/glossary.html>

<http://www.irmi.com/online/insurance-glossary/default.aspx>

## 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	Annual Premium	Bind	Decline
<b>DEADLY WEAPON RESPONSE PROGRAM</b>			
<b>Limit \$500,000 Annual Aggregate (Shared by Members of Pool/JPA) \$2,500,000</b>	<b>\$17,868.71</b>	<input type="checkbox"/>	<input type="checkbox"/>

*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.*

_____ <b>Signature of Authorized Insurance Representative</b>	_____ <b>Date</b>
_____ <b>Title</b>	
_____ <b>Printed / Typed Name</b>	

**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.***

**23/24 ALLIANT DEADLY WEAPON RESPONSE PROGRAM (ADWRP)**  
**July 1, 2023 to July 1, 2024**

Formula or Allocation			% Total TIV x Premium
<b>Members in the Property Program (APIP)</b>	<b>Deductible</b>	<b>ALL RISK (TIV)</b> (Real, Personal, BI/Rents, and Fine Arts, Minus COC)	<b>23/24 ADWRP Member Premium Allocation</b>
		Values	<b>\$17,869</b>
Anderson	\$10,000	41,218,413	\$381
Auburn	\$10,000	62,667,994	\$580
Colusa	\$10,000	61,644,513	\$570
Corning			
Dixon	\$10,000	126,909,856	\$1,174
Elk Grove	\$10,000	199,105,347	\$1,841
Folsom	\$10,000	328,753,529	\$3,040
Galt	\$10,000	138,336,941	\$1,279
Gridley	\$10,000	43,240,911	\$400
Ione	\$10,000	37,998,300	\$351
Jackson	\$10,000	42,048,927	\$389
Lincoln	\$10,000	163,359,029	\$1,511
Marysville	\$10,000	30,648,988	\$283
Nevada City			
Oroville	\$10,000	71,409,402	\$660
Paradise	\$10,000	21,675,851	\$200
Placerville			
Red Bluff	\$10,000	76,088,681	\$704
Rio Vista	\$10,000	66,183,690	\$612
Rocklin	\$10,000	111,183,791	\$1,028
Willows			
Yuba City	\$10,000	309,685,409	\$2,864
	<b>TOTAL</b>	<b>\$1,932,159,572</b>	<b>\$17,869</b>

Don't Participate



# Deadly Weapons Response Program

In the modern world, threats come from many sources. One of the most difficult to defend against is the incursion of an armed individual intent on inflicting harm. Your organization may have a “duty of care” to maintain a secure environment for your staff, students, patients, visitors and the general public. In the event of a deadly attack, you could be liable for regulatory or civil actions.

There are significant challenges to securing places of business, particularly ones where visitors come and go frequently.

In addition to the tragic human costs associated with a deadly weapons attack, many organizations are also concerned about the financial impact associated with such events. While general liability, property and workers’ compensation policies can respond meaningfully to such events, not all anticipated costs will be covered in every situation. These costs can be significant, and for this reason, the **Alliant Deadly Weapons Response Program (ADWRP)** is designed to grant immediate access to crisis management resources and to address uncovered expenses.

## How and when does my General Liability policy respond?

General liability insurance is designed to cover financial loss when the insured is deemed negligent in causing or contributing to the injuries of a third party. It is not always immediately clear in a deadly weapons event if an employer or property owner was negligent in such situations. Further, general liability insurance is not designed to cover first-party expenses such as funeral costs, crisis management consultants, public relations expenses or immediate counseling of victims and their families, which can all arise from such an event. Lastly, liability claims can take many rounds of negotiating to settle a matter, usually well after a deadly weapon event has occurred. **ADWRP** grants swift access to crisis management resources and tools not offered under a standard General Liability policy.

## What about my Property policy?

If your operations need to cease temporarily, or even permanently because of an event, your building must sustain direct physical damage in order for your commercial property policy to compensate you for lost revenue. Without physical damage, there still can be stigma associated with an event site which not only is hard to quantify, but also creates difficulty in continuing on as before, which a property policy is not designed to address. Coverage afforded under the **ADWRP** policy will respond to loss of revenue claims, related to a deadly weapon event, even if **no physical damage** to insured assets has occurred. Memorialization coverages are built in as a means to honor victims.

## INDUSTRIES EXPOSED

**Municipalities:** Counties, Cities, Townships

**Education:** Elementary Schools, High Schools, Universities

**Healthcare:** Hospitals, Nursing Homes, Clinics

**Hospitality:** Hotels, Resorts, Nightclubs

**Special events including:** Sports, Parades, Graduations, Rodeos, Concerts

**Retail:** Malls, Shopping Centers

**Religious:** Churches, Synagogues

**Amusement Parks and Attractions**

**Condominium Associations, Public Works**



# Since 2002, no incident has been declared as a “Certified Terrorist Attack.”

## How would Workers’ Compensation apply?

While workplace injuries sustained in the course and scope of employment are covered, there can be delays in assisting employees with trauma when no obvious physical injury has been sustained. Employers will want crisis counseling services provided immediately.

## Won’t Terrorism cover us?

Insureds may also believe that deadly weapon incidents are covered by the Terrorism Risk Insurance Program Reauthorization Act of 2015 (TRIPRA) or a stand-alone terrorism insurance policy. However, not all violent actions fall neatly into the definition of Terrorism which normally requires some ideological motivation on the part of the perpetrator. TRIPRA requires significant financial thresholds to be breached before this coverage can be made available and events must be declared a “Certified Terrorist Attack” by the heads of three federal agencies to qualify. Since 2002, no incident has been declared as a “Certified Terrorist Attack.”

## How can Alliant help me?

As the nation’s premier specialty retail insurance brokerage company, Alliant Insurance Services has developed the **Alliant Deadly Weapon Response Program**. Deadly weapons protection insurance aims to address an entity’s needs after a violent incident.

## Why purchase Deadly Weapons Protection?

The coverage offered is a three-fold product providing Third Party Liability (inclusive of Defense and Settlements), Physical Damage to your assets (including Business Interruption whether or not there is physical damage sustained) and Crisis Management Services component before and after an incident. Key benefits are to provide immediate access to resources after a deadly weapon event. The limits identified here-in are all customizable to meet the buyer’s needs.

As the number of violent incidents continues to grow, the ADWRP option secures valuable services, obtains some level of liability coverage and/or can act as a buy-down for a large retention liability program. No applications or lengthy underwriting process is necessary. A proposal can be turned around in just a few days based on a statement of values. For more information please contact the program managers below.

## ABOUT ALLIANT INSURANCE SERVICES

Alliant Insurance Services is one of the nation’s leading and fastest growing distributors of diversified insurance products and services. In the face of increasing complexity, our approach is simple: bring on the best people and invest more deeply in the industries and clients we serve. We operate through a network of specialized national platforms and regional offices to offer a comprehensive portfolio of services to our clients. Our goal is to ensure that they get the most innovative products—and the most innovative thinking—in the industry. [www.alliant.com](http://www.alliant.com)

## COVERAGE

### Standard Offering

Policy Limit of \$500,000 per Deadly Weapon Event/Annual Aggregate (Pool aggregate \$2,500,000)

Policy Limit includes Property Damage coverage; *not sub-limited*

Sublimits for:

- \$250,000 Crisis Management Services –Specified & Unspecified
- \$250,000 Counseling Services/\$1M Aggregate
  - \$15,000 per person max
- \$250,000 Funeral Expenses/\$1M Aggregate
  - \$15,000 per person max
- \$250,000 Business Interruption
- \$250,000 Demo/Clearance and Memorialization
- \$250,000 Threat
- \$25,000 Medical Expense per person, \$500,000 annual aggregate
- \$50,000 Accidental Death and Dismemberment per person, \$500,000 annual aggregate
- Circumstantial costs for Prevention Services and Crisis Response by Crisis Mgmt Firm *included (\$0 Deductible)*
- Crisis Management/Event Responder Fees *do not erode policy limits*

\$10,000 Policy Deductible per Deadly Weapon Event including Claim Expenses

## CONTACT

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BACK TO AGENDA

**Northern California Cities Self Insurance Fund  
Board of Directors Meeting  
June 22, 2023**

**Agenda Item H.2.f.**

**FLOOD COVERAGE**

**ACTION ITEM**

**ISSUE:** Members are reminded of the availability and importance of flood coverage in protecting their properties. Flood is excluded under the APIP coverage for real property but can be purchased through that program, as a standalone, or through the National Flood Insurance Program.

In order to ensure that each Member is aware of and has been offered the opportunity to purchase flood insurance Alliant is requesting each client acknowledge the offering and indicate whether or not you wish to purchase flood insurance.

Please see the attached for further information and the form to sign.

**RECOMMENDATION:** Review and respond to flood offering per request.

**FISCAL IMPACT:** TBD – will vary based on property details and location.

**BACKGROUND:** Flooding is considered a high risk based on the location of a subject property and generally excluded from property coverage unless purchased separately.

**ATTACHMENT(S):** Flood Offering Form

## Flood Disclosure

Flooding is a serious threat to both personal and commercial clients. Flooding can happen anywhere, not just zone referred to as high-risk areas (Special Flood Hazard Area). Your Alliant team is ready to explain how it works and the associated costs.

### Basic Facts

Congress created the NFIP in 1968 in response to the rising cost of taxpayer-funded disaster relief for flood victims and the increasing amount of damage caused by floods. The NFIP makes federally backed flood insurance available in communities that agree to adopt and enforce floodplain management ordinances to reduce future flood damage. The NFIP is self-supporting for the average historical loss year. This means that unless there is a widespread disaster, operating expenses and flood insurance claims are financed through premiums collected.

Commercial buildings or residential dwellings owned by commercial entities are considered commercial property. All others are residential dwellings

The [FEMA Summary for Commercial Property](#) and [FEMA Standard Summary of Coverage](#) provide information on the following:

- Types of Flood Insurance Coverage
- What is a Flood- “a General and temporary condition of partial or complete inundation of two or more acres of normally dry land area”...
- Deductibles – various options to meet your financial needs
- What is Covered and What is Not
- The valuation of the Property – Actual Cash Value or Replacement Cost

### Additional Information

- Flood Zones-
  - <https://www.fema.gov/flood-zones>
- Excess Flood Insurance (contact your Producer for additional information)
  - Increased limits over the maximum flood limit provided by NFIP

### FEMA Glossary of Flood Terms

<https://www.fema.gov/national-flood-insurance-program/definitions>

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Please indicate your selection:

- I would like to receive a flood quote  
 I do NOT wish to purchased flood insurance

Signature:

Date:

Name Printed / Typed: \_\_\_\_\_

Company Name: \_\_\_\_\_



**Northern California Cities Self Insurance Fund  
Board of Directors Meeting  
June 22, 2023**

**Agenda Item H.2.g.**

**EXCESS CYBER COVERAGE RENEWAL**

**ACTION ITEM**

**ISSUE:** The proposal for excess cyber coverage is attached. Unlike the last three years, we were not expecting a significant increase in premium, and we are happy to provide a proposal with a (-10%) *decrease* in premium as expiring. Members have a choice to increase the aggregate limit from \$3M to \$4M at the same premium as this year if they choose.

The challenge continues to be implementing the recommended security standards as well as best practices to prevent the most common types of claims.

**OPTIONS**

1. Maintain the current excess cyber option of \$2M xs \$2M with \$3M aggregate.
2. Increase the limit to \$2M xs \$2M with a \$4M aggregate for same as current premium
3. Decline the excess option for the Program group.

**RECOMMENDATION:** Provide direction regarding the excess cyber proposal.

**FISCAL IMPACT:** \$336,565 as expiring, \$373,826 with \$4M aggregate

**BACKGROUND:** The Property Program Members purchased an option for Excess Cyber Coverage effective April 23, 2020, due to concern about the adequacy of the APIP cyber limits given the increasing frequency and severity of claims. Members chose an option covering the program members with an additional \$3M aggregate and policy aggregate of \$4M. This has also effectively doubled the various coverage sublimits. Purchasing the coverage as a group lowers the premium to about half of the per Member rates.

**ATTACHMENT(S):**

1. 23-24 Excess Cyber Proposal
2. 23-24 Excess Cyber Premium Allocation

**ALLIANT INSURANCE SERVICES, INC.  
ALLIANT PROPERTY INSURANCE PROGRAM (APIP)**

**APIP CYBER PROGRAM - OPTIONAL COVERAGES**

**TYPE OF COVERAGE:** APIP Cyber Excess Policy – **Claims Made & Reported**

**PROGRAM:** **Alliant Property Insurance Program (APIP) inclusive of Public Entity Property Insurance Program (PEPIP), and Hospital All Risk Property Program (HARPP)**

**NAMED INSURED:** Northern California Cities Self Insurance Fund (NCCSIF) and its membership

**POLICY PERIOD:** July 1, 2023 to July 1, 2024

**RETROACTIVE DATE:** Follows APIP Cyber Underlying Policy

**COVERAGE FORM:** Follow Form – Claims Made & Reported

**INSURANCE COMPANY:** Liberty Surplus Insurance Corporation

**A.M. BEST RATING:** A (Excellent), Financial Size Category: XV (\$2 Billion or greater) as of July 27, 2022

**STANDARD & POOR’S RATING:** A (Strong) as of November 08, 2022

**ADMITTED STATUS:** Non-Admitted

**COVERAGES & LIMITS:**

Dedicated Limits in Excess of APIP Core

<b>Option 1 – \$2M xs \$2M:</b>	\$2,000,000 Each Member Aggregate \$3,000,000 Policy Aggregate
<b>Option 2 – \$2M xs \$2M:</b>	\$2,000,000 Each Member Aggregate \$4,000,000 Policy Aggregate

**Option 1 & 2**

**SUB-LIMITS (Per Member and Policy Aggregate):**

	<u>Dedicated Limits in Excess of APIP Core</u>
Breach Response/Notification Expense Costs:	\$ 500,000 (Non-Beazley Vendors)
	\$ 1,000,000 (Beazley Vendors)
Business Interruption resulting from a System Failure:	\$ 500,000
Dependent Business Interruption resulting from a Security Breach:	\$ 750,000
Cyber Extortion Loss:	\$ 750,000
Data Recovery Loss:	\$ 750,000
Business Interruption resulting from a Security Breach:	\$ 750,000
Dependent Business Interruption resulting from a System Failure:	\$ 100,000
Fraudulent Instruction:	\$ 75,000
Funds Transfer Fraud:	\$ 75,000
Telephone Fraud:	\$ 75,000
Computer Hardware Replacement (Bricking):	\$ 100,000
Reputation Loss:	\$ 100,000
Claims Preparation Cost for Reputation Loss Claims Only:	\$ Nil
Invoice Manipulation:	\$ 100,000
Criminal Reward:	\$ Nil
Cryptojacking:	\$ Nil

For NCCSIF members, there are 2 groups of drop downs that have qualifiers for coverage.

Sub-limits subject to Qualifiers, Group 1:

- Breach Response Costs
- Business Interruption System Failure
- Business Interruption Security Breach
- DBI System Failure
- DBI Security Breach
- Cyber Extortion Loss
- Data Recovery Costs
- Computer Hardware Replacement
- Reputational Loss
  - Group 1, As a condition precedent to the coverage specified in Group 1, the Insured must have satisfied the following conditions prior to the occurrence of such incident, Claim or Loss:
    - Enforce Multifactor Authentication for all remote and privileged access
    - Close all RDP ports if not in use
    - If RDP ports are in use:
      - Restrict RDP access by IP addresses via firewall rules and only allow trusted IP addresses to access the port
      - Place all RDP services behind a VPN and protect them using Two-factor authentication

Sub-limits subject to Qualifiers, Group 2:

- Fraudulent Instruction
- Telephone Fraud
- Funds Transfer Fraud
- Invoice Manipulation
  - Group 2, As a condition precedent to the coverage specified in Group 2, the Insured must have satisfied the following conditions prior to the occurrence of such incident, Claim or Loss:
    - Provided formal training to employees with respect to computer crime and social engineering.
    - Required multiple forms of verification for all fund transfers and all changes to client, vendor or supplier details such as routing numbers, account numbers and phone numbers.

**NOTES:**

- 1) Quote terms, conditions, and premium subject to change depending on the APIP cyber program’s underlying aggregate program limit
- 2) Quote cannot be bound until the APIP cyber program’s underlying aggregate program limit is determined
- 3) 6 month minimum premiums
- 4) BI and DBI coverages subject to \$750k aggregate sublimit, as per underlying Beazley policy\*

**ENDORSEMENTS & EXCLUSIONS:**

(including but not limited to)

- Sanction Limitation and Exclusion Clause-1
- Cancellation Non Renewal Endorsement – CA
- Policyholder Disclosure - Terrorism Insurance Premium Notice **(New)**
- CA-Service of Suit Clause
- Cap on Losses from Certified Acts of Terrorism
- Pending & Prior Litigation Endorsement - 7.1.2021
- Follow Specified Sublimits – With Conditions
- Disclosure – Terrorism Risk Insurance Act

<b>UNDERLYING INSURANCE:</b>	<b>Layer</b> Primary	<b>Insurer</b> Beazley	<b>Limits</b> \$2,000,000	<b>Retention</b> Follows APIP Cyber	<b>Policy Period</b> 7/1/2023 – 7/1/2024
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**TERM PREMIUM**  
7/1/2023 – 7/1/2024:

	Premium	AmWINS Service Fee	Surplus Lines Taxes & Fees	Total Premium
<i>Option 1 – \$2M x \$2M/\$3M Agg:</i>	\$325,853.00	\$350.00	\$10,362.13	\$336,565.13
<i>Option 2 – \$2M x \$2M/\$4M Agg:</i>	\$362,059.00	\$350.00	\$11,513.48	\$373,922.48

**BINDING CONDITIONS:**

- **Copy of all Underlying Binders Prior to Binding Coverage**
- **Copy of all Underlying Policies Prior to Policy Issuance**
- **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.**
- **Currently signed and dated application within 60 days prior to inception**
- **Completed Surplus Lines Tax Documentation Form**

**PROPOSAL VALID UNTIL:** **July 1, 2023**

**BROKER:** **ALLIANT INSURANCE SERVICES, INC.**  
License No. 0C36861

**NOTES: Coverage outlined in this Proposal is subject to the terms and conditions set forth in the quote. Please refer to quote for specific terms, conditions and exclusions.**

## 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](http://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](http://www.ambest.com). For additional information regarding insurer financial strength ratings visit Standard and Poor's website at [www.standardandpoors.com](http://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.

## New York 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.

## Privacy

At Alliant, one of our top priorities is making sure that the information we have about you is protected and secure. We value our relationship with you and work hard to preserve your privacy and ensure that your preferences are honored. At the same time, the very nature of our relationship may result in Alliant's collecting or sharing certain types of information about you in order to provide the products and services you expect from us. Please take the time to read our full Privacy Policy posted at [www.alliant.com](http://www.alliant.com), and contact your Alliant service team should you have any questions.

## 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.

### NRRA

*(Applicable if the insurance company is non-admitted)*

The Non-Admitted and Reinsurance Reform Act (NRRA) went into effect on July 21, 2011. Accordingly, surplus lines tax rates and regulations are subject to change which could result in an increase or decrease of the total surplus lines taxes and/or fees owed on this placement. If a change is required, we will promptly notify you. Any additional taxes and/or fees must be promptly remitted to Alliant Insurance Services, Inc.

### 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.*

## Other Disclosures/Disclaimers (continued)

### 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.

### Claims Made Policy

*(Applicable to any coverage that is identified as claims made)*

This claims-made policy contains a requirement stating that this policy applies only to any claim first made against the Insured and reported to the insurer during the policy period or applicable extended reporting period. Claims must be submitted to the insurer during the policy period, or applicable extended reporting period, as required pursuant to the Claims/Loss Notification Clause within the policy in order for coverage to apply. Late reporting or failure to report pursuant to the policy's requirements could result in a disclaimer of coverage by the insurer.

Any Employment Practices Liability (EPL) or Directors & Officers (D&O) with EPL coverage must give notice to the insurer of any charges / complaints brought by any state / federal agency (i.e. EEOC and similar proceedings) involving an employee. To preserve your rights under the policy, it is important that timely notice be given to the insurer, whether or not a right to sue letter has been issued.

### 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.
- 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.***

## Request to Bind Coverage

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:

### Northern California Cities Self Insurance Fund (NCCSIF) and its membership

Effective Date: July 1, 2023

Coverage Line	Bind Coverage for:
Excess Cyber Liability Policy Period: July 1, 2023 to July 1, 2024  <b>Option 1:</b> \$2,000,000 xs \$2,000,000 with \$3,000,000 Policy Aggregate  <b>Option 2:</b> \$2,000,000 xs \$2,000,000 with \$4,000,000 Policy Aggregate	   <b>See Premium Section</b> <input type="checkbox"/>  <b>See Premium Section</b> <input type="checkbox"/>

After review of the optional coverages summarized in this proposal, we have elected to decline all option(s) presented above.

**Did you know that Alliant works with premium financing companies?  
Are you interested in financing your annual premium?**

Yes, please provide us with a financing quote.	No, we do not wish to finance our premium.
<input type="checkbox"/>	<input type="checkbox"/>

*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

***\*Please note: Recently Signed / Dated Application, and Ransomware Supplemental; within 60 days prior to inception shall be required upon binding***

**This proposal does not constitute a binder of insurance. Binding is subject to final carrier approval. The actual terms and conditions of the quote will prevail.**

**23/24 APIP Excess Cyber**  
**July 1, 2023 to July 1, 2024**

Formula or Allocation		% Total TIV x Premium				
Members in the Property Program (APIP)	ALL RISK (TIV) (Real, Personal, BI/Rents, and Fine Arts, Minus COC)	23/24 Excess Cyber Member Premium Allocation \$2M xs \$2M with \$3M Pool Policy Aggregate	22/23 Excess Cyber Member Premium Allocation \$2M xs \$2M with \$3M Pool Policy Aggregate	\$ Change	% Change	23/24 Excess Cyber Member Premium Allocation \$2M xs \$2M with \$4M Pool Policy Aggregate
		Values				
		\$336,565	\$373,826	\$ (37,261)	-10%	\$373,826
Anderson	41,218,413	\$8,005	\$8,587	\$ (582)	-7%	\$8,891
Auburn	62,667,994	\$12,170	\$12,903	\$ (732)	-6%	\$13,518
Colusa	61,644,513	\$11,972	\$12,799	\$ (828)	-6%	\$13,297
Corning						
Dixon	126,909,856	\$24,646	\$25,977	\$ (1,331)	-5%	\$27,375
Elk Grove						
Folsom	328,753,529	\$63,845	\$68,091	\$ (4,246)	-6%	\$70,913
Galt	138,336,941	\$26,866	\$28,225	\$ (1,360)	-5%	\$29,840
Gridley	43,240,911	\$8,398	\$8,899	\$ (502)	-6%	\$9,327
Ione	37,998,300	\$7,379	\$8,433	\$ (1,054)	-12%	\$8,196
Jackson	42,048,927	\$8,166	\$8,557	\$ (391)	-5%	\$9,070
Lincoln	163,359,029	\$31,725	\$53,189	\$ (21,464)	-40%	\$35,237
Marysville	30,648,988	\$5,952	\$6,346	\$ (394)	-6%	\$6,611
Nevada City						
Oroville	71,409,402	\$13,868	\$13,531	\$ 337	2%	\$15,403
Placerville						
Paradise	21,675,851	\$4,210	\$4,425	\$ (215)	-5%	\$4,676
Red Bluff	76,088,681	\$14,777	\$15,571	\$ (795)	-5%	\$16,413
Rio Vista	66,183,690	\$12,853	\$12,352	\$ 502	4%	\$14,276
Rocklin	111,183,791	\$21,592	\$22,852	\$ (1,260)	-6%	\$23,983
Willows						
Yuba City	309,685,409	\$60,142	\$63,090	\$ (2,948)	-5%	\$66,800
<b>Grand Total</b>	<b>\$1,733,054,225</b>	<b>\$336,565</b>	<b>\$373,826</b>	<b>\$ (37,261)</b>	<b>-10%</b>	<b>\$373,826</b>

Don't Participate



**Northern California Cities Self Insurance Fund  
Board of Directors Meeting  
June 22, 2023**

**Agenda Item H.3.**

**FY 23/24 CRIME COVERAGE RENEWAL**

**ACTION ITEM**

**ISSUE:** The Crime coverage program renews July 1, 2023. 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).

The premium for the expiring \$3M limit and \$5,000 deductible is decreasing (-\$2,742), or 5%, while the total number of employees has increased 6%, reflecting an underlying rate decrease of 5%, from \$0.23 per employee to \$0.22.

Members are also provided a quote for a \$5M limit and \$25,000 deductible at a rate of \$0.26 per employee, for a total of \$66,563.

The policy now includes the attached Cyberextortion Exclusion endorsement, with a more detailed description of the types of incidents not covered with no material impact on the current coverage. This endorsement was supposed to be included in the current policy, but the underwriter waited until this year and included the attached updated Third Party Coverage endorsement.

NorCal Cities Members may request an increase to their Impersonation Fraud limit from \$250k to \$500k subject to underwriter review and approval of a completed Impersonation Fraud Questionnaire. If approved by the underwriter, an additional premium of 18.75% subject to a \$7,500 minimum premium will apply. The additional premium will apply to each member of the pool. Members will need to complete a questionnaire if interested in increasing the limit.

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

**FISCAL IMPACT:** Estimated premium for \$3M limit/\$5K deductible = \$52,103, a reduction of 5% (-\$2,742). Premium for \$5M and \$25,000 deductible is \$66,563.

**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. 23-24 ACIP Proposal, Endorsements and Questionnaire
2. 23-24 ACIP Estimated Allocation by member
3. ACIP Brochure

# Northern California Cities Self Insurance Fund (NCCSIF)

2023 – 2024

## ALLIANT CRIME INSURANCE PROGRAM (ACIP) Government Crime Insurance Proposal

Presented by:

Tom E. Corbett, Senior Vice President  
Mariana C. Salyer, CISR, Account Manager Lead

Alliant Insurance Services, Inc.  
18100 Von Karman Avenue, 10<sup>th</sup> Floor  
Irvine, CA 92612  
O 949 756 0271  
F 619 699 0906  
CA License No. 0C36861

[www.alliant.com](http://www.alliant.com)

**2023-2024 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

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## 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.

**2023-2024 Alliant Crime Insurance Program**  
**Government Crime Insurance Proposal**  
 Northern California Cities Self Insurance Fund (NCCSIF)

**Line of Coverage**  
**Government Crime Coverage**

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<b>INSURANCE COMPANY:</b>	National Union Fire Insurance Company of Pittsburgh, PA (AIG)	
<b>A.M. BEST RATING:</b>	A (Excellent); Financial Size Category: XV (\$2 Billion or greater) Verified on May 16, 2023	
<b>STANDARD &amp; POOR'S RATING:</b>	A+; Strong Financial Security Verified on May 16, 2023	
<b>STATE STATUS:</b>	Admitted	
<b>PROGRAM POLICY/COVERAGE TERM:</b>	July 1, 2023 – July 1, 2024	
<b>RETROACTIVE DATE:</b>	N/A	
<b>COVERAGE:</b>	Government Crime Policy on Discovery form including the following coverages: <ul style="list-style-type: none"> <li>• Employee Theft – Per Loss Coverage - including Faithful Performance of Duty</li> <li>• Forgery or Alteration - including Credit, Debit, or Charge Card Forgery</li> <li>• Inside the Premises – Theft of Money and Securities</li> <li>• Inside the Premises – Robbery &amp; Safe Burglary of Other Property</li> <li>• Outside the Premises - Money, Securities and Other Property</li> <li>• Computer Fraud</li> <li>• Funds Transfer Fraud</li> <li>• Money Orders &amp; Counterfeit Money</li> </ul>	
<b>LIMITS:</b>	<b><u>2022-2023 CURRENT</u></b>	<b><u>2023-2024 PROPOSED</u></b>
	\$3,000,000	\$3,000,000
<b>DEDUCTIBLE:</b>	\$5,000	\$5,000
<b>ANNUAL PREMIUM:</b>	\$54,845	\$52,103

**2023-2024 Alliant Crime Insurance Program**  
**Government Crime Insurance Proposal**  
**Northern California Cities Self Insurance Fund (NCCSIF)**

**Line of Coverage**  
**Government Crime Coverage - Continued**

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<b>MINIMUM EARNED PREMIUM:</b>	None
<b>POLICY AUDITABLE:</b>	No
<b>DESIGNATED AGENTS AS ENDORSED:</b>	James Marta and Company
<b>ENDORSEMENTS</b> (including but not limited to):	<ul style="list-style-type: none"> <li>• California Changes</li> <li>• Additional Named Insured – Identifies individual member limit and deductible</li> <li>• Add Faithful Performance of Duty Coverage for Government Employees – Employee Theft Per Loss Limit</li> <li>• 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.</li> <li>• Cancellation of Policy Amended –120 Days</li> <li>• Bonded Employees Exclusion Deleted endorsement</li> <li>• Add Credit, Debit or Charge Card Forgery</li> <li>• Include Specified Non-Compensated Officers as Employees - ALL</li> <li>• Include Chairperson and Members of Specified Committees – ALL</li> <li>• 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</li> <li>• Include Volunteer Workers as Employees</li> <li>• Include Treasurers or Tax Collectors as Employees</li> <li>• Include Expenses Incurred to Establish Amount of Covered Loss - \$75,000 Sub-limit</li> <li>• Employee Post Termination Coverage – 90 Days</li> <li>• Cancellation Amendatory (Return Pro-Rata)</li> <li>• Include Leased Workers as Employees Endorsement</li> <li>• Notice of Claim Reporting by Email</li> <li>• Economic Sanctions (excludes loss payments in violation of economic or trade sanctions)</li> </ul>

**2023-2024 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.- **Updated**
- Impersonation Fraud Endorsement –Sublimit \$250,000 with \$25,000 Retention – Does not apply to any losses prior to 07/01/2015
- Blanket Joint Loss Payable- Where legally permissible

**EXCLUSIONS** (Including but not limited to):

- Cyberextortion (Resulting Directly)- **New**
- 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 30, 2023

**2023-2024 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](mailto: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: 415-403-1445  
Fax: 415-403-1466  
E-Mail: [rfrey@alliant.com](mailto:rfrey@alliant.com)

Alliant Insurance Services, Inc.  
Attn: Elaine Tizon, Assistant Vice President  
560 Mission Street, 6th Floor  
San Francisco, CA 94105  
Phone: 415-403-1458  
Fax: 415-403-1466  
E-Mail: [Elaine.Tizon@alliant.com](mailto: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.  
Newport Beach, CA**

Tom E. Corbett, Senior Vice President  
Mariana C. Salyer, CISR, Account Manager Lead

**See Disclaimer Page for Important Notices and Acknowledgement**

**2023-2024 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](http://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](http://www.ambest.com). For additional information regarding insurer financial strength ratings visit Standard and Poor's website at [www.standardandpoors.com](http://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.

## 2023-2024 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.

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### 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.

#### 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.

### Certificates / Evidence of Insurance

A certificate 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 certificate holder.

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.

**2023-2024 Alliant Crime Insurance Program  
Government Crime Insurance Proposal  
Northern California Cities Self Insurance Fund (NCCSIF)**

**Other Disclosures / Disclaimers - Continued**

In addition to providing a certificate of insurance, you may be required to name your client or customer on your policy as an additional insured. 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.

***See Request to Bind Coverage page for acknowledgment of all disclaimers and disclosures.***

**2023-2024 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 for:	Bind	Annual Premium
ACIP Government Crime Program Policy Period: July 1, 2023- July 1, 2024	<input type="checkbox"/> \$5,000 Deductible \$3,000,000 Limit	\$52,103

*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.*

<b>Signature of Authorized Insurance Representative</b>	<b>Date</b>
<b>Title</b>	
<b>Printed / Typed Name</b>	

**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, 2023 TO JULY 1, 2024**

COVERAGE EFFECTIVE DATE: 07/01/2023

**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 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

This endorsement, effective at 12:01 AM

forms a part of

Policy number

Issued to:

By:

Product Name:

**CYBEREXTORTION EXCLUSION  
(RESULTING DIRECTLY)**

This endorsement modifies insurance provided under the following:

**COMMERCIAL CRIME POLICY**

**GOVERNMENT CRIME POLICY**

In consideration of the premium charged, it is hereby understood and agreed as follows:

1. In the **“Transfer Or Surrender Of Property”** Exclusion **D.3.f**, subparagraphs (1)(d), (1)(e), and (1)(g) are deleted in their entirety.
2. It is further understood and agreed that this policy does not cover any payment of ransom or any loss or damage resulting directly from any threat or series of threats (including but not limited to any threat(s) made in connection with the use or attempted use of ransomware or other unauthorized or malicious code) to:
  - (a) attack, alter, corrupt, damage, encrypt, destroy or interrupt the operations of any computer system, computer programs, electronic data or storage media (including but not limited to any denial of service attack or introduction or insertion of a virus or other malicious instruction), or to continue any such attack, alteration, corruption, damage, encryption, destruction or interruption that has already been initiated;
  - (b) disseminate, divulge or utilize information concerning a vulnerability (including but not limited to any weakness in the source code) in a computer system or in any computer programs, electronic data or storage media; or
  - (c) access, alter, disseminate, divulge, use, disclose, damage, encrypt or destroy personal, personally-identifiable, non-public or confidential information (in electronic data form or otherwise) including but not limited to any:
    - (i) information from which an individual may be uniquely and reliably identified or contacted, including, without limitation, an individual’s name, address, telephone number, social security number, online identifiers, biometric identifiers, account relationships, account numbers, account balances, account histories and passwords; or
    - (ii) any Insured’s or third party’s trade secrets, data, designs, interpretations, forecasts, formulas, methods, practices, processes, records, reports or other item of information that is not available to the general public.

ALL OTHER TERMS, CONDITIONS AND EXCLUSIONS REMAIN UNCHANGED.

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\_\_\_\_\_  
**AUTHORIZED REPRESENTATIVE**

**ENDORSEMENT#**

This endorsement, effective *12:01 am* forms a part of policy number issued to

by *National Union Fire Insurance Company of Pittsburgh, Pa.*

**THIRD PARTY COVERAGE  
(IDENTIFIED EMPLOYEE)**

This endorsement modifies insurance provided under the following:

**GOVERNMENT CRIME POLICY (DISCOVERY FORM)**

**PROVISIONS**

1. Insuring Agreement **A.1. Employee Theft** is amended by adding the following at the end thereof:

We will also pay for your indemnification of your "Client" for the value of loss of or damage to "Client Property" resulting directly from any dishonest or fraudulent act(s) committed by an identified "employee" of yours, provided that (i) coverage shall only apply when and to the extent that you are legally liable for such indemnification; (ii) coverage shall not apply to any liability assumed pursuant to any contractual agreement unless such liability would have attached in the absence of such contractual agreement; and (iii) any and all coverage afforded pursuant to this paragraph shall remain subject to all the other the terms and conditions of this policy.

2. Section **F. Definitions** is amended by adding the following at the end thereof:

CP-1. "Client Property" means "Money," "Securities" or "Other Property":

- (1) owned by the Client;
- (2) held by the Client in any capacity; and
- (3) for which a Client is legally liable.

CP-2. "Client," as used in this endorsement, means any person, firm, corporation or association for whom your professional services have been charged that is listed as a "Client" in the Schedule of the THIRD PARTY COVERAGE endorsement attached to this policy.

3. Condition **E.1.o. Ownership of Property; Interests Covered** is deleted in its entirety and replaced with the following:

**o. Ownership Of Property; Interests Covered**

The property covered under this policy is limited to property:

- (1) That you own or lease;
- (2) That you hold for others; or

- (3) That you hold in any capacity, whether or not you are legally liable, but also may be property for which you are legally liable; or
- (4) That is, to the extent not already identified in subparagraph (3) above, "Client Property" whose loss or damage is covered pursuant to the terms and conditions of the THIRD PARTY COVERAGE endorsement attached to this policy; provided that: (i) you are legally liable for the loss or damage to such "Client Property"; and (ii) such "Client Property" is specifically identified in your proof of loss, in which event Sections E.1.f and E.1.h., and any other terms and conditions applicable to coverage under this policy, shall continue to apply.

Notwithstanding the foregoing or any provision to the contrary, however, this policy is for your benefit only. It provides no rights or benefits to any other person or organization. Any claim for loss that is covered under this policy must be presented by you.

4. Section **D. Exclusions** is amended by adding the following at the end thereof:

It is further understood and agreed that solely with respect to the coverage afforded under Insuring Agreement **A.1. Employee Theft** by virtue of the THIRD PARTY COVERAGE endorsement attached to this policy, this policy shall not cover any loss or damage attributable to any fraudulent, dishonest or criminal acts of any Client's proprietor, officer, director, partner or employee acting in collusion with your "employee."

5. It is further understood and agreed that Exclusion **D.1.f.** does not apply to the coverage afforded pursuant to this THIRD PARTY COVERAGE ENDORSEMENT.

6. It is further understood and agreed that with respect to the coverage afforded pursuant to this endorsement, the most we will pay under this policy for loss is the Limit of Insurance shown in the below SCHEDULE for each respectively named "client" and such loss shall also be subject to the applicable Deductible Amount shown in the SCHEDULE below:

SCHEDULE

CLIENT	LIMIT OF INSURANCE	DEDUCTIBLE AMOUNT
Any clients of any of those named as insured	\$250,000	\$25,000

Each and every Limit of Insurance listed above shall be part of and not in addition to the applicable limit of insurance stated in the Declarations page as applicable to Insuring Agreement A.1. **Employee Theft** and will in no way serve to increase the Company's limit of liability as therein stated. In the event of the loss of or damage to "Client Property" of more than one "Client," the most we will pay for such loss shall not exceed the largest applicable "Limit of Insurance" listed in the schedule above.

7. Nothing herein contained shall be held to vary, alter, waive or extend any of the terms, limitations, conditions, or provisions of the attached policy other than as above stated.

ALL OTHER TERMS, CONDITIONS AND EXCLUSIONS REMAIN UNCHANGED.

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AUTHORIZED REPRESENTATIVE





Public Entity

# ALLIANT CRIME INSURANCE PROGRAM (ACIP)

Alliant Insurance Services created the Alliant Crime Insurance Program (ACIP) to protect Government entities from the scourge of crime. The program offers broad coverage for illegal acts committed by employees while on the job, offering valuable peace of mind and an iron-clad layer of protection against crime-related damages.

## Protection from the Constant Threat

Crime is swift and unpredictable. It can strike at a moment's notice, creating staggering costs and long-term damage. It occurs in the light of day and the dark of night and, in its many manifestations, poses an insidious and constant threat to your organization. It doesn't have to.

## Program Features

ACIP is a flexible insurance solution with a broad array of best-in-class features. It is customized to meet the wide-ranging needs of public entities, providing access to:

- › Basic program limits of \$1 million with higher limits available, and deductibles starting at \$5,000
- › Faithful performance of duty up to the full employee theft limit
- › Impersonation Fraud/Social Engineering coverage available
- › Forgery or Alteration including credit, debit or charge card forgery coverage
- › Inside/Outside premises theft of money, securities and other property coverage
- › Computer fraud coverage
- › Funds transfer fraud coverage
- › Coverage for the treasurer/tax collector and any employees required by statute to carry individual bonds
- › Coverage for volunteers



## Size and Stability

ACIP is among the largest programs of its kind and is comprised primarily of public entities with fewer than 1,000 employees. ACIP has a strong track record of results and a historically low loss ratio. This combination of size and stability empowers Alliant to offer competitive rates that are impervious to fluctuations in the general insurance market. Additionally, as a group purchase program, there is no risk sharing and, therefore, no possibility of assessments.

## The Alliant Advantage

The Alliant public entity team is comprised of 150 professionals with targeted expertise servicing a broad range of public entities throughout the U.S. We ensure that our clients have access to time-tested expertise and powerful risk resources regardless of location.

## Contact:

### **Tom E. Corbett**

Senior Vice President  
949 660 8132  
tecorbett@alliant.com

## ABOUT ALLIANT INSURANCE SERVICES

Alliant Insurance Services is the nation's leading specialty broker. In the face of increasing complexity, our approach is simple: hire the best people and invest extensively in the industries and clients we serve. We operate through national platforms to all specialties. We draw upon our resources from across the country, regardless of where the resource is located.



**Northern California Cities Self Insurance Fund  
Board of Directors Meeting  
June 22, 2023**

**Agenda Item H.4.**

**FY 23/24 IDENTITY FRAUD EXPENSE REIMBURSEMENT  
COVERAGE RENEWAL**

**ACTION ITEM**

**ISSUE:** The Board is providing the attached proposal to renew Identity Fraud Expense Reimbursement coverage for full and part time employees and their spouses, children under 25 years of age, or parents residing in the same household. There was a slight decrease in premium due to a reduction in participation.

ID Fraud Coverage provides tools to recover from ID Theft. The coverage provides:

- Expense reimbursement for expenses associated with resolving a fraud event
- Online education resources to help prevent becoming a victim
- 24/7 access to an expert fraud specialist
- Document replacement help (social security card, birth certificate, passport, etc.)
- Assistance through the resolution process

**OPTIONS:**

1. Renew coverage as expiring.
2. Decline to renew coverage.
3. Provide different direction to Program Administrators.

**RECOMMENDATION:** The Program Administrator recommends approval of the FY 23/24 Identity Fraud Reimbursement Coverage Renewal with Travelers Excess and Surplus Lines Company.

**FISCAL IMPACT:** NCCSIF's FY 22/23 premium is 13,971.79. Premium for FY 23/24 is \$14,929.11.

**BACKGROUND:** NCCSIF first purchased ID Fraud coverage for the FY 15/16 policy year. The coverage renews July 1, 2023. The limit of liability is \$25,000 per insured person with \$0 retention per insured person for Identity Fraud Reimbursement Coverage per attached proposal.

**ATTACHMENT(S):**

1. FY 23/24 Identity Fraud Expense Reimbursement Renewal Proposal
2. Identity Fraud Brochure

The title "Northern California Cities Self Insurance Fund (NCCSIF)" is centered on the page. It is written in a large, white, sans-serif font and is overlaid on a blue, semi-transparent geometric shape that points towards the top right. The background of the entire page is a photograph of a modern glass skyscraper with a person walking on a balcony, viewed through the glass panes.

2023 – 2024

## Identity Fraud Expense Reimbursement Insurance Proposal

Presented on June 13 2023 by:

Marcus Beverly  
First Vice President

Alliant Insurance Services, Inc.  
2180 Harvard Street, Suite 460  
Sacramento, CA 95815  
O 916 643 2700  
F 916 643 2750

CA License No. 0C36861

[www.alliant.com](http://www.alliant.com)

## Table of Contents

Company Profile .....	2
Alliant Advantage.....	3
Your Service Team.....	4
Named Insured / Additional Named Insureds.....	5
Line of Coverage .....	6
Identity Fraud Expense Reimbursement Coverage .....	6
Disclosures .....	8
NY Regulation 194 .....	9
Privacy.....	9
FATCA:.....	9
NRRRA:.....	9
Guarantee Funds.....	10
Claims Reporting: .....	10
Claims Made Policy:.....	10
Changes and Developments.....	10
Certificates / Evidence of Insurance.....	11
Optional Coverages .....	12
Glossary of Insurance Terms .....	12
Request to Bind Coverage .....	13

## Company Profile

With a history dating back to 1925, Alliant Insurance Services is one of the nation's leading distributors of diversified insurance products and services. Operating through a national network of offices, Alliant offers a comprehensive portfolio of services to clients, including:

- Risk Solutions
- Employee Benefits
  - Strategy
  - Employee Engagement
  - Procurement
  - Analytics
  - Wellness
  - Compliance
  - Benefits Administration
  - Global Workforce
- Industry Solutions
  - Construction
  - Energy and Marine
  - Healthcare
  - Law Firms
  - Public Entity
  - Real Estate
  - Tribal Nations
  - And many other industries
- Co-Brokered Solutions
  - Automotive Specialty
  - Energy Alliance Program
  - Hospital All Risk Property Program
  - Law Firms
  - Parking/Valet
  - Public Entity Property Insurance Program
  - Restaurants/Lodging
  - Tribal Nations
  - Waste Haulers/Recycling
- Business Services
  - Risk Control Consulting
  - Human Resources Consulting
  - Property Valuation

The knowledge that Alliant has gained in its more than eight decades of working with many of the top insurance companies in the world allows us to provide our clients with the guidance and high-quality performance they deserve. Our solution-focused commitment to meeting the unique needs of our clients assures the delivery of the most innovative insurance products, services, and thinking in the industry.

Alliant ranks among the 15 largest insurance brokerage firms in the United States.

## Alliant Advantage

	Alliant	Competition
1. Satisfying the insurance needs of business for nearly 90 years	✓	
2. Privately owned and operated.	✓	
3. A full-service insurance agency for all your business, life and health, and personal insurance.	✓	
4. Representing over 40 insurance companies to provide the best and most affordable coverage.	✓	
5. State-licensed support staff.	✓	
6. Dedicated Certificate of Insurance personnel.	✓	
7. Risk management services to help identify hazards and present options.	✓	
8. Workers' compensation insurance claims management at no additional charge.	✓	

## Your Service Team

**Marcus Beverly**

First Vice President

[Marcus.Beverly@alliant.com](mailto:Marcus.Beverly@alliant.com)

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Phone: 916 643 2704

**Jenna Wirkner**

Assistant Account Manager

[Jenna.Wirkner@alliant.com](mailto:Jenna.Wirkner@alliant.com)

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Phone: 916 643 2741

## Named Insured / Additional Named Insureds

### Named Insured(s)

Northern California Cities Self Insurance Fund (NCCSIF)

### Additional Named Insured(s)

None

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### 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.

## Line of Coverage

### Identity Fraud Expense Reimbursement Coverage

<b>INSURANCE COMPANY:</b>	Travelers Excess and Surplus Lines Company
<b>A.M. BEST RATING:</b>	A++ (Superior); Financial Size Category: XV (\$2 Billion or greater) as of July 29, 2022
<b>STANDARD &amp; POOR'S RATING:</b>	AA (Very Strong) as of July 28, 2011
<b>CALIFORNIA STATUS:</b>	Non-Admitted
<b>POLICY/COVERAGE TERM:</b>	July 1, 2023, to July 1, 2024
<b>Coverage Form:</b>	Per Policy
<b>Named Insured:</b>	Members of the Northern California Cities Self Insurance Fund Full Time and Part Time Employees
<b>Limits:</b>	\$ 25,000 Per Insured Person
<b>Retention:</b>	\$ 0 Per Insured Person
<b>Coverage:</b>	<ul style="list-style-type: none"> <li>• Identity Fraud Expense Reimbursement for Full Time and Part Time Employees and their spouses, children under 25 years of age or parents residing in the same household.</li> <li>• Reimburses the costs and expenses associated with identity recovery, including lost wages, attorney fees, and document replacement fees.</li> </ul>
<b>Endorsement:</b> (including but not limited to)	<ul style="list-style-type: none"> <li>• Schedule of Membership Programs</li> <li>• Family Coverage Endorsement</li> <li>• Identity Fraud Resolution Services</li> <li>• Certificate of Insurance</li> <li>• Service of Lawsuit Endorsement</li> </ul>
<b>Exclusions:</b> (including but not limited to)	<ul style="list-style-type: none"> <li>• Fraudulent, dishonest or criminal acts</li> <li>• Loss other than expenses</li> <li>• Former employees</li> <li>• Nuclear</li> <li>• War</li> </ul>

Identity Fraud Expense Reimbursement Coverage - Continued

<b>Total Cost Excluding TRIA:</b>	<table border="0"> <tr> <td style="padding-right: 10px;">\$</td> <td style="padding-right: 10px;">14,469.00</td> <td>Policy Premium</td> </tr> <tr> <td style="padding-right: 10px;">\$</td> <td style="padding-right: 10px;">434.07</td> <td>CA Surplus Lines Tax (3%)</td> </tr> <tr> <td style="padding-right: 10px;">\$</td> <td style="padding-right: 10px;">26.04</td> <td>CA Stamping Fee (0.180%)</td> </tr> <tr> <td style="padding-right: 10px;"><b>\$</b></td> <td style="padding-right: 10px;"><b>14,929.11</b></td> <td><b>Total Cost</b></td> </tr> </table>	\$	14,469.00	Policy Premium	\$	434.07	CA Surplus Lines Tax (3%)	\$	26.04	CA Stamping Fee (0.180%)	<b>\$</b>	<b>14,929.11</b>	<b>Total Cost</b>
\$	14,469.00	Policy Premium											
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\$	26.04	CA Stamping Fee (0.180%)											
<b>\$</b>	<b>14,929.11</b>	<b>Total Cost</b>											
<b>Total Cost Including TRIA:</b>	Not Applicable												
<b>Minimum Earned Premium:</b>	Per Policy												
<b>Quote Valid Until:</b>	July 1, 2024												
<b>Policy Auditable:</b>	Per Policy												
<b>Binding Conditions:</b>	<ul style="list-style-type: none"> <li>• A written request to bind coverage</li> <li>• All Surplus Lines Taxes / Fees are Fully Earned</li> <li>• Surplus Lines Disclosure Form</li> </ul>												

**See Disclaimer Page for Important Notices and Acknowledgement**

## 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](http://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](http://www.ambest.com). For additional information regarding insurer financial strength ratings visit Standard and Poor's website at [www.standardandpoors.com](http://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.

## NY Regulation 194

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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.

## Privacy

At Alliant, one of our top priorities is making sure that the information we have about you is protected and secure. We value our relationship with you and work hard to preserve your privacy and ensure that your preferences are honored. At the same time, the very nature of our relationship may result in Alliant's collecting or sharing certain types of information about you in order to provide the products and services you expect from us. Please take the time to read our full Privacy Policy posted at [www.alliant.com](http://www.alliant.com), and contact your Alliant service team should you have any questions.

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## 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.

### NRRA:

The Non-Admitted and Reinsurance Reform Act (NRRA) went into effect on July 21, 2011. Accordingly, surplus lines tax rates and regulations are subject to change which could result in an increase or decrease of the total surplus lines taxes and/or fees owed on this placement. If a change is required, we will promptly notify you. Any additional taxes and/or fees must be promptly remitted to Alliant Insurance Services, Inc.

## Other Disclosures / Disclaimers - Continued

### 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.

### Claims Made Policy:

This claims-made policy contains a requirement stating that this policy applies only to any claim first made against the Insured and reported to the insurer during the policy period or applicable extended reporting period. Claims must be submitted to the insurer during the policy period, or applicable extended reporting period, as required pursuant to the Claims/Loss Notification Clause within the policy in order for coverage to apply. Late reporting or failure to report pursuant to the policy's requirements could result in a disclaimer of coverage by the insurer.

Any Employment Practices Liability (EPL) or Directors & Officers (D&O) with EPL coverage must give notice to the insurer of any charges / complaints brought by any state / federal agency (i.e. EEOC and similar proceedings) involving an employee. To preserve your rights under the policy, it is important that timely notice be given to the insurer, whether or not a right to sue letter has been issued.

### 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.
- 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.***

## Optional Coverages

The following represents a list of insurance coverages that are not included in this proposal, but are optional and may be available with further underwriting information.

Note some of these coverages may be included with limitations or insured elsewhere. This is a partial listing as you may have additional risks not contemplated here or are unique to your organization.

- Crime / Fidelity Insurance
- Directors & Officers Liability
- Earthquake Insurance
- Employed Lawyers
- Employment Practices Liability
- Event Cancellation
- Fiduciary Liability
- Fireworks Liability
- Flood Insurance
- Foreign Insurance
- Garage Keepers Liability
- Kidnap & Ransom
- Law Enforcement Liability
- Media and Publishers Liability
- Medical Malpractice Liability
- Network Security / Privacy Liability and Internet Media Liability
- Pollution Liability
- Owned/Non-Owned Aircraft
- Owned Watercraft
- Special Events Liability
- Student Accident
- Volunteer Accidental Death & Dismemberment (AD&D)
- Workers' Compensation
- Workplace Violence

## Glossary of Insurance Terms

Below are a few links to assist you in understanding the insurance terms you may find within your insurance coverages:

<http://insurancecommunityuniversity.com/UniversityResources/InsuranceGlossaryFREE.aspx>

<http://www.ambest.com/resource/glossary.html>

<http://www.irmi.com/online/insurance-glossary/default.aspx>

## 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:
Identity Fraud Expense Reimbursement	<input type="checkbox"/>

**Did you know that Alliant works with premium financing companies?  
Are you interested in financing your annual premium?**

<b>Yes, please provide us with a financing quote.</b> <input type="checkbox"/>	<b>No, we do not wish to finance our premium.</b> <input type="checkbox"/>
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*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.*

<b>Signature of Authorized Insured Representative</b>	<b>Date</b>
<b>Title</b>	
<b>Printed / Typed Name</b>	

**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.**

# Identity Fraud Expense Reimbursement

## COVERAGE HIGHLIGHTS

### Why you need protection

Becoming a victim of identity fraud is a frightening, frustrating experience. It can happen to anyone at any time in a variety of ways, ranging from a stolen wallet or home burglary to online theft of your personal information.

Recovering from identity fraud means more than just canceling credit cards. Not only can it be a complicated and stressful experience, but it can cost your employee or member of your organization hours of time and out-of-pocket expenses to reestablish their credit and clear their name. The hard reality is that victims must painstakingly prove, often to disbelieving creditors, that the debts are not their own. Purchasing identity fraud expense reimbursement coverage for your employees or members can be an affordable and compelling addition to your benefits suite.

### Coverage highlights

Travelers Identity Fraud Expense Reimbursement coverage helps pay for expenses associated with resolving an identity fraud event and perhaps, most importantly, gives people tools and information to reduce their risk of future additional fraud.

In addition to expense reimbursement, Travelers also has an endorsement for purchase that offers Identity Fraud Resolution Services through CyberScout<sup>®</sup>, which includes:

- Exclusive online education resources providing tips and information to help avoid becoming a victim.
- 24/7 personal access to an expert fraud specialist.
- Document replacement help (i.e., Social Security card, birth certificate, passport, etc.).

In the event of an actual identity fraud, services include:

- Step-by-step guidance through the resolution process, including unlimited assistance to restore a victim's identity.
- 3-in-1 credit reporting.
- One year of free credit, cyber and fraud monitoring.

Identity fraud losses in 2021 totaled

# \$24 billion

and affected 15 million U.S. adults.



Source: 2022 Javelin Strategy & Research

## Claim scenarios

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### Bogus charge accounts while on business travel

An executive was on business in Brazil when his identity was stolen and significant charges were made to his corporate card. In order to file an affidavit of loss with the local Brazilian authorities, he was required to provide a sworn statement in person. Total expenses for time off work, travel expenses, phone charges and the cost to replace the executive's passport were \$4,500.

### Medical identity fraud

A woman from Illinois discovered a number of questionable billings on her medical insurance annual summary of benefits. Someone had stolen her identity and her children's identities to secure medical services in their names.

After struggling with the health care institution to release the personal medical information, she hired an attorney to help. The attorney was able to contest the services and clean up her medical history. It took more than six months to resolve the identity fraud and cost nearly \$6,000 in attorney's fees, lost wages and fees for copies of X-rays and other medical records.

## Why Travelers?

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- We've provided effective insurance solutions for more than 160 years and address the needs of a wide range of industries.
- We consistently receive high marks from independent ratings agencies for our financial strength and claims-paying ability.
- With offices nationwide, we possess national strength and local presence.
- Our dedicated underwriters and claim professionals offer extensive industry and product knowledge.

**Travelers knows ID Fraud.  
To learn more, talk to your independent agent or visit [travelers.com](https://travelers.com).**



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**travelers.com**

Travelers Casualty and Surety Company of America and its property casualty affiliates. One Tower Square, Hartford, CT 06183

This material does not amend, or otherwise affect, the provisions or coverages of any insurance policy or bond issued by Travelers. It is not a representation that coverage does or does not exist for any particular claim or loss under any such policy or bond. Coverage depends on the facts and circumstances involved in the claim or loss, all applicable policy or bond provisions, and any applicable law. Availability of coverage referenced in this document can depend on underwriting qualifications and state regulations.

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**Northern California Cities Self Insurance Fund  
Board of Directors Meeting  
June 22, 2023**

**Agenda Item H.5.**

**FY 23/24 APPL COVERAGE**

**ACTION ITEM**

**ISSUE:** The Board is presented a proposal for Trustee Errors and Omissions Insurance through the Alliant Public Pool Liability Program (APPL). The coverage provides a \$1M limit for claims arising from Wrongful Acts committed by an Insured, including the governing board, officers, and professional liability of the pool.

Typical claims are outlined in the attached and include disputes regarding board decisions such as coverage and membership, board member v. board member actions, and regulatory proceedings.

The policy has a \$25,000 deductible for those claims in which the JPA is able to indemnify the insured member and no deductible if the claim is solely against a member and/or it may not be indemnified by the JPA. See attached Government Code sections 995 to 996.6 for reference on that topic.

**RECOMMENDATION:** Review and approve coverage as presented, reject the coverage, or provide direction.

**FISCAL IMPACT:** Annual Premium for FY 23/24 is \$18,056.50

**BACKGROUND:** Members have requested a quote for this coverage in case of a claim against a Board member, officer, or others acting for or on behalf of the organization. While claims are rare, this coverage protects the group's assets when required to indemnify a member and covers the individual's exposure when the JPA is not involved or can't indemnify the member.

**ATTACHMENT(S):**

1. FY 23/24 APPL JPA Primary Claims Made Trustees Errors and Omissions Proposal
2. APPL Brochure
3. Government Code reference



# Northern California Cities Self Insurance Fund

APPL JPA Primary Claims  
Made Trustees Errors and  
Omissions

Insurance Proposal  
2023 – 2024

Presented by:

David Evans, Senior Vice President

Jenna Wirkner, Assistant Account Manager

Danny Rettura, Account Manager

Alliant Insurance Services, Inc.

1301 Dove Street, Suite 200

Newport Beach, CA 92660

O 949 756 0271

F 619 699 0907

CA License No. 0C36861

[www.alliant.com](http://www.alliant.com)

## Named Insured / Additional Named Insureds

### Named Insured(s)

Northern California Cities Self Insurance Fund

### Additional Named Insured(s)

None Disclosed

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### 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.

## Line of Coverage

### Primary Claims Made Trustees Errors and Omissions Coverage

	Present Coverage	Proposed Coverage
<b>INSURANCE COMPANY:</b>	Lloyds of London Aspen Syndicate 4711 (100%)	Lloyds of London Aspen Syndicate 4711 (100%)
<b>A.M. BEST RATING:</b>	A (Excellent), Financial Size Category XV (\$2 Billion or greater) as of July 12, 2020 Aspen Syndicate: Not Rated	A (Excellent), Financial Size Category XV (\$2 Billion or greater) as of July 12, 2021 Aspen Syndicate: Not Rated
<b>STANDARD &amp; POOR'S RATING:</b>	A+ (Strong) as of April 23, 2007 Aspen Syndicate: Not Rated	A+ (Strong) as of April 23, 2007 Aspen Syndicate: Not Rated
<b>CALIFORNIA STATUS:</b>	Non-Admitted	Non-Admitted
<b>COVERAGE TERM:</b>	July 1, 2022 to July 1, 2023	July 1, 2023 to July 1, 2024
<b>RETROACTIVE DATE:</b>	July 1, 2022	July 1, 2022
<b>COVERAGE:</b>	Primary Claims Made Trustees Errors and Omissions	Primary Claims Made Trustees Errors and Omissions
<b>LIMIT:</b>	\$1,000,000 Any One Claim including Claims Expenses per Individual Organization. \$1,000,000 In the Aggregate including Claims Expenses Included in limit Breach of Confidentiality Included in limit Libel and Slander	\$1,000,000 Any One Claim including Claims Expenses per Individual Organization. \$1,000,000 In the Aggregate including Claims Expenses Included in limit Breach of Confidentiality Included in limit Libel and Slander

	Present Coverage		Proposed Coverage	
<b>EXTENSIONS OF COVERAGE:</b> (Including but not limited to)	\$1,000,000	One Direct Reinstatement*	\$1,000,000	One Direct Reinstatement*
*Subject to an additional premium equal to 100% of the annual premium	\$100,000	Additional Defense Limit	\$100,000	Additional Defense Limit
**Sublimits are a part of and not in addition to the overall policy limit	\$100,000	Loss of Documents Sublimit**	\$100,000	Loss of Documents Sublimit**
	\$1,000,000	Employment Practices Violation Sublimit** Any one claim including Claims Expenses / Aggregate	\$1,000,00	Employment Practices Violation Sublimit** Any one claim including Claims Expenses/ Aggregate
<b>DEDUCTIBLES:</b>	\$25,000	Any one claim including Claims Expenses	\$25,000	Any one claim including Claims Expenses
The Deductibles only apply to Loss incurred by the Organization or for which the Insured Individual is Indemnifiable. For Losses which the Individual Insured is not Indemnifiable by the Organization Nil Deductible(s) shall apply.	\$25,000	Employment Practices Violation/Aggregate	\$25,000	Employment Practices Violation/Aggregate
<b>ENDORSEMENTS AND EXCLUSIONS:</b> (Including but not limited to)	<ul style="list-style-type: none"> <li>• Fraud, dishonesty or criminal acts or omissions Exclusion</li> <li>• Actual or alleged failure by any Insured to make an accounting or profit and/or surplus Exclusion</li> <li>• Actual or alleged excessive or unwarranted fees or charges Exclusion</li> <li>• Domestic Partner Coverage Extension</li> <li>• Service of Suit</li> <li>• Innocent Insured – Coverage denials caused by one insured shall not affect coverage for the innocent insureds.</li> <li>• Sanction Limitation and Exclusion Clause – LMA3100</li> <li>• Lloyd’s Privacy Policy Statement – LSW1135B</li> <li>• LMA 5471 – Cyber Risks Endorsement (Affirmative cover)</li> <li>• Small Additional Or Return Premiums Clause (U.S.A) (NMA 1168)</li> </ul>		<ul style="list-style-type: none"> <li>• Same as expiring</li> </ul>	

	Present Coverage	Proposed Coverage
	<ul style="list-style-type: none"> <li>Complaints notice</li> </ul>	
<b>DEFENSE INSIDE/OUTSIDE THE LIMIT:</b>	Inside the Limits except for the additional defense limit	Inside the Limits except for the additional defense limit
<b>WHO HAS THE DUTY TO DEFEND:</b>	Insurer	Insurer
<b>ANNUAL COST:</b>	\$17,500.00 Annual Premium \$ 525.00 Surplus Lines Tax (3%) \$ 43.75 Service Fee (.25%) \$18,068.75 Total Annual Cost	\$17,500.00 Annual Premium \$ 525.00 Surplus Lines Tax (3%) \$ 31.50 Service Fee (.18%) \$18,056.50 Total Annual Cost
<b>TERRORISM:</b>	1% of Allocated Premium included in Premium shown herein	1% of Allocated Premium included in Premium shown herein
	<p><b>IMPORTANT NOTICE:</b> THE NONADMITTED &amp; REINSURANCE REFORM ACT (NRRRA) GOES INTO EFFECT ON JULY 21, 2011. ACCORDINGLY, SURPLUS LINES TAX RATES AND REGULATIONS ARE SUBJECT TO CHANGE WHICH COULD RESULT IN AN INCREASE OR DECREASE OF THE TOTAL SURPLUS LINES TAXES AND/OR FEES OWED ON THIS PLACEMENT. IF A CHANGE IS REQUIRED, WE WILL PROMPTLY NOTIFY YOU. ANY ADDITIONAL TAXES AND/OR FEES OWED MUST BE PROMPTLY REMITTED TO ALLIANT INSURANCE SERVICES, INC</p>	<p><b>IMPORTANT NOTICE:</b> THE NONADMITTED &amp; REINSURANCE REFORM ACT (NRRRA) GOES INTO EFFECT ON JULY 21, 2011. ACCORDINGLY, SURPLUS LINES TAX RATES AND REGULATIONS ARE SUBJECT TO CHANGE WHICH COULD RESULT IN AN INCREASE OR DECREASE OF THE TOTAL SURPLUS LINES TAXES AND/OR FEES OWED ON THIS PLACEMENT. IF A CHANGE IS REQUIRED, WE WILL PROMPTLY NOTIFY YOU. ANY ADDITIONAL TAXES AND/OR FEES OWED MUST BE PROMPTLY REMITTED TO ALLIANT INSURANCE SERVICES, INC</p>

	Present Coverage	Proposed Coverage
<b>EXTENDED REPORTING PERIOD:</b>	An optional discovery period is available based on the premium schedule shown here: <ul style="list-style-type: none"> <li>• 1 year for 100% of the total premium paid</li> <li>• 2 years for 150% of the total premium paid</li> <li>• 3 years for 200% of the total premium paid</li> </ul>	An optional discovery period is available based on the premium schedule shown here: <ul style="list-style-type: none"> <li>• 1 year for 100% of the total premium paid</li> <li>• 2 years for 150% of the total premium paid</li> <li>• 3 years for 200% of the total premium paid</li> </ul>
<b>CHOICE OF LAW:</b>	California	California
<b>TERRITORIAL LIMITS:</b> This insurance applies to any Wrongful Act which takes place anywhere in the world provided that Claim is first made against the Insured during the Policy Period (or Discovery Period, if purchased)	Anywhere in the World	Anywhere in the World
<b>BINDING CONDITIONS:</b>	Not applicable	<ul style="list-style-type: none"> <li>• Signed and currently dated, "Request to Bind" page.</li> <li>• Confirmation of No Material Changes since submission</li> <li>• Payment is due to Alliant within 20 days of binding</li> </ul>
<b>PROPOSAL DATE:</b>	Not applicable	June 7, 2023
<b>PROPOSAL VALID UNTIL:</b>	Not applicable	June 30, 2023
<b>CLAIMS REPORTING:</b>	Robert Frey Alliant Insurance Services, Inc. 100 Pine Street, 11 <sup>th</sup> Floor San Francisco, CA 94111-5101 Phone: 415-403-1445 Fax : 415-402-0773 <a href="mailto:rfrey@alliant.com">rfrey@alliant.com</a>	Robert Frey Alliant Insurance Services, Inc. 100 Pine Street, 11 <sup>th</sup> Floor San Francisco, CA 94111-5101 Phone: 415-403-1445 Fax : 415-402-0773 <a href="mailto:rfrey@alliant.com">rfrey@alliant.com</a>

See Disclaimer Page for Important Notices and Acknowledgement

## 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](http://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](http://www.ambest.com). For additional information regarding insurer financial strength ratings visit Standard and Poor's website at [www.standardandpoors.com](http://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.

## New York 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.

## Privacy

At Alliant, one of our top priorities is making sure that the information we have about you is protected and secure. We value our relationship with you and work hard to preserve your privacy and ensure that your preferences are honored. At the same time, the very nature of our relationship may result in Alliant's collecting or sharing certain types of information about you in order to provide the products and services you expect from us. Please take the time to read our full Privacy Policy posted at [www.alliant.com](http://www.alliant.com), and contact your Alliant service team should you have any questions.

## 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.

### NRRA

*(Applicable if the insurance company is non-admitted)*

The Non-Admitted and Reinsurance Reform Act (NRRA) went into effect on July 21, 2011. Accordingly, surplus lines tax rates and regulations are subject to change which could result in an increase or decrease of the total surplus lines taxes and/or fees owed on this placement. If a change is required, we will promptly notify you. Any additional taxes and/or fees must be promptly remitted to Alliant Insurance Services, Inc.

### 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.*

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- Circumstances which may require an increased liability insurance limit.
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- 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.

## Optional Coverages

The following represents a list of insurance coverages that may not be included in this proposal but are optional and may be available with further underwriting information. This list is not inclusive of all coverages and if you have questions contact your Alliant representative. If you would like addition quotes please check Yes/No across from the coverage below, sign and return.

### Target Coverages

	Yes	No
<b>CRIME</b>		
Employee Dishonesty	<input type="checkbox"/>	<input type="checkbox"/>
Computer Fraud	<input type="checkbox"/>	<input type="checkbox"/>
Social Engineering	<input type="checkbox"/>	<input type="checkbox"/>
Increased Limits	<input type="checkbox"/>	<input type="checkbox"/>
<b>CYBER RISK</b>	<input type="checkbox"/>	<input type="checkbox"/>
<b>UMBRELLA / EXCESS LIABILITY</b> (Increased Liability Limits)	<input type="checkbox"/>	<input type="checkbox"/>
Selecting the "Reject All or Accept All" option will override any selections you have made above	<input type="checkbox"/> Reject All <input type="checkbox"/> Accept All for Consideration	

\_\_\_\_\_  
Signature of Authorized Insurance Representative

\_\_\_\_\_  
Date

\_\_\_\_\_  
Title

\_\_\_\_\_  
Printed / Typed Name

## Other Coverage Options

Note some of these coverages may be included with limitations or insured elsewhere. This is a partial listing as you may have additional risks not contemplated here which are unique to your organization.

- Business Income/Extra Expense
- Earthquake
- Employed Lawyers
- Employee Benefits Liability
- Equipment Breakdown
- Food Borne Illness
- Foreign Insurance
- Garagekeepers Liability
- Hired Auto Physical Damage
- Kidnap & Ransom
- Law Enforcement Liability
- Media and Publishers Liability
- Network Security / Privacy Liability and Internet Media Liability
- Non-Owned & Hired Automobile Liability
- Pollution Liability
- Owned/Non-Owned Aircraft
- Owned Watercraft
- Property in Transit
- Property of Others (Clients, Employees, Other)
- Special Events Liability
- Spoilage
- Student Accident
- Volunteer Accidental Death & Dismemberment (AD&D)
- Workers Compensation & Employers Liability
- Workplace Violence

## Glossary of Insurance Terms

Below are links to assist you in understanding the insurance terms you may find within your insurance policies:

<http://insurancecommunityuniversity.com/university-resources/insurance-glossary-free>

<http://www.ambest.com/resource/glossary.html>

<http://www.irmi.com/online/insurance-glossary/default.aspx>

## Request to Bind Coverage

### Northern California Cities Self Insurance Fund

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 Cost
<b>APPL JPA PRIMARY CLAIMS MADE TRUSTEES ERRORS &amp; OMISSIONS</b> Policy Period: July 1, 2023 to July 1, 2024	<input type="checkbox"/>	\$18,056.50

**Did you know that Alliant works with premium financing companies?  
 Are you interested in financing your annual premium?**

Yes, please provide us with a financing quote.

No, we do not wish to finance our premium.

*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 the final carrier approval. The actual terms and conditions of the policy will prevail.**

# ALLIANT PUBLIC POOL LIABILITY PROGRAM (APPL)

Protecting the vision



Your leadership works tirelessly to move your organization forward. Their vision, tenacity, and sense of purpose have propelled you to new levels of success and serve as a roadmap to your future. They are the heart of your organization and must be shielded from liability.

# ALLIANT PUBLIC POOL LIABILITY PROGRAM (APPL)

The Alliant Public Pool Liability Program (APPL) provides liability coverage for the leadership of pooling organizations and similar groups. This best-in-class program covers the governing board, officers, and professional liability exposure of the pool, enabling you to conduct your business unencumbered by the confines of liability exposures.

## COMPREHENSIVE COVERAGE

Alliant Insurance Services designed APPL to address the unique exposures faced by public pool organizations and their governing bodies. This includes claims arising from:

- Failure to buy adequate insurance
  - Claims handling errors and omissions
  - Board member versus board member actions
  - Member dispute over coverage
  - Member dispute over withdrawal
  - Employment practices arising from a pool employee
  - Non-compliance with statutes/governing documents
  - Unfair claims practices
- We have created a proprietary policy form that will respond to your exposure as it exists. This important coverage is integral to organizations of all sizes. In fact, even pooling organizations with no staff and third-party contracts face a liability exposure simply because they exist.

## ELIGIBLE ENTITIES

APPL was designed with the flexibility to cover a broad range of entities. Furthermore, our long-standing experience servicing public sector clients and our high level of sophistication enables us to customize programs to meet the specific needs of the entities we serve. Eligible entities include:

- Risk-sharing pools
- Joint powers authorities (JPAs)
- Joint insurance funds (JIFs)
- Insurance trusts
- Inter-local agreements
- Self-insurance groups (SIGs)
- Group purchasing programs Not-for-profit group captives



## PROGRAM FEATURES

APPL's broad range of program features ensures that your entity will receive extensive protection from the myriad liabilities facing both its leadership and its mission, including:

- Basic program limits of \$5 million with flexible deductible options
- Employment practices liability insurance available if organization has employees
- Coverage limits in excess of \$5 million available
- Sub-limits available for the following:
  - Employment practices violation
  - Additional defense limit
  - Loss of documents
  - Breach of confidentiality extension
  - Libel and slander
  - Fidelity and dishonesty
- A.M. Best "A" rating with full financial security of Lloyd's

## ALLIANT INSURANCE SERVICES: THE PARTNER YOU DESERVE.

With a history dating back to 1925, Alliant Insurance Services is one of the nation's leading distributors of diversified insurance products and services. Operating through a national network of offices, Alliant provides property and casualty, workers' compensation, employee benefits, surety, and financial products and services to more than 26,000 clients nationwide.

[www.alliant.com](http://www.alliant.com)



Code:

Section:



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**GOVERNMENT CODE - GOV**

**TITLE 1. GENERAL [100 - 7931.000]** ( Title 1 enacted by Stats. 1943, Ch. 134. )

**DIVISION 3.6. CLAIMS AND ACTIONS AGAINST PUBLIC ENTITIES AND PUBLIC EMPLOYEES [810 - 998.3]** ( Division 3.6 added by Stats. 1963, Ch. 1681. )

**PART 7. DEFENSE OF PUBLIC EMPLOYEES [995 - 996.6]** ( Part 7 added by Stats. 1963, Ch. 1683, Sec. 16. )

**995.** Except as otherwise provided in Sections 995.2 and 995.4, upon request of an employee or former employee, a public entity shall provide for the defense of any civil action or proceeding brought against him, in his official or individual capacity or both, on account of an act or omission in the scope of his employment as an employee of the public entity.

For the purposes of this part, a cross-action, counterclaim or cross-complaint against an employee or former employee shall be deemed to be a civil action or proceeding brought against him.

(Added by Stats. 1963, Ch. 1683, Sec. 16.)

**995.2.** (a) A public entity may refuse to provide for the defense of a civil action or proceeding brought against an employee or former employee if the public entity determines any of the following:

- (1) The act or omission was not within the scope of his or her employment.
- (2) He or she acted or failed to act because of actual fraud, corruption, or actual malice.
- (3) The defense of the action or proceeding by the public entity would create a specific conflict of interest between

the public entity and the employee or former employee. For the purposes of this section, "specific conflict of interest" means a conflict of interest or an adverse or pecuniary interest, as specified by statute or by a rule or regulation of the public entity.

(b) If an employee or former employee requests in writing that the public entity, through its designated legal counsel, provide for a defense, the public entity shall, within 20 days, inform the employee or former employee whether it will or will not provide a defense, and the reason for the refusal to provide a defense.

(c) If an actual and specific conflict of interest becomes apparent subsequent to the 20-day period following the employee's written request for defense, nothing herein shall prevent the public entity from refusing to provide further defense to the employee. The public entity shall inform the employee of the reason for the refusal to provide further defense.

*(Amended by Stats. 1982, Ch. 1046, Sec. 1.)*

**995.3.** (a) If a state employee provides his or her own defense against an action brought for an alleged violation of Section 8547.3, and if it is established that no violation of Section 8547.3 occurred, the public entity shall reimburse the employee for any costs incurred in the defense.

(b) A public entity which does provide for the defense of a state employee charged with a violation of Section 8547.3 shall reserve all rights to be reimbursed for any costs incurred in that defense. If a state employee is found to have violated Section 8547.3, he or she is liable for all defense costs and shall reimburse the public entity for those costs.

*(Amended by Stats. 1995, Ch. 277, Sec. 1. Effective January 1, 1996.)*

**995.4.** A public entity may, but is not required to, provide for the defense of:

(a) An action or proceeding brought by the public entity to remove, suspend or otherwise penalize its own employee or former employee, or an appeal to a court from an administrative proceeding by the public entity to remove, suspend or otherwise penalize its own employee or former employee.

(b) An action or proceeding brought by the public entity against its own employee or former employee as an individual and not in his official capacity, or an appeal therefrom.

*(Added by Stats. 1963, Ch. 1683, Sec. 16.)*

**995.6.** A public entity is not required to provide for the defense of an administrative proceeding brought against an employee or former employee, but a public entity may provide for the defense of an administrative proceeding

brought against an employee or former employee if:

(a) The administrative proceeding is brought on account of an act or omission in the scope of his employment as an employee of the public entity; and

(b) The public entity determines that such defense would be in the best interests of the public entity and that the employee or former employee acted, or failed to act, in good faith, without actual malice and in the apparent interests of the public entity.

*(Added by Stats. 1963, Ch. 1683, Sec. 16.)*

**995.8.** A public entity is not required to provide for the defense of a criminal action or proceeding (including a proceeding to remove an officer under Sections 3060 to 3073, inclusive, of the Government Code) brought against an employee or former employee, but a public entity may provide for the defense of a criminal action or proceeding (including a proceeding to remove an officer under Sections 3060 to 3073, inclusive, of the Government Code) brought against an employee or former employee if:

(a) The criminal action or proceeding is brought on account of an act or omission in the scope of his employment as an employee of the public entity; and

(b) The public entity determines that such defense would be in the best interests of the public entity and that the employee or former employee acted, or failed to act, in good faith, without actual malice and in the apparent interests of the public entity.

*(Added by Stats. 1963, Ch. 1683, Sec. 16.)*

**995.9.** Notwithstanding any other provision of law, upon a request made in writing to a public entity, the public entity may defend or indemnify or defend and indemnify any witness who has testified on behalf of the public entity in any criminal, civil, or administrative action. The decision of the public entity to defend or indemnify or defend and indemnify such a witness shall rest within the sound discretion of the public entity and may be based on any relevant factors, including, but not limited to, whether the provision of defense or indemnity would serve the public interest. The public entity may defend or indemnify or defend and indemnify the witness only if it is determined by the public entity that the action being brought against the witness is based directly upon the conduct which the public entity requested of the witness related to the witness' testimony or provision of evidence. The public entity has the discretion to provide a defense alone apart from indemnity, and the public entity may offer to defend or indemnify or defend and indemnify while reserving all rights to subsequently withdraw these offers upon reasonable notice.

Neither defense nor indemnification shall be provided if the testimony giving rise to the action against the witness was false in any material respect, or was otherwise not given by the witness with a good faith belief in its truth; nor shall representation or indemnification under this section be offered or promised unless the action has been commenced and the witness has requested the public entity to act for the witness' benefit under this section. The public entity shall not be liable for indemnification of a defendant witness for punitive damages awarded to the plaintiff in such an action. If the plaintiff prevails in a claim for punitive damages in an action defended at the expense of the public entity, the defendant shall be liable to the public entity for the full costs incurred by the public entity in providing representation to the defendant witness.

*(Added by Stats. 1995, Ch. 799, Sec. 2. Effective January 1, 1996.)*

**996.** A public entity may provide for a defense pursuant to this part by its own attorney or by employing other counsel for this purpose or by purchasing insurance which requires that the insurer provide the defense. All of the expenses of providing a defense pursuant to this part are proper charges against a public entity. A public entity has no right to recover such expenses from the employee or former employee defended.

*(Added by Stats. 1963, Ch. 1683, Sec. 16.)*

**996.4.** If after request a public entity fails or refuses to provide an employee or former employee with a defense against a civil action or proceeding brought against him and the employee retains his own counsel to defend the action or proceeding, he is entitled to recover from the public entity such reasonable attorney's fees, costs and expenses as are necessarily incurred by him in defending the action or proceeding if the action or proceeding arose out of an act or omission in the scope of his employment as an employee of the public entity, but he is not entitled to such reimbursement if the public entity establishes (a) that he acted or failed to act because of actual fraud, corruption or actual malice, or (b) that the action or proceeding is one described in Section 995.4.

Nothing in this section shall be construed to deprive an employee or former employee of the right to petition for a writ of mandate to compel the public entity or the governing body or an employee thereof to perform the duties imposed by this part.

*(Added by Stats. 1963, Ch. 1683, Sec. 16.)*

**996.6.** The rights of an employee or former employee under this part are in addition to and not in lieu of any rights he may have under any contract or under any other enactment providing for his defense.

*(Added by Stats. 1963, Ch. 1683, Sec. 16.)*



**Northern California Cities Self Insurance Fund  
Board of Directors Meeting  
June 22, 2023**

**Agenda Item H.6.**

**FY 23/24 NCCSIF ADMINISTRATIVE AND  
GROUP PURCHASE PROGRAM BUDGET**

**ACTION ITEM**

**ISSUE:** The Executive Committee reviews and recommends to the Board the budget for the next fiscal year. Attached is the final budget for review and discussion. The Administrative Costs are discussed in more detail below.

**Administrative Expenses**

- Lexipol Grant Finder – new addition for contract fee of \$18,000, split evenly between the Liability and Workers’ Compensation Programs.
- Claim Audits - Every year either the Liability or Workers’ Compensation claims are audited. The Liability Claims audit was budgeted at \$7,500 for FY 21/22. The Workers’ Compensation Claims audit is budgeted at \$15,000 based on last audit.
- Actuarial Services are increasing by \$820 (5.9%) per current service agreement.
- Accounting Services are expected to increase \$25,962 (22.9%), including software licensing, per current contract.
- Sedgwick’s Risk Control services are increasing 3.3%, or \$5,840, based on the renewal contract, and the Lexipol renewal is increasing 3%, or \$4,264.
- State Funding/Fraud Assessment has been estimated at \$325,000 (-8.5%) based on the experience of the last two years (\$345,404 in FY 20/21 and \$235,274 in FY 21/22). This is hard to predict as it is based on the amount of indemnity payments during the year.
- The Program Administration and Brokerage Fee is increasing by \$11,745 (3.3%) per the terms of the current agreement.

**RECOMMENDATION:** Review and recommend to Board as presented or provide direction

**FISCAL IMPACT:** Total administrative expenses are estimated to be \$2,803,103 an increase of \$185,712 (7.1%) over FY 22/23. A small amount of surplus offset may be available to reduce the funding, to be determined as we get closer to the fiscal year end.

**BACKGROUND:** The administration budget is presented as a separate item for approval with most expenses allocated evenly between the Liability and Worker’s Compensation programs.

**ATTACHMENT(S):** Draft FY 23/24 NCCSIF Admin Budget as of 6/15/23

**NORTHERN CALIFORNIA CITIES SELF INSURANCE FUND**

**ADMIN BUDGET - Draft 6-15-23 For BOD**

July 1, 2023 to June 30, 2024

		WORK COMP	LIABILITY	GROUP PURCHASE	FY 23/24 TOTAL	FY 22/23 TOTAL	\$ CHANGE	% CHANGE
<b>REVENUES</b>								
Est	WC Program Banking Layer	\$6,892,000			\$6,892,000	\$7,476,000	(\$584,000)	-8%
Est	WC Program Shared Layer	\$4,272,000			\$4,272,000	\$4,207,000	\$65,000	2%
Est	WC Program Admin Expense	\$1,976,402			\$1,976,402	\$974,923	\$1,001,480	103%
Est	Excess WC Coverage (PRISM)	\$2,806,837			\$2,806,837	\$2,175,514	\$631,323	29%
Est	Liability Program Banking Layer		\$2,468,000		\$2,468,000	\$2,662,000	(\$194,000)	-7%
Est	Liability Program Shared Layer		\$4,778,000		\$4,778,000	\$3,728,000	\$1,050,000	28%
Est	Liability Program Admin Expense		\$831,700		\$831,700	\$506,468	\$325,232	64%
Est	Excess Liability Coverage (CJPRMA)		\$5,827,241		\$5,827,241	\$4,822,202	\$1,005,040	21%
Est	Group Purchase Property Coverage (APIP)			\$7,189,505	\$7,189,505	\$5,165,132	\$2,024,373	39%
Est	Group Purchase Crime Coverage (ACIP)			\$52,103	\$52,103	\$54,845	(\$2,742)	-5%
Est	Group Purchase Coverage (ADWRP)				\$17,869	\$13,342	\$4,527	34%
Est	Pass through Cost - Lexipol Fire Manuals				\$35,304	\$33,368	\$1,937	6%
N/A	Pass through Cost - Appraisal Services			N/A	N/A	N/A		
Est	Pass through Cost - Drone Coverage				N/A	N/A		
	<b>Total Revenues</b>	<b>\$15,947,239</b>	<b>\$13,904,941</b>	<b>\$7,241,608</b>	<b>\$37,146,962</b>	<b>\$31,818,793</b>		
<b>EXPENSES</b>								
		WORK COMP	LIABILITY		FY 23/24 TOTAL	FY 22/23 TOTAL	\$ CHANGE	% CHANGE
<b>Administrative Expenses:</b>								
<b>Consultants</b>								
52101	Claims Audit		\$8,500		\$8,500	\$15,000	(\$6,500)	-43.3%
52102	Financial Audit	\$14,125	\$14,125		\$28,250	\$28,250	\$0	0.0%
52103	Legal Services	\$2,000	\$15,000		\$17,000	\$17,000	\$0	0.0%
52104	Actuarial Review	\$6,500	\$8,500		\$15,000	\$14,620	\$380	2.6%
52105	Computer Services				N/A	N/A	N/A	N/A
52106	CAJPA Accreditation (every 3 years; 2024)	\$ 3,000	\$ 3,000		\$6,000	N/A	N/A	N/A
52109	Misc. Consulting/Contingency	\$2,500	\$2,500		\$5,000	\$5,000	\$0	0.0%
TBD	Lexipol Grant Finder Services	\$9,000	\$9,000			N/A		
	<b>Total Consultant Expenses</b>	<b>\$37,125</b>	<b>\$60,625</b>		<b>\$97,750</b>	<b>\$79,050</b>	<b>\$18,700</b>	<b>23.7%</b>

Next appraisal in 2023

Biannual GL audit is less expensive than WC

Per engagement letter including 6/30 Updates

Moved as part of Accounting Services

Last paid Jan 2021, budget for 2023/2024

Pending BOD approval

**NORTHERN CALIFORNIA CITIES SELF INSURANCE FUND**

**ADMIN BUDGET - Draft 6-15-23 For BOD**

July 1, 2023 to June 30, 2024

		WORK COMP	LIABILITY	GROUP PURCHASE	FY 23/24 TOTAL	FY 22/23 TOTAL	\$ CHANGE	% CHANGE	
<b>Safety Services:</b>									
52204	Risk Control Services Agreement	\$92,160	\$92,160		\$184,320	\$184,320	\$0	0.0%	Per 2022 to 2025 contract
52201	Outside Training & Safety Award	\$15,000	\$15,000		\$30,000	\$30,000	\$0	0.0%	Including \$10k for safety award here
52202	Risk Mgmt Comm Mtg Expense	\$750	\$750		\$1,500	\$1,500	\$0	0.0%	
52207	Member Training and Risk Management	\$50,000	\$38,000		\$88,000	\$88,000	\$0	0.0%	\$4,000 per member annual allocation for training/conferences
52208	Lexipol Police Manual Updates & DTBs	\$150,796			\$150,796	\$146,404	\$4,392	3.0%	3% increase
52209	Police Risk Management Funds	\$25,000	\$25,000		\$50,000	\$50,000	\$0	0.0%	Pending approval
	<b>Total Safety Services Expenses</b>	<b>\$333,706</b>	<b>\$170,910</b>		<b>\$504,616</b>	<b>\$500,224</b>	<b>\$4,392</b>	<b>0.9%</b>	
<b>Claims Administration</b>									
52302	Claims Administration Fee (Reports, etc.) Annual	\$17,500	\$0		\$17,500	\$0	\$17,500		Additional \$5,000 for member RIMS access
52303	Claims Adjustment Fee*	\$950,000	\$ 297,000		\$1,247,000	\$1,141,000	\$106,000	9.3%	Moving from actuary report to admin budget
52304	State Funding/Fraud Assessment	\$350,000			\$350,000	\$325,000	\$25,000	7.7%	Actual 22/23= \$336,833
	<b>Total Claims Administration Expenses</b>	<b>\$1,317,500</b>	<b>\$297,000</b>		<b>\$1,614,500</b>	<b>\$1,466,000</b>	<b>\$148,500</b>	<b>10.1%</b>	
<b>Program Administration</b>									
52401	Program Administration and Brokerage Fee	\$175,113	\$210,136		\$385,249	\$373,123	\$12,126	3.2%	Per 2019-24 contract
52403	Accounting Services	\$70,251	\$70,251		\$140,502	\$139,452	\$1,050	0.8%	Per 2022-25 contract + software
	<b>Total Program Administration Expenses</b>	<b>\$245,364</b>	<b>\$280,387</b>		<b>\$525,751</b>	<b>\$512,575</b>	<b>\$13,176</b>	<b>2.6%</b>	
<b>Board Expenses</b>									
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 January 2020)	\$4,000	\$4,000		\$8,000	\$8,000	\$0	0.0%	Includes Board Training Day in December
52506	Trustee's E&O Coverage (APPL)	\$9,028	\$9,028			\$18,057			Coverage approved 7/1/22
52504	Association Memberships (PARMA, CAJPA, AGRIP)	\$2,500	\$2,500		\$5,000	\$5,000	\$0	0.0%	21 AGRIP membership increased by 10%
	<b>Total Board Expenses</b>	<b>\$22,778</b>	<b>\$22,778</b>		<b>\$45,557</b>	<b>\$45,570</b>	<b>(\$14)</b>	<b>0.0%</b>	
<b>OTHER Administration Expenses</b> (Not identified with above budget line items)									
52000	Administrative Expense - Website Upgrade	\$5,000	\$5,000		\$0	\$0	\$0	0.0%	One-time charge for refresh, ADA & security
52001	Administration Expense - Other	\$0	\$0		\$0	\$0	\$0	0.0%	
52900	Member Identity Theft Protection	\$14,929	0		\$14,929	\$13,972	\$957	6.9%	
	<b>Total Other Admin</b>	<b>\$19,929</b>	<b>\$0</b>		<b>\$14,929</b>	<b>\$13,972</b>	<b>\$957</b>	<b>0.0%</b>	
	<b>Total Admin Expenses</b>	<b>\$1,976,402</b>	<b>\$831,700</b>		<b>\$2,803,103</b>	<b>\$2,617,391</b>	<b>\$185,712</b>	<b>7.1%</b>	

\* FY 22/23 - WC of \$844,000 included in Banking Layer ULAE Funding. GL of \$297,000 included in Banking Layer ULAE Funding.

FY 23/24 - Including claims admin in the admin budget rather than in the actuary projections



**Northern California Cities Self Insurance Fund  
Board of Directors Meeting  
June 22, 2023**

**Agenda Item H.7.a.**

**ADOPTION OF FY 23/24 LIABILITY PROGRAM BUDGET**

**ACTION ITEM**

**ISSUE:** At the last Board meeting members approved preliminary program calculations based on actuarial projections at the 80% Confidence Level (CL). The Board also agreed to fund the program based on a \$1,00,000 SIR with CJPRMA, an increase from the current \$750,000 SIR. This move cuts the surcharge levied on NCC in half, from \$1,059,498 to \$529,749, resulting in a 21% increase in CJPRMA funding.

Marketing efforts for reinsurance have been more competitive this year with the addition of Safety National, replacing Munich as the lead insurer, resulting in an increase of 14% versus the expected 30%. Given this result the estimated premium of \$5,729,867 was expected to decrease but an increase in member payroll in the last quarter increased the total to \$5,297,492 + surcharge.

The attached funding exhibit reflects the latest estimate with the previously approved *variable* premium cap of 40%. The cap varies by member with funding increases over 40% to make sure they contribute at least 50% of their estimated Banking Layer funding. The \$171,488 reduced from the four capped members' funding is not being reallocated to other members, as it has in the past. Members who are capped may use an Banking Layer assessment as a credit to their funding if desired.

**RECOMMENDATION:** Review and approve funding with a 40% variable cap as presented or revised.

**FISCAL IMPACT:** Total deposit is estimated at \$13,649,332, an increase of 21%, including an increase in payroll of 5%, for a net 16% increase over expiring.

**BACKGROUND:** The excess liability insurance market for public entities, particularly those with police departments, has continued to be extremely volatile, with increasing rates and retentions as well as coverage restrictions. CJPRMA has experienced their share of claims that have exceeded their retention and impacted the reinsurance layers, and the current reinsurance market reflects that reality. CJPRMA also greatly increased their underlying rates in FY 21/22 due to a change in their funding formula to put more emphasis on recent experience.

**ATTACHMENTS:**

1. Final FY 23/24 Liability Deposit Calculations at the 80% CL, with 40% Variable Cap
2. Liability Program Funding Changes FY 22/23 to FY 23/24

FY 23/24 NCCSIF General Liability Funding Allocation

80% Confidence Level

Total Admin Expense = \$831,700

A	B	C	D	E	F	G	H
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
<b>Member</b>	<b>2022 Calendar Year Payroll (DE 9)</b>	<b>BANKING LAYER \$0 to \$50K (*Folsom \$0 to \$100K)</b>	<b>SHARED LAYER \$50K to \$500K at 80% CL</b>	<b>CJPRMA EXCESS LAYER \$500k to \$40M</b>	<b>ADMIN EXPENSE 50%</b>	<b>ADMIN EXPENSE 50%</b>	<b>FY 23/24 TOTAL DEPOSIT 80% CL</b>
Rate/Amount	Exposure Base	\$2,468,000	\$4,778,000	\$5,827,241	\$415,850	\$415,850	\$13,904,941
Anderson	\$6,541,072	\$89,429	\$158,508	\$168,420	\$13,100	\$21,887	\$451,344
Auburn	\$8,423,711	\$107,312	\$211,084	\$224,674	\$16,870	\$21,887	\$581,827
Colusa	\$2,727,998	\$51,131	\$86,048	\$93,257	\$5,463	\$21,887	\$257,785
Corning	\$3,839,715	\$41,668	\$108,236	\$107,493	\$7,690	\$21,887	\$286,974
Dixon	\$10,986,438	\$121,121	\$275,608	\$292,099	\$22,002	\$21,887	\$732,717
Elk Grove							
Folsom	\$46,924,720	\$534,737	\$815,242	\$1,348,360	\$93,974	\$21,887	\$2,814,201
Galt	\$12,567,705	\$73,744	\$261,834	\$301,264	\$25,169	\$21,887	\$683,897
Gridley	\$4,090,374	\$99,096	\$150,626	\$163,044	\$8,192	\$21,887	\$442,844
Ione	\$1,777,009	\$22,336	\$51,161	\$50,154	\$3,559	\$21,887	\$149,097
Jackson	\$3,198,647	\$46,100	\$92,632	\$97,724	\$6,406	\$21,887	\$264,749
Lincoln	\$19,059,669	\$237,211	\$441,412	\$517,881	\$38,170	\$21,887	\$1,256,561
Marysville	\$5,642,047	\$118,255	\$155,216	\$181,315	\$11,299	\$21,887	\$487,971
Nevada City							
Oroville	\$6,523,964	\$133,314	\$232,889	\$240,225	\$13,065	\$21,887	\$641,380
Paradise	\$6,675,462	\$36,307	\$137,985	\$134,079	\$13,369	\$21,887	\$343,626
Placerville							
Red Bluff	\$7,889,648	\$107,490	\$209,091	\$227,022	\$15,800	\$21,887	\$581,289
Rio Vista	\$4,229,834	\$131,354	\$178,149	\$192,557	\$8,471	\$21,887	\$532,417
Rocklin	\$24,719,170	\$208,775	\$534,851	\$647,436	\$49,504	\$21,887	\$1,462,453
Willows	\$1,045,554	\$46,434	\$41,195	\$60,110	\$2,094	\$21,887	\$171,719
Yuba City	\$30,785,671	\$262,189	\$636,233	\$780,128	\$61,653	\$21,887	\$1,762,090
<b>Total:</b>	<b>\$207,648,408</b>	<b>\$2,468,000</b>	<b>\$4,778,000</b>	<b>\$5,827,241</b>	<b>\$415,850</b>	<b>\$415,850</b>	<b>\$13,904,941</b>

Actuary/Verification \$ 207,648,408 \$2,468,000 \$4,778,000  
 \$3.49 \$ 2.81

FY 23/24 NCCSIF General Liability Funding Allocation

A	I	J	K			L	M		N	
Formula/Allocation		H-I	J/I			H + Member % of Total Uncapped Payroll X Capped Amount	(L-I)/I		H-L	
Member	Total FY 22/23 Deposit With Variable* Cap of 40%	\$ Change Overall	% Change Overall	2022 Payroll Increase from 2021	Net % Increase	Total FY 23/24 Deposit With Variable Cap of 40%*	% Change After Cap	Net % Increase	Amount Capped - NOT Redistributed	Rate Per \$100
Rate/Amount									4 Capped	
Anderson	\$271,983	\$179,361	66%	39%	27%	\$451,344	66%	27%		\$ 6.90
Auburn	\$708,817	-\$126,990	-18%	17%	-35%	\$581,827	-18%	-35%		\$ 6.91
Colusa	\$237,549	\$20,236	9%	-5%	14%	\$257,785	9%	14%		\$ 9.45
Corning	\$227,689	\$59,285	26%	8%	18%	\$286,974	26%	18%		\$ 7.47
Dixon	\$433,049	\$299,668	69%	6%	63%	\$666,895	54%	48%	\$65,821	\$ 6.07
Elk Grove										
Folsom	\$2,369,525	\$444,677	19%	-5%	23%	\$2,814,201	19%	23%		\$ 6.00
Galt	\$646,059	\$37,838	6%	8%	-2%	\$683,897	6%	-2%		\$ 5.44
Gridley	\$291,269	\$151,576	52%	9%	43%	\$433,990	49%	40%	\$8,854	\$ 10.61
Ione	\$109,320	\$39,777	36%	2%	34%	\$149,097	36%	34%		\$ 8.39
Jackson	\$170,201	\$94,547	56%	-1%	56%	\$238,282	40%	41%	\$26,467	\$ 7.45
Lincoln	\$1,070,034	\$186,527	17%	14%	4%	\$1,256,561	17%	4%		\$ 6.59
Marysville	\$437,198	\$50,773	12%	16%	-5%	\$487,971	12%	-5%		\$ 8.65
Nevada City										
Oroville	\$427,741	\$213,639	50%	-8%	58%	\$571,034	34%	42%	\$70,346	\$ 8.75
Paradise	\$283,856	\$59,770	21%	19%	2%	\$343,626	21%	2%		\$ 5.15
Placerville										
Red Bluff	\$488,723	\$92,567	19%	13%	6%	\$581,289	19%	6%		\$ 7.37
Rio Vista	\$417,949	\$114,467	27%	4%	23%	\$532,417	27%	23%		\$ 12.59
Rocklin	\$1,155,668	\$306,785	27%	5%	22%	\$1,462,453	27%	22%		\$ 5.92
Willows	\$169,713	\$2,006	1%	15%	-14%	\$171,719	1%	-14%		\$ 16.42
Yuba City	\$1,476,321	\$285,769	19%	6%	13%	\$1,762,090	19%	13%		\$ 5.72
<b>Total:</b>	<b>\$11,392,664</b>	<b>\$2,512,277</b>	<b>22%</b>	<b>5%</b>	<b>17%</b>	<b>\$13,733,453</b>	<b>21%</b>		<b>\$ 171,488</b>	<b>\$ 6.61</b>

Actuary/Verification

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

FY 23/24 NCCSIF General Liability Funding Allocation

A				
Formula/Allocation				
Member	Banking Layer Amount After Cap	Banking Layer Assessment	Total Banking Contribution	Minimum Banking Contribution 50%
Rate/Amount				
Anderson				
Auburn				
Colusa				
Corning				
Dixon	\$55,299	\$61,387	\$116,686	\$60,560
Elk Grove				
Folsom				
Galt				
Gridley				
Ione				
Jackson	\$19,633	\$17,658	\$37,291	\$23,050
Lincoln				
Marysville				
Nevada City				
Oroville	\$62,968	\$72,941	\$135,909	\$66,657
Paradise				
Placerville				
Red Bluff				
Rio Vista				
Rocklin				
Willows				
Yuba City				
<b>Total:</b>				

Actuary/Verification

**FY 23/24 NCCSIF Liability Banking Layer & Excess Allocation Calculations**

Losses within Banking Layer - \$0 to \$50,000

Folsom Losses \$0 to \$100,000

Member	Losses					Grand Total	Total/5	% Total	(A)	(B)
	2017 - 2018	2018 - 2019	2019 - 2020	2020 - 2021	2021 - 2022		5-Year	% of 5-Year	Allocation	Allocation
							Grand Total	Average	0.75	0.25
City of Anderson	\$ 9,518	\$ 101,015	\$ 50,697	\$ 58,068	\$ 53,453	\$ 272,752	\$ 54,550	3.99%	2.99%	1.00%
City of Auburn	\$ 14,824	\$ 160,574	\$ 65	\$ 134,890	\$ 3,702	\$ 314,054	\$ 62,811	4.59%	3.45%	1.15%
City of Colusa	\$ 94,766	\$ 9,847	\$ 360	\$ 2,000	\$ 50,752	\$ 157,725	\$ 31,545	2.31%	1.73%	0.58%
City of Corning	\$ 21,601	\$ 4,761	\$ 18,085	\$ 10,611	\$ 55,004	\$ 110,062	\$ 22,012	1.61%	1.21%	0.40%
City of Dixon	\$ 5,461	\$ 2,868	\$ 16,344	\$ 299,458	\$ 7,744	\$ 331,874	\$ 66,375	4.86%	3.64%	1.21%
City of Elk Grove										
City of Folsom	\$ 461,311	\$ 178,929	\$ 54,423	\$ 382,371	\$ 353,692	\$ 1,430,725	\$ 286,145	20.93%	15.70%	5.23%
City of Galt	\$ 32,907	\$ 61,253	\$ 14,600	\$ 13	\$ 20,899	\$ 129,672	\$ 25,934	1.90%	1.42%	0.47%
City of Gridley	\$ 1,053	\$ 60,882	\$ 2,623	\$ 201,502	\$ 50,004	\$ 316,064	\$ 63,213	4.62%	3.47%	1.16%
City of Ione	\$ 12,786	\$ 595	\$ 50,000			\$ 63,380	\$ 12,676	0.93%	0.70%	0.23%
City of Jackson	\$ 3,912		\$ 15,292		\$ 115,002	\$ 134,206	\$ 26,841	1.96%	1.47%	0.49%
City of Lincoln	\$ 170,968	\$ 114,553	\$ 124,366	\$ 104,379	\$ 167,478	\$ 681,744	\$ 136,349	9.97%	7.48%	2.49%
City of Marysville	\$ 41,707	\$ 213,496	\$ 42,687	\$ 81,076	\$ 5,977	\$ 384,943	\$ 76,989	5.63%	4.22%	1.41%
City of Nevada City										
City of Oroville	\$ 27,204	\$ 3,021	\$ 61,846	\$ 163,122	\$ 157,763	\$ 412,957	\$ 82,591	6.04%	4.53%	1.51%
Town of Paradise	\$ 2,585	\$ 18,122	\$ 35,973	\$ 11	\$ 15,506	\$ 72,198	\$ 14,440	1.06%	0.79%	0.26%
City of Placerville										
City of Red Bluff	\$ 64,873	\$ 112,392	\$ 84,031	\$ 51,920	\$ 196	\$ 313,412	\$ 62,682	4.59%	3.44%	1.15%
City of Rio Vista	\$ 16,488	\$ 364,703	\$ 50,601	\$ 825	\$ 152	\$ 432,769	\$ 86,554	6.33%	4.75%	1.58%
City of Rocklin	\$ 142,400	\$ 113,273	\$ 9,752	\$ 170,265	\$ 51,931	\$ 487,621	\$ 97,524	7.13%	5.35%	1.78%
City of Willows		\$ 50,000	\$ 53,301	\$ 50,250	\$ 4,102	\$ 157,653	\$ 31,531	2.31%	1.73%	0.58%
City of Yuba City	\$ 75,602	\$ 206,868	\$ 184,638	\$ 93,458	\$ 71,137	\$ 631,702	\$ 126,340	9.24%	6.93%	2.31%
<b>Grand Total</b>	<b>\$ 1,199,963</b>	<b>\$ 1,777,150</b>	<b>\$ 869,686</b>	<b>\$ 1,804,217</b>	<b>\$ 1,184,496</b>	<b>\$ 6,835,512</b>	<b>\$ 1,367,102</b>	<b>100.00%</b>	<b>75.00%</b>	<b>25.00%</b>

Don't Participate

DE-9 Payroll by Fiscal Year

5-Year Avg.	% P	(C) Distribution	(D) Distribution
FY Payroll	% Total Payroll	0.25	0.75
\$4,607,011	2.52%	0.63%	1.89%
\$6,589,113	3.61%	0.90%	2.71%
\$2,491,331	1.36%	0.34%	1.02%
\$3,510,344	1.92%	0.48%	1.44%
\$9,246,935	5.07%	1.27%	3.80%
\$43,586,121	23.87%	5.97%	17.91%
\$11,429,866	6.26%	1.57%	4.70%
\$3,996,864	2.19%	0.55%	1.64%
\$1,530,750	0.84%	0.21%	0.63%
\$2,887,304	1.58%	0.40%	1.19%
\$15,563,491	8.53%	2.13%	6.39%
\$4,146,839	2.27%	0.57%	1.70%
\$6,358,228	3.48%	0.87%	2.61%
\$4,957,952	2.72%	0.68%	2.04%
\$6,692,902	3.67%	0.92%	2.75%
\$4,190,663	2.30%	0.57%	1.72%
\$22,703,395	12.44%	3.11%	9.33%
\$1,107,374	0.61%	0.15%	0.45%
\$26,963,464	14.77%	3.69%	11.08%
<b>\$182,559,946</b>	<b>100.00%</b>	<b>25.00%</b>	<b>75.00%</b>

FUNDING DISTRIBUTION

Banking Layer Distribution (A)+(C)	80% CL	Excess Insurance Distribution (B)+(D)	\$ 5,297,492 \$ 529,749 \$1M SIR	Funding \$1M SIR Surcharge 10% FY 21/22 80% CL
Total Banking Layer	\$ Banking Layer	CJPRMA Premium Allocation %	\$ CJPRMA Premium	\$ Banking Layer Change
	<b>\$2,468,000</b>		<b>\$5,827,241</b>	\$2,410,000 2%
3.62%	\$89,429	2.89%	\$168,420	\$ 41,419 116%
4.35%	\$107,312	3.86%	\$224,674	\$ 179,829 -40%
2.07%	\$51,131	1.60%	\$93,257	\$ 80,592 -37%
1.69%	\$41,668	1.84%	\$107,493	\$ 29,953 39%
4.91%	\$121,121	5.01%	\$292,099	\$ 33,699 259%
21.67%	\$534,737	23.14%	\$1,348,360	\$ 683,447 -22%
2.99%	\$73,744	5.17%	\$301,264	\$ 127,512 -42%
4.02%	\$99,096	2.80%	\$163,044	\$ 47,514 109%
0.91%	\$22,336	0.86%	\$50,154	\$ 27,412 -19%
1.87%	\$46,100	1.68%	\$97,724	\$ 56,339 -18%
9.61%	\$237,211	8.89%	\$517,881	\$ 178,804 33%
4.79%	\$118,255	3.11%	\$181,315	\$ 103,321 14%
5.40%	\$133,314	4.12%	\$240,225	\$ 68,005 96%
1.47%	\$36,307	2.30%	\$134,079	\$ 81,115 -55%
4.36%	\$107,490	3.90%	\$227,022	\$ 76,942 40%
5.32%	\$131,354	3.30%	\$192,557	\$ 93,805 40%
8.46%	\$208,775	11.11%	\$647,436	\$ 261,381 -20%
1.88%	\$46,434	1.03%	\$60,110	\$ 38,752 20%
10.62%	\$262,189	13.39%	\$780,128	\$ 212,644 23%
<b>100.00%</b>	<b>\$2,468,000</b>	<b>100.00%</b>	<b>\$5,827,241</b>	<b>\$ 2,422,487 2%</b>

**FY 23/24 NCCSIF Liability Shared Layer Calculations**

**Incurred losses \$75,000 excess of \$5,000**

Members	Losses					Total	Member L / Total L % of Total
	2017 - 2018	2018 - 2019	2019 - 2020	2020 - 2021	2021 - 2022	Grand Total	Losses
City of Anderson	\$ 394	\$ 105,000	\$ 75,000	\$ 78,068	\$ 42,951	\$ 301,413	4.4%
City of Auburn	\$ -	\$ 139,487	\$ -	\$ 175,002	\$ -	\$ 314,489	4.6%
City of Colusa	\$ 104,267	\$ 799	\$ -	\$ -	\$ 75,000	\$ 180,066	2.6%
City of Corning	\$ 7,559	\$ -	\$ 12,917	\$ 921	\$ 75,000	\$ 96,398	1.4%
City of Dixon	\$ -	\$ -	\$ 11,344	\$ 340,004	\$ 1,585	\$ 352,933	5.2%
City of Elk Grove							
City of Folsom	\$ 299,066	\$ 106,066	\$ 37,982	\$ 247,558	\$ 232,674	\$ 923,346	13.5%
City of Galt	\$ 8,167	\$ 75,950	\$ 7,500	\$ -	\$ 10,002	\$ 101,619	1.5%
City of Gridley	\$ -	\$ 80,882	\$ -	\$ 240,002	\$ 75,000	\$ 395,884	5.8%
City of Ione	\$ 7,716	\$ -	\$ 75,000			\$ 82,716	1.2%
City of Jackson	\$ -		\$ 10,000		\$ 100,504	\$ 110,504	1.6%
City of Lincoln	\$ 117,988	\$ 112,954	\$ 103,754	\$ 111,459	\$ 146,911	\$ 593,067	8.7%
City of Marysville	\$ 3,292	\$ 300,000	\$ 35,208	\$ 56,907	\$ -	\$ 395,407	5.8%
City of Nevada City							
City of Oroville	\$ 12,704	\$ -	\$ 51,817	\$ 233,122	\$ 206,109	\$ 503,752	7.4%
Town of Paradise	\$ -	\$ 8,790	\$ 30,233	\$ -	\$ 10,002	\$ 49,025	0.7%
City of Placerville							
City of Red Bluff	\$ 47,685	\$ 121,678	\$ 78,272	\$ 37,199	\$ -	\$ 284,834	4.2%
City of Rio Vista	\$ 1,153	\$ 526,569	\$ 75,000	\$ -	\$ -	\$ 602,722	8.8%
City of Rocklin	\$ 171,034	\$ 151,143	\$ -	\$ 239,648	\$ 35,000	\$ 596,825	8.7%
City of Willows		\$ 75,000	\$ 55,000	\$ 60,000	\$ -	\$ 190,000	2.8%
City of Yuba City	\$ 76,709	\$ 265,046	\$ 240,612	\$ 105,634	\$ 86,002	\$ 774,003	11.3%
<b>Grand Total</b>	<b>\$ 857,735</b>	<b>\$ 2,069,364</b>	<b>\$ 899,639</b>	<b>\$ 1,925,524</b>	<b>\$ 1,096,741</b>	<b>\$ 6,849,002</b>	<b>100.0%</b>

Don't Participate

**FY 23/24 NCCSIF Liability Shared Layer Calculations**

**DE-9 Payroll by Fiscal Year**

Member P / Total  
P

Members	Payroll FY 17/18	Payroll FY 18/19	Payroll FY 19/20	Payroll FY 20/21	Payroll FY 21/22	Total Payroll	% of Total Payroll
City of Anderson	\$4,025,742	\$4,404,499	\$4,438,468	\$4,813,829	\$5,352,517	\$23,035,056	2.5%
City of Auburn	\$6,690,773	\$6,365,221	\$7,119,229	\$7,100,929	\$5,669,415	\$32,945,567	3.6%
City of Colusa	\$2,353,497	\$2,351,918	\$2,185,686	\$2,695,178	\$2,870,376	\$12,456,655	1.4%
City of Corning	\$3,293,094	\$3,367,401	\$3,495,780	\$3,530,727	\$3,864,717	\$17,551,719	1.9%
City of Dixon	\$7,927,144	\$8,449,630	\$9,345,169	\$9,987,394	\$10,525,336	\$46,234,674	5.1%
City of Elk Grove							
City of Folsom	\$40,499,509	\$40,283,583	\$44,949,669	\$46,210,238	\$45,987,604	\$217,930,604	23.9%
City of Galt	\$10,932,227	\$11,746,797	\$11,130,178	\$11,290,798	\$12,049,331	\$57,149,332	6.3%
City of Gridley	\$3,919,365	\$4,081,235	\$4,427,265	\$3,686,306	\$3,870,148	\$19,984,318	2.2%
City of Lone	\$1,321,431	\$1,456,911	\$1,416,095	\$1,715,391	\$1,743,922	\$7,653,749	0.8%
City of Jackson	\$2,447,215	\$2,819,222	\$2,972,398	\$2,914,149	\$3,283,536	\$14,436,519	1.6%
City of Lincoln	\$14,185,742	\$14,563,450	\$15,432,311	\$16,029,393	\$17,606,559	\$77,817,455	8.5%
City of Marysville	\$3,374,543	\$3,492,466	\$3,895,515	\$4,707,575	\$5,264,096	\$20,734,196	2.3%
City of Nevada City							
City of Oroville	\$5,201,436	\$6,325,299	\$6,385,486	\$6,808,640	\$7,070,276	\$31,791,138	3.5%
Town of Paradise	\$4,192,847	\$4,638,612	\$4,475,887	\$5,352,522	\$6,129,892	\$24,789,760	2.7%
City of Placerville							
City of Red Bluff	\$6,323,449	\$6,585,305	\$6,179,370	\$6,368,957	\$8,007,429	\$33,464,510	3.7%
City of Rio Vista	\$4,168,147	\$4,429,003	\$4,243,303	\$3,930,654	\$4,182,206	\$20,953,314	2.3%
City of Rocklin	\$21,211,367	\$23,068,572	\$22,580,700	\$23,257,857	\$23,398,478	\$113,516,974	12.4%
City of Willows	\$1,326,967	\$1,202,630	\$1,168,104	\$820,074	\$1,019,093	\$5,536,868	0.6%
City of Yuba City	\$25,194,450	\$26,156,255	\$26,870,952	\$26,666,456	\$29,929,208	\$134,817,320	14.8%
<b>Grand Total</b>	<b>\$168,588,945</b>	<b>\$175,788,010</b>	<b>\$182,711,564</b>	<b>\$187,887,068</b>	<b>\$197,824,141</b>	<b>\$912,799,728</b>	<b>100.0%</b>

**\$95,000,000**

**Anchor Payroll**

Don't Participate

**FY 23/24 NCCSIF Liability Shared Layer Calculations**

**80% CL  
\$4,778,000**

Members	Member %L / Member %P Relative Loss Rate	Member P/Anchor Member P Credibility Factor	((MRLR x CF) +(1- CF) x NCCRLR)/NCCRLR Experience Modification	P x Ex Mod Total Exposure	M Exposure/ T Exposure %Total Exposure	Shared Layer Total Funding * M Exposure Pool Deposit \$4,778,000
City of Anderson	\$1.74	0.20	1.023786	\$23,582,979	3.3%	\$158,508
City of Auburn	\$1.27	0.26	0.953248	\$31,405,302	4.4%	\$211,084
City of Colusa	\$1.93	0.12	1.027750	\$12,802,331	1.8%	\$86,048
City of Corning	\$0.73	0.16	0.917490	\$16,103,521	2.3%	\$108,236
City of Dixon	\$1.02	0.33	0.886893	\$41,005,197	5.8%	\$275,608
City of Elk Grove						
City of Folsom	\$0.56	<b>0.70</b>	0.556566	\$121,292,665	17.1%	\$815,242
City of Galt	\$0.24	0.38	0.681651	\$38,955,883	5.5%	\$261,834
City of Gridley	\$2.64	0.17	1.121392	\$22,410,261	3.2%	\$150,626
City of Ione	\$1.44	0.07	0.994527	\$7,611,863	1.1%	\$51,161
City of Jackson	\$1.02	0.13	0.954658	\$13,781,940	1.9%	\$92,632
City of Lincoln	\$1.02	0.45	0.843947	\$65,673,779	9.2%	\$441,412
City of Marysville	\$2.54	0.18	1.113773	\$23,093,186	3.2%	\$155,216
City of Nevada City						
City of Oroville	\$2.11	0.25	1.089911	\$34,649,504	4.9%	\$232,889
Town of Paradise	\$0.26	0.21	0.828145	\$20,529,521	2.9%	\$137,985
City of Placerville						
City of Red Bluff	\$1.13	0.26	0.929605	\$31,108,778	4.4%	\$209,091
City of Rio Vista	\$3.83	0.18	1.264962	\$26,505,144	3.7%	\$178,149
City of Rocklin	\$0.70	0.54	0.701003	\$79,575,695	11.2%	\$534,851
City of Willows	\$4.57	0.06	1.106960	\$6,129,094	0.9%	\$41,195
City of Yuba City	\$0.77	0.59	0.702131	\$94,659,471	13.3%	\$636,233
<b>Grand Total</b>	<b>\$1.00</b>		<b>1.000000</b>	<b>\$710,876,114</b>	<b>100.0%</b>	<b>\$4,778,000</b>
	<b>\$1.55</b>					<b>\$4,778,000</b>

Don't Participate

NCCSIF Liability Program Funding Changes 22/23 to 23/24 Draft 6/15/23

	FY 23/24	FY 22/23	Difference
Base Rate*	\$ 3.490	\$ 3.243	7.6%

\*\$1M SIR v. \$750k, Confidence Level Remains at 80%

	FY 23/24	FY 22/23	Difference
Excess Insurance	\$ 5,827,241	\$ 4,822,202	21%
% of total increase =	43%		\$1,005,040

Includes surcharge of \$529,749

Member Entity	Deposit Premium Change		
	Current Year FY 23/24 \$1M SIR 80% CL; 40% Variable Cap	Prior Year FY 22/23 \$750K SIR 80% CL; 40% Variable Cap	% Change
City of Anderson	\$451,344	\$271,983	66%
City of Auburn	\$581,827	\$708,817	-18%
City of Colusa	\$257,785	\$237,549	9%
City of Corning	\$286,974	\$227,689	26%
City of Dixon	\$666,895	\$433,049	54%
Elk Grove			
City of Folsom	\$2,814,201	\$2,369,525	19%
City of Galt	\$683,897	\$646,059	6%
City of Gridley	\$433,990	\$291,269	49%
City of Ione	\$149,097	\$109,320	36%
City of Jackson	\$238,282	\$170,201	40%
City of Lincoln	\$1,256,561	\$1,070,034	17%
City of Marysville	\$487,971	\$437,198	12%
Nevada City			
City of Oroville	\$571,034	\$427,741	34%
Town of Paradise	\$343,626	\$283,856	21%
Placerville			
City of Red Bluff	\$581,289	\$488,723	19%
City of Rio Vista	\$532,417	\$417,949	27%
City of Rocklin	\$1,462,453	\$1,155,668	27%
City of Willows	\$171,719	\$169,713	1%
City of Yuba City	\$1,762,090	\$1,476,321	19%
<b>Grand Total</b>	<b>\$13,733,453</b>	<b>\$11,392,664</b>	<b>21%</b>
<b>Total Rate</b>	<b>\$ 6.61</b>	<b>\$ 5.78</b>	<b>14.4%</b>

Payroll		
2022 Calendar Year Payroll	2021 Calendar Year Payroll	% Change
\$6,541,072	\$4,712,278	39%
\$8,423,711	\$7,212,513	17%
\$2,727,998	\$2,871,320	-5%
\$3,839,715	\$3,565,563	8%
\$10,986,438	\$10,326,168	6%
\$46,924,720	\$49,252,555	-5%
\$12,567,705	\$11,687,045	8%
\$4,090,374	\$3,753,546	9%
\$1,777,009	\$1,741,897	2%
\$3,198,647	\$3,215,294	-1%
\$19,059,669	\$16,748,517	14%
\$5,642,047	\$4,853,691	16%
\$6,523,964	\$7,126,132	-8%
\$6,675,462	\$5,608,999	19%
\$7,889,648	\$6,972,768	13%
\$4,229,834	\$4,047,976	4%
\$24,719,170	\$23,537,071	5%
\$1,045,554	\$907,730	15%
\$30,785,671	\$28,924,226	6%
<b>\$207,648,408</b>	<b>\$197,065,291</b>	<b>5%</b>

Banking Layer Losses \$0-\$50K		
5-Year Avg FY 2017-21	5-Year Avg FY 2016-20	% Change
\$54,550	\$53,197	3%
\$62,811	\$128,222	-51%
\$31,545	\$41,287	-24%
\$22,012	\$20,488	7%
\$66,375	\$26,108	154%
\$286,145	\$270,082	6%
\$25,934	\$51,025	-49%
\$63,213	\$31,542	100%
\$12,676	\$9,200	38%
\$26,841	\$14,105	90%
\$136,349	\$141,644	-4%
\$76,989	\$88,494	-13%
\$82,591	\$45,530	81%
\$14,440	\$20,586	-30%
\$62,682	\$65,482	-4%
\$86,554	\$101,824	-15%
\$97,524	\$102,061	-4%
\$31,531	\$37,036	-15%
\$126,340	\$135,595	-7%
<b>\$1,367,102</b>	<b>\$1,383,505</b>	<b>-1%</b>

Shared Layer Losses \$75k XS \$5K		
Shared Layer Totals FY 2017-21	Shared Layer Totals FY 2016-20	% Change
\$301,413	\$345,394	-13%
\$314,489	\$789,956	-60%
\$180,066	\$218,946	-18%
\$96,398	\$78,437	23%
\$352,933	\$116,344	203%
\$923,346	\$1,070,198	-14%
\$101,619	\$276,787	-63%
\$395,884	\$210,886	88%
\$82,716	\$45,336	82%
\$110,504	\$95,000	16%
\$593,067	\$692,703	-14%
\$395,407	\$524,048	-25%
\$503,752	\$246,477	104%
\$49,025	\$85,960	-43%
\$284,834	\$343,877	-17%
\$602,722	\$747,021	-19%
\$596,825	\$645,936	-8%
\$190,000	\$237,802	-20%
\$774,003	\$813,043	-5%
<b>\$6,849,002</b>	<b>\$6,554,784</b>	<b>4%</b>

Experience Mod		
FY 23/24	FY 22/23	% Change
1.02	1.23	-17%
0.95	1.60	-40%
1.03	1.18	-13%
0.92	0.94	-3%
0.89	0.79	13%
0.56	0.78	-29%
0.68	0.87	-22%
1.12	1.08	4%
0.99	0.99	1%
0.95	0.99	-4%
0.84	1.12	-25%
1.11	1.49	-25%
1.09	1.02	7%
0.83	0.90	-8%
0.93	1.13	-17%
1.26	1.74	-27%
0.70	0.87	-19%
1.11	1.27	-13%
0.70	0.91	-23%



**Northern California Cities Self Insurance Fund  
Board of Directors Meeting  
June 22, 2023**

**Agenda Item H.7.b.**

**ADOPTION OF FY 23/24 WORKERS' COMPENSATION  
PROGRAM BUDGET**

**ACTION ITEM**

**ISSUE:** At the last Board meeting members approved preliminary program calculations based on actuarial projections at the 80% Confidence Level (CL).

Total funding at an 80% Confidence Level (CL) is estimated at \$15,942,239, an **increase of 7%** over current funding at the 80% CL. This compares favorably to the *total payroll increase of 6%* and is due to a *(-9.7%) decrease* in the self-insured layers. The individual funding increase cap of 40% does not apply to any members this year.

Excess coverage through PRISM is \$2,806,837, or \$1.01 per \$100 of payroll, a 29% increase in the current rate of \$0.82. The excess premium increase of \$631,323 represents 57% of the total increase in funding of \$1,108,803.

A breakdown of funding by layer and member is provided in the attached spreadsheet. Also attached is a year-to-year comparison of the changes in the components of total program and member funding, including payroll (6% increase), Banking Layer losses (2% increase), and Shared Layer losses (-21% decrease). Members' Ex Mod changes are also provided, along with changes in the base rate (-9.7%) and excess insurance (29% increase) common to all members. Also added are columns for comparing member rates to the total rate and the impact that has on the final premium.

**RECOMMENDATION:** Approve funding as presented at the 80% CL for FY 22/23 as presented, revised, or provide direction.

**FISCAL IMPACT:** Total funding of \$ \$15,942,239 for the Workers' Compensation Program.

**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 to the current 80% CL. Over the same period the Discount Factor has 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.

**ATTACHMENTS:**

1. Final FY 23/24 Workers' Compensation Deposit Calculations at the 80% CL
2. Workers' Compensation Program Funding Changes FY 22/23 to FY 23/24
3. FY 23/24 Net Program Funding Summary

FY 23/24 NCCSIF Workers' Compensation Allocation Final BOD 6/15/23

80% Confidence Level

Total Admin Expense = \$1,976,402

A	B	C	D	E	F	G	H	I	J	K		
Formula/Allocation		Member Share of: Last 5 Years Average Losses, Weighted 75%; FY 18/19	Member Share of EX MOD Adjusted Payroll	Member Share of: Last 5 Years Average Losses, Weighted 25%; FY 18/19	Member Share of Banking, Shared & Excess Premium	22 Equal Shares	C+D+E+F+G			Member % of Total Payroll Without Capped Members x Capped Amount		
Member	FY 23/24 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 23/24 DEPOSIT	FY 22/23 DEPOSIT	% Change DEPOSIT	Total FY 23/24 Deposit With Cap of 40%	Estimated Payroll Change from FY 22/23	Rate Per \$100 Payroll
Rate/Amount	Exposure Base	\$6,892,000	\$4,272,000	\$2,806,837	\$1,284,662	\$691,741	80% CL	80% CL		\$ -		
Anderson	\$5,058,893	\$123,892	\$72,504	\$51,730	\$22,816	\$31,443	\$302,385	\$262,080	15.4%	\$302,385	1.4%	\$5.98
Auburn	\$7,795,370	\$300,761	\$149,101	\$102,291	\$50,772	\$31,443	\$634,368	\$598,760	5.9%	\$634,368	7.1%	\$8.14
Colusa	\$3,222,200	\$68,478	\$41,405	\$38,353	\$13,631	\$31,443	\$193,309	\$153,147	26.2%	\$193,309	16.7%	\$6.00
Corning	\$3,387,635	\$79,519	\$54,989	\$33,635	\$15,461	\$31,443	\$215,047	\$189,616	13.4%	\$215,047	3.3%	\$6.35
Dixon	\$13,853,944	\$364,091	\$216,384	\$167,014	\$68,734	\$31,443	\$847,665	\$778,945	8.8%	\$847,665	16.2%	\$6.12
Elk Grove	\$49,123,147	\$1,052,534	\$748,846	\$328,981	\$195,893	\$31,443	\$2,357,697	\$2,070,475	13.9%	\$2,357,697	6.3%	\$4.80
Folsom	\$53,065,393	\$1,212,024	\$685,301	\$575,814	\$227,413	\$31,443	\$2,731,994	\$2,744,581	-0.5%	\$2,731,994	6.6%	\$5.15
Galt	\$12,061,489	\$313,511	\$217,341	\$122,955	\$60,120	\$31,443	\$745,369	\$726,022	2.7%	\$745,369	-9.9%	\$6.18
Gridley	\$3,448,176	\$57,409	\$65,527	\$33,132	\$14,351	\$31,443	\$201,863	\$208,621	-3.2%	\$201,863	-14.0%	\$5.85
Ione	\$1,850,000	\$23,632	\$23,995	\$16,654	\$5,911	\$31,443	\$101,634	\$110,858	-8.3%	\$101,634	6.1%	\$5.49
Jackson	\$2,475,131	\$69,767	\$40,989	\$29,817	\$12,926	\$31,443	\$184,942	\$168,568	9.7%	\$184,942	8.2%	\$7.47
Lincoln	\$18,552,808	\$320,818	\$215,601	\$155,152	\$63,592	\$31,443	\$786,606	\$749,720	4.9%	\$786,606	-12.0%	\$4.24
Marysville	\$5,439,634	\$148,754	\$73,113	\$59,866	\$25,906	\$31,443	\$339,082	\$359,468	-5.7%	\$339,082	8.7%	\$6.23
Nevada City	\$2,577,605	\$87,856	\$48,445	\$28,993	\$15,199	\$31,443	\$211,935	\$184,399	14.9%	\$211,935	-0.1%	\$8.22
Oroville	\$8,559,065	\$127,676	\$102,266	\$68,908	\$27,480	\$31,443	\$357,773	\$450,782	-20.6%	\$357,773	-4.8%	\$4.18
Paradise	\$7,529,966	\$74,343	\$72,443	\$44,649	\$17,603	\$31,443	\$240,480	\$275,181	-12.6%	\$240,480	21.8%	\$3.19
Placerville	\$8,574,905	\$168,405	\$126,293	\$69,441	\$33,484	\$31,443	\$429,066	\$376,846	13.9%	\$429,066	16.6%	\$5.00
Red Bluff	\$9,860,584	\$472,558	\$185,669	\$149,818	\$74,302	\$31,443	\$913,790	\$831,969	9.8%	\$913,790	24.9%	\$9.27
Rio Vista	\$4,709,759	\$100,765	\$74,066	\$61,533	\$21,734	\$31,443	\$289,542	\$255,811	13.2%	\$289,542	11.2%	\$6.15
Rocklin	\$27,698,007	\$962,819	\$586,546	\$303,250	\$170,354	\$31,443	\$2,054,412	\$1,584,186	29.7%	\$2,054,412	4.1%	\$7.42
Willows	\$1,320,012	\$39,210	\$23,975	\$15,688	\$7,253	\$31,443	\$117,568	\$132,833	-11.5%	\$117,568	-5.7%	\$8.91
Yuba City	\$29,090,321	\$723,179	\$447,202	\$349,162	\$139,727	\$31,443	\$1,690,712	\$1,620,569	4.3%	\$1,690,712	16.6%	\$5.81
<b>Total:</b>	<b>\$279,254,044</b>	<b>\$6,892,000</b>	<b>\$4,272,000</b>	<b>\$2,806,837</b>	<b>\$1,284,662</b>	<b>\$691,741</b>	<b>\$15,947,239</b>	<b>\$14,833,437</b>	<b>7.5%</b>	<b>\$15,947,239</b>	<b>5.8%</b>	<b>\$5.71</b>

Actuary/Verification

\$6,892,000

\$4,272,000

**FY 22/23 NCCSIF Workers' Compensation Banking Layer & Excess Allocation Calculations**

Incurred Losses, less All 4850, Banking Layer \$0 to \$100,000

Member	Losses	Losses	Losses	Losses	Losses	Grand Total	Total/5	% Total	(A)	(B)	WCIRB Pure Premium 2022	Estimated Losses Only	Relative %	(C)	(D)
	2017 - 2018	2018 - 2019	2019 - 2020	2020 - 2021	2021 - 2022		5-Year Average	% of 5-Year % of Total	Allocation 0.75	Allocation 0.25				Distribution 0.25	Distribution 0.75
City of Anderson	\$ 197,974	\$ 95,343	\$ 18,616	\$ 7,155	\$ 98,278	\$ 417,367	\$83,473	1.77%	1.33%	0.44%		\$ 153,709	1.87%	0.47%	1.40%
City of Auburn	\$ 493,272	\$ 168,149	\$ 268,378	\$ 145,741	\$ 35,214	\$ 1,110,755	\$222,151	4.72%	3.54%	1.18%		\$ 270,607	3.28%	0.82%	2.46%
City of Colusa	\$ 8,135	\$ 101,399		\$ 61,256	\$ 19,015	\$ 189,805	\$37,961	0.81%	0.61%	0.20%		\$ 127,932	1.55%	0.39%	1.16%
City of Corning	\$ 36,576	\$ 1,722	\$ 169,337	\$ 57,144	\$ 1,298	\$ 266,076	\$53,215	1.13%	0.85%	0.28%		\$ 100,558	1.22%	0.31%	0.92%
City of Dixon	\$ 71,362	\$ 337,006	\$ 448,872	\$ 144,838	\$ 161,679	\$ 1,163,758	\$232,752	4.95%	3.71%	1.24%		\$ 517,714	6.28%	1.57%	4.71%
City Of Elk Grove	\$ 596,115	\$ 849,942	\$ 856,193	\$ 625,015	\$ 1,081,356	\$ 4,008,622	\$801,724	17.05%	12.79%	4.26%		\$ 819,347	9.95%	2.49%	7.46%
City of Folsom	\$ 575,150	\$ 1,119,916	\$ 750,818	\$ 796,367	\$ 548,673	\$ 3,790,923	\$758,185	16.12%	12.09%	4.03%		\$ 1,810,780	21.98%	5.49%	16.48%
City of Galt	\$ 101,450	\$ 522,459	\$ 53,216	\$ 200,392	\$ 211,933	\$ 1,089,450	\$217,890	4.63%	3.47%	1.16%		\$ 353,965	4.30%	1.07%	3.22%
City of Gridley	\$ 766	\$ 50,999	\$ 3,711	\$ 99,549		\$ 155,026	\$31,005	0.66%	0.49%	0.16%		\$ 111,561	1.35%	0.34%	1.02%
City of Ione	\$ 736	\$ 563	\$ 1,054	\$ 47,741	\$ 1,092	\$ 51,186	\$10,237	0.22%	0.16%	0.05%		\$ 59,198	0.72%	0.18%	0.54%
City of Jackson	\$ 1,590	\$ 138,446	\$ 86,009	\$ 699	\$ 5,411	\$ 232,154	\$46,431	0.99%	0.74%	0.25%		\$ 89,579	1.09%	0.27%	0.82%
City of Lincoln	\$ 278,814	\$ 12,238	\$ 262,849	\$ 190,900	\$ 247,182	\$ 991,982	\$198,396	4.22%	3.16%	1.05%		\$ 491,354	5.96%	1.49%	4.47%
City of Marysville	\$ 117,484	\$ 37,913	\$ 23,323	\$ 293,324	\$ 38,480	\$ 510,524	\$102,105	2.17%	1.63%	0.54%		\$ 174,670	2.12%	0.53%	1.59%
City of Nevada City	\$ 100,000	\$ 10,817	\$ 33,810	\$ 83,150	\$ 100,405	\$ 328,182	\$65,636	1.40%	1.05%	0.35%		\$ 75,139	0.91%	0.23%	0.68%
City of Oroville	\$ 50,888	\$ 88,944	\$ 3,380	\$ 89,778	\$ 131,789	\$ 364,779	\$72,956	1.55%	1.16%	0.39%		\$ 227,078	2.76%	0.69%	2.07%
Town of Paradise	\$ 3,095	\$ 82,887		\$ 95,112	\$ 12,353	\$ 193,447	\$38,689	0.82%	0.62%	0.21%		\$ 152,146	1.85%	0.46%	1.39%
City of Placerville	\$ 132,572	\$ 2,697	\$ 190,277	\$ 105,940	\$ 139,503	\$ 570,990	\$114,198	2.43%	1.82%	0.61%		\$ 205,081	2.49%	0.62%	1.87%
City of Red Bluff	\$ 244,263	\$ 522,770	\$ 370,679	\$ 412,226	\$ 240,960	\$ 1,790,898	\$358,180	7.62%	5.71%	1.90%		\$ 377,175	4.58%	1.14%	3.43%
City of Rio Vista	\$ 22,823	\$ 119,404	\$ 102,243	\$ 413	\$ 13,062	\$ 257,945	\$51,589	1.10%	0.82%	0.27%		\$ 210,693	2.56%	0.64%	1.92%
City of Rocklin	\$ 480,890	\$ 480,764	\$ 819,045	\$ 1,044,410	\$ 832,152	\$ 3,657,261	\$731,452	15.55%	11.66%	3.89%		\$ 759,681	9.22%	2.31%	6.92%
City of Willows	\$ 3,878	\$ 100,987	\$ 29,799		\$ 293	\$ 134,957	\$26,991	0.57%	0.43%	0.14%		\$ 45,634	0.55%	0.14%	0.42%
City of Yuba City	\$ 653,543	\$ 596,738	\$ 254,286	\$ 447,413	\$ 286,535	\$ 2,238,514	\$447,703	9.52%	7.14%	2.38%		\$ 1,105,054	13.41%	3.35%	10.06%
<b>Grand Total</b>	<b>\$ 4,171,376</b>	<b>\$ 5,442,103</b>	<b>\$ 4,745,896</b>	<b>\$ 4,948,566</b>	<b>\$ 4,206,662</b>	<b>\$ 23,514,602</b>	<b>\$4,702,920</b>	<b>100.00%</b>	<b>75.00%</b>	<b>25.00%</b>		<b>\$ 8,238,655</b>	<b>100.00%</b>	<b>25.00%</b>	<b>75.00%</b>

**Funding Distribution**

<b>Banking Layer % Distribution</b>	<b>Banking Layer \$ Distribution</b>	<b>Excess Insurance % Distribution</b>	<b>Excess Insurance \$ Distribution</b>
<b>(A)+(C) Total Banking Layer</b>	<b>(A)+(C) Total Banking Layer</b>	<b>(B)+(D) PRISM Premium</b>	<b>(B)+(D) PRISM Premium</b>
	<b>80% CL</b>		
	<b>\$6,892,000</b>	<b>Allocation %</b>	<b>\$2,806,837</b>
1.80%	\$123,892	1.84%	\$51,730
4.36%	\$300,761	3.64%	\$102,291
0.99%	\$68,478	1.37%	\$38,353
1.15%	\$79,519	1.20%	\$33,635
5.28%	\$364,091	5.95%	\$167,014
15.27%	\$1,052,534	11.72%	\$328,981
17.59%	\$1,212,024	20.51%	\$575,814
4.55%	\$313,511	4.38%	\$122,955
0.83%	\$57,409	1.18%	\$33,132
0.34%	\$23,632	0.59%	\$16,654
1.01%	\$69,767	1.06%	\$29,817
4.65%	\$320,818	5.53%	\$155,152
2.16%	\$148,754	2.13%	\$59,866
1.27%	\$87,856	1.03%	\$28,993
1.85%	\$127,676	2.46%	\$68,908
1.08%	\$74,343	1.59%	\$44,649
2.44%	\$168,405	2.47%	\$69,441
6.86%	\$472,558	5.34%	\$149,818
1.46%	\$100,765	2.19%	\$61,533
13.97%	\$962,819	10.80%	\$303,250
0.57%	\$39,210	0.56%	\$15,688
10.49%	\$723,179	12.44%	\$349,162
<b>100.00%</b>	<b>\$6,892,000</b>	<b>100.00%</b>	<b>\$2,806,837</b>

Estimate as of May 17, 2023

Estimated payroll \$ 263,935,179

**FY 23/24 NCCSIF Workers' Compensation Shared Layer Calculations**

Incurred losses, less 4850, Capped at \$100,000 excess of \$20,000

Member L /  
Total L

	Losses	Losses	Losses	Losses	Losses		% of Total
Member	2017 - 2018	2018 - 2019	2019 - 2020	2020 - 2021	2021 - 2022	Grand Total	Losses
City of Anderson	\$ 162,915	\$ 48,029	\$ -	\$ -	\$ 13,801	\$ 224,745	1.4%
City of Auburn	\$ 373,922	\$ 114,442	\$ 208,733	\$ 87,125	\$ 4,901	\$ 789,123	4.9%
City of Colusa	\$ -	\$ 100,000		\$ 40,773	\$ -	\$ 140,773	0.9%
City of Corning	\$ 13,095	\$ -	\$ 147,985	\$ 32,669	\$ -	\$ 193,749	1.2%
City of Dixon	\$ 23,443	\$ 267,146	\$ 352,647	\$ 82,982	\$ 96,675	\$ 822,892	5.1%
City Of Elk Grove	\$ 380,303	\$ 606,214	\$ 611,152	\$ 423,744	\$ 719,853	\$ 2,741,266	17.1%
City of Folsom	\$ 391,875	\$ 775,546	\$ 476,318	\$ 447,572	\$ 263,799	\$ 2,355,109	14.7%
City of Galt	\$ 31,317	\$ 436,294	\$ 11,751	\$ 118,323	\$ 200,000	\$ 797,686	5.0%
City of Gridley	\$ -	\$ 25,767	\$ -	\$ 77,855		\$ 103,623	0.6%
City of Lone	\$ -	\$ -	\$ -	\$ 10,534	\$ -	\$ 10,534	0.1%
City of Jackson	\$ -	\$ 96,446	\$ 64,972	\$ -	\$ -	\$ 161,418	1.0%
City of Lincoln	\$ 178,152	\$ -	\$ 144,853	\$ 137,412	\$ 140,958	\$ 601,374	3.7%
City of Marysville	\$ 100,000	\$ -	\$ -	\$ 259,081	\$ -	\$ 359,081	2.2%
City of Nevada City	\$ 100,000	\$ -	\$ 5,282	\$ 63,139	\$ 60,405	\$ 228,826	1.4%
City of Oroville	\$ 19,847	\$ 63,478	\$ -	\$ 34,268	\$ 39,690	\$ 157,283	1.0%
Town of Paradise	\$ -	\$ 29,833		\$ 67,612	\$ -	\$ 97,445	0.6%
City of Placerville	\$ 100,000	\$ -	\$ 164,588	\$ 100,000	\$ 107,000	\$ 471,588	2.9%
City of Red Bluff	\$ 200,000	\$ 415,727	\$ 257,301	\$ 297,131	\$ 154,529	\$ 1,324,689	8.2%
City of Rio Vista	\$ -	\$ 58,173	\$ 100,000	\$ -	\$ -	\$ 158,173	1.0%
City of Rocklin	\$ 332,897	\$ 317,155	\$ 600,540	\$ 737,332	\$ 542,273	\$ 2,530,197	15.7%
City of Willows	\$ -	\$ 100,000	\$ 5,225		\$ -	\$ 105,225	0.7%
City of Yuba City	\$ 539,555	\$ 469,576	\$ 187,805	\$ 332,534	\$ 163,841	\$ 1,693,311	10.5%
<b>Grand Total</b>	<b>\$ 2,947,322</b>	<b>\$ 3,923,826</b>	<b>\$ 3,339,150</b>	<b>\$ 3,350,086</b>	<b>\$ 2,507,725</b>	<b>\$ 16,068,109</b>	<b>100.0%</b>

**FY 23/24 NCCSIF Workers' Compensation Shared Layer Calculations**

Payroll Reported to PRISM by Fiscal Year

							Member P / Total P
<b>Member</b>	<b>Payroll FY 17/18</b>	<b>Payroll FY 18/19</b>	<b>Payroll FY 19/20</b>	<b>Payroll FY 20/21</b>	<b>Payroll FY 21/22</b>	<b>Total Payroll</b>	<b>% of Total Payroll</b>
City of Anderson	\$3,354,498.00	\$3,758,796	\$3,839,020	\$4,054,052	\$5,509,971	\$20,516,337	1.77%
City of Auburn	\$7,916,837.00	\$6,562,867	\$6,321,069	\$7,039,088	\$6,545,509	\$34,385,370	2.96%
City of Colusa	\$1,966,977.00	\$2,271,794	\$2,146,602	\$2,315,522	\$2,730,593	\$11,431,488	0.98%
City of Corning	\$2,388,300.00	\$2,841,529	\$2,819,170	\$3,045,046	\$4,054,583	\$15,148,628	1.30%
City of Dixon	\$8,982,975.00	\$9,438,269	\$11,079,329	\$16,104,633	\$12,496,824	\$58,102,030	5.00%
City Of Elk Grove	\$36,710,148.00	\$40,866,211	\$41,758,130	\$43,846,037	\$45,593,472	\$208,773,998	17.98%
City of Folsom	\$40,270,106.00	\$40,691,769	\$44,508,834	\$45,420,903	\$46,306,121	\$217,197,733	18.70%
City of Galt	\$11,314,378.00	\$11,835,264	\$12,508,328	\$12,440,697	\$11,572,928	\$59,671,595	5.14%
City of Gridley	\$3,801,769.00	\$3,804,797	\$3,779,000	\$4,458,227	\$4,243,250	\$20,087,043	1.73%
City of Ione	\$1,130,943.00	\$1,092,528	\$1,366,956	\$1,615,600	\$1,781,221	\$6,987,248	0.60%
City of Jackson	\$2,101,191.00	\$2,266,229	\$2,276,617	\$2,327,553	\$2,151,122	\$11,122,712	0.96%
City of Lincoln	\$12,304,954.00	\$12,747,000	\$12,637,876	\$14,194,860	\$17,639,339	\$69,524,029	5.99%
City of Marysville	\$3,244,568.00	\$3,589,009	\$3,615,073	\$4,057,841	\$4,190,610	\$18,697,101	1.61%
City of Nevada City	\$2,522,165.00	\$2,579,036	\$2,754,411	\$2,722,499	\$2,174,344	\$12,752,455	1.10%
City of Oroville	\$7,060,401.00	\$6,368,537	\$6,151,597	\$7,199,488	\$6,989,136	\$33,769,159	2.91%
Town of Paradise	\$3,917,312.00	\$4,204,235	\$4,375,778	\$4,650,691	\$5,691,752	\$22,839,768	1.97%
City of Placerville	\$6,321,107.00	\$6,746,666	\$7,243,503	\$7,602,862	\$6,486,324	\$34,400,462	2.96%
City of Red Bluff	\$6,066,197.00	\$6,264,914	\$6,657,908	\$7,030,038	\$7,876,479	\$33,895,536	2.92%
City of Rio Vista	\$3,833,651.00	\$4,162,522	\$5,031,278	\$5,260,090	\$3,969,363	\$22,256,904	1.92%
City of Rocklin	\$22,258,058.00	\$24,306,065	\$26,439,316	\$27,167,992	\$24,792,406	\$124,963,837	10.76%
City of Willows	\$1,804,372.00	\$1,175,718	\$1,229,607	\$1,252,800	\$1,010,000	\$6,472,497	0.56%
City of Yuba City	\$22,467,222.00	\$22,211,361	\$22,955,922	\$23,929,647	\$26,890,329	\$118,454,481	10.20%
<b>Grand Total</b>	<b>\$211,738,129</b>	<b>\$219,785,116</b>	<b>\$231,495,324</b>	<b>\$247,736,166</b>	<b>\$250,695,676</b>	<b>\$1,161,450,410</b>	<b>100.00%</b>

*Anchor Member Payroll \$95,000,000  
to hit 70% Credibility for largest member*

FY 23/24 NCCSIF Workers' Compensation Shared Layer Calculations

23/24 Funding

22/23 Funding

80% CL

80% CL

\$ 4,272,000

\$ 4,207,000

	Member %L /Member %P)	Member P/MP + Anchor P	((MRLR x CF) +(1-CF) x NCCRLR)/NCCR LR	P x Ex Mod	M Exposure/ T Exposure	(Shared Layer Total Funding * M Exposure)/OBF	(Shared Layer Total Funding * M Exposure)/OBF
	Relative	Credibility	Experience	Total	%Total	Pool	Pool
Member	Loss Rate	Factor	Modification	Exposure	Exposure	Deposit	Deposit
City of Anderson	\$0.79	0.18	0.97	\$19,828,156	1.7%	\$ 72,504	\$ 70,406
City of Auburn	\$1.66	0.27	1.19	\$40,775,922	3.5%	\$ 149,101	\$ 148,028
City of Colusa	\$0.89	0.11	0.99	\$11,323,252	1.0%	\$ 41,405	\$ 39,418
City of Corning	\$0.92	0.14	0.99	\$15,038,303	1.3%	\$ 54,989	\$ 50,949
City of Dixon	\$1.02	0.38	1.02	\$59,176,098	5.1%	\$ 216,384	\$ 218,002
City Of Elk Grove	\$0.95	0.69	0.98	\$204,792,697	17.6%	\$ 748,846	\$ 729,230
City of Folsom	\$0.78	0.70	0.86	\$187,414,435	16.1%	\$ 685,301	\$ 710,420
City of Galt	\$0.97	0.39	1.00	\$59,437,882	5.1%	\$ 217,341	\$ 210,042
City of Gridley	\$0.37	0.17	0.89	\$17,920,303	1.5%	\$ 65,527	\$ 65,035
City of Ione	\$0.11	0.07	0.94	\$6,561,985	0.6%	\$ 23,995	\$ 23,676
City of Jackson	\$1.05	0.10	1.01	\$11,209,675	1.0%	\$ 40,989	\$ 41,202
City of Lincoln	\$0.63	0.42	0.85	\$58,961,973	5.1%	\$ 215,601	\$ 213,209
City of Marysville	\$1.39	0.16	1.07	\$19,994,848	1.7%	\$ 73,113	\$ 71,898
City of Nevada City	\$1.30	0.12	1.04	\$13,248,497	1.1%	\$ 48,445	\$ 49,844
City of Oroville	\$0.34	0.26	0.83	\$27,967,526	2.4%	\$ 102,266	\$ 107,082
Town of Paradise	\$0.31	0.19	0.87	\$19,811,453	1.7%	\$ 72,443	\$ 70,257
City of Placerville	\$0.99	0.27	1.00	\$34,538,427	3.0%	\$ 126,293	\$ 121,401
City of Red Bluff	\$2.82	0.26	1.50	\$50,776,313	4.4%	\$ 185,669	\$ 176,595
City of Rio Vista	\$0.51	0.19	0.91	\$20,255,367	1.7%	\$ 74,066	\$ 77,181
City of Rocklin	\$1.46	0.57	1.28	\$160,407,307	13.8%	\$ 586,546	\$ 579,069
City of Willows	\$1.18	0.06	1.01	\$6,556,632	0.6%	\$ 23,975	\$ 24,435
City of Yuba City	\$1.03	0.55	1.03	\$122,299,787	10.5%	\$ 447,202	\$ 409,619
<b>Grand Total</b>	<b>\$1.00</b>	<b>0.92</b>	<b>1.00</b>	<b>\$1,161,450,410</b>	<b>100.0%</b>	<b>\$ 4,272,000</b>	<b>\$ 4,207,000</b>
	<b>\$0.98</b>			\$1,168,296,837	1.005894721	\$ 4,272,000	

Off Balance Factor (OBF)

NCCSIF Workers' Compensation Program Funding Changes 22/23 to 23/24 as of 6/15/23

	FY 23/24	FY 22/23	Difference
Base Rate*	\$ 4.00	4.427	-9.7%
*Confidence Level Remains at 80%			

	FY 23/24	FY 22/23	Difference
Excess Insurance	\$ 2,806,837	\$ 2,175,514	29%
Rate per \$100 Payroll	\$ 1.01	\$ 0.82	\$ 631,323

Deposit Premium Change			
Member Entity	Current Year FY 23/24 80% CL	Prior Year FY 22/23 80% CL	% Change
Anderson	\$302,385	\$262,080	15%
Auburn	\$634,368	\$598,760	6%
Colusa	\$193,309	\$153,147	26%
Corning	\$215,047	\$189,616	13%
Dixon	\$847,665	\$778,945	9%
Elk Grove	\$2,357,697	\$2,070,475	14%
Folsom	\$2,731,994	\$2,744,581	0%
Galt	\$745,369	\$726,022	3%
Gridley	\$201,863	\$208,621	-3%
Ione	\$101,634	\$110,858	-8%
Jackson	\$184,942	\$168,568	10%
Lincoln	\$786,606	\$749,720	5%
Marysville	\$339,082	\$359,468	-6%
Nevada City	\$211,935	\$184,399	15%
Oroville	\$357,773	\$450,782	-21%
Paradise	\$240,480	\$275,181	-13%
Placerville	\$429,066	\$376,846	14%
Red Bluff	\$913,790	\$831,969	10%
Rio Vista	\$289,542	\$255,811	13%
Rocklin	\$2,054,412	\$1,584,186	30%
Willows	\$117,568	\$132,833	-11%
Yuba City	\$1,690,712	\$1,620,569	4%
<b>Total</b>	<b>\$ 15,947,239</b>	<b>\$14,833,437</b>	<b>8%</b>

Payroll		
Estimated WC FY 23/24 Payroll	Estimated WC FY 22/23 Payroll	% Change
\$5,058,893	\$4,988,754	1%
\$7,795,370	\$7,277,687	7%
\$3,222,200	\$2,761,870	17%
\$3,387,635	\$3,280,017	3%
\$13,853,944	\$11,926,891	16%
\$49,123,147	\$46,204,226	6%
\$53,065,393	\$49,786,271	7%
\$12,061,489	\$13,384,683	-10%
\$3,448,176	\$4,007,337	-14%
\$1,850,000	\$1,743,640	6%
\$2,475,131	\$2,287,230	8%
\$18,552,808	\$21,077,980	-12%
\$5,439,634	\$5,005,611	9%
\$2,577,605	\$2,579,640	0%
\$8,559,065	\$8,994,623	-5%
\$7,529,966	\$6,179,996	22%
\$8,574,905	\$7,355,262	17%
\$9,860,584	\$7,896,458	25%
\$4,709,759	\$4,234,918	11%
\$27,698,007	\$26,613,000	4%
\$1,320,012	\$1,399,999	-6%
\$29,090,321	\$24,949,087	17%
<b>\$279,254,044</b>	<b>\$263,935,180</b>	<b>6%</b>

Banking Layer Losses \$0-\$100K		
5-Year Avg FY 2017-21	5-Year Avg FY 2016-20	% Change
\$83,473	\$73,896	13%
\$222,151	\$221,669	0%
\$37,961	\$31,471	21%
\$53,215	\$52,384	2%
\$232,752	\$235,943	-1%
\$801,724	\$699,653	15%
\$758,185	\$837,768	-9%
\$217,890	\$219,962	-1%
\$31,005	\$42,799	-28%
\$10,237	\$31,192	-67%
\$46,431	\$51,569	-10%
\$198,396	\$168,022	18%
\$102,105	\$139,033	-27%
\$65,636	\$57,580	14%
\$72,956	\$123,718	-41%
\$38,689	\$85,902	-55%
\$114,198	\$89,136	28%
\$358,180	\$345,920	4%
\$51,589	\$56,020	-8%
\$731,452	\$524,124	40%
\$26,991	\$42,477	-36%
\$447,703	\$496,350	-10%
<b>\$4,702,920</b>	<b>\$4,626,588</b>	<b>2%</b>

Shared Layer Losses \$20-\$120K		
Total Incurred Losses FY 2017-21	Total Incurred Losses FY 2016-20	% Change
\$224,745	\$308,839	-27%
\$789,123	\$1,005,939	-22%
\$140,773	\$146,121	-4%
\$193,749	\$250,349	-23%
\$822,892	\$1,094,314	-25%
\$2,741,266	\$3,070,777	-11%
\$2,355,109	\$3,550,450	-34%
\$797,686	\$899,036	-11%
\$103,623	\$198,086	-48%
\$10,534	\$152,152	0%
\$161,418	\$247,754	-35%
\$601,374	\$633,840	-5%
\$359,081	\$577,610	-38%
\$228,826	\$264,039	-13%
\$157,283	\$508,918	-69%
\$97,445	\$397,914	-76%
\$471,588	\$380,446	24%
\$1,324,689	\$1,591,269	-17%
\$158,173	\$199,463	-21%
\$2,530,197	\$2,292,588	10%
\$105,225	\$200,232	-47%
\$1,693,311	\$2,245,371	-25%
<b>\$16,068,109</b>	<b>\$20,215,507</b>	<b>-21%</b>

Experience Mod		
FY 23/24	FY 22/23	% Change
0.97	0.98	-2%
1.19	1.18	1%
0.99	0.97	2%
0.99	1.00	0%
1.02	1.05	-3%
0.98	0.89	10%
0.86	0.96	-10%
1.00	0.94	6%
0.89	0.92	-3%
0.94	1.02	-8%
1.01	1.03	-2%
0.85	0.80	6%
1.07	1.14	-6%
1.04	1.02	2%
0.83	0.96	-13%
0.87	1.01	-14%
1.00	0.89	13%
1.50	1.48	1%
0.91	0.90	2%
1.28	1.03	25%
1.01	1.04	-3%
1.03	1.05	-2%

FY 23/24 NCCSIF Net Program Funding Summary as of 6/15/23

Work Comp Funding 80% CL							Liability Funding 80% CL \$1M SIR						Net Dividends and Assessments
Member Entity	Work Comp Deposit	DIVIDEND		Assessment		NET AMOUNT	40% Variable CAP	DIVIDEND		Assessment		NET AMOUNT	
		Banking Layer	Shared Layer	Banking Layer	Shared Layer			Banking Layer	Shared Layer				
Anderson	\$302,385	\$121,457	\$14,594			\$166,334	\$451,344			\$24,908		\$476,252	\$111,143
Auburn	\$634,368	\$94,919	\$23,674			\$515,775	\$581,827	\$28,103				\$553,724	\$146,696
Colusa	\$193,309	\$39,335	\$8,170			\$145,805	\$257,785			\$10,000		\$267,785	\$37,505
Corning	\$215,047	\$28,581	\$10,560			\$175,906	\$286,974			\$10,316		\$297,290	\$28,825
Dixon	\$847,665	\$184,993	\$31,989			\$630,683	\$666,895			\$61,387		\$728,282	\$155,595
Elk Grove	\$2,357,697	\$78,504	\$64,166			\$2,215,027							\$142,670
Folsom	\$2,731,994	\$554,368	\$131,114			\$2,046,511	\$2,814,201	\$203,320				\$2,763,984	\$735,699
Galt	\$745,369	\$223,921	\$35,092			\$486,356	\$683,897	\$50,217				\$695,567	\$247,343
Gridley	\$201,863	\$221,804	\$14,044			(\$33,986)	\$433,990			\$11,670		\$426,071	\$243,767
Ione	\$101,634	\$26,467	\$3,791			\$71,376	\$149,097	\$7,919				\$166,755	\$12,600
Jackson	\$184,942	\$0	\$8,252	\$10,000		\$186,690	\$238,282			\$17,658		\$255,940	(\$19,406)
Lincoln	\$786,606	\$53,666	\$40,131			\$692,809	\$1,256,561	\$46,317				\$1,210,244	\$140,114
Marysville	\$339,082	\$68,471	\$14,234			\$256,377	\$487,971	\$54,325				\$433,646	\$137,030
Nevada City	\$211,935	\$38,773	\$8,831			\$164,331							\$47,604
Oroville	\$357,773	\$174,700	\$26,402			\$156,671	\$571,034			\$72,940		\$643,974	\$128,162
Paradise	\$240,480	\$231,704	\$22,141			(\$13,365)	\$343,626	\$58,259				\$285,367	\$312,104
Placerville	\$429,066	\$0	\$21,251	\$10,000		\$417,815							\$11,251
Red Bluff	\$913,790	\$10,409	\$27,811			\$875,569	\$581,289	\$36,998				\$544,291	\$75,218
Rio Vista	\$289,542	\$46,652	\$12,369			\$230,521	\$532,417			\$10,000		\$542,417	\$49,021
Rocklin	\$2,054,412	\$27,034	\$68,364			\$1,959,014	\$1,462,453	\$109,691				\$1,352,762	\$205,089
Willows	\$117,568	\$44,198	\$7,740			\$65,630	\$171,719			\$16,034		\$187,753	\$35,904
Yuba City	\$1,690,712	\$456,661	\$81,031			\$1,153,020	\$1,762,090	\$77,060				\$1,685,030	\$614,752
<b>Total:</b>	<b>\$15,947,239</b>	<b>\$2,726,617</b>	<b>\$675,750</b>	<b>\$20,000</b>	<b>\$0</b>	<b>\$12,564,872</b>	<b>\$13,733,453</b>	<b>\$672,209</b>	<b>\$0</b>	<b>\$234,913</b>	<b>\$0</b>	<b>\$13,517,135</b>	<b>\$3,598,685</b>



BACK TO AGENDA

**Northern California Cities Self Insurance Fund  
Board of Directors Meeting  
June 22, 2023**

**Agenda Item H.8.**

**FY 23/24 MEETING CALENDAR**

**ACTION ITEM**

**ISSUE:** The proposed NCCSIF FY 23/24 Meeting Calendar is presented for review to determine if any dates should be modified due to conflicts.

Also note members are asked to provide direction regarding meeting locations. The Board previously indicated an interest in continuing to meet in person while leaving the option for Zoom Executive Committee or other meetings up to those members.

**RECOMMENDATION:** Review the proposed dates and locations and approve the Meeting Calendar as presented or revised after review.

**FISCAL IMPACT:** None.

**BACKGROUND:** Annually, the Executive Committee reviews and recommends the meeting calendar for NCCSIF Board, Executive, Risk Management, Claims, Police Risk Management and Finance Committees.

**ATTACHMENT(S):** Preliminary FY 23/24 Meeting Calendar



## PROGRAM YEAR 23/24 MEETING CALENDAR

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Thursday, August 3, 2023, ..... **Police Risk Management Committee** at 10:00 a.m.

Thursday, September 21, 2023, \*\* ..... **Claims Committee** at 9:00 a.m.  
*Executive Committee* at 10:30 a.m.

Thursday, October 19, 2023\*\*\*, ..... **Risk Management Committee** at 10:00 a.m.  
**Board of Directors** at 12 noon

Thursday, November 2, 2023, ..... **Police Risk Management Committee** at 10:00 a.m.

Thursday, December 14, 2023\* ..... **Board of Directors** at 10:00 a.m.

Thursday, February 1, 2024, ..... **Police Risk Management Committee** at 10:00 a.m.

Thursday, March 28, 2024, \*\* ..... **Claims Committee** at 9:00 a.m.  
*Executive Committee* at 10:30 a.m.

Thursday, April 18, 2024, ..... **Risk Management Committee** at 10:00 a.m.  
**Board of Directors** at 12 noon

Thursday, May 2, 2024, ..... **Police Risk Management Committee** at 10:00 a.m.

Thursday, May 23, 2024, \*\* ..... **Claims Committee** at 9:00 a.m.  
*Executive Committee* at 10:30 a.m.

Thursday, June 20, 2024\* ..... **Board of Directors** at 10:00 a.m.

Meeting Location: Rocklin Event Center - Garden Room  
2650 Sunset Blvd., Rocklin, CA 95677  
Rocklin Event Center – Ballroom \*  
Rocklin Community Center – Springview Hall\*\*\*  
Zoom\*\*

Note: Additional Claims Committee Meetings may be scheduled as needed for Claims Authority approval which will be held via teleconference.



BACK TO AGENDA

**Northern California Cities Self Insurance Fund  
Board of Directors Meeting  
June 22, 2023**

**Agenda Item H.9.**

**FY 23/24 SERVICE CALENDAR**

**INFORMATION ITEM**

**ISSUE:** An annual *Service Calendar* is provided to the Board showing a timeline of the annual activities to be completed on behalf of the organization. The calendar serves several purposes, including notifying members of meetings and typical agenda topics, when to expect requests for information and deadlines for responding, and giving members a fuller understanding of all the “behind the scenes” activities completed by the Program Administrators.

Note we have highlighted the *meetings in blue, requests for information in yellow, and training conferences in grey* to make it easier for members to spot the key items that require their participation. Feedback regarding the color highlighting and use of the calendar is appreciated.

**FISCAL IMPACT:** None.

**RECOMMENDATION:** None - Information Only

**BACKGROUND:** None.

**ATTACHMENT(S):** FY 23/24 NCCSIF Service Calendar



# 2023-2024 SERVICE CALENDAR

<b>AS</b> = Alliant Insurance Services	<b>BD</b> = Board of Directors
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<b>SCA</b> = Sedgwick Claims Administrator	<b>RM</b> = Risk Management
<b>SRC</b> = Sedgwick Risk Control	<b>PRM</b> = Police Risk Management
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<b>FA</b> = Financial Auditor	

JULY 2023		
07/01/23	NCCSIF Joint Powers Authority 44th Anniversary	ALL
07/03/23	Send Program Invoices to James Marta & Company for payment	AS
07/03/23	Email Renewal Binders to Members including: GL, WC, Property, Crime <ul style="list-style-type: none"> <li>• GL (NCCSIF &amp; CJPRMA) - MOC, Dec Page &amp; Summary</li> <li>• WC (NCCSIF &amp; PRISM) - MOC, Dec Page &amp; Summary</li> <li>• Property (APIP) - Summary of Insurance</li> <li>• Crime (ACIP) - Summary of Insurance</li> </ul> (Upload binders to AlliantConnect pending receipt of the Policy)	AS
07/12/23	Request Certificate of Insurance from Service Providers and Contractors: Sedgwick, Marta	AS
07/14/23	Collect Q2 DE9 (6/30) from members	AS
07/24/23	Annual Report due by October Meeting	
07/27/23	PRMC Agenda for 8/3/23 meeting - email to Committee members and upload agenda packet to AlliantConnect and NCCSIF website	AS, BM
07/28/23	Request 06/30 Quarterly Financial Report, Treasurer's Report and LAIF Report from James Marta & Company	AS
7/31/23	Send OSIP Questionnaire to Members – Due by Sept. 1	AS

AUGUST 2023		
08/01/23	NCCSIF Financial Audit - begin preparation of documents	AS, JM, FA
08/03/23	Police Risk Management Committee Meeting	PRM
08/03/23	Send PRISM 24/25 WC Renewal application to Members - due 09/06/23	AS
08/03/23	Send Service Providers Survey to Members (Alliant, Sedgwick WC, Sedgwick GL, Sedgwick RC)	AS
08/05/23	Finance Committee Meeting (determine need)	AS
08/05/23	Submit Q2 (6/30) DE9 reports to CJPRMA	AS
08/22/23	Begin Public Self-Insurer's Annual Report on DIR OSIP website (need total employee count and 6/30 payroll)	AS

SEPTEMBER 2023		
09/07/23	Investment Policy - review and update	JM
09/07/23	Financial Audit - review and update	JM
Mtg	Finance Committee Meeting (if needed)	FC
Mtg	Review audit or DRAFT	FC
Mtg	Investment portfolio - review	FC
Mtg	Investment policy - review	FC
09/07/23	PRISM WC Renewal Application deadline from Members	AS
09/07/23	PRISM WC Renewal Additional Covered parties deadline from Members	AS
09/22/23	WC Payroll Audit due to PRISM	AS
09/12/23	1 <sup>st</sup> Installment of Assessments - begin collecting as needed	JM



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<b>09/12-09/15/23</b>	<b>CAJPA 2023 Fall Conference - South Lake Tahoe, CA</b>	
09/14/23	EC & Claims Committee Agendas for 09/21/23 meetings - email to Committee members and upload agenda packet to AlliantConnect and NCCSIF website	AS, SCA, LCA
09/1/23	ALL Service Providers Survey due from members	AS
<b>09/21/23</b>	<b>EC &amp; Claims Committee Meetings</b>	<b>EC</b>
N/A	Status of CAJPA Accreditation (every 3 years: last accreditation 2021, next 2024)	EC
<b>Mtg</b>	Quarterly Investment Report (06/30) - submit for approval	EC
<b>Mtg</b>	Review financial audit or DRAFT	FC, EC
<b>Mtg</b>	Investment policy - review	FC, EC
<b>Mtg</b>	FY 22/23 GL Claims Auditor Proposal - submit for approval Note: <b>(GL odd-numbered years   WC even-numbered years)</b>	EC
09/19/23	Compile and complete PRISM Renewal Application on PRISM website	AS

<b>OCTOBER 2023</b>		
10/03/23	Annual Report of Financial Transactions - deadline	JM
10/03/23	OSIP Filing	
10/03/23	Public Self Insurer's Annual Report for JPA & Members - deadline to file	AS, LCA, SCA
10/03/23	Multi-County Agency Biennial Notice (Conflict of Interest Code) - deadline to FPPC every even-numbered years	AS
10/08/23	APIP Pre-Renewal - trending of Property Schedules	AS
10/19/23	File Controller's Report with the State of California	AS, JM
<b>10/13/23</b>	<b>Collect Q3 DE9 (9/30) from members</b>	<b>AS</b>
10/13/23	RMC & BOD Agendas for 10/19/23 meeting - email to Board and Committee members and upload agenda packet to AlliantConnect and NCCSIF website	AS
<b>10/20/23</b>	<b>Opt Out Letter</b>	<b>AS</b>
<b>10/19/23</b>	<b>Risk Management Committee (Claims Analysis Focus) &amp; BOARD (Finance Focus) Meetings</b>	<b>ALL</b>
<b>Mtg</b>	Quarterly Investment Reports (06/30) - submit for approval	BD
<b>Mtg</b>	Quarterly Financial Report (06/30) - submit for approval	BD
<b>Mtg</b>	CAJPA Final Accreditation report (every 3 years: last accreditation 2021, next 2024)	BD
<b>Mtg</b>	FY 22/23 Financial Audit - submit for approval	BD
<b>Mtg</b>	LAIF Report - submit for approval	BD
<b>Mtg</b>	Investment portfolio - review	FC, EC
<b>Mtg</b>	Target Equity Presentation	BD
<b>Mtg</b>	Loss Analysis charts (as of 06/30)	RM
<b>Mtg</b>	Alliant Commission Disclosure Letter and Facts Retail v. Wholesale Commissions	BD
<b>Mtg</b>	Sedgwick Workers' Compensation Quarterly Claims Report	SCA
<b>Mtg</b>	ALL Service Providers Survey Result - submit for review	BD
<b>Mtg</b>	Resolution for Authorizing Treasurer to Invest and Reinvest Funds	BD
10/26/23	PRMC Agenda for 11/02/24 meeting - email to Committee members and upload agenda packet to AlliantConnect and NCCSIF website	AS, SRC



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10/31/23	Request 09/30 Quarterly Financial Report, Treasurer's Report and LAIF Report from James Marta	AS
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## NOVEMBER 2023

11/01/23	Prepare NCCSIF Annual Report	AS
11/02/24	Police Risk Management Committee Meeting	PRM
11/03/23	Alliant Opt out Commission Letter	AS
11/03/23	Submit Q3 (9/30) DE9 reports to CJPRMA	AS
11/13-17/23	CalPELRA 2023 Annual Conference - Monterey, CA	
TBD	Perform FY 22/23 GL Claims Audit	CA

## DECEMBER 2023

12/01/23	Mail out Christmas Cards to Members	AS
12/08/23	BOD Agenda for 12/15/22 meeting - email to Board members and upload agenda packet to AlliantConnect and NCCSIF website	AS
12/14/23	Board of Directors and Strategic Planning Meeting	RM, BD
Mtg	Review & Update Strategic Goals	BD
Mtg	Training Session for Board	BD
Mtg	Review Current Bylaws and Funding Formula	BD
Mtg	Review and Revise Policies and Procedures	BD, CA
Mtg	LWP Workers' Compensation Quarterly Claims Report	LCA
12/04/23	2 <sup>nd</sup> Installment of Assessments - begin collecting (as needed)	JM
12/13/23	Financial Audit - confirm with Marta's office the date they filed to State Controller's office and members' County Auditors	JM
12/20/23	Statement of Facts - Roster of Public Agencies - file with State and County	AS
12/20/23	Determine WCIRB Class Codes Rates from WCIRB.com (update Member Payroll Allocations spreadsheet)	AS

## JANUARY 2024

01/04/24	Request Loss Runs (as of 12/31) from SCA for Liability and WC (separate 4850) - deadline 1/18/24	AS
01/11/24	Preparation for CAJPA Accreditation (every 3 years: last accreditation 2021, next 2024)	AS
01/13/24	Form 700 electronic filing through FPCC's eDisclosure system - email reminder to BOD, Board Alternates and Service Provider Consultants - April 2024	AS
01/15/24	Begin working on Preliminary FY 24/25 Budget	AS, BD
01/15/24	Property Program - prepare and send property schedule to members to review/update - deadline 30 days	AS
01/18/24	Loss and Renewal Instructions - send to Actuary and Marta	AS
01/18/24	Request 12/31 Quarterly Financial Report, Treasurer's Report and LAIF Report from James Marta	AS
01/18/24	Liability and WC renewal loss information - deadline for receipt from SCA & LCA	AS
01/18/24	Collect Q4 DE9 (12/31) from members	AS



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01/18/24	Input loss data into Budget Spreadsheet	AS
01/18/24	Review service providers/contractors' agreements regarding renewal terms	AS
01/25/24	23/24 APIP Property Policy Notebook (post to AlliantConnect)	AS
02/01/24	PRMC Agenda for 02/1/24 meeting - email to Committee members and upload agenda packet to AlliantConnect and NCCSIF website	AS, SRC

FEBRUARY 2024		
02/01/24	Renewal Certificate Holder List - send spreadsheet to members to review/update - due 03/01/24	AS
<b>02/01/24</b>	<b>Police Risk Management Committee Meeting</b>	<b>PRM</b>
02/06/24	Submit Q4 (12/31) DE9 reports to CJPRMA	AS
02/08/24	Receive Dividend Calculations and info from CJPRMA Premium Funding	AS, BD
02/08/24	PA to meet to discuss updates to Administrative Costs for Budget	AS
02/08/24	Crime Program - follow up with ACIP for specification, prepare and send renewal applications to Members - due 03/01/24	AS
02/08/24	ID Fraud Renewal Questionnaire - follow up with Travelers for specification, prepare and send to Members - due 03/01/24	AS
02/08/24	EAP - follow up with ACI for renewal specification	
02/08/24	Airport Liability - prepare and send renewal applications to Members - due 03/01/24	AS
02/08/24	Pollution Program - prepare and send renewal applications to Members - due 03/01/22	AS
02/15/24	Property Schedule Renewal due from Members	AS
02/22/24	Property Program - prepare specifications and input to Oasys	AS
02/22/24	Actuarial Study - receive draft and send to Jim Marta	AS, Actuary
02/22/24	Reminder: Form 700s to BOD, Board Alternates and Service Provider Consultants	AS
02/22/24-03/01/24	Banking and Shared Risk Layer Program Deposits - prepare preliminary worksheets, and Shared Risk layer adjustments for FY 23/24	AS
02/22/24	Request Banking Layer adjustments from Jim Marta	AS
<b>02/20-23/24</b>	<b>PARMA Annual Risk Management Conference – Indian Wells California</b>	

MARCH 2024		
03/01/24	Certificate Holder list due from members	AS
03/08/24	Crime Renewal App (including Treasurer Crime) - prepare and submit renewal applications to ACIP for quotation	AS
03/08/24	ID Fraud Coverage - prepare and submit renewal applications to Travelers for quotation	AS
03/08/24	EAP - confirm headcount for quotation	AS
03/08/24	Airport Liability - prepare and submit renewal applications	AS
03/08/24	Pollution Program - prepare and submit renewal applications	AS
03/15/24	Reminder: Form 700s to BOD, Board Alternates, RM Committee members and Service Provider Consultants	AS
03/18/24	EC & Claims Committee Agendas for 03/28/24 meetings - email to Committee members and upload agenda packet to AlliantConnect and NCCSIF website	AS, SCA, LCA



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<b>03/28/24</b>	<b>Executive &amp; Claims Committee Meetings</b>	<b>EC</b>
<b>Mtg</b>	Quarterly Investment Reports (12/31) - submit for review	EC
<b>Mtg</b>	Review and approve actuarial studies	EC
<b>Mtg</b>	Preliminary FY 24/25 Budget - submit for review	EC
<b>Mtg</b>	Liability and WC Banking & Shared Layer - preliminary deposit calculation for review	EC
<b>Mtg</b>	FY 22/23 Liability Audit Report - for review and approval - auditor makes presentation	EC, CA
<b>Mtg</b>	FY 22/23 Claims Audit for GL - evaluate and consider RFP for Claims Auditor (GL odd-numbered years   WC even-numbered years)	EC
<b>Mtg</b>	Accounting Services Contract – 2024/2025	JM
03/29/24	Renewal Certificate Holder List updates due to CJPRMA and PRISM	AS

APRIL 2024		
<b>04/01/24</b>	<b>Form 700s deadline to FPPC</b>	<b>AS</b>
04/15/24	RMC & BOD Agendas for 04/20/23 meetings - email to Board and Committee members and upload agenda packet to AlliantConnect and NCCSIF website	AS
<b>04/16/24</b>	<b>Collect Q1 DE9 (03/31) from members</b>	<b>AS</b>
<b>04/18/24</b>	<b>Risk Management Committee &amp; Board Meetings</b>	<b>RM, BD</b>
<b>Mtg</b>	24/25 Officers - submit for election	BD
<b>Mtg</b>	24/25 Meeting Calendar - submit for approval	BD
<b>Mtg</b>	24/25 Service Calendar - information	BD
<b>Mtg</b>	Quarterly Investment Reports (12/31) - submit for approval	BD
<b>Mtg</b>	Quarterly Financial Report (12/31) - submit for approval	BD
<b>Mtg</b>	Preliminary FY 24/25 Budget - submit for review	BD
<b>Mtg</b>	Liability and WC Banking & Shared Risk Layers - deposit calculations for review (excess WC & Liability & Admin costs pending)	BD
<b>Mtg</b>	Banking Plan Fund Adjustments - submit for approval	BD
<b>Mtg</b>	Shared Risk Layer Plan Fund Adjustments - submit for approval	BD
<b>Mtg</b>	Actuarial Study - submit for approval	BD
<b>Mtg</b>	LWP Workers' Compensation Quarterly Claims Report	LCA
<b>Mtg</b>	FY 22/23 Liability Claims Audit Report - for review and approval - auditor makes presentation	CA, SCA
04/25/24	PRMC Agenda for 05/02/24 meeting - email to Committee members and upload agenda packet to AlliantConnect and NCCSIF website	AS, SCA
04/30/24	Request 03/31 Quarterly Financial Report, Treasurer's Report and LAIF Report from James Marta	AS

MAY 2024		
05/03/24	Banking and Shared Risk Layer Adjustments/Assessments - mail to JM for distribution to members	AS
05/03/24	WC Renewal Quotations - check status	AS
05/03/24	Submit Q1 (03/31) DE9 reports to CJPRMA	AS
<b>05/02/24</b>	<b>Police Risk Management Committee Meeting</b>	<b>PRM</b>



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05/19/24	EC & Claims Committee Agendas for 05/19/22 meetings - email to Committee members and upload agenda packet to AlliantConnect and NCCSIF website	AS, SCA, LCA
<b>05/23/24</b>	<b>Executive &amp; Claims Committee Meetings</b>	<b>EC</b>
<b>Mtg</b>	2024 Nominating Committee - select & nominate	EC
<b>Mtg</b>	2024/2025 Officers - select & recommend to BOD	EC
<b>Mtg</b>	2024/2025 EC Rotation Schedule - submit for approval	EC
<b>Mtg</b>	Preliminary 2024/2025 Meeting Calendar - submit for approval and recommend to BOD	EC
<b>Mtg</b>	Quarterly Investment Reports (03/31) - submit for approval	EC
<b>Mtg</b>	Liability and WC Program Deposits - review 2022 revisions	EC
<b>Mtg</b>	FY 24/25 Budget - submit for review	EC
<b>Mtg</b>	Program Administration Contract - submit for approval ( <i>as needed</i> )	EC
<b>Mtg</b>	Safety & Risk Control Services Contract - submit for approval ( <i>as needed</i> )	EC
<b>Mtg</b>	Liability Claims Administration Contract - submit for approval ( <i>as needed</i> )	EC
<b>Mtg</b>	WC Claims Administration Contract - submit for approval ( <i>as needed</i> )	EC
<b>Mtg</b>	Accounting Services Contract - submit for approval ( <i>as needed</i> )	EC
<b>Mtg</b>	Legal Services Contract - submit for approval ( <i>as needed</i> )	EC
<b>Mtg</b>	Conflict of Interest Code-submit for approval (every even year)	EC
<b>Mtg</b>	Property renewal status review	EC
<b>Mtg</b>	Crime renewal quotations review	EC
<b>Mtg</b>	ACI renewal quotations - EAP - submit for approval ( <i>as needed</i> )	EC
<b>Mtg</b>	FY 24/25 Liability Memorandum of Coverage - submit for approval	EC
<b>Mtg</b>	FY 24/25 WC Memorandum of Coverage - submit for approval	EC
05/24/24	Obtain necessary signatures to finalize contracts with consultants	AS
05/31/24	Property Program - receive preliminary renewal quotation	AS

JUNE 2024		
06/10/24	RMC and BOD Agendas for 06/23/24 meeting - email to Board and Committee members and upload agenda packet to AlliantConnect and NCCSIF website	AS
<b>06/23/24</b>	<b>Board Meeting</b>	<b>BD</b>
<b>Mtg</b>	Risk Management Budget - submit for approval	RM
<b>Mtg</b>	Quarterly Investment Reports (03/31) - submit for approval	BD
<b>Mtg</b>	Quarterly Financial Report (03/31) - submit for approval	BD
<b>Mtg</b>	FY 24/25 Budget - submit final for approval	BD
<b>Mtg</b>	FY 24/25 Liability and WC Banking & Shared Risk Layer Program Deposits - submit final for approval	BD
<b>Mtg</b>	FY 24/25 Liability Memorandum of Coverage - submit for approval	BD
<b>Mtg</b>	FY 24/25 WC Memorandum of Coverage - submit for approval	BD
<b>Mtg</b>	Conflict of Interest Code - submit for approval (every even years)	BD
<b>Mtg</b>	APIP Property Program - provide report and allocations on renewal quotes	BD
<b>Mtg</b>	ACIP Crime Program - provide report and allocations on renewal quotes	AS
<b>Mtg</b>	LWP Workers' Compensation Quarterly Claims Report	LCA



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06/21/24	Generate and email Auto ID Cards to Members	AS
06/25/24	Generate Certificate Holder Renewal Certificates	AS
06/28/24	Mail Renewal Certificates to Certificate Holders and email scan copy to Members	AS



**Northern California Cities Self Insurance Fund  
Board of Directors Meeting  
June 22, 2023**

**Agenda Item H.10.**

**STRATEGIC PLAN UPDATE**

**INFORMATION ITEM**

**ISSUE:** Attached is the latest draft of the Strategic Plan for the Board to review, revise, and provide direction as needed.

**ISSUE:** Feedback from the last moderated planning meeting on October 27, 2021, and activity since that time is provided in the attached summary of goals, action plans, and activities.

Six goals were identified, with a review of the Property Program structure getting the most votes as a priority. We are awaiting renewal quotes to analyze the options to present to members.

Members also prioritized adding Company Nurse and exploring the use of an employee advocate for the Workers' Compensation Program. Since that time Company Nurse has been engaged and members have agreed to change Work Comp claims administrators.

Strategic growth by adding members and/or partnering with other JPAs was also discussed and voted on as a priority. So far that has meant partnering with other JPAs to share resources and training.

Other priorities focused on updating the Bylaws, creating a Board Member Academy, and setting a plan for member visits by risk control and program administrator staff.

And while cyber program issues were discussed extensively, the topic did not garner any votes from members. The Program Administrators have provided extensive resources and the cyber application portal for members to use in anticipation of a review of cyber coverage options for July 1, 2023.

One recommended area of focus is the attached Knowledge Silo Matrix to identify gaps in the knowledge and skills of program team members and provide training to round out their skills.

**RECOMMENDATION:** Review and approve as presented or revised or provide direction.

**FISCAL IMPACT:** None expected from this item.

**BACKGROUND:** NorCal Cities regularly conducts long-range planning sessions to identify issues that may impact the delivery of risk management services and coverage. To maintain CAJPA accreditation a planning session must be held at least every three years.

**ATTACHMENT(S):** NCCSIF Strategic Goals & Action Plan, as of 5/17/23

**NCCSIF STRATEGIC GOALS & ACTION PLAN**

Goals Drafted: 10/27/2021 BOD Long Range Planning meeting

Updated: 5/17/23

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					
Property Program - Objective - Review the Property Program structure	1. Conduct study of estimated premiums at various self-insured retentions (SIRs) to bring stability to program	Alliant	Draft Budget for EC 3/24. For BOD 4/21	Presented to BOD 6/23/22	11
	<i>Notes: Board decided not to start Banking Layer or raise SIR/Deductible</i>				
	2. Alliant to analyze banking layer options for members	Alliant	June, 2022	Presented to BOD 6/23/22 not implemented	3
	<i>Notes: Do members want to evaluate the SIR/Banking layer again?</i>				
	3. Alliant to present a State of the Market for all Programs at December BOD meeting	Alliant	12/16/2021 Completed; on 12/15/22 Agenda	Completed - Repeat for December 2022 Meeting	
<i>Notes: On BOD agenda 12/15/22 - Possible add Ex Mod to the Property Allocation?</i>					
LRP-2					
Liability Program - Flattening the curve of increasing premiums and risk	1. Serve notice of intent to non-renew to CJPRMA	Alliant/BOD	By 12/31	Notice not given continue to monitor	2
	<i>Note: Premium surcharge will apply again for 2023. Can avoid half of the surcharge by increasing SIR from \$750k to \$1M.</i>				
	2. Evaluate SIR options for CJPRMA coverage for FY 23/24	Alliant/BOD	Draft budget to BOD 4/21	Raising SIR to \$750K	
	<i>Will review \$750K and \$1M options for FY 23/24. Moving to \$1M SIR.</i>				
	3. Analyze risk for loss leaders and trends	Sedgwick/Alliant	on RMC agenda 10/20/22	New Risk Control Consultant meeting with members	2
<i>Note: Look at risk from the pool level as well as individual member level</i>					
	4. Address the risks of intersections (historical v current traffic usage numbers) and police liability	Sedgwick/Members	on RMC agenda 10/20/22	Offer to review intersection not yet accepted	2
<i>Notes: Continue focus on police; more emphasis on defensive driving; dangerous conditions training</i>					
LRP-3					
Cyber Program - Objective: Analyze purchasing excess insurance	1. Alliant to send members application early	Alliant	Pending for 2023	Completed	0
	<i>Note: All members have completed cyber applications</i>				
	2. Create more robust risk control program	Members	by 6/22 BOD meeting	ongoing	0
	<i>Note: Risk control efforts to include multi factor authentication, redundant systems, phishing simulation training and more</i>				
	3. Staff to analyze if all, most or none scenarios will be available from excess insurers	Alliant	Review again by 6/22/23	Excess Coverage Renewed	0
<i>Note: Continue to improve security to meet conditions of excess coverage. Partner with IT service consultants..</i>					

GOAL	ACTION/TASK	RESPONSIBLE ENTITY	DEADLINE	STATUS	VOTES
LRP-4					
<b>Workers' Compensation Program - Objective: Investigate tools/services to mitigate cost of claims</b>	1. Investigate hiring an employee advocate to navigate claims in the WC system	Alliant/BOD	Completed - on RMC agenda 12/16	BOD decided to issue RFP for WC claims admin and is changing TPAs	10
	<i>Note: Include roles and responsibilities of Sedgwick examiner versus the employee advocate or other point of contact in the analysis.</i>				
	2. Investigate hiring Company Nurse for 24/7 nurse triage services	Alliant	Approved by EC 12/2/21	Service Began 1/1/2022	10
<i>Note - signup forms have been delivered - can start as soon as 1/1/2022. Training scheduled and available online any time.</i>					
	<b>3. Increase options for medical treatment and QMEs</b>	Alliant/Sedgwick	On 12.15.22 Agenda	<b>New Provider Work Health Solutions</b>	
LRP-5					
<b>Organizational Growth</b>	1. Investigate Strategic Growth	Alliant/BOD	To EC 3/24; BOD 4/21	Benchmark of other pools and options tbd	10
	<i>Note: Growth could be achieved by gaining individual members or by partnering with other JPAs. Elk Grove quoted for Liability Program.</i>				
	2. Evaluate NCCSIF Bylaws for entrance/exit provisions	Alliant/BOD	By 12/31/23	Revised date review with EC	6
	<i>Note: Bylaws should discourage "shopping" and focus on long term membership to benefit the pool</i>				
	3. Refresh marketing collateral prior to any marketing efforts	Alliant	RM site by 1/1/23; Main site by 9/1/22	New website complete, updates to content continuing	2
<i>Note: Focus should include the website and creating new marketing materials. Revisions underway.</i>					
LRP-6					
<b>Member Engagement and Education</b>	1. Create a Board member Academy	Alliant/BOD	Add another update by BOD 10/19/23	Funding Allocation Presentation BOD 4/12/22; Liability Program 12/15/22	7
	<i>Note: The Academy includes education on Board member responsibilities, Program details, and build on the existing Board Member Guidebook. A Board presentation will be prepared for 12/15/22</i>				
	2. Create a plan for staff visits	Sedgwick/Alliant	Road trips and videoconferenc continue. Meet with all new Board members in person.	Underway	
<i>Note: Staff member visits are valued by members and creating a plan will ensure visits are done on a timely basis</i>					



BACK TO AGENDA

**Northern California Cities Self Insurance Fund  
Board of Directors Meeting  
June 22, 2023**

**Agenda Item H.11.**

**NOMINATIONS OF NCCSIF BOARD OFFICERS  
AND CLAIMS COMMITTEE MEMBERS**

**ACTION ITEM**

**ISSUE:** The Board President Liz Cottrell is retiring and leaving the Board of Directors. The Board was polled to solicit nominations for the positions of President and Vice President of the JPA. Rachel Ancheta has agreed to be nominated as President, leaving the Vice President position to be filled. Spencer Morrison of Yuba City has indicated his willingness to be nominated for the Vice President position. The Board is asked to solicit any other nominations and vote to appoint a President and Vice President. Jen Lee and Jennifer Styczynski will continue as the Secretary and Treasurer.

The incoming Executive Committee is provided on the next page for reference. The Claims Committee is traditionally made up of members of the Executive Committee, with the Vice President serving as its Chair. The Board is asked to solicit volunteers to serve on that Committee, with a few members electing to remain, including Rachel Ancheta.

**RECOMMENDATION:** Approve appointments from the members for the upcoming President and Vice President vacancies. Solicit members for the Claims Committee.

**FISCAL IMPACT:** None expected from this item.

**BACKGROUND:** None.

**ATTACHMENT(S):** Executive Committee Rotation

**NORTHERN CALIFORNIA CITIES SELF INSURANCE FUND  
2019 - 2025 Executive Committee Rotation Schedule by Size**

BOD Approved: 12/14/2017

Revised: 1/16/2020

Member	Size	Geography	FY 19/20	FY 20/21	FY 21/22	FY 22/23	FY 23/24	FY 24/25	FY 25/26
Elk Grove, City of	Large	South			x	x			
Folsom, City of	Large	East	x	x			x	x	
Lincoln, City of	Large	East	x	x					x
Rocklin, City of	Large	East				x	x		
Yuba City, City of	Large	North			x	x			
Anderson, City of	Medium	West				x	x		
Auburn, City of	Medium	East				x	x		
Corning, City of	Medium	West			x	x			
Dixon, City of	Medium	South				x	x		
Galt, City of	Medium	South	x	x					x
Gridley, City of	Medium	North	x					x	x
Marysville, City of	Medium	North		x	x				
Oroville, City of	Medium	North	x					x	x
Paradise, Town of	Medium	North	x					x	x
Placerville, City of	Medium	East		x	x				
Red Bluff, City of	Medium	West			x	x			x
Rio Vista, City of	Medium	South	x	x			x	x	
Colusa, City of	Small	West						x	x
Ione, City of	Small	South			x	x			
Jackson, City of	Small	South		x	x			x	x
Nevada City, City of	Small	North	x	x			x	x	
Willows, City of	Small	West					x	x	
			<b>8</b>	<b>8</b>	<b>8</b>	<b>9</b>	<b>8</b>	<b>9</b>	<b>8</b>



BACK TO AGENDA

**Northern California Cities Self Insurance Fund  
Board of Directors Meeting  
June 22, 2023**

**Agenda Item H.12.a.**

**DRIVING STANDARDS  
RISK MANAGEMENT POLICY AND BEST PRACTICES**

**ACTION ITEM**

**ISSUE:** The attached Driving Standards, Risk Management Policy RM 2, is up for review and revision as it relates to the criteria for accumulating violation points with the DMV. The policy does not specifically address DUI arrests or citations, and the conviction itself is only two points on a person's record. The citation can also result in a plea to a lesser charge with fewer point.

To address this exposure and recognize that a DUI citation is reason for concern the administrators have updated the policy in the attached draft to include a reference to DUI citations as triggering review, training, and possible restriction of driving privileges.

**RECOMMENDATION:** Review and approve the update to RM 2: Driving Standards as presented or revised or provide direction.

**FISCAL IMPACT:** None expected from this item.

**BACKGROUND:** The Driving Standards are one of the fundamentals of Risk Management Best Practices adopted by the Board to address common risk exposures.

**ATTACHMENT(S):** RM 2: Driving Standards – redlined draft

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## **RISK MANAGEMENT POLICY AND PROCEDURE #RM-2**

### **SUBJECT: DRIVING STANDARDS**

#### Issue:

This policy and procedure addresses necessary measures aimed at reducing losses related to vehicle operation.

#### Discussion:

Employees and volunteers whose duties necessitate driving vehicles in the course of their assignments and duties need to maintain certain acceptable standards in order to reduce the City's exposure to loss. The privilege of driving is granted through the issuance of a license by the Department of Motor Vehicles. Certain proficiency and physical requirements must also be proven prior to the granting of such license. Failure to meet these requirements results in revocation or non-issuance of such a state license.

Because of bad driving experience, a financial burden may be placed on the City due to increased insurance costs and exposure to liability. Therefore, in order to control the risk of losses and the accompanying expense of paying for losses, it is necessary to ensure that employees maintain an acceptable driving record.

#### Policy:

It is the policy of NCCSIF to require each Member City to institute and enforce the driving standards as set forth in this policy and procedure. Member Cities failing to institute and enforce the standards may be subject to disciplinary actions up to and including the provisions of Article XIII, Expulsion, of the Joint Powers Authority Agreement.

#### Member Requirements and Standards:

1. All NCCSIF members shall enroll in the Department of Motor Vehicles' Employee Pull Notice Program, as described on the DMV website.
2. All employees who are required to drive in the course of their employment shall be placed in DMV's pull notice program upon hire. All existing and prospective employees who drive on the Member's behalf must sign a written waiver allowing them to be enrolled in the pull-notice program.
3. On an annual basis employees shall be informed of the policy guidelines and standards, as described in the attached sample letter.

4. Job descriptions, or other formally adopted policies of the City, should state that employees must continue to meet established driving standards as a condition of employment for that position. Decisions regarding employment or assignment of non-qualifying employees are the purview of the Member City.
5. Driving standards shall be enforced consistently and fairly among all employees working in classifications where driving is required.
6. The City will require applicants for positions requiring driving on the City's behalf to provide a current DMV driving report prior to employment.

#### Employee Requirements and Standards:

1. Employees who are required to drive vehicles in the course their employment must possess a valid driver's license to legally operate the class of vehicle(s) they operate in their employment.
2. Employees receiving a DUI citation or accumulating two violation points, as valued and enumerated in the Department of Motor Vehicles' Negligent Operator Count Sheet DL551 in one year, three points in two years, and four points in three years, shall be considered marginally acceptable and may be required to attend a defensive driving class, the duration and nature of such class to be determined by the City. Employees or volunteers will be counseled and/or disciplined, and advised of the consequences of accumulation of more than five points.
3. Employees with more than one DUI citation or accumulating five violation points within the last three years, **shall be excluded from the City's coverage under the Risk Sharing Layer** of the NCCSIF liability insurance coverage.
4. The conviction date as determined by the DMV shall be considered as the starting date for the periods discussed in #2 and #3 above.
5. The provisions of #2 and #3 above shall apply regardless of whether the driving which resulted in acquiring the violation points was or was not in the course of employment.

#### Volunteer and Non-Employee Requirements and Standards:

1. All volunteers and non-employees who may drive a City vehicle or their own vehicle on City business shall be required to read the policy standards.
2. Volunteers and non-employees who may drive City vehicles or their own vehicle on City business must meet the established minimum driving standards applicable to employees, as noted above.
3. Driving standards shall be enforced consistently and fairly among all volunteers and non-employees who may drive a City vehicle.



4. Department of Motor Vehicle license checks shall be made at the time of enlistment and at least annually thereafter.
5. Elected Officials are subject to these requirements.

### Use of Private Vehicles on City Business:

There may be times when it may be necessary and expeditious for employees and volunteers to use their own vehicles in the course of City business. In this situation reimbursement is often provided in the form of a mileage allowance. The allowance is intended to compensate the employee or volunteer for the cost of gasoline and oil, wear and tear on the auto and **for insurance costs**. Insurance coverage for autos “follows the car”, meaning the insurance covering the auto is primary and any coverage from NCCSIF is excess. If there is no liability insurance on the auto, in the case of an occurrence the Member City may be subject to a penalty from the JPA.

It is therefore important that the employee or volunteer be expected to have appropriate automobile insurance coverage. In addition, State law requires drivers to have automobile insurance. It is, therefore, prudent for the City to require proof of automobile insurance coverage prior to allowing an employee or volunteer to use a private vehicle on City business.

### Requirements and Standards for Use of Private Vehicles on City Business:

1. Driving standards required of Employees shall also apply to persons using private vehicles on City business.
2. Employees shall show proof of automobile liability insurance annually in accordance with the State of California minimum requirements, and NCCSIF recommends that employees who drive for the City on a regular basis obtain higher limits:

Coverage Type	Minimum	Recommended
Bodily Injury Each Person	\$15,000	\$100,000
Bodily Injury Each Accident	\$30,000	\$300,000
Property Damage Each Accident	\$5,000	\$50,000

**Effective Date:** June 14, 1996  
**First Revision:** October 27, 2006  
**Second Revision:** April 24, 2009  
**Third Revision:** December 8, 2016

Reviewed: June 2023

**[SAMPLE LETTER TO MEMBERS]**

Member Name

Address

**NCCSIF RISK MANAGEMENT  
REVISED POLICY AND PROCEDURE RM-2 - DRIVING STANDARDS  
EFFECTIVE December 8, 2016**

Dear \_\_\_\_\_ :

At the most recent NCCSIF Board of Directors meeting, the mandatory Risk Management Policy and Procedure RM-2, *Driving Standards* was revised.

The policy addresses measures aimed at reducing losses related to vehicle operation. It covers two aspects of vehicle usage:

The first section is unchanged and deals with employees and volunteers whose duties necessitate driving vehicles in the course of their assignments. Members are required to institute the driving standards summarized below (please refer to the complete policy):

- Members must enroll in the DMV pull notice program and utilize this programs for all employees or volunteers who are required to drive frequently (once a month or more) in the course of their employment;
- Employees or volunteers are to be informed of the guidelines annually, usually this has been accomplished in pay envelopes;
- Employees or volunteers required to drive must possess a valid license to legally operate the class of vehicle they operate in their employment;
- Employees or volunteers receiving a DUI citation or accumulating two to four violation points will be considered marginally acceptable and may be required by the city to attend defensive driving class;
- Employees or volunteers receiving more than one DUI citation or accumulating five violation points within the past three years shall be excluded from the City's coverage under the Risk Sharing Layer of the NCCSIF liability insurance coverage.

The second section deals with employee and volunteer use of private vehicles on City business and is summarized here:

- Private insurance coverage for automobiles follows the vehicle. Employees who drive their vehicles for City business are covered first by **their private insurance** and excess of that amount by the City.

- Employees and volunteers who use their own vehicles must have insurance and must provide proof of insurance prior to allowing use of their vehicle on City business;

The State of California minimum amounts of coverage apply to all employees. NCCSIF recommends that employees who drive for the City on a regular basis obtain higher limits, as indicated below:

<b>Coverage Type</b>	<b>Minimum</b>	<b>Recommended</b>
Bodily Injury Each Person	\$15,000	\$100,000
Bodily Injury Each Accident	\$30,000	\$300,000
Property Damage Each Accident	\$5,000	\$50,000



BACK TO AGENDA

**Northern California Cities Self Insurance Fund  
Board of Directors Meeting  
June 22, 2023**

**Agenda Item H.12.b.**

**PARK AND RECREATION  
RISK MANGEMENT POLICY AND BEST PRACTICES**

**ACTION ITEM**

**ISSUE:** Members have requested best practices related to managing park and recreation risks, including playgrounds and sponsored recreation opportunities. The Program Administrators have assembled the attached draft Policy and Best Practices for Park and Recreation Risk Management.

The key focus is on playground design, inspection and maintenance, with reference to the two widely accepted sets of standards for playgrounds – the Consumer Product Safety Commission [Public Playground Safety Handbook](#) and the American National Standards Institute’s [ASTM F1487-21: Playground Equipment for Public Use Standard](#). Members are encouraged to refer to these and consult with a Certified Playground Safety Inspector (CPSI), if not one on staff, for comprehensive guidance on selecting and maintaining playground equipment and surfaces.

Other Best Practices are focused on identifying risks associated with new programs, managing volunteer and instructor risks, and maintaining a budget for playground inspection and maintenance.

**RECOMMENDATION:** Review and approve the Best Practices as presented or revised or provide direction.

**FISCAL IMPACT:** None expected from this item.

**BACKGROUND:** The Program Administrators continue to provide resources to address the common and emerging risks members face.

**ATTACHMENT(S):** RM-21 Park & Recreation Risk Management *Draft*



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## **RISK MANAGEMENT POLICY AND PROCEDURE #RM-21**

**SUBJECT: PARK AND RECREATION RISK MANAGEMENT BEST PRACTICES**

### 1.0 Policy

It is the policy of the Northern California Cities Self Insurance Fund (NCCSIF) to prudently manage its programs to minimize the frequency and severity of losses incurred by its members. We will achieve this by recommending members implement a risk management program that utilizes the operational best practices provided herein.

### 2.0 Scope

This Policy applies to all members of NCCSIF.

### 3.0 Objective

Provide a process to effectively identify, analyze and manage risks related to parks and recreation activities.

### 4.0 Criteria

The following Best Practices are used to assess member achievement in addressing the risks associated with parks and recreation programs and services

Approved by Board of Directors - TBD



## Park & Recreation Best Practices

Parks and Recreation programs are valuable community resources that may pose significant risk to users that can be managed through the following best practices.

24-1	Create a formal process for evaluating risks associated with new programs, procedures, and major park or recreation equipment purchases.
24-2	Have a mechanism in place to ensure all volunteers, instructors, and employees are screened according to current state requirements and are trained in mandated reporting requirements.
24-3	Install signs at park entry points that stipulate park use rules. Install signs at all playground areas to indicate the age-appropriateness of the equipment, the advisability of adult supervision, and safe use rules. Install signs at pool facilities that stipulate use rules.
24-4	Provide separate playground/equipment areas for differing age groups and provide age-appropriate equipment in each of those areas.
24-5	Establish a written playground inspection program that contains an inventory of current playground equipment and describes the City's playground inspection and maintenance procedures.
24-6	Regularly contract with a Certified Playground Safety Inspector, if not one on staff, to review the City's playground inspection program and playground equipment to ensure the program is effective, the playground equipment is appropriate, and the playground equipment is properly maintained.
24-7	Provide documented training to all personnel responsible for inspecting and maintaining playground equipment. Maintain documentation of regular playground inspections and any actions taken to respond to potential hazards, including response to user complaints.
24-8	The City maintains, where feasible, an annual budget for addressing needed playground inspections and maintenance.
	REFERENCE: the Consumer Product Safety Commission <a href="#">Public Playground Safety Handbook</a> and the American National Standards Institute's <a href="#">ASTM F1487-21: Playground Equipment for Public Use Standard</a> .



BACK TO AGENDA

**Northern California Cities Self Insurance Fund  
Board of Directors Meeting  
June 22, 2023**

**Agenda Item H.12.c.**

**RISK MANAGEMENT POLICIES  
AND BEST PRACTICES**

**INFORMATION ITEM**

**ISSUE:** NCC's Risk Management Policies undergo periodic review, with periodic updates and additions including best practices and resources for addressing member risks.

Attached is the current list of Risk Management Policies and Best practices for review and to remind members of the exposures that may be addressed in their risk management assessments. Members are encouraged to share their own policies or other resources to add to the references available to others.

The Committee may consider special recognition for the member(s) that exhibits the best practices among the members.

**RECOMMENDATION:** Review list of Polices and Best Practices and provide feedback.

**FISCAL IMPACT:** None expected from this item.

**BACKGROUND:** NorCal Cities has four sets of Policies and Procedures: Administration, Risk Management, Liability and Workers' Compensation. The Risk Management policies were expanded in 2016. Other polices for Work Comp and Liability have been updated within the last 4-5 years. The Administration policies have been expanded in the last few years to add an Underwriting Policy, with others relating to funding and claims procedures updated in the last 2-3 years. However, there are other policies, mostly administrative, that have not been reviewed in the last five years and will be brought to the appropriate committees for review.

**ATTACHMENT(S):** Risk Management Policies & Best Practices – Table of Contents



## POLICIES AND PROCEDURES

### TABLE OF CONTENTS

P & P NUMBER	SUBJECT	LAST REVISION	TYPE
RM-1	Risk Management Policy and Framework - <i>Sample Risk Management Policy Resolution</i> - <i>Sample Risk Management Administrative Policy (City of Belvedere)</i>	12/08/2016	Mandatory
RM-2	Driving Standards	12/08/2016	Mandatory
RM-3	Sidewalk Inspection and Maintenance - <i>Sample Program (City of Livermore)</i> - <i>Sample Property Owner Notice Letter</i>	11/19/2015	Advisory
RM-4	Use of Public Facilities -Insurance Requirements - <i>Attachment: Hazard Classes</i>	10/20/2022	Advisory
RM-5	Employment Liability Best Practices - <i>Sample Policy and Complaint Procedure Against Harassment, Discrimination, and Retaliation</i>	12/08/2016	Mandatory*
RM-6	Approval of Coverage for Skateboard Parks - <i>Exhibit A: Skatepark Sign Oregon</i>	12/19/2008	Mandatory
RM-7	Aquatics Programs	06/09/2016	Mandatory
RM-8	Development and Operation of Bicycle Parks	10/24/2003	Mandatory
RM-9	Sewer Overflow and Backup Response - <i>Sample Backflow Prevention Device City Ordinance (City of Nevada City)</i>	11/19/2015	Advisory
RM-10	Risk Management Committee Composition and Duties	12/14/2017	Mandatory
RM-11	Review of Member Risk Assessments and Compliance with Recommendations	12/08/2016	Mandatory
RM-12	Risk Management Reserve Program	11/19/2015	Optional
RM-13	ADA Compliance and Transition Plans	11/19/2015	Mandatory
RM-14	Urban Forest Management - <i>Sample Tree Ordinance (City of Rocklin)</i>	06/09/2016	Mandatory

\* While every member **must** have a harassment policy in place, the sample policy included is advisory only.



## POLICIES AND PROCEDURES

### TABLE OF CONTENTS

P & P NUMBER	SUBJECT	LAST REVISION	TYPE
RM-15	Vehicle Use and Operations	12/08/2016	Mandatory
RM-16	Special Events Risk Management	06/14/2018	Mandatory
RM-17	Volunteer Risk Management <i>- Sample Volunteer Release Form</i>	12/14/2017	Mandatory
RM-18	Wildfire Risk Management	12/15/2022	Advisory
RM-19	Cyber Liability Best Practices	12/15/2022	Advisory
<i>RM-20</i>	<i>Ergonomic Injury Management- draft</i>	<i>TBD</i>	
<i>RM-21</i>	<i>Park &amp; Rec Risk Management - draft</i>	<i>TBD</i>	



BACK TO AGENDA

**Northern California Cities Self Insurance Fund  
Board of Directors Meeting  
June 22, 2023**

**Agenda Item. H.13.**

**RISK MANAGEMENT REPORT  
AND CASH FOR SAFETY AWARD**

**ACTION ITEM**

**ISSUE:** The Risk Management Committee met prior to the Board meeting on April 20, 2023, to review the most recent risk control activities and plans for FY 23/24.

A list of available trainings was reviewed and upcoming sessions for Traffic Control, Aquatics, and Playground inspections were announced. The Program Managers will work with members and consultants to establish a regular calendar of training topics timed for upcoming member needs and/or regulatory requirements. Trainers for new behind-the-wheel licensing requirements were discussed, with members sharing resources for instructors.

The Committee also reviewed the nominations for the first “Cash for Safety Culture” program and recommended Dixon, Yuba City, and Paradise for the awards, in first, second and third order. The Committee is asked to review and make a recommendation to the Board for approval.

**RECOMMENDATION:** Approve as requested.

**FISCAL IMPACT:** None. Cash awards totaling \$10,000 in budget for FY 22/23.

**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 22/23.

**ATTACHMENT(S):**

1. Cash for Safety Culture Presentation
2. Cash for Safety Award Certificates

# 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:

- Most Outstanding = **\$5,000.00**
- Outstanding = **\$3,000.00**
- Good = **\$2,000.00**
- All other submissions receive an Honorable Mention certificate
  
- Top three entries will be shared at the Board Meeting and will be posted on the NCCSIF website.



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## SUBMISSIONS

Total Submissions: Four

# Cash SAFETY for CULTURE



City: City of Yuba City	
Name of person submitting: Sheleen Loza Analyst	Title: Administrative
Phone: 530-822-4612 sloza@yubacity.net	Email:
Describe the hazard or problem:	
There was a consultant working in the City Hall breakroom. An employee noticed that the consultant had an extension cord running across the kitchen sink and walk area in the breakroom.	
Provide details about your idea and solutions:	
The employee was able to relocate the extension cord.	
Describe the results:	
This eliminated the danger of the cord being plugged in next to the kitchen sinks and someone accidentally tripping over it. The employee notified the consultant of the safety concern and action taken.	
Attach additional details and supporting documentation if needed.	

**HAZARD/PROBLEM:** Extension cord in breakroom on the ground posed a trip hazard.

**MITIGATION:** Relocate the extension cord.

**RESULTS:** Eliminate the extension cord being plugged next to a sink and eliminated a tripping hazard.

**Yuba City**

# Cash SAFETY for CULTURE



City: City of Yuba City	
Name of person submitting: Sheleen Loza Analyst	Title: Administrative
Phone: 530-822-4612 sloza@yubacity.net	Email:
Describe the hazard or problem:	
There was a COVID-19 testing site located behind City Hall. This led to symptomatic individuals mistaking City Hall for the testing location. The individuals would enter City Hall exposing the front counter staff.	
Provide details about your idea and solutions:	
An employee printed large window signs that read "stop this not a COVID-19 testing site". The window sign also include a map showing "you are here" and how to get to the testing site from City Hall.	
Describe the results:	
This reduced the number of symptomatic individuals entering City Hall.	
Attach additional details and supporting documentation if needed.	

**HAZARD/PROBLEM:** Citizens with symptoms of COVID-19 mistakenly thought city hall was a testing location and potentially exposed employees.

**MITIGATION:** A sign was put up that redirected the citizens to the testing location.

**RESULTS:** Reduced the number of symptomatic individuals enter city hall.

**Yuba City**

# Cash SAFETY for CULTURE



City: Town of Paradise	
Name of person submitting: Director	Title: HR/Risk Mgt
Phone: 530-872-6291 x117 cpeters@townofparadise.com	Email:
Describe the hazard or problem:	
Setting aside time for safety training is difficult in a customer service setting. Additionally, creating customized content that is specific to the employee types, facility and most importantly, interactive has not been as easy to achieve in the COVID era. Employees have become a bit bored by the more generic online training that has become so popular (and necessary with COVID). The goal has been to make the training specific, compelling, inperson, and top priority.	
Provide details about your idea and solutions:	
The Town of Paradise's Community Development Department, newly expanded into their own building after the Camp Fire necessitated a larger staff than was able to be accommodated at the original Town Hall location. Now home to 32 of 87 Town of Paradise employees, the Building Resiliency Center (CDD Dept) has one-hour Quarterly Safety Meeting with 100% attendance because they are closed to the public during this time.	
Describe the results:	
All employees are able to attend valuable, customized, face to face safety training at the same time due to management prioritizing this training and closing the business to facilitate the training. This is a new program that began this fiscal year. It has been a big hit and will continue. Topics so far covered include Fire Extinguisher training (hands-on experience with real fire & extinguishers!), Active Shooter training from Paradise Police Department that includes an evaluation on the actual property and various scenarios, evacuation routes for that particular location and staffing. Next planned (1) intensive deescalation training, as our citizens have been through a lot and many feel frustrated by the rebuilding process and this location is the front line for our customers, (2) CPR/First Aid & AED training, and much more. Employees look forward to these training opportunities now because they are so specific and interactive.	
Attach additional details and supporting documentation if needed.	

**HAZARD/PROBLEM:** Completion of safety training in the COVID era as well as customer service setting.

**MITIGATION:** Building Resiliency Center (CDD Dept.) has quarterly safety meetings.

**RESULTS:** 100% attendance of required safety training. Employee morale has increased. Employee's look forward to trainings.

**TOWN of PARADISE**

# Cash SAFETY for CULTURE



City: Dixon	
Name of person submitting: Rachel Ancheta	Title: HR Director
Phone: 707-678-7000 x1111 rancheta@cityofdixon.us	Email:
Describe the hazard or problem:	
<p>City of Dixon's City Hall lobby had open counters and swinging half doors to enter the back. In addition, employees were entering and exiting both through the front and the back doors. It was difficult to manage who was in the building at any given moment. Visitors came in to back of the building with little oversight.</p> <p>Also, staff with offices each had glass windows that can easily be shattered. Employees did not have ID badges; with the increased number of employees, it was difficult to know who was an employee. The back doors were not alarmed and did not have push bars, it would be difficult to open the door in case of fire or emergency.</p> <p>Counters were wide open easy for an intruder to jump the counter and access the City's vault and staff.</p>	
Provide details about your idea and solutions:	
<p>HR Director partnered with the Police Chief to develop a plan to secure City Hall. We added bullet proof glass to shield staff and bullet proof glass doors to secure the lobby. We added shatter proof tint to all the windows and added push bars to the emergency exits.</p> <p>In addition, we closed the back entry/exits for emergency only for employees to only have one entry/exit point through the front lobby. As part of this change, we added keyless access controls and ID badges for employees to enter and exit. In addition, we added signs "Authorized Personnel" or "Employees Only" throughout all the City buildings.</p> <p>This was about a 6-month project.</p>	
Describe the results:	
<p>This change created a secure building for staff and public. Employees feel safe in their offices with the shatter proof tinting and allowed employees to feel safe while working later as needed. The back doors are now alarmed and if the doors are opened it will alarm the staff if an intruder enters the back or if an employee leaves for an emergency. The bullet proof glass on the counters provides protection for employees while providing the services needed.</p> <p>Recently, a public person came in visit City Hall with a camera to record staff. The person was limited to only the lobby area.</p> <p>With the climate of the nation, we believe these changes were important to ensure employees and public are safe in the public building.</p>	
Attach additional details and supporting documentation if needed.	

**HAZARD/PROBLEM:** City Hall lobby and offices were unsecure.

**MITIGATION:** Bullet proof glass installed to secure the lobby, shatter proof tint added to windows, keyless door access and ID badges for employees.

**RESULTS:** Secure and safe workplace.

**DIXON**

# Cash SAFETY for CULTURE



**DIXON**



NORTHERN CALIFORNIA CITIES SELF-INSURANCE  
CASH FOR SAFETY CULTURE

*This Certificate and a \$5,000 Grant are Presented to*

# City of Dixon

For Recognition of the City's Dedication to  
Safety and Risk Management Best Practices

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PRESIDENT, LIZ COTTRELL

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SECRETARY, JENNIFER STYCZYNSKI

**Thank you for your support of municipal risk pooling**



NORTHERN CALIFORNIA CITIES SELF-INSURANCE  
CASH FOR SAFETY CULTURE

*This Certificate and a \$3,000 Grant are Presented to*

# City of Yuba City

For Recognition of the City's Dedication to  
Safety and Risk Management Best Practices

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PRESIDENT, LIZ COTTRELL

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SECRETARY, JENNIFER STYCZYNSKI

**Thank you for your support of municipal risk pooling**



NORTHERN CALIFORNIA CITIES SELF-INSURANCE  
CASH FOR SAFETY CULTURE

*This Certificate and a \$2,000 Grant are Presented to*

# Town of Paradise

For Recognition of the Town's Dedication to  
Safety and Risk Management Best Practices

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PRESIDENT, LIZ COTTRELL

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SECRETARY, JENNIFER STYCZYNSKI

**Thank you for your support of municipal risk pooling**



BACK TO AGENDA

**Northern California Cities Self Insurance Fund  
Board of Directors Meeting  
June 22, 2023**

**Agenda Item. H.14.**

**RESOLUTION 23-01**

**RECOGNIZING CONTRIBUTIONS OF LIZ COTTRELL**

**ACTION ITEM**

**ISSUE:** The Board previously expressed its desire to recognize the many contributions of Liz Cottrell , NorCal Cities' current President and Board Member for the City of Anderson. The Program Administrators have prepared the attached Resolution recognizing Liz's years of service to the organization.

**RECOMMENDATION:** Approve the attached Resolution recognizing Liz Cottrell

**FISCAL IMPACT:** None.

**BACKGROUND:** None.

**ATTACHMENT(S):** Resolution 23-01 Recognizing Liz Cottrell



**RESOLUTION 23-01**

**RESOLUTION RECOGNIZING THE CONTRIBUTIONS OF  
LIZ COTTRELL TO THE NORTHERN CALIFORNIA CITIES SELF INSURANCE FUND**

**WHEREAS** the Board of Directors of the Northern California Cities Self Insurance Fund finds and determines as follows:

- (a) Liz Cottrell has diligently served NCCSIF as a member of the Board, Executive Committee, and as President of the JPA.
- (b) Liz Cottrell’s stewardship as President came at a time of transition with many of the officers retiring or leaving member employment. She stepped in to maintain NCCSIF leadership during a challenging period for claims and insurance market uncertainty.
- (c) It is appropriate to recognize Liz Cottrell for the time, effort, and many years of contributions she has made to ensure the continued success of NCCSIF.

**WHEREAS** for the many contributions made to the Northern California Cities Self Insurance Fund, its Board of Directors finds it incumbent to express sincere gratitude and appreciation.

In consideration of the foregoing findings and determinations,

**NOW THEREFORE, BE IT RESOLVED**, by the Board of Directors of NCCSIF as follows:

In recognition of Ms. Cottrell’s exceptional service to the Northern California Cities Self Insurance Fund, the Board of Directors does hereby recognize the many contributions of Liz Cottrell and by this Resolution does hereby express to her sincere gratitude and appreciation.

\* \* \* \* \*

I hereby certify that the foregoing is a full, true and correct copy of a Resolution duly and regularly adopted and passed at a meeting of the Board of Directors of the Northern California Cities Self Insurance Fund held on June 22, 2023, which was approved by the following vote:

- AYES, and in favor thereof, members:
- NAYS, members:
- ABSTAIN, members:
- ABSENT, members:
- ATTEST:

\_\_\_\_\_  
Program Administrator, Marcus Beverly

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



BACK TO AGENDA

**Northern California Cities Self Insurance Fund  
Board of Directors Meeting  
June 22, 2023**

**Agenda Item I.**

**INFORMATION ITEMS**

**INFORMATION ITEM**

**ISSUE:** The following items are being presented as information for NCCSIF members.

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

**FISCAL IMPACT:** None.

**BACKGROUND:** None

**ATTACHMENT(S):**

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 Directory
6. 2023 CAJPA Conference September 13-16th 2023
7. Ergonomic Evaluation Request Form
8. Travel Mileage Reimbursement Form

# GLOSSARY OF TERMS

Term	Definition
4850	Labor Code Section 4850 provide a special benefit for certain public employees who are essentially in safety and law enforcement positions.
AB 1234	Ethics Education for Local Officials
AB 1825	Harassment Prevention Training for Supervisors
Active Negligence	The party that was negligent took an active part in doing whatever caused the damage. For example, a city digging a hole and someone falls in
<b>ACV</b> (Actual Cash Value)	The amount equal to the replacement cost minus depreciation of a damaged or stolen property at the time of the loss. It is the actual value for which the property could be sold, which is always less than what it would cost to replace it.
Adhesion	When one party has greater power over the other party in drafting the contract (i.e. the provisions of the contract are prepared by one party --the insurer. The other party the insured does not take part in the preparation of the contract).
<b>ATD</b> (Aerosol Transmissible Diseases)	An epidemiologically significant disease that is transmitted via droplet or airborne route.
Aggregate	The term used to describe the cumulative amount of all losses for a period of time.
Aggregate Stop Loss	A financial arrangement with a JPA's excess carrier that caps the aggregate to a predetermined limit at which point the excess carrier would "drop down" and pay losses within the JPIA's SIR, or pooled layer.
<b>AME</b> (Agreed Upon Medical Examiner)	A medical provider who has been certified by the Division of Workers' Compensation by passing an administrative exam. An AME is selected (or agreed upon) by two parties in order to help resolve a dispute about a WC claim.
Aleatory	An insurance contract is aleatory meaning it is contingent on an uncertain event (a loss) that provides for unequal transfer of value between the parties.
<b>ACIP</b> (Alliant Crime Insurance Program)	Program offered by Alliant that created to bring the advantages of group purchase to public entities seeking very broad coverage for illegal acts committed by their employees while on the job.
<b>APIP</b> (Alliant Property Insurance Program)	The largest single property insurance placement in the world. Formed by Alliant Insurance Services in 1993 to meet the unique property insurance needs faced by public entities.
<b>ADA</b> (American Disability Act)	A federal law that prohibits discrimination against people with disabilities in employment, transportation, public accommodation, communications, and governmental activities. The ADA also establishes requirements for telecommunications relay services. For the U.S. Equal Employment Opportunity Commission office (EEOC office) in your area, call 1-800-669- 4000 or 1-800-669-6820 (TTY).
Assessment company	Providing primarily fire and windstorm insurance for small towns and farmers (charge members a pro rata share of losses at the end of each policy period)
<b>AIS</b> (Associate in Insurance Services)	Professional designation awarded by the Insurance Institute of America (IIA) upon successful completion of four national exams, one specifically designed for this program and the three examinations in the IIA Program in General Insurance.
<b>AGRIP</b> (Association of Governmental Risk Pools)	A national organization of JPA's and public agency insurance pools. Formed for educational, information gathering and political lobbying purposes. Affiliated with PRIMA

## GLOSSARY OF TERMS

<b>ALCM</b> (Associate in Loss Control Management)	A professional designation earned after the successful completion of five national examinations given by the Insurance Institute of America (IIA).
<b>ARM</b> (Associate in Risk Management)	A nationally recognized educational program for dedicated risk management professionals, developed by the Insurance Institute of America.
Attachment Point	The dollar amount of a loss where the next layer of insurance begins to pay for the loss.
Automobile Liability	Designed to afford bodily injury and property damage liability coverage associated with owned, non-owned and hired vehicles. May include medical payments, uninsured/underinsured motorists' liability coverages.
Automobile Physical Damage	Usually a first party coverage; however, some entities have "Bailment" or "care, custody and control" liability exposures such as garages, maintenance facilities that service vehicles of others, and parking lots
Best's Rating	A rating system that indicates the operating and financial condition of insurance companies. Information is developed and published annually by the A. M. Best company. Generally one looks for a company with a rating of A VII or better.
<b>BOD/BD</b> (Board of Directors)	Body of elected or appointed members who jointly oversee the activities of a company or organization.
<b>BI</b> (Business Interruption)	A form of insurance coverage that replaces business income lost as a result of an event that interrupts the operations of the business, such as fire or a natural disaster.
<b>CAJPA</b> (California Association of Joint Powers Authorities)	Performs regulatory and legislative lobbying as well as accreditation of Joint Powers Authorities to promote the financial stability of JPAs.
<b>CIPRA</b> (California Institute for Public Risk Analysis)	Organized to develop, analyze and disseminate information on risk management in California's public sector, especially self-insured entities and Joint Powers Authorities
<b>CJPRMA</b> (California Joint Powers Risk Management Authority)	CJPRMA provides the excess coverage to NCCSIF's Liability Program
<b>CSAC</b> (California State Association of Governments)	CSAC is a lobbying, advocacy and service organization representing the state's 58 counties at the state and federal level. Areas of focus include the state budget, health-care reform, corrections reform, transportation funding, water and climate change
<b>CSAC-EIA</b> (California State Association of Governments - Excess Insurance Authority)	CSAC-EIA is a member directed insurance risk sharing pool. The EIA has developed effective risk management solutions to help California public entities proactively control losses and prepare for different exposures.  CSAC-EIA provides excess coverage to NCCSIF's workers' compensation pool.
<b>CalTIP</b> (California Transit Insurance Pool)	In 1986 the California Transit Association formed an insurance committee and authorized the preparation of a study of alternative methods of providing liability insurance coverage and began providing liability coverage in 1987.
Catastrophic Loss Reserve	A separate JPIA reserve account designated to pay losses without additional premium assessments to members.
<b>CIC</b> (Certified Insurance Counselor)	An insurance agent professional certification designation

## GLOSSARY OF TERMS

<b>CIH</b> (Certified Industrial Hygienist)	CIH is a professional whose job it is to protect the health of workers and the general public. A CIH is educated, trained and certified to recognize health hazards, test the environment for those hazards and determine when they pose a risk to those who might be exposed to them.
<b>CPCU</b> (Chartered Property Casualty Underwriter)	CPCU is a professional designation in property-casualty insurance and risk management
Claim	A demand of a right. In general a demand for compensatory damages, resulting from the actions of another.
Claims Made	A provision of an insurance policy that requires it to pay only for claims presented during the policy period with no regard for when the action causing the claim took place. Typically, a claims-made form also includes a retroactive date setting the earliest date for which a covered occurrence can happen. (Also see "Occurrence")
<b>C&amp;R</b> (Compromise and Release)	A type of settlement in which you receive a lump sum payment and become responsible for paying for your future medical care. A settlement like this must be approved by a workers' compensation judge.
Conditional	An insurance policy includes a number of conditions that both the insured and the insurer must comply with. (i.e. a covered loss occurs, the insured must notify the insurer about the loss and the insurer must use the valuation methods specified in the policy to settle the loss- thus the contract is conditional)
Conditions	Describe the responsibilities and the obligations of both the insured and the insurance company.
<b>CL</b> (Confidence Level)	An estimated probability that a given level of funding will be sufficient to pay actual claim costs. The higher a CL the greater the certainty the actuary has that losses will not exceed the dollar value used to attain the CL.
Contract	A legal agreement between two competent parties that promises a certain performance in exchange for a certain consideration.
Contract of Utmost Good Faith	As the insurance company relies on the truthfulness and integrity of the applicant when issuing a policy. In return, the insured relies on the company's promise and ability to provide coverage and pay claims.
<b>CSP</b> (Certified Safety Professional)	CSP's are qualified persons that are competent and trained to detect and appraise hazardous materials, procedures and activities of workers, materials and work environments. They are highly educated, trained and experienced in the field of safety.
Cumis Counsel	Cumis refers to a lawsuit against the Cumis Insurance Society in which they were found to have controlled the defense attorney to the detriment of their insured. The court determined that the Society should have assigned separate counsel to represent the exclusive interests of the insured. The need for <i>cumis counsel</i> arises in situations where there are significant coverage issues and defense counsel is conflicted between his duty to his client and the obligations to the insurance carrier.
DE9	Quarterly Contribution Return and Report of Wages
Declarations	Contain information such as the name of the insured, the address, the amount of coverage provided, a description of property, and the cost of the policy
Deductible	It is that portion of each claim that is paid by the member at the time of loss. It is in addition to any premium already paid
Defense	A defendant's denial to a complaint or cause of action

## GLOSSARY OF TERMS

Definitions	Clarify the meaning of certain terms used in the policy
Deposit Premium	Premium required at the beginning of a policy period based on estimated costs
<b>DIC</b> (Difference In Conditions)	A specialized property insurance policy written to provide coverage for perils not covered in a standard property policy or in the JPIA's Memorandum of Property Coverage. In particular, it is most often used to provide coverage for earthquake and/or flood losses.
<b>D&amp;O</b> (Directors and Officers)	Liability insurance payable to the directors and officers of a company, or to the organization(s) itself, as indemnification (reimbursement) for losses or advancement of defense costs in the event an insured suffers such a loss as a result of a legal action brought for alleged wrongful acts in their capacity as directors and officers.
Directors, Officers and Trustees Liability	Intended to protect nonprofit board members, officers, and directors for faulty decisions, which imperil the entity. Usually written to include entity reimbursement for legal actions and personal liability of specific wrongdoers
<b>DOL</b> (Date of Loss)	Regarding property claims this is usually the date of occurrence of physical damage to property. In WC claims this is usually the date a physical injury occurred to an employee.
Doctrine of reasonable expectations	a policy includes coverages that an average person would reasonably expect it to include regardless of what the policy actually provides
<b>EQ</b> (Earthquake)	a sudden and violent shaking of the ground, sometimes causing great destruction, as a result of movements within the earth's crust or volcanic action
Employers' Liability	Included as part of a worker's compensation insurance policy. Covers liability for losses arising out of injuries to employees that are not covered by statutory workers' compensation benefits
<b>EPL</b> (Employment Practices Liability)	Written to protect an entity from liabilities arising from allegations of discrimination, failure to promote or hire, harassment, ADA responsibilities, wrongful termination, etc.
Endorsement	Any change to the original policy (attached to the policy itself)
Environmental Impairment Liability	Also referred to as "Pollution" and "Pollution Legal" Liability; can be written to protect an entity from actions resulting from contamination of air, water, property. First party (damage to owned property) and third party (liability for damage to others) protections are often provided on the same policy
<b>E&amp;O</b> (Errors and Omissions Insurance)	Professional liability insurance that protects companies and individuals against claims made by clients for inadequate work or negligent actions, usually includes both court costs and any settlements up to the amount specified on the insurance contract.
Errors and Omissions Liability	Excludes bodily injury and property damage; intended to afford protection for the "misfeasance, malfeasance or non-feasance" of public officials, employees and volunteers. May also include incidental medical personnel (paramedics), police and fire personnel, architects and plan checkers, engineers, and on-staff attorneys
Excess Insurance	Insurance that is purchased to provide higher limits than the primary policy or coverage provides
Excess Loss	The portion of a loss that is allocated to, or paid by, excess coverage
Exclusions	Describe the losses for which the insured is not covered
<b>EC</b> (Executive Committee)	Committee within that organization which has the authority to make decisions and ensures that these decisions are carried out.

## GLOSSARY OF TERMS

Expected liabilities	Outstanding reserves plus Incurred But Not Reported (IBNR) and Loss Adjustment Expense, discounted at the “Expected” Confidence Level (CL).
Exposure	A condition or situation that presents a possibility of loss (i.e. home built on flood plain is exposed to the possibility of flood damage).
<b>FASB</b> (Financial Accounting Standards Board)	FASB standards, known as generally accepted accounting principles (GAAP), govern the preparation of corporate financial reports and are recognized as authoritative by the Securities and Exchange Commission.
Fidelity Bonds	Written as financial guarantees of employees’ honesty. Personnel with money-handling responsibilities are considered exposures to loss.
Fiduciary Liability	Covers board members, executives and other decision-making personnel with responsibilities for pension funds, retirement plans and employee benefit monies for negligent decisions that result in losses to such funds.
<b>GAAP</b> (Generally Accepted Accounting Principles)	GAAP refers to the standard framework of guidelines for financial accounting used in any given jurisdiction; generally known as accounting standards or standard accounting practice
<b>GASB</b> (Governmental Accounting Standards Board)	GASB is the source of generally accepted accounting principles (GAAP) used by State and Local governments in the United States. As with most of the entities involved in creating GAAP in the United States, it is a private, non- governmental organization.
General Liability	Written to protect the member's assets against liability for property damage of or bodily injury to third parties (see definition of parties).
Hazard	Anything that increases the chance of loss (also see Physical Hazard, Morale Hazard and Moral Hazard).
<b>HIPAA</b> (Health Insurance Portability and Accountability Act)	A federal law enacted in 1996 that protects continuity of health coverage when a person changes or loses a job, that limits health-plan exclusions for preexisting medical conditions, that requires that patient medical information be kept private and
<b>IBNR</b> (Incurred But Not Reported)	It is that part of the total claims that is unknown at any point in time. At any time, NCCSIF has claims that have not been reported or recognized by NCCSIF or has claims recognized by NCCSIF but without knowledge of the cost when such claim is finally closed. NCCSIF uses an actuary to project the costs of these unknown liabilities to NCCSIF - the estimate of funds needed to pay for covered losses that have occurred but have not been reported to the member and/or NCCSIF and expected future development on claims already reported
Incurred Loss	This is the ultimate expected total value of any claim. It includes the amount already paid, plus the estimated amount yet to be paid (reserves)
<b>IIPP</b> (Injury Illness Prevention Program)	Proactive process of assessing workplace hazards prior to an injury being reported
Insurable Interest	Before you can benefit from insurance; you must have a chance of financial loss or a financial interest in the property
Insurance	A contract or device for transferring risk from a person, business, or organization to an insurance company that agrees, in exchange for a premium, to pay for losses through an accumulation of premiums
<b>IRIC</b> (Insurance Requirements in Contracts)	In insurance, the insurance policy is a contract (generally a standard form contract) between the insurer and the insured, known as the policyholder, which determines the claims which the insurer is legally required to pay.

## GLOSSARY OF TERMS

<b>ISO</b> (Insurance Services Office, Inc.)	An insurance industry association that collects statistical data for rate making and develops standard insurance policy forms. ISO is the organization that drafted the standard commercial general liability (CGL) commonly used by insurers
Insuring agreements	State in general what is to be covered, also includes a description of what type of property is covered and the perils against which it is insured (i.e. the losses for which the insured will be indemnified)
Inverse Condemnation	Both the United States Constitution and the California Constitution require that a private citizen be compensated if property is "taken" by a public entity. When the property is taken proactively it is called eminent domain. When the property is taken "accidentally," without due course, it is called inverse condemnation. Negligence need not be proven. The claimant's legal expenses are payable in addition to actual damages.
Limit	The most that will be paid in a loss
<b>LRP</b> (Long Range Planning)	Exercise aimed at formulating a long-term plan, to meet future needs estimated usually by extrapolation of present or known needs. It begins with the current status and charts out a path to the projected status, and generally includes short- term (operational or tactical plans) for achieving interim goals.
<b>LAE</b> (Loss Adjustment Expense)	Administrative expense to manage a claim to conclusion - Allocated LAE (ALEA) are expenses attributable to a specific claim such as attorney fees - Unallocated LAE (ULAE) are overhead expenses not attributable to a specific claim such as salaries or office rental.
Loss Ratio	The amount of loss divided by the amount of premium, contributions, payroll or property values.
Master Plan Documents	A document issued by a JPA defining the structure, rights and obligations of the participants and procedures of an insurance or self- funded program
<b>MMI</b> (Maximum Medical Improvement)	When an injured employee's condition is well stabilized and unlikely to change substantially in the next year, with or without medical treatment. Once an employee reaches MMI, a doctor can assess how much, if any, permanent disability resulted from the work injury. See also P&S
<b>MOC</b> (Memorandum of Coverage)	A document issued by a JPA defining the coverage provided to the members
Moral Hazard	A person might create a loss situation on purpose just to collect from the insurance company (i.e. a pre-arranged faked theft of an older vehicle so the owner could collect insurance money and buy something new).
Morale Hazard	An individual, through carelessness or by irresponsible actions, can increase the possibility for a loss (i.e. a person who drives a car carelessly because he knows a loss will be insured if an accident occurs).
Mutual interest company	The insureds are also owners of the company and so they can vote to elect the management of the company (profits are returned to the insureds in the form of dividends or reductions in future premiums)
Named Insured	Any person, firm, or corporation, or any of its members specifically designated by name as insured(s) in the policy as distinguished from others who, although unnamed, are protected by the policy definition. A named insured under the policy has rights and responsibilities not attributed to additional insureds, such as premium payment, premium return, notice of cancellation, and dividend participation

## GLOSSARY OF TERMS

Net Assets	(Equity, surplus or Net Position) Total assets less Expected liabilities- the amount of funds remaining after subtracting liabilities at the actuarially determined "Expected" Confidence Level (approx. 50% CL)
Net Contribution	A total contribution for losses less excess insurance costs
Non Vacant land	Refers to land that is occupied and used, and/or has structures on it (i.e. shack, building, park with benches).
Obligee	Is an individual, partnership, corporation, or a government entity which requires the guarantee that an action or service will be performed. If not properly performed, the surety pays the obligee for any damages or fulfills the obligation.
Occurrence	A) In order for NCCSIF to pay a liability claim, it must arise out of an occurrence. This is an accident, event, act or omission to act which results in "damages," "bodily injury," or "property damage" neither expected nor intended from the covered parties' conduct. B) A provision of an insurance policy that requires it to pay for a claim caused during the policy period regardless of when it is presented.
Passive Negligence	The party that was negligent did not take part in the action that caused the damage, but was responsible for somehow allowing it to take place. For example, a city allowed a contractor to dig a hole on city property and someone fell in.
Peril	Cause of a loss
<b>P&amp;S</b> (Permanent and Stationary)	When an employee's medical condition has reached maximum medical improvement. Once an employee is declared P&S, a doctor can assess how much, if any, permanent disability resulted from the work injury. If the disability is rated under the 2005 schedule you will see the term maximal medical improvement (MMI) used in place of P&S. See also MMI
<b>PD</b> (Permanent Disability)	Any lasting disability that results in a reduced earning capacity after maximum medical improvement is reached.
<b>PPE</b> (Personal Protective Equipment)	PPE refers to protective clothing, helmets, goggles, or other garments or equipment designed to protect the wearer's body from injury.
Physical Hazard	A hazard that arises from the condition, occupancy, or use of the property itself (i.e. skateboard left on the porch steps).
Plaintiff	The party who complains or sues in a personal action. A claimant becomes a plaintiff by filing suit.
Pooled Loss	The portion of a loss that is allocated to, or paid by, the self-insured pool. NCCSIF's Liability Program pools, or self-insures, the first \$500,000 of each occurrence. Loss costs exceeding this amount are paid by excess insurance.
Principal	Is an individual, partnership, or corporation who offers an action or service and is required to post a bond. Once bonded, the surety guarantees that he will perform as promised.
Principle of Indemnity	When a loss occurs an individual should be restored to the approximate financial condition he was in before the loss no more and no less.
Property Insurance	This covers the member for damage to its own property, sometimes called first- party coverage.
<b>PARMA</b> (Public Agency Risk Managers Association)	A statewide association for risk managers in the public sector. Educational and lobbying activities.

## GLOSSARY OF TERMS

<b>PRIMA</b> (Public Risk Management Association)	A national association for risk managers in the public sector. Formed for educational, information gathering and political lobbying purposes.
Pure Risk	Involves only the possibility of loss
<b>QME</b> (Qualified Medical Examiner)	A medical provider who has been certified by the Division of Workers' Compensation by passing an administrative exam.
Reciprocal company	(to give/take), a member of a reciprocal agrees to share the insurance responsibilities with all other members of the unincorporated group (all members insure each other and share the losses with each other) NOTE: managed by an attorney-in-fact who is empowered to handle all of the business of the reciprocal.
<b>RC</b> (Replacement Cost)	The cost to replace damaged property with like kind and quality, with no deduction for depreciation, but still subject to a "limit"
Reserve	In order to budget for its expected costs and to know when a claim must be reported to the excess coverage, NCCSIF estimates the ultimate expected total value of each claim and "reserves" part of the not paid. As moneys are paid out for a claim, the reserve amount is decreased
Retrospective Premium Adjustment	At the beginning of each policy period, NCCSIF collects a deposit premium representing the estimated costs for that year. Each year a calculation of expenses associated with the policy period are subtracted from the deposit premium. At some point the excess funds will be returned, or shortage of funds will be charged. This process is repeated annually for each coverage year until all claims for that year are closed out and there is no IBNR allocated to that policy year.
Risk	The chance or uncertainty of loss (also see Speculative Risks and Pure Risks)
<b>RIMS</b> (Risk and Insurance Management Society)	National professional organization to promote principles of risk management and assist risk managers in their daily activities
Risk Control	Those risk management techniques designed to minimize the frequency and/or severity of claims. Risk control techniques include exposure avoidance, loss prevention, loss reduction, segregation of loss exposures, and contractual transfer to shift losses to others
Risk Financing	Techniques for generating funds to pay for losses that risk control methods do not entirely eliminate. There are two types of risk financing techniques -- retention and transfer. Retention involves paying for losses using an organization's own assets; transfer involves covering losses by an unrelated entity for a consideration (such as a payment of a premium)
Risk Management	One of the specialties within the general field of management, the process of managing an organization's activities to minimize the adverse effects of accidental losses on a cost-effective basis. Risk management has two components -- risk control and risk financing.
Self-Insured	Coverage of losses from the insured's own funds, rather than an insurance policy. Generally refers to a planned program for financing or otherwise recognizing losses
<b>SIR</b> (Self-Insured Retention)	The maximum amount of exposure to a single loss retained by NCCSIF

## GLOSSARY OF TERMS

Severability of Interests Clause	An insurance policy provision clarifying that the word “insured,” as it appears within various parts of a policy, applies severally and not collectively. When there is more than one insured, the effect is as though a separate policy is issued to each insured. Thus, a policy containing such a clause will cover a cross liability claim – a claim made by one insured against another insured. The one exception to the separate application to each insured of a policy containing a severability of interest clause is that the limits are not cumulative; that is, one set of limits applies to all insureds collectively
Special Events	Designed to cover your sponsorship of events, such as fireworks shows, festivals, community/entity celebrations; often written to protect other policies’ loss integrity. Another type of special event coverage, known as a “tenants and permittees” policy, can be issued for third parties who rent or use your owned facilities.
Speculative Risk	Risks in which there exists both the possibility of gain and the possibility of loss (i.e. poker game)
Spread of Risk	The greater the spread of risk the less likely that there will be a catastrophic loss for the insurance company (i.e. NOT insuring every person in a single town that could be hit by a fire which destroys the town= catastrophic loss for the insurance company vs. insuring several people in MANY towns to spread out the risk of a catastrophic loss)
Stock company	Sells stock to stockholders to raise the money necessary to operate the business (profits attributed to the operation of the company are returned as dividends to the stockholders, not the insureds)
Subrogation	The insurer’s right to proceed against a third person if that third person was responsible for a claim paid by the insurer. Employee dishonesty can be subrogated by the insurance company against a dishonest employee
Surety	Is usually a corporation which determines if an applicant (principal) is qualified to be bonded for the performance of some act or service. If so, the surety issues the bond. If the bonded individual does not perform as promised, the surety performs the obligation or pays for any damages.
<b>TD</b> (Temporary Disability Benefits)	Payments an employee receives if they lose wages because of a work related injury which prevents them from doing their usual job while recovering.
<b>TPA</b> (Third Party Administrator)	TPA is a person or organization that processes claims and performs other administrative services in accordance with a service contract, usually in the field of employee benefits.
<b>TIV</b> (Total Insured Values)	The values shown on a member city’s schedule or appraisal for property coverage. Only those items shown on the schedule are covered for loss.
<b>TRIA</b> (Terrorism Risk Insurance Act)	TRIA is a United States federal law signed into law by President George W. Bush on November 26, 2002. The Act created a federal “backstop” for insurance claims related to acts of terrorism.
Vacant land	Refers to land that is unoccupied and unused, and/or has no structures on it.
<b>VIN</b> (Vehicle Identification Number)	Unique code including a serial number, used by the automotive industry to identify individual motor vehicles, towed vehicles, motorcycles, scooters and mopeds as defined in ISO 3833.

**NORTHERN CALIFORNIA CITIES SELF INSURANCE FUND**  
**22/23 Organizational Chart**  
 Updated as of 6/14/2023

MEMBER ENTITY	BOARD OF DIRECTORS		BOARD ALTERNATES	RISK MANAGEMENT COMMITTEE	POLICE RISK MANAGEMENT COMMITTEE
City of ANDERSON	<b>P/EC</b>	<b>**Liz Cottrell (Chair)</b>	Jeff Kiser	Liz Cottrell	Chief Joe Poletski
City of AUBURN	<b>*EC</b>	<b>*Nathan Bagwill</b>	<i>Vacant</i>	<i>Vacant</i>	Chief Ryan L. Kinnan(Vice-Chair)
City of COLUSA		Ishrat Aziz-Khan	Shelly Kittle	Ishrat Aziz-Khan	Chief Josh Fitch
City of CORNING		<i>Vacant</i>	<i>Vacant</i>	<i>Vacant</i>	Chief Jeremiah Fears
City of DIXON	<b>VP/EC/CC</b>	<b>**Rachel Ancheta (Vice- Chair)</b>	Kate Zawadzki	Rachel Ancheta Kim Staile Jim Ramsey Anjmin Mahil - Alternate	Chief Robert Thompson
City of ELK GROVE	<b>*EC</b>	<b>*Melissa Rojas</b>	Kara Reddig		Assistant Chief Paul Soloman Commander Brian Lockhart Lt. Lou Wright
City of FOLSOM		Allison Garcia	Steven Wang	Allison Garcia	
City of GALT		Stephanie Van Steyn	Lorenzo Hines	Stephanie Van Steyn	Chief Brian Kalinowski
City of GRIDLEY		Elisa Asteaga	Jodi Molinari	Elisa Arteaga	Chief Rodney Harr
City of IONE		Chief John Alfred	<i>Vacant</i>	<i>Vacant</i>	Chief John Alfred
City of JACKSON		<b>*Yvonne Kimball</b>	Dalacie Blankenship	Yvonne Kimball	Interim Chief Chris Mynderup
City of LINCOLN		Veronica Rodriguez	Ruthann Codina	Veronica Rodriguez	Chief Matt Alves
City of MARYSVILLE	<b>S / EC/CC</b>	<b>*Jennifer Styczynski</b>	<i>Vacant</i>	Jennifer Styczynski	Chief Chris Sachs
City of NEVADA CITY		Sean Grayson	Gabrielle Christakes	Sean Grayson	Chief Dan Foss
City of OROVILLE		Liz Ehrenstrom	<i>None Appointed</i>	Liz Ehrenstrom (Chair)	Lt. Gil Zarate
Town of PARADISE		<i>Vacant</i>	Crystal Peters	Crystal Peters	Chief Eric Reinbold
City of PLACERVILLE		Dave Warren	Cleve Morris	Dave Warren	Chief Joseph Wren
City of RED BLUFF	<b>EC</b>	Tom Westbrook	Anita Rice	Tom Westbrook	Chief Kyle Sanders (Chair)
City of RIO VISTA	<b>T/*EC/*CC</b>	Jennifer Schultz	<b>**Jen Lee, CPA</b>	Jennifer Schultz	Chief Jon Mazer
City of ROCKLIN	<b>EC</b>	Andrew Schiltz, CPA	Amanda Tonks	Andrew Schiltz, CPA	Chief Rustin Banks
City of WILLOWS		Lori Fahey	Marti Brown	Lori Fahey	N/A
City of YUBA CITY	<b>EC/CC</b>	<b>**Spencer Morrison</b>	Natalie Springer	Sheleen Loza	Chief Brian Baker

OFFICERS		
		Term of Office
President (P)	Liz Cottrell	7/1/2022- 6/30/2024
Vice President (VP)	Rachel Ancehta	7/1/2022- 6/30/2024
Treasurer (T)	Jen lee	7/1/2022- 6/30/2024
Secretary (S)	Jennifer Styczynski	7/1/2022- 6/30/2024

**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 Stephanie Van Steyn appointed 4/22/2022

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)	Tom Kline (Police RM)	James Marta, CPA (Accountant)
		Summer Simpson (Liability)		



# RESOURCE CONTACT GUIDE

## SERVICE PROVIDERS AND VENDOR MATRIX

### TABLE OF CONTENTS

Members of NCCSIF have many risk management resources available. This Resource Guide is designed to assist you with identifying and locating these resources. If you have questions, want to recommend a service provider, or need assistance please contact Program Administration on the next page.

CONTACT INFORMATION											
Pg. 1-2	Program Service Providers										
Pg. 3	Other Coverage Providers										
Pg. 5	Contracted Vendor Services (additional member cost)										
RISK MANAGEMENT SERVICE CATEGORY		SEDGWICK	PRISM	VECTOR SOLUTIONS	DKF SOLUTIONS	OCCU - MED	APIP	LEXIPOL	ACI EAP	CAL-TIP	
Pg. 12	Telephone Hotline - Questions & Guidance	X									
Pg. 12	Hazard & Safety Assessment	X			X						
Pg. 13	Program/Policy Development	X	X		X			X			
Pg. 3	Safety Materials/Web-based Courses/Videos	X	X	X	X						
Pg. 13	On-Site Training	X	X		X						
Pg. 13	Ergonomic Evaluations	X									
Pg. 14	Risk Management Webinars	X	X		X		X				
Pg. 14	Employer DMV Pull Notice Program		X								
Pg. 15	Pre-Employment & Fit for Duty Medical Exams					X					
Pg. 15	Employee Assistance Program - Health & Wellness								X		
Pg. 4	Transit Resources (available to CalTIP members)									X	

\* Services and resources are available at no additional cost, unless specifically noted.



# RESOURCE CONTACT GUIDE

## SERVICE PROVIDERS AND VENDOR MATRIX

PROGRAM SERVICE PROVIDERS			
SERVICE PROVIDERS	CONTACT INFORMATION	SERVICES PROVIDED	
<p><b>PROGRAM ADMINISTRATION</b></p> <p>Alliant Insurance Services, Inc.            2180 Harvard Street, Suite 460            Sacramento, CA 95815            Main: (916) 643-2700            Fax: (916) 643-2750  <a href="http://www.alliant.com">www.alliant.com</a></p>	<p><b>Marcus Beverly</b>            Office: (916) 643-2704            Cell: (916) 660-2725  <a href="mailto:Marcus.Beverly@alliant.com">Marcus.Beverly@alliant.com</a></p> <p><b>Conor Boughey</b>            Office: (415) 403-1400            Cell: (415) 744-4889  <a href="mailto:cboughey@alliant.com">cboughey@alliant.com</a></p> <p><b>Jenna Wirkner</b>            Office: (916) 643-2741  <a href="mailto:Jenna.Wirkner@alliant.com">Jenna.Wirkner@alliant.com</a></p> <p><b>Evan Washburn</b>            Office: (916) 643-2721            Cell: (916) 661-7305  <a href="mailto:ewashburn@alliant.com">ewashburn@alliant.com</a></p>	<p><i>JPA MANAGEMENT ISSUES</i></p> <ul style="list-style-type: none"> <li>▪ <b>Governance</b> - policies and procedures, program budget/funding, financial analysis, program management, personnel, contracts, consultants.</li> <li>▪ <b>Coverage</b> - coverage questions, quotations, new members, development of shared risk program coverage agreements, RFPs for services, actuary liaison, excess insurance/additional coverage marketing (Crime coverage, etc.), program development.</li> <li>▪ <b>Risk Management</b> - Insurance Requirements in Contracts (IRIC), third party contract review, hold harmless and indemnification clauses, risk management program planning, RFPs for JPA payment approval of budgeted funds.</li> </ul> <p><i>JPA ADMINISTRATIVE ISSUES</i></p> <ul style="list-style-type: none"> <li>▪ <b>Meetings &amp; Compliance</b> - agendas; minutes; development/maintenance of governing documents, development/interpretation of policies &amp; procedures, JPA state compliance, Form 700, changes in Board members, website updates.</li> <li>▪ <b>Certificates</b> - certificates of coverage, additions/deletions of coverages, special events liability coverage, automobile identification cards, auto/mobile equipment physical damage programs.</li> </ul>	<p><b>MAIN CONTACT</b>            Marcus Beverly            Jenna Wirkner</p>



# RESOURCE CONTACT GUIDE

## SERVICE PROVIDERS AND VENDOR MATRIX

PROGRAM SERVICE PROVIDERS		
SERVICE PROVIDERS	CONTACT INFORMATION	SERVICES PROVIDED
<p><b>ACCOUNTING SERVICES</b></p> <p>James Marta &amp; Company LLP 701 Howe Avenue, Suite E3 Sacramento, CA 95825 Main: (916) 993-9494 Fax: (916) 993-9489 <a href="http://www.jpmpcpa.com">www.jpmpcpa.com</a></p>	<p><b>Jim Marta, CPA</b> <a href="mailto:jmarta@jpmpcpa.com">jmarta@jpmpcpa.com</a></p> <p><b>Ritesh Sharma</b> <a href="mailto:RSharma@jpmpcpa.com">RSharma@jpmpcpa.com</a></p>	<ul style="list-style-type: none"> <li>▪ Billing, accounting, and financial management</li> </ul>
<p><b>SAFETY AND RISK CONTROL SERVICES</b></p> <p>Sedgwick 1750 Creekside Oaks Drive, Suite 200, Sacramento, CA 95833 Main: (800) 541-4591 Fax: (855) 242-8919 <a href="http://www.sedgwick.com">www.sedgwick.com</a></p>	<p><b>Shane Baird</b> Office: (661) 619-3520 <a href="mailto:Shane.Baird@sedgwick.com">Shane.Baird@sedgwick.com</a></p> <p><b>Tom Kline - Police Risk Management</b> Office: (916) 244-1121 <a href="mailto:Tom.Kline@sedgwick.com">Tom.Kline@sedgwick.com</a></p>	<ul style="list-style-type: none"> <li>▪ Telephone Hotline - Questions &amp; Guidance</li> <li>▪ Hazard &amp; Safety Assessment</li> <li>▪ Program/Policy Development</li> <li>▪ Ergonomic Evaluations</li> <li>▪ On-site Training</li> <li>▪ Safety Materials</li> <li>▪ On-line Streaming Videos</li> <li>▪ Webinars - WC and Liability Risk Management Topics</li> </ul>
<p><b>CLAIMS ADMINISTRATION WORKERS' COMPENSATION</b></p>	<p><b>Amber Davis</b> Director of Claims – Public Entities <a href="mailto:a_davis@lwpclaims.com">a_davis@lwpclaims.com</a> Phone: 916-609-3654</p> <p><b>Stacey Bean</b> Assistant Claims Manager <a href="mailto:s_bean@lwpclaims.com">s_bean@lwpclaims.com</a> Phone: 916-609-3611</p>	<p>Third-Party Workers' Compensation (WC) Administrator refer to Team Contacts for specific Claim Adjuster's contact information.</p> <p>Report new <b>WC Claims</b> to: FROI@lwpclaims.com</p>
<p><b>CLAIMS ADMINISTRATION LIABILITY</b></p>	<p><b>Summer Simpson – Liability Claims Team Lead</b> (916) 746-6332 <a href="mailto:summer.simpson@sedgwick.com">summer.simpson@sedgwick.com</a></p>	<p>Third-Party Liability Administrator refer to Sedgwick Who's Who for specific Claims Adjuster's contact information.</p> <p><b>Report New Liability claims</b> to: <a href="mailto:7374NCCSIF@sedgwick.com">7374NCCSIF@sedgwick.com</a></p>



# RESOURCE CONTACT GUIDE

## SERVICE PROVIDERS AND VENDOR MATRIX

OTHER COVERAGE PROVIDERS		
SERVICE PROVIDERS	CONTACT INFORMATION	SERVICES PROVIDED
<p><b>PRISM</b> <b>Excess Workers' Compensation Coverage</b></p> <p>Wide variety of risk control services and resources.</p>	<p><a href="https://www.prismrisk.gov">https://www.prismrisk.gov</a></p> <p><b>Telephone:</b> (916) 850-7300 <b>Fax:</b> (916) 850-7800 <b>Crisis Incident Management Hotline:</b> (916) 850-7700</p> <p><a href="#">Rick Brush</a>, Chief Member Services Officer <a href="#">Maria Williams</a>, Senior Member Services Specialist</p>	<ul style="list-style-type: none"> <li>▪ Risk Control Toolbox <a href="https://www.prismrisk.gov/services/risk-control/toolbox/">https://www.prismrisk.gov/services/risk-control/toolbox/</a></li> <li>▪ Training <a href="https://www.prismrisk.gov/services/risk-control/training/">https://www.prismrisk.gov/services/risk-control/training/</a></li> <li>▪ Partner Program Services <a href="https://www.prismrisk.gov/services/risk-control/partner-programs/">https://www.prismrisk.gov/services/risk-control/partner-programs/</a></li> </ul>
<p><b>Vector Solutions</b></p> <p>Web-based training resources available through partnership with PRISM.</p>	<p><a href="https://www.prismrisk.gov/services/risk-control/training/vector-solutions/">https://www.prismrisk.gov/services/risk-control/training/vector-solutions/</a></p>	<ul style="list-style-type: none"> <li>▪ Web-based Courses*</li> <li>▪ Records Management</li> </ul> <p><i>*PRISM members can access the standard course library at no cost. However, there is a cost to the member for the premium content listed under "Additional Courses"</i></p>
<p><b>CJPRMA (California Joint Powers Risk Management Authority)</b> <b>Excess Liability Coverage</b></p>	<p><a href="http://www.cjprma.org/">http://www.cjprma.org/</a> Tony Giles - General Manager Office: (925) 290-1316 Email: <a href="mailto:tony@cjprma.org">tony@cjprma.org</a></p>	<ul style="list-style-type: none"> <li>▪ Training provided on a variety of Liability-related Topics</li> <li>▪ Special Events Coverage</li> <li>▪ Belfor Property Restoration Master Contract</li> </ul>
<p><b>APIP - Alliant Property Insurance Program</b></p>	<p>Contact Marcus Beverly, Alliant Insurance Services, for questions.</p>	<ul style="list-style-type: none"> <li>▪ Webinars - Property Risk Management Topics</li> <li>▪ Insured property appraisals</li> </ul> <p><b>Boiler and Machinery coverage</b> and services are provided through member participation in APIP.</p> <p>Coverage includes state required jurisdictional inspections. Contact = David Kear CEA, MBA <a href="mailto:david_kear@hsb.com">david_kear@hsb.com</a> Telephone: (860) 722-5231 Fax: (860) 722-5530</p>



## RESOURCE CONTACT GUIDE

### SERVICE PROVIDERS AND VENDOR MATRIX

		<p>➤ Useful information specific to equipment care, operating logs, and maintenance fact sheets on the website <a href="http://www.hsb.com">www.hsb.com</a> which has several resources available under the 'Knowledge Center' tab.</p>
<p><b>Beazley Breach Solutions Risk Management Portal (APIP Members only)</b></p> <p>Cyber Risk Management Resources</p>	<p><a href="http://www.beazleybreachsolutions.com">www.beazleybreachsolutions.com</a></p> <p>Please reach out to Jenna Wirkner (<a href="mailto:Jenna.Wirkner@alliant.com">Jenna.Wirkner@alliant.com</a>) (to get connected to the site. At a minimum, we will need the person's name, the name of their corresponding organization, and their work-issued email addresses (personal email addresses won't work).</p>	<p>The Portal contains a lot of useful cyber risk management information, including best practices, training, response plans, tabletop exercises, and what to do before, during and after a cyber-attack.</p>
<p><b>Lexipol</b></p> <p>Law Enforcement and Fire Risk Management</p>	<p><a href="http://www.lexipol.com">www.lexipol.com</a></p> <p>Brian Owens Strategic Partnerships Manager Office: (469) 598-0227 Mobile: (801) 588-9793 Email: <a href="mailto:bowens@lexipol.com">bowens@lexipol.com</a></p>	<p><i>Master contract with NCC and included in admin fee</i></p> <ul style="list-style-type: none"> <li>▪ Police Risk Management Policies and Procedures</li> <li>▪ Daily Training Bulletins</li> <li>▪ Fire Dept. Policies &amp; Training (*additional member cost)</li> </ul>
<p><b>CalTIP - California Transit Indemnity Pool</b></p> <p>Self-insurance program for public transit operators</p>	<p>Bill Taylor, Sedgwick Mobile: (916) 204-0030 Email: <a href="mailto:bill.taylor@sedgwick.com">bill.taylor@sedgwick.com</a> Website: <a href="http://www.caltiponline.org/">http://www.caltiponline.org/</a></p>	<ul style="list-style-type: none"> <li>▪ Transit Specific Risk Management Resources for Member Cities (Auburn and Dixon)</li> </ul>



# RESOURCE CONTACT GUIDE

## SERVICE PROVIDERS AND VENDOR MATRIX

### CONTRACTED VENDOR SERVICES (additional member cost)

VENDOR SERVICES	CONTACT INFORMATION	SERVICES PROVIDED
<b>Actuarial Services</b>	<b>Bickmore Actuarial</b> <a href="https://www.bickmoreactuarial.net/">https://www.bickmoreactuarial.net/</a> Mike Harrington <a href="mailto:mharrington@bickmoreactuarial.net">mharrington@bickmoreactuarial.net</a>	<ul style="list-style-type: none"> <li>• Reserve Analysis</li> <li>• Cost allocation</li> <li>• Benchmarking Studies</li> <li>• Self-insured Retention Studies</li> </ul>
<b>ADA Compliance</b>	<b>Sally Swanson Architects</b> 500 Sansome Street, Suite 410 San Francisco, CA 94111 <a href="tel:415.445.3045">415.445.3045</a> <a href="https://swanarch.com/">https://swanarch.com/</a>	<ul style="list-style-type: none"> <li>• <a href="#">Access Training »</a></li> <li>• <a href="#">Accessibility Master Planning »</a></li> <li>• <a href="#">Architectural Design Upgrades and Mitigation »</a></li> <li>• <a href="#">Emergency Preparedness and Response »</a></li> <li>• <a href="#">Litigation Support and Expert Witness Services »</a></li> <li>• <a href="#">On-Call Technical Assistance »</a></li> <li>• <a href="#">Plan Review and Inspection Services »</a></li> <li>• <a href="#">Physical Access Compliance Survey, Paths of Travel »</a></li> <li>• <a href="#">Polling Sites Surveys »</a></li> <li>• <a href="#">Self-Evaluations »</a></li> <li>• <a href="#">Transition Plans »</a></li> </ul>
<b>ADA Compliance</b>	<b>SZs Consulting Group Sacramento Office</b> 770 L Street, Suite 950 Sacramento, CA 95814 Tel: 916.669.8750 fax: 866.670.4961 <b>Email:</b> <a href="mailto:info@szs.engineering">info@szs.engineering</a> <b>Website:</b> <a href="https://www.szs.engineering/">https://www.szs.engineering/</a>	<ul style="list-style-type: none"> <li>• Building Evaluations               <ul style="list-style-type: none"> <li>• ADA/Access Assessments</li> <li>• ADA Transition Plans &amp; Self-Evaluations, including updates to existing plans</li> <li>• Accessibility Master Plans</li> <li>• Peer Review</li> </ul> </li> <li>• Training               <ul style="list-style-type: none"> <li>• Litigation Assistance</li> </ul> </li> </ul>



# RESOURCE CONTACT GUIDE

## SERVICE PROVIDERS AND VENDOR MATRIX

### CONTRACTED VENDOR SERVICES (additional member cost)

VENDOR SERVICES	CONTACT INFORMATION	SERVICES PROVIDED
<b>Aquatics Risk Management</b>	<b>Total Aquatic Management (TAM)</b> <a href="http://www.totalaquaticmanagement.webs.com">www.totalaquaticmanagement.webs.com</a> Jim Wheeler Office: (510) 523-3155 Email: <a href="mailto:jim@totalaquaticmanagement.com">jim@totalaquaticmanagement.com</a>	<ul style="list-style-type: none"> <li>Aquatic Safety services</li> <li>Facility, Staff and Operations Auditing</li> <li>Certified Pool Operator (CPO) Trainings</li> <li>Lifeguard and Supervisor Training</li> <li>Investigation and Expert Witness Services</li> </ul>
<b>Arborist</b>	<b>Gordon Mann - Consulting Arborist</b> Mann Made Resources 10556 Combie Road Auburn, CA 95602 Cell: (650) 740-3461 Email: <a href="mailto:gordon@mannandtrees.com">gordon@mannandtrees.com</a> website: <a href="https://mannandtrees.com/">https://mannandtrees.com/</a>	<ul style="list-style-type: none"> <li>Diagnosis of Tree and Landscape Problems</li> <li>Insect and Disease Identification and Management</li> <li>Municipal Ordinance Development</li> <li>Training and Education</li> <li>Tree Plant Inventories</li> <li>Tree Protection for Construction Projects</li> <li>Tree Risk Assessments and Surveys</li> </ul>
<b>Biohazard Remediation &amp; Disinfecting</b>	<b>Forensiclean</b> <a href="https://forensiclean.com/">https://forensiclean.com/</a> (916) 812-2010 <a href="mailto:info@forensiclean.com">info@forensiclean.com</a>	<ul style="list-style-type: none"> <li>Biohazard Remediation and Disinfecting Services</li> <li>Homeless encampment cleanup</li> </ul>
<b>Cybersecurity &amp; Infrastructure Security Agency (CISA)</b>  <b>Cyber Resource Hub</b>	<a href="https://www.cisa.gov/cyber-resource-hub">https://www.cisa.gov/cyber-resource-hub</a>	Highly recommended federal government site with FREE tools and resources for protecting cities and other critical infrastructure from cyber-attacks.
<b>Cyber Risk Management</b>	<a href="https://www.besewersmart.com/nccsif-cyber">https://www.besewersmart.com/nccsif-cyber</a>	<i>Free cyber resources for NCC members</i> <ul style="list-style-type: none"> <li>Minimum Security Standards</li> <li>Real Time Cyber Threat Map</li> </ul> Water & Wastewater risks and resources



# RESOURCE CONTACT GUIDE

## SERVICE PROVIDERS AND VENDOR MATRIX

### CONTRACTED VENDOR SERVICES (additional member cost)

VENDOR SERVICES	CONTACT INFORMATION	SERVICES PROVIDED
<b>Driver Assessment &amp; Training Program</b>	<b>Vector Solutions Driver Program</b>  <a href="https://www.prismrisk.gov/services/risk-control/training/vector-solutions/">https://www.prismrisk.gov/services/risk-control/training/vector-solutions/</a>	PRISM Partner Program This innovative assessment application and 12-course bundle are offered to PRISM members at no additional charge. This cutting-edge interactive program consists of a competency-based assessment, 12 skill-building courses, and 3-dimensional animation.
<b>Drug &amp; Alcohol Testing</b>	<b>Datco Services Corporation</b> <a href="https://www.datcoservices.com/">https://www.datcoservices.com/</a> 2280 Grass Valley Highway Suite 232 Auburn, CA 95603 530-268-8101 (800) 95-DATCO (32826)	<ul style="list-style-type: none"> <li>• DOT Employer Compliance</li> <li>• Consulting &amp; Reporting</li> <li>• Training</li> <li>• Administration</li> <li>• Background Checks</li> </ul>
<b>Emergency Response Training</b>	<b>Industrial Emergency Council</b> <a href="https://iectraining.org/">https://iectraining.org/</a>  1301 Shoreway Road Suite 375 Belmont, CA 94002 Phone: (650) 508-9008	<ul style="list-style-type: none"> <li>• Hazardous Materials Education and Response</li> <li>• Technical Rescue</li> <li>• Confined Space Awareness</li> <li>• Aircraft Rescue &amp; Firefighting (ARFF)</li> <li>• Fire Service Supervision and Management</li> <li>• Incident Command System</li> <li>• Marine Rescue and Vessel Operation</li> <li>• Emergency Response Team (ERT) education</li> </ul>
<b>Engineering - Consulting Services</b>	<b>California Engineering Company, Inc.</b> 1110 Civic Center Blvd. Ste. 404 Yuba City, CA 95993 Email: <a href="mailto:Swartz@cecusa.net">Swartz@cecusa.net</a> (530) 751-0952 <a href="https://www.cecusa.net/">https://www.cecusa.net/</a>	<ul style="list-style-type: none"> <li>• Civil Engineering</li> <li>• Land Surveying</li> <li>• Grant Funding Procurement</li> <li>• Construction Administration</li> </ul> <p style="text-align: right;"><i>Referred by Yuba City for consulting engineering services</i></p>



# RESOURCE CONTACT GUIDE

## SERVICE PROVIDERS AND VENDOR MATRIX

### CONTRACTED VENDOR SERVICES (additional member cost)

VENDOR SERVICES	CONTACT INFORMATION	SERVICES PROVIDED
<b>Employee Assistance Program</b>	<p><b>ACI Specialty Benefits Corporation</b>            6480 Weathers Place, Suite 300            San Diego, CA 92121            Main: (800) 932-0034            Fax: (858) 452-7819  <a href="http://www.acieap.com">www.acieap.com</a></p> <p>Sasha Abrahms, Account Manager            Office: (858) 736-3976            Email: <a href="mailto:sabrahms@acieap.com">sabrahms@acieap.com</a></p> <p><b>34<sup>th</sup> Street Consulting</b>  <a href="https://www.34thstreetconsulting.com/">https://www.34thstreetconsulting.com/</a>            Gerry Preciado            (866) 304-7722</p>	<p><b>Services offered at an additional cost:</b></p> <ul style="list-style-type: none"> <li>• <b>Employee Assistance Program (Additional cost to members)</b>              Employees and their family members can receive up to three counseling visits per year. The family members do not need to be within the same residence. The visits are considered short-term resolution. If the person needs additional counseling, ACI will help them transition into their private insurance plan.</li> <li>• <b>Legal and Financial Services (Additional cost to members)</b>              Employees and their family members have unlimited access to telephonic legal and financial services.</li> </ul>
<b>Employment Practices Training</b>	<p><b>34<sup>th</sup> Street Consulting</b>  <a href="https://www.34thstreetconsulting.com/">https://www.34thstreetconsulting.com/</a>            Gerry Preciado            (866) 304-7722</p>	<ul style="list-style-type: none"> <li>• Handling Conflict</li> <li>• Leadership Development</li> <li>• Workplace Culture</li> </ul>
<b>Hearing Testing – Mobile Service</b>	<p><b>Center for Hearing Health</b>  <a href="https://www.centerforhearinghealth.com/">https://www.centerforhearinghealth.com/</a>            530-888-9977            Trent Lubiens  <a href="mailto:trent@centerforhearinghealth.com">trent@centerforhearinghealth.com</a></p>	<ul style="list-style-type: none"> <li>• Mobile Hearing Testing</li> <li>• Noise Survey</li> <li>• Employee Training</li> <li>• Respiratory Protection Program</li> </ul>
<b>Janitorial Services</b>	<p><b>City Wide Property Services, Inc.</b>  <a href="https://citywideps.com/">https://citywideps.com/</a>            3054 Gold Canal Drive            Rancho Cordova CA 95670            916.714.592</p>	<ul style="list-style-type: none"> <li>• Pressure Washing</li> <li>• Sweeping</li> <li>• Porter Services</li> <li>• Landscaping</li> <li>• Tech Service</li> </ul>



# RESOURCE CONTACT GUIDE

## SERVICE PROVIDERS AND VENDOR MATRIX

### CONTRACTED VENDOR SERVICES (additional member cost)

VENDOR SERVICES	CONTACT INFORMATION	SERVICES PROVIDED
<b>Janitorial Services</b>	<p><b>Peerless Building Maintenance</b>  <a href="https://www.peerlessbuildingmaintenance.com/">https://www.peerlessbuildingmaintenance.com/</a>            4665 Mountain Lakes Blvd.            Redding, CA 96003            (530) 222-6369</p>	<ul style="list-style-type: none"> <li>• Janitorial Services</li> <li>• Carpet Cleaning</li> <li>• Window Washing</li> <li>• Pressure Washing</li> <li>• Steam Cleaning</li> </ul>
<b>Media Relations &amp; Crisis Communication</b>	<p><b>Cole Pro Media</b>  <a href="https://www.colepromedia.com/">https://www.colepromedia.com/</a>            Laura Cole  <a href="mailto:lcole@colepromedia.com">lcole@colepromedia.com</a>            3069 Alamo Dr #122, Vacaville, CA 95687            707.724.8089</p> <p><i>On retainer by NCC</i></p>	<p><i>Master contract with NCC for videos of critical incidents</i></p> <ul style="list-style-type: none"> <li>• Social post construction and formatting.</li> <li>• Crisis communications, mainly how to address sensitive subjects with grace and transparency.</li> <li>• Proper techniques to work effectively with reporters and the best practices during a crisis.</li> <li>• Critical Incident Videos</li> </ul>
<b>Pre-employment Medical Services</b>	<p>Occu-Med  <a href="http://www.occu-med.com">www.occu-med.com</a>            Office: (559) 435-2800</p>	<ul style="list-style-type: none"> <li>• Pre-placement Medical Exams</li> <li>• Fitness-For-Duty and Return-To-Work Evaluations</li> <li>• Job Analysis</li> </ul>
<b>Property Restoration</b>	<p><b>BELFOR Property Restoration</b>            3132 Dwight Road, Suite 300            Elk Grove, CA 95758            Grant A. Cody            Cell: 916.673.7766            Ph: 916.399.1865  <a href="https://www.belfor.com/en/us">https://www.belfor.com/en/us</a></p>	<p><i>Let Belfor know we are a Red Alert customer through Master Contract with CJPRMA for discount and no need for separate agreement.</i></p> <p><a href="https://www.belfor.com/en/us/solutions/red-alert-program">https://www.belfor.com/en/us/solutions/red-alert-program</a></p> <ul style="list-style-type: none"> <li>• Mold, water, fire, storm damage cleanup</li> <li>• Homeless encampment cleanup</li> </ul>



# RESOURCE CONTACT GUIDE

## SERVICE PROVIDERS AND VENDOR MATRIX

### CONTRACTED VENDOR SERVICES (additional member cost)

VENDOR SERVICES	CONTACT INFORMATION	SERVICES PROVIDED
<b>Sewer Risk Management - Agency</b>	<b>DKF Solutions Group, LLC</b> David Patzer Office: 707.373.9709 Email: <a href="mailto:dpatzer@dkfsolutions.com">dpatzer@dkfsolutions.com</a> Website: <a href="http://www.dkfsolutions.com">http://www.dkfsolutions.com</a>	<i>Free sewer risk management resources for NCC members</i> <ul style="list-style-type: none"> <li>Sewer System Risk Management – overflow and system operation compliance resources:</li> <li><a href="https://www.besewersmart.com/nccsif-ss0">https://www.besewersmart.com/nccsif-ss0</a></li> <li><a href="https://www.besewersmart.com/ssmp">https://www.besewersmart.com/ssmp</a></li> </ul>
<b>Sewer Risk Management - Public</b>	<b>Educational Materials for the Public</b>	<a href="https://www.besewersmart.com/residents">https://www.besewersmart.com/residents</a> <ul style="list-style-type: none"> <li>How to assess your risk</li> <li>How to prevent backflows into your home</li> <li>Tree planting guide and resources</li> </ul>
<b>Sidewalk Repair Services</b>	Precision Concrete Cutting <a href="http://www.dontgrind.com">www.dontgrind.com</a> <b>Katrina Lynch</b> (916) 847-7346 <a href="mailto:Klynch@dontgrind.com">Klynch@dontgrind.com</a> <b>Joseph Ortega</b> <a href="mailto:jortega@DontGrind.com">jortega@DontGrind.com</a>	<i>Master contract with NCCSIF – no need for your own</i> <ul style="list-style-type: none"> <li>Sidewalk cutting to repair defects</li> <li>Will inspect to your specifications</li> <li>Map defects</li> <li>Repairs @ \$35 to \$50 per location</li> </ul>
<b>Special Events Coverage</b>	<b>Offered Through CJPRMA</b> <a href="https://www.cjprma.org/">https://www.cjprma.org/</a> See Special Events Insurance Button on Home Page	Must register your location and have the renter or applicant use this link for special CJPRMA pricing: <a href="http://www.galescreek.com/app/index.cfm?jointpowers=1">http://www.galescreek.com/app/index.cfm?jointpowers=1</a>
<b>Special Events Coverage</b>	<b>Offered Through Alliant</b> Toll Free: 1-800-821-9283 <a href="mailto:sep@alliant.com">sep@alliant.com</a>	Must sign up for program and then can issue coverage yourself and pay for policies issued on a quarterly basis



# RESOURCE CONTACT GUIDE

## SERVICE PROVIDERS AND VENDOR MATRIX

### CONTRACTED VENDOR SERVICES (additional member cost)

VENDOR SERVICES	CONTACT INFORMATION	SERVICES PROVIDED
<b>Wildfire Risk Management</b>	<b>Fireline Defense</b> <a href="https://www.firelinedefense.com/">https://www.firelinedefense.com/</a>	<ul style="list-style-type: none"> <li>• Wildfire Assessments &amp; Consultation</li> <li>• Fuel Abatement</li> <li>• Firescaping</li> <li>• Structure Hardening</li> <li>• Public Education</li> <li>• Suppression Systems</li> <li>•</li> </ul>
<b>Wildfire Risk Management</b>	<b>Industrial Emergency Council</b> Mike Crandall <a href="mailto:mcrandall@iectraining.org">mcrandall@iectraining.org</a> 530-852-2641	<ul style="list-style-type: none"> <li>• Wildfire Risk Assessments</li> <li>• Buildings &amp; Structures</li> <li>• Wildland Mitigation</li> <li>• Emergency plans and review</li> </ul>
<b>Wildfire Risk Management</b>	<a href="https://www.besewersmart.com/nccsif-wildfires">https://www.besewersmart.com/nccsif-wildfires</a>	<i>Free wildfire resources for NCC members</i> <ul style="list-style-type: none"> <li>• Training videos</li> <li>• AQI Basics</li> <li>• Cal/OSHA Regs &amp; Resources</li> </ul>
<b>Workers' Comp Care &amp; Management</b>	<b>Work Health Solutions</b> <a href="https://workhealthsolutions.com/">https://workhealthsolutions.com/</a> (877) 899-9959	<ul style="list-style-type: none"> <li>• Injury Triage</li> <li>• Treatment &amp; Management</li> <li>• On-site and Mobile-Med Services</li> <li>• Near Site Clinics</li> </ul>
<b>Workers' Comp First Report Triage</b>	Company Nurse <a href="https://www.companynurse.com/">https://www.companynurse.com/</a>	<i>Master contract for NCC members</i> <ul style="list-style-type: none"> <li>• First reporting of Work Comp claims</li> <li>• Nurse triage to appropriate care</li> <li>• Notice to employer, treater and TPA</li> </ul>



# RESOURCE CONTACT GUIDE

## SERVICE PROVIDERS AND VENDOR MATRIX

### RISK MANAGEMENT SERVICE CATEGORY

<b>Telephone Hot Line Questions/Guidance</b>	<p><b>SEDGWICK (formerly York/Bickmore)</b> Sedgwick is NCCSIF’s risk control services provider. Eric Lucero is your point of contact for risk management questions and guidance.</p>																																				
<b>Hazard &amp; Safety Assessment</b>	<p><b>SEDGWICK (formerly York/Bickmore)</b> A comprehensive Hazard &amp; Safety Assessment is completed for each city to help identify risk management strengths and improvement opportunities. The assessment is used as a tool to help prioritize risk management efforts. It includes best practices in the following areas:</p> <table style="width: 100%; border: none;"> <tr> <td style="width: 33%;">1. Risk Management Program Overview</td> <td style="width: 33%;">12. Emergency Response &amp; Management</td> <td style="width: 33%;">23. Lockout-Tagout</td> </tr> <tr> <td>2. Aerial Lift Operations</td> <td>13. Employment Practices Liability</td> <td>24. Parks &amp; Recreation Operations</td> </tr> <tr> <td>3. Aerosol Transmissible Diseases (ATD) Control</td> <td>14. Ergonomic Injury Management</td> <td>25. Personal Protection Equipment</td> </tr> <tr> <td>4. ADA Compliance</td> <td>15. Fire Department Operations</td> <td>26. Police Department Operations</td> </tr> <tr> <td>5. Animal Control Services</td> <td>16. Fire Prevention Program</td> <td>27. Respiratory Protection Program</td> </tr> <tr> <td>6. Automobile &amp; Fleet Liability</td> <td>17. Forklifts &amp; Powered Industrial Trucks</td> <td>28. Return-to-Work &amp; Transitional Duty</td> </tr> <tr> <td>7. Blood Borne Pathogens ECP</td> <td>18. Hazard Communication Program</td> <td>29. Sewers Liability Management</td> </tr> <tr> <td>8. Business Continuity Plan</td> <td>19. Hearing Conservation Program</td> <td>30. Sidewalks Liability Management</td> </tr> <tr> <td>9. Confined Space Entry Program</td> <td>20. Heat Illness Prevention Program</td> <td>31. Traffic Engineering</td> </tr> <tr> <td>10. Contractor Selection &amp; Control</td> <td>21. Information Technology</td> <td>32. Trenching &amp; Excavation Operations</td> </tr> <tr> <td>11. Contractual Transfer of Risk</td> <td>22. Injury &amp; Illness Prevention Program</td> <td>33. Urban Forest Management</td> </tr> <tr> <td></td> <td></td> <td>34. Work Zone Safety</td> </tr> </table>	1. Risk Management Program Overview	12. Emergency Response & Management	23. Lockout-Tagout	2. Aerial Lift Operations	13. Employment Practices Liability	24. Parks & Recreation Operations	3. Aerosol Transmissible Diseases (ATD) Control	14. Ergonomic Injury Management	25. Personal Protection Equipment	4. ADA Compliance	15. Fire Department Operations	26. Police Department Operations	5. Animal Control Services	16. Fire Prevention Program	27. Respiratory Protection Program	6. Automobile & Fleet Liability	17. Forklifts & Powered Industrial Trucks	28. Return-to-Work & Transitional Duty	7. Blood Borne Pathogens ECP	18. Hazard Communication Program	29. Sewers Liability Management	8. Business Continuity Plan	19. Hearing Conservation Program	30. Sidewalks Liability Management	9. Confined Space Entry Program	20. Heat Illness Prevention Program	31. Traffic Engineering	10. Contractor Selection & Control	21. Information Technology	32. Trenching & Excavation Operations	11. Contractual Transfer of Risk	22. Injury & Illness Prevention Program	33. Urban Forest Management			34. Work Zone Safety
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# RESOURCE CONTACT GUIDE

## SERVICE PROVIDERS AND VENDOR MATRIX

<p><b>Program &amp; Policy Development</b></p>	<p><b>SEDGWICK (formerly York/Bickmore)</b>          Our risk control service includes assistance with the development and implementation of Cal/OSHA required written programs such as Injury &amp; Illness Prevention Program, Hazard Communication Program, Aerosol Transmissible Diseases Procedures for fire and police, Bloodborne Pathogens Exposure Control Plan, etc. Our website also includes sample programs and guides.</p> <p><b>PRISM (Additional Cost)</b>          PRISM loss prevention specialists are available to provide assistance with program development at an additional cost to NCCSIF members. Contact PRISM directly for assistance.</p> <p><b>LEXIPOL</b>          NCCSIF members have access to the law enforcement and fire risk management policies offered through Lexipol.</p>
<p><b>On-Site Training</b></p>	<p><b>SEDGWICK (formerly York/Bickmore)</b>          On-site training is available to members on a variety of workers’ compensation, liability, and EPL exposures. Training topics include, but are not limited to, Cal/OSHA program requirements, hazard inspections, accident investigation, forklift certification, driver training, sexual harassment, CPR certification, various workplace safety topics, and more. Contact Dave to discuss and schedule on-site training.</p> <p><b>PRISM</b>          PRISM is available to conduct a variety of workers’ compensation related safety training at an additional cost to members. Contact Travis Clemmer to discuss available topics and scheduling.</p> <p><b>CJPRMA</b>          Every year CJPRMA conducts up to five regional training workshops throughout California. In the past, topics have included contractual risk transfer, police liability, parks and recreation liability, and sidewalk liability controls. CJPRMA will send the training announcement to Alliant, who will then forward to all NCCSIF members.</p>
<p><b>Ergonomic Evaluations</b></p>	<p><b>SEDGWICK (formerly York/Bickmore)</b>          Sedgwick is available to conduct office and industrial ergonomic evaluations for all members. Contact Dave Beal to discuss and schedule ergonomic evaluations.</p>



# RESOURCE CONTACT GUIDE

## SERVICE PROVIDERS AND VENDOR MATRIX

<p><b>Risk Management Webinars</b></p>	<p><b>SEDGWICK (formerly York/Bickmore)</b>          Throughout the year, Sedgwick risk control staff conducts webinars on a wide range of safety topics such as heat illness prevention, scaffold safety, disaster management, and new safety regulations. Our goal is to communicate relevant safety information in an all-inclusive and cost-effective way. NCCSIF members will receive webinar announcements via email. The one-hour webinars are recorded and available to view at any time on the Sedgwick Risk Control website.</p> <p><b>PRISM</b>          PRISM conducts several workers’ compensation related webinars throughout the year, which are available to all NCCSIF members. Contact Travis Clemmer to ensure your city is included in the announcement distribution.</p> <p><b>APIP</b>          NCCSIF members have access to all APIP property related webinars. Contact Marcus Beverly to ensure your city is included in the announcement distribution.</p>
<p><b>Employer Pull Notice Program</b></p>	<p><b>PRISM &amp; VECTOR SOLUTIONS (Additional cost to members)</b>          PRISM and Vector Solutions have partnered with A-Check America to automate your Employer Pull Notice (EPN) program. Using this program, you can electronically monitor your employees’ driving records and receive notification within hours of a reportable incident.</p> <p>You can access your driver roster and key data from a dashboard within Target Solutions. This data is accessible only to you and A-Check America and features a summary of the number of drivers added and removed from the system, an overview of the violations and accidents that have occurred, and a breakdown of your employees’ license renewal status. For additional information go to <a href="http://www.prismrisk.gov">www.prismrisk.gov</a>, Services/Loss Prevention/Target Solutions Platform.</p>



# RESOURCE CONTACT GUIDE

## SERVICE PROVIDERS AND VENDOR MATRIX

<p><b>Pre-Employment Medical Services</b></p>	<p><b>OCCU-MED</b>  <b>Services offered at an additional cost:</b></p> <ul style="list-style-type: none"> <li>▪ Review of Pre-Placement Medical Exams</li> <li>▪ Job Analysis</li> <li>▪ Maintaining a network of qualified and trained medical providers and medical specialists for necessary exams</li> <li>▪ Conducting job analyses and preparing job profiles and medical examination profiles</li> <li>▪ Providing orientation of client staff in the legal/medical/risk management and human resources aspects of our service</li> <li>▪ Scheduling and harvesting of pre-placement medical exams</li> <li>▪ Organizing and managing return-to-work and fitness-for-duty exams</li> <li>▪ Evaluating medical information in relation to the essential duties of jobs in a legally defensible manner (EXAMQA®)</li> <li>▪ Communicating directly with applicants to obtain the confidential medical information that is needed for clearance for a particular job (RDQA)</li> <li>▪ Developing “Occu-Panels” with a national laboratory that allows for the selection of only those tests for the blood chemistry panel that are compliant with state law for each job class</li> <li>▪ Performing bill review for the medical exams performed by clinics</li> <li>▪ Providing customized services such as OSHA Respirator Questionnaire Evaluations, Bloodborne Pathogen Programs, and clinic trainings</li> </ul>
<p><b>Employee Assistance Program</b></p>	<p><b>ACI</b>  <b>Services offered at an additional cost:</b></p> <ul style="list-style-type: none"> <li>▪ <b>Employee Assistance Program (Additional cost to members)</b>            Employees and their family members can receive up to three counseling visits per year. The family members do not need to be within the same residence. The visits are considered short-term resolution. If the person needs additional counseling, ACI will help them transition into their private insurance plan.</li> <li>▪ <b>Legal and Financial Services (Additional cost to members)</b>            Employees and their family members have unlimited access to telephonic legal and financial services.</li> </ul>



## Who's Who in Claims Liability Contacts

**Alyssa Reese**  
(916)746.8802  
[Alyssa.reese@sedgwick.com](mailto:Alyssa.reese@sedgwick.com)  
Handles All Cities

**Kristin Echeverria**  
(916) 746-6334  
[Kristin.echeverria@sedgwick.com](mailto:Kristin.echeverria@sedgwick.com)  
Back-up Adjuster on All Cities

**Summer Simpson**  
Claims Team Lead  
(916) 746-6332  
[summer.simpson@sedgwick.com](mailto:summer.simpson@sedgwick.com)

**To File a New Claim:**  
[7374NCCSIF@sedgwick.com](mailto:7374NCCSIF@sedgwick.com)  
cc: [Kathryn.greene2@sedgwick.com](mailto:Kathryn.greene2@sedgwick.com)  
**Office Hours Emergency (916) 960-0980**  
**After Hours Emergency Call-Out (916) 971-2701**

### Resources

**Jill Petrarca**  
Claims Assistant Manager  
(916) 746-8849  
[jill.petrarca@sedgwick.com](mailto:jill.petrarca@sedgwick.com)

**Dori Zumwalt**  
Client Service Director  
(916) 749-5877  
[dorienne.zumwalt@sedgwick.com](mailto:dorienne.zumwalt@sedgwick.com)

**Sedgwick**  
**P. O. Box 14012**  
**Lexington, KY 40512**  
**(916) 783-0100 · Fax (866) 548-2637**  
<http://www.sedgwick.com>

## NCCSIF Workers' Compensation Team Contacts

**Brian Esparza**

Vice President of Claims  
[b\\_esparza@lwpcclaims.com](mailto:b_esparza@lwpcclaims.com)  
Phone: 916-609-3612

**Amber Davis**

Director of Claims – Public Entities  
[a\\_davis@lwpcclaims.com](mailto:a_davis@lwpcclaims.com)  
Phone: 916-609-3654

**Stacey Bean**

Assistant Claims Manager  
[s\\_bean@lwpcclaims.com](mailto:s_bean@lwpcclaims.com)  
Phone: 916-609-3611

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**Supervisor Name**

Claims Supervisor  
[Email@lwpcclaims.com](mailto:Email@lwpcclaims.com)  
Phone: 916-xxx-xxxx

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**Ravi Ghuman, Claims Examiner**

[r\\_ghuman@lwpcclaims.com](mailto:r_ghuman@lwpcclaims.com)  
Phone: 916-610-1856

**Claims Examiner# 2 TBD**

[Email@lwpcclaims.com](mailto:Email@lwpcclaims.com)  
Phone: 916-xxx-xxxx

**Claims Examiner# 3 TBD**

[Email@lwpcclaims.com](mailto:Email@lwpcclaims.com)  
Phone: 916-xxx-xxxx

**Members Served**

TBD

**Members Served**

TBD

**Members Served**

TBD

**Terri Westerman**

MO/FM Claims Examiner  
[t\\_westerman@lwpcclaims.com](mailto:t_westerman@lwpcclaims.com)  
Phone: 916-610-1351

**Members Served**

All Members – Future medical and  
Medical Only Claims

**General LWP Contact Information:**

**Main Phone:** (916) 609-3600  
**Mailing:** PO Box 349016, Sacramento, CA 95834  
**General Fax:** (916) 435-6625

To file a new claim email: [FROI@lwpcclaims.com](mailto:FROI@lwpcclaims.com)





*It starts with us: Inspiring Change*

# CAJPA 2023

## THE NEW WAVE

SOUTH LAKE TAHOE • SEPTEMBER 12-15

# 2023 CAJPA FALL CONFERENCE PRELIMINARY AGENDA

**\*SESSION DETAILS ARE SUBJECT TO CHANGE.**



# PRELIMINARY AGENDA

\*SESSION DETAILS ARE SUBJECT TO CHANGE.

## TUESDAY, SEPTEMBER 12, 2023

8:00 am – 6:30 pm

### JOSEPH FARELL MEMORIAL GOLF TOURNAMENT

### CONFERENCE WELCOME RECEPTION

## WEDNESDAY, SEPTEMBER 13, 2023

8:00 am – 11:00 pm

### KEYNOTE SPEAKER GREGORY OFFNER

A world-renowned entertainer who performed at piano bars, and dueling piano shows, delighting audiences with high-energy, highly engaging, all-request experiences. Doctors handed Gregory two options: lose the ability to speak forever or undergo a vocal surgery that would require a complicated and lengthy recovery.

Today, as an award-winning keynote performer, Gregory helps organizations and the people within them elevate the experience of work, and use piano bar secrets to inspire their people, amplify teamwork & collaboration, and build organizations full of highly fulfilled, high-performing people.

He discovered his perspectives on navigating change, and his passion for creating experiences that 'rock' could serve, inspire, and delight audiences around the world.

The use of music in his programs (as a metaphor for engagement and resilience) connects with audiences in a deep and unforgettable performance; leaving them refreshed and equipped with skills to reframe obstacles as opportunities.

### FUNDAMENTALS OF POOLING

Speaker: Tony Giles, General Manager, CJPRMA

### ENJOYING ACTUARIAL RESULTS - IT'S AS EASY AS 3.14159265...

Speaker: Mike Harrington, President, Bickmore Actuarial

### FIVE STEPS TO SUCCESSFULLY HANDLE PRESUMPTIONS CLAIMS IN POST-PANDEMIC WORKFORCE

Speakers:

- Dr. Ron Heredia, Director, Good Mood Legal
- Mr. Julian Robinson, Director of Workers' Compensation at City and County of San Francisco
- Ms. Michelle Sebring, Office Managing Partner, Laughlin, Falbo, Levy, Moresi

### FOUNDATIONS OF EFFECTIVE GOVERNANCE

Speakers: TBD

## UNDERSTANDING THE ACCREDITATION PROCESS

Speakers:

- Kimberly Dennis, Executive Director, ACSIG
- James Marta, CPA, CGMA, ARPM, Managing Partner, James Marta & Co
- Accreditation Consultant(s)

## CREATING A RESULTS – BASED WORKPLACE CULTURE

Speaker: Jessica Kriegel, Chief Scientist, Culture Partners

## POOL FINANCE AND FISCAL OVERSIGHT

Speakers:

Ritesh Sharma, Accounting Manager, James Marta & Co  
Jeffrey Grubbs, COO & CFO, ASCIP

## RANSOMWARE: PAY OR NOT TO PAY?

Speaker: Martin Ronquillo, Director of Cyber Risk, ASCIP

## SEE'S CANDY CASE: WHERE ARE WE NOW?

Speaker: Tom Richard, Founding Attorney and Senior Counsel, RTGR Law LLP

## THURSDAY, SEPTEMBER 14, 2023

8:00 am – 5:00 pm

## RISK MANAGEMENT & MEMBER SERVICES

Speaker: TBD

## IS YOUR MOBILE WORKFORCE "KILLING IT"?

Speaker: Tom Pelster, Chief Information Officer, PRISM

## INTEGRATING PHYSICAL AND MENTAL HEALTHCARE IN A POOLED HEALTH BENEFITS PLAN

Speakers:

Nicole Henry, Director of Health Benefits, SISC  
TBD, Vida

## CASELAW UPDATE

Speakers:

- Mike Pott, Chief Operating Officer/ Chief Legal Counsel, PRISM
- Legal Affairs Committee Member TBD

## LEVERAGING AND MAXIMIZING MEMBER INVOLVEMENT AND ENGAGEMENT

Speakers:

- Rob Kramer, Director Pool Management, Sedgwick
- Cheryl Churchill, Executive Director, Housing Authority City of Eureka – County of Humboldt
- Beverly Jensen, Risk Manager, City of Lodi

## WHAT MAKES FOR POOL SUCCESS

Speakers:

- Marcus Beverly, FVP, Program Manager, Alliant
- Mike Harrington, President, Bickmore Actuarial

## HIDING IN PLAIN SIGHT: WORKERS' COMPENSATION SAVINGS YOU CAN IMPLEMENT IMMEDIATELY

Speakers:

- Tom Ledda, Senior Loss Control Analyst, SMCSIG
- Don Freeman, Workers' Compensation Claim Analyst, SMCSIG

## LITIGATION TRENDS: STRATEGIES TO RIDE & SURVIVE THE WAVE

Speakers:

- Craig Schweikhard, Executive Director, SMCSIG
- Dave George, CEO, Schools Excess Liability Fund
- Attorney TBD

## HOW TO EFFECTIVELY USE CAREER CENTERS TO BUILD YOUR POOL

Speaker: TBD

## A RISK CONTROL PROGRAM THAT IS JUST RIGHT: RISK MANAGEMENT AND THE GOLDBLOCKS EFFECT

Speakers:

- Erike Young, Risk Manager, California Intergovernmental Risk Authority
- Thor Benzing, Risk Control Advisor, California Intergovernmental Risk Authority

## THE LANGUAGE OF THE JPA

Speaker: Robert J. Kretzmer, Director, Property & Liability, SISC

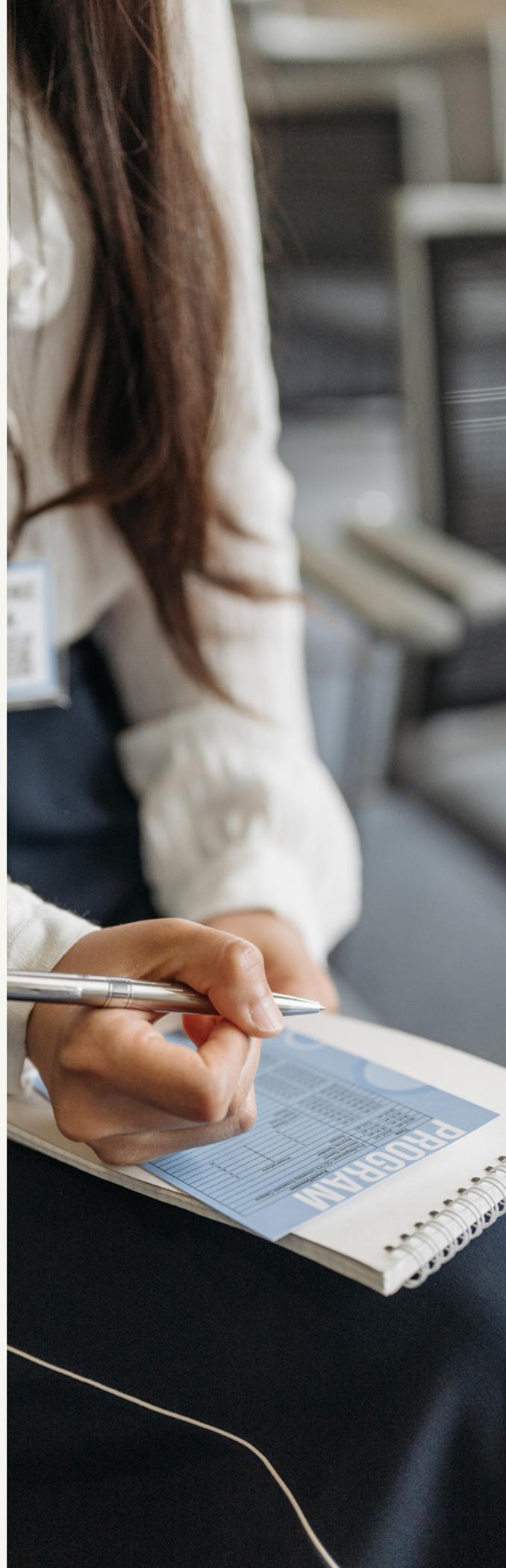
## FRIDAY, SEPTEMBER 15, 2023

7:30 am – 10:00 am

## LEGISLATIVE CLOSING KEYNOTE SPEAKER

Speaker: TBD

[LEARN MORE & REGISTER!](#)





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## ERGONOMIC EVALUATION REQUEST FORM

Northern California Cities Self- Insurance Fund (NCCSIF) is pleased to offer ergonomic evaluation services. Sedgwick is the risk control service partner to NCCSIF and conduct the evaluation. If you have any questions, please reach out to Shane Baird: [shane.baird@sedgwick.com](mailto:shane.baird@sedgwick.com).

**Member Entity Name:** \_\_\_\_\_ **Today's Date:** \_\_\_\_\_

**Your Name:** \_\_\_\_\_ **Phone:** \_\_\_\_\_

**Your Email Address:** \_\_\_\_\_

### Employee Contact Information

\*Please include pictures of your workstation.

**Employee Name:** \_\_\_\_\_ **Job Title:** \_\_\_\_\_

**Email Address:** \_\_\_\_\_ **Phone Number:** \_\_\_\_\_

**Employee Work Site Address:** \_\_\_\_\_

**Employee Work Hours:** \_\_\_\_\_

**Date Ergo Evaluation Needed by:** \_\_\_\_\_

**Please provide a reason for the ergonomic evaluation request: (explain employee symptoms or workstation issues).**

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(If additional room is needed, please attach separate sheet.)

Please e-mail the completed form to: Shane Baird [shane.baird@sedgwick.com](mailto:shane.baird@sedgwick.com) or (661) 619-3520

NCCSIF Program Administrators:

Marcus Beverly [Marcus.Beverly@alliant.com](mailto:Marcus.Beverly@alliant.com) or Jenna Wirkner [Jenna.Wirkner@alliant.com](mailto:Jenna.Wirkner@alliant.com)

# Northern California Cities Self Insurance Fund

## Travel Reimbursement Expense Form

Member Representative: \_\_\_\_\_

Entity: \_\_\_\_\_

Payee Address: \_\_\_\_\_

Meeting or Committee: \_\_\_\_\_

Date of Meeting: \_\_\_\_\_

Location of Meeting: \_\_\_\_\_

Total Mileage: \_\_\_\_\_

Payment Made to: 


 \_\_\_\_\_

Signature \_\_\_\_\_ Date \_\_\_\_\_