



**NORTHERN CALIFORNIA CITIES SELF INSURANCE FUND
EXECUTIVE COMMITTEE MINUTES
ZOOM TELECONFERENCE
MARCH 26, 2026**

COMMITTEE MEMBERS PRESENT

Jen Leal, City of Auburn
Rachel Ancheta, City of Dixon- **Chair**
Tricia Cobey, City of Galt
Patricia Taverner, City of Gridley
Veronica Rodriguez, City of Lincoln
Dalacie Blankenship, City of Jackson
Paul Young, City of Red Bluff
Jen Lee, City of Rio Vista
Elizabeth Ehrenstrom, City of Oroville

COMMITTEE MEMBERS ABSENT

Ishrat Aziz-Khan, City of Colusa
Crystal Peters, Town of Paradise
Marti Brown, City of Willows

CONSULTANTS & GUESTS

Marcus Beverly, Alliant Insurance Services
Jenna Wirkner, Alliant Insurance Services.
James Marta, James Marta & Company LLC
Summer Simpson, Sedgwick
Dori Zumwalt, Sedgwick

Conor Boughey, Alliant Insurance Services
Evan Washburn, Alliant Insurance Services
Shane Baird, Sedgwick
Martin Pineda, City of Gridley
Kim Santin, James Marta & Company LLC

A. CALL TO ORDER

Chair Rachel Ancheta called the meeting to order at 10:31a.m.

B. ROLL CALL

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

C. PUBLIC COMMENTS

There were no public comments.

D. CONSENT CALENDAR

1. Executive Committee Meeting Minutes – September 25, 2025
2. Check Register from September 1, 2025, to February 28, 2026
3. Investment Reports
 - a. Chandler Asset Management Short/Long Term –September 2025 to February 2026
 - b. Local Agency Investment Fund (LAIF) Report as of December 31, 2025
 - c. Treasurer’s Report as of December 31, 2025



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4. AllOne Health Quarterly Report
5. Lexipol Renewal Documents
 - a. Fire Pricing
 - b. Law Enforcement Pricing
6. Liability Claims Audit and Sedgwick Response

A motion was made to approve the Consent Calendar as presented.

MOTION: Elizabeth Ehrenstrom **SECOND:** Dalacie Blakenship

**MOTION CARRIED
UNANIMOUSLY**

Ayes: Leal, Ancheta, Cobey, Taverner, Rodriguez, Blankenship, Young, Lee, Ehrenstrom

Nays: None.

E. GENERAL RISK MANAGEMENT ISSUES.

Members discussed a policy for meta glasses at work. Broad Administrators will send a request to CJPMRA to ask for a policy.

F. ADMINISTRATION REPORTS

F.1. President's Report

Ms. Ancheta provided the President's Report. Ms. Ancheta attended the PARMA conference. Ms. Ancheta discussed ADA transition plans and asked what vendors members are using.

F.2. CJPRMA Update

Ms. Ehrenstrom provided the CJPRMA update. Two members are considering leaving the pool as of 6/30/26. Tony is looking to retire July 1st, 2028, and is looking to bring on someone to learn from him.

F.3. Program Administrator's Report

Ms. Wirkner reminded members to complete annual filing with the FPPC and review certificate holder lists.

G. ACTUARIAL SERVICES

G.1. Actuarial Study for Workers' Compensation Program

Mr. Beverly discussed the Actuarial Study for the Workers' Compensation program. Losses have developed favorably, resulting in a *rate decrease of -1.0%, from \$3.812 to \$3.774*. At the 90%



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Confidence Level (CL) Banking and Shared Layer liabilities have increased only slightly, while assets increased \$7.9M, resulting in an estimated increase of \$7.35M in Net Position.

A motion was made to recommend accepting and filing the Workers' Compensation Actuarial Study to the Board of Directors.

MOTION: Dalacie Blankenship **SECOND:** Elizabeth Ehrenstrom **MOTION CARRIED**
Ayes: Leal, Ancheta, Cobey, Taverner, Rodriguez, Blankenship, Young, Lee, Ehrenstrom
Nays: None

G.2. Actuarial Study for Liability Program

Mr. Beverly discussed the Actuarial Study for the Liability Program. Total liabilities are staying relatively flat (up \$196,000) while assets are predicted to increase by \$7.7M (29%), resulting in an increase of \$7,545,000 (124%) in Net Position. Given the improvement in the net position members may consider paying the FY 26/27 CJPRMA surcharge of up to \$1,033,327 (10% of premium) from the Shared Layer, as proposed in the Shared Layer Adjustment.

A motion was made to recommend accepting and filing the Liability Program Actuarial Study to the Board of Directors.

MOTION: Elizabeth Ehrenstrom **SECOND:** Patricia Taverner **MOTION CARRIED**
Ayes: Leal, Ancheta, Cobey, Taverner, Rodriguez, Blankenship, Young, Lee, Ehrenstrom
Nays: None

G.2. Workers Compensation Program

G.2.a. Annual Banking Plan Adjustments – James Marta & Company

Ms. Kim Santin with James Marta and Company discussed the Annual Banking Plan Adjustments for Workers' Compensation.

Members discussed the refund and assessments and diverting funds for their risk management reserves.

A motion was made to recommend the Board of Directors approve the dividend at 35% of the available net position and the assessment at 20% of the amount below the target benchmark.

MOTION: Elizabeth Ehrenstrom **SECOND:** Dalacie Blankenship **MOTION CARRIED**
Ayes: Leal, Ancheta, Cobey, Taverner, Rodriguez, Blankenship, Young, Lee, Ehrenstrom
Nays: None



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G.2.b. Annual Shared Risk Plan Adjustments – Alliant Insurance Services

Mr. Beverly discussed the Annual Shared Risk Plan Adjustments and suggested a dividend of 25% of the assets above the 90% confidence level. Mr. Beverly encouraged members to contribute to their Risk Management reserve fund.

Patricia Taverner left the meeting at 11:32a.m.

A motion was made to recommend the Board of Directors approve the 25% refund.

MOTION: Elizabeth Ehrenstrom **SECOND:** Jen Leal **MOTION CARRIED**
Ayes: Leal, Ancheta, Cobey, Rodriguez, Blankenship, Young, Lee, Ehrenstrom
Nays: None

G.2.c. FY 26/27 Deposit Premium Calculations

Ms. Washburn discussed the FY 26/27 deposit premium calculations for the Workers' Compensation Program.

A motion was made to recommend the Board of Directors approve the FY 26/27 deposit premium calculations and maintain funding at the 80% confidence level.

MOTION: Elizabeth Ehrenstrom **SECOND:** Jen Leal **MOTION CARRIED**
Ayes: Leal, Ancheta, Cobey, Rodriguez, Blankenship, Young, Lee, Ehrenstrom
Nays: None

G.3. Liability Program

G.3.a. Annual Banking Plan Adjustments – James Marta & Company

Ms. Kim Santin discussed the Annual Banking Plan Adjustments for the liability program.

Members were encouraged to add money to the Risk Management Reserve Fund.

A motion was made to recommend the Board of Directors approve the dividend at 35% of the available net position and the assessment at 20% of the amount below the target benchmark.

MOTION: Elizabeth Ehrenstrom **SECOND:** Dalacie Blankenship **MOTION CARRIED**
Ayes: Leal, Ancheta, Cobey, Rodriguez, Blankenship, Young, Lee, Ehrenstrom
Nays: None



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G.3.b. Annual Shared Risk Plan Adjustments – Alliant Insurance Services

Mr. Beverly discussed the Annual Risk Plan Adjustments for the liability program.. Based on the most recent actuary report, the Fund is estimated to have available assets of \$10,126,000 over Liabilities at the 90% CL, compared to \$4,750,000 last year. The Fund’s SIR is expected to remain at \$950,000, and the benchmark of five times the SIR is met at that level. Net assets of \$13,324,000 are enough to cover 14 times the \$950,000 SIR.

The latest estimates show a doubling of Net Position over the 90% CL, with \$570,434 of the amount due to savings from the original estimate for CJPRMA coverage. The option to take on a higher SIR remains a priority, and the recommendation is not to make any refunds or assessments this year but to pay the 10% CJPRMA surcharge of \$1,033,327 from the Shared Layer

A motion was made to not recommend the Board of Directors approve a refund to the shared layer and pay the CJPRMA assessment installment of \$1,033,327.

MOTION: Elizabeth Ehrenstrom **SECOND:** Jen Leal **MOTION CARRIED**
Ayes: Leal, Ancheta, Cobey, Rodriguez, Blankenship, Young, Lee, Ehrenstrom
Nays: None

G.3.c. FY 26/27 Deposit Premium Calculations

Ms. Washburn discussed the FY 26/27 deposit premium calculations. This number is conservative, and we do not recommend capping at this time.

A motion was made to recommend the Board of Directors approve the FY 26/27 deposit premium calculations.

MOTION: Elizabeth Ehrenstrom **SECOND:** Jen Leal **MOTION CARRIED**
Ayes: Leal, Ancheta, Cobey, Rodriguez, Blankenship, Young, Lee, Ehrenstrom
Nays: None

G.4. Strategic Plan Update

Mr. Beverly discussed the Strategic Plan as of March 2026. Members are asked to review and provide feedback.

Information, only.

G.5. FY 26/27 Renewal Updates

Ms. Washburn provided an update on FY 26/27 renewals.



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Property Program: This year we expect overall TIV to increase by 3-5% and we're targeting a 5% rate decrease.

Cyber Insurance: We continue to use the cyber portal to capture the underwriting responses from members to analyze the exposures across the group. Depending on the group's risk profile the excess coverage is expected to increase 5% to 10%.

Crime: We are expecting a 5% increase overall for the coverage in the ACIP program.

Drones: Premium is expected to increase by 5-7% compared to FY 25/26.

G.6. Parametric Coverage

Mr. Conor Boughey discussed parametric coverage for earthquakes.

Each member's price would be \$10,000 premium for a \$1M limit and \$20,000 premium for a \$2M limit. Members discussed reviewing parametric coverage and looking at scenarios with the Board of Directors.

Information only, no action taken.

G.7. Police Risk Management Grant Funds

Ms. Washburn discussed Police Risk Management Grant Funds.

A motion was made to recommend the Board of Directors approve the Police Grant Fund Budget of \$100,000 for FY 26/27.

MOTION: Elizabeth Ehrenstrom **SECOND:** Martin Pineda **MOTION CARRIED**
Ayes: Leal, Ancheta, Cobey, Rodriguez, Blankenship, Young, Lee, Ehrenstrom
Nays: None

G.8. Policy and Procedure Revisions

Mr. Beverly discussed revisions to policy and procedure C-L4 Liability Litigation Management Plan.

A motion was made to recommend the Board of Directors approve revisions to C-L4 – Liability Litigation Management Plan.

G.8.a. C-L4 – Liability Litigation Management Plan



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MOTION: Elizabeth Ehrenstrom **SECOND:** Veronica Rodriguez

**MOTION
CARRIED**

Ayes: Leal, Ancheta, Cobey, Rodriguez, Blankenship, Young, Lee, Ehrenstrom

Nays: None

G.8.b. C-WC1- Work Comp General Guidelines and P&P

Mr. Beverly discussed C-WC1 Work Comp General Guidelines and P&P. LWP claims team will be trained on the guidelines and receive a copy.

A motion was made to recommend the Board of Directors approve the revisions to C-WC1 with the exception to keep 30 day diary requirement and remove “regularly”.

MOTION: Tricia Cobey **SECOND:** Elizabeth Ehrenstrom **MOTION CARRIED**

Ayes: Leal, Ancheta, Cobey, Rodriguez, Blankenship, Young, Lee, Ehrenstrom

Nays: None

G.8.c. C-7, C-7aA and C-7B

Mr. Beverly discussed revisions to C-7, C-7A and C-7B. Update Cota Cole to Cole Huber and remove Dennis Cota.

A motion was made to recommend the Board of Directors approve revisions to C-7, C-7A and C-7B.

MOTION: Elizabeth Ehrenstrom **SECOND:** Jen Leal **MOTION CARRIED**

Ayes: Leal, Ancheta, Cobey, Rodriguez, Blankenship, Young, Lee, Ehrenstrom

Nays: None

G.9. FY 26/27 NCCSIF Administration Budget

Ms. Washburn discussed the FY 26/27 NCCSIF administration budget.

Information only, no action taken.

G.10. FY 26/27 NorCal Cities Executive Committee Rotation & Officers

Ms. Wirkner discussed FY 26/27 Executive Committee Rotation.

Information only, no action taken.

G.11. Preliminary FY 26/27 Meeting Calendar and Locations

Mr. Wirkner discussed the preliminary FY 26/27 meeting calendar.



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A motion was made to recommend the Board of Directors approve the FY 26/27 meeting calendar.

MOTION: Elizabeth Ehrenstrom **SECOND:** Jen Leal **MOTION CARRIED**
Ayes: Leal, Ancheta, Cobey, Rodriguez, Blankenship, Young, Lee, Ehrenstrom
Nays: None

H.1. Quarterly Financial Report for Period Ending December 31, 2025

Ms. Kim Santin discussed the Quarterly Financial Report for Period Ending December 31, 2025.

A motion was made to recommend the Board of Directors accept and file the December 31, 2025, financials.

MOTION: Elizabeth Ehrenstrom **SECOND:** Dalacie Blankenship **MOTION CARRIED**
Ayes: Leal, Ancheta, Cobey, Rodriguez, Blankenship, Young, Lee, Ehrenstrom
Nays: None

H.2. Budget to Actual as of December 31, 2025

Ms. Kim Santin discussed the Budget to Actual as of December 31, 2025. Overall administration expenses are \$1,065,430, with \$710,388 or 40% of the total budget remaining.

I. INFORMATION ITEMS

1. NCCSIF Organizational Chart
2. NCCSIF 2025-2026 Meeting Calendar

There was no discussion on these items.

J. ADJOURNMENT

The meeting was adjourned at 12:29p.m.

Respectfully Submitted



Tricia Cobey, Secretary
9/11/2026

Date