



President
Ms. Rachel Ancheta
City of Dixon

Vice President
Ms. Jennifer Leal
City of Auburn

Treasurer
Ms. Jen Lee
City of Rio Vista

Secretary
Ms. Tricia Cobey
City of Galt

NORTHERN CALIFORNIA CITIES SELF INSURANCE FUND BOARD OF DIRECTORS MEETING AGENDA

DATE/TIME: Thursday, June 18, 2026, at 10:00 a.m.

LOCATION: Rocklin Event Center – Ballroom
2650 Sunset Blvd
Rocklin, CA 95677

A - Action
I - Information

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 16, 2026
pg. 17 2. Check Register from April 1, 2026, to May 31, 2026
3. Investment Reports
pg. 19 a. Chandler Asset Management Short/Long Term – April 2026 to May 2026
pg. 72 b. Local Agency Investment Fund (LAIF) Report as of March 31, 2026
pg. 73 c. Treasurer's Report as of March 31, 2026
pg. 74 4.a. Lexipol Fire FY 26-27
pg. 75 4.b. Lexipol Law Enforcement FY 26-27
pg. 76 5.ALC Workers' Compensation Claims Audit Proposal
pg. 87 6. PRISM Presentation



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pg. 105	7. NPA RTW Service Agreement		
pg. 109	8. SOMA Subscription Agreement		
pg.119	E. GENERAL RISK MANAGEMENT ISSUES	I	1
	<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>		
	F. ADMINISTRATION REPORTS	I	
	1. President's Report		4
	<i>Rachel Ancheta will address the Board on items pertaining to NCCSIF.</i>		
	2. CJPRMA Update		4
	<i>Elizabeth Ehrenstrom will update the Committee on CJPRMA matters pertinent to NCCSIF. Minutes of the meeting can be found at http://www.cjprma.org</i>		
	3. Program Administrator's Report		
	<i>Alliant will address the Board on items pertaining to NCCSIF.</i>		
	a. Service Provider Survey		
	b. Member Training Fund		
	c. Fireworks reminder		
	d. Navigating Presumptive Psychiatric Injuries		
pg.120	4. Summary of May 21, 2026, Executive Committee Meeting		1
	<i>The Board will receive a summary of the actions taken at the May 21, 2026, Executive Committee meeting.</i>		
	G. FINANCIAL REPORTS		
pg.121	1. Quarterly Financial Report for Period Ending March 31, 2026	A	1
	<i>James Marta & Company will present the quarterly financial report ending March 31, 2026, for the Board to Accept and File.</i>		
pg.158	2. Budget to Actual as March 31, 2026	I	1
	<i>The Board will receive an update on the Budget to Actual as of March 31, 2026.</i>		



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H. JPA BUSINESS

- | | | | |
|---------|---|----------|----------|
| pg. 159 | 1. Cash for Safety Culture Award
The Board will review and may approve the Risk Management Committees recommendations for the Cash for Safety Awards. | A | 1 |
| pg. 179 | 2. All One Health Contract Amendment
<i>The Board will review and may approve the All One Health Amendment.</i> | A | 1 |
| pg. 183 | 3. The Briefing Room Proposal
<i>The Board will review and may approve the Briefing Room Proposal.</i> | A | I |
| | 4. FY 26/27 Memorandum of Coverage (MOC)
<i>Annually, the Board reviews NorCal Cities' MOCs to approve or make changes to the current versions.</i> | A | 1 |
| pg. 192 | a. Liability MOC
<i>The Board will receive the Liability MOC for approval.</i> | | |
| pg. 209 | b. Workers' Compensation MOC
<i>The Board will receive the Workers' Compensation MOC for approval.</i> | | |
| | 5. FY 26/27 Property Program Renewal | | |
| pg. 226 | a. NCCSIF Property Renewal Proposal
<i>The Board will be asked to review and approve the renewal of the Property coverage with Alliant Property Insurance Program (APIP).</i> | A | 1 |
| pg.322 | b. APIP Pollution
<i>The Board will be asked to review and approve the renewal of the Pollution coverage with Alliant Property Insurance Program (APIP).</i> | I | 1 |
| pg. 323 | c. APIP Cyber Coverage Renewals
<i>The Board will review and may approve the renewals of the APIP Cyber Coverage options.</i> | I | 1 |
| pg. 324 | d. APIP Claims Reporting Acknowledgements
<i>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.</i> | I | 1 |



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pg. 335	e. Alliant Deadly Weapon Response and Crisis Response Program (ADWCRP) <i>The Board will review and may approve the renewal of the ADWCRP coverage.</i>	A	1
pg.356	f. Excess Cyber Coverage Renewal <i>The Board will review options for excess cyber coverage and may approve, reject, or provide direction.</i>	A	2
BREAK FOR LUNCH and PRISM Overview			
pg. 368	6. Flood Coverage <i>Members will be reminded of the availability of flood coverage including parametric coverage and be asked to acknowledge if interested in receiving coverage quotes.</i>	A	1
pg. 397	7. Earthquake Coverage <i>Members will be reminded of the availability of earthquake coverage and be asked to acknowledge if interested in receiving coverage quotes.</i>	I	1
pg. 398	8. FY 26/27 Crime Coverage Renewal <i>The Board will review a proposal and options for Crime coverage with Alliant Crime Insurance Program (ACIP) for approval or direction.</i>	A	1
pg. 413	9. FY 26/27 Identity Fraud Expense Reimbursement Coverage Renewal <i>The Board will review and may approve the renewal of ID Fraud Coverage for NCCSIF member employees.</i>	A	1
pg.436	10. FY 26/27 Trustee Errors & Omissions (APPL) Coverage <i>The Board is asked to approve the 26-27 APPL proposal as presented and previously recommended for purchase.</i>	A	1
pg.458	11. FY 26/27 NCCSIF Administrative Budget <i>The Board will review and approve the Administration Budget as presented or amended.</i>	A	1



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pg. 464	12. Adoption of FY 26/27 Program Budget		
	a. Liability - Approval of the Deposit Calculations for the Liability Program.	A	1
pg. 468	b. Workers' Compensation - Approval of the Deposit Calculations for the Workers' Compensation Program.	A	1
pg.468	13. Conflict of Interest Code	A	1
	<i>Review and approve the Conflict of Interest Code as done very even year.</i>		
pg.472	14. FY 26/27 Service Calendar	A	1
	<i>The Board is presented a service calendar to keep abreast with business items and their required completion dates.</i>		
pg.480	15. Strategic Plan Update	A	1
	<i>The Board will discuss the latest Plan and future needs for programs and services and provide recommendations to Board.</i>		
pg. 483	16. Election of Claims Committee Members	A	1
	<i>The Board will elect the 2026-2027 Claims Committee.</i>		
pg. 484	17. Nomination of President, Vice President, Secretary and Treasurer	A	1
	<i>The Board will review and approve a nominee for the President, Vice President and Secretary and Treasurer positions.</i>		
pg. 485	18. Ransomware & BEC Best Practices Workshop	A	1
	<i>The Board will review and approve the Statement of Work Ransomware & BEC Best Practices Workshop.</i>		
pg. 489	I. INFORMATION ITEMS	I	1
pg. 490	1. Glossary of Terms		
pg. 498	2. NorCal Cities Organizational Chart		
pg. 499	3. NorCal Cities Resource Contact Guide		
pg. 517	4. Sedgwick Who's Who in Claims Liability Contacts		
Pg. 518	5. LWP Workers' Compensation Contacts		
pg. 519	6. 2026 CAJPA Conference September		
pg. 524	7. NorCal Cities 26/27 Training Calendar		
pg. 525	8. CAJPA Weekly Update and Coalition Letter		
pg. 537	9. Vendor 360 Cyber Coverage Brochure		
pg. 525	10. Certificate Request Form		
pg. 539	11. Travel Mileage Reimbursement Form		



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J. ADJOURNMENT

UPCOMING MEETINGS

Police Risk Management Committee Meeting - August 6, 2026

Claims Committee Meeting - September 10, 2026

Executive Committee Meeting - September 10, 2026

Risk Management Committee Meeting - October 15, 2026

Board of Directors Meeting – October 15, 2026

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. 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 380, 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.



BACK TO AGENDA

**Northern California Cities Self Insurance Fund
Board of Directors Meeting
June 18, 2026**

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, it 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 17, 2026
2. Check Register from April 1, 2026, to May 31, 2026
3. Investment Reports
 - a. Chandler Asset Management Short/Long Term – April 2026 to May 2026
 - b. Local Agency Investment Fund (LAIF) Report as of March 31, 2026
 - c. Treasurer's Report as of March 31, 2026
- 4.a. Lexipol Fire FY 26-27
- 4.b. Lexipol Law Enforcement FY 26-27
- 5.ALC Workers' Compensation Claims Audit
- 6.PRISM Presentation
- 7.NPA RTW Service Agreement
8. SOMA Subscription Agreement



**NORTHERN CALIFORNIA CITIES SELF INSURANCE FUND
BOARD OF DIRECTORS MEETING MINUTES
ROCKLIN EVENT CENTER BALLROOM
APRIL 16, 2026**

BOARD OF DIRECTORS PRESENT

Christy White, City of Anderson
Khrystie Shoemaker, City of Corning
Rachel Ancheta, City of Dixon (**Chair**)
Allison Garcia, City of Folsom
Patricia Taverner, City of Gridley
Dalacie Blankenship, City of Jackson
Anissa Leung, City of Marysville
Elizabeth Ehrenstrom, City of Oroville
Natalie Tornincasa, City of Placerville
Jen Lee, City of Rio Vista
Joei Harrison, City of Willows

Jen Leal, City of Auburn
Shelly Kittle, City of Colusa
Jaqui Guzman, City of Elk Grove
Rachelle Jennings, City of Galt
Debbie Mackey, City of Ione
Veronica Rodriguez, City of Lincoln
Amber Wright, City of Nevada City
Crystal Peters, Town of Paradise
Paul Young, City of Red Bluff
Tameka Usher, City of Rocklin
Ciara Wakefield, City of Yuba City

CONSULTANTS & GUESTS

Marcus Beverly, Alliant Insurance Services
Evan Washburn, Alliant Insurance Services
Kim Santin, James Marta and Company
Megan Williams, City of Oroville

Jenna Wirkner, Alliant Insurance Services
James Marta, James Marta and Company
James Kim, Bickmore Actuarial
Madiha Qader, City of Rio Vista

A. CALL TO ORDER

Chair Rachel Ancheta 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.

D. CONSENT CALENDAR

1. Board Meeting Minutes – December 11, 2025
2. Check Register from December 2025 to March, 2026
3. Investment Reports
 - a. Chandler Asset Management Short/Long Term - December 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. ACI Specialty Benefits Report
5. Lexipol Renewal Documents
 - a. Fire Pricing
 - b. Law Enforcement Pricing
6. NCCSIF Liability Claims Audit Summary and Sedgwick Response
7. Policy and Procedure Revisions
 - a. C-L4 – Liability Litigation Management Plan
 - b. C-WC1 – Work Comp General Guidelines and P&Ps
 - c. C-7, C-7A and C-7B – Selection and Use of Counsel and Investigators

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

MOTION: Elizabeth Ehrenstrom **SECOND:** Dalacie Blankenship

**MOTION CARRIED
UNANIMOUSLY**

Ayes: White, Leal, Shoemaker, Kittle, Ancheta, Guzman, Garcia, Jennings, Taverner, Mackey, Blankenship, Rodriguez, Leung, Wright, Ehrenstrom, Peters, Tornincasa, Young, Lee, Usher, Harrison, Wakefield

Nays: None.

E. GENERAL RISK MANAGEMENT ISSUES

President's Report – Ms. Ancheta discussed AllOne Health Conflict Resolution services and provided positive feedback on the service.

CJPRMA Report- Ms. Ehrenstrom discussed the Annual Meeting, gold standard claims audit, and deficit.

Program Administrator's Report – Ms. Wirkner reminded members to submit member training funds and that fireworks vendors must meet the CJPRMA fireworks requirements. Members are encouraged to send certificates of coverage from the fireworks vendors to program administrators to review.

F.4. SUMMARY OF MARCH 26, 2026, EXECUTIVE COMMITTEE MEETING

Ms. Washburn provided a summary of the March 26, 2026, Executive Committee Meeting.

G. FY 26/27 EXECUTIVE COMMITTEE ROTATION

Ms. Wirkner discussed FY 26/27 Executive Committee Rotation. The City of Ione, Nevada City and Marysville will rotate on the Executive Committee. Members are encouraged to join the Claims Committee for FY 26/27.

H. FINANCIAL REPORTS



**NORTHERN CALIFORNIA CITIES SELF INSURANCE FUND
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H.1. QUARTERLY FINANCIAL REPORT FOR PERIOD ENDING DECEMBER 31, 2025.

Mr. James Marta discussed the Quarterly Financial Report for Period Ending December 31, 2025. Overall, the pool's Net Position increased by \$5,473,887, compared to \$4,771,747 as of the same date in 2024, ending at \$40,719,407. 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.

A motion was made to approve to accept and file the Quarterly Financial Report for Period Ending December 31, 2025.

MOTION: Elizabeth Ehrenstrom **SECOND:** Dalacie Blankenship **MOTION CARRIED UNANIMOUSLY**

Ayes: White, Leal, Shoemaker, Kittle, Ancheta, Guzman, Garcia, Jennings, Taverner, Mackey, Blankenship, Rodriguez, Leung, Wright, Ehrenstrom, Peters, Tornincasa, Young, Lee, Usher, Harrison, Wakefield

Nays: None.

H.2. BUDGET TO ACTUAL AS OF DECEMBER 31, 2025

Mr. James Marta discussed the Budget to Actual as of December 31, 2025.

I. JPA BUSINESS

I.1.A. ACTUARIAL STUDY FOR WORKERS' COMPENSATION PROGRAM

Mr. James Kim discussed the Actuarial Study for the Workers' Compensation Program.

At the 90% 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.

I.1.B. ACTUARIAL STUDIES FOR LIABILITY PROGRAM

Mr. James Kim 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.



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A motion was made to accept and file the Workers' Compensation and Liability Actuarial Reports as presented and remain at the \$1M SIR for the liability program.

MOTION: Elizabeth Ehrenstrom **SECOND:** Allison Garcia

**MOTION CARRIED
UNANIMOUSLY**

Ayes: White, Leal, Shoemaker, Kittle, Ancheta, Guzman, Garcia, Jennings, Taverner, Mackey, Blankenship, Rodriguez, Leung, Wright, Ehrenstrom, Peters, Tornincasa, Young, Lee, Usher, Harrison, Wakefield

Nays: None.

I.2. POLICE RISK MANAGEMENT COMMITTEE GRANT FUNDS

Ms. Washburn discussed the Police Risk Management Committee Grant Funds. The Police Risk Management Committee and Executive Committee recommended continuing with \$100,000 for FY 26/27.

A motion was made to approve the Police Risk Management Committee Grant Funds for FY 26/27.

MOTION: Elizabeth Ehrenstrom **SECOND:** Crystal Peters

**MOTION CARRIED
UNANIMOUSLY**

Ayes: White, Leal, Shoemaker, Kittle, Ancheta, Guzman, Garcia, Jennings, Taverner, Mackey, Blankenship, Rodriguez, Leung, Wright, Ehrenstrom, Peters, Tornincasa, Young, Lee, Usher, Harrison, Wakefield

Nays: None.

I.3. FY 26/27 NCCSIF ADMINISTRATION BUDGET

Ms. Washburn provided an overview of the FY 26/27 Administration Budget. Total administrative expenses are estimated to be \$3,192,915, an increase of \$197,238 (6.6%) over FY 25/26.

Information only, no action taken.

I.4. WORKERS' COMPENSATION PROGRAM

I.4.a. ANNUAL BANKING PLAN ADJUSTMENTS

Ms. Kim Santin discussed the Annual Banking Plan Adjustments. The recommended dividend is 35% of the available Net Position. The assessment at 20% of the amount below the target benchmark

A motion was made to approve the annual banking plan adjustments as presented with a distribution of 35% of available dividends and invoice of 20% of assessment balances.



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MOTION: Dalacie Blankenship

SECOND: Elizabeth Ehrenstrom

**MOTION CARRIED
UNANIMOUSLY**

Ayes: White, Leal, Shoemaker, Kittle, Ancheta, Guzman, Garcia, Jennings, Taverner, Mackey, Blankenship, Rodriguez, Leung, Wright, Ehrenstrom, Peters, Tornincasa, Young, Lee, Usher, Harrison, Wakefield

Nays: None.

I.4.b. ANNUAL SHARED RISK PLAN ADJUSTMENTS

Mr. Beverly discussed the Annual Shared Risk Plan Adjustments for FY 26/27.

Based on the latest actuarial report, the Fund has \$7,474,000 in excess of the minimum required assets, defined as the lesser of total assets minus outstanding liabilities at the 90% Confidence Level or Net Position of plus five times the SIR of \$400,000 (\$2,000,000).

Last year the total available for distribution was \$2,407,000 and members agreed to distribute 25% of that amount. While the amount available this year is three times as much, the Program Administrators have calculated the distribution at 25% for illustration, a total of \$1,868,500. One factor for being conservative is consideration of increasing the Program's SIR from \$500,000 to \$1,000,000, pending excess funding options. If the SIR remains at \$500,000 the refund percentage could be increased.

A motion was made to approve the annual shared risk plan adjustments and provide a dividend of 25% of the available refund.

MOTION: Elizabeth Ehrenstrom

SECOND: Shelly Kittle

**MOTION CARRIED
UNANIMOUSLY**

Ayes: White, Leal, Shoemaker, Kittle, Ancheta, Guzman, Garcia, Jennings, Taverner, Mackey, Blankenship, Rodriguez, Leung, Wright, Ehrenstrom, Peters, Tornincasa, Young, Lee, Usher, Harrison, Wakefield

Nays: None.

I.4.c. FY 26/27 DEPOSIT PREMIUM CALCULATIONS

Mr. Beverly discussed the FY 26/27 deposit premium calculations. Total funding at an 80% Confidence Level (CL) is estimated at \$19,677,325, an increase of 6.5% over current funding at the 80% CL. Total payroll is increasing 5.7%, resulting in a net change of 0.8%. Administration expenses are estimated to increase 3%. The attached PRISM excess coverage estimate as of February 2026 is \$4,235,000, compared to the current premium of \$3,696,825, an increase of 15%, with 5.7% due to an increase in payroll.

A motion was made to maintain funding at the 80% Confidence Level and \$500,000 SIR.

MOTION: Elizabeth Ehrenstrom

SECOND: Dalacie Blakenship

**MOTION CARRIED
UNANIMOUSLY**



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Ayes: White, Leal, Shoemaker, Kittle, Ancheta, Guzman, Garcia, Jennings, Taverner, Mackey, Blankenship, Rodriguez, Leung, Wright, Ehrenstrom, Peters, Tornincasa, Young, Lee, Usher, Harrison, Wakefield

Nays: None.

I.5. LIABILITY PROGRAM

I.5.a. ANNUAL BANKING PLAN ADJUSTMENTS

Ms. Santin discussed the Annual Banking Plan Adjustments. Recommended dividends totaling \$691,211 and assessments of (\$122,749) will impact individual members while the Banking Layer itself will remain funded above the 90% Confidence Level.

A motion was made to approve the annual banking plan adjustments and distribute 35% of the available dividends and issue 20% of applicable assessments.

MOTION: Elizabeth Ehrenstrom **SECOND:** Allison Garcia

**MOTION CARRIED
UNANIMOUSLY**

Ayes: White, Leal, Shoemaker, Kittle, Ancheta, Guzman, Garcia, Jennings, Taverner, Mackey, Blankenship, Rodriguez, Leung, Wright, Ehrenstrom, Peters, Tornincasa, Young, Lee, Usher, Harrison, Wakefield

Nays: None.

I.5.b. ANNUAL SHARED RISK PLAN ADJUSTMENTS

Mr. Beverly discussed the Annual Shared Risk Plan Adjustments. Based on the most recent actuary report, the Fund is estimated to have available assets of \$24,066,000 as of June 30, 2026. This is \$13,618,000 above Outstanding Liabilities at the Expected Confidence Level (CL) and \$10,549,000 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 \$13,618,000 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 approve no refund to the Annual Shared Risk Plan Adjustment and to use the dividend to pay the CPRMA assessment installment of \$1,033,327.

MOTION: Elizabeth Ehrenstrom **SECOND:** Allison Garcia

**MOTION CARRIED
UNANIMOUSLY**



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Ayes: White, Leal, Shoemaker, Kittle, Ancheta, Guzman, Garcia, Jennings, Taverner, Mackey, Blankenship, Rodriguez, Leung, Wright, Ehrenstrom, Peters, Tornincasa, Young, Lee, Usher, Harrison, Wakefield

Nays: None.

I.5.c. FY 26/27 DEPOSIT PREMIUM CALCULATIONS

Mr. Beverly discussed the FY 26/27 deposit premium calculations. Total funding at an 80% Confidence Level (CL) and \$1,000,000 SIR is estimated at \$21,292,508, an increase of 15% over FY 25/26 funding. This includes a total payroll increase of 4% and excess coverage increase of 29% that does not include the 10% CJPRMA surcharge that is recommended to be paid from the Shared Layer. The base rate for the self-insured layers is *decreasing* (-2.1%), so the increase is being driven entirely by the estimated excess increase. The highest net increase is 39% for the Town of Paradise, just under the 40% most recently used as a cap. The biggest net decrease is for the City of Jackson at (-16%).

A motion was made to approve the FY 26/27 Deposit Premium Calculations and remain at a \$1 SIR and 80% confidence level.

MOTION: Elizabeth Ehrenstrom **SECOND:** Crystal Peters

**MOTION CARRIED
UNANIMOUSLY**

Ayes: White, Leal, Shoemaker, Kittle, Ancheta, Guzman, Garcia, Jennings, Taverner, Mackey, Blankenship, Rodriguez, Leung, Wright, Ehrenstrom, Peters, Tornincasa, Young, Lee, Usher, Harrison, Wakefield

Nays: None.

I.6. RENEWAL UPDATES

Ms. Washburn provided renewal updates for FY 26-27.

Property Program: The property market has softened over the last two years, with rates decreasing (-8%) for FY 25/26, while member Total Insured Values (TIV) increased 12% due to updated appraisals. This year we expect overall TIV to increase by 3-5% and we're targeting a -5% rate decrease. Loss Leader lists are not available at time of agenda preparation but should be available for the meeting. Program Administrators do not anticipate NCCSIF being on the loss leader list.

Cyber Insurance: This market has continued to stabilize, especially for those risks that have implemented the recommended cyber risk management techniques. 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



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10%. The Cyber coverage that comes with APIP will also increase but the impact will not be as noticeable as with the excess or stand-alone coverages.

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

Drones: Aviation (Drones) premium is expected to increase by 5-7% compared to the 2025-26 program year.

Individual Purchase Coverage: other lines of coverage, including airport and auto physical damage programs, are expected to be stable for renewal, with increases of 5-10% based on exposure increases.

Information only, no action taken.

I.7. STRATEGIC PLAN UPDATE

Mr. Beverly discussed the Strategic Plan Update as of 4/16/26.

Members discussed focusing on the liability program and not using a facilitator for the next meeting.

A motion was made to focus on liability program at the Strategic Planning Meeting.

MOTION: Crystal Peters **SECOND:** Elizabeth Ehrenstrom **MOTION CARRIED
UNANIMOUSLY**

Ayes: White, Leal, Shoemaker, Kittle, Ancheta, Guzman, Garcia, Jennings, Taverner, Mackey, Blankenship, Rodriguez, Leung, Wright, Ehrenstrom, Peters, Tornincasa, Young, Lee, Usher, Harrison, Wakefield

Nays: None.

I.12. FY 26/27 Meeting Calendar and Locations

Ms. Wirkner discussed the FY 25/26 meeting calendar and locations.

A motion was made to approve the FY 26/27 meeting calendar as presented.

MOTION: Elizabeth Ehrenstrom **SECOND:** Shelly Kittle **MOTION CARRIED
UNANIMOUSLY**

Ayes: White, Leal, Shoemaker, Kittle, Ancheta, Guzman, Garcia, Jennings, Taverner, Mackey, Blankenship, Rodriguez, Leung, Wright, Ehrenstrom, Peters, Tornincasa, Young, Lee, Usher, Harrison, Wakefield

Nays: None

J. INFORMATION ITEMS



**NORTHERN CALIFORNIA CITIES SELF INSURANCE FUND
BOARD OF DIRECTORS MEETING MINUTES
ROCKLIN EVENT CENTER BALLROOM
APRIL 16, 2026**

1. Glossary of Terms
2. NCCSIF Organizational Chart
3. NCCSIF 2025-2026 Meeting Calendar
4. NCCSIF Resource Contact Guide
5. Sedgwick Who's Who in Claims –Liability Contacts
6. LWP Workers' Compensation Contact List
7. Aquatics Risk Management Webinar – April 20, 2026
8. Heat Illness Prevention Webinar – April 22, 2026
9. Special Events Risk Management Webinar – May 7, 2026
10. Tree Risk and Management Best Practices Webinar – May 12, 2026
11. Certificate Request Form
12. Travel Mileage Reimbursement Form

These items were provided as information only.

K. ADJOURNMENT

The meeting was adjourned at 2:06p.m.

Next Meeting Date:

Respectfully Submitted,

Tricia Cobey, Secretary

Date

Company Name: NCCSIF
Report Name: NCCSIF Check Register Board Report
Created On: 4/30/2026

Check#	Date	Vendor	Account Title	Account Memo	Amount
8970	4/7/2026	City of Placerville	Member Trng and RM	52207 03.15.26 CPCA Conf Meuser, Maciel, Wren	5,000.00
8971	4/7/2026	City of Red Bluff	Member Trng and RM	52207 02.24.26 PARMA S Garrison	1,956.97
8972	4/7/2026	City of Rocklin	Member Trng and RM	52207 02.24.26 PARMA T Usher	1,255.79
8973	4/9/2026	City of Yuba City	Police RM Grant Funds	52209 Removed Carpet, Installed Rubber Tile Floor	7,537.96
121135040000353	4/7/2026	City of Galt	Member Trng and RM	52207 01.22.25 LCW Mtg Cobey	1,346.89
121135040000354	4/7/2026	City of Gridley	Member Trng and RM	52207 GFOA 102th Annual Conf 2026 Pineda, Tanabe	1,127.40
121135040000355	4/7/2026	CJPRMA	Other Insurance	54150 Drone-Galt-3470576	1,198.00
				Drone-Lincoln-3470746	288.00
				Drone-Lincoln-3470752	231.00
				Drone-Galt-3478934	646.00
121135040000356	4/7/2026	Alliant Ins Svcs Inc	Program Admin Fee	52401 March & April 2026 Monthly Installment	69,114.00
121135040000357	4/7/2026	Sedgwick CMS, Inc	Claims Admin	52300 March 2026 Liability Claims	24,808.25
121135040000358	4/7/2026	James Marta and Co LLP	Accounting Services	52403 March 2026 Accounting Services	13,600.00
121135040000359	4/7/2026	Sedgwick CMS, Inc	On Site	52204 April 2026 Risk Control Svcs	17,050.33
121135040000360	4/7/2026	LWP Claims Solutions Inc	Claims Admin	52300 March 2026 WC Claims	83,987.92
121135040000361	4/9/2026	City of Folsom	Member Trng and RM	52207 LCW Conference - Garcia	2,412.09
121135040000362	4/29/2026	City of Oroville	Member Trng and RM	52207 02.24.26 PARMA M Williams	1,344.29
121135040000363	4/29/2026	Chandler Asset Mgmt, Inc.	Investment Income	44040 Investment Income	6,887.29
Voided - 12109	4/7/2026	City of Folsom	Member Trng and RM	52207 LCW Conference - Garcia	-2,412.09
Voided - 12276	4/7/2026	City of Yuba City	Police RM Grant Funds	52209 Removed Carpet, Installed Rubber Tile Floor	-7,537.96

Company Name: NCCSIF
Report Name: NCCSIF Check Register Board Report
Created On: 5/31/2026

Check#	Date	Vendor	Account Title	Account Memo	Amount
121135040000364	5/1/2026	City of Corning	Member Trng and RM	52207	3,788.84
121135040000365	5/1/2026	ACI Enterprises, Inc.	Risk Mgmt Comm Services	52201 3.9.26 - 4.5.26 Walking Challenge	2,800.00
121135040000366	5/1/2026	City of Anderson	Member Trng and RM	52207 01.26.26 PCCM Course Reg Deshais	2,103.90
			Board Meetings	52503 4.16.26 BOD Mtg White	243.60
121135040000367	5/15/2026	Sedgwick CMS, Inc	Claims Admin	52300 April 2026 Liab Claims	24,808.25
121135040000368	5/15/2026	J Marta and Co LLP	Accounting Services	52403 Monthly Acctg Services - April 2026	13,600.00
121135040000369	5/15/2026	Liz Ehrenstrom	Board Meetings	52503 2.5 PRMC Mtg	87.00
				4.16 BOD & RMC Mtg	87.00
121135040000370	5/15/2026	LWP Claims Solutions Inc	Claims Admin	52300 May 2026 WC Claims	83,987.92
121135040000371	5/15/2026	Sedgwick CCMS, Inc	On Site	52204 Risk Control Svcs - May 2026	17,050.33
121135040000372	5/15/2026	Alliant Ins Services Inc	Program Admin Fee	52401 05/26 Monthly Installment	34,557.00
121135040000373	5/15/2026	City of Gridley	Safety Grant Funds	54200 Concrete Assessment for Sidewalks	20,458.00
121135040000374	5/15/2026	Gibbons and Conley	Legal Services	52103 General Matters - April 2026	1,083.93
8974	5/1/2026	Amber Wright	Board Meetings	52503 4.16.26 BOD Mtg Wright	71.34
8975	5/1/2026	City of Jackson	Police Risk Mgmt Grant Funds	52209 Reimb for 12.5 Body Worn Cameras	9,473.38
8976	5/1/2026	Crystal Peters	Board Meetings	52503 04.16.26 BOD Mtg Peters	116.00
8977	5/1/2026	Dalacie Blankenship	Board Meetings	52503 04.16.26 BOD Mtg Blankenship	73.95
8978	5/1/2026	James C. Wheeler	Risk Mgmt Comm Services	52201 Virtual Aquatic RM Wkshp	1,500.00
8979	5/1/2026	Madiha Qader	Board Meetings	52503 4.16.26 BOD Mtg Qader	99.47
8980	5/1/2026	Rachelle Jennings	Board Meetings	52503 04.16.26 BOD Mtg Jennings	66.70
8981	5/1/2026	Verbal Judo Institute, Inc.	Risk Mgmt Comm Services	52201 2.18.26 Verbal Judo In Person Course	7,836.96
8982	5/15/2026	City of Placerville	Police Risk Mgmt Grant Funds	52209 25-26 Police Dept Trngs	3,822.52
8983	5/15/2026	City of Red Bluff	Member Training and RM	52207 07/26 GFOA and Labor Law Member Trng	376.59
8984	5/15/2026	City of Rocklin	Member Training and RM	52207 6.06.26 ATD Trng Usher	1,708.62
8985	5/15/2026	Jen Lee	Board Meetings	52503 4.16.26 BOD Mtg Lee	97.87
8986	5/15/2026	Khrystie Shoemaker	Board Meetings	52503 4.16.26 BOD and Risk Mtg Shoemaker	156.60
8987	5/15/2026	Megan Williams	BOD Long Range Planning	52509 2.05.26 PRMC Mtg Williams	88.45
8988	5/15/2026	Paul Young	Board Meetings	52503 4.16.26 BOD Mtg Young	176.90
8989	5/15/2026	Shelly Kittle	Board Meetings	52503 4.16.2026 BOD Mtg Kittle	87.00
Voided - 8989	5/15/2026	Shelly Kittle	Board Meetings	52503 4.16.2026 BOD Mtg Kittle	-87.00

MONTHLY ACCOUNT STATEMENT

Northern California Cities Self Insurance Fund Short Term | Account #170 | As of April 30, 2026

CHANDLER ASSET MANAGEMENT | chandlerasset.com

Chandler Team:

For questions about your account, please call (800) 317-4747,
or contact clientservice@chandlerasset.com

Custodian:

US Bank

PORTFOLIO SUMMARY

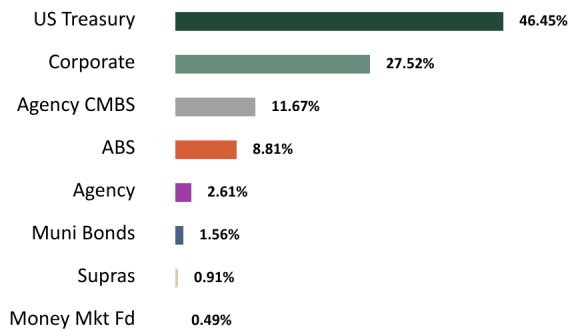


Northern California Cities Self Insurance Fund Short Term | Account #170 | As of April 30, 2026

Portfolio Characteristics

Average Modified Duration	2.53
Average Coupon	3.86%
Average Purchase YTM	4.15%
Average Market YTM	4.07%
Average Credit Quality*	AA
Average Final Maturity	2.96
Average Life	2.77

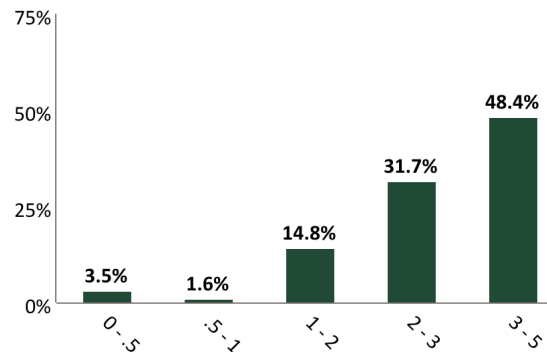
Sector Allocation



Account Summary

	End Values as of 03/31/2026	End Values as of 04/30/2026
Market Value	54,802,221.90	54,865,934.87
Accrued Interest	349,473.51	388,807.57
Total Market Value	55,151,695.41	55,254,742.44
Income Earned	325,335.57	184,939.18
Cont/WD	0.00	0.00
Par	55,027,818.07	55,163,849.35
Book Value	54,638,023.00	54,783,521.95
Cost Value	54,378,214.92	54,515,196.95

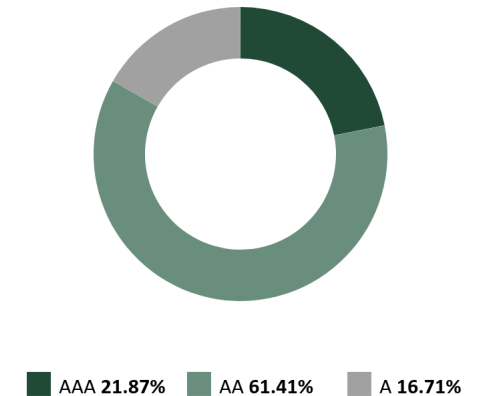
Maturity Distribution



Top Issuers

United States	46.45%
Federal Home Loan Mortgage Corp	11.67%
Farm Credit System	2.61%
American Express Credit Master Trust	1.52%
Duke Energy Corporation	1.44%
Deere & Company	1.37%
Caterpillar Inc.	1.28%
Realty Income Corporation	1.20%

Credit Quality*



Performance Review

Total Rate of Return**	1M	3M	YTD	1YR	2YRS	3YRS	5YRS	10YRS	Since Inception (01/01/98)
NCCSIF Short Term Acct	0.19%	0.22%	0.46%	3.57%	5.46%	4.52%	1.97%	2.09%	3.47%
Benchmark Return	0.15%	0.18%	0.34%	3.01%	5.15%	3.83%	1.49%	1.71%	3.12%

*The average credit quality is a weighted average calculation of the highest of S&P, Moody's and Fitch.

**Periods over 1 year are annualized.

Benchmark: ICE BofA 1-5 Year Unsubordinated US Treasury & Agency Index

STATEMENT OF COMPLIANCE



Northern California Cities Self Insurance Fund Short Term | Account #170 | As of April 30, 2026

Rules Name	Limit	Actual	Compliance Status	Notes
AGENCY MORTGAGE SECURITIES				
Max % (MV)	100.0	11.7	Compliant	
Max % Issuer (MV)	30.0	11.7	Compliant	
Max Maturity (Years)	5.0	4.7	Compliant	
ASSET-BACKED SECURITIES (ABS)				
Max % (MV)	20.0	8.8	Compliant	
Max % Issuer (MV)	5.0	1.5	Compliant	
Max Maturity (Years)	5	4	Compliant	
Min Rating (AA- by 1)	0.0	0.0	Compliant	
BANKERS' ACCEPTANCES				
Max % (MV)	40.0	0.0	Compliant	
Max % Issuer (MV)	5.0	0.0	Compliant	
Max Maturity (Days)	180	0.0	Compliant	
Min Rating (A-1 by 1 or A- by 1)	0.0	0.0	Compliant	
CERTIFICATE OF DEPOSIT PLACEMENT SERVICE (CDARS)				
Max % (MV)	30.0	0.0	Compliant	
Max % Issuer (MV)	5.0	0.0	Compliant	
Max Maturity (Years)	5.0	0.0	Compliant	
COLLATERALIZED TIME DEPOSITS (NON-NEGOTIABLE CD/TD)				
Max % (MV)	20.0	0.0	Compliant	
Max % Issuer (MV)	5.0	0.0	Compliant	
Max Maturity (Years)	5.0	0.0	Compliant	
COMMERCIAL PAPER				
Max % (MV)	25.0	0.0	Compliant	
Max % Issuer (MV)	5.0	0.0	Compliant	
Max Maturity (Days)	270	0.0	Compliant	
Min Rating (A-1 by 1 or A- by 1)	0.0	0.0	Compliant	
CORPORATE MEDIUM TERM NOTES				
Max % (MV)	30.0	27.5	Compliant	
Max % Issuer (MV)	5.0	1.4	Compliant	
Max Maturity (Years)	5	4	Compliant	
Min Rating (A- by 1)	0.0	0.0	Compliant	

STATEMENT OF COMPLIANCE



Northern California Cities Self Insurance Fund Short Term | Account #170 | As of April 30, 2026

Rules Name	Limit	Actual	Compliance Status	Notes
FDIC INSURED TIME DEPOSITS (NON-NEGOTIABLE CD/ TD)				
Max % (MV)	20.0	0.0	Compliant	
Max % Issuer (MV)	5.0	0.0	Compliant	
Max Maturity (Years)	5	0.0	Compliant	
FEDERAL AGENCIES				
Max % (MV)	100.0	2.6	Compliant	
Max % Issuer (MV)	30.0	2.6	Compliant	
Max Callables (MV)	20.0	0.0	Compliant	
Max Maturity (Years)	10	2	Compliant	
LOCAL AGENCY INVESTMENT FUND (LAIF)				
Max Concentration (MV)	75.0	0.0	Compliant	
MONEY MARKET MUTUAL FUNDS				
Max % (MV)	20.0	0.5	Compliant	
Max % Issuer (MV)	20.0	0.5	Compliant	
Min Rating (AAA by 2)	0.0	0.0	Compliant	
MORTGAGE-BACKED SECURITIES (NON-AGENCY)				
Max % (MV)	20.0	0.0	Compliant	
Max % Issuer (MV)	5.0	0.0	Compliant	
Max Maturity (Years)	5.0	0.0	Compliant	
Min Rating (AA- by 1)	0.0	0.0	Compliant	
MUNICIPAL SECURITIES (CA, LOCAL AGENCY)				
Max % (MV)	30.0	1.0	Compliant	
Max % Issuer (MV)	5.0	1.0	Compliant	
Max Maturity (Years)	5	3	Compliant	
Min Rating (A- by 1)	0.0	0.0	Compliant	
MUNICIPAL SECURITIES (CA, OTHER STATES)				
Max % (MV)	30.0	0.6	Compliant	
Max % Issuer (MV)	5.0	0.6	Compliant	
Max Maturity (Years)	5	0.0	Compliant	
Min Rating (A- by 1)	0.0	0.0	Compliant	
MUTUAL FUNDS				
Max % (MV)	20.0	0.0	Compliant	
Max % Issuer (MV)	10.0	0.0	Compliant	

STATEMENT OF COMPLIANCE



Northern California Cities Self Insurance Fund Short Term | Account #170 | As of April 30, 2026

Rules Name	Limit	Actual	Compliance Status	Notes
Min Rating (AAA by 2)	0.0	0.0	Compliant	
NEGOTIABLE CERTIFICATES OF DEPOSIT (NCD)				
Max % (MV)	30.0	0.0	Compliant	
Max % Issuer (MV)	5.0	0.0	Compliant	
Max Maturity (Years)	5	0.0	Compliant	
Min Rating (A-1 by 1 or A- by 1 if > FDIC Limit)	0.0	0.0	Compliant	
REPURCHASE AGREEMENTS				
Max Maturity (Years)	1.0	0.0	Compliant	
SUPRANATIONAL OBLIGATIONS				
Max % (MV)	30.0	0.9	Compliant	
Max % Issuer (MV)	10.0	0.9	Compliant	
Max Maturity (Years)	5	3	Compliant	
Min Rating (AA- by 1)	0.0	0.0	Compliant	
U.S. TREASURIES				
Max % (MV)	100.0	46.4	Compliant	
Max Maturity (Years)	10	4	Compliant	

RECONCILIATION SUMMARY



Northern California Cities Self Insurance Fund Short Term | Account #170 | As of April 30, 2026

Maturities / Calls

Month to Date	(575,000.00)
Fiscal Year to Date	(2,800,000.00)

Principal Paydowns

Month to Date	(99,231.14)
Fiscal Year to Date	(697,846.55)

Purchases

Month to Date	1,725,336.98
Fiscal Year to Date	20,510,384.34

Sales

Month to Date	(917,454.01)
Fiscal Year to Date	(15,316,408.91)

Interest Received

Month to Date	136,531.52
Fiscal Year to Date	1,690,947.75

Purchased / Sold Interest

Month to Date	(2,223.36)
Fiscal Year to Date	11,682.17

Accrual Activity Summary

	Month to Date	Fiscal Year to Date (07/01/2025)
Beginning Book Value	54,638,023.00	52,983,832.57
Maturities/Calls	(575,000.00)	(2,800,000.00)
Principal Paydowns	(99,231.14)	(697,846.55)
Purchases	1,725,336.98	20,510,384.34
Sales	(917,454.01)	(15,316,408.91)
Change in Cash, Payables, Receivables	550.16	1,109.75
Amortization/Accretion	11,296.96	107,555.32
Realized Gain (Loss)	0.01	(5,104.57)
Ending Book Value	54,783,521.95	54,783,521.95

Fair Market Activity Summary

	Month to Date	Fiscal Year to Date (07/01/2025)
Beginning Market Value	54,802,221.90	53,274,431.31
Maturities/Calls	(575,000.00)	(2,800,000.00)
Principal Paydowns	(99,231.14)	(697,846.55)
Purchases	1,725,336.98	20,510,384.34
Sales	(917,454.01)	(15,316,408.91)
Change in Cash, Payables, Receivables	550.16	1,109.75
Amortization/Accretion	11,296.96	107,555.32
Change in Net Unrealized Gain (Loss)	(81,785.99)	(208,185.83)
Realized Gain (Loss)	0.01	(5,104.57)
Ending Market Value	54,865,934.87	54,865,934.87

HOLDINGS REPORT



Northern California Cities Self Insurance Fund Short Term | Account #170 | As of April 30, 2026

Cusip	Security Description	Par Value/ Units	Purchase Date Purchase Yield	Cost Value Book Value	Mkt Price Mkt YTM	Market Value Accrued Int.	% of Port. Gain/Loss	Moody's/ S&P/ Fitch	Maturity Duration
ABS									
47800BAC2	JDOT 2022-C A3 5.09 06/15/2027	23,891.04	10/12/2022 5.15%	23,889.19 23,890.61	100.05 4.65%	23,902.89 54.05	0.04% 12.28	Aaa/NA AAA	1.13 0.08
36269WAD1	GMALT 2024-2 A3 5.39 07/20/2027	69,141.55	05/07/2024 5.85%	69,137.53 69,140.00	100.24 3.69%	69,308.11 113.87	0.13% 168.10	NA/AAA AAA	1.22 0.14
58770JAD6	MBALT 2024-A A3 5.32 01/18/2028	110,767.03	05/17/2024 5.73%	110,754.07 110,760.95	100.54 3.78%	111,360.19 261.90	0.20% 599.24	Aaa/NA AAA	1.72 0.34
362962AD4	GMALT 2025-2 A3 4.58 05/22/2028	245,000.00	05/20/2025 4.84%	244,995.93 244,997.19	100.44 4.08%	246,072.37 342.86	0.45% 1,075.18	NA/AAA AAA	2.06 0.81
161571HT4	CHAIT 2023-1 A 5.16 09/15/2028	530,000.00	09/07/2023 5.23%	529,853.08 529,930.20	100.45 3.98%	532,374.93 1,215.47	0.97% 2,444.73	NA/AAA AAA	2.38 0.36
437930AC4	HAROT 2024-2 A3 5.27 11/20/2028	124,145.56	05/14/2024 5.27%	124,130.48 124,137.00	100.79 3.98%	125,120.48 236.26	0.23% 983.48	NA/AAA AAA	2.56 0.58
36273VAD7	GMALT 2026-1 A3 3.88 01/22/2029	300,000.00	02/03/2026 4.11%	299,960.73 299,963.58	99.64 4.14%	298,917.60 355.67	0.54% (1,045.98)	NA/AAA AAA	2.73 1.55
096919AD7	BMWOT 2024-A A3 5.18 02/26/2029	164,901.52	06/04/2024 5.18%	164,876.47 164,886.49	100.79 3.88%	166,196.16 142.37	0.30% 1,309.66	Aaa/AAA NA	2.83 0.58
43813YAC6	HAROT 2024-3 A3 4.57 03/21/2029	282,317.07	08/09/2024 4.66%	282,272.72 282,289.10	100.37 4.05%	283,373.51 358.39	0.52% 1,084.40	Aaa/NA AAA	2.89 0.65
02582JKH2	AMXCA 2024-1 A 5.23 04/16/2029	395,000.00	04/16/2024 5.30%	394,919.03 394,951.88	101.20 3.99%	399,724.99 918.16	0.73% 4,773.11	NA/AAA AAA	2.96 0.91
05522RDJ4	BACCT 2024-1 A 4.93 05/15/2029	255,000.00	06/06/2024 4.93%	254,985.70 254,991.20	100.97 4.01%	257,464.58 558.73	0.47% 2,473.38	Aaa/AAA NA	3.04 0.99
89240JAD3	TAOT 2025-A A3 4.64 08/15/2029	310,000.00	01/22/2025 4.69%	309,987.57 309,990.99	100.57 4.06%	311,767.62 639.29	0.57% 1,776.63	Aaa/NA AAA	3.29 0.91
47800DAD6	JDOT 2025 A3 4.23 09/17/2029	250,000.00	03/04/2025 5.09%	249,984.28 249,988.24	100.20 4.14%	250,494.25 470.00	0.46% 506.01	Aaa/NA AAA	3.38 1.56
92970QAE5	WFCIT 2024-2 A 4.29 10/15/2029	280,000.00	10/17/2024 4.29%	279,958.39 279,971.08	100.34 4.08%	280,959.84 533.87	0.51% 988.76	Aaa/AAA NA	3.46 1.38
44935CAD3	HART 2025-A A3 4.32 10/15/2029	320,000.00	03/04/2025 4.84%	319,952.80 319,964.47	100.31 4.07%	321,007.36 614.40	0.59% 1,042.89	NA/AAA AAA	3.46 1.10
437921AD1	HAROT 252 A3 4.15 10/15/2029	165,000.00	04/29/2025 4.15%	164,981.57 164,985.64	100.02 4.17%	165,034.82 304.33	0.30% 49.17	Aaa/NA AAA	3.46 1.23
362955AD8	GMCAR 2025-1 A3 4.62 12/17/2029	205,000.00	01/09/2025 5.03%	204,984.77 204,988.76	100.55 4.01%	206,120.12 394.63	0.38% 1,131.36	Aaa/NA AAA	3.63 0.83

HOLDINGS REPORT



Northern California Cities Self Insurance Fund Short Term | Account #170 | As of April 30, 2026

Cusip	Security Description	Par Value/ Units	Purchase Date Purchase Yield	Cost Value Book Value	Mkt Price Mkt YTM	Market Value Accrued Int.	% of Port. Gain/Loss	Moody's/ S&P/ Fitch	Maturity Duration
58770YAD3	MBALT 2026-A A3 3.93 01/15/2030	150,000.00	01/13/2026 3.97%	149,970.26 149,972.30	99.34 4.32%	149,011.05 262.00	0.27% (961.25)	Aaa/NA AAA	3.71 1.87
02582JKP4	AMXCA 2025-2 A 4.28 04/15/2030	435,000.00	05/06/2025 4.28%	434,992.13 434,993.68	100.26 4.17%	436,148.40 827.47	0.79% 1,154.72	NA/AAA AAA	3.96 1.84
89240QAD7	TAOT 2026-B A3 4.13 12/16/2030	200,000.00	04/14/2026 4.27%	199,957.82 199,958.07	99.84 4.24%	199,680.20 229.44	0.36% (277.87)	Aaa/AAA NA	4.63 2.25
Total ABS		4,815,163.78	4.79%	4,814,544.52 4,814,751.44	100.39 4.06%	4,834,039.45 8,833.14	8.81% 19,288.01		3.09 1.08

AGENCY									
3133EPGW9	FEDERAL FARM CREDIT BANKS FUNDING CORP 3.875 04/25/2028	725,000.00	05/05/2023 3.55%	735,512.50 729,201.52	99.92 3.92%	724,447.55 468.23	1.32% (4,753.97)	Aa1/AA+ AA+	1.99 1.89
3133EPQD0	FEDERAL FARM CREDIT BANKS FUNDING CORP 4.25 07/17/2028	700,000.00	07/20/2023 4.18%	702,212.00 700,980.41	100.73 3.90%	705,099.50 8,594.44	1.29% 4,119.09	Aa1/AA+ AA+	2.21 2.07
Total Agency		1,425,000.00	3.86%	1,437,724.50 1,430,181.94	100.32 3.91%	1,429,547.05 9,062.67	2.61% (634.89)		2.10 1.98

AGENCY CMBS									
3137FQXJ7	FHMS K-737 A2 2.525 10/25/2026	523,000.00	12/15/2021 1.40%	548,700.55 525,252.11	99.38 3.87%	519,755.31 1,100.48	0.95% (5,496.80)	Aa1/AA+ AAA	0.49 0.34
3137FBU79	FHMS K-069 A2 3.187 09/25/2027	723,072.17	09/23/2022 4.27%	688,076.60 713,564.88	98.69 4.05%	713,625.23 1,920.36	1.30% 60.35	Aa1/AAA AA+	1.41 1.31
3137FEBQ2	FHMS K-072 A2 3.444 12/25/2027	500,000.00	03/29/2023 4.28%	481,953.13 493,864.28	98.85 4.08%	494,269.00 1,435.00	0.90% 404.72	Aa1/AA+ AAA	1.65 1.50
3137F4D41	FHMS K-074 A2 3.6 01/25/2028	594,891.59	04/11/2023 4.53%	582,621.95 590,547.72	99.05 4.07%	589,267.48 1,784.67	1.07% (1,280.24)	Aa1/AA+ AAA	1.74 1.60
3137FETN0	FHMS K-073 A2 3.35 01/25/2028	1,000,000.00	-- 4.38%	959,843.75 985,321.29	98.67 4.09%	986,701.00 2,791.67	1.80% 1,379.71	Aa1/AA+ AAA	1.74 1.55
3137FGR31	FHMS K-078 A2 3.854 06/25/2028	400,000.00	08/17/2023 5.01%	381,750.00 392,030.66	99.23 4.16%	396,920.00 1,284.67	0.72% 4,889.34	Aa1/AA+ AAA	2.15 1.90
3137H5YC5	FHMS K-748 A2 2.26 01/25/2029	200,000.00	03/25/2024 4.61%	180,109.38 188,842.96	95.13 4.18%	190,261.80 376.67	0.35% 1,418.84	Aa1/AA+ AAA	2.74 2.52
3137FKZZ2	FHMS K-088 A2 3.69 01/25/2029	400,000.00	05/21/2024 4.83%	381,125.00 389,054.07	98.71 4.14%	394,833.60 1,230.00	0.72% 5,779.53	Aaa/AA+ AA+	2.74 2.48

HOLDINGS REPORT



Northern California Cities Self Insurance Fund Short Term | Account #170 | As of April 30, 2026

Cusip	Security Description	Par Value/ Units	Purchase Date Purchase Yield	Cost Value Book Value	Mkt Price Mkt YTM	Market Value Accrued Int.	% of Port. Gain/Loss	Moody's/ S&P/ Fitch	Maturity Duration
3137FMCR1	FHMS K-093 A2 2.982 05/25/2029	981,240.69	10/16/2024 4.15%	934,938.40 950,540.56	96.68 4.18%	948,706.67 2,438.38	1.73% (1,833.89)	Aa1/AA+ AAA	3.07 2.69
3137F83Q4	FHMS K-121 A2 1.547 10/25/2030	800,000.00	01/08/2026 4.00%	715,531.25 720,828.94	89.01 4.27%	712,083.20 1,031.33	1.30% (8,745.74)	Aa1/AA+ AAA	4.49 4.22
3137FXZ35	FHMS K-127 A2 2.108 01/25/2031	500,000.00	02/03/2026 4.11%	455,468.75 457,558.48	90.79 4.28%	453,961.50 878.33	0.83% (3,596.98)	Aa1/AA+ AAA	4.74 4.37
Total Agency CMBS		6,622,204.44	4.11%	6,310,118.75 6,407,405.96	96.78 4.12%	6,400,384.79 16,271.56	11.67% (7,021.16)		2.43 2.20

CASH									
CCYUSD	Receivable	1,478.51	--	1,478.51 1,478.51	1.00	1,478.51 0.00	0.00% 0.00	Aaa/AAA AAA	0.00 0.00
Total Cash		1,478.51		1,478.51 1,478.51	1.00	1,478.51 0.00	0.00% 0.00		0.00 0.00

CORPORATE									
808513BY0	CHARLES SCHWAB CORP 2.45 03/03/2027	140,000.00	03/01/2022 2.47%	139,848.80 139,974.66	98.66 4.09%	138,126.10 552.61	0.25% (1,848.56)	A2/A- A	0.84 0.82
084664CZ2	BERKSHIRE HATHAWAY FINANCE CORP 2.3 03/15/2027	410,000.00	03/07/2022 2.30%	409,922.10 409,986.43	98.55 4.01%	404,047.21 1,204.94	0.74% (5,939.22)	Aa2/AA A+	0.87 0.85
79466LAQ7	SALESFORCE INC 4.5 03/15/2028	360,000.00	03/12/2026 4.37%	360,873.00 360,812.24	100.09 4.44%	360,338.04 2,160.00	0.66% (474.20)	A2/A+ NA	1.88 1.69
74340XCG4	PROLOGIS LP 4.875 06/15/2028	240,000.00	07/25/2023 5.06%	238,084.80 239,167.40	101.18 4.29%	242,820.96 4,420.00	0.44% 3,653.56	A2/A NA	2.13 1.89
78016HZS2	ROYAL BANK OF CANADA 5.2 08/01/2028	500,000.00	09/12/2023 5.50%	493,525.00 497,011.26	101.86 4.32%	509,285.50 6,500.00	0.93% 12,274.24	A1/A AA-	2.25 2.08
74456QBX3	PUBLIC SERVICE ELECTRIC AND GAS CO 3.65 09/01/2028	500,000.00	01/23/2024 4.61%	480,390.00 490,037.51	98.50 4.33%	492,483.50 3,041.67	0.90% 2,445.99	A1/A NA	2.34 2.20
26442CAX2	DUKE ENERGY CAROLINAS LLC 3.95 11/15/2028	500,000.00	01/23/2024 4.55%	487,070.00 493,159.47	99.20 4.29%	495,992.50 9,106.94	0.90% 2,833.03	Aa3/A NA	2.54 2.35
69371RS80	PACCAR FINANCIAL CORP 4.6 01/31/2029	635,000.00	01/24/2024 4.64%	633,964.95 634,430.07	101.20 4.13%	642,637.78 7,383.64	1.17% 8,207.71	A1/A+ NA	2.76 2.53
756109CF9	REALTY INCOME CORP 4.75 02/15/2029	650,000.00	02/15/2024 5.16%	638,313.00 643,450.92	100.95 4.38%	656,205.55 6,518.06	1.20% 12,754.63	A3/A- NA	2.80 2.49
17275RBR2	CISCO SYSTEMS INC 4.85 02/26/2029	270,000.00	02/21/2024 4.86%	269,905.50 269,946.62	101.65 4.22%	274,456.35 2,364.38	0.50% 4,509.73	A1/AA- NA	2.83 2.52

HOLDINGS REPORT



Northern California Cities Self Insurance Fund Short Term | Account #170 | As of April 30, 2026

Cusip	Security Description	Par Value/ Units	Purchase Date Purchase Yield	Cost Value Book Value	Mkt Price Mkt YTM	Market Value Accrued Int.	% of Port. Gain/Loss	Moody's/ S&P/ Fitch	Maturity Duration
09290DAA9	BLACKROCK INC 4.7 03/14/2029	560,000.00	03/05/2024 4.74%	558,986.40 559,418.26	101.47 4.15%	568,248.80 3,436.22	1.04% 8,830.54	Aa3/AA- NA	2.87 2.58
89236TMF9	TOYOTA MOTOR CREDIT CORP 5.05 05/16/2029	500,000.00	05/21/2024 5.00%	501,040.00 500,635.21	102.07 4.31%	510,368.50 11,572.92	0.93% 9,733.29	A1/A+ A+	3.04 2.74
24422EXT1	JOHN DEERE CAPITAL CORP 4.85 06/11/2029	250,000.00	06/07/2024 5.04%	247,945.00 248,720.41	101.72 4.25%	254,291.50 4,715.28	0.46% 5,571.09	A1/A A+	3.11 2.81
341081GT8	FLORIDA POWER & LIGHT CO 5.15 06/15/2029	500,000.00	06/13/2024 4.82%	506,932.32 504,246.68	102.49 4.29%	512,463.50 9,727.78	0.93% 8,216.82	Aa2/A+ AA-	3.13 2.67
437076DC3	HOME DEPOT INC 4.75 06/25/2029	525,000.00	06/17/2024 4.88%	522,006.75 523,113.24	101.55 4.22%	533,129.10 8,728.13	0.97% 10,015.86	A2/A A	3.15 2.79
713448FX1	PEPSICO INC 4.5 07/17/2029	460,000.00	07/15/2024 4.53%	459,287.00 459,541.98	100.86 4.21%	463,933.00 5,980.00	0.85% 4,391.02	A1/A+ NA	3.21 2.86
171239AL0	CHUBB INA HOLDINGS LLC 4.65 08/15/2029	289,000.00	08/12/2024 4.52%	290,632.41 290,064.93	100.90 4.35%	291,607.94 2,837.02	0.53% 1,543.00	A2/A A	3.29 2.92
30303M8S4	META PLATFORMS INC 4.3 08/15/2029	304,000.00	08/12/2024 4.33%	303,527.94 303,689.26	100.13 4.25%	304,405.23 2,759.64	0.55% 715.97	Aa3/AA- NA	3.29 2.94
38141GD27	GOLDMAN SACHS GROUP INC 4.153 10/21/2029	270,000.00	10/14/2025 4.37%	270,000.00 270,000.00	98.95 4.58%	267,176.61 311.48	0.49% (2,823.39)	A2/BBB+ A	3.48 2.32
14913UAX8	CATERPILLAR FINANCIAL SERVICES CORP 4.8 01/08/2030	480,000.00	01/06/2025 4.84%	479,073.60 479,316.11	102.35 4.11%	491,264.16 7,232.00	0.90% 11,948.05	A1/A A+	3.69 3.31
61747YFK6	MORGAN STANLEY 5.173 01/16/2030	400,000.00	01/13/2025 5.39%	396,900.00 397,897.26	101.33 4.76%	405,317.20 6,035.17	0.74% 7,419.94	A1/A- A+	3.71 2.47
63743HFX5	NATIONAL RURAL UTILITIES COOPERATIVE FINANCE CORP 4.95 02/07/2030	395,000.00	02/04/2025 4.98%	394,395.65 394,543.92	101.74 4.44%	401,892.36 4,562.25	0.73% 7,348.43	A2/NA A	3.77 3.30
02665WFY2	AMERICAN HONDA FINANCE CORP 4.8 03/05/2030	440,000.00	03/03/2025 4.82%	439,612.80 439,702.28	100.10 4.77%	440,424.16 3,285.33	0.80% 721.88	A3/BBB+ A-	3.85 3.45
571748CA8	MARSH & MCLENNAN COMPANIES INC 4.65 03/15/2030	500,000.00	03/11/2025 4.69%	499,050.00 499,263.54	100.50 4.51%	502,520.00 2,970.83	0.92% 3,256.46	A3/A- A-	3.87 3.42
00287YDZ9	ABBVIE INC 4.875 03/15/2030	500,000.00	05/21/2025 4.67%	504,270.00 503,420.94	101.76 4.37%	508,797.00 3,114.58	0.93% 5,376.06	A2/A- NA	3.87 3.41
857477DB6	STATE STREET CORP 4.834 04/24/2030	550,000.00	06/13/2025 4.64%	554,576.00 553,738.03	101.49 4.42%	558,186.75 516.97	1.02% 4,448.72	Aa3/A AA-	3.98 3.52
828807DK0	SIMON PROPERTY GROUP LP 2.65 07/15/2030	600,000.00	08/19/2025 4.32%	556,014.00 562,255.59	93.00 4.49%	557,997.00 4,681.67	1.02% (4,258.59)	A3/A NA	4.21 3.88

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Cusip	Security Description	Par Value/ Units	Purchase Date Purchase Yield	Cost Value Book Value	Mkt Price Mkt YTM	Market Value Accrued Int.	% of Port. Gain/Loss	Moody's/ S&P/ Fitch	Maturity Duration
06051GHV4	BANK OF AMERICA CORP 3.194 07/23/2030	500,000.00	12/09/2025 4.48%	481,615.00 483,163.44	95.91 4.70%	479,566.00 4,347.39	0.87% (3,597.44)	A1/A- AA-	4.23 2.99
24422EYF0	JOHN DEERE CAPITAL CORP 4.375 10/15/2030	500,000.00	11/04/2025 4.22%	503,460.00 503,120.71	99.84 4.41%	499,214.50 972.22	0.91% (3,906.21)	A1/A A+	4.46 4.00
30303MAB8	META PLATFORMS INC 4.2 11/15/2030	300,000.00	11/13/2025 4.16%	300,579.00 300,525.72	98.83 4.49%	296,493.60 6,230.00	0.54% (4,032.12)	Aa3/AA- NA	4.54 4.00
023135CT1	AMAZON.COM INC 4.1 11/20/2030	585,000.00	11/17/2025 4.12%	584,374.05 584,429.58	98.62 4.44%	576,945.14 10,726.63	1.05% (7,484.45)	A1/AA AA-	4.56 4.03
26444HAT8	DUKE ENERGY FLORIDA LLC 4.2 12/01/2030	300,000.00	01/08/2026 4.17%	300,327.00 300,306.16	98.83 4.49%	296,482.50 5,425.00	0.54% (3,823.66)	A1/A NA	4.59 4.05
14913UBH2	CATERPILLAR FINANCIAL SERVICES CORP 4.15 01/08/2031	215,000.00	01/05/2026 4.16%	214,922.60 214,927.39	99.07 4.37%	212,998.57 2,800.67	0.39% (1,928.82)	A1/A A+	4.69 4.16
92826CAZ5	VISA INC 4.1 02/12/2031	355,000.00	02/03/2026 4.13%	354,524.30 354,544.62	99.72 4.16%	353,999.26 3,194.01	0.65% (545.37)	Aa3/AA- NA	4.79 4.26
02079KBK2	ALPHABET INC 4.1 02/15/2031	600,000.00	02/12/2026 4.10%	600,034.93 600,033.42	98.83 4.37%	592,959.60 5,330.00	1.08% (7,073.82)	Aa2/AA+ NA	4.80 4.26
Total Corporate		15,083,000.00	4.57%	14,975,983.90 15,008,595.26	100.14 4.36%	15,097,075.45 164,745.42	27.52% 88,480.19		3.40 2.98
MONEY MARKET FUND									
31846V203	FIRST AMER:GVT OBLG Y	267,002.62	-- 3.27%	267,002.62 267,002.62	1.00 3.27%	267,002.62 0.00	0.49% 0.00	Aaa/ AAAm AAA	0.00 0.00
Total Money Market Fund		267,002.62	3.27%	267,002.62 267,002.62	1.00 3.27%	267,002.62 0.00	0.49% 0.00		0.00 0.00
MUNICIPAL BONDS									
649791RC6	STATE OF NEW YORK 1.25 03/15/2027	325,000.00	06/17/2022 3.85%	288,284.75 318,239.46	97.84 3.80%	317,963.75 519.10	0.58% (275.71)	Aa1/AA+ AA+	0.87 0.85
13063EGT7	CALIFORNIA STATE 4.5 08/01/2029	530,000.00	10/30/2024 4.38%	532,793.10 531,918.04	101.31 4.06%	536,944.06 5,962.50	0.98% 5,026.02	Aa2/AA- AA	3.25 2.97
Total Municipal Bonds		855,000.00	4.18%	821,077.85 850,157.50	100.02 3.96%	854,907.81 6,481.60	1.56% 4,750.31		2.37 2.18

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Cusip	Security Description	Par Value/ Units	Purchase Date Purchase Yield	Cost Value Book Value	Mkt Price Mkt YTM	Market Value Accrued Int.	% of Port. Gain/Loss	Moody's/ S&P/ Fitch	Maturity Duration
SUPRANATIONAL									
459058LN1	INTERNATIONAL BANK FOR RECONSTRUCTION AND DEVELOPM 3.875 10/16/2029	500,000.00	12/12/2024 4.25%	491,860.00 494,180.45	99.69 3.97%	498,435.50 805.00	0.91% 4,255.05	Aaa/AAA NA	3.46 3.20
Total Supranational		500,000.00	4.25%	491,860.00 494,180.45	99.69 3.97%	498,435.50 805.00	0.91% 4,255.05		3.46 3.20
US TREASURY									
91282CCP4	UNITED STATES TREASURY 0.625 07/31/2026	140,000.00	08/04/2021 0.68%	139,622.66 139,981.14	99.24 3.66%	138,938.24 217.54	0.25% (1,042.90)	Aa1/AA+ AA+	0.25 0.25
91282CCW9	UNITED STATES TREASURY 0.75 08/31/2026	150,000.00	09/17/2021 0.86%	149,185.55 149,944.98	99.02 3.73%	148,532.85 189.54	0.27% (1,412.13)	Aa1/AA+ AA+	0.34 0.33
91282CCZ2	UNITED STATES TREASURY 0.875 09/30/2026	850,000.00	-- 1.08%	841,591.80 849,294.32	98.84 3.71%	840,145.10 629.95	1.53% (9,149.22)	Aa1/AA+ AA+	0.42 0.41
91282CEW7	UNITED STATES TREASURY 3.25 06/30/2027	600,000.00	-- 3.13%	603,357.42 600,789.50	99.36 3.81%	596,156.40 6,517.96	1.09% (4,633.10)	Aa1/AA+ AA+	1.17 1.12
91282CFB2	UNITED STATES TREASURY 2.75 07/31/2027	1,090,000.00	-- 3.98%	1,030,896.10 1,074,763.65	98.68 3.84%	1,075,608.73 7,452.35	1.96% 845.08	Aa1/AA+ AA+	1.25 1.21
91282CFH9	UNITED STATES TREASURY 3.125 08/31/2027	1,240,000.00	-- 3.76%	1,204,744.92 1,230,471.96	99.06 3.85%	1,228,326.64 6,528.53	2.24% (2,145.32)	Aa1/AA+ AA+	1.34 1.28
91282CGH8	UNITED STATES TREASURY 3.5 01/31/2028	1,150,000.00	02/07/2023 3.81%	1,133,873.05 1,144,322.75	99.35 3.89%	1,142,498.55 10,006.91	2.08% (1,824.20)	Aa1/AA+ AA+	1.76 1.67
91282CHE4	UNITED STATES TREASURY 3.625 05/31/2028	750,000.00	06/14/2023 4.00%	737,607.42 744,780.99	99.46 3.89%	745,986.00 11,353.02	1.36% 1,205.01	Aa1/AA+ AA+	2.08 1.96
91282CHX2	UNITED STATES TREASURY 4.375 08/31/2028	1,350,000.00	-- 4.46%	1,345,000.00 1,347,639.89	101.04 3.90%	1,364,027.85 9,950.75	2.49% 16,387.96	Aa1/AA+ AA+	2.34 2.18
91282CNY3	UNITED STATES TREASURY 3.375 09/15/2028	1,000,000.00	01/29/2026 3.61%	994,218.75 994,767.34	98.81 3.90%	988,125.00 4,310.46	1.80% (6,642.34)	Aa1/AA+ AA+	2.38 2.25
91282CPC9	UNITED STATES TREASURY 3.5 10/15/2028	750,000.00	10/31/2025 3.60%	747,978.52 748,319.18	99.05 3.91%	742,910.25 1,147.54	1.35% (5,408.93)	Aa1/AA+ AA+	2.46 2.33
91282CJR3	UNITED STATES TREASURY 3.75 12/31/2028	1,200,000.00	01/23/2024 4.05%	1,184,156.25 1,191,432.25	99.59 3.91%	1,195,077.60 15,041.44	2.18% 3,645.35	Aa1/AA+ AA+	2.67 2.48
91282CJW2	UNITED STATES TREASURY 4.0 01/31/2029	1,200,000.00	01/26/2024 4.04%	1,197,890.63 1,198,838.52	100.22 3.91%	1,202,672.40 11,933.70	2.19% 3,833.88	Aa1/AA+ AA+	2.76 2.56
91282CKD2	UNITED STATES TREASURY 4.25 02/28/2029	1,250,000.00	02/27/2024 4.30%	1,247,363.28 1,248,506.92	100.89 3.91%	1,261,132.50 8,950.41	2.30% 12,625.58	Aa1/AA+ AA+	2.83 2.63

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Cusip	Security Description	Par Value/ Units	Purchase Date Purchase Yield	Cost Value Book Value	Mkt Price Mkt YTM	Market Value Accrued Int.	% of Port. Gain/Loss	Moody's/ S&P/ Fitch	Maturity Duration
91282CKG5	UNITED STATES TREASURY 4.125 03/31/2029	1,500,000.00	-- 4.47%	1,477,089.85 1,486,565.28	100.57 3.92%	1,508,496.00 5,240.78	2.75% 21,930.72	Aa1/AA+ AA+	2.92 2.72
91282CKP5	UNITED STATES TREASURY 4.625 04/30/2029	750,000.00	05/03/2024 4.48%	754,790.04 752,881.92	101.98 3.92%	764,824.50 94.26	1.39% 11,942.58	Aa1/AA+ AA+	3.00 2.78
91282CKX8	UNITED STATES TREASURY 4.25 06/30/2029	900,000.00	-- 4.09%	906,441.41 904,133.22	100.95 3.93%	908,542.80 12,785.22	1.66% 4,409.58	Aa1/AA+ AA+	3.17 2.90
91282CLK5	UNITED STATES TREASURY 3.625 08/31/2029	1,350,000.00	-- 3.47%	1,359,136.72 1,356,144.90	99.01 3.94%	1,336,657.95 8,244.90	2.44% (19,486.95)	Aa1/AA+ AA+	3.34 3.09
91282CLN9	UNITED STATES TREASURY 3.5 09/30/2029	550,000.00	10/04/2024 3.76%	543,468.75 545,518.97	98.59 3.95%	542,222.45 1,630.46	0.99% (3,296.52)	Aa1/AA+ AA+	3.42 3.18
91282CMA6	UNITED STATES TREASURY 4.125 11/30/2029	725,000.00	12/16/2024 4.25%	720,836.91 721,987.57	100.56 3.95%	729,078.13 12,488.32	1.33% 7,090.55	Aa1/AA+ AA+	3.59 3.25
91282CGQ8	UNITED STATES TREASURY 4.0 02/28/2030	500,000.00	04/10/2025 4.00%	500,000.00 500,000.00	100.11 3.97%	500,527.50 3,369.57	0.91% 527.50	Aa1/AA+ AA+	3.83 3.50
91282CGS4	UNITED STATES TREASURY 3.625 03/31/2030	650,000.00	04/04/2025 3.62%	650,025.39 650,019.96	98.74 3.98%	641,798.95 1,995.73	1.17% (8,221.01)	Aa1/AA+ AA+	3.92 3.60
91282CMZ1	UNITED STATES TREASURY 3.875 04/30/2030	750,000.00	05/20/2025 4.06%	743,759.77 744,952.50	99.62 3.98%	747,129.00 78.97	1.36% 2,176.50	Aa1/AA+ AA+	4.00 3.67
91282CNG2	UNITED STATES TREASURY 4.0 05/31/2030	750,000.00	06/04/2025 3.95%	751,728.52 751,415.28	100.06 3.98%	750,468.75 12,527.47	1.37% (946.53)	Aa1/AA+ AA+	4.08 3.67
91282CNX5	UNITED STATES TREASURY 3.625 08/31/2030	1,500,000.00	-- 3.72%	1,493,378.91 1,494,208.95	98.50 4.01%	1,477,441.50 9,161.01	2.69% (16,767.45)	Aa1/AA+ AA+	4.34 3.94
91282CPA3	UNITED STATES TREASURY 3.625 09/30/2030	1,200,000.00	-- 3.60%	1,201,355.47 1,201,213.03	98.48 4.00%	1,181,812.80 3,684.43	2.15% (19,400.23)	Aa1/AA+ AA+	4.42 4.02
91282CPN5	UNITED STATES TREASURY 3.5 11/30/2030	1,000,000.00	12/09/2025 3.77%	987,695.31 988,657.46	97.89 4.01%	978,906.00 14,615.38	1.78% (9,751.46)	Aa1/AA+ AA+	4.59 4.12
91282CQG9	UNITED STATES TREASURY 3.875 03/31/2031	750,000.00	04/27/2026 3.93%	748,212.89 748,215.87	99.34 4.02%	745,019.25 2,461.58	1.36% (3,196.62)	Aa1/AA+ AA+	4.92 4.42
Total US Treasury		25,595,000.00	3.81%	25,395,406.29 25,509,768.28	99.57 3.92%	25,483,063.69 182,608.18	46.45% (26,704.59)		2.90 2.67
Total Portfolio		55,163,849.35	4.15%	54,515,196.95 54,783,521.95	99.02 4.07%	54,865,934.87 388,807.57	100.00% 82,412.91		2.96 2.53
Total Market Value + Accrued						55,254,742.44			

MONTHLY ACCOUNT STATEMENT

Northern California Cities Self Insurance Fund Long Term Account | Account #171 | As of April 30, 2026

CHANDLER ASSET MANAGEMENT | chandlerasset.com

Chandler Team:

For questions about your account, please call (800) 317-4747,
or contact clientservice@chandlerasset.com

Custodian:

US Bank

PORTFOLIO SUMMARY



Northern California Cities Self Insurance Fund Long Term Account | Account #171 | As of April 30, 2026

Portfolio Characteristics

Average Modified Duration	3.47
Average Coupon	3.42%
Average Purchase YTM	3.69%
Average Market YTM	4.17%
Average Credit Quality*	AA
Average Final Maturity	4.04
Average Life	3.89

Account Summary

	End Values as of 03/31/2026	End Values as of 04/30/2026
Market Value	41,879,384.24	41,916,876.25
Accrued Interest	247,435.25	271,500.65
Total Market Value	42,126,819.49	42,188,376.90
Income Earned	158,792.88	129,049.40
Cont/WD	0.00	0.00
Par	42,724,491.66	42,841,900.22
Book Value	42,266,120.23	42,377,604.03
Cost Value	42,056,349.69	42,159,854.97

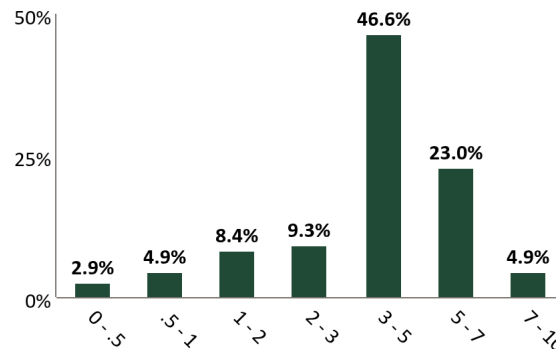
Top Issuers

United States	39.23%
Federal Home Loan Mortgage Corp	16.20%
Federal Home Loan Banks	4.80%
Federal National Mortgage Assoc	3.19%
International Bank for Recon and Dev	2.40%
American Express Credit Master Trust	1.34%
The Home Depot, Inc.	1.32%
PepsiCo, Inc.	1.31%

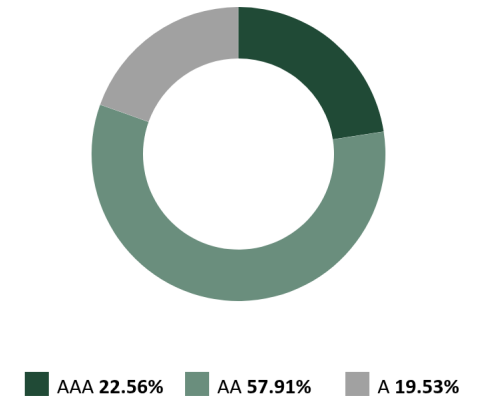
Sector Allocation

US Treasury	39.23%
Corporate	27.37%
Agency CMBS	16.20%
Agency	8.73%
ABS	5.29%
Supras	2.40%
Muni Bonds	0.47%
Money Mkt Fd	0.32%

Maturity Distribution



Credit Quality*



Performance Review

Total Rate of Return**	1M	3M	YTD	1YR	2YRS	3YRS	5YRS	10YRS	Since Inception (06/01/06)
NCCSIF Long Term Acct	0.15%	0.16%	0.36%	3.62%	5.81%	4.10%	1.35%	1.94%	3.15%
Benchmark Return	0.09%	0.14%	0.22%	2.98%	5.41%	3.50%	0.98%	1.55%	2.77%

*The average credit quality is a weighted average calculation of the highest of S&P, Moody's and Fitch.

**Periods over 1 year are annualized.

Benchmark: ICE BofA 1-10 Year Unsubordinated US Treasury & Agency Index

STATEMENT OF COMPLIANCE



Northern California Cities Self Insurance Fund Long Term Account | Account #171 | As of April 30, 2026

Rules Name	Limit	Actual	Compliance Status	Notes
AGENCY MORTGAGE SECURITIES				
Max % (MV)	100.0	16.2	Compliant	
Max % Issuer (MV)	30.0	16.2	Compliant	
Max Maturity (Years)	10.0	6.7	Compliant	
ASSET-BACKED SECURITIES (ABS)				
Max % (MV)	20.0	5.3	Compliant	
Max % Issuer (MV)	5.0	1.3	Compliant	
Max Maturity (Years)	5	3	Compliant	
Min Rating (AA- by 1)	0.0	0.0	Compliant	
BANKERS' ACCEPTANCES				
Max % (MV)	40.0	0.0	Compliant	
Max % Issuer (MV)	5.0	0.0	Compliant	
Max Maturity (Days)	180	0.0	Compliant	
Min Rating (A-1 by 1 or A- by 1)	0.0	0.0	Compliant	
CERTIFICATE OF DEPOSIT PLACEMENT SERVICE (CDARS)				
Max % (MV)	30.0	0.0	Compliant	
Max % Issuer (MV)	5.0	0.0	Compliant	
Max Maturity (Years)	5.0	0.0	Compliant	
COLLATERALIZED TIME DEPOSITS (NON-NEGOTIABLE CD/TD)				
Max % (MV)	20.0	0.0	Compliant	
Max % Issuer (MV)	5.0	0.0	Compliant	
Max Maturity (Years)	5.0	0.0	Compliant	
COMMERCIAL PAPER				
Max % (MV)	25.0	0.0	Compliant	
Max % Issuer (MV)	5.0	0.0	Compliant	
Max Maturity (Days)	270	0.0	Compliant	
Min Rating (A-1 by 1 or A- by 1)	0.0	0.0	Compliant	
CORPORATE MEDIUM TERM NOTES				
Max % (MV)	30.0	27.4	Compliant	
Max % Issuer (MV)	5.0	1.3	Compliant	
Max Maturity (Years)	5	4	Compliant	
Min Rating (A- by 1)	0.0	0.0	Compliant	

STATEMENT OF COMPLIANCE



Northern California Cities Self Insurance Fund Long Term Account | Account #171 | As of April 30, 2026

Rules Name	Limit	Actual	Compliance Status	Notes
FDIC INSURED TIME DEPOSITS (NON-NEGOTIABLE CD/ TD)				
Max % (MV)	20.0	0.0	Compliant	
Max % Issuer (MV)	5.0	0.0	Compliant	
Max Maturity (Years)	5	0.0	Compliant	
FEDERAL AGENCIES				
Max % (MV)	100.0	8.7	Compliant	
Max % Issuer (MV)	30.0	4.8	Compliant	
Max Callables (MV)	20.0	0.0	Compliant	
Max Maturity (Years)	10	5	Compliant	
LOCAL AGENCY INVESTMENT FUND (LAIF)				
Max Concentration (MV)	75.0	0.0	Compliant	
MONEY MARKET MUTUAL FUNDS				
Max % (MV)	20.0	0.3	Compliant	
Max % Issuer (MV)	20.0	0.3	Compliant	
Min Rating (AAA by 2)	0.0	0.0	Compliant	
MORTGAGE-BACKED SECURITIES (NON-AGENCY)				
Max % (MV)	20.0	0.0	Compliant	
Max % Issuer (MV)	5.0	0.0	Compliant	
Max Maturity (Years)	5.0	0.0	Compliant	
Min Rating (AA- by 1)	0.0	0.0	Compliant	
MUNICIPAL SECURITIES (CA, LOCAL AGENCY)				
Max % (MV)	30.0	0.0	Compliant	
Max % Issuer (MV)	5.0	0.0	Compliant	
Max Maturity (Years)	5	0.0	Compliant	
Min Rating (A- by 1)	0.0	0.0	Compliant	
MUNICIPAL SECURITIES (CA, OTHER STATES)				
Max % (MV)	30.0	0.5	Compliant	
Max % Issuer (MV)	5.0	0.5	Compliant	
Max Maturity (Years)	5	0.0	Compliant	
Min Rating (A- by 1)	0.0	0.0	Compliant	
MUTUAL FUNDS				
Max % (MV)	20.0	0.0	Compliant	
Max % Issuer (MV)	10.0	0.0	Compliant	

STATEMENT OF COMPLIANCE



Northern California Cities Self Insurance Fund Long Term Account | Account #171 | As of April 30, 2026

Rules Name	Limit	Actual	Compliance Status	Notes
Min Rating (AAA by 2)	0.0	0.0	Compliant	
NEGOTIABLE CERTIFICATES OF DEPOSIT (NCD)				
Max % (MV)	30.0	0.0	Compliant	
Max % Issuer (MV)	5.0	0.0	Compliant	
Max Maturity (Years)	5	0.0	Compliant	
Min Rating (A-1 by 1 or A- by 1 if > FDIC Limit)	0.0	0.0	Compliant	
REPURCHASE AGREEMENTS				
Max Maturity (Years)	1.0	0.0	Compliant	
SUPRANATIONAL OBLIGATIONS				
Max % (MV)	30.0	2.4	Compliant	
Max % Issuer (MV)	10.0	2.4	Compliant	
Max Maturity (Years)	5	3	Compliant	
Min Rating (AA- by 1)	0.0	0.0	Compliant	
U.S. TREASURIES				
Max % (MV)	100.0	39.2	Compliant	
Max Maturity (Years)	10	7	Compliant	

RECONCILIATION SUMMARY



Northern California Cities Self Insurance Fund Long Term Account | Account #171 | As of April 30, 2026

Maturities / Calls

Month to Date	0.00
Fiscal Year to Date	0.00

Principal Paydowns

Month to Date	(261.45)
Fiscal Year to Date	(50,051.61)

Purchases

Month to Date	657,161.37
Fiscal Year to Date	11,588,890.56

Sales

Month to Date	(560,761.84)
Fiscal Year to Date	(10,376,374.77)

Interest Received

Month to Date	97,119.33
Fiscal Year to Date	1,165,928.70

Purchased / Sold Interest

Month to Date	(981.25)
Fiscal Year to Date	(3,464.52)

Accrual Activity Summary

	Month to Date	Fiscal Year to Date (07/01/2025)
Beginning Book Value	42,266,120.23	41,169,581.22
Maturities/Calls	0.00	0.00
Principal Paydowns	(261.45)	(50,051.61)
Purchases	657,161.37	11,588,890.56
Sales	(560,761.84)	(10,376,374.77)
Change in Cash, Payables, Receivables	(6.01)	(140.34)
Amortization/Accretion	8,845.91	83,107.24
Realized Gain (Loss)	6,505.81	(37,408.26)
Ending Book Value	42,377,604.03	42,377,604.03

Fair Market Activity Summary

	Month to Date	Fiscal Year to Date (07/01/2025)
Beginning Market Value	41,879,384.24	40,711,816.46
Maturities/Calls	0.00	0.00
Principal Paydowns	(261.45)	(50,051.61)
Purchases	657,161.37	11,588,890.56
Sales	(560,761.84)	(10,376,374.77)
Change in Cash, Payables, Receivables	(6.01)	(140.34)
Amortization/Accretion	8,845.91	83,107.24
Change in Net Unrealized Gain (Loss)	(73,991.78)	(2,963.01)
Realized Gain (Loss)	6,505.81	(37,408.26)
Ending Market Value	41,916,876.25	41,916,876.25

HOLDINGS REPORT



Northern California Cities Self Insurance Fund Long Term Account | Account #171 | As of April 30, 2026

Cusip	Security Description	Par Value/ Units	Purchase Date Purchase Yield	Cost Value Book Value	Mkt Price Mkt YTM	Market Value Accrued Int.	% of Port. Gain/Loss	Moody's/ S&P/ Fitch	Maturity Duration
ABS									
362962AD4	GMALT 2025-2 A3 4.58 05/22/2028	500,000.00	05/23/2025 4.73%	500,898.44 500,495.82	100.44 4.08%	502,188.50 699.72	1.20% 1,692.68	NA/AAA AAA	2.06 0.81
02582JKH2	AMXCA 2024-1 A 5.23 04/16/2029	230,000.00	04/16/2024 5.30%	229,952.85 229,971.98	101.20 3.99%	232,751.26 534.62	0.56% 2,779.28	NA/AAA AAA	2.96 0.91
05522RDJ4	BACCT 2024-1 A 4.93 05/15/2029	145,000.00	06/06/2024 4.93%	144,991.87 144,995.00	100.97 4.01%	146,401.43 317.71	0.35% 1,406.43	Aaa/AAA NA	3.04 0.99
43814VAC1	HAROT 2025-1 A3 4.57 09/21/2029	500,000.00	05/08/2025 4.38%	502,480.47 501,795.08	100.54 4.07%	502,683.50 634.72	1.20% 888.42	NA/AAA AAA	3.39 0.98
92970QAE5	WFCIT 2024-2 A 4.29 10/15/2029	500,000.00	05/08/2025 4.36%	499,609.38 499,695.46	100.34 4.08%	501,714.00 953.33	1.20% 2,018.54	Aaa/AAA NA	3.46 1.38
02582JKP4	AMXCA 2025-2 A 4.28 04/15/2030	330,000.00	05/06/2025 4.28%	329,994.03 329,995.20	100.26 4.17%	330,871.20 627.73	0.79% 876.00	NA/AAA AAA	3.96 1.84
Total ABS		2,205,000.00	4.57%	2,207,927.04 2,206,948.53	100.53 4.08%	2,216,609.89 3,767.84	5.29% 9,661.35		3.12 1.15
AGENCY									
3135G0Q22	FEDERAL NATIONAL MORTGAGE ASSOCIATION 1.875 09/24/2026	230,000.00	-- 2.97%	212,604.00 229,277.80	99.26 3.76%	228,292.48 443.23	0.54% (985.32)	Aa1/AA+ AA+	0.40 0.39
3130ACKB9	FEDERAL HOME LOAN BANKS 2.625 09/10/2027	600,000.00	-- 2.74%	593,685.00 599,104.10	98.42 3.83%	590,491.80 2,231.25	1.41% (8,612.30)	Aa1/AA+ AA+	1.36 1.31
3135G05Y5	FEDERAL NATIONAL MORTGAGE ASSOCIATION 0.75 10/08/2027	600,000.00	-- 0.79%	598,402.20 599,662.85	95.68 3.87%	574,104.00 287.50	1.37% (25,558.85)	Aa1/AA+ AA+	1.44 1.40
3130AEB25	FEDERAL HOME LOAN BANKS 3.25 06/09/2028	500,000.00	01/29/2019 3.14%	504,785.00 501,077.96	98.69 3.90%	493,471.50 6,409.72	1.18% (7,606.46)	Aa1/AA+ AA+	2.11 1.99
3130AG3X1	FEDERAL HOME LOAN BANKS 2.875 03/09/2029	380,000.00	-- 2.68%	386,815.50 381,991.57	97.08 3.96%	368,914.64 1,578.06	0.88% (13,076.93)	Aa1/AA+ AA+	2.86 2.70
3130AGDY8	FEDERAL HOME LOAN BANKS 2.75 06/08/2029	510,000.00	-- 2.47%	523,261.05 514,153.56	96.37 4.01%	491,464.56 5,571.04	1.17% (22,689.00)	Aa1/AA+ AA+	3.11 2.90
3130AGUW3	FEDERAL HOME LOAN BANKS 2.125 09/14/2029	70,000.00	03/05/2020 1.23%	75,742.80 72,033.67	93.93 4.07%	65,749.11 194.20	0.16% (6,284.56)	Aa1/AA+ AA+	3.38 3.19
3135G05Q2	FEDERAL NATIONAL MORTGAGE ASSOCIATION 0.875 08/05/2030	610,000.00	-- 0.99%	603,622.55 607,235.34	87.87 4.00%	535,988.70 1,275.07	1.28% (71,246.64)	Aa1/AA+ AA+	4.27 4.09
3133ERDM0	FEDERAL FARM CREDIT BANKS FUNDING CORP 4.75 05/02/2031	300,000.00	07/19/2024 4.38%	306,411.00 304,732.48	103.10 4.06%	309,296.10 7,085.42	0.74% 4,563.62	Aa1/AA+ AA+	5.01 4.33

HOLDINGS REPORT



Northern California Cities Self Insurance Fund Long Term Account | Account #171 | As of April 30, 2026

Cusip	Security Description	Par Value/ Units	Purchase Date Purchase Yield	Cost Value Book Value	Mkt Price Mkt YTM	Market Value Accrued Int.	% of Port. Gain/Loss	Moody's/ S&P/ Fitch	Maturity Duration
Total Agency		3,800,000.00	2.31%	3,805,329.10 3,809,269.32	96.44 3.93%	3,657,772.89 25,075.49	8.73% (151,496.43)		2.57 2.41
AGENCY CMBS									
3137H1Z33	FHMS K-744 A2 1.712 07/25/2028	217,076.53	02/08/2022 2.07%	212,335.58 215,466.40	95.08 4.16%	206,400.49 309.70	0.49% (9,065.90)	Aa1/AA+ AAA	2.24 2.01
3137FNB82	FHMS K-096 A2 2.519 07/25/2029	95,000.00	03/23/2023 4.19%	86,320.12 90,608.74	95.05 4.19%	90,301.02 199.42	0.22% (307.73)	Aa1/AA+ AAA	3.24 2.95
3137H9D71	FHMS K-750 A2 3.0 09/25/2029	400,000.00	10/26/2022 4.83%	359,138.80 380,016.05	96.53 4.20%	386,105.60 1,000.00	0.92% 6,089.55	Aa1/AA+ AAA	3.41 2.81
3137FQ3Z4	FHMS K-101 A2 2.524 10/25/2029	300,000.00	06/02/2022 3.32%	284,167.97 292,602.24	94.61 4.21%	283,815.60 631.00	0.68% (8,786.64)	Aa1/AA+ AA+	3.49 3.21
3137HAGZ3	FHMS K-752 A2 4.284 07/25/2030	400,000.00	08/16/2023 2.77%	383,940.40 390,234.63	99.98 4.25%	399,912.80 1,428.00	0.95% 9,678.17	Aa1/AA+ AAA	4.24 3.64
3137F63Z8	FHMS K-119 A2 1.566 09/25/2030	500,000.00	04/15/2025 4.46%	431,503.91 444,615.72	89.35 4.26%	446,758.50 652.50	1.07% 2,142.78	Aa1/AA+ AAA	4.41 4.12
3137HB2L7	FHMS K-753 A2 4.4 10/25/2030	500,000.00	04/15/2025 4.44%	498,535.16 498,811.34	100.30 4.29%	501,500.50 1,833.33	1.20% 2,689.16	Aa1/AA+ AAA	4.49 3.90
3137HDVA5	FHMS K756 4.963 05/25/2031	345,000.00	07/24/2024 4.84%	351,884.48 350,099.82	102.64 4.33%	354,115.94 1,426.86	0.84% 4,016.11	Aa1/AA+ AAA	5.07 4.31
3137HH5X5	FHMS K757 A2 4.456 08/25/2031	415,000.00	10/02/2024 4.10%	423,287.97 421,394.34	100.37 4.35%	416,520.56 1,541.03	0.99% (4,873.78)	Aaa/AA+ AA+	5.32 4.55
3137HHJF9	FHMS K-758 A2 4.68 10/25/2031	400,000.00	12/30/2024 4.83%	396,500.00 397,190.06	101.36 4.37%	405,440.00 1,560.00	0.97% 8,249.94	Aa1/AA+ AA+	5.49 4.69
3137H6LN3	FHMS K-139 A2 2.59 01/25/2032	270,000.00	03/01/2022 2.34%	275,647.32 273,261.46	91.08 4.38%	245,906.28 582.75	0.59% (27,355.18)	Aaa/AA+ AA+	5.74 5.14
3137HJZS9	FHMS K-759 A2 4.8 01/25/2032	440,000.00	02/11/2025 4.76%	439,530.08 439,611.65	101.91 4.39%	448,401.80 1,760.00	1.07% 8,790.15	Aa1/AA+ AAA	5.74 4.83
3137H8BK6	FHMS K-147 A2 3.0 06/25/2032	450,000.00	08/19/2025 4.37%	414,070.31 417,728.61	92.41 4.43%	415,835.10 1,125.00	0.99% (1,893.51)	Aa1/AA+ AAA	6.15 5.44
3137H8U90	FHMS K-148 A2 3.5 07/25/2032	200,000.00	04/26/2023 4.11%	190,804.69 193,813.97	94.94 4.43%	189,886.20 583.33	0.45% (3,927.77)	Aaa/AA+ AA+	6.24 5.43
3137HNTK4	FHMS K-762 A2 4.36 09/25/2032	400,000.00	11/05/2025 4.25%	401,354.80 401,262.35	99.48 4.44%	397,910.00 1,453.33	0.95% (3,352.35)	Aa1/AAA AA+	6.41 5.39
3137HPET6	FHMS K-763 A2 4.17 10/25/2032	350,000.00	12/08/2025 4.47%	347,048.80 347,165.72	98.37 4.45%	344,310.05 1,216.25	0.82% (2,855.67)	Aa1/AAA AA+	6.49 5.50

HOLDINGS REPORT



Northern California Cities Self Insurance Fund Long Term Account | Account #171 | As of April 30, 2026

Cusip	Security Description	Par Value/ Units	Purchase Date Purchase Yield	Cost Value Book Value	Mkt Price Mkt YTM	Market Value Accrued Int.	% of Port. Gain/Loss	Moody's/ S&P/ Fitch	Maturity Duration
3137H9M89	FHMS K-152 A2 3.78 11/25/2032	180,000.00	07/27/2023 4.63%	168,693.75 172,054.53	96.23 4.46%	173,212.38 567.00	0.41% 1,157.85	Aa1/AA+ AAA	6.57 5.55
3137HQDH1	FHMS K-764 A2 4.12 12/25/2032	600,000.00	02/10/2026 4.20%	596,844.60 596,935.05	97.98 4.47%	587,889.60 2,060.00	1.40% (9,045.45)	Aa1/AAA AA+	6.65 5.63
3137H9UD9	FHMS K-154 A2 4.35 01/25/2033	500,000.00	09/11/2023 5.02%	477,656.25 483,970.65	99.20 4.48%	495,981.50 1,812.50	1.18% 12,010.85	Aa1/AA+ AAA	6.74 5.69
Total Agency CMBS		6,962,076.53	4.22%	6,739,264.99 6,806,843.32	97.68 4.36%	6,790,203.91 21,742.01	16.20% (16,639.40)		5.32 4.58

CASH									
CCYUSD	Receivable	607.57	--	607.57 607.57	1.00	607.57 0.00	0.00% 0.00	Aaa/AAA AAA	0.00 0.00
Total Cash		607.57		607.57 607.57	1.00	607.57 0.00	0.00% 0.00		0.00 0.00

CORPORATE									
26442CAS3	DUKE ENERGY CAROLINAS LLC 2.95 12/01/2026	300,000.00	01/13/2022 1.82%	315,051.00 301,097.38	99.39 4.02%	298,156.50 3,687.50	0.71% (2,940.88)	Aa3/A NA	0.59 0.56
87612EBM7	TARGET CORP 1.95 01/15/2027	170,000.00	01/19/2022 1.99%	169,711.00 169,958.81	98.63 3.93%	167,675.25 976.08	0.40% (2,283.56)	A2/A A	0.71 0.69
808513BY0	CHARLES SCHWAB CORP 2.45 03/03/2027	205,000.00	03/01/2022 2.46%	204,946.90 204,990.18	98.66 4.09%	202,256.08 809.18	0.48% (2,734.11)	A2/A- A	0.84 0.82
89114Tzt2	TORONTO-DOMINION BANK 2.8 03/10/2027	325,000.00	03/09/2022 2.97%	322,422.75 324,557.98	98.92 4.09%	321,497.80 1,289.17	0.77% (3,060.18)	A2/A- AA-	0.86 0.83
084664CZ2	BERKSHIRE HATHAWAY FINANCE CORP 2.3 03/15/2027	345,000.00	03/07/2022 2.30%	344,934.45 344,988.58	98.55 4.01%	339,990.95 1,013.92	0.81% (4,997.64)	Aa2/AA A+	0.87 0.85
756109AU8	REALTY INCOME CORP 3.65 01/15/2028	395,000.00	-- 4.77%	376,127.65 388,314.52	98.86 4.35%	390,495.82 4,245.15	0.93% 2,181.29	A3/A- NA	1.71 1.62
06051GGF0	BANK OF AMERICA CORP 3.824 01/20/2028	150,000.00	02/06/2023 5.40%	143,926.50 148,879.67	99.61 5.04%	149,421.30 1,609.27	0.36% 541.63	A1/A- AA-	1.73 0.69
341081GN1	FLORIDA POWER & LIGHT CO 4.4 05/15/2028	180,000.00	06/06/2023 4.63%	178,187.40 179,251.03	100.43 4.17%	180,781.20 3,652.00	0.43% 1,530.17	Aa2/A+ AA-	2.04 1.74
24422EXH7	JOHN DEERE CAPITAL CORP 4.5 01/16/2029	300,000.00	01/23/2024 4.61%	298,473.00 299,167.63	100.79 4.19%	302,371.20 3,937.50	0.72% 3,203.57	A1/A A+	2.71 2.50
69371RS80	PACCAR FINANCIAL CORP 4.6 01/31/2029	365,000.00	01/24/2024 4.64%	364,405.05 364,672.40	101.20 4.13%	369,390.22 4,244.14	0.88% 4,717.82	A1/A+ NA	2.76 2.53

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743315AV5	PROGRESSIVE CORP 4.0 03/01/2029	300,000.00	07/09/2024 4.83%	289,704.00 293,713.06	99.46 4.20%	298,370.10 2,000.00	0.71% 4,657.04	A2/A A	2.84 2.63
025816ED7	AMERICAN EXPRESS CO 4.731 04/25/2029	500,000.00	04/24/2025 4.58%	502,030.00 501,342.84	100.52 4.60%	502,606.50 394.25	1.20% 1,263.66	A2/A- A	2.99 1.87
74460DAD1	PUBLIC STORAGE OPERATING CO 3.385 05/01/2029	300,000.00	05/24/2024 5.05%	278,523.00 286,908.35	97.52 4.27%	292,561.80 5,077.50	0.70% 5,653.45	A2/A NA	3.00 2.82
74456QBY1	PUBLIC SERVICE ELECTRIC AND GAS CO 3.2 05/15/2029	400,000.00	06/21/2024 4.81%	372,260.00 382,759.57	96.94 4.28%	387,760.80 5,902.22	0.93% 5,001.23	A1/A NA	3.04 2.81
341081GT8	FLORIDA POWER & LIGHT CO 5.15 06/15/2029	150,000.00	06/20/2024 4.90%	151,624.50 150,997.42	102.49 4.29%	153,739.05 2,918.33	0.37% 2,741.63	Aa2/A+ AA-	3.13 2.67
437076DC3	HOME DEPOT INC 4.75 06/25/2029	300,000.00	06/20/2024 4.84%	298,788.00 299,236.03	101.55 4.22%	304,645.20 4,987.50	0.73% 5,409.17	A2/A A	3.15 2.79
713448FX1	PEPSICO INC 4.5 07/17/2029	265,000.00	07/15/2024 4.53%	264,589.25 264,736.14	100.86 4.21%	267,265.75 3,445.00	0.64% 2,529.61	A1/A+ NA	3.21 2.86
38141GD27	GOLDMAN SACHS GROUP INC 4.153 10/21/2029	300,000.00	10/15/2025 4.14%	300,108.00 300,089.08	98.95 4.58%	296,862.90 346.08	0.71% (3,226.18)	A2/BBB+ A	3.48 2.32
61747YFK6	MORGAN STANLEY 5.173 01/16/2030	225,000.00	01/13/2025 5.39%	223,256.25 223,817.21	101.33 4.76%	227,990.93 3,394.78	0.54% 4,173.72	A1/A- A+	3.71 2.47
46647PEB8	JPMORGAN CHASE & CO 5.012 01/23/2030	500,000.00	04/17/2025 4.83%	503,005.00 502,184.26	101.19 4.65%	505,941.00 6,821.89	1.21% 3,756.74	A1/A AA-	3.73 2.50
63743HFX5	NATIONAL RURAL UTILITIES COOPERATIVE FINANCE CORP 4.95 02/07/2030	500,000.00	-- 4.82%	502,734.20 502,148.48	101.74 4.44%	508,724.50 5,775.00	1.21% 6,576.02	A2/NA A	3.77 3.30
06051GHQ5	BANK OF AMERICA CORP 3.974 02/07/2030	350,000.00	06/12/2025 4.67%	341,918.50 343,867.75	98.53 4.70%	344,851.50 3,245.43	0.82% 983.75	A1/A- AA-	3.77 2.56
87612EBJ4	TARGET CORP 2.35 02/15/2030	300,000.00	04/17/2025 4.56%	271,548.00 277,606.77	93.18 4.32%	279,545.40 1,488.33	0.67% 1,938.63	A2/A A	3.80 3.55
02665WFY2	AMERICAN HONDA FINANCE CORP 4.8 03/05/2030	250,000.00	03/03/2025 4.82%	249,780.00 249,830.84	100.10 4.77%	250,241.00 1,866.67	0.60% 410.16	A3/BBB+ A-	3.85 3.45
571748CA8	MARSH & MCLENNAN COMPANIES INC 4.65 03/15/2030	500,000.00	-- 4.68%	499,232.50 499,400.58	100.50 4.51%	502,520.00 2,970.83	1.20% 3,119.42	A3/A- A-	3.87 3.42
00287YDZ9	ABBVIE INC 4.875 03/15/2030	500,000.00	04/17/2025 4.59%	506,000.00 504,722.32	101.76 4.37%	508,797.00 3,114.58	1.21% 4,074.68	A2/A- NA	3.87 3.41
713448ES3	PEPSICO INC 2.75 03/19/2030	300,000.00	04/17/2025 4.44%	277,890.00 282,514.23	94.60 4.27%	283,792.20 962.50	0.68% 1,277.97	A1/A+ NA	3.88 3.61

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828807DK0	SIMON PROPERTY GROUP LP 2.65 07/15/2030	400,000.00	09/25/2025 4.29%	371,868.00 375,350.40	93.00 4.49%	371,998.00 3,121.11	0.89% (3,352.40)	A3/A NA	4.21 3.88
437076DJ8	HOME DEPOT INC 3.95 09/15/2030	250,000.00	09/09/2025 4.02%	249,225.00 249,321.77	98.74 4.27%	246,858.00 1,261.81	0.59% (2,463.77)	A2/A A	4.38 3.95
30303MAB8	META PLATFORMS INC 4.2 11/15/2030	500,000.00	11/12/2025 4.11%	502,000.00 501,815.95	98.83 4.49%	494,156.00 10,383.33	1.18% (7,659.95)	Aa3/AA- NA	4.54 4.00
717081FD0	PFIZER INC 4.2 11/15/2030	305,000.00	11/18/2025 4.22%	304,759.05 304,780.36	99.21 4.39%	302,591.72 5,693.33	0.72% (2,188.64)	A2/A NA	4.54 4.01
89236TPH2	TOYOTA MOTOR CREDIT CORP 4.2 01/10/2031	220,000.00	01/07/2026 4.21%	219,931.80 219,935.88	98.85 4.47%	217,476.60 2,797.67	0.52% (2,459.28)	A1/A+ A+	4.70 4.16
74340XCQ2	PROLOGIS LP 4.75 01/15/2031	400,000.00	01/14/2026 4.22%	409,300.00 408,750.81	101.03 4.50%	404,129.60 5,594.44	0.96% (4,621.21)	A2/A NA	4.71 4.06
29379VCK7	ENTERPRISE PRODUCTS OPERATING LLC 4.6 01/15/2031	300,000.00	04/17/2026 4.30%	303,786.00 303,761.50	100.17 4.56%	300,495.60 4,063.33	0.72% (3,265.90)	A3/A- A-	4.71 4.14
92826CAZ5	VISA INC 4.1 02/12/2031	270,000.00	02/03/2026 4.13%	269,638.20 269,653.65	99.72 4.16%	269,238.87 2,429.25	0.64% (414.78)	Aa3/AA- NA	4.79 4.26
26442CBB9	DUKE ENERGY CAROLINAS LLC 2.55 04/15/2031	250,000.00	04/21/2026 4.34%	230,180.00 230,278.06	91.32 4.52%	228,305.75 283.33	0.54% (1,972.31)	Aa3/A NA	4.96 4.56
Total Corporate		11,570,000.00	4.32%	11,411,864.95 11,455,401.50	99.23 4.38%	11,473,502.07 115,802.43	27.37% 18,100.57		3.31 2.83
MONEY MARKET FUND									
31846V203	FIRST AMER:GVT OBLG Y	134,216.12	-- 3.27%	134,216.12 134,216.12	1.00 3.27%	134,216.12 0.00	0.32% 0.00	Aaa/ AAAm AAA	0.00 0.00
Total Money Market Fund		134,216.12	3.27%	134,216.12 134,216.12	1.00 3.27%	134,216.12 0.00	0.32% 0.00		0.00 0.00
MUNICIPAL BONDS									
649791RC6	STATE OF NEW YORK 1.25 03/15/2027	200,000.00	06/30/2022 3.54%	180,128.00 196,313.13	97.84 3.80%	195,670.00 319.44	0.47% (643.13)	Aa1/AA+ AA+	0.87 0.85
Total Municipal Bonds		200,000.00	3.54%	180,128.00 196,313.13	97.84 3.80%	195,670.00 319.44	0.47% (643.13)		0.87 0.85

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SUPRANATIONAL									
459058LR2	INTERNATIONAL BANK FOR RECONSTRUCTION AND DEVELOPM 4.125 03/20/2030	1,000,000.00	04/24/2025 3.99%	1,006,017.00 1,004,769.90	100.48 3.99%	1,004,781.00 4,697.92	2.40% 11.10	Aaa/AAA NA	3.89 3.54
Total Supranational		1,000,000.00	3.99%	1,006,017.00 1,004,769.90	100.48 3.99%	1,004,781.00 4,697.92	2.40% 11.10		3.89 3.54
US TREASURY									
91282CCP4	UNITED STATES TREASURY 0.625 07/31/2026	150,000.00	07/29/2021 0.72%	149,285.16 149,964.34	99.24 3.66%	148,862.40 233.08	0.36% (1,101.94)	Aa1/AA+ AA+	0.25 0.25
91282CCZ2	UNITED STATES TREASURY 0.875 09/30/2026	600,000.00	-- 1.13%	592,710.94 599,387.67	98.84 3.71%	593,043.60 444.67	1.41% (6,344.07)	Aa1/AA+ AA+	0.42 0.41
912828YG9	UNITED STATES TREASURY 1.625 09/30/2026	100,000.00	12/18/2019 1.85%	98,507.81 99,908.43	99.13 3.74%	99,132.10 137.64	0.24% (776.33)	Aa1/AA+ AA+	0.42 0.41
912828ZB9	UNITED STATES TREASURY 1.125 02/28/2027	545,000.00	03/24/2020 0.75%	558,901.76 546,664.26	97.86 3.76%	533,354.99 1,032.98	1.27% (13,309.27)	Aa1/AA+ AA+	0.83 0.81
91282CAH4	UNITED STATES TREASURY 0.5 08/31/2027	150,000.00	08/06/2021 0.94%	146,121.09 149,146.39	95.68 3.86%	143,513.70 126.36	0.34% (5,632.69)	Aa1/AA+ AA+	1.34 1.30
91282CAL5	UNITED STATES TREASURY 0.375 09/30/2027	300,000.00	10/25/2021 1.32%	283,792.97 296,129.78	95.26 3.85%	285,773.40 95.29	0.68% (10,356.38)	Aa1/AA+ AA+	1.42 1.39
9128283F5	UNITED STATES TREASURY 2.25 11/15/2027	300,000.00	11/07/2019 1.90%	307,957.03 301,529.47	97.58 3.88%	292,746.00 3,113.95	0.70% (8,783.47)	Aa1/AA+ AA+	1.54 1.48
91282CBB6	UNITED STATES TREASURY 0.625 12/31/2027	625,000.00	03/29/2021 1.29%	597,875.98 618,304.20	94.79 3.89%	592,407.50 1,305.68	1.41% (25,896.70)	Aa1/AA+ AA+	1.67 1.62
91282CBJ9	UNITED STATES TREASURY 0.75 01/31/2028	550,000.00	03/12/2021 1.27%	530,857.42 545,124.85	94.74 3.89%	521,060.65 1,025.55	1.24% (24,064.20)	Aa1/AA+ AA+	1.76 1.71
91282CCV1	UNITED STATES TREASURY 1.125 08/31/2028	300,000.00	09/03/2021 1.10%	300,457.03 300,152.88	93.85 3.91%	281,554.80 568.61	0.67% (18,598.08)	Aa1/AA+ AA+	2.34 2.26
9128285M8	UNITED STATES TREASURY 3.125 11/15/2028	150,000.00	10/19/2022 4.33%	140,349.61 145,957.97	98.12 3.91%	147,181.65 2,162.47	0.35% 1,223.68	Aa1/AA+ AA+	2.54 2.38
912828YB0	UNITED STATES TREASURY 1.625 08/15/2029	350,000.00	05/28/2020 0.67%	380,009.77 360,719.69	92.98 3.92%	325,418.10 1,178.35	0.78% (35,301.59)	Aa1/AA+ AA+	3.29 3.14
91282CFJ5	UNITED STATES TREASURY 3.125 08/31/2029	120,000.00	09/19/2022 3.62%	116,381.25 118,262.66	97.46 3.94%	116,953.08 631.79	0.28% (1,309.58)	Aa1/AA+ AA+	3.34 3.11
91282CLK5	UNITED STATES TREASURY 3.625 08/31/2029	600,000.00	09/11/2024 3.45%	604,710.94 603,164.88	99.01 3.94%	594,070.20 3,664.40	1.42% (9,094.68)	Aa1/AA+ AA+	3.34 3.09

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91282CFT3	UNITED STATES TREASURY 4.0 10/31/2029	140,000.00	12/30/2022 4.02%	139,868.75 139,932.66	100.15 3.95%	140,213.22 15.22	0.33% 280.56	Aa1/AA+ AA+	3.50 3.23
91282CGZ8	UNITED STATES TREASURY 3.5 04/30/2030	1,000,000.00	-- 3.87%	983,756.25 986,609.27	98.23 3.98%	982,305.00 95.11	2.34% (4,304.27)	Aa1/AA+ AA+	4.00 3.69
912828ZQ6	UNITED STATES TREASURY 0.625 05/15/2030	615,000.00	-- 0.90%	599,593.95 608,375.51	87.57 3.99%	538,533.36 1,773.22	1.28% (69,842.15)	Aa1/AA+ AA+	4.04 3.90
91282CAV3	UNITED STATES TREASURY 0.875 11/15/2030	625,000.00	-- 1.29%	600,808.59 613,712.56	87.09 4.01%	544,336.25 2,522.88	1.30% (69,376.31)	Aa1/AA+ AA+	4.54 4.34
91282CJQ5	UNITED STATES TREASURY 3.75 12/31/2030	800,000.00	01/23/2024 4.10%	783,437.50 788,851.53	98.86 4.02%	790,844.00 10,027.62	1.89% 1,992.47	Aa1/AA+ AA+	4.67 4.18
91282CJX0	UNITED STATES TREASURY 4.0 01/31/2031	600,000.00	02/23/2024 4.33%	588,093.75 591,833.56	99.88 4.03%	599,296.80 5,966.85	1.43% 7,463.24	Aa1/AA+ AA+	4.76 4.25
91282CKC4	UNITED STATES TREASURY 4.25 02/28/2031	500,000.00	03/20/2024 4.27%	499,277.34 499,497.13	100.96 4.03%	504,804.50 3,580.16	1.20% 5,307.37	Aa1/AA+ AA+	4.83 4.30
91282CKF7	UNITED STATES TREASURY 4.125 03/31/2031	500,000.00	04/10/2024 4.53%	488,125.00 491,624.51	100.41 4.03%	502,031.50 1,746.93	1.20% 10,406.99	Aa1/AA+ AA+	4.92 4.40
91282CKN0	UNITED STATES TREASURY 4.625 04/30/2031	250,000.00	05/03/2024 4.49%	251,962.89 251,404.81	102.63 4.04%	256,562.50 31.42	0.61% 5,157.69	Aa1/AA+ AA+	5.00 4.44
91282CLZ2	UNITED STATES TREASURY 4.125 11/30/2031	1,000,000.00	-- 4.20%	995,695.31 996,457.87	100.17 4.09%	1,001,680.00 17,225.27	2.39% 5,222.13	Aa1/AA+ AA+	5.59 4.86
91282CMT5	UNITED STATES TREASURY 4.125 03/31/2032	1,000,000.00	-- 4.18%	996,824.22 997,298.03	100.01 4.12%	1,000,078.00 3,493.85	2.39% 2,779.97	Aa1/AA+ AA+	5.92 5.18
91282CNA5	UNITED STATES TREASURY 4.0 04/30/2032	1,000,000.00	-- 4.15%	990,878.91 992,161.43	99.32 4.13%	993,164.00 108.70	2.37% 1,002.57	Aa1/AA+ AA+	6.00 5.28
91282CFF3	UNITED STATES TREASURY 2.75 08/15/2032	900,000.00	-- 3.77%	843,986.72 849,562.03	92.23 4.17%	830,039.40 5,127.76	1.98% (19,522.63)	Aa1/AA+ AA+	6.29 5.64
91282CGM7	UNITED STATES TREASURY 3.5 02/15/2033	1,070,000.00	-- 3.89%	1,039,093.75 1,046,121.76	95.89 4.20%	1,026,029.42 7,758.98	2.45% (20,092.34)	Aa1/AA+ AA+	6.80 5.92
91282CHC8	UNITED STATES TREASURY 3.375 05/15/2033	1,000,000.00	-- 4.13%	947,257.81 955,569.51	94.91 4.22%	949,141.00 15,569.75	2.26% (6,428.51)	Aa1/AA+ AA+	7.04 6.07
91282CHT1	UNITED STATES TREASURY 3.875 08/15/2033	130,000.00	09/25/2023 4.50%	123,545.70 125,240.15	97.78 4.23%	127,115.69 1,043.68	0.30% 1,875.54	Aa1/AA+ AA+	7.29 6.23
91282CJZ5	UNITED STATES TREASURY 4.0 02/15/2034	1,000,000.00	-- 4.08%	994,375.00 994,564.83	98.23 4.27%	982,266.00 8,287.29	2.34% (12,298.83)	Aa1/AA+ AA+	7.80 6.57
Total US Treasury		16,970,000.00	3.20%	16,674,500.20 16,763,234.64	97.03 4.03%	16,443,512.81 100,095.52	39.23% (319,721.83)		4.56 4.06

HOLDINGS REPORT



Northern California Cities Self Insurance Fund Long Term Account | Account #171 | As of April 30, 2026

Cusip	Security Description	Par Value/ Units	Purchase Date Purchase Yield	Cost Value Book Value	Mkt Price Mkt YTM	Market Value Accrued Int.	% of Port. Gain/Loss	Moody's/ S&P/ Fitch	Maturity Duration
Total Portfolio		42,841,900.22	3.69%	42,159,854.97	97.65	41,916,876.25	100.00%		4.04
Total Market Value + Accrued				42,377,604.03	4.17%	271,500.65	(460,727.78)		3.47
						42,188,376.90			

MONTHLY ACCOUNT STATEMENT

Northern California Cities Self Insurance Fund Short Term | Account #170 | As of May 31, 2026

CHANDLER ASSET MANAGEMENT | chandlerasset.com

Chandler Team:

For questions about your account, please call (800) 317-4747,
or contact clientservice@chandlerasset.com

Custodian:

US Bank

PORTFOLIO SUMMARY



Northern California Cities Self Insurance Fund Short Term | Account #170 | As of May 31, 2026

Portfolio Characteristics

Average Modified Duration	2.50
Average Coupon	3.87%
Average Purchase YTM	4.16%
Average Market YTM	4.17%
Average Credit Quality*	AA
Average Final Maturity	2.95
Average Life	2.75

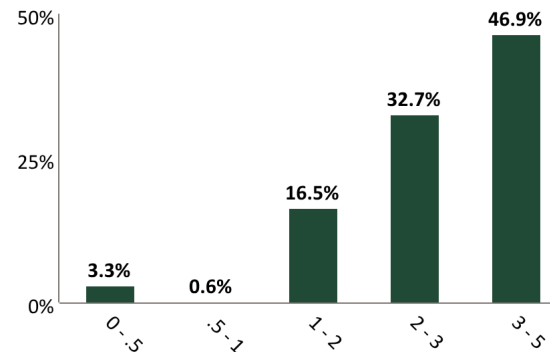
Sector Allocation

US Treasury	46.28%
Corporate	27.31%
Agency CMBS	11.63%
ABS	9.40%
Agency	2.60%
Muni Bonds	1.55%
Supras	0.90%
Money Mkt Fd	0.21%

Account Summary

	End Values as of 04/30/2026	End Values as of 05/31/2026
Market Value	54,865,934.87	54,892,523.68
Accrued Interest	388,807.57	424,155.87
Total Market Value	55,254,742.44	55,316,679.55
Income Earned	184,939.18	129,408.80
Cont/WD	0.00	0.00
Par	55,163,849.35	55,313,744.13
Book Value	54,783,521.95	54,939,805.20
Cost Value	54,515,196.95	54,663,387.63

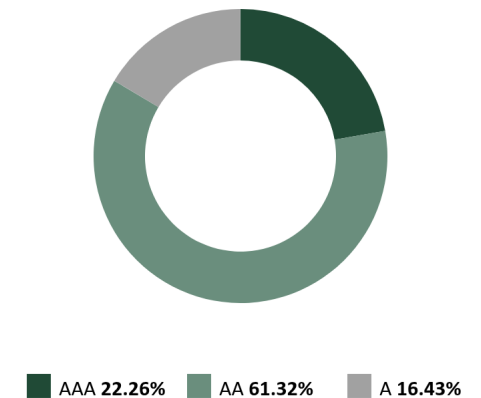
Maturity Distribution



Top Issuers

United States	46.28%
Federal Home Loan Mortgage Corp	11.63%
Farm Credit System	2.60%
Chase Issuance Trust	1.75%
American Express Credit Master Trust	1.52%
Duke Energy Corporation	1.44%
Deere & Company	1.37%
JPMorgan Chase & Co.	1.36%

Credit Quality*



Performance Review

Total Rate of Return**	1M	3M	YTD	1YR	2YRS	3YRS	5YRS	10YRS	Since Inception (01/01/98)
NCCSIF Short Term Acct	0.11%	(0.48%)	0.57%	3.86%	5.05%	4.68%	1.95%	2.11%	3.46%
Benchmark Return	0.03%	(0.57%)	0.38%	3.41%	4.71%	4.03%	1.46%	1.73%	3.11%

*The average credit quality is a weighted average calculation of the highest of S&P, Moody's and Fitch.

**Periods over 1 year are annualized.

Benchmark: ICE BofA 1-5 Year Unsubordinated US Treasury & Agency Index

STATEMENT OF COMPLIANCE



Northern California Cities Self Insurance Fund Short Term | Account #170 | As of May 31, 2026

Rules Name	Limit	Actual	Compliance Status	Notes
AGENCY MORTGAGE SECURITIES				
Max % (MV)	100.0	11.6	Compliant	
Max % Issuer (MV)	30.0	11.6	Compliant	
Max Maturity (Years)	5.0	4.7	Compliant	
ASSET-BACKED SECURITIES (ABS)				
Max % (MV)	20.0	9.4	Compliant	
Max % Issuer (MV)	5.0	1.7	Compliant	
Max Maturity (Years)	5	4	Compliant	
Min Rating (AA- by 1)	0.0	0.0	Compliant	
BANKERS' ACCEPTANCES				
Max % (MV)	40.0	0.0	Compliant	
Max % Issuer (MV)	5.0	0.0	Compliant	
Max Maturity (Days)	180	0.0	Compliant	
Min Rating (A-1 by 1 or A- by 1)	0.0	0.0	Compliant	
CERTIFICATE OF DEPOSIT PLACEMENT SERVICE (CDARS)				
Max % (MV)	30.0	0.0	Compliant	
Max % Issuer (MV)	5.0	0.0	Compliant	
Max Maturity (Years)	5.0	0.0	Compliant	
COLLATERALIZED TIME DEPOSITS (NON-NEGOTIABLE CD/TD)				
Max % (MV)	20.0	0.0	Compliant	
Max % Issuer (MV)	5.0	0.0	Compliant	
Max Maturity (Years)	5.0	0.0	Compliant	
COMMERCIAL PAPER				
Max % (MV)	25.0	0.0	Compliant	
Max % Issuer (MV)	5.0	0.0	Compliant	
Max Maturity (Days)	270	0.0	Compliant	
Min Rating (A-1 by 1 or A- by 1)	0.0	0.0	Compliant	
CORPORATE MEDIUM TERM NOTES				
Max % (MV)	30.0	27.3	Compliant	
Max % Issuer (MV)	5.0	1.4	Compliant	
Max Maturity (Years)	5	4	Compliant	
Min Rating (A- by 1)	0.0	0.0	Compliant	

STATEMENT OF COMPLIANCE



Northern California Cities Self Insurance Fund Short Term | Account #170 | As of May 31, 2026

Rules Name	Limit	Actual	Compliance Status	Notes
FDIC INSURED TIME DEPOSITS (NON-NEGOTIABLE CD/ TD)				
Max % (MV)	20.0	0.0	Compliant	
Max % Issuer (MV)	5.0	0.0	Compliant	
Max Maturity (Years)	5	0.0	Compliant	
FEDERAL AGENCIES				
Max % (MV)	100.0	2.6	Compliant	
Max % Issuer (MV)	30.0	2.6	Compliant	
Max Callables (MV)	20.0	0.0	Compliant	
Max Maturity (Years)	10	2	Compliant	
LOCAL AGENCY INVESTMENT FUND (LAIF)				
Max Concentration (MV)	75.0	0.0	Compliant	
MONEY MARKET MUTUAL FUNDS				
Max % (MV)	20.0	0.2	Compliant	
Max % Issuer (MV)	20.0	0.2	Compliant	
Min Rating (AAA by 2)	0.0	0.0	Compliant	
MORTGAGE-BACKED SECURITIES (NON-AGENCY)				
Max % (MV)	20.0	0.0	Compliant	
Max % Issuer (MV)	5.0	0.0	Compliant	
Max Maturity (Years)	5.0	0.0	Compliant	
Min Rating (AA- by 1)	0.0	0.0	Compliant	
MUNICIPAL SECURITIES (CA, LOCAL AGENCY)				
Max % (MV)	30.0	1.0	Compliant	
Max % Issuer (MV)	5.0	1.0	Compliant	
Max Maturity (Years)	5	3	Compliant	
Min Rating (A- by 1)	0.0	0.0	Compliant	
MUNICIPAL SECURITIES (CA, OTHER STATES)				
Max % (MV)	30.0	0.6	Compliant	
Max % Issuer (MV)	5.0	0.6	Compliant	
Max Maturity (Years)	5	0.0	Compliant	
Min Rating (A- by 1)	0.0	0.0	Compliant	
MUTUAL FUNDS				
Max % (MV)	20.0	0.0	Compliant	
Max % Issuer (MV)	10.0	0.0	Compliant	

STATEMENT OF COMPLIANCE



Northern California Cities Self Insurance Fund Short Term | Account #170 | As of May 31, 2026

Rules Name	Limit	Actual	Compliance Status	Notes
Min Rating (AAA by 2)	0.0	0.0	Compliant	
NEGOTIABLE CERTIFICATES OF DEPOSIT (NCD)				
Max % (MV)	30.0	0.0	Compliant	
Max % Issuer (MV)	5.0	0.0	Compliant	
Max Maturity (Years)	5	0.0	Compliant	
Min Rating (A-1 by 1 or A- by 1 if > FDIC Limit)	0.0	0.0	Compliant	
REPURCHASE AGREEMENTS				
Max Maturity (Years)	1.0	0.0	Compliant	
SUPRANATIONAL OBLIGATIONS				
Max % (MV)	30.0	0.9	Compliant	
Max % Issuer (MV)	10.0	0.9	Compliant	
Max Maturity (Years)	5	3	Compliant	
Min Rating (AA- by 1)	0.0	0.0	Compliant	
U.S. TREASURIES				
Max % (MV)	100.0	46.3	Compliant	
Max Maturity (Years)	10	4	Compliant	

RECONCILIATION SUMMARY



Northern California Cities Self Insurance Fund Short Term | Account #170 | As of May 31, 2026

Maturities / Calls

Month to Date	0.00
Fiscal Year to Date	(2,800,000.00)

Principal Paydowns

Month to Date	(104,003.89)
Fiscal Year to Date	(801,850.44)

Purchases

Month to Date	1,880,606.89
Fiscal Year to Date	22,390,991.23

Sales

Month to Date	(1,694,856.11)
Fiscal Year to Date	(17,011,265.02)

Interest Received

Month to Date	77,337.18
Fiscal Year to Date	1,768,284.93

Purchased / Sold Interest

Month to Date	5,066.67
Fiscal Year to Date	16,748.84

Accrual Activity Summary

	Month to Date	Fiscal Year to Date (07/01/2025)
Beginning Book Value	54,783,521.95	52,983,832.57
Maturities/Calls	0.00	(2,800,000.00)
Principal Paydowns	(104,003.89)	(801,850.44)
Purchases	1,880,606.89	22,390,991.23
Sales	(1,694,856.11)	(17,011,265.02)
Change in Cash, Payables, Receivables	60,487.33	61,597.08
Amortization/Accretion	11,656.65	119,211.97
Realized Gain (Loss)	2,392.37	(2,712.19)
Ending Book Value	54,939,805.20	54,939,805.20

Fair Market Activity Summary

	Month to Date	Fiscal Year to Date (07/01/2025)
Beginning Market Value	54,865,934.87	53,274,431.31
Maturities/Calls	0.00	(2,800,000.00)
Principal Paydowns	(104,003.89)	(801,850.44)
Purchases	1,880,606.89	22,390,991.23
Sales	(1,694,856.11)	(17,011,265.02)
Change in Cash, Payables, Receivables	60,487.33	61,597.08
Amortization/Accretion	11,656.65	119,211.97
Change in Net Unrealized Gain (Loss)	(129,694.43)	(337,880.26)
Realized Gain (Loss)	2,392.37	(2,712.19)
Ending Market Value	54,892,523.68	54,892,523.68

HOLDINGS REPORT



Northern California Cities Self Insurance Fund Short Term | Account #170 | As of May 31, 2026

Cusip	Security Description	Par Value/ Units	Purchase Date Purchase Yield	Cost Value Book Value	Mkt Price Mkt YTM	Market Value Accrued Int.	% of Port. Gain/Loss	Moody's/ S&P/ Fitch	Maturity Duration
ABS									
47800BAC2	JDOT 2022-C A3 5.09 06/15/2027	9,540.16	10/12/2022 5.15%	9,539.42 9,540.00	100.05 3.80%	9,545.02 21.58	0.02% 5.03	Aaa/NA AAA	1.04 0.04
36269WAD1	GMALT 2024-2 A3 5.39 07/20/2027	44,357.98	05/07/2024 5.85%	44,355.40 44,357.06	100.14 3.88%	44,419.82 73.06	0.08% 62.76	NA/AAA AAA	1.14 0.09
58770JAD6	MBALT 2024-A A3 5.32 01/18/2028	98,703.08	05/17/2024 5.73%	98,691.53 98,697.92	100.46 3.80%	99,154.74 233.38	0.18% 456.82	Aaa/NA AAA	1.64 0.29
362962AD4	GMALT 2025-2 A3 4.58 05/22/2028	245,000.00	05/20/2025 4.84%	244,995.93 244,997.30	100.41 4.04%	245,994.95 342.86	0.45% 997.64	NA/AAA AAA	1.98 0.70
161571HT4	CHAIT 2023-1 A 5.16 09/15/2028	530,000.00	09/07/2023 5.23%	529,853.08 529,932.69	100.36 3.95%	531,894.22 1,215.47	0.97% 1,961.53	NA/AAA AAA	2.29 0.28
437930AC4	HAROT 2024-2 A3 5.27 11/20/2028	114,461.75	05/14/2024 5.27%	114,447.85 114,454.12	100.71 4.05%	115,275.46 217.83	0.21% 821.34	NA/AAA AAA	2.47 0.56
36273VAD7	GMALT 2026-1 A3 3.88 01/22/2029	300,000.00	02/03/2026 4.11%	299,960.73 299,964.71	99.45 4.30%	298,350.51 355.67	0.54% (1,614.20)	NA/AAA AAA	2.65 1.43
096919AD7	BMWOT 2024-A A3 5.18 02/26/2029	151,841.80	06/04/2024 5.18%	151,818.74 151,828.39	100.64 4.07%	152,806.61 131.09	0.28% 978.22	Aaa/AAA NA	2.74 0.55
43813YAC6	HAROT 2024-3 A3 4.57 03/21/2029	262,888.73	08/09/2024 4.66%	262,847.43 262,863.45	100.30 4.17%	263,668.19 333.72	0.48% 804.75	Aaa/NA AAA	2.80 0.66
02582JKH2	AMXCA 2024-1 A 5.23 04/16/2029	395,000.00	04/16/2024 5.30%	394,919.03 394,953.26	101.06 4.03%	399,183.05 918.16	0.73% 4,229.79	NA/AAA AAA	2.88 0.84
05522RDJ4	BACCT 2024-1 A 4.93 05/15/2029	255,000.00	06/06/2024 4.93%	254,985.70 254,991.45	100.86 4.04%	257,194.25 558.73	0.47% 2,202.80	Aaa/AAA NA	2.96 0.91
89240JAD3	TAOT 2025-A A3 4.64 08/15/2029	310,000.00	01/22/2025 4.69%	309,987.57 309,991.23	100.48 4.15%	311,478.08 639.29	0.57% 1,486.85	Aaa/NA AAA	3.21 0.89
47800DAD6	JDOT 2025 A3 4.23 09/17/2029	250,000.00	03/04/2025 5.09%	249,984.28 249,988.54	100.09 4.19%	250,232.00 470.00	0.46% 243.46	Aaa/NA AAA	3.30 1.18
437921AD1	HAROT 252 A3 4.15 10/15/2029	165,000.00	04/29/2025 4.15%	164,981.57 164,985.99	99.94 4.24%	164,894.07 304.33	0.30% (91.92)	Aaa/NA AAA	3.38 1.15
92970QAE5	WFCIT 2024-2 A 4.29 10/15/2029	280,000.00	10/17/2024 4.29%	279,958.39 279,971.79	100.27 4.12%	280,761.60 533.87	0.51% 789.81	Aaa/AAA NA	3.38 1.31
44935CAD3	HART 2025-A A3 4.32 10/15/2029	320,000.00	03/04/2025 4.84%	319,952.80 319,965.35	100.13 4.23%	320,431.36 614.40	0.58% 466.01	NA/AAA AAA	3.38 1.02
362955AD8	GMCAR 2025-1 A3 4.62 12/17/2029	205,000.00	01/09/2025 5.03%	204,984.77 204,989.03	100.46 4.10%	205,943.62 394.63	0.38% 954.59	Aaa/NA AAA	3.55 0.81

HOLDINGS REPORT



Northern California Cities Self Insurance Fund Short Term | Account #170 | As of May 31, 2026

Cusip	Security Description	Par Value/ Units	Purchase Date Purchase Yield	Cost Value Book Value	Mkt Price Mkt YTM	Market Value Accrued Int.	% of Port. Gain/Loss	Moody's/ S&P/ Fitch	Maturity Duration
58770YAD3	MBALT 2026-A A3 3.93 01/15/2030	150,000.00	01/13/2026 3.97%	149,970.26 149,972.94	99.43 4.27%	149,151.17 262.00	0.27% (821.77)	Aaa/NA AAA	3.63 1.86
02582JKP4	AMXCA 2025-2 A 4.28 04/15/2030	435,000.00	05/06/2025 4.28%	434,992.13 434,993.81	100.16 4.23%	435,697.74 827.47	0.79% 703.93	NA/AAA AAA	3.87 1.76
89240QAD7	TAOT 2026-B A3 4.13 12/16/2030	200,000.00	04/14/2026 4.27%	199,957.82 199,958.84	99.55 4.37%	199,106.12 367.11	0.36% (852.72)	Aaa/AAA NA	4.54 2.21
161571JA3	CHAIT 2026-1 A 4.4 05/15/2029	425,000.00	05/21/2026 4.45%	424,899.45 424,899.82	100.35 4.31%	426,487.50 155.83	0.78% 1,587.68	NA/NA AAA	2.96 2.72
Total ABS		5,146,793.50	4.75%	5,146,083.87 5,146,297.67	100.29 4.14%	5,161,670.07 8,970.47	9.40% 15,372.40		3.02 1.15

AGENCY									
3133EPGW9	FEDERAL FARM CREDIT BANKS FUNDING CORP 3.875 04/25/2028	725,000.00	05/05/2023 3.55%	735,512.50 729,021.87	99.75 4.01%	723,206.35 2,809.38	1.32% (5,815.52)	Aa1/AA+ AA+	1.90 1.81
3133EPQD0	FEDERAL FARM CREDIT BANKS FUNDING CORP 4.25 07/17/2028	700,000.00	07/20/2023 4.18%	702,212.00 700,942.80	100.48 4.01%	703,351.60 11,073.61	1.28% 2,408.80	Aa1/AA+ AA+	2.13 1.99
Total Agency		1,425,000.00	3.86%	1,437,724.50 1,429,964.67	100.11 4.01%	1,426,557.95 13,882.99	2.60% (3,406.72)		2.01 1.90

AGENCY CMBS									
3137FQXJ7	FHMS K-737 A2 2.525 10/25/2026	516,078.43	12/15/2021 1.40%	541,438.85 517,850.46	99.47 3.78%	513,321.02 1,085.92	0.94% (4,529.44)	Aa1/AA+ AAA	0.40 0.29
3137FBU79	FHMS K-069 A2 3.187 09/25/2027	721,721.04	09/23/2022 4.27%	686,790.87 712,834.34	98.71 4.09%	712,410.84 1,916.77	1.30% (423.50)	Aa1/AAA AA+	1.32 1.23
3137FEBQ2	FHMS K-072 A2 3.444 12/25/2027	500,000.00	03/29/2023 4.28%	481,953.13 494,192.79	98.84 4.13%	494,176.50 1,435.00	0.90% (16.29)	Aa1/AA+ AAA	1.57 1.42
3137FETN0	FHMS K-073 A2 3.35 01/25/2028	1,000,000.00	-- 4.38%	959,843.75 986,067.26	98.64 4.15%	986,391.80 2,791.67	1.80% 324.54	Aa1/AA+ AAA	1.65 1.47
3137F4D41	FHMS K-074 A2 3.6 01/25/2028	593,740.03	04/11/2023 4.53%	581,494.14 589,624.90	98.95 4.16%	587,496.86 1,781.22	1.07% (2,128.05)	Aa1/AA+ AAA	1.65 1.52
3137FGR31	FHMS K-078 A2 3.854 06/25/2028	400,000.00	08/17/2023 5.01%	381,750.00 392,354.87	99.11 4.24%	396,436.40 1,284.67	0.72% 4,081.53	Aa1/AA+ AAA	2.07 1.82
3137FKZZ2	FHMS K-088 A2 3.69 01/25/2029	400,000.00	05/21/2024 4.83%	381,125.00 389,401.74	98.40 4.29%	393,586.80 1,230.00	0.72% 4,185.06	Aaa/AA+ AA+	2.65 2.40

HOLDINGS REPORT



Northern California Cities Self Insurance Fund Short Term | Account #170 | As of May 31, 2026

Cusip	Security Description	Par Value/ Units	Purchase Date Purchase Yield	Cost Value Book Value	Mkt Price Mkt YTM	Market Value Accrued Int.	% of Port. Gain/Loss	Moody's/ S&P/ Fitch	Maturity Duration
3137H5YC5	FHMS K-748 A2 2.26 01/25/2029	200,000.00	03/25/2024 4.61%	180,109.38 189,197.34	95.00 4.30%	190,005.20 376.67	0.35% 807.86	Aa1/AA+ AAA	2.65 2.44
3137FMCR1	FHMS K-093 A2 2.982 05/25/2029	980,031.34	10/16/2024 4.15%	933,786.11 950,236.32	96.46 4.30%	945,369.59 2,435.38	1.72% (4,866.73)	Aa1/AA+ AAA	2.98 2.61
3137F83Q4	FHMS K-121 A2 1.547 10/25/2030	800,000.00	01/08/2026 4.00%	715,531.25 722,349.58	88.76 4.38%	710,080.56 1,031.33	1.29% (12,269.02)	Aa1/AA+ AAA	4.40 4.14
3137FXZ35	FHMS K-127 A2 2.108 01/25/2031	500,000.00	02/03/2026 4.11%	455,468.75 458,329.70	90.49 4.39%	452,444.10 878.33	0.82% (5,885.60)	Aa1/AA+ AAA	4.65 4.30
Total Agency CMBS		6,611,570.84	4.11%	6,299,291.23 6,402,439.28	96.66 4.20%	6,381,719.67 16,246.95	11.63% (20,719.61)		2.34 2.13

CASH									
CCYUSD	Receivable	61,965.84	--	61,965.84 61,965.84	1.00	61,965.84 0.00	0.11% 0.00	Aaa/AAA AAA	0.00 0.00
Total Cash		61,965.84		61,965.84 61,965.84	1.00	61,965.84 0.00	0.11% 0.00		0.00 0.00

CORPORATE									
79466LAQ7	SALESFORCE INC 4.5 03/15/2028	360,000.00	03/12/2026 4.37%	360,873.00 360,773.80	100.09 4.44%	360,321.42 3,510.00	0.66% (452.37)	A2/A+ NA	1.79 1.61
74340XCG4	PROLOGIS LP 4.875 06/15/2028	240,000.00	07/25/2023 5.06%	238,084.80 239,200.66	101.05 4.33%	242,510.88 5,395.00	0.44% 3,310.22	A2/A NA	2.04 1.81
74456QBX3	PUBLIC SERVICE ELECTRIC AND GAS CO 3.65 09/01/2028	500,000.00	01/23/2024 4.61%	480,390.00 490,399.15	98.56 4.32%	492,824.50 4,562.50	0.90% 2,425.35	A1/A NA	2.25 2.12
26442CAX2	DUKE ENERGY CAROLINAS LLC 3.95 11/15/2028	500,000.00	01/23/2024 4.55%	487,070.00 493,387.73	99.13 4.33%	495,644.50 877.78	0.90% 2,256.77	Aa3/A NA	2.46 2.31
69371RS80	PACCAR FINANCIAL CORP 4.6 01/31/2029	635,000.00	01/24/2024 4.64%	633,964.95 634,447.63	101.29 4.08%	643,202.93 9,817.81	1.17% 8,755.30	A1/A+ NA	2.67 2.45
756109CF9	REALTY INCOME CORP 4.75 02/15/2029	650,000.00	02/15/2024 5.16%	638,313.00 643,649.76	100.73 4.46%	654,773.60 9,090.97	1.19% 11,123.84	A3/A- NA	2.71 2.41
17275RBR2	CISCO SYSTEMS INC 4.85 02/26/2029	270,000.00	02/21/2024 4.86%	269,905.50 269,948.22	101.52 4.25%	274,112.91 3,455.63	0.50% 4,164.69	A1/AA- NA	2.74 2.44
09290DAA9	BLACKROCK INC 4.7 03/14/2029	560,000.00	03/05/2024 4.74%	558,986.40 559,435.47	101.22 4.23%	566,853.84 5,629.56	1.03% 7,418.37	Aa3/AA- NA	2.79 2.49
89236TMF9	TOYOTA MOTOR CREDIT CORP 5.05 05/16/2029	500,000.00	05/21/2024 5.00%	501,040.00 500,617.48	101.88 4.36%	509,414.00 1,052.08	0.93% 8,796.52	A1/A+ A+	2.96 2.72

HOLDINGS REPORT



Northern California Cities Self Insurance Fund Short Term | Account #170 | As of May 31, 2026

Cusip	Security Description	Par Value/ Units	Purchase Date Purchase Yield	Cost Value Book Value	Mkt Price Mkt YTM	Market Value Accrued Int.	% of Port. Gain/Loss	Moody's/ S&P/ Fitch	Maturity Duration
24422EXT1	JOHN DEERE CAPITAL CORP 4.85 06/11/2029	250,000.00	06/07/2024 5.04%	247,945.00 248,755.30	101.51 4.31%	253,773.50 5,725.69	0.46% 5,018.20	A1/A A+	3.03 2.73
341081GT8	FLORIDA POWER & LIGHT CO 5.15 06/15/2029	500,000.00	06/13/2024 4.82%	506,932.32 504,124.79	102.20 4.37%	510,978.50 11,873.61	0.93% 6,853.71	Aa2/A+ AA-	3.04 2.59
437076DC3	HOME DEPOT INC 4.75 06/25/2029	525,000.00	06/17/2024 4.88%	522,006.75 523,164.05	101.27 4.30%	531,692.18 10,806.25	0.97% 8,528.12	A2/A A	3.07 2.70
713448FX1	PEPSICO INC 4.5 07/17/2029	460,000.00	07/15/2024 4.53%	459,287.00 459,554.08	100.65 4.28%	462,967.92 7,705.00	0.84% 3,413.84	A1/A+ NA	3.13 2.77
30303M8S4	META PLATFORMS INC 4.3 08/15/2029	304,000.00	08/12/2024 4.33%	303,527.94 303,697.27	100.11 4.26%	304,328.62 3,848.98	0.55% 631.35	Aa3/AA- NA	3.21 2.93
171239AL0	CHUBB INA HOLDINGS LLC 4.65 08/15/2029	289,000.00	08/12/2024 4.52%	290,632.41 290,036.74	100.75 4.40%	291,163.02 3,956.89	0.53% 1,126.28	A2/A A	3.21 2.84
38141GD27	GOLDMAN SACHS GROUP INC 4.153 10/21/2029	270,000.00	10/14/2025 4.37%	270,000.00 270,000.00	98.80 4.64%	266,759.37 1,245.90	0.49% (3,240.63)	A2/BBB+ A	3.39 2.24
14913UAX8	CATERPILLAR FINANCIAL SERVICES CORP 4.8 01/08/2030	480,000.00	01/06/2025 4.84%	479,073.60 479,331.84	101.96 4.21%	489,414.24 9,152.00	0.89% 10,082.40	A1/A A+	3.61 3.23
61747YFK6	MORGAN STANLEY 5.173 01/16/2030	400,000.00	01/13/2025 5.39%	396,900.00 397,963.04	101.22 4.78%	404,892.80 7,759.50	0.74% 6,929.76	A1/A- A+	3.63 2.39
63743HFX5	NATIONAL RURAL UTILITIES COOPERATIVE FINANCE CORP 4.95 02/07/2030	395,000.00	02/04/2025 4.98%	394,395.65 394,554.18	101.39 4.54%	400,475.89 6,191.63	0.73% 5,921.70	A2/NA A	3.69 3.22
02665WFY2	AMERICAN HONDA FINANCE CORP 4.8 03/05/2030	440,000.00	03/03/2025 4.82%	439,612.80 439,708.86	100.01 4.80%	440,041.80 5,045.33	0.80% 332.94	A3/BBB+ A-	3.76 3.37
00287YDZ9	ABBVIE INC 4.875 03/15/2030	500,000.00	05/21/2025 4.67%	504,270.00 503,344.42	101.47 4.45%	507,333.00 5,145.83	0.92% 3,988.58	A2/A- NA	3.79 3.33
571748CA8	MARSH & MCLENNAN COMPANIES INC 4.65 03/15/2030	500,000.00	03/11/2025 4.69%	499,050.00 499,279.69	100.17 4.60%	500,853.50 4,908.33	0.91% 1,573.81	A3/A- A-	3.79 3.34
857477DB6	STATE STREET CORP 4.834 04/24/2030	550,000.00	06/13/2025 4.64%	554,576.00 553,656.60	101.34 4.46%	557,355.70 2,732.55	1.02% 3,699.10	Aa3/A AA-	3.90 3.44
828807DK0	SIMON PROPERTY GROUP LP 2.65 07/15/2030	600,000.00	08/19/2025 4.32%	556,014.00 563,017.36	93.00 4.53%	558,013.20 6,006.67	1.02% (5,004.16)	A3/A NA	4.12 3.80
06051GHV4	BANK OF AMERICA CORP 3.194 07/23/2030	500,000.00	12/09/2025 4.48%	481,615.00 483,501.48	95.81 4.75%	479,070.70 5,678.22	0.87% (4,430.78)	A1/A- AA-	4.15 2.91
24422EYF0	JOHN DEERE CAPITAL CORP 4.375 10/15/2030	500,000.00	11/04/2025 4.22%	503,460.00 503,061.29	99.61 4.47%	498,037.54 2,795.14	0.91% (5,023.75)	A1/A A+	4.38 3.92

HOLDINGS REPORT



Northern California Cities Self Insurance Fund Short Term | Account #170 | As of May 31, 2026

Cusip	Security Description	Par Value/ Units	Purchase Date Purchase Yield	Cost Value Book Value	Mkt Price Mkt YTM	Market Value Accrued Int.	% of Port. Gain/Loss	Moody's/ S&P/ Fitch	Maturity Duration
30303MAB8	META PLATFORMS INC 4.2 11/15/2030	300,000.00	11/13/2025 4.16%	300,579.00 300,515.71	98.72 4.52%	296,148.79 560.00	0.54% (4,366.92)	Aa3/AA- NA	4.46 4.01
023135CT1	AMAZON.COM INC 4.1 11/20/2030	585,000.00	11/17/2025 4.12%	584,374.05 584,440.21	98.59 4.45%	576,738.91 732.88	1.05% (7,701.30)	A1/AA AA-	4.47 4.03
26444HAT8	DUKE ENERGY FLORIDA LLC 4.2 12/01/2030	300,000.00	01/08/2026 4.17%	300,327.00 300,300.39	98.66 4.53%	295,989.60 6,475.00	0.54% (4,310.79)	A1/A NA	4.50 4.05
14913UBH2	CATERPILLAR FINANCIAL SERVICES CORP 4.15 01/08/2031	215,000.00	01/05/2026 4.16%	214,922.60 214,928.70	98.57 4.50%	211,930.66 3,544.22	0.39% (2,998.04)	A1/A A+	4.61 4.07
92826CAZ5	VISA INC 4.1 02/12/2031	355,000.00	02/03/2026 4.13%	354,524.30 354,552.70	99.41 4.24%	352,904.42 4,406.93	0.64% (1,648.28)	Aa3/AA- NA	4.70 4.18
02079KBK2	ALPHABET INC 4.1 02/15/2031	600,000.00	02/12/2026 4.10%	600,034.93 600,032.78	98.66 4.42%	591,935.21 7,380.00	1.08% (8,097.57)	Aa2/AA+ NA	4.71 4.18
46647PBJ4	JPMORGAN CHASE & CO 4.493 03/24/2031	750,000.00	05/19/2026 4.74%	742,012.50 742,066.68	99.52 5.18%	746,376.75 6,271.48	1.36% 4,310.07	A1/A AA-	4.81 3.44
58933YCK9	MERCK & CO INC 4.65 05/22/2031	220,000.00	05/18/2026 4.66%	219,863.60 219,864.35	100.49 4.54%	221,071.84 255.75	0.40% 1,207.49	Aa3/A+ NA	4.97 4.33
Total Corporate		15,003,000.00	4.62%	14,894,564.10 14,925,312.41	99.95 4.46%	14,989,906.22 173,595.10	27.31% 64,593.82		3.55 3.07
MONEY MARKET FUND									
31846V203	FIRST AMER:GVT OBLG Y	115,413.95	-- 3.26%	115,413.95 115,413.95	1.00 0.00%	115,413.95 0.00	0.21% 0.00	Aaa/ AAAm AAA	0.00 0.00
Total Money Market Fund		115,413.95	3.26%	115,413.95 115,413.95	1.00 0.00%	115,413.95 0.00	0.21% 0.00		0.00 0.00
MUNICIPAL BONDS									
649791RC6	NEW YORK ST 1.25 03/15/2027	325,000.00	06/17/2022 3.85%	288,284.75 318,898.51	97.95 3.92%	318,324.50 857.64	0.58% (574.01)	Aa1/AA+ AA+	0.79 0.77
13063EGT7	CALIFORNIA STATE 4.5 08/01/2029	530,000.00	10/30/2024 4.38%	532,793.10 531,867.99	100.90 4.19%	534,746.15 7,950.00	0.97% 2,878.16	Aa2/AA- AA	3.17 2.88
Total Municipal Bonds		855,000.00	4.18%	821,077.85 850,766.49	99.79 4.09%	853,070.65 8,807.64	1.55% 2,304.16		2.28 2.10

HOLDINGS REPORT



Northern California Cities Self Insurance Fund Short Term | Account #170 | As of May 31, 2026

Cusip	Security Description	Par Value/ Units	Purchase Date Purchase Yield	Cost Value Book Value	Mkt Price Mkt YTM	Market Value Accrued Int.	% of Port. Gain/Loss	Moody's/ S&P/ Fitch	Maturity Duration
SUPRANATIONAL									
459058LN1	INTERNATIONAL BANK FOR RECONSTRUCTION AND DEVELOPM 3.875 10/16/2029	500,000.00	12/12/2024 4.25%	491,860.00 494,323.18	99.28 4.10%	496,417.00 2,420.00	0.90% 2,093.82	Aaa/AAA NA	3.38 3.12
Total Supranational		500,000.00	4.25%	491,860.00 494,323.18	99.28 4.10%	496,417.00 2,420.00	0.90% 2,093.82		3.38 3.12
US TREASURY									
91282CCP4	UNITED STATES TREASURY 0.625 07/31/2026	140,000.00	08/04/2021 0.68%	139,622.66 139,987.57	99.49 3.71%	139,287.24 292.47	0.25% (700.33)	Aa1/AA+ AA+	0.17 0.16
91282CCW9	UNITED STATES TREASURY 0.75 08/31/2026	150,000.00	09/17/2021 0.86%	149,185.55 149,958.96	99.26 3.75%	148,896.09 284.31	0.27% (1,062.87)	Aa1/AA+ AA+	0.25 0.25
91282CCZ2	UNITED STATES TREASURY 0.875 09/30/2026	850,000.00	-- 1.08%	841,591.80 849,438.24	99.07 3.73%	842,064.45 1,259.90	1.53% (7,373.79)	Aa1/AA+ AA+	0.33 0.33
91282CEW7	UNITED STATES TREASURY 3.25 06/30/2027	600,000.00	-- 3.13%	603,357.42 600,731.91	99.30 3.91%	595,828.13 8,187.85	1.09% (4,903.78)	Aa1/AA+ AA+	1.08 1.04
91282CFB2	UNITED STATES TREASURY 2.75 07/31/2027	1,090,000.00	-- 3.98%	1,030,896.10 1,075,799.45	98.66 3.93%	1,075,396.18 10,019.27	1.96% (403.27)	Aa1/AA+ AA+	1.17 1.12
91282CFH9	UNITED STATES TREASURY 3.125 08/31/2027	1,240,000.00	-- 3.76%	1,204,744.92 1,231,078.46	99.01 3.94%	1,227,745.32 9,792.80	2.24% (3,333.15)	Aa1/AA+ AA+	1.25 1.20
91282CGH8	UNITED STATES TREASURY 3.5 01/31/2028	1,150,000.00	02/07/2023 3.81%	1,133,873.05 1,144,597.74	99.20 4.00%	1,140,835.94 13,453.73	2.08% (3,761.80)	Aa1/AA+ AA+	1.67 1.58
91282CHE4	UNITED STATES TREASURY 3.625 05/31/2028	750,000.00	06/14/2023 4.00%	737,607.42 744,993.59	99.26 4.01%	744,462.89 74.28	1.36% (530.70)	Aa1/AA+ AA+	2.00 1.91
91282CHX2	UNITED STATES TREASURY 4.375 08/31/2028	1,350,000.00	-- 4.46%	1,345,000.00 1,347,725.66	100.73 4.03%	1,359,861.75 14,926.12	2.48% 12,136.09	Aa1/AA+ AA+	2.25 2.10
91282CNY3	UNITED STATES TREASURY 3.375 09/15/2028	1,000,000.00	01/29/2026 3.61%	994,218.75 994,954.22	98.58 4.03%	985,781.25 7,153.53	1.80% (9,172.97)	Aa1/AA+ AA+	2.29 2.16
91282CPC9	UNITED STATES TREASURY 3.5 10/15/2028	750,000.00	10/31/2025 3.60%	747,978.52 748,377.20	98.79 4.04%	740,917.97 3,370.90	1.35% (7,459.24)	Aa1/AA+ AA+	2.38 2.24
91282CJR3	UNITED STATES TREASURY 3.75 12/31/2028	1,200,000.00	01/23/2024 4.05%	1,184,156.25 1,191,704.66	99.28 4.05%	1,191,375.00 18,895.03	2.17% (329.66)	Aa1/AA+ AA+	2.59 2.40
91282CJW2	UNITED STATES TREASURY 4.0 01/31/2029	1,200,000.00	01/26/2024 4.04%	1,197,890.63 1,198,874.31	99.87 4.05%	1,198,406.40 16,044.20	2.18% (467.91)	Aa1/AA+ AA+	2.67 2.47
91282CKD2	UNITED STATES TREASURY 4.25 02/28/2029	1,250,000.00	02/27/2024 4.30%	1,247,363.28 1,248,551.68	100.51 4.05%	1,256,396.49 13,425.61	2.29% 7,844.81	Aa1/AA+ AA+	2.75 2.54

HOLDINGS REPORT



Northern California Cities Self Insurance Fund Short Term | Account #170 | As of May 31, 2026

Cusip	Security Description	Par Value/ Units	Purchase Date Purchase Yield	Cost Value Book Value	Mkt Price Mkt YTM	Market Value Accrued Int.	% of Port. Gain/Loss	Moody's/ S&P/ Fitch	Maturity Duration
91282CKG5	UNITED STATES TREASURY 4.125 03/31/2029	1,500,000.00	-- 4.47%	1,477,089.85 1,486,956.34	100.18 4.05%	1,502,753.91 10,481.56	2.74% 15,797.57	Aa1/AA+ AA+	2.83 2.63
91282CKP5	UNITED STATES TREASURY 4.625 04/30/2029	750,000.00	05/03/2024 4.48%	754,790.04 752,800.33	101.54 4.06%	761,543.25 3,016.30	1.39% 8,742.92	Aa1/AA+ AA+	2.91 2.70
91282CKX8	UNITED STATES TREASURY 4.25 06/30/2029	900,000.00	-- 4.09%	906,441.41 904,022.38	100.53 4.06%	904,781.25 16,060.77	1.65% 758.87	Aa1/AA+ AA+	3.08 2.81
91282CLK5	UNITED STATES TREASURY 3.625 08/31/2029	1,350,000.00	-- 3.47%	1,359,136.72 1,355,988.50	98.63 4.08%	1,331,542.96 12,367.36	2.43% (24,445.54)	Aa1/AA+ AA+	3.25 3.00
91282CLN9	UNITED STATES TREASURY 3.5 09/30/2029	550,000.00	10/04/2024 3.76%	543,468.75 545,630.27	98.21 4.08%	540,138.67 3,260.93	0.98% (5,491.60)	Aa1/AA+ AA+	3.33 3.09
91282CMA6	UNITED STATES TREASURY 4.125 11/30/2029	725,000.00	12/16/2024 4.25%	720,836.91 722,058.91	100.13 4.09%	725,906.25 81.71	1.32% 3,847.34	Aa1/AA+ AA+	3.50 3.23
91282CGQ8	UNITED STATES TREASURY 4.0 02/28/2030	500,000.00	04/10/2025 4.00%	500,000.00 500,000.00	99.66 4.10%	498,320.31 5,054.35	0.91% (1,679.69)	Aa1/AA+ AA+	3.75 3.41
91282CGS4	UNITED STATES TREASURY 3.625 03/31/2030	650,000.00	04/04/2025 3.62%	650,025.39 650,019.53	98.32 4.10%	639,107.30 3,991.46	1.16% (10,912.23)	Aa1/AA+ AA+	3.83 3.52
91282CMZ1	UNITED STATES TREASURY 3.875 04/30/2030	750,000.00	05/20/2025 4.06%	743,759.77 745,059.67	99.18 4.10%	743,847.75 2,527.17	1.36% (1,211.92)	Aa1/AA+ AA+	3.91 3.58
91282CNG2	UNITED STATES TREASURY 4.0 05/31/2030	750,000.00	06/04/2025 3.95%	751,728.52 751,385.85	99.61 4.11%	747,070.50 81.97	1.36% (4,315.35)	Aa1/AA+ AA+	4.00 3.66
91282CNX5	UNITED STATES TREASURY 3.625 08/31/2030	1,500,000.00	-- 3.72%	1,493,378.91 1,494,322.35	98.08 4.12%	1,471,171.88 13,741.51	2.68% (23,150.48)	Aa1/AA+ AA+	4.25 3.86
91282CPA3	UNITED STATES TREASURY 3.625 09/30/2030	1,200,000.00	-- 3.60%	1,201,355.47 1,201,189.71	98.05 4.12%	1,176,562.50 7,368.85	2.14% (24,627.21)	Aa1/AA+ AA+	4.33 3.94
91282CPN5	UNITED STATES TREASURY 3.5 11/30/2030	1,000,000.00	12/09/2025 3.77%	987,695.31 988,867.51	97.44 4.13%	974,414.00 95.63	1.78% (14,453.51)	Aa1/AA+ AA+	4.50 4.11
91282CQG9	UNITED STATES TREASURY 3.875 03/31/2031	750,000.00	04/27/2026 3.93%	748,212.89 748,246.68	98.85 4.14%	741,386.72 4,923.16	1.35% (6,859.97)	Aa1/AA+ AA+	4.83 4.33
Total US Treasury		25,595,000.00	3.81%	25,395,406.29 25,513,321.71	99.27 4.04%	25,405,802.33 200,232.73	46.28% (107,519.38)		2.81 2.60
Total Portfolio		55,313,744.13	4.16%	54,663,387.63 54,939,805.20	98.96 4.17%	54,892,523.68 424,155.87	100.00% (47,281.52)		2.95 2.50
Total Market Value + Accrued						55,316,679.55			

MONTHLY ACCOUNT STATEMENT

Northern California Cities Self Insurance Fund Long Term Account | Account #171 | As of May 31, 2026

CHANDLER ASSET MANAGEMENT | chandlerasset.com

Chandler Team:

For questions about your account, please call (800) 317-4747,
or contact clientservice@chandlerasset.com

Custodian:

US Bank

PORTFOLIO SUMMARY



Northern California Cities Self Insurance Fund Long Term Account | Account #171 | As of May 31, 2026

Portfolio Characteristics

Average Modified Duration	3.57
Average Coupon	3.50%
Average Purchase YTM	3.78%
Average Market YTM	4.26%
Average Credit Quality*	AA
Average Final Maturity	4.15
Average Life	4.00

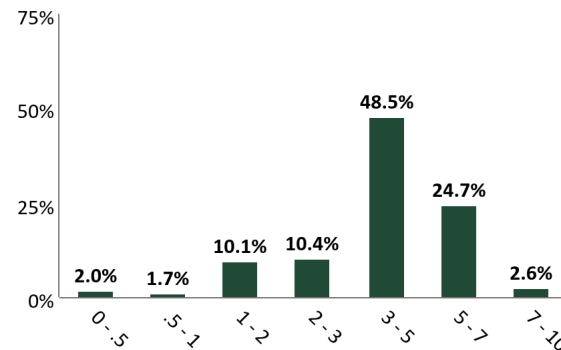
Sector Allocation

US Treasury	38.74%
Corporate	27.48%
Agency CMBS	16.38%
Agency	8.17%
ABS	6.06%
Supras	2.38%
Muni Bonds	0.47%
Money Mkt Fd	0.28%

Account Summary

	End Values as of 04/30/2026	End Values as of 05/31/2026
Market Value	41,916,876.25	41,943,155.44
Accrued Interest	271,500.65	274,578.07
Total Market Value	42,188,376.90	42,217,733.51
Income Earned	129,049.40	111,875.80
Cont/WD	0.00	0.00
Par	42,841,900.22	42,975,563.76
Book Value	42,377,604.03	42,493,683.76
Cost Value	42,159,854.97	42,293,504.84

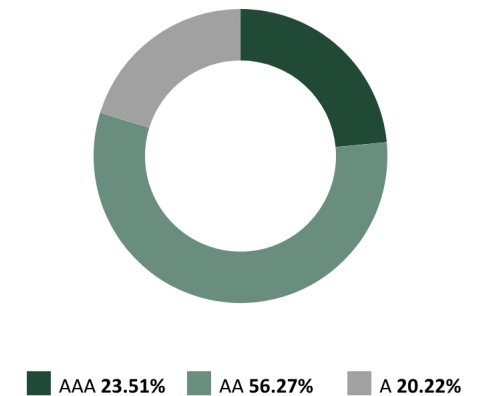
Maturity Distribution



Top Issuers

United States	38.74%
Federal Home Loan Mortgage Corp	16.38%
Federal Home Loan Banks	4.79%
Federal National Mortgage Assoc	2.65%
International Bank for Recon and Dev	2.38%
American Express Credit Master Trust	1.34%
PepsiCo, Inc.	1.31%
The Home Depot, Inc.	1.31%

Credit Quality*



Performance Review

Total Rate of Return**	1M	3M	YTD	1YR	2YRS	3YRS	5YRS	10YRS	Since Inception (06/01/06)
NCCSIF Long Term Acct	0.07%	(0.96%)	0.43%	4.02%	5.25%	4.33%	1.30%	1.96%	3.14%
Benchmark Return	0.01%	(1.02%)	0.23%	3.55%	4.84%	3.76%	0.93%	1.57%	2.76%

*The average credit quality is a weighted average calculation of the highest of S&P, Moody's and Fitch.

**Periods over 1 year are annualized.

Benchmark: ICE BofA 1-10 Year Unsubordinated US Treasury & Agency Index

STATEMENT OF COMPLIANCE



Northern California Cities Self Insurance Fund Long Term Account | Account #171 | As of May 31, 2026

Rules Name	Limit	Actual	Compliance Status	Notes
AGENCY MORTGAGE SECURITIES				
Max % (MV)	100.0	16.4	Compliant	
Max % Issuer (MV)	30.0	16.4	Compliant	
Max Maturity (Years)	10.0	6.7	Compliant	
ASSET-BACKED SECURITIES (ABS)				
Max % (MV)	20.0	6.1	Compliant	
Max % Issuer (MV)	5.0	1.3	Compliant	
Max Maturity (Years)	5	3	Compliant	
Min Rating (AA- by 1)	0.0	0.0	Compliant	
BANKERS' ACCEPTANCES				
Max % (MV)	40.0	0.0	Compliant	
Max % Issuer (MV)	5.0	0.0	Compliant	
Max Maturity (Days)	180	0.0	Compliant	
Min Rating (A-1 by 1 or A- by 1)	0.0	0.0	Compliant	
CERTIFICATE OF DEPOSIT PLACEMENT SERVICE (CDARS)				
Max % (MV)	30.0	0.0	Compliant	
Max % Issuer (MV)	5.0	0.0	Compliant	
Max Maturity (Years)	5.0	0.0	Compliant	
COLLATERALIZED TIME DEPOSITS (NON-NEGOTIABLE CD/TD)				
Max % (MV)	20.0	0.0	Compliant	
Max % Issuer (MV)	5.0	0.0	Compliant	
Max Maturity (Years)	5.0	0.0	Compliant	
COMMERCIAL PAPER				
Max % (MV)	25.0	0.0	Compliant	
Max % Issuer (MV)	5.0	0.0	Compliant	
Max Maturity (Days)	270	0.0	Compliant	
Min Rating (A-1 by 1 or A- by 1)	0.0	0.0	Compliant	
CORPORATE MEDIUM TERM NOTES				
Max % (MV)	30.0	27.5	Compliant	
Max % Issuer (MV)	5.0	1.3	Compliant	
Max Maturity (Years)	5	4	Compliant	
Min Rating (A- by 1)	0.0	0.0	Compliant	

STATEMENT OF COMPLIANCE



Northern California Cities Self Insurance Fund Long Term Account | Account #171 | As of May 31, 2026

Rules Name	Limit	Actual	Compliance Status	Notes
FDIC INSURED TIME DEPOSITS (NON-NEGOTIABLE CD/ TD)				
Max % (MV)	20.0	0.0	Compliant	
Max % Issuer (MV)	5.0	0.0	Compliant	
Max Maturity (Years)	5	0.0	Compliant	
FEDERAL AGENCIES				
Max % (MV)	100.0	8.2	Compliant	
Max % Issuer (MV)	30.0	4.8	Compliant	
Max Callables (MV)	20.0	0.0	Compliant	
Max Maturity (Years)	10	4	Compliant	
LOCAL AGENCY INVESTMENT FUND (LAIF)				
Max Concentration (MV)	75.0	0.0	Compliant	
MONEY MARKET MUTUAL FUNDS				
Max % (MV)	20.0	0.3	Compliant	
Max % Issuer (MV)	20.0	0.3	Compliant	
Min Rating (AAA by 2)	0.0	0.0	Compliant	
MORTGAGE-BACKED SECURITIES (NON-AGENCY)				
Max % (MV)	20.0	0.0	Compliant	
Max % Issuer (MV)	5.0	0.0	Compliant	
Max Maturity (Years)	5.0	0.0	Compliant	
Min Rating (AA- by 1)	0.0	0.0	Compliant	
MUNICIPAL SECURITIES (CA, LOCAL AGENCY)				
Max % (MV)	30.0	0.0	Compliant	
Max % Issuer (MV)	5.0	0.0	Compliant	
Max Maturity (Years)	5	0.0	Compliant	
Min Rating (A- by 1)	0.0	0.0	Compliant	
MUNICIPAL SECURITIES (CA, OTHER STATES)				
Max % (MV)	30.0	0.5	Compliant	
Max % Issuer (MV)	5.0	0.5	Compliant	
Max Maturity (Years)	5	0.0	Compliant	
Min Rating (A- by 1)	0.0	0.0	Compliant	
MUTUAL FUNDS				
Max % (MV)	20.0	0.0	Compliant	
Max % Issuer (MV)	10.0	0.0	Compliant	

STATEMENT OF COMPLIANCE



Northern California Cities Self Insurance Fund Long Term Account | Account #171 | As of May 31, 2026

Rules Name	Limit	Actual	Compliance Status	Notes
Min Rating (AAA by 2)	0.0	0.0	Compliant	
NEGOTIABLE CERTIFICATES OF DEPOSIT (NCD)				
Max % (MV)	30.0	0.0	Compliant	
Max % Issuer (MV)	5.0	0.0	Compliant	
Max Maturity (Years)	5	0.0	Compliant	
Min Rating (A-1 by 1 or A- by 1 if > FDIC Limit)	0.0	0.0	Compliant	
REPURCHASE AGREEMENTS				
Max Maturity (Years)	1.0	0.0	Compliant	
SUPRANATIONAL OBLIGATIONS				
Max % (MV)	30.0	2.4	Compliant	
Max % Issuer (MV)	10.0	2.4	Compliant	
Max Maturity (Years)	5	3	Compliant	
Min Rating (AA- by 1)	0.0	0.0	Compliant	
U.S. TREASURIES				
Max % (MV)	100.0	38.7	Compliant	
Max Maturity (Years)	10	7	Compliant	

RECONCILIATION SUMMARY



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Maturities / Calls

Month to Date	0.00
Fiscal Year to Date	0.00

Principal Paydowns

Month to Date	(275.05)
Fiscal Year to Date	(50,326.66)

Purchases

Month to Date	2,948,659.21
Fiscal Year to Date	14,537,549.77

Sales

Month to Date	(2,849,232.16)
Fiscal Year to Date	(13,225,606.93)

Interest Received

Month to Date	97,928.71
Fiscal Year to Date	1,263,857.41

Purchased / Sold Interest

Month to Date	1,223.29
Fiscal Year to Date	(2,241.23)

Accrual Activity Summary

	Month to Date	Fiscal Year to Date (07/01/2025)
Beginning Book Value	42,377,604.03	41,169,581.22
Maturities/Calls	0.00	0.00
Principal Paydowns	(275.05)	(50,326.66)
Purchases	2,948,659.21	14,537,549.77
Sales	(2,849,232.16)	(13,225,606.93)
Change in Cash, Payables, Receivables	20,551.45	20,411.11
Amortization/Accretion	9,646.38	92,753.62
Realized Gain (Loss)	(13,270.10)	(50,678.36)
Ending Book Value	42,493,683.76	42,493,683.76

Fair Market Activity Summary

	Month to Date	Fiscal Year to Date (07/01/2025)
Beginning Market Value	41,916,876.25	40,711,816.46
Maturities/Calls	0.00	0.00
Principal Paydowns	(275.05)	(50,326.66)
Purchases	2,948,659.21	14,537,549.77
Sales	(2,849,232.16)	(13,225,606.93)
Change in Cash, Payables, Receivables	20,551.45	20,411.11
Amortization/Accretion	9,646.38	92,753.62
Change in Net Unrealized Gain (Loss)	(89,800.55)	(92,763.56)
Realized Gain (Loss)	(13,270.10)	(50,678.36)
Ending Market Value	41,943,155.44	41,943,155.44

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Cusip	Security Description	Par Value/ Units	Purchase Date Purchase Yield	Cost Value Book Value	Mkt Price Mkt YTM	Market Value Accrued Int.	% of Port. Gain/Loss	Moody's/ S&P/ Fitch	Maturity Duration
ABS									
362962AD4	GMALT 2025-2 A3 4.58 05/22/2028	500,000.00	05/23/2025 4.73%	500,898.44 500,458.78	100.41 4.04%	502,030.50 699.72	1.20% 1,571.72	NA/AAA AAA	1.98 0.70
02582JKH2	AMXCA 2024-1 A 5.23 04/16/2029	230,000.00	04/16/2024 5.30%	229,952.85 229,972.78	101.06 4.03%	232,435.70 534.62	0.55% 2,462.92	NA/AAA AAA	2.88 0.84
05522RDJ4	BACCT 2024-1 A 4.93 05/15/2029	145,000.00	06/06/2024 4.93%	144,991.87 144,995.14	100.86 4.04%	146,247.71 317.71	0.35% 1,252.57	Aaa/AAA NA	2.96 0.91
43814VAC1	HAROT 2025-1 A3 4.57 09/21/2029	500,000.00	05/08/2025 4.38%	502,480.47 501,735.56	100.45 4.15%	502,257.90 634.72	1.20% 522.34	NA/AAA AAA	3.31 0.96
92970QAE5	WFCIT 2024-2 A 4.29 10/15/2029	500,000.00	05/08/2025 4.36%	499,609.38 499,702.94	100.27 4.12%	501,360.00 953.33	1.20% 1,657.06	Aaa/AAA NA	3.38 1.31
02582JKP4	AMXCA 2025-2 A 4.28 04/15/2030	330,000.00	05/06/2025 4.28%	329,994.03 329,995.31	100.16 4.23%	330,529.32 627.73	0.79% 534.01	NA/AAA AAA	3.87 1.76
161571JA3	CHAIT 2026-1 A 4.4 05/15/2029	325,000.00	05/21/2026 4.45%	324,923.11 324,923.39	100.35 4.31%	326,137.50 119.17	0.78% 1,214.11	NA/NA AAA	2.96 2.72
Total ABS		2,530,000.00	4.56%	2,532,850.15 2,531,783.90	100.44 4.14%	2,540,998.63 3,887.01	6.06% 9,214.73		3.03 1.29
AGENCY									
3130ACKB9	FEDERAL HOME LOAN BANKS 2.625 09/10/2027	600,000.00	-- 2.74%	593,685.00 599,159.98	98.43 3.90%	590,563.20 3,543.75	1.41% (8,596.78)	Aa1/AA+ AA+	1.28 1.23
3135G05Y5	FEDERAL NATIONAL MORTGAGE ASSOCIATION 0.75 10/08/2027	600,000.00	-- 0.79%	598,402.20 599,682.76	95.84 3.94%	575,022.00 662.50	1.37% (24,660.76)	Aa1/AA+ AA+	1.36 1.32
3130AEB25	FEDERAL HOME LOAN BANKS 3.25 06/09/2028	500,000.00	01/29/2019 3.14%	504,785.00 501,034.56	98.51 4.03%	492,535.50 7,763.89	1.17% (8,499.06)	Aa1/AA+ AA+	2.02 1.90
3130AG3X1	FEDERAL HOME LOAN BANKS 2.875 03/09/2029	380,000.00	-- 2.68%	386,815.50 381,932.38	96.84 4.09%	367,993.14 2,488.47	0.88% (13,939.24)	Aa1/AA+ AA+	2.77 2.61
3130AGDY8	FEDERAL HOME LOAN BANKS 2.75 06/08/2029	510,000.00	-- 2.47%	523,261.05 514,040.02	96.28 4.07%	491,045.34 6,739.79	1.17% (22,994.68)	Aa1/AA+ AA+	3.02 2.82
3130AGUW3	FEDERAL HOME LOAN BANKS 2.125 09/14/2029	70,000.00	03/05/2020 1.23%	75,742.80 71,982.50	93.69 4.20%	65,586.29 318.16	0.16% (6,396.21)	Aa1/AA+ AA+	3.29 3.11
3135G05Q2	FEDERAL NATIONAL MORTGAGE ASSOCIATION 0.875 08/05/2030	610,000.00	-- 0.99%	603,622.55 607,290.38	87.71 4.11%	535,049.30 1,719.86	1.28% (72,241.08)	Aa1/AA+ AA+	4.18 4.01
3133ERDM0	FEDERAL FARM CREDIT BANKS FUNDING CORP 4.75 05/02/2031	300,000.00	07/19/2024 4.38%	306,411.00 304,652.18	102.56 4.17%	307,671.90 1,147.92	0.73% 3,019.72	Aa1/AA+ AA+	4.92 4.35

HOLDINGS REPORT



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Cusip	Security Description	Par Value/ Units	Purchase Date Purchase Yield	Cost Value Book Value	Mkt Price Mkt YTM	Market Value Accrued Int.	% of Port. Gain/Loss	Moody's/ S&P/ Fitch	Maturity Duration
Total Agency		3,570,000.00	2.27%	3,592,725.10 3,579,774.75	96.13 4.03%	3,425,466.67 24,384.34	8.17% (154,308.08)		2.63 2.47
AGENCY CMBS									
3137H1Z33	FHMS K-744 A2 1.712 07/25/2028	216,801.48	02/08/2022 2.07%	212,066.53 215,256.33	95.05 4.27%	206,071.11 309.30	0.49% (9,185.22)	Aa1/AA+ AAA	2.15 1.93
3137FNB82	FHMS K-096 A2 2.519 07/25/2029	95,000.00	03/23/2023 4.19%	86,320.12 90,726.40	94.84 4.31%	90,097.05 199.42	0.21% (629.35)	Aa1/AA+ AAA	3.15 2.87
3137FQ3Z4	FHMS K-101 A2 2.524 10/25/2029	300,000.00	06/02/2022 3.32%	284,167.97 292,785.86	94.37 4.33%	283,112.40 631.00	0.67% (9,673.46)	Aa1/AA+ AA+	3.40 3.13
3137HAGZ3	FHMS K-752 A2 4.284 07/25/2030	400,000.00	08/16/2023 2.77%	383,940.40 390,433.53	99.54 4.37%	398,166.00 1,428.00	0.95% 7,732.47	Aa1/AA+ AAA	4.15 3.57
3137F63Z8	FHMS K-119 A2 1.566 09/25/2030	500,000.00	04/15/2025 4.46%	431,503.91 445,699.63	89.11 4.38%	445,525.50 652.50	1.06% (174.13)	Aa1/AA+ AAA	4.32 4.04
3137HB2L7	FHMS K-753 A2 4.4 10/25/2030	500,000.00	04/15/2025 4.44%	498,535.16 498,834.17	99.88 4.40%	499,386.30 1,833.33	1.19% 552.13	Aa1/AA+ AAA	4.40 3.83
3137HDVA5	FHMS K756 4.963 05/25/2031	345,000.00	07/24/2024 4.84%	351,884.48 350,013.24	102.16 4.43%	352,445.79 1,426.86	0.84% 2,432.55	Aa1/AA+ AAA	4.98 4.24
3137HH5X5	FHMS K757 A2 4.456 08/25/2031	415,000.00	10/02/2024 4.10%	423,287.97 421,290.99	99.93 4.45%	414,717.18 1,541.03	0.99% (6,573.81)	Aaa/AA+ AA+	5.24 4.48
3137HHJF9	FHMS K-758 A2 4.68 10/25/2031	400,000.00	12/30/2024 4.83%	396,500.00 397,234.08	100.91 4.46%	403,658.80 1,560.00	0.96% 6,424.72	Aa1/AA+ AA+	5.40 4.62
3137H6LN3	FHMS K-139 A2 2.59 01/25/2032	270,000.00	03/01/2022 2.34%	275,647.32 273,212.64	90.79 4.46%	245,146.23 582.75	0.58% (28,066.41)	Aaa/AA+ AA+	5.65 5.07
3137HJZS9	FHMS K-759 A2 4.8 01/25/2032	440,000.00	02/11/2025 4.76%	439,530.08 439,617.46	101.46 4.48%	446,436.32 1,760.00	1.06% 6,818.86	Aa1/AA+ AAA	5.65 4.76
3137H8BK6	FHMS K-147 A2 3.0 06/25/2032	450,000.00	08/19/2025 4.37%	414,070.31 418,178.63	92.12 4.50%	414,525.15 1,125.00	0.99% (3,653.48)	Aa1/AA+ AAA	6.07 5.36
3137H8U90	FHMS K-148 A2 3.5 07/25/2032	200,000.00	04/26/2023 4.11%	190,804.69 193,899.08	94.62 4.51%	189,240.20 583.33	0.45% (4,658.88)	Aaa/AA+ AA+	6.15 5.36
3137HNTK4	FHMS K-762 A2 4.36 09/25/2032	400,000.00	11/05/2025 4.25%	401,354.80 401,245.45	99.05 4.53%	396,180.00 1,453.33	0.94% (5,065.45)	Aa1/AAA AA+	6.32 5.32
3137HPET6	FHMS K-763 A2 4.17 10/25/2032	350,000.00	12/08/2025 4.47%	347,048.80 347,203.19	97.96 4.53%	342,868.05 1,216.25	0.82% (4,335.14)	Aa1/AAA AA+	6.40 5.43
3137H9M89	FHMS K-152 A2 3.78 11/25/2032	180,000.00	07/27/2023 4.63%	168,693.75 172,158.19	95.90 4.53%	172,618.74 567.00	0.41% 460.55	Aa1/AA+ AAA	6.49 5.49

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Cusip	Security Description	Par Value/ Units	Purchase Date Purchase Yield	Cost Value Book Value	Mkt Price Mkt YTM	Market Value Accrued Int.	% of Port. Gain/Loss	Moody's/ S&P/ Fitch	Maturity Duration
3137HQDH1	FHMS K-764 A2 4.12 12/25/2032	600,000.00	02/10/2026 4.20%	596,844.60 596,974.54	97.58 4.55%	585,499.20 2,060.00	1.40% (11,475.34)	Aa1/AAA AA+	6.57 5.56
3137H9UD9	FHMS K-154 A2 4.35 01/25/2033	500,000.00	09/11/2023 5.02%	477,656.25 484,174.55	98.85 4.55%	494,226.00 1,812.50	1.18% 10,051.45	Aa1/AA+ AAA	6.65 5.62
3137HRKH1	FHMS K-765 A2 4.17 02/25/2033	500,000.00	05/21/2026 4.70%	484,863.28 484,894.27	97.87 4.54%	489,335.50 1,737.50	1.17% 4,441.23	Aa1/AA+ AAA	6.74 5.67
Total Agency CMBS		7,061,801.48	4.21%	6,864,720.42 6,913,832.22	97.41 4.46%	6,869,255.51 22,479.12	16.38% (44,576.71)		5.45 4.69

CASH									
CCYUSD	Receivable	21,159.02	--	21,159.02 21,159.02	1.00	21,159.02 0.00	0.05% 0.00	Aaa/AAA AAA	0.00 0.00
Total Cash		21,159.02		21,159.02 21,159.02	1.00	21,159.02 0.00	0.05% 0.00		0.00 0.00

CORPORATE									
756109AU8	REALTY INCOME CORP 3.65 01/15/2028	395,000.00	-- 4.77%	376,127.65 388,646.66	98.98 4.31%	390,965.87 5,446.61	0.93% 2,319.21	A3/A- NA	1.63 1.54
06051GGF0	BANK OF AMERICA CORP 3.824 01/20/2028	150,000.00	02/06/2023 5.40%	143,926.50 149,011.22	99.68 5.06%	149,518.80 2,087.27	0.36% 507.58	A1/A- AA-	1.64 0.61
341081GN1	FLORIDA POWER & LIGHT CO 4.4 05/15/2028	180,000.00	06/06/2023 4.63%	178,187.40 179,282.20	100.37 4.20%	180,668.09 352.00	0.43% 1,385.89	Aa2/A+ AA-	1.96 1.70
24422EXH7	JOHN DEERE CAPITAL CORP 4.5 01/16/2029	300,000.00	01/23/2024 4.61%	298,473.00 299,193.66	100.63 4.24%	301,890.00 5,062.50	0.72% 2,696.34	A1/A A+	2.63 2.41
69371RS80	PACCAR FINANCIAL CORP 4.6 01/31/2029	365,000.00	01/24/2024 4.64%	364,405.05 364,682.50	101.29 4.08%	369,715.07 5,643.31	0.88% 5,032.57	A1/A+ NA	2.67 2.45
743315AV5	PROGRESSIVE CORP 4.0 03/01/2029	300,000.00	07/09/2024 4.83%	289,704.00 293,901.37	99.36 4.25%	298,068.00 3,000.00	0.71% 4,166.63	A2/A A	2.75 2.55
025816ED7	AMERICAN EXPRESS CO 4.731 04/25/2029	500,000.00	04/24/2025 4.58%	502,030.00 501,285.42	100.50 4.60%	502,502.00 2,365.50	1.20% 1,216.58	A2/A- A	2.90 1.79
74460DAD1	PUBLIC STORAGE OPERATING CO 3.385 05/01/2029	300,000.00	05/24/2024 5.05%	278,523.00 287,278.64	97.39 4.35%	292,159.20 846.25	0.70% 4,880.56	A2/A NA	2.92 2.73
74456QBY1	PUBLIC SERVICE ELECTRIC AND GAS CO 3.2 05/15/2029	400,000.00	06/21/2024 4.81%	372,260.00 383,241.06	96.94 4.32%	387,741.60 568.89	0.92% 4,500.54	A1/A NA	2.96 2.78
341081GT8	FLORIDA POWER & LIGHT CO 5.15 06/15/2029	150,000.00	06/20/2024 4.90%	151,624.50 150,968.79	102.20 4.37%	153,293.55 3,562.08	0.37% 2,324.76	Aa2/A+ AA-	3.04 2.59

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Cusip	Security Description	Par Value/ Units	Purchase Date Purchase Yield	Cost Value Book Value	Mkt Price Mkt YTM	Market Value Accrued Int.	% of Port. Gain/Loss	Moody's/ S&P/ Fitch	Maturity Duration
437076DC3	HOME DEPOT INC 4.75 06/25/2029	300,000.00	06/20/2024 4.84%	298,788.00 299,256.60	101.27 4.30%	303,824.10 6,175.00	0.72% 4,567.50	A2/A A	3.07 2.70
713448FX1	PEPSICO INC 4.5 07/17/2029	265,000.00	07/15/2024 4.53%	264,589.25 264,743.11	100.65 4.28%	266,709.78 4,438.75	0.64% 1,966.67	A1/A+ NA	3.13 2.77
38141GD27	GOLDMAN SACHS GROUP INC 4.153 10/21/2029	300,000.00	10/15/2025 4.14%	300,108.00 300,086.03	98.80 4.64%	296,399.30 1,384.33	0.71% (3,686.73)	A2/BBB+ A	3.39 2.24
61747YFK6	MORGAN STANLEY 5.173 01/16/2030	225,000.00	01/13/2025 5.39%	223,256.25 223,854.21	101.22 4.78%	227,752.20 4,364.72	0.54% 3,897.99	A1/A- A+	3.63 2.39
46647PEB8	JPMORGAN CHASE & CO 5.012 01/23/2030	500,000.00	04/17/2025 4.83%	503,005.00 502,116.41	100.96 4.71%	504,801.50 8,910.22	1.20% 2,685.09	A1/A AA-	3.65 2.41
63743HFX5	NATIONAL RURAL UTILITIES COOPERATIVE FINANCE CORP 4.95 02/07/2030	500,000.00	-- 4.82%	502,734.20 502,098.89	101.39 4.54%	506,931.50 7,837.50	1.21% 4,832.61	A2/NA A	3.69 3.22
06051GHQ5	BANK OF AMERICA CORP 3.974 02/07/2030	350,000.00	06/12/2025 4.67%	341,918.50 344,055.41	98.40 4.75%	344,396.89 4,404.52	0.82% 341.49	A1/A- AA-	3.69 2.48
87612EBJ4	TARGET CORP 2.35 02/15/2030	300,000.00	04/17/2025 4.56%	271,548.00 278,107.63	92.98 4.42%	278,954.70 2,075.83	0.67% 847.07	A2/A NA	3.71 3.46
02665WFY2	AMERICAN HONDA FINANCE CORP 4.8 03/05/2030	250,000.00	03/03/2025 4.82%	249,780.00 249,834.58	100.01 4.80%	250,023.75 2,866.67	0.60% 189.17	A3/BBB+ A-	3.76 3.37
571748CA8	MARSH & MCLENNAN COMPANIES INC 4.65 03/15/2030	500,000.00	-- 4.68%	499,232.50 499,413.72	100.17 4.60%	500,853.50 4,908.33	1.19% 1,439.78	A3/A- A-	3.79 3.34
00287YDZ9	ABBVIE INC 4.875 03/15/2030	500,000.00	04/17/2025 4.59%	506,000.00 504,616.70	101.47 4.45%	507,333.00 5,145.83	1.21% 2,716.30	A2/A- NA	3.79 3.33
713448ES3	PEPSICO INC 2.75 03/19/2030	300,000.00	04/17/2025 4.44%	277,890.00 282,896.50	94.37 4.37%	283,123.80 1,650.00	0.68% 227.30	A1/A+ NA	3.80 3.53
828807DK0	SIMON PROPERTY GROUP LP 2.65 07/15/2030	400,000.00	09/25/2025 4.29%	371,868.00 375,847.88	93.00 4.53%	372,008.80 4,004.44	0.89% (3,839.08)	A3/A NA	4.12 3.80
437076DJ8	HOME DEPOT INC 3.95 09/15/2030	250,000.00	09/09/2025 4.02%	249,225.00 249,334.93	98.30 4.39%	245,741.51 2,084.72	0.59% (3,593.42)	A2/A A	4.29 3.87
30303MAB8	META PLATFORMS INC 4.2 11/15/2030	500,000.00	11/12/2025 4.11%	502,000.00 501,781.37	98.72 4.52%	493,581.32 933.33	1.18% (8,200.06)	Aa3/AA- NA	4.46 4.01
717081FD0	PFIZER INC 4.2 11/15/2030	305,000.00	11/18/2025 4.22%	304,759.05 304,784.47	99.08 4.43%	302,200.32 569.33	0.72% (2,584.15)	A2/A NA	4.46 4.01
89236TPH2	TOYOTA MOTOR CREDIT CORP 4.2 01/10/2031	500,000.00	-- 4.40%	495,930.60 495,975.82	98.61 4.54%	493,041.50 8,108.33	1.18% (2,934.32)	A1/A+ A+	4.61 4.07

HOLDINGS REPORT



Northern California Cities Self Insurance Fund Long Term Account | Account #171 | As of May 31, 2026

Cusip	Security Description	Par Value/ Units	Purchase Date Purchase Yield	Cost Value Book Value	Mkt Price Mkt YTM	Market Value Accrued Int.	% of Port. Gain/Loss	Moody's/ S&P/ Fitch	Maturity Duration
74340XCQ2	PROLOGIS LP 4.75 01/15/2031	400,000.00	01/14/2026 4.22%	409,300.00 408,590.20	100.80 4.55%	403,218.00 7,177.78	0.96% (5,372.20)	A2/A NA	4.63 3.98
29379VCK7	ENTERPRISE PRODUCTS OPERATING LLC 4.6 01/15/2031	300,000.00	04/17/2026 4.30%	303,786.00 303,692.46	99.96 4.61%	299,866.19 5,213.33	0.71% (3,826.28)	A3/A- A-	4.63 4.05
92826CAZ5	VISA INC 4.1 02/12/2031	270,000.00	02/03/2026 4.13%	269,638.20 269,659.80	99.41 4.24%	268,406.18 3,351.75	0.64% (1,253.62)	Aa3/AA- NA	4.70 4.18
023135DD5	AMAZON.COM INC 4.25 03/13/2031	500,000.00	05/14/2026 4.49%	494,815.00 494,865.00	98.88 4.51%	494,401.00 4,604.17	1.18% (464.00)	A1/AA AA-	4.78 4.24
26442CBB9	DUKE ENERGY CAROLINAS LLC 2.55 04/15/2031	500,000.00	-- 4.44%	458,450.00 459,091.53	91.18 4.59%	455,889.00 1,629.17	1.09% (3,202.53)	Aa3/A NA	4.87 4.48
14913V2D9	CATERPILLAR FINANCIAL SERVICES CORP 4.5 05/15/2031	400,000.00	-- 4.54%	399,204.20 399,211.61	99.83 4.54%	399,300.00 800.00	0.95% 88.39	A1/A A+	4.96 4.39
Total Corporate		11,655,000.00	4.57%	11,453,086.85 11,511,406.38	98.96 4.49%	11,525,280.00 121,572.47	27.48% 13,873.62		3.71 3.18
MONEY MARKET FUND									
31846V203	FIRST AMER:GVT OBLG Y	117,603.26	-- 3.26%	117,603.26 117,603.26	1.00 0.00%	117,603.26 0.00	0.28% 0.00	Aaa/ AAAm AAA	0.00 0.00
Total Money Market Fund		117,603.26	3.26%	117,603.26 117,603.26	1.00 0.00%	117,603.26 0.00	0.28% 0.00		0.00 0.00
MUNICIPAL BONDS									
649791RC6	NEW YORK ST 1.25 03/15/2027	200,000.00	06/30/2022 3.54%	180,128.00 196,672.54	97.95 3.92%	195,892.00 527.78	0.47% (780.54)	Aa1/AA+ AA+	0.79 0.77
Total Municipal Bonds		200,000.00	3.54%	180,128.00 196,672.54	97.95 3.92%	195,892.00 527.78	0.47% (780.54)		0.79 0.77
SUPRANATIONAL									
459058LR2	INTERNATIONAL BANK FOR RECONSTRUCTION AND DEVELOPM 4.125 03/20/2030	1,000,000.00	04/24/2025 3.99%	1,006,017.00 1,004,665.70	100.02 4.12%	1,000,154.00 8,135.42	2.38% (4,511.70)	Aaa/AAA NA	3.80 3.46
Total Supranational		1,000,000.00	3.99%	1,006,017.00 1,004,665.70	100.02 4.12%	1,000,154.00 8,135.42	2.38% (4,511.70)		3.80 3.46

HOLDINGS REPORT



Northern California Cities Self Insurance Fund Long Term Account | Account #171 | As of May 31, 2026

Cusip	Security Description	Par Value/ Units	Purchase Date Purchase Yield	Cost Value Book Value	Mkt Price Mkt YTM	Market Value Accrued Int.	% of Port. Gain/Loss	Moody's/ S&P/ Fitch	Maturity Duration
US TREASURY									
91282CCZ2	UNITED STATES TREASURY 0.875 09/30/2026	600,000.00	-- 1.13%	592,710.94 599,512.56	99.07 3.73%	594,398.44 889.34	1.42% (5,114.12)	Aa1/AA+ AA+	0.33 0.33
912828YG9	UNITED STATES TREASURY 1.625 09/30/2026	100,000.00	12/18/2019 1.85%	98,507.81 99,927.11	99.30 3.74%	99,304.69 275.27	0.24% (622.42)	Aa1/AA+ AA+	0.33 0.33
912828ZB9	UNITED STATES TREASURY 1.125 02/28/2027	545,000.00	03/24/2020 0.75%	558,901.76 546,493.99	98.02 3.84%	534,201.37 1,549.47	1.27% (12,292.62)	Aa1/AA+ AA+	0.75 0.73
91282CAH4	UNITED STATES TREASURY 0.5 08/31/2027	150,000.00	08/06/2021 0.94%	146,121.09 149,200.73	95.84 3.95%	143,759.70 189.54	0.34% (5,441.03)	Aa1/AA+ AA+	1.25 1.22
91282CAL5	UNITED STATES TREASURY 0.375 09/30/2027	300,000.00	10/25/2021 1.32%	283,792.97 296,361.84	95.41 3.95%	286,230.60 190.57	0.68% (10,131.24)	Aa1/AA+ AA+	1.33 1.30
9128283F5	UNITED STATES TREASURY 2.25 11/15/2027	300,000.00	11/07/2019 1.90%	307,957.03 301,445.25	97.58 3.98%	292,734.30 311.82	0.70% (8,710.95)	Aa1/AA+ AA+	1.46 1.41
91282CBB6	UNITED STATES TREASURY 0.625 12/31/2027	625,000.00	03/29/2021 1.29%	597,875.98 618,645.04	94.89 4.00%	593,041.88 1,640.19	1.41% (25,603.17)	Aa1/AA+ AA+	1.59 1.54
91282CBJ9	UNITED STATES TREASURY 0.75 01/31/2028	550,000.00	03/12/2021 1.27%	530,857.42 545,360.99	94.81 4.00%	521,468.75 1,378.80	1.24% (23,892.24)	Aa1/AA+ AA+	1.67 1.62
91282CCV1	UNITED STATES TREASURY 1.125 08/31/2028	300,000.00	09/03/2021 1.10%	300,457.03 300,147.32	93.82 4.03%	281,460.90 852.92	0.67% (18,686.42)	Aa1/AA+ AA+	2.25 2.17
9128285M8	UNITED STATES TREASURY 3.125 11/15/2028	150,000.00	10/19/2022 4.33%	140,349.61 146,092.85	97.88 4.04%	146,824.20 216.54	0.35% 731.35	Aa1/AA+ AA+	2.46 2.33
912828YB0	UNITED STATES TREASURY 1.625 08/15/2029	350,000.00	05/28/2020 0.67%	380,009.77 360,443.22	92.77 4.05%	324,679.60 1,665.40	0.77% (35,763.62)	Aa1/AA+ AA+	3.21 3.06
91282CFJ5	UNITED STATES TREASURY 3.125 08/31/2029	120,000.00	09/19/2022 3.62%	116,381.25 118,306.87	97.13 4.08%	116,554.68 947.69	0.28% (1,752.19)	Aa1/AA+ AA+	3.25 3.03
91282CLK5	UNITED STATES TREASURY 3.625 08/31/2029	600,000.00	09/11/2024 3.45%	604,710.94 603,084.33	98.63 4.08%	591,796.87 5,496.60	1.41% (11,287.46)	Aa1/AA+ AA+	3.25 3.00
91282CFT3	UNITED STATES TREASURY 4.0 10/31/2029	140,000.00	12/30/2022 4.02%	139,868.75 139,934.29	99.74 4.08%	139,633.59 486.96	0.33% (300.70)	Aa1/AA+ AA+	3.42 3.15
91282CGZ8	UNITED STATES TREASURY 3.5 04/30/2030	1,000,000.00	-- 3.87%	983,756.25 986,893.59	97.81 4.11%	978,125.00 3,043.48	2.33% (8,768.59)	Aa1/AA+ AA+	3.91 3.60
912828ZQ6	UNITED STATES TREASURY 0.625 05/15/2030	615,000.00	-- 0.90%	599,593.95 608,514.74	87.41 4.11%	537,548.44 177.56	1.28% (70,966.30)	Aa1/AA+ AA+	3.96 3.83
91282CAV3	UNITED STATES TREASURY 0.875 11/15/2030	625,000.00	-- 1.29%	600,808.59 613,923.47	86.88 4.13%	543,017.50 252.63	1.29% (70,905.97)	Aa1/AA+ AA+	4.46 4.28

HOLDINGS REPORT



Northern California Cities Self Insurance Fund Long Term Account | Account #171 | As of May 31, 2026

Cusip	Security Description	Par Value/ Units	Purchase Date Purchase Yield	Cost Value Book Value	Mkt Price Mkt YTM	Market Value Accrued Int.	% of Port. Gain/Loss	Moody's/ S&P/ Fitch	Maturity Duration
91282CJQ5	UNITED STATES TREASURY 3.75 12/31/2030	800,000.00	01/23/2024 4.10%	783,437.50 789,054.23	98.40 4.14%	787,187.20 12,596.69	1.88% (1,867.03)	Aa1/AA+ AA+	4.59 4.10
91282CJX0	UNITED STATES TREASURY 4.0 01/31/2031	600,000.00	02/23/2024 4.33%	588,093.75 591,979.39	99.41 4.14%	596,461.20 8,022.10	1.42% 4,481.81	Aa1/AA+ AA+	4.67 4.16
91282CKC4	UNITED STATES TREASURY 4.25 02/28/2031	500,000.00	03/20/2024 4.27%	499,277.34 499,505.97	100.47 4.14%	502,343.75 5,370.24	1.20% 2,837.78	Aa1/AA+ AA+	4.75 4.22
91282CKF7	UNITED STATES TREASURY 4.125 03/31/2031	500,000.00	04/10/2024 4.53%	488,125.00 491,769.16	99.91 4.14%	499,551.00 3,493.85	1.19% 7,781.84	Aa1/AA+ AA+	4.83 4.31
91282CKN0	UNITED STATES TREASURY 4.625 04/30/2031	250,000.00	05/03/2024 4.49%	251,962.89 251,380.95	102.09 4.15%	255,234.38 1,005.43	0.61% 3,853.42	Aa1/AA+ AA+	4.91 4.35
91282CLZ2	UNITED STATES TREASURY 4.125 11/30/2031	1,000,000.00	-- 4.20%	995,695.31 996,511.73	99.72 4.18%	997,187.50 112.71	2.38% 675.77	Aa1/AA+ AA+	5.50 4.87
91282CMT5	UNITED STATES TREASURY 4.125 03/31/2032	1,000,000.00	-- 4.18%	996,824.22 997,336.79	99.58 4.21%	995,781.00 6,987.70	2.37% (1,555.79)	Aa1/AA+ AA+	5.84 5.10
91282CNA5	UNITED STATES TREASURY 4.0 04/30/2032	1,000,000.00	-- 4.15%	990,878.91 992,272.33	98.89 4.21%	988,906.00 3,478.26	2.36% (3,366.33)	Aa1/AA+ AA+	5.92 5.19
91282CFF3	UNITED STATES TREASURY 2.75 08/15/2032	900,000.00	-- 3.77%	843,986.72 850,242.44	91.92 4.24%	827,262.00 7,247.24	1.97% (22,980.44)	Aa1/AA+ AA+	6.21 5.56
91282CGM7	UNITED STATES TREASURY 3.5 02/15/2033	1,070,000.00	-- 3.89%	1,039,093.75 1,046,420.00	95.53 4.27%	1,022,142.11 10,966.02	2.44% (24,277.89)	Aa1/AA+ AA+	6.71 5.83
91282CHC8	UNITED STATES TREASURY 3.375 05/15/2033	1,000,000.00	-- 4.13%	947,257.81 956,105.24	94.54 4.29%	945,430.00 1,559.10	2.25% (10,675.24)	Aa1/AA+ AA+	6.96 6.09
91282CHT1	UNITED STATES TREASURY 3.875 08/15/2033	130,000.00	09/25/2023 4.50%	123,545.70 125,295.56	97.39 4.30%	126,602.71 1,475.07	0.30% 1,307.15	Aa1/AA+ AA+	7.21 6.14
91282CJZ5	UNITED STATES TREASURY 4.0 02/15/2034	1,000,000.00	-- 4.08%	994,375.00 994,624.01	97.85 4.33%	978,477.00 11,712.71	2.33% (16,147.01)	Aa1/AA+ AA+	7.71 6.48
Total US Treasury		16,820,000.00	3.22%	16,525,215.04 16,616,786.00	96.73 4.13%	16,247,346.35 93,591.93	38.74% (369,439.65)		4.51 4.02
Total Portfolio		42,975,563.76	3.78%	42,293,504.84 42,493,683.76	97.40 4.26%	41,943,155.44 274,578.07	100.00% (550,528.32)		4.15 3.57
Total Market Value + Accrued						42,217,733.51			

California State Treasurer
Fiona Ma, CPA



Local Agency Investment Fund
P.O. Box 942809
Sacramento, CA 94209-0001
(916) 653-3001

April 10, 2026

[LAIF Home](#)
[PMIA Average Monthly Yields](#)

NORTHERN CALIFORNIA CITIES
SELF-INSURANCE FUND
FINANCIAL CONSULTANT
701 HOWE AVENUE
SUITE E3
SACRAMENTO, CA 95825

[Tran Type Definitions](#)

Account Number: 35-11-001

March 2026 Statement

Effective Date	Transaction Date	Tran Type	Confirm Number	Web Confirm Number	Authorized Caller	Amount
3/5/2026	3/5/2026	RW	1795280	1755942	JAMES MARTA	-390,000.00
3/12/2026	3/12/2026	RW	1795483	1756161	JAMES MARTA	-142,000.00
3/26/2026	3/26/2026	RW	1795918	1756608	JAMES MARTA	-43,000.00

Account Summary

Total Deposit:	0.00	Beginning Balance:	9,861,836.51
Total Withdrawal:	-575,000.00	Ending Balance:	9,286,836.51



Northern California Cities Self Insurance Fund

c/o Alliant Insurance Services, Inc.

Corporate Insurance License No. 0C36861

Main Location: 2180 Harvard Street, Suite 460, Sacramento, CA 95815 * (916) 643-2700 * Facsimile: (916) 643-2750

Accounting Location: Mr. James Marta, James Marta & Company, 701 Howe Avenue, Suite E3, Sacramento, CA 95825 * (916) 993-9494

INVESTMENT REPORT FOR THE QUARTER ENDING MARCH 31, 2026

	MARKET VALUE
CASH:	
(1) Tri Counties Checking	\$ (130,338)
(2) Local Agency Inv Fund (LAIF)	\$ 9,286,658
Total Cash	\$ 9,156,320
INVESTMENTS (Unrestricted):	
(3) Chandler Investments	
Account no. 170	\$ 54,802,222
Account no. 171	\$ 41,879,384
Total Unrestricted Investments	\$ 96,681,606
TOTAL CASH AND INVESTMENTS	\$ 105,837,927

- (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, 2026 3.83%
- (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 7, 2026

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.

Lexipol Fire 26-27						
Agency	F/T Firefighters	Volunteer FF's	Adjusted Staffing for Pricing	2026 List Price	2026 Price w/50% discount	
Auburn Fire Department	14	5	15	\$8,009.87	\$4,004.93	Policy/SPS
Colusa Fire Department	5	20	7	\$6,017.25	\$3,008.63	Policy/SPS
Dixon Fire Department	22	5	23	\$11,097.30	\$5,548.65	Policy/SPS
Lincoln Fire Department	16	8PT+4V	21	\$11,097.30	\$5,548.65	Policy/SPS
Marysville Fire Department	15	0	15	\$8,009.87	\$4,004.93	Policy/SPS
Red Bluff Fire Department	14	12	15	\$8,009.87	\$4,004.93	Policy/SPS
Rio Vista Fire Department	11	8	12	\$8,902.34	\$4,451.17	Policy/SPS/Procedures
Rocklin Fire Department	31	8	32	\$12,387.02	\$6,193.51	Policy/SPS
Willows Rural Fire Protection District	5	10	6	\$6,017.25	\$3,008.63	Policy/SPS
				\$79,548.07	\$39,774.03	

Lexipol LE 26-27

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	2024 Pricing	2025 Pricing	2026 Pricing
Anderson PD-CA	CA	NCCSIF	18	Yes	7/10/1998	7/1/2026	6/1/2009	7/1/2025	6,248	6,435	6,627.00	6,826.00	7,030.78	7,241.70	7,458.95	7,682.72
Auburn PD-CA	CA	NCCSIF	20	Yes	7/10/1998	7/1/2026	12/7/2015	7/1/2025	6,248	6,435	6,627.00	6,826.00	7,030.78	7,241.70	7,458.95	7,682.72
Colusa PD-CA	CA	NCCSIF	9	Yes	7/10/1998	7/1/2026	7/3/2018	7/1/2025	3,983	4,104	4,227.00	4,354.00	4,484.62	4,619.16	4,757.73	4,900.46
Corning PD-CA	CA	NCCSIF	15	Yes	3/16/2005	7/1/2026	6/1/2010	7/1/2025	5,383	5,544	5,712.00	5,882.00	6,058.46	6,240.21	6,427.42	6,620.24
Dixon PD-CA	CA	NCCSIF	24	Yes	7/10/1998	7/1/2026	8/1/2008	7/1/2025	6,248	6,435	6,627.00	6,826.00	7,030.78	7,241.70	7,458.95	7,682.72
Elk Grove PD-CA	CA	NCCSIF	133	Yes	6/28/2005	7/1/2026	6/20/2018	7/1/2025	10,960	11,289	11,628.00	11,977.00	12,336.31	12,706.40	13,087.59	13,480.22
Folsom PD-CA	CA	NCCSIF	75	Yes	5/15/1998	7/1/2026	5/1/2010	7/1/2025	10,960	11,289	11,628.00	11,977.00	12,336.31	12,706.40	13,087.59	13,480.22
Galt PD-CA	CA	NCCSIF	38	Yes	7/10/1998	7/1/2026	8/1/2008	7/1/2025	7,792	8,025	8,265.00	8,513.00	8,768.39	9,031.44	9,302.38	9,581.45
Gridley-Biggs PD-CA	CA	NCCSIF	14	Yes	7/10/1998	7/1/2026	8/1/2009	7/1/2025	5,383	5,544	5,712.00	5,882.00	6,058.46	6,240.21	6,427.42	6,620.24
Ione PD-CA	CA	NCCSIF	6	Yes	1/31/2007	7/1/2026	6/18/2014	7/1/2025	3,407	3,510	3,615.00	3,723.00	3,834.69	3,949.73	4,068.22	4,190.27
Jackson PD-CA	CA	NCCSIF	11	Yes	7/10/1998	7/1/2026	7/3/2018	7/1/2025	3,983	4,104	4,227.00	4,354.00	4,484.62	4,619.16	4,757.73	4,900.46
Lincoln PD-CA	CA	NCCSIF	22	Yes	7/10/1998	7/1/2026	5/1/2007	7/1/2025	6,248	6,435	6,627.00	6,826.00	7,030.78	7,241.70	7,458.95	7,682.72
Marysville PD-CA	CA	NCCSIF	18	Yes	7/10/1998	7/1/2026	5/10/2021	7/1/2025	6,248	6,435	6,627.00	6,826.00	7,030.78	7,241.70	7,458.95	7,682.72
Nevada City PD-CA	CA	NCCSIF	9	Yes	7/10/1998	7/1/2026	7/1/2009	7/1/2025	3,983	4,104	4,227.00	4,354.00	4,484.62	4,619.16	4,757.73	4,900.46
Oroville PD-CA	CA	NCCSIF	25	Yes	7/10/1998	7/1/2026	8/1/2009	7/1/2025	6,248	6,435	6,627.00	6,826.00	7,030.78	7,241.70	7,458.95	7,682.72
Paradise PD-CA	CA	NCCSIF	23	Yes	11/3/2002	7/1/2026	6/1/2008	7/1/2025	6,248	6,435	6,627.00	6,826.00	7,030.78	7,241.70	7,458.95	7,682.72
Placerville PD-CA	CA	NCCSIF	22	Yes	9/2/2002	7/1/2026	3/1/2009	7/1/2025	6,248	6,435	6,627.00	6,826.00	7,030.78	7,241.70	7,458.95	7,682.72
Red Bluff PD-CA	CA	NCCSIF	25	Yes	7/10/1998	7/1/2026	9/1/2008	7/1/2025	6,248	6,435	6,627.00	6,826.00	7,030.78	7,241.70	7,458.95	7,682.72
Rocklin PD-CA	CA	NCCSIF	58	Yes	7/10/1998	7/1/2026	7/1/2009	7/1/2025	10,960	11,289	11,628.00	11,977.00	12,336.31	12,706.40	13,087.59	13,480.22
Yuba City PD-CA	CA	NCCSIF	64	Yes	7/10/1998	7/1/2026	3/11/2015	7/1/2025	10,960	11,289	11,628.00	11,977.00	12,336.31	12,706.40	13,087.59	13,480.22
									133,986	138,006	142,140	146,404.00	150,796.12	155,319.97	159,979.54	164,778.94



ALC CLAIMS COLLABORATIONS – Company Profile



Independent.
Trusted.
Objective.

Workers' Compensation Claims Audit Proposal

Northern California Cities Self Insurance Fund (NCCSF)

ALC Claims Collaborations Contacts

Angela Mudge, CEO and President
916.224.8351 | Email: angela@myalcteam.com

Tera Martin Del Campo, COO
626.905.2129 | Email: tera@myalcteam.com



Dear NCCSF Team,

ALC Claims Collaborations solely represents the interests of risk payers in their WC programs. Our consulting services include claims auditing, claims oversight, data collection, data analysis, benchmark reporting, training, operational review, program management, in pro per settlement concierge, and handling of special projects.

We are an elite team of California WC claims experts with the demonstrated competence, ability, capacity, and skills to provide the claims consulting services requested.

ALC was founded in 2009 by Angela Livingston Mudge, Chief Executive Officer and sole owner of ALC; a woman owned, and women operated business.

- Angela Livingston Collaborations, Inc. dba **ALC Claims Collaborations**, a California Corporation, tax ID #27-0948473 and is operating as an “S” Corp and was incorporated 09/15/09 in the State of California.
- We are a Californian Corporation in good standing, headquartered in Laguna Niguel, CA, with locations in Los Angeles, Orange, and San Diego Counties.
- There have been no mergers, acquisitions, or initial public offerings since the inception of the business.
- There have been no bankruptcies, insolvency or receivership proceedings, and no lawsuits filed since the inception of the business.
- ALC has never defaulted on any contract and has never been terminated from a contract.
- ALC has never defaulted in fulfilling all of its obligations relating to the payment of county taxes, fees, or other obligations.
- ALC Claims Collaborations maintains the **insurance coverages** required and will provide proof of same upon request.

ALC has sufficient finances and other resources to provide all the services noted in this proposal.

ALC is completely independent. We have no affiliations to third-party administrators, carriers, copy service firms, investigation firms, managed care companies, law firms, or any other industry-based service provider.

Pricing commitment. We agree to be bound by the price estimate and enter into a contract in a form approved by NCCSF. Our pricing is valid for six months from the date of submission of the RFP.

Angela Mudge

Sincerely,

Angela Mudge, CEO & Owner

Team Overview

ALC performs our audit work remotely, with a corporate mailing address of 205 De Anza Blvd., #46 San Mateo, CA 94402-3989. We are able to service the entire State of California. The dedicated team for the audit will be Fernando, Mindy, and Veronica.

Angela Mudge, Owner, President & CEO



Angela is the CEO of ALC and a recognized leader in workers' compensation claims training, leadership development, and strategic consulting, with more than 36 years of industry experience. She has supported thousands of claims professionals and leaders in strengthening performance, leadership capability, and outcomes across complex claim environments and is widely regarded as a trusted advisor on claims best practices, operational strategy, and career development. Angela founded ALC more than 16 years ago to address a critical industry need: aligning the goals of claims professionals with the objectives of employers and risk payers. Under her leadership, ALC delivers practical training, coaching, and strategic collaboration designed to reduce claim duration, control costs, and improve the consistency and quality of claim outcomes while supporting fair and effective results for injured employees. Outside of work, Angela enjoys the beach cities of Orange County, California, along with art, yoga, meditation, travel, hiking, gardening, entertaining, and cooking.

Tera Martin Del Campo, COO



Tera is a trusted executive and strategic leader in the workers' compensation industry, bringing over 25 years of experience, technical depth, and forward-thinking vision to her role as Chief Operating Officer at ALC. She is highly regarded for her expertise in public entities, her ability to craft tailored programs that deliver measurable results, and her commitment to mentoring the next generation of industry professionals. Known for blending big-picture thinking with a sharp eye for the details that drive outcomes, Tera has played a key role in strengthening ALC's collaborative, client-centered approach. Under the mentorship of Angela Mudge, she has led initiatives that accelerate resolution timelines and reduce claims costs for risk payers. Her leadership extends beyond the industry—she serves as a Councilwoman for the City of Duarte and was elected Mayor in 2026, reflecting her deep commitment to public service and responsible governance. Tera holds WCCA, WCCP, and OSIP certifications. Outside of work, she enjoys photography, off-roading, fitness, fashion, and cheering on her sons at the baseball field.

Fernando Rodriguez, Director of Audits



Fernando is a respected leader in the workers' compensation industry, known for his steady leadership, sharp analytical skills, and commitment to elevating those around him. With over a decade of experience, he brings deep expertise in claims oversight, auditing, settlement operations, and performance analytics. He began his career in 2013 through a formal adjuster training program and quickly advanced, combining a legal support background with natural leadership ability and a strong work ethic. As Director of Auditing at ALC, Fernando leads with integrity and vision—managing all aspects of audit operations, from client communications and compliance reviews to report development and team guidance. He was a key contributor to the development of ALC's Settlement Concierge unit and is a subject matter expert in settlement facilitation. He is especially proud of the mentorship he provides to collaborators, ensuring his team is equipped with the tools and support they need to thrive. Fernando is fluent in English and Spanish and is valued for his ability to build strong client relationships grounded in professionalism and trust. He holds a Bachelor of Science in Business Administration and is certified through OSIP and LEAD. Outside of work, he enjoys traveling, trying new restaurants, playing video games, and working out.

Mindy Irby, Senior Collaborator



Mindy is a distinguished workers' compensation strategist with over 18 years of experience managing high-exposure, litigated California claims. She began her career on the operational side of claims administration and quickly advanced through senior roles in adjusting, mentoring, and complex claims oversight. Her deep understanding of the claim lifecycle, paired with a sharp analytical lens, has positioned her as a trusted expert in both technical execution and strategic resolution. As a Senior Collaborator at ALC, she leads high-impact audits and Settlement Concierge services, providing risk payers with an independent, detail-driven evaluation of program performance, reserve integrity, and resolution strategy. Known for her ability to build trust across stakeholders, Mindy consistently drives compliance and optimal outcomes. She holds a OSIP and the WCCP designation, and is respected for her precision, professionalism, and unwavering commitment to doing things the right way. Outside of work, she enjoys Padres baseball, pickleball, experimenting with new recipes, and spending time with her family and pets.

Veronica Orrin, Collaborator



Veronica is a versatile workers' compensation professional with over 15 years of experience spanning claims administration, finance, and human resources. Her career began on the employer side, where she first developed her passion for claims handling and injury management. Since then, she has advanced through increasingly more technical roles, including senior claim examiner, before transitioning into her current role as a Collaborator at ALC. With specialized expertise in ADR and carve-out programs, 4850 and salary continuation benefits, and life pension claims. Veronica plays a key role the ALC audit unit. Achieving her long-held goal of becoming an auditor is one of her proudest professional milestones, aligning perfectly with her detail-driven approach and analytical mindset. She holds a Bachelor of Science in Business Administration with a minor in Accounting from Cal Poly Pomona and is SIP certified. Outside of work, Veronica enjoys live music, fantasy football, wine tasting in Temecula, and relaxing getaways to Palm Springs with her husband and children.

Recent Relevant Experience

We have a track record for successfully assisting public entities with controlling workers' compensation. A list of our clients for which similar types of **workers' compensation claim program auditing services** within the past five (5) years have been provided (*listed entity and TPA*).

DIRECT CONTRACTS

- Alliance of Schools for Cooperative Insurance Programs (ASCIP) – Athens and Sedgwick
- Breckpoint PA – Self Administered
- CIGA – Sedgwick
- California Insurance Pool Authority (CIPA) – Keenan and Adminsure
- City and County of SF – Self Administered
- City of Burbank – Self Administered
- City of Carlsbad – Adminsure
- City of Fontana – Self Administered
- City of Merced – TriStar
- City of Milpitas – Sedgwick
- City of Torrance – Self Administered
- City of Ventura – Athens
- County of Orange – Sedgwick
- County of San Mateo – Athens
- Finish Line and Post Time Self Insured Group – Self Administered
- Fontana Unified School District – Self Administered
- Northern California Cities Self Insurance Fund (NCCSF) – Sedgwick
- MERMA – Intercare
- Municipal Pooling Authority (MPA) – Self Administered
- Public Entity Risk Management Authority (PERMA) – Adminsure/Corvel/Sedgwick
- Schools Insurance Group (SIG) – AIMS
- State Compensation Insurance Fund – AIMS
- Ventura County Schools Self-Funding Authority – Athens
- YCPARMIA – LWP

PRISM CONTRACT

- Alameda County – York/Sedgwick
- Antelope Valley Transit Authority – York/Sedgwick
- Butte County – York/Sedgwick
- California Risk Management Authority - Intercare
- California State University System – Sedgwick
- CAPRI – York/Sedgwick
- City of Carmel by the Sea - LWP
- City of Calexico – York/Sedgwick
- City of Carlsbad - Adminsure
- City of Corona – Sedgwick
- City of El Cajon – York/Sedgwick
- City of Fairfield – IWC
- City of Fontana – JT2
- City of Fresno – RISICO
- City of Hemet – York/Sedgwick
- City of Imperial Beach - Adminsure
- City of Lancaster – York/Sedgwick
- City of Manhattan Beach - Adminsure
- City of Oceanside – Adminsure
- City of Pomona - Adminsure
- City of Redding – Self-Administered
- City of Redondo Beach - Adminsure
- City of Rialto – LWP Claims Solutions
- City of Torrance – Self Administered
- City of Santa Clara – Sedgwick
- County of Placer - Intercare
- County of Shasta – Self-Administered
- City of Stockton – Athens
- County of San Bernardino – Self Administered
- County of Santa Barbara – CorVel
- County of San Mateo – Athens
- CSAC PWC – Intercare
- CSAC PWC – CorVel
- CSAC PWC – Hazelrigg
- CSAC PWC – LWP Claims Solutions
- CSAC PWC – York/Sedgwick
- Eastside Union School District – York
- El Dorado County – York/Sedgwick
- Evergreen Elementary School District – Intercare
- Gold Coast Transit - York/Sedgwick
- Golden Empire Transit District - RISICO
- GRSMA – Self-Administered
- Humboldt County - CorVel
- Humboldt Transit Authority – Intercare

- Huntington Beach USD – York/Sedgwick
- Irvine Ranch Water District - York/Sedgwick
- Kings County – ICW
- Kings County Waste & Recycling – Intercare
- Lake County – Intercare
- MERMA – Intercare
- Monterey Bay Area SIA – AIMS
- Monterey County – Intercare
- Mt. Diablo USD - LWP
- Nevada County – Intercare
- Ontario-Montclair School District - York/Sedgwick
- Orange County Fire Authority – CorVel
- Riverside County – Self Administered
- San Diego County – Self Administered
- San Luis Obispo County – Intercare
- San Luis Obispo Regional Transit Authority – Intercare
- SCSRM - York/Sedgwick
- Shasta County – Self Administered
- SIRMA - York/Sedgwick
- Sonoma County – Intercare
- SDRMA – York/Sedgwick
- South County Area Transit – Intercare
- Sutter County - LWP
- Tahoe Transit District - LWP
- Town of Colma – Intercare
- Trindel – Self Administered
- West San Gabriel WC JPA – York/Sedgwick

REFERENCES

City of Ventura

Lisa Oland, Risk Manager

(805) 654-7760 | loland@cityofventura.net

Start and completion date: August 2016 and ongoing

Alliance of Schools Cooperative Insurance Programs (ASCIP)

Nidra Kumaradas, Senior Director of Workers' Compensation

(562) 916-6645 | kumaradas@ascip.org

Start and completion date: April 2022 and ongoing

PRISM

Jen Hamelin, Chief Claims Officer

(916) 850-7300 | jhamelin@prismrisk.gov

Start and completion date: July 2012 and ongoing

Claim Handling Performance Audit Scope

ALC's audit philosophy is to create an audit format that is objectively measured and supported. Individual file results are provided to the claims handler and/or manager, to allow for ongoing dialogue throughout the audit so that there are no surprises as to the findings when the audit report is published. We believe that professional and collaborative engagement with the handling agency is paramount to ensure that the audit findings can be effectively used for performance enhancement. Our team approach ensures that audit assignments are completed quickly and effectively. Ensuring that the file audits, rebuttals, and reports are done quickly allows the client to get the maximum benefit from the audit.

Audit Selection & Strategy

You may elect to add additional audit criteria, as listed below (45-point audit template), at no additional cost. Our audit findings are quantified with specific comments to back up our scores (to support that the file did or did not meet the criteria). Every audit worksheet goes through a rigorous internal QA process to ensure accuracy and consistency in the audit process. **We utilize a collaborative and interactive process when auditing.** The moment the individual file audit is completed, an electronic worksheet is sent to the designated client representatives and designated TPA representatives for review, comment, and rebuttal.

The ALC 45-Point audit template encompasses review of the following claim handling categories:

1. Timely plan of action updates
2. Quality of plan of action based upon current facts
3. Timely supervisor review updates
4. Quality of supervision based upon the current facts
5. Initial employer contact (timeliness & quality)
6. Initial employee contact (timeliness & quality)
7. Initial physician contact (timeliness & quality)
8. Appropriate ongoing communication with the employer
9. Appropriate ongoing communication with the employee
10. Claim delayed timely and appropriately
11. Initial investigation completed timely and appropriately
12. Claim acceptance or denial timely and justified
13. TD/PD benefits paid timely
14. Proper benefit notices sent timely
15. Awards paid timely
16. Self-imposed penalties paid on late payments
17. Penalty reimbursements plan if the penalty was the TPA's fault
18. Return to work and/or maximum medical improvement aggressively pursued
19. Medical treatment managed appropriately
20. Proper use of utilization review

21. Proper use of medical case management
22. MPN managed or disputed appropriately
23. Timely and appropriate defense attorney referral
24. Case assigned to approved defense counsel
25. Proactive and timely litigation management
26. Ongoing investigation timely and appropriate
27. Suspected fraud pursued timely and appropriately
28. Indexing completed
29. Subrogation potential recognized and pursued
30. Apportionment potential recognized and pursued
31. Contribution potential recognized and pursued
32. Timely initial report to excess
33. Timely excess updates
34. Excess authority timely sought
35. Timely excess reimbursement requests
36. Resolution pursued 30 days from triggering event
37. Settlement valued appropriately
38. Client settlement authority secured, where required
39. Timely continuing settlement efforts
40. Claim closed timely
41. Initial reserves posted timely
42. Reserve adjusted timely with a triggering event
43. Current reserves are appropriate
44. Future medical is reserved consistent with OSIP's standards
45. Reserve variance recommendation

Audit Reports

ALC will prepare and submit, electronically, a report that includes an executive summary, as well as the individual claim file audit details.

COST PROPOSAL | Scope of Work

Auditing Fees

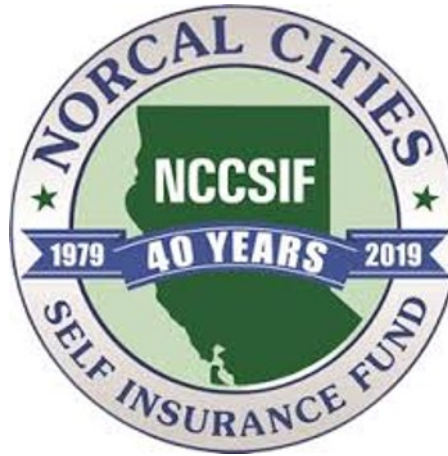
Auditing fees \$245 flat fee per file, all inclusive

This all-inclusive price includes the following

- ✓ Audit preparation
- ✓ Virtual Audit Kick Off & Wrap Up meetings
- ✓ Document review
- ✓ Claim file audits
- ✓ Real time audit results as the audit is being performed
- ✓ Formal audit report to include an audit score

In Person Meeting Costs

- ✓ \$150 per hour, including travel time from Orange County, CA
- ✓ Reasonable travel to include roundtrip air at the lowest available cost



Hello NCCSIF!

A Guided Tour of How to Maximize Your PRISM Experience

Presenter:

Tani Corona, PRISM Member Services Manager



About PRISM

We are a Member-Directed Risk Sharing Pool

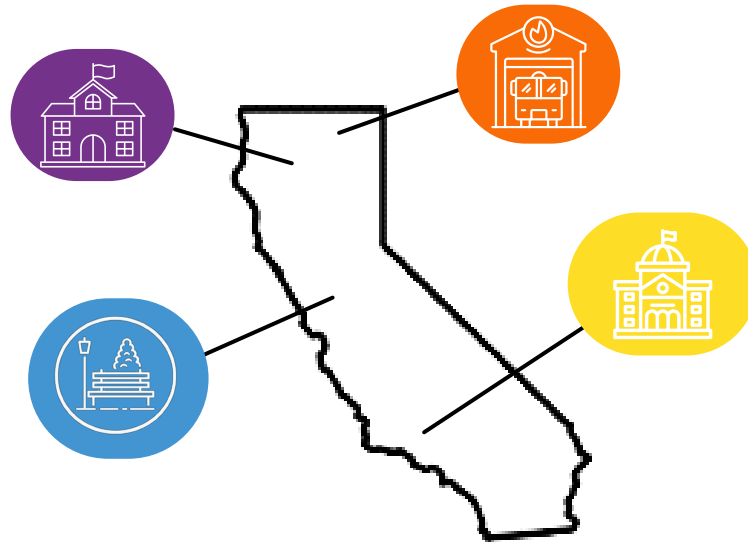
- Established in 1979 – (Formerly CSAC EIA)
- Joint Power Authority with primary goal: serve CA public agencies
- Create cost effective/member directed insurance risk pools
- Contain costs & provide in-depth member services

Mission Statement

Public Risk Innovation, Solutions, and Management is a member-directed risk sharing pool of public agencies committed to providing risk coverage programs and risk management services, which drive member stability, efficiency, and best practices.

About PRISM

PRISM is not traditional insurance



2.7B
PREMIUM

67B
PAYROLL

1.56M
DAILY
ATTENDANCE

94B
TOTAL INSURED
VAL.

140K
COVERED
LIVES

PRISM Membership



54 of 58 CA Counties



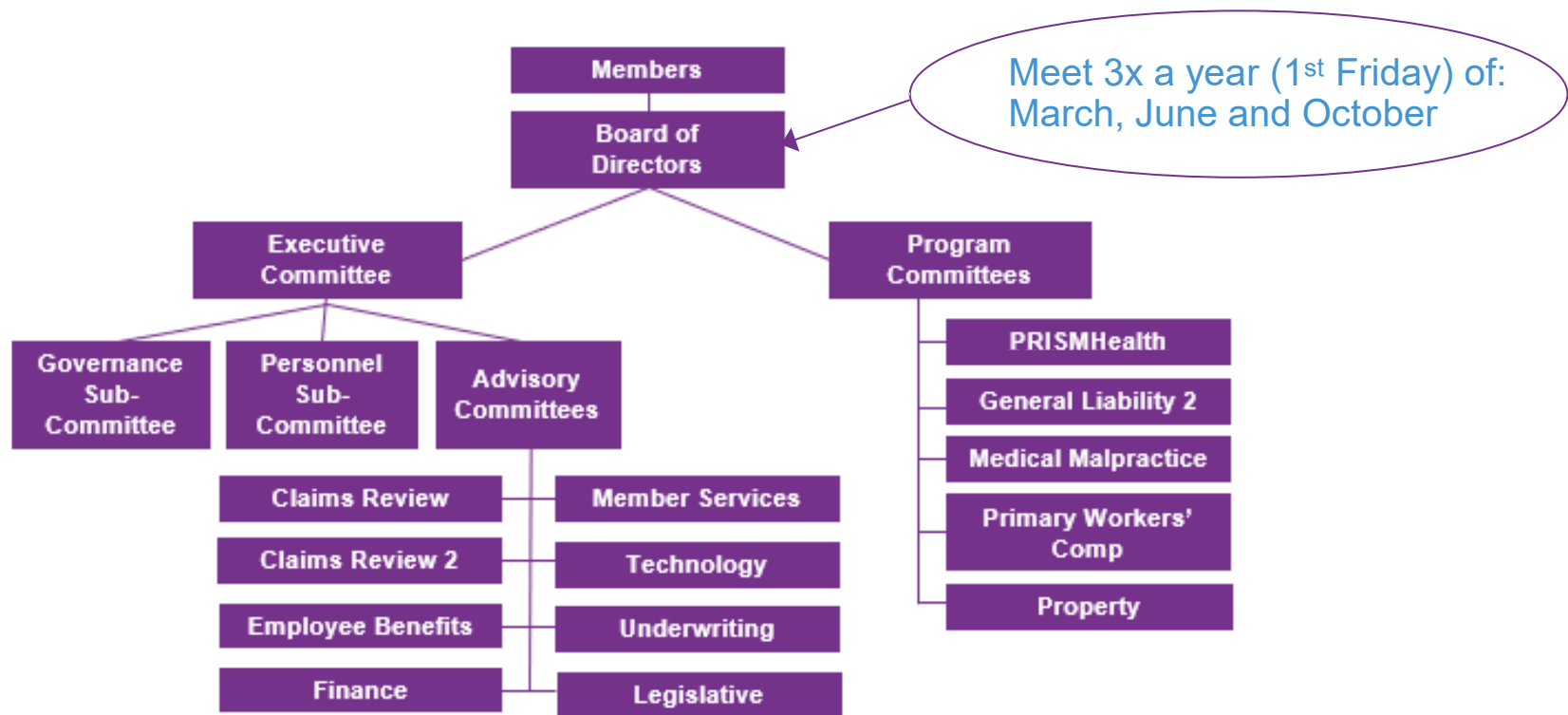
327 CA Public Entities
Approx. 2k Organizations



10 Non-California Participants
Approx. 260 Organizations

We are Member-Directed

Governance Guides the Direction of Our Future



PRISM – Member Focused



Underwriting

- Development of efficient program structures
- Equitable allocations
- Assists with member retention analysis



Claims

- Assists in setting accurate reserves
- Recommends experts
- Assists with claim strategy and provides advice on settlement negotiations.



Data & Analytics

- PRISM staff has actuarial and data analytics expertise, and a Data Scientist
- Predict future costs and establish appropriate funding
- Identify trends, emerging risks and opportunities for loss control



Risk Control/Member Services

- Consultation and tailored resources to address identified loss trends
- Identify and manage contracts with 3rd party resources for the members
- Manage the Enterprise Risk Consultant program available to the members

PRISM – Member Focused



Legislative Efforts

- Legislative Committee works with PRISM's lobbyist to support/oppose bills
- PRISM works with other JPAs to gather/analyze data to support legislation
- Support specific claims through Amicus briefs



Long Term Carrier Relationships

- PRISM and Alliant work throughout the year to maintain good carrier relationships
- Many have lasted over 25 years
- Incredibly valuable during difficult market conditions or complex claims situations



Captive Insurance Company

- PRISM developed a Captive Insurance Company
- PRISM Affiliated Risk Captive
- Allows for better investment returns thereby reducing the cost for members

Participation Info

NCCSIF

- PRISM Member since: **07/01/2003**
- Primary Contacts/Associated Users
- Exploring your agency's program participation
- Service Utilization
- Subsidy Balance as of 05/21/2026: **\$5,825.00**

Program Participation - EWC

EWC

Member Since:
07/01/2003

PRISM Sr. Specialist:
Nick Nutter
Program has 180 Members

SIR – **\$500K**
Limits – **Statutory**

Date of Last Claims Audit:
06/2024(every 2 years)

Special Coverage Features

- Volunteers included (subject to adoption of resolution by employer prior to injury)
- No terrorism exclusion
- PRISM staff will coordinate a claims audit within the first year of participation and/or change of TPAs, and every two years thereafter
- Claims resources and oversight on the excess reportable claims by highly experienced Claims Specialists
- Legislative advocacy on key workers' compensation bills

PRISM – Resources & Services!

PRISM develops and delivers services and resources that support members at every stage of risk management.

Three Main Categories:

- PRISM Directed Services
- PRISM Partners
- Member Focused Resources

PRISM – Resources & Services!

PRISM Directed Services -

Expert support delivered directly by PRISM staff

- Risk Control Consulting
- **EPL Hotline**
- Data & Analytics
- Communications -
 - Webinars, Podcast, Forums



Vector Solutions™ Learning Management

Expert support delivered directly by PRISM staff

- ✓ FLEXIBLE ONLINE TRAINING
- ✓ PROGRESS TRACKING
- ✓ COMPLIANCE REPORTING

PRISM

If It's Tuesday, It's Time to Talk!

Recently signed by the Governor, SB 447 allows plaintiff's attorneys to seek damages for the pain and suffering of the deceased in a death claim. The change in the

PRISM Analytics

New Release!

PRISM Data and Analytics is pleased to announce the release of update Member Dashboards!

Global Changes!

- Expanded Drill Down affidets
- Data filter options to compare records
- Date filtering on graphs
- Boosted performance-fair load times

New Member Summary App!

- Now provides a quick look at Membership time.

New Loss Discovery App!

WC and Liability Specific Apps with exportable loss runs reflecting the filters you select!

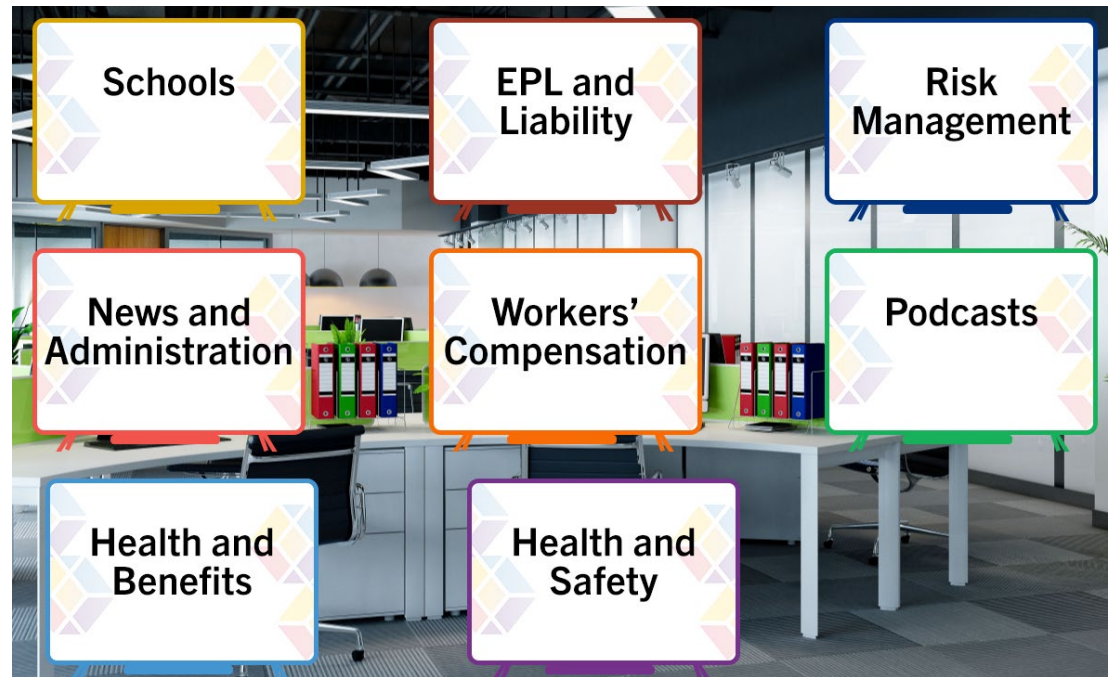
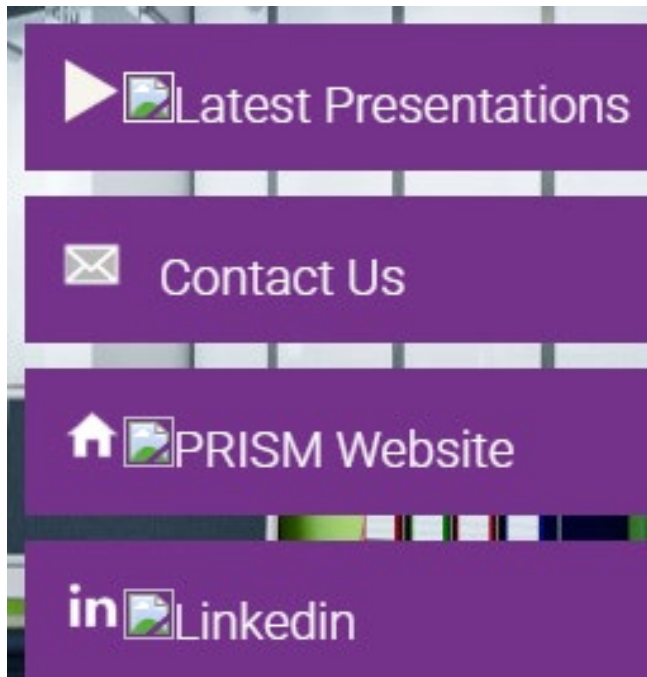
Enhanced Loss Flow Chart with new dropdown selections including:

- Cause, Nature, & Body Part for WC
- EPLGL Code for Liability
- And many more!

Get Started! If your organization provides PRISM with monthly loss data, sign up PRISMrisk.org/membersdashboards

Tiana Ramalazo, Data & Analytics Manager | tianar@prismrisk.org | 916.850.7320

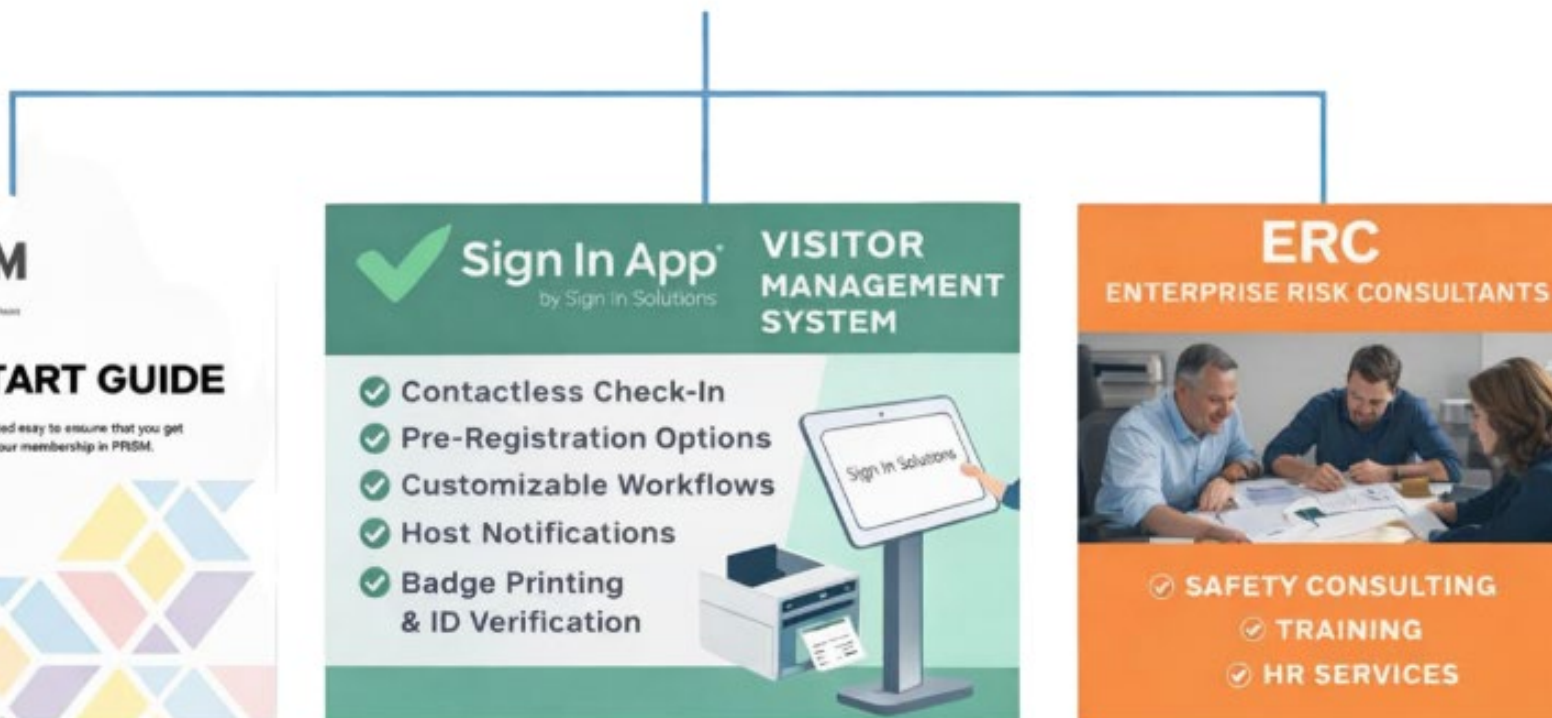
PRISM – Resources & Services!



PRISM - Partners

Trusted third-party expertise, vetted to ensure they meet PRISM standards

PRISM Partners



PRISM MEMBER FOCUSED RESOURCES



Member-Focused tools and resources developed to support proactive risk management



PRISM MEMBER FOCUSED RESOURCES



Menu of Services & Resources

Covering all spectrums of risk since 1979.

For more information, contact:
Member Services Department

916.850.7300

memberservices@prismrisk.gov



<https://www.prismrisk.gov/member-services/>



Risk Control Menu of Services & Partner Programs



For more information, contact:
Risk Control Department

916.850.7300

riskcontrol@prismrisk.gov

Eagle Award

Exemplary Achievement in Government Leadership & Enrichment

- Created to recognize PRISM members or affiliated agencies for the development, management, and/or implementation of an innovative idea, approach, or program that enhances risk management goals and outcomes within the public sector.
- 9 different types of recognition in the areas of: Development/Implementation of RC, RM, Programs & Practices, Pool Management, Law Enforcement, Educational Agencies RM, and COVID-19 Programs/Resources





Need further assistance?

We're here to help!



+ **Tani Corona**

Member Services Manager

916.850.7300

tcorona@prismrisk.gov



Follow Us On LinkedIn



Service Agreement for

Northern California Cities Self-Insurance Fund (NCCSIF)

1/22/26

NPA Return-to-Work Services
526 Washington St. Suite1 · Ashland OR · 97520
800-497-1368 *office* · 541-488-5408 *fax*
www.ReturntoWork.com

NPA Return-to-Work Services, a service agreement for NCCSIF

Scope of Project

NPA will develop and administer Return-to-Work (RTW) Services for: NCCSIF.

Fees

NPA's services are billed to all NCCSIF claims opened for RTW Services by NPA at the rate of **\$975** per claim, our preferred rate for PRISM EWC members.

Agreement & Terms

This agreement is between NCCSIF and Norman Peterson and Associates (NPA):

1. NPA RTW Services will commence on a mutually agreed upon date TBD.
2. As applicable, NPA will conduct an implementation at a date that is mutually agreeable to both parties.
3. NPA will evaluate all reported workers' compensation claims and provide RTW Services as required.
4. NPA will provide RTW Services until the injured worker is Usual & Customary, Permanent & Stationary, no longer employed, or is unable to return to their usual and customary job or instructed to close the claim by NCCSIF.
5. NPA's services are billed to the file for all NCCSIF claims opened for RTW Services at the rate of \$975 per claim.
6. Claims will be billed thirty (30) days after the date opened for RTW Services by NPA. NCCSIF can choose to decline RTW Services within five (5) days after a claim is opened. If services are declined, NPA will close the claim, and it will not be billed.
7. NPA will provide NCCSIF with monthly and quarterly reports.
8. NCCSIF will direct their TPA to pay NPA invoices in a timely manner.
9. NCCSIF will direct their TPA to grant NPA read-only access to their claims' administration software.
10. NCCSIF will instruct medical providers to allow medical reports and appointment information to be shared with NPA.
11. The \$975 per claim rate is guaranteed for 12 months from the RTW Services start date indicated in line 1 of this agreement. After which time NPA will annually apply a 3% cost of living increase.
12. This agreement is effective as of the RTW Service start date indicated in line 1 and may be terminated by either party for any reason with thirty (30) days' written notice. Upon termination, all claims opened for RTW Services will be closed.
13. Any problems that arise with RTW Services shall be directed to NPA President, Preston Barr, at 541-488-0162 or pbarr@returntowork.com.

NPA Return-to-Work Services, a service agreement for NCCSIF

Additional Consultation

1. Fees:
 - a. \$2500 per day for onsite training and Bridge Assignment (BA) development.
 - b. \$400 per day for virtual training with utilization of NPA's Bridge Assignment catalog.

Company Name and Address: _____

Billing Address (if different than above): _____

Client Representative, Title	Client Signature	Date
<i>Preston Barr, President</i>		
NPA Representative, Title	NPA Signature	Date

Client References

1. Donnella Williams, Disability Benefits Coordinator
City of Oakland
Dwilliams3@oaklandca.gov
(510) 238-2270
2. Barbara Esquivel, Workers' Compensation Claims Manager
Municipal Pooling Authority (MPA)
besquivel@mpa-nc.com
(925) 943-1100 x 130
3. Jeff Rush, Workers' Compensation Program Manager
California Joint Powers Insurance Authority
jrush@cjpia.org
(562) 467-8707

Sewer O&M Academy™ (SOMA)

Subscription Agreement

Agreement No.: 26041958-SOMA

Parties

SERVICE PROVIDER	SUBSCRIBER
DKF Solutions Group, LLC 170 Dogwood Lane Vallejo, CA 94591 Phone: (707) 373-9689 Email: dpatzer@dkfsolutions.com Contact: David Patzer	Northern CA Cities Self Insurance Fund (NCCSIF) 2180 Harvard St Suite 380 Sacramento, CA 95815 Phone: 916-643-2704 Email: marcus.beverly@alliant.com Primary Contact: Marcus Beverly

Recitals

WHEREAS, DKF Solutions Group, LLC ("**DKF**") operates the Sewer O&M Academy™ ("SOMA"), a year-round training and resource program for public agency sewer system professionals; and WHEREAS, Subscriber is a public agency insurance pool or individual public agency seeking structured sewer operations and maintenance training for its member agencies and/or staff; and WHEREAS, the parties desire to set forth the terms and conditions under which DKF will provide Subscriber access to SOMA services;

NOW, THEREFORE, in consideration of the mutual promises and covenants set forth herein, and for other good and valuable consideration, the receipt and sufficiency of which are hereby acknowledged, the parties agree as follows:

1. Services Provided

1.1 Subscription Term.

For and in consideration of the subscription fees specified herein, Subscriber shall be entitled to one (1) SOMA membership for the period of 7/1/26 through 6/30/27 (the "Subscription Term").

1.2 Included Services. SOMA membership includes the following:

(a) Managers & Supervisors Training Track — Eleven (11) live online classes annually addressing regulatory compliance, risk management, spill response decision-making, documentation and defensibility, sewer system management practices, infrastructure planning, sewer backup response planning, emerging sewer technologies, and ordinance considerations affecting collection systems.

(b) Frontline Staff Training Track — Eleven (11) live online classes annually addressing practical field operations including sewer collections fundamentals, easement maintenance, source control, pipe

cleaning methods, combo unit operation and safety, bypass pumping, manhole inspection, lift station condition assessment, and resident communication following sewer backups.

(c) Live Online Instruction and Recorded Access — All classes are presented live and recorded for on-demand viewing to support onboarding, refresher training, and continuity of knowledge throughout the Subscription Term.

(d) Secure Training & Resource Portal — Subscriber receives access to a password-protected online portal at SewerAcademy.com where authorized agency staff may: (i) register for upcoming classes; (ii) access recorded sessions and a prepopulated library of 90–100 sewer-related webinar recordings; (iii) access curated resources including sewer spill response guidance, sewer backup prevention materials, regulatory compliance references, and sample policies, procedures, and ordinances; and (iv) view the full class schedule.

1.3 Program Schedule.

The SOMA program operates on an annual cycle from July 1 through June 30. Classes are generally scheduled as follows:

- Managers/Supervisors Track: approximately 1:00 PM Pacific Time
- Frontline Staff Track: approximately 7:30 AM Pacific Time

DKF reserves the right to adjust individual class dates and times.

1.4 Additional Pool Members. Insurance pools may add additional member agencies during the Subscription Term at the per-member rate specified in Section 2. Fees for agencies added mid-term may be prorated based on the remaining portion of the Subscription Term at DKF's discretion; provided, however, that no proration shall apply to agencies added within ninety (90) days of the end of the then-current Subscription Term, and such agencies shall be enrolled at the full annual per-member rate beginning with the following Subscription Term.

1.5 Portal Access and Authorized Users. Portal access is limited to employees and authorized staff of the subscribing agency, or employees and authorized staff of member agencies of the subscribing insurance pool. There is no cap on the number of authorized users per member agency; Subscriber may enroll as many employees and authorized staff as it wishes within the pool, provided all users are bona fide employees or authorized staff of a participating member agency. DKF reserves the right to implement reasonable technical or administrative controls—such as login restrictions or domain-based authentication—to prevent unauthorized access or credential sharing outside the pool. Subscriber is responsible for ensuring that only authorized users access the portal under Subscriber's credentials.

1.6 Recording Consent. Live SOMA classes may be recorded by DKF for purposes of providing on-demand training access through the SOMA portal. Recording consent is obtained directly from individual participants at the point of class registration through DKF's registration process and is not a consent that Subscriber can provide on behalf of member agency employees. Subscriber's sole obligation under this Section is to notify member agencies that class sessions are recorded and that recording consent will be requested at the time of individual registration. Recordings remain the exclusive property of DKF and are subject to the intellectual property provisions of Section 5.

1.7 Program Modifications. DKF reserves the right to update or modify class topics, instructors, scheduling, and program content to reflect regulatory developments, current operational practices, emerging technologies, or participant feedback, provided that the overall scope and volume of services described in Section 1.2 remains substantially similar. DKF will provide Subscriber with reasonable advance notice of any material changes to the program schedule.

1.8 Subscriber Obligations and Acceptable Use.

Subscriber agrees to:

- Designate a primary contact responsible for coordinating staff registrations and portal access from each member agency;
- Ensure that portal login credentials are kept confidential and not shared outside the subscribing agency or pool or with contractors, consultants, or other third parties not expressly authorized under this Agreement;
- Use SOMA materials solely for internal training and educational purposes within the subscribing agency or pool;
- Not record, reproduce, redistribute, sublicense, or commercially exploit SOMA training content without DKF's prior written consent;
- Notify member agencies that SOMA class sessions are recorded and that individual recording consent will be requested at the point of class registration;
- Promptly notify DKF of any unauthorized access to or use of portal credentials.

2. Fees and Payment

2.1 Subscription Fees.

"Pool Member" means a public agency that is an active member of the subscribing insurance pool and has been authorized by the pool to participate in SOMA. For the avoidance of doubt, contractors, consultants, and agencies participating under a joint powers authority (JPA) arrangement shall not be counted as Pool Members unless DKF expressly agrees in writing.

Subscription Type	Rate	Total Due
NCCSIF Pool Member Subscription	16/22 members w/out sewers × \$475	\$7,600

2.2 Payment Due Date. The full subscription fee is due and payable within thirty (30) days of the Agreement execution date, or on the first day of the Subscription Term, whichever is later, unless the parties agree otherwise in writing.

2.3 Payment Method. Payments shall be made by check payable to DKF Solutions Group, LLC, or by ACH/electronic transfer, or such other method as DKF may designate in writing.

2.4 Late Payment. Any fees not paid within thirty (30) days of the due date shall accrue interest at the rate of one and one-half percent (1.5%) per month (18% per annum), or the maximum rate permitted by California law, whichever is less. DKF may suspend Subscriber's portal access upon thirty (30) days' written notice if fees remain unpaid, without waiving its right to collect amounts owed.

2.5 Taxes. Each party shall be responsible for its own income and franchise taxes. To the extent any applicable sales or use tax applies to the subscription fees, Subscriber shall be responsible for such taxes.

2.6 Portal Platform. The SOMA portal is currently accessible at SewerAcademy.com. DKF may change the portal platform, hosting provider, or web address upon reasonable advance written notice to

Subscriber. Such a change shall not constitute a material modification of the services for purposes of Section 3.4.

3. Term, Renewal, and Termination

3.1 Initial Term. This Agreement is effective as of the date of last signature below and remains in effect through the end of the Subscription Term specified in Section 1.1.

3.2 Automatic Renewal. This Agreement shall automatically renew for successive one-year terms on the same terms and at the then-current fee schedule unless either party provides written notice of non-renewal no later than forty-five (45) days prior to the end of the then-current Subscription Term. DKF will provide Subscriber with written notice of any fee change at least one hundred twenty (120) days prior to automatic renewal.

3.3 Termination for Cause. Either party may terminate this Agreement upon thirty (30) days' written notice if the other party materially breaches this Agreement and fails to cure such breach within that notice period. Material breach by Subscriber includes, without limitation, failure to pay fees when due, unauthorized redistribution of SOMA materials, or breach of the acceptable use obligations in Section 1.5.

3.4 Termination for Convenience. Subscriber may terminate this Agreement for convenience upon sixty (60) days' written notice to DKF. DKF may terminate for convenience upon ninety (90) days' written notice. Except as set forth in Section 3.5, fees paid prior to the effective date of termination are non-refundable.

3.5 Refund Policy. If DKF terminates this Agreement for convenience, or if DKF substantially fails to deliver the services described in Section 1.2 for reasons within DKF's reasonable control, Subscriber shall be entitled to a pro-rata refund of prepaid subscription fees for the unused portion of the Subscription Term. No refunds are due if Subscriber terminates for convenience or if services are suspended due to Subscriber's non-payment or breach.

3.6 Effect of Termination. Upon expiration or termination, Subscriber's access to the SOMA portal and all recorded materials shall immediately cease. Provisions of this Agreement that by their nature should survive termination—including Sections 5 (Intellectual Property), 7 (Confidentiality), 8 (Data Privacy), 9 (Limitation of Liability), 10 (Indemnification), and 11 (Dispute Resolution)—shall survive.

4. Disclaimers and Service Availability

4.1 Insurance and Risk Reduction Disclaimer. Participation in SOMA is intended to support improved operational practices and risk management awareness. However, DKF does not guarantee that participation will prevent sewer backups, sanitary sewer overflows (SSOs), regulatory violations, insurance claims, or any other adverse outcome. Subscriber expressly acknowledges that all operational decisions and regulatory compliance obligations remain the sole responsibility of Subscriber and its member agencies, and that SOMA training is one component of—not a substitute for—a comprehensive operations and maintenance program.

4.2 Training Disclaimer. SOMA training materials and classes are provided for educational and informational purposes only. DKF makes no representation or warranty that attending SOMA classes or utilizing SOMA materials will result in regulatory compliance, prevent sewer backups, or reduce insurance claims. Subscriber remains solely responsible for implementing its own safety programs, maintenance practices, regulatory compliance strategies, and operational decisions. Nothing in this Agreement shall be construed as professional engineering, legal, or regulatory advice.

4.3 Portal and Service Availability. DKF will make commercially reasonable efforts to maintain the SOMA portal in an operational state. However, DKF does not guarantee uninterrupted or error-free availability of the portal or any third-party platforms used to deliver classes. Scheduled maintenance, third-party outages, and internet service interruptions may temporarily affect access. DKF will use reasonable efforts to notify Subscriber of planned downtime. DKF commits to delivering a minimum of twenty (20) of the twenty-two (22) scheduled live classes during each Subscription Term. In the event any scheduled class is cancelled for reasons within DKF's reasonable control, DKF shall schedule a makeup session covering substantially the same content. DKF will use reasonable efforts to deliver such makeup session within the same Subscription Term; provided that if a cancellation occurs within the final sixty (60) days of the Subscription Term and a makeup cannot reasonably be scheduled before term end, the makeup session shall be delivered within the first sixty (60) days of the following Subscription Term. The makeup obligation applies regardless of whether the twenty (20)-class minimum has been met.

4.4 Disclaimer of Implied Warranties. EXCEPT AS EXPRESSLY SET FORTH IN THIS AGREEMENT, DKF PROVIDES ALL SERVICES, MATERIALS, AND PORTAL ACCESS "AS IS" AND "AS AVAILABLE," AND EXPRESSLY DISCLAIMS ALL IMPLIED WARRANTIES, INCLUDING BUT NOT LIMITED TO IMPLIED WARRANTIES OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE, AND NON-INFRINGEMENT.

5. Intellectual Property

5.1 DKF Ownership. All SOMA training materials, course recordings, portal content, curriculum, resource library materials, and associated intellectual property (collectively, "DKF Content") are and shall remain the sole and exclusive intellectual property of DKF Solutions Group, LLC. Nothing in this Agreement transfers or conveys any ownership interest in DKF Content to Subscriber.

5.2 License Grant. DKF grants Subscriber a limited, non-exclusive, non-transferable license during the Subscription Term to access and use DKF Content solely for Subscriber's internal training and educational purposes within the subscribing agency or pool. This license does not include the right to sublicense, reproduce for external distribution, or commercially exploit DKF Content.

5.3 Subscriber Content. Any materials, data, or content submitted by Subscriber to the portal or otherwise provided to DKF remain the property of Subscriber. Subscriber grants DKF a limited license to use such content solely as necessary to provide the services under this Agreement.

6. Force Majeure

Neither party shall be in breach of this Agreement, nor liable for any delay or failure to perform, to the extent that such delay or failure is caused by circumstances beyond that party's reasonable control,

including but not limited to natural disasters, acts of God, pandemic or public health emergency, government action, internet or telecommunications outages, or other events that could not reasonably have been anticipated or prevented. The affected party shall promptly notify the other in writing and shall use commercially reasonable efforts to resume performance. If a force majeure event continues for more than sixty (60) consecutive days, either party may terminate this Agreement upon written notice without penalty, and Subscriber shall be entitled to a pro-rata refund of prepaid fees for the period of non-performance.

7. Confidentiality

7.1 Definition. “Confidential Information” means any non-public information disclosed by one party to the other in connection with this Agreement that is designated as confidential or that reasonably should be understood to be confidential given the nature of the information and circumstances of disclosure. For DKF, this includes DKF Content, pricing, and business methods. For Subscriber, this includes agency operational data, incident documentation, and employee information.

7.2 Obligations. Each party agrees to: (a) hold the other’s Confidential Information in strict confidence using at least the same degree of care it uses to protect its own confidential information, but in no event less than reasonable care; (b) not disclose Confidential Information to third parties without the disclosing party’s prior written consent; and (c) use Confidential Information only as necessary to perform its obligations under this Agreement.

7.3 Exceptions. Confidentiality obligations do not apply to information that: (a) is or becomes publicly available through no fault of the receiving party; (b) was known to the receiving party prior to disclosure; (c) is independently developed without use of Confidential Information; or (d) must be disclosed pursuant to applicable law, regulation, or court order, provided the receiving party gives prompt prior written notice to the disclosing party (to the extent legally permissible) and cooperates in seeking a protective order.

7.4 Public Records Act. Subscriber acknowledges that, as a public agency or public agency insurance pool, it may be subject to disclosure requirements under the California Public Records Act (Gov. Code § 7920.000 et seq.) or similar laws. In the event Subscriber receives a public records request that encompasses materials provided by DKF under this Agreement—including but not limited to DKF Content, pricing, or business methods designated as Confidential Information—Subscriber shall promptly notify DKF prior to any disclosure and shall cooperate in any effort by DKF to seek appropriate protection from disclosure to the extent permitted by law. This Section does not obligate Subscriber to withhold records in violation of applicable law.

8. Data Privacy and Security

8.1 Personal Information. The parties acknowledge that personal information about member agency employees and staff (such as names and email addresses) collected for purposes of SOMA portal registration and class enrollment (“Personal Information”) is provided directly by individual participants or their member agencies at the point of registration, and not by Subscriber on their behalf. Subscriber’s obligation under this Section is limited to notifying member agencies of DKF’s data practices as described herein. DKF’s privacy and data security commitments in this Section run directly to the member agencies whose employees and staff provide Personal Information, and DKF agrees to use such Personal Information solely for the purpose of providing SOMA services and not to sell, share, or disclose it to third parties except as necessary to operate the portal or as required by law.

8.2 CCPA Compliance. To the extent applicable, DKF shall act as a “service provider” as defined under the California Consumer Privacy Act (Civil Code § 1798.100 et seq., as amended by the CPRA) with respect to Personal Information collected directly from member agency employees and staff at the point of registration. DKF shall process such Personal Information only for the purpose of providing SOMA services and shall not retain, use, or disclose Personal Information for any purpose outside the direct business relationship established by this Agreement and DKF’s registration process.

8.3 Security. DKF shall implement and maintain reasonable and appropriate technical and organizational security measures designed to protect Personal Information against unauthorized access, disclosure, or loss. In the event of a confirmed breach of security affecting Personal Information, DKF shall notify Subscriber promptly, and in no event later than seventy-two (72) hours after discovery, and shall also provide notice directly to affected member agencies to the extent DKF has contact information for such agencies.

8.4 Data Retention. DKF will retain Personal Information only as long as necessary to provide services under this Agreement or as required by applicable law. Upon expiration or termination of this Agreement, DKF will delete or render inaccessible Personal Information collected from member agency employees and staff, subject to any legal retention requirements, and will confirm such deletion to Subscriber upon written request.

9. Limitation of Liability

9.1 Cap on Liability. EXCEPT AS SET FORTH IN SECTION 9.2, IN NO EVENT SHALL EITHER PARTY’S TOTAL CUMULATIVE LIABILITY ARISING OUT OF OR RELATED TO THIS AGREEMENT—WHETHER BASED IN CONTRACT, TORT, STATUTE, OR ANY OTHER THEORY—EXCEED THE TOTAL SUBSCRIPTION FEES PAID OR PAYABLE BY SUBSCRIBER DURING THE TWELVE (12) MONTHS IMMEDIATELY PRECEDING THE CLAIM.

9.2 Exclusion of Consequential Damages. EXCEPT FOR A PARTY’S OBLIGATIONS UNDER SECTION 10 (INDEMNIFICATION) OR FOR A BREACH OF SECTION 5 (INTELLECTUAL PROPERTY) OR SECTION 7 (CONFIDENTIALITY), NEITHER PARTY SHALL BE LIABLE FOR ANY INDIRECT, INCIDENTAL, SPECIAL, CONSEQUENTIAL, EXEMPLARY, OR PUNITIVE DAMAGES, INCLUDING LOST PROFITS, LOSS OF GOODWILL, OR BUSINESS INTERRUPTION, REGARDLESS OF WHETHER SUCH DAMAGES WERE FORESEEABLE OR WHETHER A PARTY HAS BEEN ADVISED OF THE POSSIBILITY OF SUCH DAMAGES.

9.3 Exceptions. The limitation of liability in Section 9.1 shall not apply to: (a) a party’s gross negligence or willful misconduct; (b) a party’s fraud or intentional misrepresentation; (c) Subscriber’s obligation to pay fees; or (d) a party’s breach of its confidentiality obligations under Section 7.

10. Indemnification

10.1 Indemnification by Subscriber. Subscriber shall defend, indemnify, and hold harmless DKF and its officers, employees, and agents from and against any third-party claims, losses, damages, liabilities, and expenses (including reasonable attorneys’ fees) arising out of or related to: (a) Subscriber’s material breach of this Agreement; (b) Subscriber’s misuse of SOMA materials or the

portal; or (c) any negligent or wrongful act or omission of Subscriber or its member agencies, to the extent caused by Subscriber's or such member agency's own acts or omissions.

10.2 Indemnification by DKF. DKF shall defend, indemnify, and hold harmless Subscriber and its officers, employees, member agencies, and agents from and against any third-party claims, losses, damages, liabilities, and expenses (including reasonable attorneys' fees) arising out of or related to: (a) DKF's material breach of this Agreement; (b) any negligent or wrongful act or omission of DKF or its employees, contractors, or instructors in the delivery of SOMA services; or (c) any claim that DKF Content, as provided by DKF, infringes a third party's valid U.S. intellectual property rights, provided Subscriber promptly notifies DKF of such claim and cooperates in the defense.

11. Dispute Resolution

11.1 Informal Resolution. Before commencing formal legal proceedings, the parties agree to attempt to resolve any dispute arising out of or relating to this Agreement through good-faith negotiation. Either party may initiate informal resolution by providing written notice to the other, and the parties shall meet and confer (in person, by video, or by telephone) within fifteen (15) business days of such notice.

11.2 Mediation. If informal resolution is unsuccessful within thirty (30) days of the initial written notice, either party may refer the dispute to non-binding mediation administered by a mutually agreed mediator in Solano County, California. The costs of mediation shall be shared equally.

11.3 Litigation. If mediation is unsuccessful, either party may pursue its available legal remedies. The parties agree that any litigation shall be filed exclusively in the state or federal courts located in Solano County, California, and each party irrevocably consents to personal jurisdiction and venue in such courts.

11.4 Governing Law. This Agreement shall be governed by and construed in accordance with the laws of the State of California, without regard to its conflict-of-law principles.

11.5 Attorneys' Fees. In any action brought by DKF to collect unpaid subscription fees, DKF shall be entitled to recover its reasonable attorneys' fees and costs if it prevails.

12. General Provisions

12.1 Entire Agreement. This Agreement, including Exhibit A, constitutes the entire agreement between the parties with respect to its subject matter and supersedes all prior and contemporaneous agreements, representations, negotiations, and understandings, whether oral or written, relating to such subject matter.

12.2 Amendments. This Agreement may not be modified or amended except by a written instrument signed by authorized representatives of both parties. No course of dealing, course of performance, or trade usage shall be used to modify or supplement the terms of this Agreement.

12.3 Severability. If any provision of this Agreement is found by a court of competent jurisdiction to be invalid, illegal, or unenforceable, such provision shall be modified to the minimum extent necessary to make it enforceable, and the remaining provisions shall continue in full force and effect.

12.4 Waiver. The failure of either party to enforce any provision of this Agreement shall not constitute a waiver of that party's rights to subsequently enforce such provision or any other provision.

12.5 Notices. All notices under this Agreement shall be in writing and delivered by: (a) personal delivery; (b) nationally recognized overnight courier; or (c) email with confirmation of receipt, to the addresses set forth in the Parties section above. Notice is effective upon actual receipt.

12.6 Assignment. Neither party may assign this Agreement or any of its rights or obligations hereunder without the prior written consent of the other party, except that DKF may assign this Agreement in connection with a merger, acquisition, or sale of substantially all of its assets without Subscriber's consent. Any purported assignment in violation of this section is void.

12.7 Independent Contractors. The parties are independent contractors. Nothing in this Agreement creates or implies any employment, partnership, joint venture, agency, or franchise relationship between the parties.

12.8 Counterparts and Electronic Signatures. This Agreement may be executed in one or more counterparts, each of which shall be deemed an original. Electronic signatures, including those delivered by DocuSign or similar platforms, shall be deemed valid and binding under California law (Cal. Gov. Code § 16.5 and Cal. Civ. Code § 1633 et seq.).

Signatures

IN WITNESS WHEREOF, the parties have executed this Agreement as of the date of last signature below. The person signing on behalf of Subscriber hereby represents and warrants that they have obtained all necessary internal organizational authorizations, approvals, or board authorizations required to execute this Agreement and legally bind Subscriber to its terms.

DKF SOLUTIONS GROUP, LLC	SUBSCRIBER
Signature: _____	Signature: _____
Printed Name: _____	Printed Name: _____
Title: _____	Title: _____
Date: _____	Date: _____
<i>Authorized representative of DKF Solutions Group, LLC</i>	<i>Authorized representative of Subscriber, having obtained all necessary internal authorizations to execute and bind Subscriber to this Agreement</i>

Exhibit A — DRAFT SOMA Annual Class Schedule (FY 2026/27)

Track 1: Managers & Supervisors

1. **How to Run a Collection System** — for Managers & Supervisors
2. **Developing a Lower Lateral Program** — Laterals: whether you own them or not, you should have a plan and a program.
3. **Work Planning and Scheduling**
4. **Developing a Condition Assessment Program** — for all your assets
5. **Maintenance Strategies to Prevent Infrastructure Failure**
6. **Sewer Backup Response Plan Best Practices** — developing your SERP
7. **Regulatory Updates** — SWRCB (State Water Resources Control Board)
8. **Emerging Sewer Technologies** — Vendor Session 1
9. **Emerging Sewer Technologies** — Vendor Session 2
10. **Emerging Sewer Technologies** — Vendor Session 3
11. **Sewer Ordinance Considerations**

Note: Sessions 7–10 topics subject to confirmation. DKF will provide confirmed schedules no later than 60 days prior to each class.

Track 2: Frontline Staff

12. **Collections 101**
13. **Easement Maintenance**
14. **Source Control for the Collection System Worker**
15. **Selecting Cleaning Methods and Nozzles/Attachments**
16. **Mobile Cleaning Operations Safety**
17. **Combo Unit Operation for Safety and Efficiency**
18. **Bypass Pumping**
19. **Manhole Inspections and Rehabilitation**
20. **Easement Road Essentials**
21. **Lift Station Condition Assessment**
22. **What to Say and Not to Say to a Resident Following a Sewer Backup**

This Exhibit A is incorporated into and made a part of the Membership Subscription Agreement between DKF Solutions Group, LLC and Subscriber. Class schedules are approximate and subject to reasonable adjustment by DKF upon advance written notice.



[BACK TO AGENDA](#)

**Northern California Cities Self Insurance Fund
Board of Directors Meeting
June 18, 2026**

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 18, 2026**

Agenda Item F.4.

**SUMMARY OF THE MAY 21, 2026
EXECUTIVE COMMITTEE MEETING**

INFORMATION ITEM

ACTIONS TAKEN:

➤ **Quarterly Financial Report**

A motion was made to recommend the Quarterly Financial Report ending March 31, 2026, to the Board.

➤ **Cash for Safety Culture Awards**

A motion was made to recommend the Cash for Safety Grant Awards to the Board of Directors, awards as follows: City of Yuba City – Safety Culture Champion, City of Galt- Safety Culture Advocate, City of Auburn- Safety Culture Leader, City of Willows- Safety Culture Supporter, City of Oroville – Safety Culture Supporter.

➤ **Crowe Financial Audit Agreement**

A motion was made to recommend the Board of Directors approve the Crowe Financial Audit Agreement.

➤ **FY 25/26 Administrative Budget**

A motion was made to recommend the admin budget to the board of directors.



BACK TO AGENDA

**Northern California Cities Self Insurance Fund
Board of Directors Meeting
June 18, 2026**

Agenda Item G.1.

**QUARTERLY FINANCIAL REPORT
FOR PERIOD ENDING MARCH 31, 2026**

ACTION ITEM

ISSUE: James Marta & Company will present the Quarterly Financial Report for the Quarter ending March 31, 2026.

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

For the nine months ending March 2026, NCC had a change in Net Position of \$16,087,546 and Investment Income of \$3,106,194.

RECOMMENDATION: Review and refer to Board for acceptance as presented or amended.

FISCAL IMPACT: No fiscal impact is expected from receiving the reports.

BACKGROUND: The Executive Committee regularly reviews the quarterly financial reports, refers questions or issues for follow-up, and/or receives and recommends the report as presented.

ATTACHMENT(S): Quarterly Financial Report for Period Ending March 31, 2026

FINANCIAL REPORT

**FOR THE NINE MONTHS ENDED
MARCH 31, 2026 AND 2025**

Northern California Cities Self Insurance Fund

Northern California Cities Self Insurance Fund
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March 31, 2026

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James Marta & Company LLP
Certified Public Accountants

Accounting, Auditing, Tax, and Consulting

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, 2026 and 2025, and the related statement of revenues, and expenses and changes in net position and statement of cash flows for the nine months ended 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. 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, 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 supplementary information was subject to our compilation engagement. We have not audited or reviewed the supplementary information and 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, 2026 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 as of and during the nine months ended March 31, 2026 and 2025, since we provide accounting, financial, and management services.

James Marta & Company LLP

James Marta & Company LLP
Certified Public Accountants
April 23, 2026

Northern California Cities Self Insurance Fund
(Governmental Enterprise Fund)
Statement of Net Position
March 31, 2026 and 2025

	<u>2026</u>	<u>2025</u>
Current Assets		
Cash and Cash Equivalents	\$ 9,156,328	\$ 14,324,638
Accounts Receivable	2,874	427,068
Interest Receivable	696,259	602,751
Excess Accounts Receivable	2,895,983	1,280,256
Prepaid Expense	4,896,603	4,646,689
Total Current Assets	<u>17,648,047</u>	<u>21,281,402</u>
Non-Current Assets		
Investments*	<u>96,681,609</u>	<u>82,736,494</u>
Total Assets	<u>\$ 114,329,656</u>	<u>\$ 104,017,896</u>
Liabilities & Net Position		
Current Liabilities		
Accounts Payable	\$ 88,598	\$ 105,062
Dividends Payable	237,320	398,150
Unearned Revenue	6,785,606	6,555,615
Total Current Liabilities	<u>7,111,524</u>	<u>7,058,827</u>
Non-Current Liabilities		
CJPRMA Assessment*	1,228,360	2,141,937
Outstanding Liabilities*	50,754,490	55,940,237
ULAE*	3,902,216	3,116,999
Total Non-Current Liabilities	<u>55,885,066</u>	<u>61,199,173</u>
Total Liabilities	<u>62,996,590</u>	<u>68,258,000</u>
Net Position		
Designated for Contingency	200,000	200,000
Designated for Risk Management	3,682,701	2,899,702
Undesignated	47,450,365	32,660,194
Total Net Position	<u>51,333,066</u>	<u>35,759,896</u>
Liability & Net Position	<u>\$ 114,329,656</u>	<u>\$ 104,017,896</u>

*For internal reporting purposes, investments and certain liabilities are classified as non-current.

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, 2026 and 2025

	<u>2026</u>	<u>2025</u>
Operating Income		
Administration Deposit	\$ 2,302,041	\$ 2,246,767
Banking Layer Deposit	8,055,000	7,492,501
Shared Risk Layer	8,655,011	8,109,022
Excess Deposit/Premium	8,783,075	7,971,028
Property/Crime Insurance Income	6,228,808	5,871,042
Banking Layer Assessment	-	52,975
Risk Management Grants	849,525	1,717,621
Other Income	34,521	2,800
Total Operating Income	<u>34,907,981</u>	<u>33,463,756</u>
Operating Expenses		
Claims Expense	4,735,625	12,047,667
Consultants	67,748	85,357
Safety Service	468,580	492,602
Claims Administration	1,316,578	1,321,586
Program Administration	433,439	442,056
Board Expenses	15,288	12,610
Excess Insurance	8,338,176	7,984,729
Property/Crime Insurance Expense	6,226,501	6,005,327
Member Identity Theft Protection	25,882	24,939
Total Operating Expenses	<u>21,627,817</u>	<u>28,416,873</u>
Operating Income (Loss)	13,280,164	5,046,883
Non-Operating Income		
Change in Fair Market Value	(298,812)	(986,540)
Investment Income	3,106,194	5,351,071
Total Non-Operating Income	<u>2,807,382</u>	<u>4,364,531</u>
Change in Net Position	16,087,546	9,411,414
Beginning Net Position	<u>35,245,520</u>	<u>26,348,482</u>
Ending Net Position	<u>\$ 51,333,066</u>	<u>\$ 35,759,896</u>

Northern California Cities Self Insurance Fund
(Governmental Enterprise Fund)
Statement of Cash Flows
For The Nine Months Ended March 31, 2026 and 2025

	<u>2026</u>	<u>2025</u>
Cash flows from operating activities:		
Cash received from members	\$ 41,764,830	\$39,507,083
Cash paid for claims	(11,125,629)	(10,534,493)
Cash paid for insurance	(19,412,095)	(19,012,000)
Cash paid to vendors	(2,348,815)	(2,387,317)
Cash (paid) received for dividends	(1,974,950)	(3,975,659)
	<u>6,903,341</u>	<u>3,597,614</u>
Net cash provided by (used in) operating activities		
Cash flows from investing activities:		
Investment income received	3,149,738	5,366,833
Purchases of investments	(29,433,740)	(25,085,073)
Proceeds from sale or maturity of investments	26,439,568	20,185,387
	<u>155,566</u>	<u>467,147</u>
Net cash provided by (used in) investing activities		
Net increase (decrease) in cash and cash equivalents	7,058,907	4,064,761
Cash and cash equivalents, beginning of year	<u>2,097,421</u>	<u>10,259,877</u>
Cash and cash equivalents, end of year	<u>\$ 9,156,328</u>	<u>\$ 14,324,638</u>
Reconciliation of operating income (loss) to net cash provided by (used in) operating activities:		
Operating income (loss)	\$ 13,280,164	\$ 5,046,883
Adjustments to reconcile operating income (loss) to net cash provided by (used in) operating activities:		
(Increase) decrease in:		
Member receivable	181,324	(371,762)
Excess receivable	(630,190)	(307,227)
Prepaid expense	(4,896,603)	(4,646,689)
(Decrease) increase in:		
Accounts payable	27,868	58,622
Dividend payable	(2,085,031)	(4,116,185)
Unearned revenue	6,785,606	6,555,615
CJPRMA Assessment	-	(442,061)
Unpaid claims and claim adjustment expenses	(5,759,797)	1,820,418
	<u>\$ 6,903,341</u>	<u>\$ 3,597,614</u>
Net cash provided by (used in) operating activities		
Supplemental information:		
Noncash non-operating and investing activities		
Net change in fair value of investments	\$ (298,812)	\$ (986,540)

See Accompanying Accountant's Report

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, 2026

	Total				Total
	All Layers	Admin Layer	Shared Layer		Banking Layer
Current Assets					
Cash and Cash Equivalents	\$ 7,112,899	\$ 572,630	\$ 5,232,041	\$	1,308,228
Accounts Receivable	2,244	-	2,244		-
Interest Receivable	207,779	8,057	133,536		66,186
Excess Accounts Receivable	1,708,726	-	1,708,726		-
Prepaid Expense	3,929,213	20,302	3,908,911		-
Total Current Assets	12,960,861	600,989	10,985,458		1,374,414
Non-Current Assets					
Investments*	28,732,412	137,571	18,711,683		9,883,158
Total Assets	\$ 41,693,273	\$ 738,560	\$ 29,697,141	\$	11,257,572
Current Liabilities					
Accounts Payable	\$ 56,983	\$ 28,749	\$ 2,665	\$	25,569
Unearned Revenue	6,699,545	155,093	5,727,201		817,251
Total Current Liabilities	6,756,528	183,842	5,729,866		842,820
Non-Current Liabilities					
CJPRMA Assessment*	1,228,360	-	1,228,360		-
Outstanding Liabilities*	14,288,751	-	10,213,629		4,075,122
ULAE*	702,003	-	-		702,003
Total Non-Current Liabilities	16,219,114	-	11,441,989		4,777,125
Total Liabilities	22,975,642	183,842	17,171,855		5,619,945
Net Position					
Designated for Contingency	100,000	100,000	-		-
Undesignated	18,617,631	454,718	12,525,286		5,637,627
Total Net Position	18,717,631	554,718	12,525,286		5,637,627
Liability & Net Position	\$ 41,693,273	\$ 738,560	\$ 29,697,141	\$	11,257,572

*For internal reporting purposes, investments and certain liabilities are classified as non-current.

Northern California Cities Self Insurance Fund
(Governmental Enterprise Fund)
Combining Statement of Net Position - Liability
March 31, 2026

	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
Current Assets									
Cash and Cash Equivalents	\$ 39,578	\$ 3,682	\$ 52,815	\$ 48,777	\$ 13,435	\$ 349,863	\$ 742	\$ 78,543	\$ 44,151
Accounts Receivable	-	-	-	-	-	-	-	-	-
Interest Receivable	1,511	3,812	1,106	800	1,136	19,647	3,737	1,710	457
Excess Accounts Receivable	-	-	-	-	-	-	-	-	-
Prepaid Expense	-	-	-	-	-	-	-	-	-
Total Current Assets	41,089	7,494	53,921	49,577	14,571	369,510	4,479	80,253	44,608
Non-Current Assets									
Investments*	338,532	546,040	176,889	115,521	410,288	2,228,118	549,995	404,235	75,011
Total Assets	\$ 379,621	\$ 553,534	\$ 230,810	\$ 165,098	\$ 424,859	\$ 2,597,628	\$ 554,474	\$ 484,488	\$ 119,619
Current Liabilities									
Accounts Payable	\$ 779	\$ 1,451	\$ 385	\$ 390	\$ 401	\$ 5,270	\$ 1,560	\$ 302	\$ 762
Unearned Revenue	19,842	25,314	16,777	15,776	41,754	230,255	40,083	24,024	14,719
Total Current Liabilities	20,621	26,765	17,162	16,166	42,155	235,525	41,643	24,326	15,481
Non-Current Liabilities									
CJPRMA Assessment*	-	-	-	-	-	-	-	-	-
Outstanding Liabilities*	67,692	127,230	41,162	25,527	112,378	1,220,021	197,015	24,084	57,282
ULAE*	11,661	21,917	7,091	4,398	19,359	210,166	33,939	4,149	9,868
Total Non-Current Liabilities	79,353	149,147	48,253	29,925	131,737	1,430,187	230,954	28,233	67,150
Total Liabilities	99,974	175,912	65,415	46,091	173,892	1,665,712	272,597	52,559	82,631
Net Position									
Designated for Contingency	-	-	-	-	-	-	-	-	-
Undesignated	279,647	377,622	165,395	119,007	250,967	931,916	281,877	431,929	36,988
Total Net Position	279,647	377,622	165,395	119,007	250,967	931,916	281,877	431,929	36,988
Liability & Net Position	\$ 379,621	\$ 553,534	\$ 230,810	\$ 165,098	\$ 424,859	\$ 2,597,628	\$ 554,474	\$ 484,488	\$ 119,619

*For internal reporting purposes, investments and claim liabilities are classified as non-current.

See Accompanying Accountant's Report

**Northern California Cities Self Insurance Fund
(Governmental Enterprise Fund)
Combining Statement of Net Position - Liability
March 31, 2026**

	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
Current Assets										
Cash and Cash Equivalents	\$ 46,747	\$ 133,416	\$ 3,055	\$ 129,577	\$ 945	\$ 18,566	\$ 51,368	\$ 178,038	\$ 62,647	\$ 52,283
Accounts Receivable	-	-	-	-	-	-	-	-	-	-
Interest Receivable	347	5,747	3,299	2,417	2,566	2,383	896	6,061	1,104	7,450
Excess Accounts Receivable	-	-	-	-	-	-	-	-	-	-
Prepaid Expense	-	-	-	-	-	-	-	-	-	-
Total Current Assets	47,094	139,163	6,354	131,994	3,511	20,949	52,264	184,099	63,751	59,733
Non-Current Assets										
Investments*	157,785	822,813	409,994	470,090	274,085	428,274	301,088	806,702	215,259	1,152,439
Total Assets	\$ 204,879	\$ 961,976	\$ 416,348	\$ 602,084	\$ 277,596	\$ 449,223	\$ 353,352	\$ 990,801	\$ 279,010	\$ 1,212,172
Current Liabilities										
Accounts Payable	\$ 193	\$ 2,988	\$ 2,215	\$ 783	\$ 980	\$ 1,267	\$ 293	\$ 2,143	\$ 104	\$ 3,303
Unearned Revenue	17,476	75,844	31,798	34,635	18,255	30,434	19,196	70,436	14,583	76,050
Total Current Liabilities	17,669	78,832	34,013	35,418	19,235	31,701	19,489	72,579	14,687	79,353
Non-Current Liabilities										
CJPRMA Assessment*	-	-	-	-	-	-	-	-	-	-
Outstanding Liabilities*	37,361	444,514	277,204	242,229	185,172	208,650	33,050	364,782	21,528	388,241
ULAE*	6,436	76,574	47,753	41,728	31,899	35,943	5,694	62,840	3,708	66,880
Total Non-Current Liabilities	43,797	521,088	324,957	283,957	217,071	244,593	38,744	427,622	25,236	455,121
Total Liabilities	61,466	599,920	358,970	319,375	236,306	276,294	58,233	500,201	39,923	534,474
Net Position										
Designated for Contingency	-	-	-	-	-	-	-	-	-	-
Undesignated	143,413	362,056	57,378	282,709	41,290	172,929	295,119	490,600	239,087	677,698
Total Net Position	143,413	362,056	57,378	282,709	41,290	172,929	295,119	490,600	239,087	677,698
Liability & Net Position	\$ 204,879	\$ 961,976	\$ 416,348	\$ 602,084	\$ 277,596	\$ 449,223	\$ 353,352	\$ 990,801	\$ 279,010	\$ 1,212,172

*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, 2026

	Total All Layers	Admin Layer	Shared Layer	Total Banking
Operating Income				
Administration Deposit*	\$ 684,277	\$ 461,004	\$ -	\$ 223,273
Banking Layer Deposit	2,232,747	-	-	2,232,747
Shared Risk Layer	5,006,249	-	5,006,249	-
Excess Deposit/Premium	6,010,481	-	6,010,481	-
Property/Crime Insurance Income	6,228,808	-	6,226,479	2,329
Other Income	34,521	34,521	-	-
Total Operating Income	<u>20,197,083</u>	<u>495,525</u>	<u>17,243,209</u>	<u>2,458,349</u>
Operating Expenses				
Claims Expense	976,790	-	293,101	683,689
Consultants	41,745	41,745	-	-
Safety Service	171,163	145,272	25,891	-
Claims Administration	223,276	-	-	223,276
Program Administration	230,871	230,871	-	-
Board Expenses	7,644	7,644	-	-
Excess Insurance	5,582,656	-	5,582,656	-
Property/Crime Insurance Expense	6,226,501	-	6,226,501	-
Member Identity Theft Protection	14,219	14,219	-	-
Total Operating Expense	<u>13,474,865</u>	<u>439,751</u>	<u>12,128,149</u>	<u>906,965</u>
Operating Income (Loss)	6,722,218	55,774	5,115,060	1,551,384
Non-Operating Income				
Change in Fair Market Value	(103,395)	1,943	(70,748)	(34,590)
Investment Income	1,070,869	19,706	706,522	344,641
Total Non-Operating Income	<u>967,474</u>	<u>21,649</u>	<u>635,774</u>	<u>310,051</u>
Change in Net Position	7,689,692	77,423	5,750,834	1,861,435
Beginning Net Position	<u>11,027,939</u>	<u>503,186</u>	<u>6,748,561</u>	<u>3,776,192</u>
Ending Net Position	<u>\$ 18,717,631</u>	<u>\$ 580,609</u>	<u>\$ 12,499,395</u>	<u>\$ 5,637,627</u>

*Administration Deposit includes allocating claims admin revenues for Quarter 3 from the admin layer to the banking layer for the 25/26 fiscal year.

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, 2026

	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*	\$ 8,979	\$ 10,212	\$ 7,342	\$ 7,818	\$ 11,685	\$ 31,814	\$ 12,878	\$ 8,029	\$ 6,886
Banking Layer Deposit	54,820	65,729	42,991	39,508	113,575	658,949	107,372	64,044	37,271
Shared Risk Layer	-	-	-	-	-	-	-	-	-
Excess Deposit/Premium	-	-	-	-	-	-	-	-	-
Property/Crime Insurance Income	-	-	-	-	-	-	-	-	-
Other Income	-	-	-	-	-	-	-	-	-
Total Operating Income	63,799	75,941	50,333	47,326	125,260	690,763	120,250	72,073	44,157
Operating Expenses									
Claims Expense	68,153	69,338	(19,955)	9,991	2,535	40,821	(45,699)	(32,832)	2,567
Consultants	-	-	-	-	-	-	-	-	-
Safety Service	-	-	-	-	-	-	-	-	-
Claims Administration	10,662	15,734	(1,574)	3,609	5,479	9,067	3,807	(4,585)	3,107
Program Administration	-	-	-	-	-	-	-	-	-
Board Expenses	-	-	-	-	-	-	-	-	-
Excess Insurance	-	-	-	-	-	-	-	-	-
Property/Crime Insurance Expense	-	-	-	-	-	-	-	-	-
Trustee's E&O Coverage	-	-	-	-	-	-	-	-	-
Total Operating Expense	78,815	85,072	(21,529)	13,600	8,014	49,888	(41,892)	(37,417)	5,674
Operating Income (Loss)	(15,016)	(9,131)	71,862	33,726	117,246	640,875	162,142	109,490	38,483
Non-Operating Income									
Change in Fair Market Value	(1,229)	(1,518)	(813)	(653)	(1,337)	(7,407)	(1,640)	(1,577)	(528)
Investment Income	11,497	17,647	6,803	4,885	13,014	80,359	17,114	14,357	3,612
Total Non-Operating Income	10,268	16,129	5,990	4,232	11,677	72,952	15,474	12,780	3,084
Change in Net Position	(4,748)	6,998	77,852	37,958	128,923	713,827	177,616	122,270	41,567
Beginning Net Position	284,395	370,624	87,543	81,049	122,044	218,089	104,261	309,659	(4,579)
Ending Net Position	\$ 279,647	\$ 377,622	\$ 165,395	\$ 119,007	\$ 250,967	\$ 931,916	\$ 281,877	\$ 431,929	\$ 36,988

*Administration Deposit includes allocating claims admin revenues for Quarter 3 from the admin layer to the banking layer for the 25/26 fiscal year.

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, 2026

	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
Operating Income										
Administration Deposit*	\$ 7,652	\$ 16,528	\$ 8,738	\$ 9,643	\$ 9,742	\$ 10,404	\$ 7,605	\$ 18,802	\$ 6,543	\$ 21,973
Banking Layer Deposit	44,775	211,004	86,656	94,260	45,023	80,899	49,982	192,506	37,207	206,176
Shared Risk Layer	-	-	-	-	-	-	-	-	-	-
Excess Deposit/Premium	-	-	-	-	-	-	-	-	-	-
Property/Crime Insurance Income	-	2,329	-	-	-	-	-	-	-	-
Other Income	-	-	-	-	-	-	-	-	-	-
Total Operating Income	52,427	229,861	95,394	103,903	54,765	91,303	57,587	211,308	43,750	228,149
Operating Expenses										
Claims Expense	27,312	34,276	140,375	168,665	74,298	123,065	(24,668)	16,972	(75,783)	104,258
Consultants	-	-	-	-	-	-	-	-	-	-
Safety Service	-	-	-	-	-	-	-	-	-	-
Claims Administration	4,976	21,162	31,297	32,760	18,623	23,116	(2,184)	24,079	(9,826)	33,967
Program Administration	-	-	-	-	-	-	-	-	-	-
Board Expenses	-	-	-	-	-	-	-	-	-	-
Excess Insurance	-	-	-	-	-	-	-	-	-	-
Property/Crime Insurance Expense	-	-	-	-	-	-	-	-	-	-
Trustee's E&O Coverage	-	-	-	-	-	-	-	-	-	-
Total Operating Expense	32,288	55,438	171,672	201,425	92,921	146,181	(26,852)	41,051	(85,609)	138,225
Operating Income (Loss)	20,139	174,423	(76,278)	(97,522)	(38,156)	(54,878)	84,439	170,257	129,359	89,924
Non-Operating Income										
Change in Fair Market Value	(764)	(3,029)	(1,132)	(2,026)	(731)	(1,305)	(1,158)	(3,264)	(978)	(3,501)
Investment Income	6,063	29,934	13,941	17,546	9,229	13,908	10,512	29,136	8,079	37,005
Total Non-Operating Income	5,299	26,905	12,809	15,520	8,498	12,603	9,354	25,872	7,101	33,504
Change in Net Position	25,438	201,328	(63,469)	(82,002)	(29,658)	(42,275)	93,793	196,129	136,460	123,428
Beginning Net Position	117,975	160,728	120,847	364,711	70,948	215,204	201,326	294,471	102,627	554,270
Ending Net Position	\$ 143,413	\$ 362,056	\$ 57,378	\$ 282,709	\$ 41,290	\$ 172,929	\$ 295,119	\$ 490,600	\$ 239,087	\$ 677,698

*Administration Deposit includes allocating claims admin revenues for Quarter 3 from the admin layer to the banking layer for the 25/26 fiscal year.

Northern California Cities Self Insurance Fund
(Governmental Enterprise Fund)
Combining Statement of Cash Flows - Liability
For The Nine Months Ended March 31, 2026

	Total			Total
	All Layers	Admin Layer	Shared Layer	Banking Layer
Cash flows from operating activities:				
Cash received from members	\$ 26,854,116	\$ 650,618	\$ 22,970,410	\$ 3,233,088
Cash paid for claims	(3,903,336)	-	(2,531,967)	(1,371,369)
Cash paid for insurance	(15,718,068)	-	(15,718,068)	-
Cash paid to vendors	(690,951)	(465,876)	1,756	(226,831)
Cash (paid) for dividends and received for assessment	(519,341)	-	-	(519,341)
Net cash provided by (used in) operating activities	6,022,420	184,742	4,722,131	1,115,547
Cash flows from investing activities:				
Investment income received	1,081,325	19,048	713,287	348,990
Net investment (purchases) sales	(1,027,554)	256,944	(1,080,801)	(203,697)
Net cash provided by (used in) investing activities	53,771	275,992	(367,514)	145,293
Net increase (decrease) in cash and cash equivalents	6,076,191	460,734	4,354,617	1,260,840
Cash and cash equivalents, beginning of year	1,036,708	111,896	877,424	47,388
Cash and cash equivalents, end of year	\$ 7,112,899	\$ 572,630	\$ 5,232,041	\$ 1,308,228
Reconciliation of operating income (loss) to net cash provided by (used in) operating activities:				
Operating income (loss)	\$ 6,722,218	\$ 29,883	\$ 5,140,951	\$ 1,551,384
Adjustments to reconcile operating income (loss) to net cash provided by (used in) operating activities:				
(Increase) decrease in:				
Member receivable	67,569	-	-	67,569
Excess receivable	(649,023)	-	(649,023)	-
Prepaid expense	(3,929,213)	(20,302)	(3,908,911)	-
(Decrease) increase in:				
Accounts payable	18,269	20,068	1,756	(3,555)
Dividend payable	(629,422)	-	-	(629,422)
Unearned revenue	6,699,545	155,093	5,727,201	817,251
Unpaid claims and claim adjustment expenses	(2,277,523)	-	(1,589,843)	(687,680)
Net cash provided by (used in) operating activities	\$ 6,022,420	\$ 184,742	\$ 4,722,131	\$ 1,115,547
Supplemental information:				
Noncash non-operating and investing activities				
Net change in fair value of investments	\$ (103,395)	\$ 1,943	\$ (70,748)	\$ (34,590)

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, 2026**

	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
Cash flows from operating activities:									
Cash received from members	\$ 93,641	\$ 101,255	\$ 77,110	\$ 47,326	\$ 167,014	\$ 921,018	\$ 160,333	\$ 96,097	\$ 68,876
Cash paid for claims	(46,163)	(68,668)	(21,528)	(5,697)	(22,153)	(549,929)	(72,548)	(25,598)	(24,271)
Cash paid for insurance	-	-	-	-	-	-	-	-	-
Cash paid to vendors	(10,595)	(15,435)	1,780	(3,573)	(5,617)	(9,569)	(4,190)	4,697	(3,624)
Cash (paid) for dividends and received for assessments	-	(52,016)	(7,180)	8,305	(128,870)	(17,826)	(105,888)	-	-
Net cash provided by (used in) operating activities	36,883	(34,864)	50,182	46,361	10,374	343,694	(22,293)	75,196	40,981
Cash flows from investing activities:									
Investment income received	11,657	17,901	6,894	4,951	13,217	81,147	17,399	14,538	3,655
Net investment (purchases) sales	(11,082)	17,981	(6,550)	(4,703)	(12,570)	(77,116)	3,458	(13,819)	(3,472)
Net cash provided by (used in) investing activities	575	35,882	344	248	647	4,031	20,857	719	183
Net increase (decrease) in cash and cash equivalents	37,458	1,018	50,526	46,609	11,021	347,725	(1,436)	75,915	41,164
Cash and cash equivalents, beginning of year	2,120	2,664	2,289	2,168	2,414	2,138	2,178	2,628	2,987
Cash and cash equivalents, end of year	\$ 39,578	\$ 3,682	\$ 52,815	\$ 48,777	\$ 13,435	\$ 349,863	\$ 742	\$ 78,543	\$ 44,151
Reconciliation of operating income (loss) to net cash provided by (used in) operating activities:									
Operating income (loss)	\$ (15,016)	\$ (9,131)	\$ 71,862	\$ 33,726	\$ 117,246	\$ 640,875	\$ 162,142	\$ 109,490	\$ 38,483
Adjustments to reconcile operating income (loss) to net cash provided by (used in) operating activities:									
(Increase) decrease in:									
Member receivable	10,000	-	10,000	-	-	-	-	-	10,000
Excess receivable	-	-	-	-	-	-	-	-	-
Prepaid expense	-	-	-	-	-	-	-	-	-
(Decrease) increase in:									
Accounts payable	67	299	206	36	(138)	(502)	(383)	112	(517)
Dividend payable	-	(52,016)	(7,180)	(7,471)	(128,870)	(17,826)	(105,888)	-	-
Unearned revenue	19,842	25,314	16,777	15,776	41,754	230,255	40,083	24,024	14,719
Unpaid claims and claim adjustment expenses	21,990	670	(41,483)	4,294	(19,618)	(509,108)	(118,247)	(58,430)	(21,704)
Net cash provided by (used in) operating activities	\$ 36,883	\$ (34,864)	\$ 50,182	\$ 46,361	\$ 10,374	\$ 343,694	\$ (22,293)	\$ 75,196	\$ 40,981
Supplemental information:									
Noncash non-operating and investing activities									
Net change in fair value of investments	\$ (1,229)	\$ (1,518)	\$ (813)	\$ (653)	\$ (1,337)	\$ (7,407)	\$ (1,640)	\$ (1,577)	\$ (528)

Northern California Cities Self Insurance Fund
(Governmental Enterprise Fund)
Combining Statement of Cash Flows - Liability
For The Nine Months Ended March 31, 2026

	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
Cash flows from operating activities:										
Cash received from members	\$ 86,305	\$ 306,872	\$ 127,192	\$ 148,538	\$ 54,765	\$ 121,737	\$ 76,783	\$ 281,744	\$ 68,333	\$ 228,149
Cash paid for claims	(4,263)	(142,847)	(100,730)	9,949	(51,662)	(64,226)	(19,935)	(25,554)	(18,461)	(117,085)
Cash paid for insurance	-	-	-	-	-	-	-	-	-	-
Cash paid to vendors	(4,873)	(22,110)	(33,867)	(32,347)	(18,367)	(23,093)	2,037	(23,894)	9,576	(33,767)
Cash (paid) for dividends and received for assessments	(33,316)	(12,653)	(30,116)	-	(22,737)	(19,206)	(10,675)	(57,937)	-	(29,226)
Net cash provided by (used in) operating activities	43,853	129,262	(37,521)	126,140	(38,001)	15,212	48,210	174,359	59,448	48,071
Cash flows from investing activities:										
Investment income received	6,147	30,244	14,114	17,754	9,378	14,106	10,660	29,505	8,188	37,535
Net investment (purchases) sales	(5,843)	(28,738)	23,584	(16,875)	27,088	(13,409)	(10,129)	(28,044)	(7,780)	(35,678)
Net cash provided by (used in) investing activities	304	1,506	37,698	879	36,466	697	531	1,461	408	1,857
Net increase (decrease) in cash and cash equivalents	44,157	130,768	177	127,019	(1,535)	15,909	48,741	175,820	59,856	49,928
Cash and cash equivalents, beginning of year	2,590	2,648	2,878	2,558	2,480	2,657	2,627	2,218	2,791	2,355
Cash and cash equivalents, end of year	\$ 46,747	\$ 133,416	\$ 3,055	\$ 129,577	\$ 945	\$ 18,566	\$ 51,368	\$ 178,038	\$ 62,647	\$ 52,283
Reconciliation of operating income (loss) to net cash provided by (used in) operating activities:										
Operating income (loss)	\$ 20,139	\$ 174,423	\$ (76,278)	\$ (97,522)	\$ (38,156)	\$ (54,878)	\$ 84,439	\$ 170,257	\$ 129,359	\$ 89,924
Adjustments to reconcile operating income (loss) to net cash provided by (used in) operating activities:										
(Increase) decrease in:										
Member receivable	16,402	1,167	-	10,000	-	-	-	-	10,000	-
Excess receivable	-	-	-	-	-	-	-	-	-	-
Prepaid expense	-	-	-	-	-	-	-	-	-	-
(Decrease) increase in:										
Accounts payable	103	(948)	(2,570)	413	256	23	(147)	185	(250)	200
Dividend payable	(33,316)	(12,653)	(30,116)	-	(40,992)	(19,206)	(10,675)	(57,937)	-	(105,276)
Unearned revenue	17,476	75,844	31,798	34,635	18,255	30,434	19,196	70,436	14,583	76,050
Unpaid claims and claim adjustment expenses	23,049	(108,571)	39,645	178,614	22,636	58,839	(44,603)	(8,582)	(94,244)	(12,827)
Net cash provided by (used in) operating activities	\$ 43,853	\$ 129,262	\$ (37,521)	\$ 126,140	\$ (38,001)	\$ 15,212	\$ 48,210	\$ 174,359	\$ 59,448	\$ 48,071
Supplemental information:										
Noncash non-operating and investing activities										
Net change in fair value of investments	\$ (764)	\$ (3,029)	\$ (1,132)	\$ (2,026)	\$ (731)	\$ (1,305)	\$ (1,158)	\$ (3,264)	\$ (978)	\$ (3,501)

See Accompanying Accountant's Report

Northern California Cities Self Insurance Fund
(Governmental Enterprise Fund)
Combining Statement of Net Position – Workers’ Compensation
March 31, 2026

	Total All Layers	Admin Layer	Shared Layer	Total Banking Layer
Current Assets				
Cash and Cash Equivalents	\$ 2,043,429	\$ 164,856	\$ 463,994	\$ 1,414,579
Accounts Receivable	630	-	-	630
Interest Receivable	488,480	21,331	228,251	238,898
Excess Accounts Receivable	1,187,257	-	1,187,257	-
Prepaid Expense	967,390	43,883	923,507	-
Total Current Assets	4,687,186	230,070	2,803,009	1,654,107
Non-Current Assets				
Investments*	67,949,197	4,553,312	31,558,627	31,837,258
Total Assets	\$ 72,636,383	\$ 4,783,382	\$ 34,361,636	\$ 33,491,365
Current Liabilities				
Accounts Payable	\$ 31,615	\$ 26,635	\$ 2,688	\$ 2,292
Dividends Payable	237,320	-	75,511	161,809
Unearned Revenue	86,061	-	-	86,061
Total Current Liabilities	354,996	26,635	78,199	250,162
Non-Current Liabilities				
Outstanding Liabilities*	36,465,739	-	20,018,842	16,446,897
ULAE*	3,200,213	-	431,062	2,769,151
Total Non-Current Liabilities	39,665,952	-	20,449,904	19,216,048
Total Liabilities	40,020,948	26,635	20,528,103	19,466,210
Net Position				
Designated for Contingency	100,000	100,000	-	-
Designated for Risk	3,682,701	3,682,701	-	-
Undesignated	28,832,734	974,046	13,833,533	14,025,155
Total Net Position	32,615,435	4,756,747	13,833,533	14,025,155
Liability & Net Position	\$ 72,636,383	\$ 4,783,382	\$ 34,361,636	\$ 33,491,365

*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, 2026

	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
Current Assets											
Cash and Cash	\$ 4,424	\$ 134,460	\$ 33,331	\$ 102,848	\$ 269,870	\$ 153,086	\$ 2,586	\$ 2,957	\$ 2,581	\$ 19,118	\$ 19,594
Accounts Receivable	-	-	-	-	630	-	-	-	-	-	-
Interest Receivable	4,965	9,053	1,761	2,134	10,397	32,113	52,501	8,497	5,992	815	2,480
Excess Accounts	-	-	-	-	-	-	-	-	-	-	-
Prepaid Expense	-	-	-	-	-	-	-	-	-	-	-
Total Current Assets	9,389	143,513	35,092	104,982	280,897	185,199	55,087	11,454	8,573	19,933	22,074
Non-Current Assets											
Investments*	650,382	1,254,554	220,810	348,144	1,605,746	4,506,195	6,537,839	1,168,958	602,234	136,836	387,032
Total Assets	\$ 659,771	\$ 1,398,067	\$ 255,902	\$ 453,126	\$ 1,886,643	\$ 4,691,394	\$ 6,592,926	\$ 1,180,412	\$ 610,807	\$ 156,769	\$ 409,106
Current Liabilities											
Accounts Payable	\$ 39	\$ 81	\$ 20	\$ 30	\$ 107	\$ 175	\$ 607	\$ 111	\$ 54	\$ 10	\$ 32
Dividends Payable	-	-	7,875	-	-	5,016	-	-	-	3,723	-
Unearned Revenue	-	-	-	-	-	-	-	-	-	26,387	-
Total Current Liabilities	39	81	7,895	30	107	5,191	607	111	54	30,120	32
Non-Current Liabilities											
Outstanding Liabilities*	398,555	723,883	66,004	277,796	553,295	2,425,638	4,004,580	604,128	211,859	116,650	131,927
ULAE*	67,104	121,880	11,113	46,773	93,158	408,402	674,248	101,716	35,671	19,640	22,212
Total Non-Current	465,659	845,763	77,117	324,569	646,453	2,834,040	4,678,828	705,844	247,530	136,290	154,139
Total Liabilities	465,698	845,844	85,012	324,599	646,560	2,839,231	4,679,435	705,955	247,584	166,410	154,171
Net Position											
Designated for	-	-	-	-	-	-	-	-	-	-	-
Designated for Safety	-	-	-	-	-	-	-	-	-	-	-
Undesignated	194,073	552,223	170,890	128,527	1,240,083	1,852,163	1,913,491	474,457	363,223	(9,641)	254,935
Total Net Position	194,073	552,223	170,890	128,527	1,240,083	1,852,163	1,913,491	474,457	363,223	(9,641)	254,935
Liability & Net Position	\$ 659,771	\$ 1,398,067	\$ 255,902	\$ 453,126	\$ 1,886,643	\$ 4,691,394	\$ 6,592,926	\$ 1,180,412	\$ 610,807	\$ 156,769	\$ 409,106

*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, 2026

	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
Current Assets											
Cash and Cash	\$ 2,727	\$ 52,230	\$ 31,998	\$ 55,572	\$ 3,209	\$ 53,766	\$ 199,562	\$ 13,441	\$ 251,512	\$ 1,138	\$ 4,569
Accounts Receivable	-	-	-	-	-	-	-	-	-	-	-
Interest Receivable	10,012	4,728	2,817	6,797	9,434	6,556	11,125	3,971	24,402	1,179	27,169
Excess Accounts	-	-	-	-	-	-	-	-	-	-	-
Prepaid Expense	-	-	-	-	-	-	-	-	-	-	-
Total Current Assets	12,739	56,958	34,815	62,369	12,643	60,322	210,687	17,412	275,914	2,317	31,738
Non-Current Assets											
Investments*	1,450,118	708,950	265,454	580,109	1,091,058	878,094	2,047,605	547,046	3,571,424	131,339	3,147,331
Total Assets	\$ 1,462,857	\$ 765,908	\$ 300,269	\$ 642,478	\$ 1,103,701	\$ 938,416	\$ 2,258,292	\$ 564,458	\$ 3,847,338	\$ 133,656	\$ 3,179,069
Current Liabilities											
Accounts Payable	\$ 96	\$ 80	\$ 30	\$ 63	\$ 92	\$ 78	\$ 90	\$ 29	\$ 231	\$ 30	\$ 207
Dividends Payable	-	-	2,939	18,870	40,731	-	-	13,701	-	10,067	58,887
Unearned Revenue	-	-	59,674	-	-	-	-	-	-	-	-
Total Current Liabilities	96	80	62,643	18,933	40,823	78	90	13,730	231	10,097	59,094
Non-Current Liabilities											
Outstanding Liabilities*	830,809	183,648	225,110	190,119	607,401	524,906	730,736	174,372	2,066,946	54,669	1,343,866
ULAE*	139,883	30,921	37,902	32,010	102,268	88,378	123,033	29,359	348,010	9,205	226,265
Total Non-Current	970,692	214,569	263,012	222,129	709,669	613,284	853,769	203,731	2,414,956	63,874	1,570,131
Total Liabilities	970,788	214,649	325,655	241,062	750,492	613,362	853,859	217,461	2,415,187	73,971	1,629,225
Net Position											
Designated for	-	-	-	-	-	-	-	-	-	-	-
Designated for Safety	-	-	-	-	-	-	-	-	-	-	-
Undesignated	492,069	551,259	(25,386)	401,416	353,209	325,054	1,404,433	346,997	1,432,151	59,685	1,549,844
Total Net Position	492,069	551,259	(25,386)	401,416	353,209	325,054	1,404,433	346,997	1,432,151	59,685	1,549,844
Liability & Net Position	\$ 1,462,857	\$ 765,908	\$ 300,269	\$ 642,478	\$ 1,103,701	\$ 938,416	\$ 2,258,292	\$ 564,458	\$ 3,847,338	\$ 133,656	\$ 3,179,069

*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, 2026

	Total All Layers	Admin Layer	Shared Layer	Total Banking Layer
Operating Income				
Administration Deposit*	\$ 1,617,764	\$ 861,871	-	\$ 755,893
Banking Layer Deposit	5,822,253	-	-	5,822,253
Shared Risk Layer	3,648,762	-	3,648,762	-
Excess Deposit/Premium	2,772,594	-	2,772,594	-
Risk Management Grants	849,525	849,525	-	-
Total Operating Income	14,710,898	1,711,396	6,421,356	6,578,146
Operating Expenses				
Claims Expense	3,758,835	-	953,616	2,805,219
Consultants	26,003	26,003	-	-
Safety Service	297,417	297,417	-	-
Claims Administration	1,093,302	398,986	(27,245)	721,561
Program Administration	202,568	202,568	-	-
Board Expenses	7,644	7,644	-	-
Excess Insurance	2,755,520	-	2,755,520	-
Member Identity Theft Protection	11,663	11,663	-	-
Total Operating Expenses	8,152,952	944,281	3,681,891	3,526,780
Operating Income (Loss)	6,557,946	767,115	2,739,465	3,051,366
Non-Operating Income				
Change in Fair Market Value	(195,417)	(14,391)	(90,245)	(90,781)
Investment Income	2,035,325	132,534	915,398	987,393
Total Non-Operating Income	1,839,908	118,143	825,153	896,612
Change in Net Position	8,397,854	885,258	3,564,618	3,947,978
Beginning Net Position	24,217,581	3,871,489	10,268,915	10,077,177
Ending Net Position	\$ 32,615,435	\$ 4,756,747	\$ 13,833,533	\$ 14,025,155

*Administration Deposit includes allocating claims admin revenues for Quarter 3 from the admin layer to the banking layer for the 25/26 fiscal year.

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, 2026

	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*	\$ 23,531	\$ 28,172	\$ 16,644	\$ 19,195	\$ 36,905	\$ 82,882	\$ 102,217	\$ 29,698	\$ 20,525	\$ 14,537	\$ 15,327
Banking Layer Deposit	143,463	198,537	45,180	89,964	284,334	844,086	1,100,739	179,493	99,234	21,183	29,574
Shared Risk Layer	-	-	-	-	-	-	-	-	-	-	-
Excess Deposit/Premium	-	-	-	-	-	-	-	-	-	-	-
Risk Management Grants	-	-	-	-	-	-	-	-	-	-	-
Total Operating Income	166,994	226,709	61,824	109,159	321,239	926,968	1,202,956	209,191	119,759	35,720	44,901
Operating Expenses											
Claims Expense	40,865	(59,605)	(23,346)	15,155	(45,317)	322,834	667,849	235,248	(37,254)	63,303	76,286
Consultants	-	-	-	-	-	-	-	-	-	-	-
Safety Service	-	-	-	-	-	-	-	-	-	-	-
Claims Administration	10,868	17,366	572	20,355	26,464	89,787	126,228	47,780	2,272	9,580	15,201
Program Administration	-	-	-	-	-	-	-	-	-	-	-
Board Expenses	-	-	-	-	-	-	-	-	-	-	-
Excess Insurance	-	-	-	-	-	-	-	-	-	-	-
Member Identity Theft Protection	-	-	-	-	-	-	-	-	-	-	-
Total Operating Expenses	51,733	(42,239)	(22,774)	35,510	(18,853)	412,621	794,077	283,028	(34,982)	72,883	91,487
Operating Income (Loss)	115,261	268,948	84,598	73,649	340,092	514,347	408,879	(73,837)	154,741	(37,163)	(46,586)
Non-Operating Income											
Change in Fair Market Value	(1,760)	(3,730)	(743)	(1,252)	(5,722)	(15,024)	(15,168)	(3,004)	(1,469)	(451)	(1,129)
Investment Income	19,168	40,928	7,116	12,688	51,232	142,035	198,747	34,949	17,739	4,399	11,988
Total Non-Operating Income	17,408	37,198	6,373	11,436	45,510	127,011	183,579	31,945	16,270	3,948	10,859
Change in Net Position	132,669	306,146	90,971	85,085	385,602	641,358	592,458	(41,892)	171,011	(33,215)	(35,727)
Beginning Net Position	61,404	246,077	79,919	43,442	854,481	1,210,805	1,321,033	516,349	192,212	23,574	290,662
Ending Net Position	\$ 194,073	\$ 552,223	\$ 170,890	\$ 128,527	\$ 1,240,083	\$ 1,852,163	\$ 1,913,491	\$ 474,457	\$ 363,223	\$ (9,641)	\$ 254,935

*Administration Deposit includes allocating claims admin revenues for Quarter 3 from the admin layer to the banking layer for the 25/26 fiscal year.

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, 2026

	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*	\$ 36,819	\$ 22,818	\$ 18,235	\$ 25,265	\$ 19,807	\$ 26,750	\$ 38,735	\$ 19,119	\$ 79,927	\$ 13,628	\$ 65,157
Banking Layer Deposit	254,751	139,227	78,765	156,846	80,124	175,011	370,263	67,182	862,620	13,584	588,093
Shared Risk Layer	-	-	-	-	-	-	-	-	-	-	-
Excess Deposit/Premium	-	-	-	-	-	-	-	-	-	-	-
Risk Management Grants	-	-	-	-	-	-	-	-	-	-	-
Total Operating Income	291,570	162,045	97,000	182,111	99,931	201,761	408,998	86,301	942,547	27,212	653,250
Operating Expenses											
Claims Expense	382,392	(27,321)	43,850	(34,446)	114,295	27,364	37,494	98,857	558,757	116,635	231,324
Consultants	-	-	-	-	-	-	-	-	-	-	-
Safety Service	-	-	-	-	-	-	-	-	-	-	-
Claims Administration	55,111	(145)	5,926	2,897	46,304	17,956	24,505	23,310	115,146	11,827	52,251
Program Administration	-	-	-	-	-	-	-	-	-	-	-
Board Expenses	-	-	-	-	-	-	-	-	-	-	-
Excess Insurance	-	-	-	-	-	-	-	-	-	-	-
Member Identity Theft Protection	-	-	-	-	-	-	-	-	-	-	-
Total Operating Expenses	437,503	(27,466)	49,776	(31,549)	160,599	45,320	61,999	122,167	673,903	128,462	283,575
Operating Income (Loss)	(145,933)	189,511	47,224	213,660	(60,668)	156,441	346,999	(35,866)	268,644	(101,250)	369,675
Non-Operating Income											
Change in Fair Market Value	(3,633)	(2,047)	(781)	(1,757)	(2,492)	(2,162)	(6,549)	(1,484)	(10,892)	(102)	(9,430)
Investment Income	44,263	21,577	7,240	17,906	34,524	28,434	63,300	16,450	108,794	5,401	98,515
Total Non-Operating Income	40,630	19,530	6,459	16,149	32,032	26,272	56,751	14,966	97,902	5,299	89,085
Change in Net Position	(105,303)	209,041	53,683	229,809	(28,636)	182,713	403,750	(20,900)	366,546	(95,951)	458,760
Beginning Net Position	597,372	342,218	(79,069)	171,607	381,845	142,341	1,000,683	367,897	1,065,605	155,636	1,091,084
Ending Net Position	\$ 492,069	\$ 551,259	\$ (25,386)	\$ 401,416	\$ 353,209	\$ 325,054	\$ 1,404,433	\$ 346,997	\$ 1,432,151	\$ 59,685	\$ 1,549,844

*Administration Deposit includes allocating claims admin revenues for Quarter 3 from the admin layer to the banking layer for the 25/26 fiscal year.

Northern California Cities Self Insurance Fund
(Governmental Enterprise Fund)
Combining Statement of Cash Flows – Workers’ Compensation
For The Nine Months Ended March 31, 2026

	Total			Total
	All Layers	Admin Layer	Shared Layer	Banking Layer
Cash flows from operating activities:				
Cash received from members	\$ 14,910,714	\$ 1,711,396	\$ 6,421,356	\$ 6,777,962
Cash paid for claims	(7,222,293)	-	(2,401,478)	(4,820,815)
Cash paid for insurance	(3,694,027)	-	(3,694,027)	-
Cash paid to vendors	(1,657,864)	(970,733)	42,297	(729,428)
Cash (paid) received for dividends	(1,455,609)	-	(424,456)	(1,031,153)
Net cash provided by (used in) operating activities	880,921	740,663	(56,308)	196,566
Cash flows from investing activities:				
Investment income received	2,068,413	133,454	931,753	1,003,206
Net investment (purchases) sales	(1,966,618)	(926,776)	(1,200,994)	161,152
Net cash provided by (used in) investing activities	101,795	(793,322)	(269,241)	1,164,358
Net increase (decrease) in cash and cash equivalents	982,716	(52,659)	(325,549)	1,360,924
Cash and cash equivalents, beginning of year	1,060,713	217,515	789,543	53,655
Cash and cash equivalents, end of year	\$ 2,043,429	\$ 164,856	\$ 463,994	\$ 1,414,579
Reconciliation of operating income (loss) to net cash provided by (used in) operating activities:				
Operating income (loss)	\$ 6,557,946	\$ 767,115	\$ 2,739,465	3,051,366
Adjustments to reconcile operating income (loss) to net cash provided by (used in) operating activities:				
(Increase) decrease in:				
Member receivable	113,755	-	-	113,755
Excess receivable	18,833	-	18,833	-
Prepaid expense	(967,390)	(43,883)	(923,507)	-
(Decrease) increase in:				
Accounts payable	9,599	17,431	52	(7,884)
Dividend payable	(1,455,609)	-	(424,456)	(1,031,153)
Unearned revenue	86,061	-	-	86,061
Unpaid claims and claim adjustment expenses	(3,482,274)	-	(1,466,695)	(2,015,579)
Net cash provided by (used in) operating activities	\$ 880,921	\$ 740,663	\$ (56,308)	\$ 196,566
Supplemental information:				
Noncash non-operating and investing activities				
Net change in fair value of investments	\$ (195,417)	\$ (14,391)	\$ (90,245)	\$ (90,781)

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, 2026

	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
Cash flows from operating activities:											
Cash received from members	\$ 179,921	\$ 244,281	\$ 61,824	\$ 124,031	\$ 321,239	\$ 926,968	\$ 1,202,956	\$ 209,191	\$ 119,759	\$ 62,107	\$ 44,901
Cash paid for claims	(167,782)	(96,654)	(7,293)	(3,446)	(29,654)	(678,616)	(1,511,916)	(127,336)	(60,388)	(23,910)	(13,474)
Cash paid for insurance	-	-	-	-	-	-	-	-	-	-	-
Cash paid to vendors	(10,867)	(17,364)	(571)	(20,579)	(26,461)	(89,779)	(126,216)	(47,778)	(2,271)	(10,461)	(15,200)
Cash paid for dividends	-	-	(23,625)	-	-	(15,048)	(224,825)	(100,000)	(152,594)	(11,170)	-
Net cash provided by (used in) operating activities	1,272	130,263	30,335	100,006	265,124	143,525	(660,001)	(65,923)	(95,494)	16,566	16,227
Cash flows from investing activities:											
Investment income received	19,505	41,485	7,242	12,857	52,111	143,976	202,176	35,569	18,137	4,484	12,182
Net investment (purchases) sales	(18,548)	(39,437)	(6,890)	(12,222)	(49,545)	(136,857)	457,736	31,178	77,748	(4,265)	(11,581)
Net cash provided by (used in) investing activities	957	2,048	352	635	2,566	7,119	659,912	66,747	95,885	219	601
Net increase (decrease) in cash and cash equivalents	2,229	132,311	30,687	100,641	267,690	150,644	(89)	824	391	16,785	16,828
Cash and cash equivalents, beginning of year	2,195	2,149	2,644	2,207	2,180	2,442	2,675	2,133	2,190	2,333	2,766
Cash and cash equivalents, end of year	\$ 4,424	\$ 134,460	\$ 33,331	\$ 102,848	\$ 269,870	\$ 153,086	\$ 2,586	\$ 2,957	\$ 2,581	\$ 19,118	\$ 19,594
Reconciliation of operating income (loss) to net cash provided by (used in) operating activities:											
Operating income (loss)	\$ 115,261	\$ 268,948	\$ 84,598	\$ 73,649	\$ 340,092	\$ 514,347	\$ 408,879	\$ (73,837)	\$ 154,741	\$ (37,163)	\$ (46,586)
Adjustments to reconcile operating income (loss) to net cash provided by (used in) operating activities:											
(Increase) decrease in:											
Member receivable	12,927	17,572	-	14,872	-	-	-	-	-	-	-
Excess receivable	-	-	-	-	-	-	-	-	-	-	-
Prepaid expense	-	-	-	-	-	-	-	-	-	-	-
(Decrease) increase in:											
Accounts payable	1	-	1	(224)	3	7	7	1	(1)	(881)	1
Dividend payable	-	-	(23,625)	-	-	(15,048)	(224,825)	(100,000)	(152,594)	(11,170)	-
Unearned revenue	-	-	-	-	-	-	-	-	-	26,387	-
Unpaid claims and claim adjustment expenses	(126,917)	(156,257)	(30,639)	11,709	(74,971)	(355,781)	(844,062)	107,913	(97,640)	39,393	62,812
Net cash provided by (used in) operating activities	\$ 1,272	\$ 130,263	\$ 30,335	\$ 100,006	\$ 265,124	\$ 143,525	\$ (660,001)	\$ (65,923)	\$ (95,494)	\$ 16,566	\$ 16,227
Supplemental information:											
Noncash non-operating and investing activities											
Net change in fair value of investments	\$ (1,760)	\$ (3,730)	\$ (743)	\$ (1,252)	\$ (5,722)	\$ (15,024)	\$ (15,168)	\$ (3,004)	\$ (1,469)	\$ (451)	\$ (1,129)

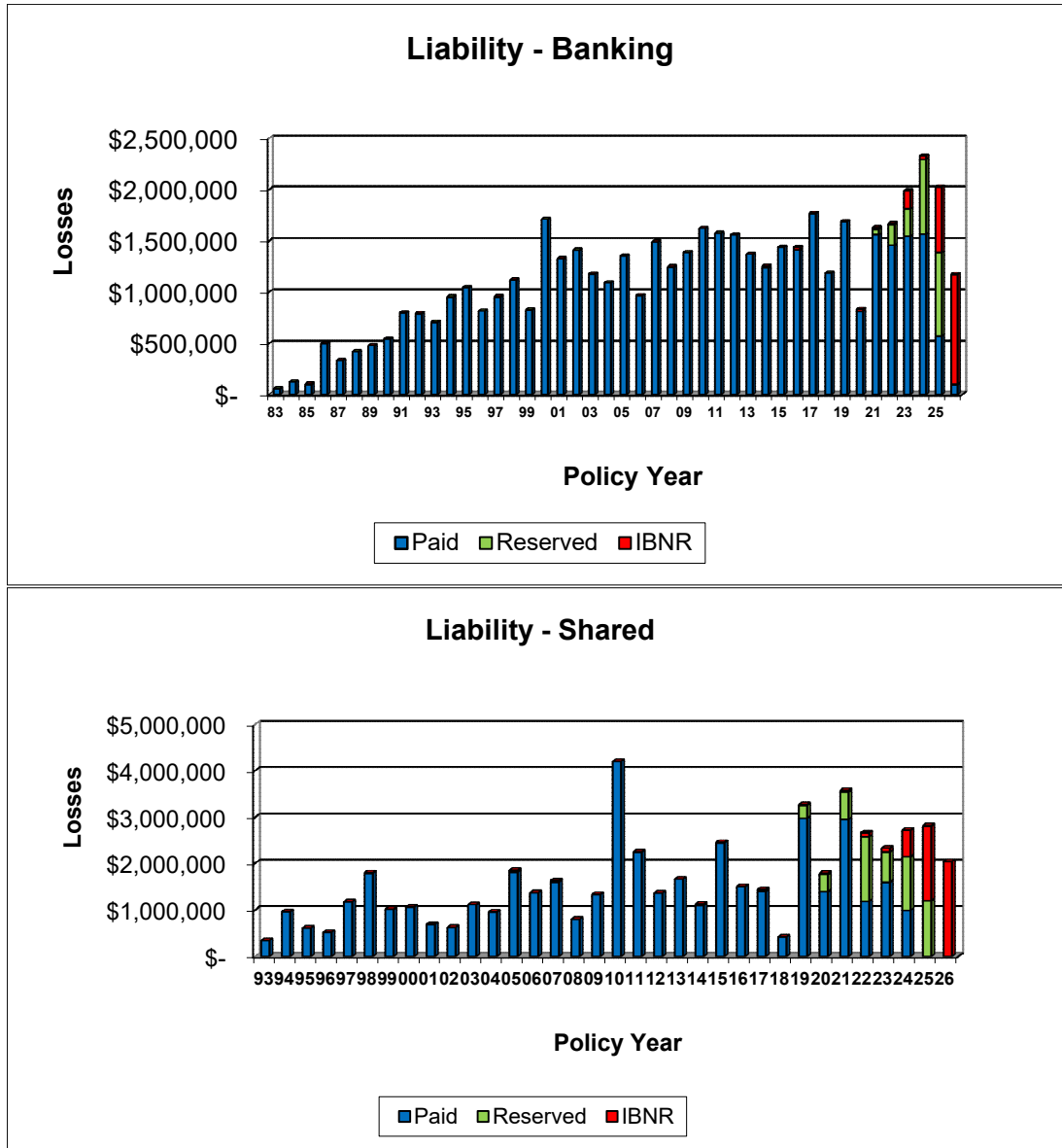
Northern California Cities Self Insurance Fund
(Governmental Enterprise Fund)
Combining Statement of Cash Flows – Workers’ Compensation
For The Nine Months Ended March 31, 2026

	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
Cash flows from operating activities:											
Cash received from members	\$ 302,381	\$ 162,045	\$ 156,674	\$ 182,111	\$ 99,931	\$ 234,324	\$ 434,008	\$ 86,301	\$ 942,547	\$ 27,212	\$ 653,250
Cash paid for claims	(282,420)	(108,075)	(111,005)	(70,663)	(82,334)	(166,555)	(215,357)	(11,557)	(518,473)	(61,886)	(472,021)
Cash paid for insurance	-	-	-	-	-	-	-	-	-	-	-
Cash paid to vendors	(57,381)	(2,127)	(8,198)	(2,896)	(46,302)	(17,954)	(24,502)	(23,309)	(115,140)	(11,827)	(52,245)
Cash paid for dividends	-	(3,191)	(8,818)	(56,609)	(122,192)	-	-	(41,104)	(65,114)	(30,201)	(176,662)
Net cash provided by (used in) operating activities	(37,420)	48,652	28,653	51,943	(150,897)	49,815	194,149	10,331	243,820	(76,702)	(47,678)
Cash flows from investing activities:											
Investment income received	44,941	21,956	7,449	18,228	35,072	28,799	64,362	16,724	110,636	5,472	99,843
Net investment (purchases) sales	(7,729)	(20,876)	(7,090)	(17,330)	116,646	(27,378)	(61,194)	(15,905)	(105,197)	69,795	(49,907)
Net cash provided by (used in) investing activities	37,212	1,080	359	898	151,718	1,421	3,168	819	5,439	75,267	49,936
Net increase (decrease) in cash and cash equivalents	(208)	49,732	29,012	52,841	821	51,236	197,317	11,150	249,259	(1,435)	2,258
Cash and cash equivalents, beginning of year	2,935	2,498	2,986	2,731	2,388	2,530	2,245	2,291	2,253	2,573	2,311
Cash and cash equivalents, end of year	\$ 2,727	\$ 52,230	\$ 31,998	\$ 55,572	\$ 3,209	\$ 53,766	\$ 199,562	\$ 13,441	\$ 251,512	\$ 1,138	\$ 4,569
Reconciliation of operating income (loss) to net cash provided by (used in) operating activities:											
Operating income (loss)	\$ (145,933)	\$ 189,511	\$ 47,224	\$ 213,660	\$ (60,668)	\$ 156,441	\$ 346,999	\$ (35,866)	\$ 268,644	\$ (101,250)	\$ 369,675
Adjustments to reconcile operating income (loss) to net cash provided by (used in) operating activities:											
(Increase) decrease in:											
Member receivable	10,811	-	-	-	-	32,563	25,010	-	-	-	-
Excess receivable	-	-	-	-	-	-	-	-	-	-	-
Prepaid expense	-	-	-	-	-	-	-	-	-	-	-
(Decrease) increase in:											
Accounts payable	(2,270)	(2,273)	(2,272)	1	1	2	3	(1)	5	-	5
Dividend payable	-	(3,191)	(8,818)	(56,609)	(122,192)	-	-	(41,104)	(65,114)	(30,201)	(176,662)
Unearned revenue	-	-	59,674	-	-	-	-	-	-	-	-
Unpaid claims and claim adjustment expenses	99,972	(135,395)	(67,155)	(105,109)	31,962	(139,191)	(177,863)	87,302	40,285	54,749	(240,696)
Net cash provided by (used in) operating activities	\$ (37,420)	\$ 48,652	\$ 28,653	\$ 51,943	\$ (150,897)	\$ 49,815	\$ 194,149	\$ 10,331	\$ 243,820	\$ (76,702)	\$ (47,678)
Supplemental information:											
Noncash non-operating and investing activities											
Net change in fair value of investments	\$ (3,633)	\$ (2,047)	\$ (781)	\$ (1,757)	\$ (2,492)	\$ (2,162)	\$ (6,549)	\$ (1,484)	\$ (10,892)	\$ (102)	\$ (9,430)

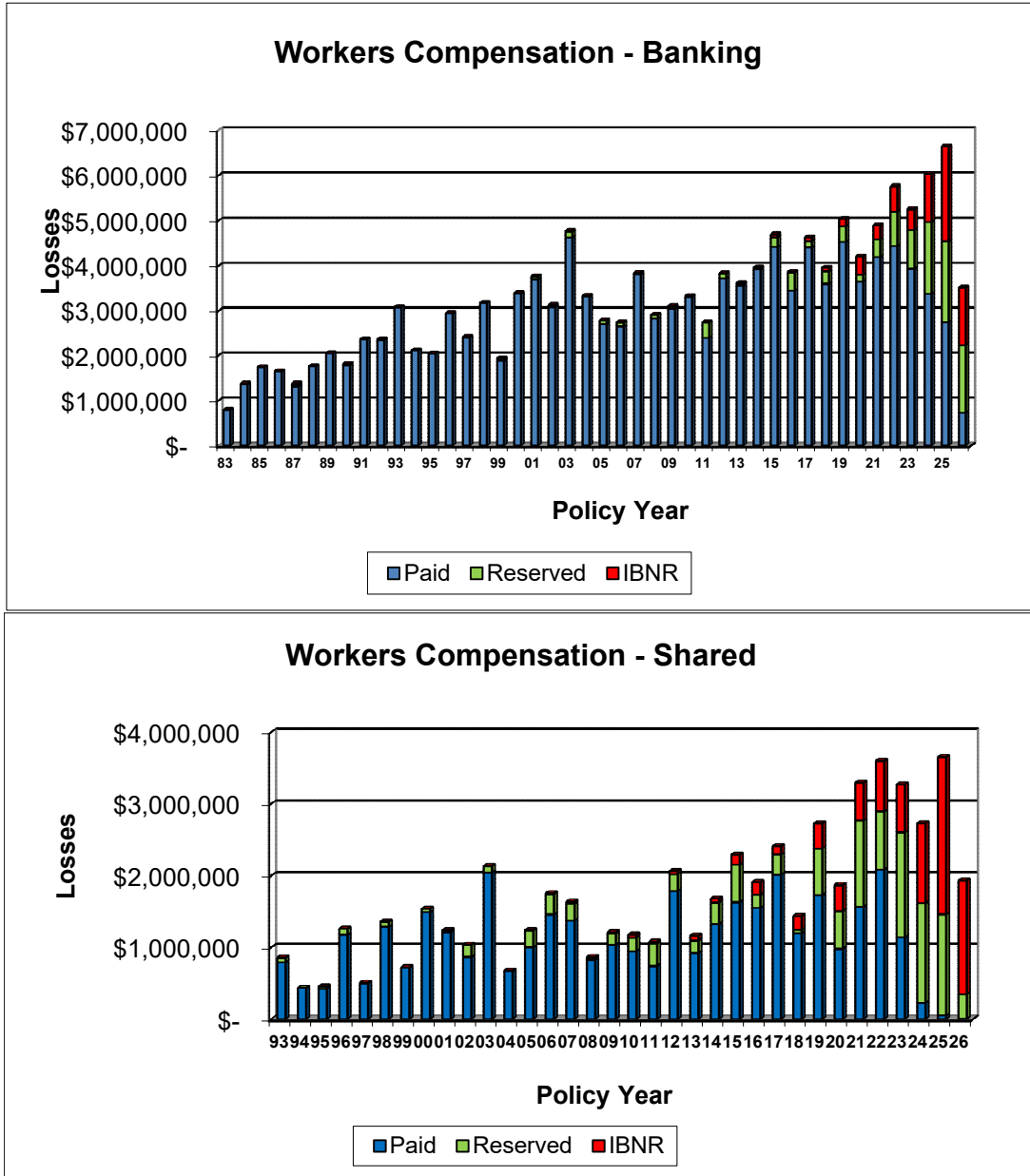
**Northern California Cities Self Insurance Fund
(Governmental Enterprise Fund)
Reconciliation of Claims Liability by Program
As of March 31, 2026 and 2025**

	Liability Banking 25-26		Liability Shared Risk 25-26		Total Liability Program 25-26 24-25		WC Banking 25-26		WC Shared Risk 25-26		Total WC Program 25-26 24-25		Totals 25-26 24-25							
Unpaid claims and claim adjustment expenses at beginning of the fiscal year	\$	4,762,802	\$	11,803,472	\$	16,566,274	\$	16,403,823	\$	18,423,158	\$	21,458,294	\$	39,881,452	\$	37,716,018	\$	56,447,726	\$	54,119,841
Incurring claims and claim adjustment expenses:																				
Provision for insured events of the current fiscal year		1,175,062		2,036,672		3,211,734		6,115,061		3,518,695		1,810,512		5,329,207		10,385,639		8,540,941		16,500,700
Increases (Decreases) in provision for insured events of prior fiscal years		(491,372)		(1,743,571)		(2,234,943)		(120,068)		(713,475)		(856,896)		(1,570,371)		275,338		(3,805,314)		155,270
Total incurred claims and claim adjustment expenses		683,690		293,101		976,791		5,994,993		2,805,220		953,616		3,758,836		10,660,977		4,735,627		16,655,970
Payments:																				
Claims and claim adjustment expenses attributable to insured events of the current fiscal year		103,064		-		103,064		177,938		740,308		5,483		745,791		979,889		848,855		1,157,827
Claims and claim adjustment expenses attributable to insured events of prior fiscal years		1,268,305		1,882,945		3,151,250		5,654,604		4,041,173		2,387,583		6,428,756		7,515,654		9,580,006		13,170,258
Total Payments		1,371,369		1,882,945		3,254,314		5,832,542		4,781,481		2,393,066		7,174,547		8,495,543		10,428,861		14,328,085
Adjustment to remove ULAE for this Sch.																				
Total unpaid claims and claim adjustment expenses at end of the fiscal year	\$	4,075,123	\$	10,213,628	\$	14,288,751	\$	16,566,274	\$	16,446,897	\$	20,018,844	\$	36,465,741	\$	39,881,452	\$	50,754,492	\$	56,447,726
Claims Liability	\$	4,075,122	\$	10,213,629	\$	14,288,751	\$	16,566,275	\$	16,446,896	\$	20,018,841	\$	36,465,737	\$	39,881,451	\$	50,754,488	\$	56,447,726
Claims ULAE		702,000		-		702,000		702,000		2,769,143		431,062		3,200,205		3,266,790		3,902,205		3,968,790
Total Claim Liabilities	\$	4,777,122	\$	10,213,629	\$	14,990,751	\$	17,268,275	\$	19,216,039	\$	20,449,903	\$	39,665,942	\$	43,148,241	\$	54,656,693	\$	60,416,516

Northern California Cities Self Insurance Fund
Graphical Summary of Claims
As of March 31, 2026



Northern California Cities Self Insurance Fund
Graphical Summary of Claims
As of March 31, 2026



Northern California Cities Self Insurance Fund
Budget to Actual
As of March 31, 2026

	Budget 2025-2026			YTD Expended 2025-2026			Remaining 2025-2026			
	Total	WC	Liab	Total	WC	Liab	Total \$	Total %	WC	Liab
ADMIN BUDGET										
Administrative Revenue										
41010 Administrative Deposit - See Note 5	\$ 1,775,818	\$ 1,155,148	\$ 620,670	\$ 1,322,875	\$ 861,871	\$ 461,004	\$ 452,943	26%	\$ 293,277	\$ 159,666
44030 Change in Fair Value - See Note 2	-	-	-	(12,448)	(14,391)	1,943	12,448		14,391	(1,943)
44040 Interest Income - See Note 2	-	-	-	152,240	132,534	19,706	(152,240)		(132,534)	(19,706)
44080 Risk Management Grants	-	-	-	849,525	849,525	-	(849,525)		(849,525)	-
44010 Other Income	-	-	-	34,521	-	34,521	(34,521)		-	(34,521)
Total Admin Revenue	\$ 1,775,818	\$ 1,155,148	\$ 620,670	\$ 2,346,713	\$ 1,829,539	\$ 517,174	\$ (570,895)	-32%	\$ (674,391)	\$ 103,496
Administrative Expenses										
52101 Claims Audit	\$ 17,000	\$ 17,000	\$ -	\$ 7,475	\$ -	\$ 7,475	\$ 9,525	56%	\$ 17,000	\$ (7,475)
52102 Financial Audit	37,000	18,500	18,500	36,154	18,077	18,077	846	2%	423	423
52103 Legal Services	17,000	2,000	15,000	8,199	966	7,233	8,801	52%	1,034	7,767
52104 Actuarial Services	15,560	6,780	8,780	12,420	5,210	7,210	3,140	20%	1,570	1,570
52900 Member Identity Theft Protection	15,197	15,197	-	11,663	11,663	-	3,534	23%	3,534	-
52109 Misc Consulting / Contingency	5,000	2,500	2,500	-	-	-	5,000	100%	2,500	2,500
Total Admin Expenses	\$ 106,757	\$ 61,977	\$ 44,780	\$ 79,411	\$ 37,666	\$ 41,745	\$ 27,346	26%	\$ 24,311	\$ 3,035
Safety Services										
52201 Outside Training	\$ 58,000	\$ 29,000	\$ 29,000	\$ 11,976	\$ 5,988	\$ 5,988	\$ 46,024	79%	\$ 23,012	\$ 23,012
52202 Risk Mgmt Comm Mtg Expense	1,500	750	750	-	-	-	1,500	100%	750	750
52204 Bickmore Risk Management Services	204,640	102,320	102,320	153,453	76,726	76,727	51,187	25%	25,594	25,593
52207 Member Training and Risk Management	110,000	50,000	60,000	57,411	43,804	13,607	52,589	48%	6,196	46,393
52208 Lexipol Police Manual Updates & DTBs	159,980	159,980	-	145,876	119,985	25,891	14,104	9%	39,995	(25,891)
52209 Police Risk Management Funds	100,000	50,000	50,000	61,738	31,851	29,887	38,262	38%	18,149	20,113
Total Safety Services Expenses	\$ 634,120	\$ 392,050	\$ 242,070	\$ 468,580	\$ 297,417	\$ 171,163	\$ 165,540	26%	\$ 94,633	\$ 70,907

Northern California Cities Self Insurance Fund
Budget to Actual
As of March 31, 2026

	Budget 2025-2026			YTD Expended 2025-2026			Remaining 2025-2026			
	Total	WC	Liab	Total	WC	Liab	Total	Total %	WC	Liab
ADMIN BUDGET CONTINUED										
Claims Administration										
52302 Claims Administration Fee	\$ 5,000	\$ 5,000	\$ -	\$ 1,750	\$ 1,750	\$ -	\$ 3,250	65%	\$ 3,250	\$ -
52304 State Funding/Fraud Assessment	400,000	400,000	-	397,236	397,236	-	2,764	1%	2,764	-
Total Claims Admin Expenses	\$ 405,000	\$ 405,000	\$ -	\$ 398,986	\$ 398,986	\$ -	\$ 6,014	1%	\$ 6,014	\$ -
Program Administration										
52401 Program Administration and Brokerage Fee	\$ 414,685	\$ 188,493	\$ 226,192	\$ 311,013	\$ 141,355	\$ 169,658	\$ 103,672	25%	\$ 47,138	\$ 56,534
52403 Accounting Services	163,200	81,600	81,600	122,426	61,213	61,213	40,774	25%	20,387	20,387
Total Program Admin Expenses	\$ 577,885	\$ 270,093	\$ 307,792	\$ 433,439	\$ 202,568	\$ 230,871	\$ 144,446	25%	\$ 67,525	\$ 76,921
Board Expenses										
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	3,392	1,696	1,696	4,608	58%	2,304	2,304
52509 Board of Directors Long Range Planning Session	8,000	4,000	4,000	2,532	1,266	1,266	5,468	68%	2,734	2,734
52506 Trustee E&O Coverage (APPL)	18,056	9,028	9,028	14,219	-	14,219	3,837	21%	9,028	(5,191)
52504 Association Memberships	11,500	5,750	5,750	9,364	4,682	4,682	2,136	19%	1,068	1,068
Total Board Expenses	\$ 52,056	\$ 26,028	\$ 26,028	\$ 29,507	\$ 7,644	\$ 21,863	\$ 22,549	43%	\$ 18,384	\$ 4,165
Total Admin Expenses	\$ 1,775,818	\$ 1,155,148	\$ 620,670	\$ 1,409,923	\$ 944,281	\$ 465,642	\$ 365,895	21%	\$ 210,867	\$ 155,028
TOTAL ADMIN REVENUE OVER EXPENSES	\$ -	\$ -	\$ -	\$ 936,790	\$ 885,258	\$ 51,532	\$ (936,790)		\$ (885,258)	\$ (51,532)

Northern California Cities Self Insurance Fund
Budget to Actual
As of March 31, 2026

	Budget 2025-2026			YTD Expended 2025-2026			Remaining 2025-2026			
	Total	WC	Liab	Total	WC	Liab	Total	Total %	WC	Liab
Banking Layer Revenue										
41020 Banking Layer Deposit - See Note 1	\$ 10,740,000	\$ 7,763,000	\$ 2,977,000	\$ 8,055,000	\$ 5,822,253	\$ 2,232,747	\$ 2,685,000	25%	\$ 1,940,747	\$ 744,253
41010 Administration Deposit - See Note 5	1,305,554	1,007,855	297,699	979,166	755,893	223,273	326,388	25%	251,962	74,426
44030 Change in Fair Value - See Note 2	-	-	-	(125,371)	(90,781)	(34,590)	125,371		90,781	34,590
44040 Interest Income - See Note 2	-	-	-	1,332,034	987,393	344,641	(1,332,034)		(987,393)	(344,641)
Total Banking Layer Revenue	<u>\$ 12,045,554</u>	<u>\$ 8,770,855</u>	<u>\$ 3,274,699</u>	<u>\$ 10,243,158</u>	<u>\$ 7,474,758</u>	<u>\$ 2,768,400</u>	<u>\$ 1,802,396</u>	<u>15%</u>	<u>\$ 1,296,097</u>	<u>\$ 506,299</u>
Banking Layer Expenses										
51100 Claims Expense - See Note 3	\$ 9,407,000	\$ 7,110,000	\$ 2,297,000	\$ 6,152,850	\$ 4,781,481	\$ 1,371,369	\$ 3,254,150	35%	\$ 2,328,519	\$ 925,631
51400 OS Liability Adjustment - See Note 3	-	-	-	(2,663,942)	(1,976,262)	(687,680)	2,663,942		1,976,262	687,680
51800 ULAE Adjustment - See Note 3	-	-	-	-	-	-	-		-	-
52300 Claims Admin - See Note 3	1,305,554	1,007,855	297,699	944,837	721,561	223,276	360,717	28%	286,294	74,423
Total Banking Layer Expenses	<u>\$ 10,712,554</u>	<u>\$ 8,117,855</u>	<u>\$ 2,594,699</u>	<u>\$ 4,433,745</u>	<u>\$ 3,526,780</u>	<u>\$ 906,965</u>	<u>\$ 6,278,809</u>	<u>59%</u>	<u>\$ 4,591,075</u>	<u>\$ 1,687,734</u>
TOTAL BANKING REVENUE OVER EXPENSES	\$ 1,333,000	\$ 653,000	\$ 680,000	\$ 5,809,413	\$ 3,947,978	\$ 1,861,435	\$ (4,476,413)	-336%	\$ (3,294,978)	\$ (1,181,435)

Northern California Cities Self Insurance Fund
Budget to Actual
As of March 31, 2026

	Budget 2025-2026			YTD Expended 2025-2026			Remaining 2025-2026			
	Total	WC	Liab	Total	WC	Liab	Total	Total %	WC	Liab
Shared Layer Revenue										
41030 Shared Risk Layer Deposit - See Note 1	\$ 11,540,000	\$ 4,865,000	\$ 6,675,000	\$ 8,655,011	\$ 3,648,762	\$ 5,006,249	\$ 2,884,989	25%	\$ 1,216,238	\$ 1,668,751
41040 Excess Deposit/Premium - See Note 1	11,819,976	3,806,000	8,013,976	8,783,075	2,772,594	6,010,481	3,036,901	26%	1,033,406	2,003,495
44030 Change in Fair Value	-	-	-	(160,993)	(90,245)	(70,748)	160,993		90,245	70,748
44040 Interest Income	-	-	-	1,621,920	915,398	706,522	(1,621,920)		(915,398)	(706,522)
44060 Property Premium - See Note 1	8,501,781	-	8,501,781	5,917,577	-	5,917,577	2,584,204	30%	-	2,584,204
44070 Crime Premium - See Note 1	50,026	-	50,026	308,902	-	308,902	(258,876)	-517%	-	(258,876)
Total Shared Layer Revenue	<u>\$ 31,911,783</u>	<u>\$ 8,671,000</u>	<u>\$ 23,240,783</u>	<u>\$ 25,125,492</u>	<u>\$ 7,246,509</u>	<u>\$ 17,878,983</u>	<u>\$ 6,786,291</u>	<u>21%</u>	<u>\$ 1,424,491</u>	<u>\$ 5,361,800</u>
Shared Layer Expenses										
51100 Claims Expense	\$ 8,729,000	\$ 4,997,000	\$ 3,732,000	\$ 1,246,717	\$ 953,616	\$ 293,101	\$ 7,482,283	86%	\$ 4,043,384	\$ 3,438,899
52201 Outside Training	-	-	-	-	-	-	-		-	-
52300 Claims Admin - See Note 3	-	-	-	(27,245)	(27,245)	-	27,245		27,245	-
54100 Excess Deposit/Premium Exp - See Note 4	11,819,976	3,806,000	8,013,976	8,338,176	2,755,520	5,582,656	3,481,800	29%	1,050,480	2,431,320
54150 Member Property Coverage - See Note 4	8,501,781	-	8,501,781	5,917,599	-	5,917,599	2,584,182	30%	-	2,584,182
54150 Member Crime Coverage - See Note 4	50,026	-	50,026	308,902	-	308,902	(258,876)	-517%	-	(258,876)
Total Shared Layer Expenses	<u>\$ 29,100,783</u>	<u>\$ 8,803,000</u>	<u>\$ 20,297,783</u>	<u>\$ 15,784,149</u>	<u>\$ 3,681,891</u>	<u>\$ 12,102,258</u>	<u>\$ 13,316,634</u>	<u>46%</u>	<u>\$ 5,121,109</u>	<u>\$ 8,195,525</u>
TOTAL SHARED REVENUE OVER EXPENSES	\$ 2,811,000	\$ (132,000)	\$ 2,943,000	\$ 9,341,343	\$ 3,564,618	\$ 5,776,725	\$ (6,530,343)	-232%	\$ (3,696,618)	\$ (2,833,725)
TOTAL INCOME/(EXPENSE)	\$ 4,144,000	\$ 521,000	\$ 3,623,000	\$ 16,087,546	\$ 8,397,854	\$ 7,689,692	\$ (11,943,546)	-288%	\$ (7,876,854)	\$ (4,066,692)

Northern California Cities Self Insurance Fund
Notes to Budget to Actual
As of March 31, 2026

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.

Unallocated loss adjustment expenses (ULAE) have been regrouped to claims administration for both banking and shared layer. It also includes future DIR Assessment fees based for indemnity claims.

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.

5. Administration Deposit

To account for claims administration and ULAE cost in the banking layer, Administration Deposit have been allocated to the banking layer from the admin layer in the budget and financial statements for both programs. The remaining revenues not yet expended are recorded as Unearned Revenues and are adjusted quarterly.

**Northern California Cities Self Insurance Fund
Risk Management Reserves Current Usage Report
As of March 31, 2026**

Designee	Risk Management Reserve				
	6/30/2025		07/01/2025 Through		3/31/2026
	Balance Forward	Election FY25/26	Refund Allocation	Current Year Spent	Remaining
Designated Funds					
Anderson Designations	\$ 34,301.00	\$ -	\$ 8,000.00	\$ -	\$ 42,301.00
Auburn Designations	28,770.00	-	-	-	28,770.00
Colusa Designations	94,115.00	-	-	-	94,115.00
Corning Designations	3,896.59	-	-	-	3,896.59
Dixon Designations	45,501.66	-	-	-	45,501.66
Elk Grove Designations	4,000.00	-	-	-	4,000.00
Folsom Designations	1,182,425.63	-	357,309.00	28,000.00	1,511,734.63
Galt Designations	61,931.00	-	20,000.00	-	81,931.00
Gridley Designations	61,374.05	-	77,047.00	2,846.98	135,574.07
Ione Designations	15,340.00	-	-	-	15,340.00
Jackson Designations	12,617.00	-	-	-	12,617.00
Lincoln Designations	12,788.31	-	-	-	12,788.31
Marysville Designations	58,215.00	-	45,287.00	-	103,502.00
Nevada City Designations	2,552.84	-	-	-	2,552.84
Oroville Designations	5,439.50	-	-	-	5,439.50
Paradise Designations	4,000.00	-	-	-	4,000.00
Placerville Designations	13,048.00	-	-	-	13,048.00
Red Bluff Designations	-	-	-	-	-
Rio Vista Designations	-	-	-	-	-
Rocklin Designations	494,893.20	-	179,336.00	5,865.56	668,363.64
Willows Designations	54,680.00	-	-	1,413.74	53,266.26
Yuba City Designations	4,000.00	-	-	-	4,000.00
Total Designated Funds	\$ 2,193,888.78	\$ -	\$ 686,979.00	\$ 38,126.28	\$ 2,842,741.50

Note: The Refund Allocations are based upon refunds for year ending 6/30/25.

Northern California Cities Self Insurance Fund
Police Risk Management Grants Current Usage Report
As of March 31, 2026

	Police Risk Management 07/01/2025 Through				
	6/30/2025		Refund	3/31/2026	3/31/2026
	Balance Forward	Grant FY25/26	Allocation	Current Year Spent	Remaining
Designated Funds					
Anderson Designations	\$ 16,665.00	\$ 3,030.00	\$ 4,952.00	\$ 24,500.00	\$ 147.00
Auburn Designations	9,981.11	6,060.00	-	4,800.00	11,241.11
Colusa Designations	21,995.00	3,030.00	-	-	25,025.00
Corning Designations	6,592.32	3,030.00	-	-	9,622.32
Dixon Designations	6,059.99	6,060.00	-	-	12,119.99
Elk Grove Designations	6,120.00	6,060.00	-	-	12,180.00
Folsom Designations	418,938.00	7,575.00	-	14,400.00	412,113.00
Galt Designations	7,740.77	6,060.00	80,000.00	-	93,800.77
Gridley Designations	17,121.74	3,030.00	77,594.00	-	97,745.74
Ione Designations	21,390.93	3,030.00	-	-	24,420.93
Jackson Designations	7,575.00	3,030.00	-	-	10,605.00
Lincoln Designations	6,059.50	6,060.00	-	-	12,119.50
Marysville Designations	4,546.13	4,545.00	-	-	9,091.13
Nevada City Designations	9,090.00	3,030.00	-	-	12,120.00
Oroville Designations	21,210.00	6,060.00	-	10,396.55	16,873.45
Paradise Designations	6,819.09	4,545.00	-	-	11,364.09
Placerville Designations	6,559.57	3,030.00	-	-	9,589.57
Red Bluff Designations	4,546.96	4,545.00	-	-	9,091.96
Rio Vista Designations	4,544.85	3,030.00	-	-	7,574.85
Rocklin Designations	18,088.20	6,060.00	-	-	24,148.20
Willows Designations	6,060.00	3,030.00	-	2,825.00	6,265.00
Yuba City Designations	11,456.66	6,060.00	-	4,816.00	12,700.66
Total Designated Funds	\$ 639,160.82	\$ 99,990.00	\$162,546.00	\$ 61,737.55	\$ 839,959.27

Note: The Refund Allocation are based upon refunds from 6/30/25.



BACK TO AGENDA

**Northern California Cities Self Insurance Fund
Board of Directors Meeting
June 18, 2026**

Agenda Item G.2.

BUDGET-TO-ACTUAL AS OF MARCH 31, 2026

INFORMATION ITEM

ISSUE: Total NCCSIF administrative expenses year-to-date are currently on track. Year-to-date, NCCSIF has paid \$1,409,923 out of a budgeted \$1,775,818, for a total remaining of \$365,895 or 21%.

RECOMMENDATION: This is an information item and there is no recommended action.

FISCAL IMPACT: No fiscal impact is expected from this item.

BACKGROUND: The Executive Committee has asked that the budget-to-actual exhibit from the quarterly financials listed separately in the agenda packet to highlight any issues that may develop over the course of the fiscal year. James Marta and Company also agreed to add a Usage Report to the Quarterly Financials to track the budget for Police Risk Management Grants.

ATTACHMENT(S): Please refer to pages 26-30 of the Quarterly Financial Report for Period Ending March 31, 2026, Budget to Actual as of March 31, 2026.



BACK TO AGENDA

**Northern California Cities Self Insurance Fund
Board of Directors Meeting
June 18, 2026**

Agenda Item H.1.

RISK MANAGEMENT REPORT AND CASH FOR SAFETY AWARD

ACTION ITEM

ISSUE: The Risk Management Committee met prior to the Board meeting on April 16, 2026, to review the most recent risk control activities and plans for FY 26/27.

For 26/27, Risk and Regulatory Audits will replace the previously used Focused Risk Assessments. Sedgwick will conduct a Risk and Regulatory Audit for each member that will result in a discussion of the members' specific needs, development of action plans, and review of the available risk control resources. Services include on-site inspections, interviews with staff, and report writing.

The Committee also reviewed the nominations for the first "Cash for Safety Culture" program. The committee voted on the submissions and made a recommendation to the Board for approval.

2025/2026 Results

City of Yuba City – Safety Culture Champion \$5,000
City of Galt- Safety Culture Advocate \$4,000
City of Auburn- Safety Culture Leader \$3,000
City of Willows- Safety Culture Supporter \$2,000
City of Oroville – Safety Culture Supporter \$2,000

RECOMMENDATION: Approve as requested.

FISCAL IMPACT: None. Cash awards totaling \$20,000 in budget for FY 25/26.

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 25/26.

ATTACHMENT(S): Cash for Safety Culture Presentation

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:

- Safety Culture Champion = **\$5,000.00**
- Safety Culture Advocate = **\$4,000.00**
- Safety Culture Leader = **\$3,000.00**
- Safety Culture Supporter = **\$2,000.00**
- Safety Culture Supporter = **\$2,000.00**
- All other submissions receive an
Honorable Mention Certificate
- Entries will be shared at the RMC Meeting and
will be posted on the NCCSIF website.



SUBMISSIONS

Total Submissions: Eleven

CashSAFETYforCULTURE



Describe the hazard or problem:

The City of Anderson has made significant progress in recent years in transforming its safety program into a proactive, safety-first culture. Improvements such as establishing a Safety Team, updating the Injury and Illness Prevention Program (IIPP) following feedback from a voluntary OSHA consultation, implementing routine safety training and inspections, and focusing on employee engagement and recognition have strengthened overall awareness and compliance.

As the program has continued to develop, the City recognized that sustaining and advancing this culture requires ongoing, consistent training and the development of standardized procedures for higher-risk activities. Opportunities were identified to further enhance emergency preparedness and formalize procedures for operations such as homeless encampment cleanups. Additionally, the City expanded employee engagement and recognition to reinforce positive safety behaviors.

Provide details about your idea and solutions:

The City continues to provide regular, consistent safety training aligned with OSHA standards, ensuring employees remain informed and equipped to perform their duties safely. In addition to routine trainings, the City implemented annual fire drills to improve emergency preparedness and response. Last year, the City also coordinated Active Shooter training for all staff, further strengthening workplace readiness for critical incidents.

Recognizing the need for clear guidance in complex field conditions, the City is in the process of developing a standardized Homeless Encampment Standard Operating Procedure (SOP) for the Public Works and Code Enforcement teams. This SOP is designed to provide staff with clear protocols that prioritize safety, coordination, and compliance during encampment response and cleanup activities.

The City continues to publish its quarterly *Safety Matters* newsletter, which serves as a communication tool for sharing safety updates, training opportunities, and best practices. Within the newsletter, the Employee Safety Spotlight program highlights individuals who demonstrate exceptional commitment to workplace safety. These employees are recognized both in writing and during all-staff meetings, reinforcing a culture of accountability and appreciation.

Additionally, the City continues to utilize employee feedback, including prior Safety Culture Survey results, to guide improvements and ensure safety initiatives are responsive to staff needs. Specific examples include the implementation of the fire drill and providing active shooter training.

To further support continuous improvement, the City has contacted our OSHA representative to schedule a follow-up consultation to help evaluate current practices and ensure ongoing alignment with applicable safety standards.

These efforts have resulted in a more engaged and safety-conscious workforce, with increased participation in trainings and greater consistency in safety practices across departments.

The implementation of annual fire drills and agency-wide active shooter training has strengthened emergency preparedness and employee confidence in responding to critical incidents. Staff now have clearer expectations and practical experience in emergency response procedures.

The ongoing publication of the *Safety Matters* newsletter and the Employee Safety Spotlight program have provided consistent communication and reinforced positive safety behaviors. Employees have responded positively to recognition efforts, and supervisors are more actively identifying and promoting safe work practices within their teams. At the December 2025 all-staff safety meeting, we randomly selected one of the Safety Spotlight nominees and awarded them the title of "Safety Champion" along with a \$50 local gift card.

Progress on the Homeless Encampment SOP reflects the City's commitment to addressing higher-risk activities with thoughtful, standardized procedures that prioritize employee safety and regulatory compliance.

Overall, the City of Anderson has continued to build on its strong safety foundation by emphasizing training, preparedness, communication, and employee engagement. These efforts demonstrate a sustained commitment to maintaining a safe workplace and continuously improving safety practices to meet evolving operational needs.

HAZARD/PROBLEM: As the safety program develops it was recognized that sustaining and advancing this culture requires ongoing, consistent training and development of standardized procedures.

MITIGATION: Recognizing the need for clear guidance in complex field conditions, the City is in the process of developing Homeless Encampment Standard SOP. The SOP is designed to provide staff with clear protocols that prioritize safety, coordination, and compliance.

RESULTS: These efforts have resulted in a more engaged and safety-conscious workforce, with increased participation in trainings and greater consistency in safety practices across departments..

Anderson

CashSAFETYforCULTURE



Describe the hazard or problem:

Workplace hazards often go unreported due to inconvenience, fear of retaliation, or lack of a simple reporting process. Employees may notice unsafe conditions (e.g., spills, faulty equipment, unsafe behavior) but delay or avoid reporting them, increasing the risk of accidents, injuries, or liability. Traditional reporting methods (paper forms or chain-of-command reporting) can be slow, inconsistent, and underutilized.

Provide details about your idea and solutions:

“Near-Miss Reporting” App or QR System

- Simple QR codes posted at job sites
- Employees can report hazards instantly
- Anonymous option included
- Prevents accidents before they happen

Describe the results:

Introducing simple QR codes at job sites allows employees to instantly report hazards using their phones, removing barriers to reporting. The anonymous option encourages more participation by reducing fear of blame or discipline. As a result, reporting frequency increases, hazards are identified earlier, and corrective actions can be taken proactively. This leads to a reduction in workplace accidents, improved safety culture, better documentation of risks, and overall enhanced operational safety and compliance.

HAZARD/PROBLEM: Traditional reporting near misses may lead to increased risk of accidents, injury, or liability claim and fear of retaliation.

MITIGATION: The City implemented a near miss QR code posted on site that allows employees to report hazards instantly and anonymously, which could prevent accidents before they happen.

RESULTS: The QR codes allow employees to instantly report hazards using their phones, removing barriers to reporting. The anonymous option encourages more participation by reducing fear of blame or discipline. As a result, reporting frequency increases, hazards are identified earlier, and corrective actions can be taken proactively. This leads to overall enhanced operational safety and compliance.

Auburn

Cash SAFETY for CULTURE



Describe the hazard or problem:

City Pool staff identified an increased number of incidents requiring lifeguards to enter the water to assist or rescue swimmers—highlighting elevated risk conditions and the potential for serious injury or drowning

Provide details about your idea and solutions:

To improve safety at the pool, the City recognized the need to strengthen hazard preparedness by updating and formalizing an Emergency Action Plan (EAP) and Lifeguard Employee Handbook. These updates ensure clear protocols, consistent training, and rapid response to emergencies. Additionally, the pool schedule was restructured to expand swim lessons and programs, helping reduce risk by improving swimmer skills, awareness, and overall water safety.

Describe the results:

As a result of these improvements, staff are confident that the restructured pool schedule—featuring increased swim lessons, targeted programs, and expanded opportunities for skill development—will enhance swimmer ability and awareness, ultimately reducing the frequency of incidents requiring lifeguard intervention.

Additionally, with the implementation of an updated Emergency Action Plan (EAP), enhanced training, and a formalized Lifeguard Employee Handbook, staff are better equipped to respond effectively in the event of an emergency. These measures help ensure that proper protocols are consistently followed, improving response times, coordination, and overall safety outcomes at the pool.

HAZARD/PROBLEM: City staff identified an increased number of incidents requiring lifeguards to enter the water to assist or rescue swimmers .

MITIGATION: The city recognized the need to make improvements to the EAP and Lifeguard handbook which provided clear protocols, training, and rapid response to emergencies. Additionally, the pool schedule was restricted to expand swim lessons in hopes to increase the swimmers' skills.

RESULTS: Staff are confident that the changes will enhance swimmer ability and awareness, ultimately reducing the frequency of incidents requiring intervention.

Corning

CashSAFETYforCULTURE



Describe the hazard or problem:

Previously, evacuation maps posted in Dixon City Hall, Dixon Council Chamber and the Senior Multi-Use Center were informal and inconsistent in format. In some cases, they consisted of basic printed maps that lacked critical safety information such as clearly marked exits, evacuation routes, fire extinguisher locations, and emergency assembly points. This created a potential safety risk, as employees and visitors may not have had clear, accessible guidance during an emergency situation. The lack of standardized, professional signage could lead to confusion, delays in evacuation, and increased risk of injury during emergencies.

Provide details about your idea and solutions:

To address this issue, we initiated and coordinated the development through an on-line vendor and installation of updated, professional evacuation maps for both Dixon City Hall, Dixon Council Chamber and the Senior Multi-Use Center.

This effort included:

- Reviewing existing layouts and identifying missing or unclear safety information
- Designing updated evacuation maps that clearly identify:
 - Primary and secondary exits
 - Evacuation routes
 - Fire extinguishers and emergency equipment
 - Designated assembly areas
- Ensuring maps are easy to read, visually clear, and compliant with safety best practices
- Replacing outdated or informal postings with standardized, durable, and professional displays
- Strategically placing maps in visible, high-traffic locations for maximum awareness

The goal was to create a consistent and reliable visual reference that improves emergency preparedness for both staff and the public.

Describe the results:

The updated evacuation maps have significantly improved workplace safety and emergency preparedness in these facilities.

Key results include:

- Clear, consistent, and professional safety signage throughout both buildings
- Improved visibility and understanding of evacuation routes for employees and visitors
- Reduced potential for confusion during emergency situations
- Increased confidence that both facilities meet safety expectations and best practices
- Enhanced overall safety culture by demonstrating a proactive approach to hazard identification and mitigation

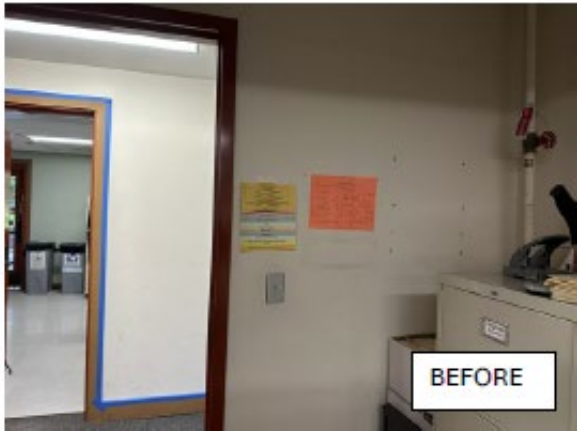
This project transformed outdated materials into an effective safety communication tool that supports faster, safer evacuations and better protects staff and the public. It represents a sustainable, scalable improvement that can be replicated across additional City facilities.

HAZARD/PROBLEM: Evacuation maps were outdated and lacked critical safety information.

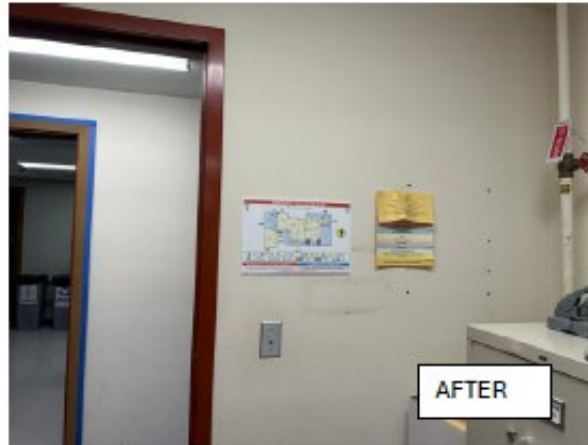
MITIGATION: Updated the maps that clearly identified exit routes, fire extinguisher locations, & assembly areas. Ensuring maps are easy to read and compliant with safety best practices. Strategically placing maps in visible high-traffic locations for maximum awareness

RESULTS: The maps have significantly improved workplace safety & emergency preparedness.

Dixon



BEFORE



AFTER



AFTER



AFTER



AFTER

Dixon

Cash SAFETY for CULTURE



Describe the hazard or problem:

The Police Department was engaging in high speed pursuits overwhelming emergency services and traffic which increased the danger to everyone involved or in the area of the pursuit. Prior to Starchase, the Department would exclusively utilize stop-sticks to deflate tires. The deployment requires an officer to find a location on the side of the road, deploy the spike strips past the intended lane (to allow other vehicles to go past unimpeded) and then to put the stop-stick into traffic when the suspect vehicle approaches. This often leaves the deploying officer and their vehicle vulnerable to traffic (both suspect and regular). It also potentially puts pursuing officers and uninvolved citizens and their vehicles in the process of deploying the stop-sticks.

Provide details about your idea and solutions:

The Police Department contracted with Star Chase to eliminate the need for high-speed chases by using a GPS tracking system. This program features a launcher that fires a small GPS tag onto a suspects vehicle during a pursuit or when a suspect is attempting to flee. Once the tag is attached, officers can track the suspects location in real time allowing them to disengage the high speed pursuit.

Describe the results:

This technology alleviates the dangers of high-speed pursuits, such as collisions, loss of control or injury by allowing officers to safely monitor a suspects movements from a distance. With the GPS tracking device in place, law enforcement can coordinate with other agencies, set up roadblocks and make a controlled arrest without the immediate risks associate with a high-speed chase. The program provides for a more safe and strategic alternative to apprehending suspects.

HAZARD/PROBLEM: PD Officers put themselves and the public at risk when deploying stop-stick to stop the pursuing vehicle.

MITIGATION: PD contracted with Star Chase to eliminate the need for high-speed pursuits by using GPS tracking system.

RESULTS: The technology alleviates the dangers of high-speed pursuits, such as collisions, loss of control or injury by allowing officers to monitor a suspect's movement from a distance.

Galt

Cash SAFETY for CULTURE



Describe the hazard or problem:

The vehicle/pedestrian barrier along what is referred to as the picnic hill area at Howard Park consisted of a 1-inch steel cable threaded through pipe, originally repurposed from a boom tractor at the local sand plant. The cable was not securely fixed or anchored, so it would suddenly tighten and shift when one person stepped on or over it while another crossed underneath or beside it—creating an immediate tripping hazard. In addition, the cable was fraying, exposing sharp wire strands that caused cuts and lacerations to park visitors and City staff attempting to step over or under the barrier to access the park grounds from the adjacent roadway. This makeshift solution presented ongoing risks of slip/trip/fall injuries and lacerations, increasing the City's exposure to liability claims and potential workers' compensation incidents for employees performing park maintenance or event setup.

Provide details about your idea and solutions:

During the planning and construction of a new amphitheater at Howard Park, City staff proactively identified the outdated cable barrier as a priority safety concern. We integrated a permanent upgrade directly into the larger capital improvement project. The solution involved installing a series of heavy-duty steel posts, embedded in concrete footings at regular intervals along the roadway edge. The posts are spaced to allow easy pedestrian passage while completely preventing vehicular traffic from crossing into the sensitive picnic and recreation areas. This design is simple, low-maintenance, highly visible, and durable—transforming an improvised, hazardous barrier into a purpose-built safety feature that enhances both functionality and aesthetics of the park.

Describe the results:

The new post system has completely eliminated the previous tripping and laceration hazards. Park visitors and City employees now have a safe, stable, and reliable means of accessing the picnic hill area without risk of injury from the barrier itself. Vehicle entry is effectively blocked, eliminating the threat to park visitors and employees. No incidents have been reported since installation. By embedding the safety upgrade into an existing project, the City achieved a cost-efficient, innovative solution that demonstrates strong safety culture leadership, reduces liability exposures, and enhances the usability of this popular community asset.

HAZARD/PROBLEM: Picnic Hill barrier consisted of a 1" steel threaded cable that was not securely anchored. The cable was also fraying and presented a tripping and laceration hazard when crossed by visitors.

MITIGATION: Installed steel post spaced out strategically to allow visitors to pass through and preventing vehicular traffic from crossing into the picnic and recreation area.

RESULTS: The new post systems has eliminated the tripping and lacerations hazard. Now park visitors and employees have a safe, stable, and reliable means of accessing the park without risk.

Ione

Below is a portion of the old cable fence:



Left: Newly
installed
posts



Ione

CashSAFETYforCULTURE



Describe the hazard or problem: No Internal Badging System

City Hall previously faced significant security vulnerabilities due to the absence of an internal badging system and visitor protocols. Multiple entry points, including the side entrance, council chambers, and back door, remained open or unsecured during public events, vendor visits, and routine operations. This allowed unrestricted access to employee workspaces and sensitive areas where confidential records were stored.

Visitors admitted by the front desk were not issued identification, making it impossible to monitor their movement or ensure accountability. Additionally, cleaning crews often left doors ajar, further weakening building security. These gaps created serious risks to employee safety, sensitive information, and overall workplace protections, leaving staff feeling exposed and unprotected. From a Risk Management perspective, the lack of controlled access undermined both security and emergency preparedness.

Provide details about your idea and solutions:

To address these concerns, Human Resources and Information Technology partnered to design and implement a comprehensive internal badging and visitor management system. Key features included:

- **Visitor Badge Protocol:** All visitors must obtain a badge, ensuring they are identifiable and accountable while inside City Hall.
- **Visitor Badge Log:** Registration requires name, badge number, phone number, reason for visit, and signature, creating a reliable record.
- **Controlled Access:** Badging stations restrict entry into employee workspaces and sensitive areas, preventing unauthorized movement beyond public spaces.
- **Monitoring Capabilities:** IT can track visitor movement within the building, ensuring that access is limited to appropriate areas.
- **Emergency Preparedness:** The logbook provides accountability during evacuations or emergencies.
- **Front Desk Protocols:** Staff follow clear procedures for lost or unreturned badges, emergency response, and escalation of technical or security issues.

This initiative closed critical security gaps, safeguarded sensitive information, and embedded accountability into daily operations.

The implementation of internal badging stations has delivered measurable improvements:

- **Improved Safety and Security:** Unauthorized access to employee workspaces and sensitive records has been eliminated.
- **Visitor Accountability:** Staff can monitor who is in the building and where they are moving, ensuring transparency during public events.
- **Boosted Employee Morale:** Employees feel safer and more valued, knowing their workplace and information are protected.
- **Reduced Risk:** The organization strengthened its risk management posture, minimizing liability and reinforcing public trust.
- **Operational Efficiency:** Visitor management is streamlined, while sensitive areas remain protected.
- **Council Recognition:** City Council praised the initiative, acknowledging its role in safeguarding employees and strengthening trust in City Hall operations.

Overall, this project transformed City Hall into a safer, more secure environment for both employees and visitors. By integrating HR and IT expertise, the City not only improved physical security but also reinforced a culture of safety, accountability, and trust.

HAZARD/PROBLEM: Multiple entry points remained open or unsecure during public events vendor visits, and routine operations creating security vulnerabilities.

MITIGATION: To address these concerns, HR and IT partnered to design & implement a comprehensive internal badging and visitor management system.

RESULTS: The project transformed City Hall into a safer, more secure environment for both employees & visitors. This project not only improved physical security but also reinforced a culture of safety, accountability, & trust.

Oroville

CashSAFETYforCULTURE



Describe the hazard or problem:

To address the possibility of an Active Shooter Event at City Hall, train staff in Evacuation, barricading in etc. To train in administering First Aid and Stop the Bleed with traumatic wounds. To improve our First Aid kits and the knowledge on how to use them. To improve knowledge on Fire Extinguisher use and Fire Prevention.

Provide details about your idea and solutions:

We have begun an in-person interactive annual training program in collaboration with the Tehama County District Attorney's office where two trained professionals give two separate in-person trainings to all Public Works and administrative staff at City Hall, the Police Station and Fire Station. The two trainings consist of the following: Active Shooter Training and Stop the Bleed training. Both provide essential training to staff on how to react to an Active Shooting event and how to administer first aid to a life threatening wound. Furthermore, we have partnered with our own Fire Department to provide annual in person training on First Aid and Fire Prevention/Fire Extinguisher training.

Describe the results:

Having these trainings in person and interactive has greatly increased the knowledge of staff on these topics, making us better prepared in the event of an Active Shooter, Fire, or any event requiring the use of First Aid, especially traumatic bleed wounds. This program is vastly more effective than any webinar or assigned video training and enables a sense of teamwork within all the Departments at the City.

HAZARD/PROBLEM: Active shoot events at city hall, evacuation training, administering first aid, lack of fist aid kit knowledge, lack of fire extinguisher use and fire prevention.

MITIGATION: Annual in-person training provided to the PW and Admin staff at City Hall, the Police Station, and Fire Station. These two training consist of al the problems mentioned above.

RESULTS: Implementing these trainings in person, has greatly increased the knowledge of staff on the training topics making the staff better prepared in the event of an active shooter, fire, or any event requiring the use of first aid.

Red Bluff

Cash SAFETY for CULTURE



Describe the hazard or problem:

Expired First aid Kits

Provide details about your idea and solutions:

The City conducted a safety assessment to ensure compliance with CalOSHA and other related laws. The assessment included a tour of all facilities, including the City fleet. We found that the first-aid kits in the fleet and some buildings contained items that had expired for 5-10 years and had obviously not been maintained. Therefore, the City created a new first aid kit program, which includes ordering 130 new CalOSHA compliant first aid kits. WE created an inventory list for each first aid kit to be used for monthly inspections. Monthly, staff in each department or the assigned driver of the fleet vehicle must inspect the first aid kit to verify the expiration dates and determine whether any items need to be replaced.

The purchase of the first aid kit has been entered into our asset log, so we can track when the first aid kits were last purchased and when it's time to do a bulk purchase

Describe the results:

The result is that all first aid kits are brand new, CalOSHA complaint and we have developed a process for monthly inspections to mitigate the potential hazard.

HAZARD/PROBLEM: Expired first aid kits.

MITIGATION: An inspection of fleet and city building it was discovered that items inside first aid kits had been expired for 5-10 years. The City created a first aid program and ordered 130 first aid kits. An inventory list was created for each first aid kit, and a monthly inspection program was developed

RESULTS: The result is that all first aid kits are brand new, Cal/OSHA compliant and a monthly inspection process has been implemented to mitigate the potential hazard.

Rocklin



Describe the hazard or problem:

Prior to the implementation of an Advanced Life Support (ALS) program within the Willows Fire Department, emergency medical incidents relied on Basic Life Support (BLS) care provided by firefighters until the arrival of transporting ambulance services.

This created a significant gap in care during critical medical emergencies such as cardiac arrest, respiratory distress, trauma, seizures, and drug overdoses. During these incidents, firefighters were required to manage critically ill patients without access to advanced medications, cardiac monitoring, or advanced airway interventions.

Because Willows is a rural community with limited emergency medical resources, ambulance response times can be extended. This challenge has become especially significant following the October 2025 closure of Glenn Medical Center in Willows, which reduced immediate access to local emergency medical care and increased reliance on regional EMS resources.

For example, in February 2026, the ambulance service averaged over 12 minutes response time within the City limits, while the Willows Fire Department maintains an average response time of approximately 4 minutes.

These conditions created both patient care risks and responder safety concerns, as firefighters were frequently managing high-acuity medical emergencies without the advanced tools necessary to stabilize patients during the critical early minutes of care.

Provide details about your idea and solutions:

To address this risk, the Willows Fire Department implemented an Advanced Life Support (ALS) non-transport response program. The program allows fire personnel to deliver paramedic-level care at emergency scenes prior to ambulance arrival and patient transport.

The department currently has two full-time ALS providers and two part-time/volunteer ALS providers. As the department continues training additional personnel, the goal is to have all full-time firefighters ALS-trained by 2028, expanding the department's ability to provide advanced medical care more consistently.

Key components of the program include:

- Certification of fire personnel as Paramedics and Advanced EMTs,
- Implementation of ALS protocols approved by Sierra Sacramento Valley EMS Agency (SSV EMSA),
- Deployment of advanced medical equipment on fire apparatus and command vehicles,
- Ongoing continuing education and skills competency verification,
- Medical supply management and equipment readiness, and

The ALS program has significantly strengthened emergency medical response capabilities and improved safety outcomes for both firefighters and the community.

Since the program launched in November 2025, the Willows Fire Department has provided Advanced Life Support treatment to approximately 200 patients.

Because firefighters often arrive on scene significantly faster than ambulance services, ALS-trained personnel can now begin advanced patient care within minutes of arrival rather than waiting for transport units.

Examples of critical interventions performed by fire personnel include:

- Administration of medications to reverse life-threatening cardiac rhythms,
- Administration of medications to stop seizures in pediatric patients,
- Pain management for traumatic injuries such as broken bones,
- Performance of advanced airway procedures including intubation, and
- Stabilization of critically ill patients prior to ambulance transport.

These interventions have undoubtedly improved patient outcomes by providing advanced care during the most critical early stages of medical emergencies.

The ALS program represents a proactive investment in community and responder safety, ensuring firefighters have the training, equipment, and protocols necessary to safely manage complex medical emergencies.

HAZARD/PROBLEM: Due to the closure of the medical center, there was significant gap in critical medical care because firefighters were required to manage ill patients without access to advanced medications and medical equipment.

MITIGATION: To address this issue, the Fire Dept. implemented Advance Life Support (ALS) non-transport response team which allows fire personnel to deliver paramedic –level care at the scene prior to ambulance arrival and transport.

RESULTS: The ALS program has significantly strengthened emergency medical response capabilities & improved safety outcomes for both firefighters and the community. Since the Nov. 2025 launch, the ALS program has cared for approx. 200 patients.

Willows

CashSAFETYfor CULTURE



Describe the hazard or problem:

Firefighters are increasingly exposed to carcinogenic and hazardous materials while operating at structure fires. Personal protective equipment (PPE) often becomes heavily contaminated with debris, and vulnerable areas—such as the neck, wrists, face, and hands—remain exposed to toxic byproducts of combustion. After exiting the structure, additional contamination can occur during the removal of PPE, as members come into contact with soiled gear and inhale off-gassing released from the equipment.

Provide details about your idea and solutions:

YCFD members designed a “DECON” kit and process to help reduce the amount of exposure firefighters endure when doffing PPE after fighting a structure fire.

1. The Pumping operator sets up a designated DECON area with a hose, soap, brushes, wet wipes, and a fan.
2. Firefighters will remain on SCBA air as they exit the structure and walk to the DECON area
3. Team members will use a fan, hose and soapy brushes to clean off the visible debris from helmet to boots
4. While standing in front of a fan, firefighters will doff PPE
5. Firefighter will use wet wipes to wipe the neck, face, and hands of any contaminants.
6. Firefighters will allow PPE to off gas for 20 minutes
7. All PPE get bagged and cleaned back at the station

Describe the results:

1. Reduced Cancer Risk

Limiting contact with carcinogens and hazardous byproducts significantly lowers long-term cancer risk, which is a major concern in the fire service.

2. Improved Immediate Health & Safety

Minimizing exposure—especially to sensitive areas like the neck, face, and hands—reduces acute effects such as respiratory irritation, skin absorption of toxins, and short-term illness.

3. Cleaner Gear = Less Cross-Contamination

Proper handling and doffing of contaminated PPE helps prevent the spread of toxins to:

- Fire apparatus
- Stations and living quarters
- Personal vehicles and homes

4. Better Air Quality Post-Incident

Reducing off-gassing exposure (by managing gear removal, bagging, and cleaning) improves the air firefighters breathe after exiting a structure.

5. Increased Longevity & Career Health

Consistent contamination control practices contribute to longer, healthier careers with fewer chronic illnesses.

6. Stronger Safety Culture

Emphasizing these practices reinforces accountability and awareness across the crew, leading to safer habits department-wide.

7. Compliance with Safety Standards

Following proper decontamination procedures aligns with best practices and standards (such as NFPA guidelines), helping departments meet regulatory and liability expectations.

HAZARD/PROBLEM: Firefighters are increasingly exposed to carcinogenic & hazardous material while operating at structure fires & PPE becomes contaminated.

MITIGATION: YCFD members designed a “DECON” kit & process to help reduce the amount of exposure firefighters endure when doffing PPE after fighting a structure fire.

RESULTS: The implementation of the “DECON” kit reduces the cancer risk, improved immediate health & safety, cleaner gear, better air quality post-incident, increased longevity & career health, stronger safety culture, & compliance with safety standards.

Yuba City

Cash SAFETY for CULTURE

PLEASE VOTE YOUR TOP FIVE SUBMISSIONS



AWARDS:

- Safety Culture Champion = \$5,000.00
- Safety Culture Advocate = \$4,000.00
- Safety Culture Leader = \$3,000.00
- Safety Culture Supporter = \$2,000.00
- Safety Culture Supporter = \$2,000.00
- All other submissions receive an **Honorable Mention Certificate**



BACK TO AGENDA

**Northern California Cities Self Insurance Fund
Board of Directors Meeting
June 18, 2026**

Agenda Item H.2.

**ALLONE HEALTH EMPLOYEE ASSISTANCE PROGRAM
AMENDMENT TO CUSTOMER SERVICE AGREEMENT**

ACTION ITEM

ISSUE: The attached amendment to the current AllOne Health Agreement will provide ten hours per year to be used for onsite EAP orientations, onsite or virtual health fairs, and onsite or virtual trainings. The amendment includes (1) onsite or virtual critical incident stress debriefing (CISD) per city per year, limited to 2 hours per incident.

RECOMMENDATION: Review and approve the Service Agreement Amendment.

FISCAL IMPACT: None. Members are billed directly by AllOne Health - \$2.22 per employee for up to 3 counseling sessions and \$2.41 for up to 6 sessions in addition to the other services.

BACKGROUND: AllOne Health previously (ACI Specialty Benefits) has provided EAP benefits to NorCal Cities for the past 22 years. ACI Specialty Benefits will provide employee assistance program (EAP) services, including assessment, referral, and short-term problem resolution.

ATTACHMENT(S): Second Amendment to Customer Services Agreement.

SECOND AMENDMENT TO CUSTOMER SERVICES AGREEMENT

This **SECOND AMENDMENT TO CUSTOMER SERVICES AGREEMENT** (the “First Amendment”) has been entered into, and is effective as of 7/1/2026 (“Effective Date”), by and between ACI Enterprises, Inc. , doing business as AllOne Health, a Pennsylvania corporation (collectively referred to herein as “Company”), and Northern California Cities Self Insurance Fund (NCCSIF), a California, Joint Powers Authority with its principal place of business located at 2180 Howard Street, Sacramento, Suite 460, CA 95815 , (“Customer”).

ARTICLE I. PREAMBLE

WHEREAS, the Customer and the Company entered into a Customer Services Agreement on 7/1/2022(the “Agreement”), which is attached hereto, to provide the services set forth on **Exhibit A** of the Agreement; and

WHEREAS, the Customer and the Company would like to amend and replace **Exhibit A** of the Agreement to include ten (10) hours per year to be used for onsite EAP orientations, onsite or virtual health fairs, and onsite or virtual trainings. Additionally, to include one (1) onsite or virtual critical incident stress debriefing (CISD) per city per year limited to 2 hours per incident.

ARTICLE II. AMENDMENT

NOW, THEREFORE, in consideration of the foregoing recitals contained in Article I, which is incorporated herein by reference, the mutual promises, covenants, agreements and undertakings of the parties set forth below, and other good and valuable consideration, the receipt and sufficiency of which is hereby acknowledged, the parties hereto, intending to be legally bound hereby, do agree to amend and replace in its entirety **Exhibit A** as attached hereto.

ARTICLE III. GENERAL PROVISIONS

Effect of Amendment. The First Amendment shall become effective on the Effective Date. The Agreement, as amended by this First Amendment, shall continue in full force and effect. The First Amendment is limited to the service contained therein. All other obligations set forth in the Agreement, including, but not limited to payment obligation and length of service remain in full force and effect. No other terms or conditions shall be amended pursuant to the First Amendment.

Counterparts and Facsimile Signatures or PDF Signatures. The First Amendment may be executed in counterparts, each of which shall be deemed an original, but all of which together shall constitute one and the same instrument. The Customer and the Company agree that transmission to each other of the First Amendment with the transmitting party’s facsimile signature or portable document format (“PDF”) signature shall suffice to bind the party signing and transmitting the same as if the First Amendment with an original signature had been delivered.

[Remainder of page intentionally left blank]

SIGNATURE PAGE

IN WITNESS WHEREOF, the parties hereto have each duly executed the First Amendment, in duplicate if necessary, as of the effective date written below.

ALLONE HEALTH

Date

Keith Wasley
President and Chief Executive Officer

Effective Date

Signature of Authorized Customer Representative

Printed Name of Authorized Signatory

Title of Authorized Signatory

Telephone Number of Authorized Signatory

Email Address of Authorized Signatory

Customer Legal Name

Customer Legal Notice (Street Address 1)

Customer Legal Notice (Street Address 2)

Customer Legal Notice (City, State Zip Code)

EXHIBIT A



BACK TO AGENDA

**Northern California Cities Self Insurance Fund
Board of Directors Meeting
June 18, 2026**

Agenda Item H.3.

THE BRIEFING ROOM PROPOSAL

ACTION ITEM

ISSUE: The Briefing Room has provided a three-year proposal for NCCSIF. Pricing is flat from last year and they have offered to hold it flat for the three-year term with a signed agreement. The Program Administrators recommend approving based on positive feedback from the members regarding the service.

RECOMMENDATION: Renew subscription for three years or provide alternate direction.

FISCAL IMPACT: \$25,988 annually.

BACKGROUND: The Briefing Room provides an online training platform that produces 90-second training sessions intended to be used during briefing or roll call. Jason Lewis from The Briefing Room attended and presented their product at a PRMC Meeting in 2025. At that time, several NCCSIF Cities were already using them. NCCSIF contracted with The Briefing Room in August 2025.

ATTACHMENT(S): The Briefing Room Proposal



Law Enforcement Briefing Training Made Easy

Lower Liability • Retain Officers • Maintain Public Trust

Prepared for:

NCCSIF



The Briefing Room, LLC

803 Camarillo Springs Road, Suite B, Camarillo, Ca 93012

(805) 419-4525 • www.TheBriefingRoom.com

Dear Members of the NCCSIF,

Trying to keep your officers up-to-date is tough. Massive payouts from lawsuits have been rising year after year, and the proliferation of video cameras has put law enforcement under scrutiny like never before. On top of that, no one is increasing your agency's training budget in a meaningful way that truly meets the evolving needs of your officers.

That's a lot – especially on top of everything else you're managing. At The Briefing Room, we know how difficult it is for your officers to work effectively in this environment because we're all active-duty peace officers working right along side you. But just because it's difficult doesn't mean it's impossible.

That's why we've put together this proposal to fit your agency's needs. We've listened to the challenges you're facing and crafted this plan to solve those problems. By working together, we can build exemplary officers who reduce liability and maintain public trust.

The process is simple. Just read through this proposal, sign it, and send it back to me. From there, we'll work with your staff and get your agency on board.

Don't waste another day stressing about low morale or high liability. Leave the training to us and get ready to love your officers' newfound confidence.

Your training partner,

A handwritten signature in cursive script that reads "Jason Louis".

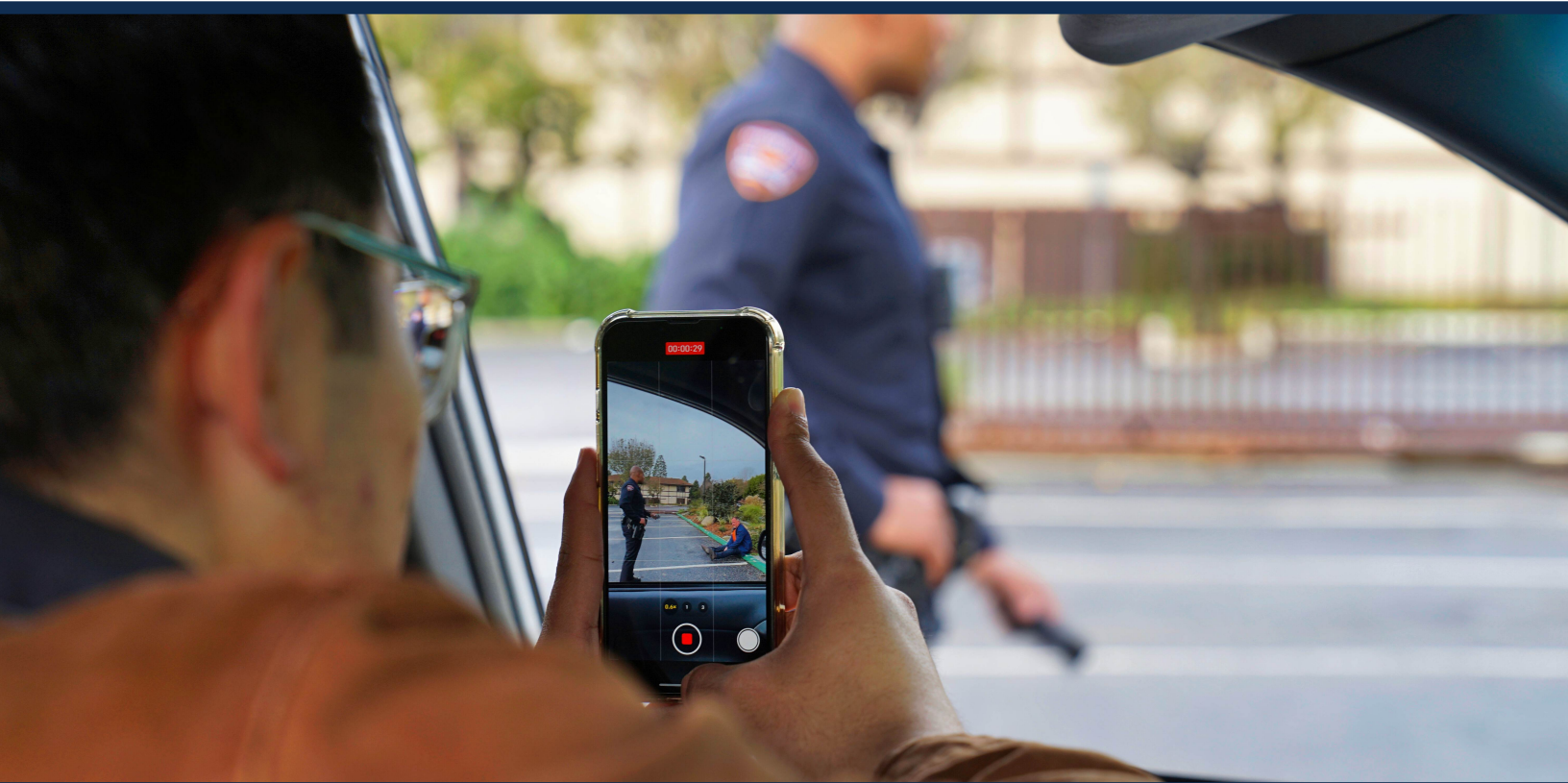
CEO, The Briefing Room



EVERY POLICE AGENCY MUST ADDRESS **THIS PROBLEM**

Massive civil judgments, consent decrees, negative viral videos and community distrust have all proliferated law enforcement in recent years. Most of the incidents that result in these negative outcomes do not stem from malicious intent on the part of police officers. Instead, they're usually a result of inadequate training that didn't prepare the officers to make informed decisions or didn't help reinforce a positive agency culture. State minimum standards have not kept pace with our society's evolving expectations and the proliferation of video cameras in everyone's pocket is exposing this weakness for the world to see.

While the legislature focuses on creating new laws designed to restrict law enforcement, they are not increasing training budgets in a way that will produce meaningful changes. As a result, civil payouts have gone through the roof, officers are leaving the profession in droves, and public support for law enforcement is waning. It's not your fault, but it is your problem.



THE BRIEFING ROOM PROVIDES A SOLUTION

We're an on-line training platform that produces 90-second training sessions your supervisors use during briefing or roll call to develop high-performing teams of officers who are equipped to lower liability and build community support.

We're not talking about the normal, boring state mandated training we've all become accustomed to. Instead, these are engaging sessions, covering relevant issues we're all dealing with today, developed and taught by active-duty peace officers.

The Briefing Room's training sessions are neatly organized into what we call R.I.S.E Training Blocks. Every R.I.S.E. Training Block includes a 90-second training video that discusses one simple topic, a Key Points Worksheet to help the supervisor manage a discussion after the video plays, and finally, we provide all the resources referenced in the training, such as the official court opinion.

"As a result of The Briefing Room training, my officers were able to control a combative, handcuffed man without injuring him or themselves. In fact, they told me the training gave them confidence because it clarified the bounds of their legal authority for using force under those circumstances."

- Sergeant Mark Andreozzi, Irvine Police Department

Every R.I.S.E Training Block Has Three Powerful Components

90 Second Training Video



Key Points Worksheet

RISE Training Block

RESEARCHED - INFORMATIVE - SHORT - ENGAGING

Supervisor's Key Points Worksheet

Title:

The Driver Won't Speak. Now What?

Ask your officers these questions to reinforce the training material:

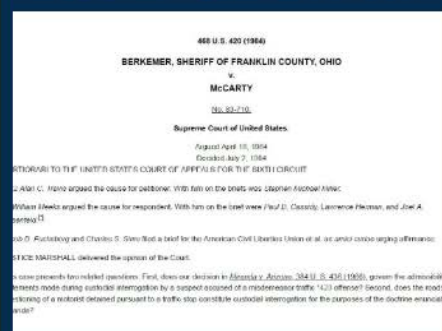
1. Question:

Does a citizen who is detained on a traffic stop have the right to remain silent?

1. Answer:

According to Berkemer, the driver has the right to not answer questions.

Additional Resources



THE PLAN

We know all of this can seem like a lot. Don't worry, though. We will literally take care of everything. All you need to do is tell us when you want to start. Here's what the process looks like:

STEP 1: GET ACCESS

Subscribe to access our complete library of R.I.S.E. Training Blocks, and receive new training blocks we add every Tuesday and Thursday. We'll work with your agency representative to set up access for all your supervisors.

STEP 2: TRAIN

Your supervisors, who each will have their own log-in account, can select any R.I.S.E. Training Block during briefing or roll call to facilitate exceptional training for their shift. The process from logging in to providing training can take them less than one minute.

STEP 3: SUCCEED

Equipped with training based on best practices and the latest case laws, everyone in your agency will operate from the same playbook. Armed with the latest information, your officers will feel confident knowing they're making the right decisions in the field and your community will be better served.



"Ever since we integrated The Briefing Room into our briefings, the response from our supervisors has been overwhelmingly positive! The platform provides an effortless way for our sergeants to discuss critical issues that are integral to improving officer performance and minimizing risk. Needless to say, I'm thrilled with what The Briefing Room has to offer!"

- Chief Rick Armendariz, Anaheim PD



YOUR INVESTMENT

In the largest study ever done on police civil liability*, which represented 20% of the officers in the United States, large municipalities (over 750 officers) were shown to have paid an average of **\$2,785,116** every year in settlements and civil judgments between the years 2006 and 2011. Small and mid-size municipalities paid on average **\$42,286** every year. Today, municipalities and insurance companies are paying exponentially higher civil liability costs compared to eighteen years ago and none of those numbers factored in additional costs like attorney's fees, increased insurance premiums, employee turnover and loss of public support.

*Police Indemnification, Joanna C. Swartz, New York University Law Review, 2014

Empower Your Entire Agency To Reduce These Liabilities With No Overtime, Backfill, Per Diem or Travel Costs.

Agency Size

620 Sworn

Price Per Officer

\$4.99/Mo

Cost

\$37,125.60 / Year

Minus

First Year Discount:

30%

Plus

Technology and Security Support:

Waived

Total (Calculated by size of agency):

\$25,987.92 / Year

Additional fees may apply for custom municipal requests such as specialized coding, insurance requirements, and/or legal agreements.

Pricing valid for three years with a signed agreement. Proposal Expires 7/1/26

"If you're an agency leader who wants to lower liability, improve officer morale, and build strong community partnerships, The Briefing Room will help take your agency to the next level."

- Sheriff Jim Fryhoff,
Ventura County Sheriff's Office



WHO ARE WE?

We're active-duty law enforcement officers and California POST Certified Instructors with decades of experience teaching thousands of officers like yours. We know the difficulties you're facing in meeting today's challenges because we're also working alongside you today.



"Our patrol teams have been incorporating The Briefing Room clips into our daily pre-shift meetings. We love the "quick hits" of information that can spark important lessons and conversations about professional policing!"

- Chief Dave Norris, Menlo Park Police Department



LET'S MAKE IT OFFICIAL

We can't wait to help your agency lower liability, retain officers and improve community support. Getting started is really easy:

- 1) Let us know you're ready.
 - 2) We'll send you an invoice and an Excel spreadsheet to complete.
 - 3) Once both of those are complete, on-boarding can take place that day.
-

"The Briefing Room's platform has been a much needed resource for improving briefing trainings and I have been nothing but impressed with it."

– Lieutenant Chris Jetton, CSU Channel Islands Police Department

If you have any other questions, just send an email to Jason@TheBriefingRoom.com





BACK TO AGENDA

**Northern California Cities Self Insurance Fund
Board of Directors Meeting
June 18, 2026**

Agenda Item H.4.a.

FY 26/27 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). *There are no changes to the CJPRMA MOC or the NCCSIF MOC this year.*

Drone liability coverage through CJPRMA remains at \$650 per unit, with physical damage coverage offered at 5% of the replacement cost with all attached equipment. Separate drone liability insurance is encouraged to provide first-dollar coverage and avoid exposure to NCC.

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

FISCAL IMPACT: No fiscal impact 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 of \$1,000,000.

ATTACHMENT(S):

1. FY 26/27 NorCal Cities Liability MOC, with sample declarations pages
2. FY 26/27 Auto ID Card



LIABILITY

UNDERLYING MEMORANDUM OF COVERAGE

DECLARATIONS

- 1. Memorandum Number:** NCCL-26
- 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, 2026, through June 30, 2027
- 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

11. Excess Memorandum of Coverage:

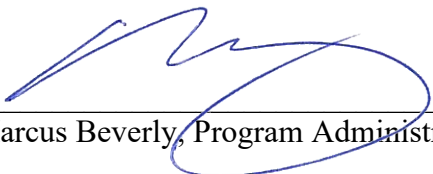
California Joint Powers Risk Management Authority (CJPRMA)
Excess Limits of Liability: see MOC declarations

FORMS AND ENDORSEMENTS

FORMING PART OF THE POLICY AT INCEPTION:

NCCSIF: NCCL-26; Transit Systems; Violent Event Coverage

CJPRMA: MOC 7/1/2026



Marcus Beverly, Program Administrator

July 1, 2026
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.



LIABILITY

UNDERLYING MEMORANDUM OF COVERAGE

DECLARATIONS

- 1. Memorandum Number:** NCCL-26
- 2. Member City:** City of Folsom
50 Natoma Street
Folsom, California 95630
- 3. Participating Agencies:** Folsom Public Financing Authority
Folsom Redevelopment Agency
- 4. Coverage Period:** July 1, 2026, through June 30, 2027
- 5. Banking Layer:** \$0 to \$100,000 each covered occurrence

\$0 to \$150,000 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:** \$100,000 to \$1,000,000 each covered occurrence
- 7. Limit of Liability:** \$900,000 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

11. Excess Memorandum of Coverage:

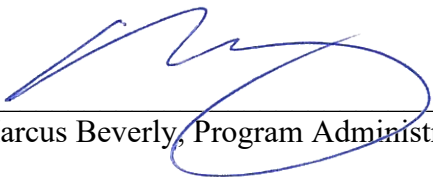
California Joint Powers Risk Management Authority (CJPRMA)
Excess Limits of Liability: see MOC declarations

FORMS AND ENDORSEMENTS

FORMING PART OF THE POLICY AT INCEPTION:

NCCSIF: NCCL-26

CJPRMA: MOC 7/1/2026



Marcus Beverly, Program Administrator

July 1, 2026
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.



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 COVERAGE or INSURANCE

If insurance or any other coverage with any insurer, joint powers authority or other source respectively is available to the "Covered Party" covering a loss also covered hereunder (whether on primary, excess, or contingent basis), the coverage hereunder shall be in excess of, and shall not contribute with, such other insurance or coverage. This coverage shall be in excess of, and shall not contribute with, any insurance or coverage designed to cover the operator of an automobile or watercraft. This coverage shall be in excess of, and shall not contribute with, any insurance or coverage which names a "Covered Party" herein as an additional "Covered Party" or additional insured party, where coverage is extended to a loss also covered hereunder.

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).

07/01/2026
Date

Rachel Ancheta 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. 25 and No. 36, 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.

Rachel Ancheta, NCCSIF President

Endorsement Effective Date: July 1, 2026



LIABILITY AMENDATORY ENDORSEMENT

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 for costs associated with such response.

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.

Rachel Ancheta, NCCSIF President

Endorsement Effective Date: July 1, 2026

STATE
California

COVERAGE IDENTIFICATION CARD

COMPANY	POLICY NO.	EFFECTIVE DATE	EXPIRATION DATE
NCCSIF	NCCL-26	July 1, 2026	July 1, 2027

YEAR	MAKE/MODEL	VEHICLE IDENTIFICATION NUMBER
All	All City Owned vehicles	All City owned vehicles

AGENCY/COMPANY ISSUING CARD

Alliant Insurance Services, Inc.
2180 Harvard Street, Suite 380
Sacramento, CA 95815
Phone: (916) 643-2700

INSURED

Member cities of Northern California Cities Self Insurance Fund (NCCSIF)
Anderson, Auburn, Colusa, Corning, Dixon, Folsom, Galt, Gridley, Ione,
Jackson, Lincoln, Marysville, Oroville, Town of Paradise,
Red Bluff, Rio Vista, Rocklin, Willows, Yuba City

STATE
California

COVERAGE IDENTIFICATION CARD

COMPANY	POLICY NO.	EFFECTIVE DATE	EXPIRATION DATE
NCCSIF	NCCL-26	July 1, 2026	July 1, 2027

YEAR	MAKE/MODEL	VEHICLE IDENTIFICATION NUMBER
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Jackson, Lincoln, Marysville, Oroville, Town of Paradise,
Red Bluff, Rio Vista, Rocklin, Willows, Yuba City

This vehicle is owned or leased by a **Member City of NCCSIF**, which is a public entity as defined by California Government Code Section 811.2.

NCCSIF Cities are legally self-insured public entities for automobile liability, and this serves as documentation that the California Motor Vehicle Code, Section 16020(b)(4), pertaining to proof of evidence of financial responsibility applies to any vehicle owned or leased by a member city.

REPORT ALL ACCIDENTS TO THE POLICE

- To file a claim for *damage to the city vehicle* complete the attached accident form and contact your supervisor and/or NCCSIF Board Representative on how to file a Property claim.
- To report a potential new *liability* claim against the city for *damages to third-party property or injury*, complete the attached accident form and contact your supervisor and/or Board Representative to file claim.

NCCSIF's Liability Claims Administrator is Sedgwick

Email claims to: 7374NCCSIF@sedgwick.com

To report a new Liability Claim by phone:

During Office Hours (916) 960-0980 | After Hours (916) 971-2701

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STATE
California

COVERAGE IDENTIFICATION CARD

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NCCSIF Cities are legally self-insured public entities for automobile liability, and this serves as documentation that the California Motor Vehicle Code, Section 16020(b)(4), pertaining to proof of evidence of financial responsibility applies to any vehicle owned or leased by a member city.

REPORT ALL ACCIDENTS TO THE POLICE

- To file a claim for damage *to the city vehicle* complete the attached accident form and contact your supervisor and/or NCCSIF Board Representative on how to file a Property claim.
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BACK TO AGENDA

**Northern California Cities Self Insurance Fund
Board of Directors Meeting
June 18, 2026**

Agenda Item H.4.b.

**FY 26/27 NCCSIF MEMORANDUM OF COVERAGE
WORKERS' COMPENSATION**

ACTION ITEM

ISSUE: The Board annually reviews and adopts any needed 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. *This year we have no changes to the PRISM or NorCal Cities MOCs.*

Attached is the NorCal Cities Workers' Compensation MOC with no changes other than 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 approval of the FY 26/27 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 from \$500,000 to Statutory Limits for Part One – Workers' Compensation, with a \$5,000,000 limit for Coverage Part Two - Employer's Liability.

ATTACHMENT(S): FY 26/27 NCCSIF Workers' Compensation MOC, with sample Declarations Page



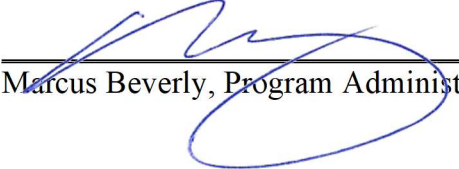
**WORKERS' COMPENSATION
MEMORANDUM OF COVERAGE
DECLARATIONS**

1. **Memorandum Number:** NCCWC-26
2. **Member Entity:** City of Auburn
1225 Lincoln Way
Auburn, California 95603
3. **Coverage Period:** July 1, 2026, to June 30, 2027
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 26 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-26

PRISM: PRISM-PE 26 EWC-48



Marcus Beverly, Program Administrator

July 1, 2026
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.



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) calendars 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.).

(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).

July 1, 2026
Date

Rachel Ancheta , 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-26

Issued to: ALL MEMBERS

Issue Date: July 1, 2026

Authorized Representative
Northern California Cities SIF



**Northern California Cities Self Insurance Fund
Board of Directors Meeting
June 18, 2026**

Agenda Item H.5.a.

FY 26/27 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, 2026. For FY 26/27 the APIP minimum “All Risk” deductible will continue to be \$25,000 for all property and all vehicles valued under \$250,000, with police vehicle deductibles at \$50,000. The deductible for other vehicles:

- \$100,000 for all vehicles with Replacement Cost Value (RCV) of \$250,000 to \$750,000,
- \$250,000 for all vehicles with RCV in Excess of \$750,000

New changes for this renewal are as follows:

- Misc. Unnamed sublimit increased from \$10M to \$25M
- Extra Expense sublimit increased from \$75M to \$100M

A table summarizing the changes in the Total Insured Values (TIV), rates and premiums is below:

Year-over-Year Rate and Premium Comparison

<u>Northern California Cities Self Insurance Fund</u>	<u>2025-2026</u> (at 01/23/2026)	<u>2026-2027</u>	<u>Variance</u>
Total Insurable Values (TIV):	\$ 2,092,898,232	\$ 2,148,608,699	2.66%
Earthquake TIV:	Not Applicable	Not Applicable	N/A
Earthquake Limit:	Not Covered	Not Covered	N/A
*Property Annual Cost:	\$ 7,679,455.09	\$ 7,073,231.83	-7.89%
Cyber Liability Annual Cost:	\$ 106,477.63	\$ 117,640.68	10.48%
Pollution Liability Annual Cost:	\$ 22,026.87	\$ 22,612.93	2.66%
Total Account Rate (\$/100):	0.3730692	0.3357282	-10.01%
**Total Annual Cost:	\$ 7,807,959.59	\$ 7,213,485.44	-7.61%



**Northern California Cities Self Insurance Fund
Board of Directors Meeting
June 18, 2026**

Agenda Item H.5.a. *continued*

Total Insurable Values (TIV) increased only slightly at 2.66% due to trending, while the Total Account Rate decreased 10.01%, resulting in a total premium decrease of 7.61%.

RECOMMENDATION: Approval of the FY 26/27 Property Program Renewal with the Alliant Property Insurance Program as presented or revised.

FISCAL IMPACT: Proposed total premium with \$25,000 deductible = \$7,213,485.44

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 \$1,250,000,000 in limits. Premiums are based on each member's Total Insured Values (TIV) which are provided via a schedule of insured locations.

ATTACHMENT(S):

1.26/27 NCCSIF Property Deposit Calculations - Deductible Options: \$25,000

2.26/27 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. APIP Brochure

*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, Cyber and Pollution when purchased

Member Entity	NCCSIF Property Premium DRAFT 6/04/26										NCCSIF Property Premium DRAFT 6/04/26										NCCSIF Property Premium DRAFT 6/04/26										USE FOR INVOICING					Invoiced Amount NCCSIF Property Premium 25-26																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																						
	Property Deductible	Property Values	Personal Property Values	BI/Rents Values	Equipment	Tax Interruption Values	Fine Arts Values	Vehicle Values	Total without Vehicles	BI, Equip, Tax, Arts	Property Premium	Vehicle Premium	Cyber	Pollution	Surplus Lines T&F's	ABS Fee	COC Values	COC Premium	Flood Values	Flood Values - High Hazard A&V	Flood Premium	Total Annual Premium	FY 25/26 Premium	% Premium Change	2025/26 Total TIV with Vehicles	TIV % Change	Net Change %																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																															
Rate Per \$100											\$0.29194	\$0.64903	\$0.00531	\$0.00102	\$0.01027	\$0.00257		\$0.20582	\$0.04546	\$0.77468		\$	\$																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																			

NCCSIF Property Premium

DRAFT 6/04/26

Member Entity	Property Deductible	Real Property Values	Personal Property Values	BI/Rents Values	Equipment	Tax Interruption Values	Fine Arts Values
Rate Per \$100							
Anderson	\$25,000	\$ 54,229,842	\$ 3,471,900	\$ 625,135	\$ 4,047,000	\$0	\$0
Auburn	\$25,000	\$ 75,494,522	\$ 6,387,257	\$ -	\$ 1,029,803		\$0
Colusa	\$25,000	\$ 65,744,462	\$ 5,969,777	\$ 23,880	\$ 1,790,900	\$0	\$0
Corning		\$ -	\$ -	\$ -	\$ -		\$0
Dixon	\$25,000	\$ 102,917,554	\$ 15,211,701	\$ 2,402,424	\$ 12,394,274	\$0	\$0
Elk Grove		\$ -	\$ -	\$ -	\$ -		\$0
Folsom	\$25,000	\$ 341,819,376	\$ 25,596,912	\$ 2,237,954	\$ 36,230,995	\$0	\$578,000
Galt	\$25,000	\$ 168,855,239	\$ 15,088,822	\$ 2,497,370	\$ 12,020,333	\$0	\$0
Gridley	\$25,000	\$ 26,679,399	\$ 12,852,094	\$ 215,698	\$ 8,292,000	\$0	\$0
Ione	\$25,000	\$ 34,247,995	\$ 2,185,451	\$ 99,520	\$ 2,609,335	\$0	\$0
Jackson	\$25,000	\$ 24,301,962	\$ 24,329,563	\$ 5,000	\$ 1,218,500	\$0	\$0
Lincoln	\$25,000	\$ 171,675,189	\$ 29,761,902	\$ 3,393,881	\$ 12,335,962	\$0	\$0
Marysville	\$25,000	\$ 29,194,566	\$ 2,693,354	\$ 1,930,771	\$ 4,184,577	\$0	\$365,000
Nevada City		\$ -	\$ -	\$ -	\$ -		\$0
Oroville	\$25,000	\$ 68,938,420	\$ 5,179,071	\$ -	\$ 4,465,138		\$0
Paradise	\$25,000	\$ 18,641,881	\$ 3,735,063	\$ 77,834	\$ 4,734,957	\$0	\$0
Placerville		\$ -	\$ -	\$ -	\$ -		\$0
Red Bluff	\$25,000	\$ 71,239,634	\$ 8,416,682	\$ 491,139	\$ 7,823,331	\$0	\$0
Rio Vista	\$25,000	\$ 79,643,405	\$ 5,129,359	\$ 517,057	\$ 5,819,200		\$0
Rocklin	\$25,000	\$ 81,328,512	\$ 9,783,621	\$ 6,200,000	\$ 22,182,650	\$0	\$0
Willows		\$ -	\$ -	\$ -	\$ -		\$0
Yuba City	\$25,000	\$ 275,805,076	\$ 36,404,758	\$ 6,688,952	\$ 11,020,900		\$0
Totals		\$1,690,757,034	\$212,197,287	\$27,406,615	\$152,199,855	\$0	\$943,000
FY 25/26 Totals		\$ 1,657,596,037	\$ 202,396,975	\$ 27,635,415	\$ 151,253,875	\$ -	\$ 943,000
Difference		\$33,160,997	\$9,800,312	(\$228,800)	\$945,980	\$0	\$0
% Change		2.0%	4.8%	-0.8%	0.6%	#DIV/0!	0.0%

NCCSIF Property Premium

DRAFT 6/04/26

Member Entity	Vehicle Values	Total Property Values Without Vehicles	Total (Real, Pers, BI, Equip, Tax, Arts)	Property Premium	Vehicle Premium	Cyber	Pollution
Rate Per \$100				\$0.29194	\$0.64903	\$0.00531	\$0.00102
Anderson	\$ -	\$62,373,877	\$62,373,877	\$ 182,094	\$ -	\$ 3,310	\$ 636
Auburn	\$ 1,200,874	\$82,911,582	\$84,112,456	\$ 242,051	\$ 7,794	\$ 4,463	\$ 858
Colusa	\$ -	\$73,529,019	\$73,529,019	\$ 214,660	\$ -	\$ 3,902	\$ 750
Corning	\$ -						
Dixon	\$ -	\$132,925,953	\$132,925,953	\$ 388,063	\$ -	\$ 7,054	\$ 1,356
Elk Grove	\$ -						
Folsom	\$ 31,674,334	\$406,463,237	\$438,137,571	\$ 1,186,625	\$ 205,577	\$ 23,250	\$ 4,469
Galt	\$ -	\$198,461,764	\$198,461,764	\$ 579,387	\$ -	\$ 10,531	\$ 2,024
Gridley	\$ -	\$48,039,191	\$48,039,191	\$ 140,245	\$ -	\$ 2,549	\$ 490
Ione	\$ 2,557,540	\$39,142,301	\$ 42,476,741	\$ 114,272	\$ 16,599	\$ 2,254	\$ 433
Jackson	\$ -	\$49,855,025	\$49,855,025	\$ 145,546	\$ -	\$ 2,646	\$ 509
Lincoln	\$ -	\$217,166,934	\$217,166,934	\$ 633,995	\$ -	\$ 11,524	\$ 2,215
Marysville	\$ -	\$38,368,268	\$38,368,268	\$ 112,012	\$ -	\$ 2,036	\$ 391
Nevada City	\$ -						
Oroville	\$ 13,175,000	\$78,582,629	\$91,757,629	\$ 229,413	\$ 85,510	\$ 4,869	\$ 936
Paradise	\$ -	\$27,189,735	\$27,189,735	\$ 79,377	\$ -	\$ 1,443	\$ 277
Placerville	\$ -						
Red Bluff	\$ 3,517,260	\$87,970,786	\$91,488,046	\$ 256,821	\$ 22,828	\$ 4,855	\$ 933
Rio Vista	\$ -	\$91,109,021	\$91,109,021	\$ 265,983	\$ -	\$ 4,835	\$ 929
Rocklin	\$ -	\$119,494,783	\$119,494,783	\$ 348,852	\$ -	\$ 6,341	\$ 1,219
Willows	\$ -						
Yuba City	\$ 12,203,000	\$329,919,686	\$342,122,686	\$ 963,164	\$ 79,201	\$ 18,155	\$ 3,490
Totals	\$64,328,008	\$2,083,503,791	\$2,148,608,699	\$ 6,082,560	\$ 417,510	\$ 114,015	\$ 21,916
FY 25/26 Totals	\$ 53,072,930	\$ 2,039,825,302	\$ 2,092,898,232	\$ 6,852,167	\$ 397,760	\$ 103,196	\$ 21,348
Difference	\$11,255,078	\$43,678,489	\$55,710,467	(\$769,607)	\$ 19,750	\$ 10,819	\$ 568
% Change	21.2%	2.1%	2.7%	-11.2%	5.0%	10.5%	2.7%

NCCSIF Property Premium DRAFT 6/04/26

Member Entity	Surplus Lines T&F's	ABS Fee	COC Values	COC Premium	Flood Values	Flood Values - High Hazard A&V	Flood Premium
Rate Per \$100	\$0.01027	\$0.00257		\$0.20582	\$0.04546	\$0.77468	
Anderson	\$ 6,404	\$ 1,604	0	\$0.00	0		\$0
Auburn	\$ 8,637	\$ 2,163	0	\$0.00	82,360,148	555,600	\$41,742
Colusa	\$ 7,550	\$ 1,891	0	\$0.00	0		\$0
Corning							
Dixon	\$ 13,649	\$ 3,418	0	\$0.00	0		\$0
Elk Grove							
Folsom	\$ 44,987	\$ 11,265	0	\$0.00	0		\$0
Galt	\$ 20,378	\$ 5,103	\$ -	\$0.00	0		\$0
Gridley	\$ 4,933	\$ 1,235	0	\$0.00	0		\$0
Ione	\$ 4,361	\$ 1,092	\$ 776,900	\$1,599.00	37,058,183	4,376,833	\$50,752
Jackson	\$ 5,119	\$ 1,282	0	\$0.00	0		\$0
Lincoln	\$ 22,298	\$ 5,584	0	\$0.00	0		\$0
Marysville	\$ 3,940	\$ 987	0	\$0.00	38,563,536	4,955,562	\$55,919
Nevada City							
Oroville	\$ 9,422	\$ 2,359	0	\$0.00	0		\$0
Paradise	\$ 2,792	\$ 699	0	\$0.00	0		\$0
Placerville							
Red Bluff	\$ 9,394	\$ 2,352	0	\$0.00	0		\$0
Rio Vista	\$ 9,355	\$ 2,343	0	\$0.00	0		\$0
Rocklin	\$ 12,270	\$ 3,072	0	\$0.00	0		\$0
Willows							
Yuba City	\$ 35,129	\$ 8,797	0	\$0.00	332,948,850	33,819	\$151,610
Totals	\$ 220,616	\$ 55,245	\$ -	\$ 1,599	\$ 490,930,717	\$ 9,921,814	\$ 300,024
FY 25/26 Totals	\$ 238,830	\$ 58,766	\$ -	\$ -	\$ 490,930,717	\$ 9,921,814	\$ 135,893
Difference	\$ (18,213)	\$ (3,521)	N/A	N/A	\$ -		\$ 164,131
% Change	-7.6%	-6.0%	N/A	N/A	0.0%		120.8%

	USE FOR INVOICING
Member Entity	Total Annual Premium
Rate Per \$100	
Anderson	\$ 194,047.96
Auburn	\$ 307,708.41
Colusa	\$ 228,752.11
Corning	\$ -
Dixon	\$ 413,538.66
Elk Grove	\$ -
Folsom	\$ 1,476,172.99
Galt	\$ 617,423.54
Gridley	\$ 149,452.10
Ione	\$ 191,362.64
Jackson	\$ 155,101.24
Lincoln	\$ 675,616.18
Marysville	\$ 175,284.81
Nevada City	\$ -
Oroville	\$ 332,509.28
Paradise	\$ 84,588.50
Placerville	\$ -
Red Bluff	\$ 297,183.38
Rio Vista	\$ 283,444.29
Rocklin	\$ 371,753.69
Willows	\$ -
Yuba City	\$ 1,259,545.66
Totals	\$ 7,213,485
FY 25/26 Totals	\$ 7,807,960
Difference	\$ (594,474)
% Change	-7.6%

Invoiced Amount	NCCSIF Property Premium		25-26	
FY 25/26 Premium	% Premium Change	2025/26 Total TIV with Vehicles	TIV % Change	Net Change %
\$ 205,988	-6%	57,847,332	8%	14%
\$ 313,034	-2%	82,915,748	1%	-3%
\$ 259,161	-12%	72,779,800	1%	-13%
\$ 465,181	-11%	130,635,899	2%	-13%
		\$0		
\$ 1,629,325	-9%	425,131,722	3%	-12%
\$ 696,797	-11%	195,680,316	1%	-13%
\$ 168,861	-11%	47,420,984	1%	-13%
\$ 203,280	-6%	41,435,016	3%	-8%
\$ 172,940	-10%	48,566,517	3%	-13%
\$ 730,732	-8%	205,210,235	6%	-13%
\$ 201,085	-13%	43,519,098	-12%	-1%
\$ 322,969	3%	82,960,965	11%	-8%
\$ 95,956	-12%	26,947,049	1%	-13%
\$ 337,025	-12%	90,845,809	1%	-13%
\$ 323,322	-12%	90,798,079	0%	-13%
\$ 417,412	-11%	117,220,994	2%	-13%
\$ 1,264,891	0%	332,982,669	3%	-3%
\$ 7,807,960	-8%	2,092,898,232	3%	-10%
		2,092,898,232		
	\$ (594,474)	\$0		
	-0.07613694	0.0%		



Northern California Cities Self Insurance Fund



Alliant Property Insurance Program

Presented on June 4, 2026 by:

Marcus Beverly, CPCU, AIC, ARM-P
First Vice President

Jenna Wirkner
Account Manager

Evan Washburn, ARM
Assistant Vice President, Associate
Broker

ALLIANT PROPERTY INSURANCE PROGRAM (APIP)

July 1, 2026 – July 1, 2027

EXECUTIVE SUMMARY

The key goals for the 2026/27 APIP renewal are to maintain financial efficiency, to provide comprehensive coverage, and to ensure program stability. Maintaining the balance between these goals along with the underwriting discipline provided by Alliant Underwriting Services has allowed APIP to thrive for over 30 years. As part of this renewal, the program continues to provide the core benefits that support stability, consistency, and long-term value for its Insured's.

As most Insureds are aware, the property insurance market has continued to soften in 2026, creating an environment of improved pricing and coverage terms. The result is that most APIP Insured's will see a rate reduction at the 2026/27 renewal. Individual underwriting will be necessary for insureds that have large increases in exposure or are loss challenged.

For the 2026/27 renewal, Berkshire Hathaway Specialty Insurance (BHSI) leads the first \$50,000,000 of the program. The program limit will be at least \$1,250,000,000 and up to \$1,500,000,000 this year. The program is placed with worldwide markets rated at A.M. Best A- VII or higher.

Insureds should note the following items for this year's renewal:

- Boiler & Machinery coverage for participating insureds of the APIP Boiler Program is placed with Hartford Steam Boiler (HSB), who will also perform required jurisdictional inspections.
- Vehicles/Contractor's Equipment – it is important to note on the attached proposal whether the vehicle and/or 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 a wide range of loss control services, but also by offering appraisal services, business interruption assessments, valuation, consulting, and infrared testing. Please refer to our program brochure inserts for further details of our ABS services.

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 packet is as complete as possible, program negotiations will continue up to the 7/1/2026 effective date. We will endeavor to provide any known material changes prior to renewal. All coverage items currently under review with APIP markets to be effective on 7/1/2026, are listed at the end of each coverage proposal being quoted.

ADDITIONAL COVERAGES REMAIN AVAILABLE FOR THOSE WHO WISH TO PURCHASE:

- Cyber (Privacy Liability) Coverage (1st and 3rd parties) for eligible insureds. Please refer to coverage as outlined in the following proposal which includes a summary of proposed changes for this renewal. Additional excess options are available, if requested for insureds with good security controls in place. **Please note claims reporting time limit limitations for this coverage**
- Pollution Coverage (1st and 3rd parties) for eligible insureds. Please refer to coverage as outlined in the following proposal which includes a summary of proposed changes for this renewal. **Please note claims reporting time limit limitations for this coverage**

ALLIANT PROPERTY INSURANCE PROGRAM (APIP)
July 1, 2026 – July 1, 2027
EXECUTIVE SUMMARY

The annual renewal premium summary for the Alliant Property Insurance Program (APIP) effective 7/1/2026 is outlined in the below table which depicts key financial statistics relative to last year:

Year-over-Year Rate and Premium Comparison

<u>Northern California Cities Self Insurance Fund</u>	<u>2025-2026</u> (at 01/23/2026)	<u>2026-2027</u>	<u>Variance</u>
Total Insurable Values (TIV):	\$ 2,092,898,232	\$ 2,148,608,699	2.66%
Earthquake TIV:	Not Applicable	Not Applicable	N/A
Earthquake Limit:	Not Covered	Not Covered	N/A
*Property Annual Cost:	\$ 7,679,455.09	\$ 7,073,231.83	-7.89%
Cyber Liability Annual Cost:	\$ 106,477.63	\$ 117,640.68	10.48%
Pollution Liability Annual Cost:	\$ 22,026.87	\$ 22,612.93	2.66%
Total Account Rate (\$/100):	0.3730692	0.3357282	-10.01%
**Total Annual Cost:	\$ 7,807,959.59	\$ 7,213,485.44	-7.61%

*Property Annual Cost includes: all premiums, underwriting fees, commissions, loss control expenses, program administration charges, and applicable taxes

** Total Annual Cost is inclusive of all listed coverage premiums and applicable taxes and fees

Thank you for your continued partnership and trust in our team. As reflected in the annual premium summary above, our objective remains to provide a stable, competitive insurance program that balances cost and long-term risk solutions.

ALLIANT PROPERTY INSURANCE PROGRAM

2026-2027

NAMED INSURED SCHEDULE

As of 06/04/2026

THE NAMED INSURED IS:

Northern California Cities Self Insurance Fund
c/o Alliant Insurance Services, Inc.
2180 Harvard St., Ste. 380
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, 2026 to July 1, 2027

COMPANIES: See Attached List of Companies

**TOTAL INSURED
VALUES:** \$ 2,148,608,699 as of June 04, 2026

**ALL RISK
COVERAGES &
SUB-LIMITS:**

\$	1,250,000,000	Per Occurrence: all Perils, Coverages (subject to policy exclusions) and Subject to \$1,250,000,000 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).

**ALL RISK
COVERAGES &
SUB-LIMITS:
(continued)**

\$	200,000,000	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.
\$	100,000,000	Extra Expense.
\$	25,000,000	Miscellaneous Unnamed Locations for Named Insureds excluding Earthquake Shock 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.
	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 Shock 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; however, replacement of trees, plants and shrubs will be limited to the actual size of the destroyed plant, tree or shrub at the time of the loss up to a maximum size of 25 gallons per item but not to exceed \$25,000 per item for existing Named Insureds excluding Earthquake Shock 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; however, replacement of trees, plants and shrubs will be limited to the actual size of the destroyed plant, tree or shrub at the time of the loss up to a maximum size of 25 gallons per item but not to exceed \$25,000 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.
ALL RISK COVERAGES & SUB-LIMITS: (continued)	\$	500,000	Money & Securities for named perils only as referenced within the policy, however fraudulent impersonation, fraudulent instruction or similar events are excluded.
	\$	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.
	\$	1,000,000	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 Shock and excluded for Federal Emergency Management Agency (FEMA) and/or Office of Emergency Services (OES) declared disasters, providing said declaration provides funding for repairs.
	\$	100,000,000	Increased Cost of Construction due to 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..

**ALL RISK
COVERAGES &
SUB-LIMITS:
(continued)**

\$	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 Time Element, 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.
\$	1,500,000	Claim 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).

**ALL RISK
COVERAGES &
SUB-LIMITS:
(continued)**

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.

See Policy Provisions Scheduled Vacant Building per Conditions in Section IV., Item I

\$ 2,500,000 Unscheduled Vacant Building per Policy Provisions Section IV., Item I

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 \$1,000,000 for Wildfire for Town of Paradise Per Occurrence, which will apply in the event a more specific deductible is not applicable to a loss.

**DEDUCTIBLES FOR
SPECIFIC PERILS
AND COVERAGES:**

\$ 100,000 All Flood Zones Per Occurrence excluding Flood Zones A & V.

\$ 500,000 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.

**DEDUCTIBLES FOR
SPECIFIC PERILS
AND COVERAGES:
(continued)**

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.

**DEDUCTIBLES FOR
SPECIFIC PERILS
AND COVERAGES:
(continued)**

\$	500,000	or the All Risk Basic Deductible, whichever is greater, for 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 Shock 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 Shock for Named Insured(s) who do not purchase dedicated Earthquake Shock limits.
\$	50,000	Per Occurrence Per Named Insured for this Declaration for Fine Arts for the peril of Earthquake Shock for Named Insured(s) who do not purchase dedicated Earthquake Shock 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.
	2.5%	of Annual Tax Revenue Value per location for Tax Revenue Interruption.
\$	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
\$	100,000	Per Occurrence for Water Damage.

Time Qualifiers

24 Hour	Waiting Period for Ingress/Egress, per Occurrence, as further defined in the Policy Form.
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- 24 Hour Waiting Period for interruption by Civil Authority, per Occurrence, as further defined in the Policy Form.
- 24 Hour Waiting Period for Off Premises Service Interruption per Occurrence, as further defined in the Policy Form.

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: Wildfire(s) is defined as: 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
\$ 1,000,000 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

OPTIONAL STAND-ALONE COVERAGES NOT PROVIDED IN THE “PEPIP U.S.A. FORM NO. 22 MASTER POLICY” ARE SPECIFIED BELOW.

The following optional stand-alone coverages are available for purchase in addition to and separate from the “PEPIP U.S.A. Form No. 22 Master Policy”. If purchased, coverages are confirmed below. Carriers providing these coverages are included in the Schedule of Carriers for Terrorism, Cyber Liability and Pollution Liability.

\$	100,000,000	Per Named Insured Per Occurrence subject to \$200,000,000 Annual Aggregate of Declarations 1-14, 18-30, 32-35, 39-40, and 45-46 combined as respects Property Damage, Business Interruption, Rental Income and Extra Expense Combined for Terrorism (Primary Layer).
\$	25,000	Per Occurrence Deductible for Primary Terrorism.
\$	1,000,000,000	Per Named Insured for Terrorism (Excess Layer) subject to;
\$	1,500,000,000	Per Named Insured Per Occurrence subject to \$200,000,000 Annual Aggregate of Declarations 1-14, 18-30, 32-35, 39-40, and 45-46 combined as respects Property Damage, Business Interruption, Rental Income and Extra Expense Combined for Terrorism (Primary Layer).
\$	2,000,000,000	Annual Aggregate shared by all Named Insureds combined in Declarations 1-14, 18-21, 23-30, 32-35, 39-40, and 45-46 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.
\$	25,000,000	Per Named Insured, Per occurrence subject to an Annual Aggregate of \$50,000,000 combined for 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

	Annual Cost*
Total Property Premium:	\$ 6,775,864.00
Excess Boiler:	\$ 25,829.00
Cyber Liability Premium:	\$ 114,015.00
Pollution Liability Premium:	\$ 21,916.00
ABS Fee:	\$ 55,245.00
SLT&F's (Estimate)	\$ 220,616.44
Broker Fee:	\$ 0.00
TOTAL COST †: (Including Taxes and Fees)	\$ 7,213,485.44
*Premiums are based on valid selectable options and the TIV's above. Changes in TIV's will require a premium adjustment. Please refer to invoice for new lock box remittance for address and account information. † 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 4, 2026

PROPOSAL VALID UNTIL: July 1, 2026

BROKER: **ALLIANT INSURANCE SERVICES, INC.**
License No. 0C36861
 Marcus Beverly, CPCU, AIC, ARM-P
 First Vice President
 Evan Washburn, ARM
 Assistant Vice President, Associate Broker
 Jenna Wirkner, CISR
 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, 2026 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.
- **The program expects to continue purchasing Cyber Resultant Physical Damage cover which is provided to insureds purchasing Terrorism within the program – limits to be determined.**
- **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.**
- **Please refer to invoice for new lock box remittance for address and account information.**

APIP SUMMARY OF PROPOSED PROPERTY CHANGES

BELOW IS A SUMMARY OF PROPOSED CHANGES FOR THE 2026-2027 POLICY PERIOD

Coverage	2025-2026	2026-2027	Status
Available Program Boiler & Machinery Limits up to:	\$200,000,000	\$250,000,000	Approved
Extra Expense Sub-limit	\$75,000,000	\$100,000,000	Approved
Miscellaneous Unnamed Locations Sub-limit	\$10,000,000	\$25,000,000	Approved
Combined Business Interruption, Rental Income and Tuition Income (and related fees) Sub-limit	\$100,000,000	\$200,000,000	Approved
Increased Cost of Construction Sub-limit	\$50,000,000	\$100,000,000	Approved
Claims Preparation Sub-limit	\$1,500,000	\$2,500,000	Pending
Address	c/o Alliant Insurance Services, Inc., 325 E. Hillcrest Dr., Suite 250, Thousand Oaks, CA	c/o Alliant Insurance Services, Inc., 18100 Von Karman Ave., 10 th Floor, Irvine, CA 92612	Update
Upgrade to Green limit	\$5,000,000	\$10,000,000	Pending

MASTER POLICY FORM PROPOSED CHANGES

Coverage	2025-2026	2026-2027	Status
Policy Period	July 1, 2025 to July 1, 2026	July 1, 20 <u>26</u> to July 1, 2027	Update
USA Form No.	21	22	Update
Section I, B. Named Insured	As shown on the Declaration page, or as listed in the Declaration Schedule Addendum attached to this Policy.	All Named Insureds of the ALLIANT PROPERTY INSURANCE PROGRAM (APIP) (for their respective rights and interests) as more fully defined in the Schedule of Named Insured's (including Named Insureds added to the program during the term of this policy), and the Broker (Alliant) issued Evidence of Coverage documents held on file in the office of Alliant Insurance Services, Inc., 18100 Von Karman Avenue, 10th Floor, Irvine, CA 92612 and the Company.	Pending
Section I C. Mailing Address of Named Insured	AS PER DECLARATION PAGE	c/o Alliant Insurance Services, Inc. 18100 Von Karman Ave., 10 th Floor, Irvine, CA 92612	Update

MASTER POLICY FORM PROPOSED CHANGES CONTINUED

Coverage	2025-2026	2026-2027	Status
Section I, D. Policy Period	AS PER DECLARATION PAGE	July 1, 2026 to July 1, 2027 at 12:01 AM at the location of the insured property.	Pending
To include Section I, E. Limits of Liability and all subsequent sections	Reference to: Declaration Page	Revised to read: Named Insured's Evidence of Coverage	Pending
Section I, E. 2. Sub-Limits of Liability	3rd sentence: The absence of a sub-limit of liability amount <u>in the Declaration Page means that no coverage is provided for that item.</u>	The absence of a sub-limit amount or where "Not Covered" is indicated for a sub-limit of liability in the Named Insured's Evidence of Coverage, no coverage is provided for that item.	Pending
Section I, E. 2. p.	Increased Cost of Construction due to the enforcement of building codes / ordinance or law.	Increased Cost of Construction due to building codes / ordinance or law.	Pending
Section I, E. 2. u.	Separately as respects Contingent Business Interruption, Contingent Extra Expense, Contingent Rental Value, and Contingent Tuition Income;	Contingent Time Element: Separately as respects Contingent Business Interruption, Contingent Extra Expense, Contingent Rental Value, and Contingent Tuition Income;	Pending
Section II, B. 2.	<u>PROPERTY IN COURSE OF CONSTRUCTION AND ADDITIONS</u>	COURSE OF CONSTRUCTION AND ADDITIONS	Pending
Section II. B. 6. Claim Preparation Expenses	Not Present	Added as last sentence: This coverage provided by this clause is sub-limited to USD as per the Named Insured's Evidence of Coverage.	Pending
Section II. B. 9. Building Laws	Reference to: enforcement of	Deleted within this coverage description	Pending
Section II. B. 10. Demolition Cost	Reference to: enforcement of	Deleted within this coverage description	Pending
Section II, D. 6. Library Contents	Expiring values	Values inflated by 2025; 4 th quarter rate of 3.5%	Update
Section II, D. 6. Library Contents	The above valuation is <u>predicated on the values provided by the Library of Congress Dewey Decimal system</u> and adjusted for inflation.	The above valuation is <u>an estimated amount</u> and adjusted for inflation.	Pending
Section II. D. 7.	<u>Actual Cash Value will be applied for vehicles ten years or older.</u>	Deleted in its entirety	Pending
Section III. B. 1. Ingress / Egress	Not Present	Added as last sentence: The coverage <u>provided by this clause is sub-limited to USD as per Named Insured's Evidence of Coverage.</u>	Pending
Section III. B. 2. Interruption by Civil Authority	Not Present	Added as last sentence: The coverage <u>provided by this clause is sub-limited to USD as per Named Insured's Evidence of Coverage.</u>	Pending

MASTER POLICY FORM PROPOSED CHANGES CONTINUED

Coverage	2025-2026	2026-2027	Status
Section IV, B. Exclusions	Not Present	New <u>23. Money and Securities except for physical loss as a result of Fire, Wind, Hail, Explosion, Smoke, Lightning, Riot, Civil Commotion, Impact by Aircraft or Objects falling there from, Impact by Vehicles, Water Damage and Theft (other than by an employee of the Named Insured(s)).</u>	Pending
Section IV, D. Territorial Limits	This Policy insures Real and Personal Property within the United States of America. Personal Property is extended to Worldwide coverage. The coverage provided by this clause for Personal Property is sub-limited to USD as per <u>Declaration Page</u> .	This Policy insures Real and Personal Property within the United States of America. Personal Property <u>Outside of the USA (including associated Business Interruption)</u> is extended to Worldwide coverage. The coverage provided by this clause for Personal Property is sub-limited to USD as per <u>Named Insured's Evidence of Coverage</u> .	Pending
Section IV, I. Vacant Buildings 4.b.	Paragraph reference to: <u>Declaration Page</u> , and; <u>the enforcement of</u>	Revised to: <u>Named Insured's Evidence of Coverage</u> Deleted: <u>the enforcement of</u>	Pending
Section IX, 2. d. header	Media Coverage	Electronic Data Processing Media and Data Restoration	Clarification
Section IX, 2. f. header	Utility Interruption	Service/Utility/Off Premises Power Interruption	Clarification
Section IX, 2. h. Ordinance or Law	i. Loss to the Undamaged Portion of the Building, meaning loss to the undamaged portion of the building caused by <u>enforcement of</u> any ordinance or law that:	Loss to the Undamaged Portion of the Building, meaning loss to the undamaged portion of the building caused by any ordinance or law that:	Pending
Section IX, 2. h. Ordinance or Law	ii. Demolition Cost meaning the cost to demolish and clear the site of undamaged parts of the building, caused by <u>the enforcement of</u> building, zoning, or land ordinance or use.	Demolition Cost meaning the cost to demolish and clear the site of undamaged parts of the building, caused by building, zoning, or land ordinance or use.	Pending
Section IX, 2. h. Ordinance or Law	iii. ... when the increased cost is a consequence of <u>enforcement of</u> building, zoning or land use ordinance or law.	iii. ...when the increased cost is a consequence of building, zoning or land use ordinance or law.	Pending
Section IX, 2. h. Ordinance or Law	iii. second set of alpha numeric identifiers a. and b.	iii. second set of alpha numeric identifiers revised to: c. and d.	Pending
Section IX, 2. h. Ordinance or Law	iii. second set of alpha numeric identifier a. Costs associated with <u>the enforcement of</u> any ordinance or law which requires any Named Insured or others to test for, monitor, clean up, remove, contain, treat, detoxify, or neutralize, or in any way respond to, or assess the effects of substances declared to be hazardous to health by a governmental agency; or	iii. second set of alpha numeric identifier c. Costs associated with any ordinance or law which requires any Named Insured or others to test for, monitor, clean up, remove, contain, treat, detoxify, or neutralize, or in any way respond to, or assess the effects of substances declared to be hazardous to health by a governmental agency; or	Pending

Endorsement 7	Pollution, Contamination, Debris Removal Exclusion	Deleted in its entirety	Pending
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Alliant Property Insurance Program 2026-2027 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
Amherst Specialty Insurance Company	021748	A-, Excellent; Financial Size Category 8; \$100,000,000 to less than \$250,000,000 (As of 4/10/26)	Not Rated (As of 05/13/26)	Non-Admitted
Arch Specialty Insurance Company	012523	A+, Superior; Financial Size Category 15; \$2,000,000,000 or Greater (As of 12/18/25)	AA- (As of 06/27/25)	Non-Admitted
Argo Re Ltd.	013313	A-, Excellent; Financial Size Category 14; \$1,500,000,000 to less than \$2,000,000,000 (As of 04/24/26)	Not Rated (As of 05/21/26)	Non-Admitted
Associated Industries Insurance Company Inc.	011693	A-, Excellent; Financial Size Category 15; \$2,000,000,000 or Greater (As of 10/10/25)	Not Rated (As of 05/13/26)	Non-Admitted
AXA XL Reinsurance Ltd	074684	A+, Superior; Financial Size Category 15; \$2,000,000,000 or Greater (As of 10/09/25)	AA (As of 03/11/26)	Non-Admitted
AXIS Surplus Insurance Company	012515	A, Excellent; Financial Size Category 15; \$2,000,000,000 or Greater (As of 08/28/25)	A+ (As of 07/11/25)	Non-Admitted
Beazley Excess & Surplus Insurance, Inc	021670	A, Excellent; Financial Size Category 15; \$2,000,000,000 or Greater (As of 03/03/26)	Not Rated (As of 05/13/26)	Non-Admitted
Chubb European Group SE	086485	A++, Superior; Financial Size Category 15; \$2,000,000,000 or Greater (As of 01/16/26)	AA (As of 01/13/26)	Non-Admitted
Columbia Casualty Company	003538	A+, Superior; Financial Size Category 15; \$2,000,000,000 or Greater (As of 12/03/25)	A+ (as of 11/18/25)	Non-Admitted
Convex Insurance UK Limited	071499	A, Excellent; Financial Size Category 15; \$2,000,000,000 or Greater (As of 06/05/25)	A (As of 11/03/25)	Non-Admitted
Convex Re Limited	071498	A, Excellent; Financial Size Category 15; \$2,000,000,000 or Greater (As of 06/05/25)	A (As of 11/03/25)	Non-Admitted
Endurance Worldwide Insurance Limited	083234	A+, Superior; Financial Size Category 15; \$2,000,000,000 or Greater (As of 03/26/26)	A+ (As of 03/30/26)	Non-Admitted

Alliant Property Insurance Program 2026-2027 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
Evanston Insurance Company	003759	A, Excellent; Financial Size Category 15; \$2,000,000,000 or Greater (As of 11/21/25)	A (As of 07/28/25)	Non-Admitted
Fortegra Specialty Insurance Company (Alchemy Underwriting Ltd.)	020936	A-, Excellent; Financial Size Category 10; \$500,000,000 to less than \$750,000,000 (As of 04/09/26)	Not Rated (As of 05/13/26)	Non-Admitted
Harleysville Insurance Company of New York	012051	A, Excellent; Financial Size Category 15; \$2,000,000,000 or Greater (As of 11/07/25)	A+ (As of 04/30/26)	Non-Admitted
Houston Specialty Insurance Company	013825	A, Excellent; Financial Size Category 11; \$750,000,000 to less than \$1,000,000,000 (As of 08/14/25)	Not Rated (As of 05/13/26)	Non-Admitted
Ironshore Specialty Insurance Company	013866	A, Excellent; Financial Size Category 15; \$2,000,000,000 or Greater (As of 09/10/25)	A (As of 11/19/25)	Non-Admitted
Lancashire Insurance Company (UK) Limited	078390	A, Excellent; Financial Size Category 13; \$1,250,000,000 to less than \$1,500,000,000 (As of 11/05/25)	A (As of 12/17/25)	Non-Admitted
Landmark American Insurance Company	012619	A++, Superior; Financial Size Category 15; \$2,000,000,000 or Greater (As of 02/27/26)	AA+ (As of 09/24/25)	Non-Admitted
Lexington Insurance Company	002350	A, Excellent; Financial Size Category 15; \$2,000,000,000 or Greater (As of 11/20/25)	AA- (As of 05/15/25)	Non-Admitted
Liberty Surplus Insurance Corporation	012078	A, Excellent; Financial Size Category 15; \$2,000,000,000 or Greater (As of 09/10/25)	A (As of 11/19/25)	Non-Admitted
Lloyd's of London various syndicates	085202	A+, Superior; Financial Size Category 15; \$2,000,000,000 or Greater (As of 07/31/25)	AA- (As of 06/02/25)	Non-Admitted
MSIG Specialty Insurance USA Inc.	003746	A+, Superior; Financial Size Category 15; \$2,000,000,000 or Greater (As of 06/06/25)	A+ (As of 05/27/25)	Non-Admitted
National Fire & Marine Insurance Company	002428	A++, Superior; Financial Size Category 15; \$2,000,000,000 or Greater (As of 04/16/26)	AA+ (As of 09/24/25)	Non-Admitted

**Alliant Property Insurance Program
2026-2027 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
Palms Specialty Insurance Company, Inc.	021278	A-, Excellent; Financial Size Category 10; \$500,000,000 to less than \$750,000,000 (As of 08/01/25)	Not Rated (As of 05/13/26)	Non-Admitted
PartnerRe Ireland Insurance Designated Activity Company	088621	A+, Superior; Financial Size Category 15; \$2,000,000,000 or Greater (As of 02/13/26)	A+ (As of 01/22/26)	Non-Admitted
Pelagos Insurance Capital Underwriting Limited	093763 093764	A, Excellent; Financial Size Category 15; \$2,000,000,000 or Greater (As of 04/01/26)	A- (As of 07/28/25)	Non-Admitted
QBE Capital Ltd.	071372	A, Excellent; Financial Size Category 15; \$2,000,000,000 or Greater (As of 07/17/25)	AA- (As of 05/20/26)	Non-Admitted
SiriusPoint International Insurance Corporation (Arcadian Risk Capital (UK) Ltd.)	086396	A, Excellent; Financial Size Category 15; \$2,000,000,000 or Greater (As of 04/16/26)	A (As of 04/21/26)	Non-Admitted
StarStone Specialty Insurance Company	011432	A, Excellent; Financial Size Category 13; \$1,250,000,000 to less than \$1,500,000,000 (As of 10/09/25)	Not Rated (As of 05/13/26)	Non-Admitted
Sutton National Insurance Company	020625	A-, Excellent; Financial Size Category 8; \$100,000,000 to less than \$250,000,000 (As of 1/29/26)	Not Rated (As of 05/21/26)	Admitted
Swiss Re Corporate Solutions America Insurance Corporation	001866	A+, Superior; Financial Size Category 15; \$2,000,000,000 or Greater (As of 10/01/25)	AA- (As of 11/07/25)	Admitted
The Princeton Excess and Surplus Lines Insurance Co	012170	A+, Superior; Financial Size Category 15; \$2,000,000,000 or Greater (As of 07/17/25)	AA (As of 04/21/26)	Non-Admitted
Tokio Marine America Insurance Company	012340	A++, Superior; Financial Size Category 15; \$2,000,000,000 or Greater (As of 09/10/25)	A+ (As of 02/20/26)	Admitted
United Specialty Insurance Company	013105	A, Excellent; Financial Size Category 11; \$750,000,000 to less than \$1,000,000,000 (As of 11/21/25)	A (As of 12/10/25)	Non-Admitted

Alliant Property Insurance Program
2026-2027 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
Westchester Surplus Lines Insurance Company	004433	A++, Superior; Financial Size Category 15; \$2,000,000,000 or Greater (As of 01/16/26)	AA (As of 01/13/26)	Non-Admitted
Westfield Specialty Insurance Company	020985	A, Excellent; Financial Size Category 15; \$2,000,000,000 or Greater (As of 04/01/26)	A- (As of 02/23/26)	Non-Admitted

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, 2026 to July 1, 2027

COMPANIES: See Attached List of Companies

TOTAL INSURED VALUES: \$ 2,148,608,699 as of June 4, 2026

STATUS/RATING: See Attached List of Companies

COVERAGES & LIMITS: \$ 250,000,000 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.

\$ 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 Shock Coverage.

\$ 10,000,000 Per Occurrence for Hazardous Substances.

Included Per Occurrence for Machine or Apparatus used for Research, Diagnosis, Medication, Surgical, Therapeutic, Dental or Pathological Purposes.

NEWLY ACQUIRED LOCATIONS: \$ 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

VALUATION: Repair or Replacement except Actual Loss sustained for all Time Element coverages

EXCLUSIONS

(Including but not limited to):

- Testing
- Explosion, except for steam or centrifugal explosion
- Explosion of gas or unconsumed fuel from furnace of the boiler

OBJECTS EXCLUDED:

(Including but not limited to):

- Insulating or refractory material
- Buried Vessels or Piping

NOTICE OF

CANCELLATION:

90 days except 10 days for non-payment of premium

DEDUCTIBLES:

\$ 25,000	Except as shown for Specific Objects or Perils.
\$ 25,000	Electronic Data Processing Media.
\$ 25,000	Consequential Damage.
\$ 25,000	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 4, 2026
PROPOSAL VALID UNTIL:	July 1, 2026
BROKER:	ALLIANT INSURANCE SERVICES, INC. License No. 0C36861 Marcus Beverly, CPCU, AIC, ARM-P First Vice President Evan Washburn, ARM Assistant Vice President, Associate Broker Jenna Wirkner 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, 2026 bound terms. Coverage outlined in this Proposal is subject to the terms and conditions set forth in the policy.***
- ***Please refer to the Policy for specific terms, conditions, and exclusions.***
- ***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 INSURANCE SERVICES, INC.
ALLIANT PROPERTY INSURANCE PROGRAM (APIP)

CYBER INSURANCE PROPOSAL
CORE COVERAGE

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), and
Special Property Insurance Program (SPIP)

NAMED INSURED: APIP Cyber and Pollution Programs, Inc. 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) and SPECIAL PROPERTY INSURANCE PROGRAM (SPIP) 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, 2026 to July 1, 2027

TERRITORY: WORLD-WIDE

RETROACTIVE DATE: **APIP/PEPIP**
For new members – the retro active date will be the date of addition
July 1, 2026 For new members included on the July 1, 2026/27 policy
July 1, 2025 For new members included on the July 1, 2025/26 policy
July 1, 2024 For existing members included on the July 1, 2024/25 policy
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

INSURER: Lloyd's of London - Beazley Syndicate: Syndicates 2623 - 623 - 100%
2026-2027 Alliant Property Insurance Program (APIP) Cyber Liability Proposal
Northern California Cities Self Insurance Fund

Page 1 of 9

Liberty Surplus Insurance Corporation (Ironshore)
Associated Industries Insurance Company, Inc. (AmTrust Financial)
Westchester Surplus Lines Insurance Company (Chubb)
100% MRS 457 at Lloyd's (Munich RE)

COVERAGES & LIMITS:	Ai.	\$	75,000,000	Annual Policy and Program Aggregate Limit of Liability (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.	\$	2,000,000	Insured/Member Annual Aggregate Limit of Liability (subject to policy exclusions) for each Insured/Member, <u>within</u> 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.

BREACH RESPONSE

Breach Response Costs:	\$	500,000	Aggregate Limit of Liability 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

Business Interruption and Dependent Business Interruption Aggregate Sublimit	\$	750,000	Aggregate Limit of Liability for each Insured/Member
Business Interruption Loss Resulting from Security Breach:	\$	750,000	*Aggregate Limit of Liability 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	*Aggregate Limit of Liability 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	Aggregate Limit of Liability 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	Aggregate Limit of Liability for each Insured/Member (Within the \$750,000 Business Interruption and Dependent Business Interruption Aggregate Sublimit)
Cyber Extortion Loss:	\$	750,000	*Aggregate Limit of Liability for each Insured/Member
Data Recovery Costs:	\$	750,000	*Aggregate Limit of Liability for each Insured/Member

Data & Network Liability:	\$	2,000,000	Aggregate Limit of Liability for each Insured/Member for all Damages and Claims Expenses
Regulatory Defense & Penalties:	\$	2,000,000	Aggregate Limit of Liability for each Insured/Member for all Penalties and Claims Expenses
Payment Card Liabilities & Costs:	\$	2,000,000	Aggregate Limit of Liability for each Insured/Member for all PCI Fines, Expenses and Costs
Media Liability:	\$	2,000,000	Aggregate Limit of Liability for each Insured/Member for all Damages and Claims Expenses

***Contingent Security Controls Endorsement:**

If, at the time of loss, the insured implemented both an End Point Protection Platform and Multi Factor Authentication across the insured network, the following sublimits (as described above) are increased to \$2,000,000:

- Business Interruption Loss from Security Breach
- Business Interruption Loss from System Failure
- Cyber Extortion Loss
- Data Recovery Loss

eCRIME

Fraudulent Instruction:	\$	100,000	Aggregate Limit of Liability for each Insured/Member
Funds Transfer Fraud:	\$	100,000	Aggregate Limit of Liability for each Insured/Member
Telephone Fraud:	\$	100,000	Aggregate Limit of Liability for each Insured/Member

CRIMINAL REWARD

Criminal Reward:	\$	25,000	Aggregate Limit of Liability for each Insured/Member
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**COVERAGE
ENDORSEMENT(S)**

Reputation Loss:	\$	200,000	Aggregate Limit of Liability for each Insured/Member
Claims Preparation Costs for Reputation Loss Claims Only:	\$	50,000	Aggregate Limit of Liability for each Insured/Member

Computer Hardware Replacement Costs:	\$	200,000	Aggregate Limit of Liability for each Insured/Member
Invoice Manipulation:	\$	100,000	Aggregate Limit of Liability for each Insured/Member
Cryptojacking:	\$	50,000	Aggregate Limit of Liability for each Insured/Member
RETENTION:	\$	50,000	Per Incident, Claim, or Loss 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 Incident, Claim, or Loss 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 Incident, Claim, or Loss 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 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 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 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 A. PROVISIONS: **Breach Response** indemnifies the Insured Organization for Breach Response Costs incurred by the Insured Organization 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 Organization 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 Organization for a Dependent Business Interruption Loss sustained as a result of a Dependent Security Breach or a Dependent System Failure that the Insured first discovers during the Policy Period.

Cyber Extortion Loss indemnifies the Insured Organization for a Cyber Extortion Loss incurred as a result of an Extortion Threat first made against the Insured Organization during the Policy Period.

Data Recovery Costs indemnifies the Insured Organization for Data Recovery Costs incurred as a direct result of a Security Breach 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 timely disclose a Data Breach or Security Breach, or failure of the Insured to comply with the part of a Privacy Policy that specifically:

(a) prohibits or restricts the Insured Organization's disclosure, sharing or selling of Personally Identifiable Information; (b) requires the Insured Organization to provide individual access to Personally Identifiable Information or to correct incomplete or inaccurate Personally Identifiable Information after a request is made; or (c) mandates procedures and requirements to prevent the loss of 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 Organization 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; or if this policy is a Renewal, a Data Breach, Security Breach, or Extortion Threat that the Insured first discovers during the last 90 days of the prior policy period.

Computer Hardware Replacement Costs are 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.

Other Insurance Amendment Endorsement the insurance under this policy will apply in excess of any other valid and collective insurance available to any insured unless such other insurance is written only as specific excess insurance over this policy.

Contingent Security Controls Endorsement if an insured/member has at the time of loss Multi-Factor Authentication for all Remote Access to the Insured's network and an Endpoint Protection Platform implemented across the insured enterprise the following will be increased to \$2,000,000 per member aggregate: Business Interruption from Security Breach and System Failure, Cyber Extortion, and Data Recovery.

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
- Sales 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 Exclusion Clause
- Radioactive Contamination Exclusion Clause
- Tribal Exclusion Endorsement
- Amend First Party Loss Exclusion
- Mergers and Acquisitions Clause Amendment Endorsement
- Sanctions Limitation
- War and Cyber War Exclusion with Single Entity Carve Back
- Asbestos, Pollution and Contamination Exclusion Endorsement
- First Party Loss – with respects: 1. seizure, nationalization, confiscation, or destruction of property or data by official 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; but solely with respect to Business Interruption Loss, this exclusion will not apply to the extent that such costs or expenses are less than or equal to such costs or expenses incurred to restore the Computer System to the same or equivalent condition that existed immediately prior to a Security Breach or System Failure; 3. failure, interruption, or malfunction of Financial Market Infrastructure, Digital and Internet Infrastructure, power, water, oil, gas, electrical, sewage, or other utilities, or mechanical 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.
- Website Tracking Exclusion Endorsement specific to hospitals as defined by: Hospitals defined as institutions that comprise all the following: A health facility with overall administrative and professional responsibility and an organized medical staff that provides 24-Hour inpatient care, including the following services: Medical, nursing, surgical, anesthesia, laboratory, pharmacy, and dietary services.

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: Cyber and Tech Claims Group
45 Rockefeller Plaza, 16th Floor
New York, NY 10111
bbr.claims@beazley.com
[Toll-Free 24-Hour Hotline 866-567-8570](tel:866-567-8570)

**NOTICE OF
CANCELLATION:
OTHER SERVICES**

10 days for non-payment of premium

Unlimited Access to Beazley Breach Solutions website
<https://www.beazley.com/en-us/cyber-customer-centre/cyber/>

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 policy.*
- *Please refer to Policy for specific terms, conditions and exclusions*
- *Premium is noted on the Property Proposal*

SUMMARY OF CYBER INSURANCE CHANGES

THE FOLLOWING ITEMS ARE PROPOSED CHANGES FOR THE 2026-2027 POLICY TERM

Coverage	2025-2026 Expiring	2026-2027 Proposed Changes
Beazley Breach Response Endorsement	Boost option increased the Business Income from Security Breach and System Failure, Data Recovery, and Cyber Extortion to full limit.	Boost Option is no longer available. Increased limits offered program wide with new *Contingency Control Endorsement outlined above.
Retention Buy Down	Coverage is offered to new and existing members; underwriting required	Coverage is offered to new and existing members; underwriting required
New members of APIP Cyber Core-Mid Term Transactions	All Members requesting core coverage are required to complete the Beazley Ransomware Supplemental in the application portal, along with a statement of no losses and a signed AFB Warranty	All Members requesting core coverage are required to complete the Beazley Ransomware Supplemental in the application portal, along with a statement of no losses and a signed AFB Warranty.
ECrime Coverage Update	25-26 Ecrime Sub-limits Fraudulent Instruction: \$75,000 Funds Transfer Fraud: \$75,000 Telephone Fraud: \$75,000	26-27 Ecrime Sub-limits Fraudulent Instruction: \$100,000 Funds Transfer Fraud: \$100,000 Telephone Fraud: \$100,000
Beazley Core Coverage-New Boost offering	By endorsement and included only with the BBR purchase. Open to all members. Provides full limit coverage for some First Party Limits; Business Interruption, Cyber Extortion, and Data Recovery	Boost is deleted and no longer included with the BBR Endorsement. Contingent Security Control Endorsement replaces boost program wide.
New to APIP Cyber Core: Contingency Security Controls Endorsement	Previously covered under "Boost" for BBR Purchasers	Business Interruption from a Security Breach or System Failure, Data Recovery, and Cyber Extortion are now \$2,000,000 per member aggregate with the insureds implementation of an End Point Protection Platform and Multi Factor Authentication at the time of loss.

**ALLIANT INSURANCE SERVICES, INC.
ALLIANT PROPERTY INSURANCE PROGRAM (APIP)**

POLLUTION LIABILITY 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, 2026 to July 1, 2027

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, 2021 for Products Pollution and Exposure Liability;
- July 1, 2021 for Contractor's Pollution
- July 1, 2021 for Mold Matter

COMPANY: Ironshore Specialty Insurance Company

A.M. BEST INSURANCE RATING: A, Excellent, Financial Size Category XV
(\$2 Billion or greater)
Effective September 10, 2025

STANDARD & POORS RATING: A (Strong) as of November 19, 2025

ADMITTED STATUS: Non-Admitted in all states.

COVERED PROPERTY: Per the following Statements of Values (SOVs) submitted and on file with carrier:

1. PEPIC DEC 1 – SOVs	13. PEPIC DEC 27 – SOVs
2. PEPIC DEC 2 – SOVs	14. PEPIC DEC 28 – SOVs
3. PEPIC DEC 3 – SOVs	15. PEPIC DEC 29 – SOVs
4. PEPIC DEC 4 – SOVs	16. PEPIC DEC 30 – SOVs
5. PEPIC DEC 5 – SOVs	17. PEPIC DEC 32 – SOVs
6. PEPIC DEC 11 – SOVs	(Excludes SPIP, except as
7. PEPIC DEC 12 – SOVs	endorsed)
8. PEPIC DEC 14 – SOVs	18. PEPIC DEC 33 – SOVs
9. PEPIC DEC 19 – SOVs	19. PEPIC DEC 34 – SOVs
10. PEPIC DEC 23 – SOVs	20. PEPIC DEC 35 – SOVs
11. PEPIC DEC 24 – SOVs	21. PEPIC DEC 39 – SOVs
12. PEPIC DEC 26 – SOVs	22. PEPIC DEC 96 – SOVs
	(Excluding HARPP members)

**COVERED PROPERTY
(Continued):**

Covered locations are defined as any real property owned, leased, rented, operated or occupied by the Insured as of Policy Inception, including, but not limited to, any subsurface potable water, wastewater or storm water pipelines including any appurtenances that are attached to or part of the pipeline network, owned or operated by a Named Insured, within a one thousand (1,000) foot radius of such Covered Property. Also includes any roads including, but not limited to, any alleys, streets or bridges owned or operated by the Insured, any vacant land, including any parks, open spaces, easements or rights-of-way owned or operated by the Insured any location scheduled to this policy by endorsement.

COVERAGES & LIMITS:	\$25,000,000	Policy Program Aggregate (all insureds combined)
	\$ 2,000,000	Per Pollution Incident
	\$ 2,000,000	Per Named Insured Aggregate
	\$ 2,000,000	Per JPA/Pool Aggregate – including all members
LEGAL COSTS:	\$ 1,000,000	Aggregate Legal Costs Outside of and in Addition to the Policy Limits
SUB-LIMITS:	\$ 100,000	Disinfection Event Expenses Per Pollution Incident*
	\$ 100,000	Disinfection Event Expenses Program Aggregate*
	\$ 250,000	Image Restoration Expenses Per Pollution Incident*
	\$ 250,000	Image Restoration Expenses Program Aggregate*
	\$ 5,000,000	Mold Matter Loss, Business Interruption and Extra Expense Program Aggregate*
	\$ 1,000,000	Mold Matter Restoration Costs, Business Interruption Expenses and Extra Expenses Program Aggregate*
	\$ 3,000,000	Sewer Backup and Overcharge Program Aggregate*
	\$ 3,000,000	Lead or Lead Containing Materials Program Aggregate – All Claims*
	\$ 250,000	Any Punitive, Exemplary and Multiplied Damages and Civil Fines, Penalties and Assessments*
	\$ 2,000,000	Products Pollution and Exposure Liability Per Pollution Incident*
	\$ 5,000,000	Products Pollution and Exposure Liability Program Aggregate – Biosolid-derived fertilizer*
	\$10,000,000	Products Pollution and Exposure Liability Program Aggregate – Potable Water*
	\$ 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*
	\$10,000,000	Contractors Pollution Program Aggregate* - All other Operations*
	\$ 5,000,000	Wildfire Program Aggregate Sublimit*

*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.

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.

**SPECIFIC COVERAGE
PROVISIONS -
CONTINUED:**

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.

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 7/1/2021.

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 7/1/2021.

SPECIFIC COVERAGE
PROVISIONS -
CONTINUED:

Insured's Products are defined as:

- Potable water manufactured, sold, handled or distributed by the Insured or others trading under the Insured's name, and includes containers (other than automobiles, rolling stock, vessels or aircraft), materials, parts or equipment furnished in connection therewith, and includes warranties or representations made at any time with respect to the fitness, quality, durability, performance or use thereof, or the failure to provide warnings or instructions; or
- Biosolid-derived fertilizers manufactured, sold, handled or distributed by the Insured or others trading under the Insured's name, and includes containers (other than automobiles, rolling stock, vessels or aircraft), materials, parts or equipment furnished in connection therewith, and includes warranties or representations made at any time with respect to the fitness, quality, durability, performance or use thereof, or the failure to provide warnings or instructions.

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.

Automatic Acquisition – Automatic coverage for mid-term real property additions, 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. Notice must be provided to the Insurer within 365 days, along with any supporting documentation reasonably requested by the underwriter.

Coverage does not apply to any Remediation Expenses or Emergency Response Expenses incurred for the remediation of Mold Matter at such Acquired Real Property which is the result of any water intrusion or moisture condition prior to the Insured taking title or occupancy of such property. Any water-intrusion or moisture condition shall include, but not be limited to, any roof or building envelope leak, any heating, ventilation and air conditioning (HVAC) system improvement, replacement or upgrade or any plumbing or pipe leak.

To add new members to the program or new sub-members to existing program members, a current statement of values is required for the new member or sub-member and is subject to an additional premium of \$0.00102 per \$100 of Total Insurable Values, pro-rated, with a minimum premium of \$450.

SPECIFIC COVERAGE
PROVISIONS -
CONTINUED:

Coverage is limited for Coverages A, B and D to Sudden and Accidental only for the Santa Barbara Municipal Airport. The pollution incident giving rise to such Remediation Expenses or Business Interruption Expenses and Extra Expenses must be discovered by the Insured during the policy period and within thirty (30) days of commencement, the Pollution Incident is demonstrable as commencing on a specific date, and must be reported to the Insurer in writing during the policy period and no later than ninety (90) days following the discovery of such Pollution Incident.

Blanket Underground Storage Tank coverage included, with a deductible of \$250,000 for storage tanks less than twenty years old, a deductible of \$375,000 for storage tanks between twenty and thirty years old, and a deductible of \$500,000 for storage tanks which are thirty years old or older.

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.

Additional Insureds are as follows:

- Any Entity
- If any Named Insured pursuant to this Policy is a Public Entity, the following entities are additional insureds:
 - A governmental agency or subdivision, department, municipal body, commission or board, or a not-for profit corporation which is owned or controlled by any Named Insured;
 - An individual while acting in the capacity as a director of, officer of, trustee of, employee of, temporary or leased worker of, or staff member of, any Named Insured;
 - A volunteer, but solely while acting within the scope of such duties and at the direction of any Named Insured;
 - A paramedic or emergency technician, but solely while acting within the course and scope of employment or while acting as a volunteer pursuant to the direction of any Named Insured;
 - An elective or appointive officer or a member of any such commission, board or agency of any Named Insured but solely while acting within the scope of duties as such; or
 - A joint venture or partnership, including a mutual assistance pact, joint powers agreement or similar association, but only with respect to the conduct of the business of any named Insured on behalf of that entity or association and only to the extent of such Named Insured's participation or interest in that entity or association.

If the Named Insured is an Educational Entity, the following persons or entities are additional insureds, individually and collectively, when acting solely within the scope of their duties, office, or employment for, and pursuant to the supervision of, any Named Insured:

- Members of the School Board;
- Officers;
- Employees;
- Temporary or Leased Workers;
- Authorized individual volunteers; or
- Student Body Organizations pursuant to the jurisdiction of the governing board, but only while pursuant to the supervision required by the governing board.

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 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, 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.

- 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

EXCLUSIONS (including but not limited to, Cont.):

- 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.

Coverage does not apply to any claim or loss from:

- 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 – does not apply to any Inadvertently Omitted Locations
- 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, or to the Santa Barbara Municipal Airport.
- Oil and/or Gas Operations – only applies to oil and/or gas producing and refining facilities
- Firearms, Explosives or Military Weapons
- Activity Use Limitation
- Landfill Closure, Post-Closure and Reclamation Costs – any closure, post closure or reclamation costs or obligations, including but not limited to any costs associated with landfill caps or gas or leachate systems. Does not apply to claims for Bodily Injury or Property Damage.
- Combined Sewer Overflow – defined as any discharge of stormwater and / or wastewater into any body of water, including surface water or groundwater, arising from a sewer system (including but not limited to sewer lines, pipes, pumping stations, appurtenances and treatment plants) that handles both wastewater and stormwater due to the volume of stormwater and / or wastewater exceeding the capacity of such sewer system.
- 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.
- Expected or Intended Injury or Damage (Product Pollution and Covered Operations only)

EXCLUSIONS (including but not limited to, Cont.):

- 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 the Insured's 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)
- Owned Property (Covered Operations Only)
- Damage to Your Work (Covered Operations Only)
- Any perfluorinated compound (PFC) or perfluoroalkyl or polyfluoroalkyl substance, including but not limited to 10:2 fluorotelomer sulfonic acid (10:2 FTS); 11-chloroeicosafluoro-3-oxaundecane-1-sulfonic acid (11CIPF3OUdS); 2H,2H,3H,3H-perfluorodecanoic acid (7:3 FTCA); 2H,2H,3H,3H-perfluorohexanoic acid (3:3 FTCA); 2H,2H,3H,3H-perfluorooctanoic acid (5:3 FTCA); 4,8-dioxa-3H-perfluorononanoic acid (ADONA); 4:2 fluorotelomer sulfonic acid (4:2 FTS); 6:2 fluorotelomer sulfonic acid (6:2 FTS); 8:2 fluorotelomer sulfonic acid (8:2 FTS); 9-chlorohexadecafluoro-3-oxanonane-1-sulfonic acid (9CIPF3ONS); n-ethyl perfluorooctane sulfonamido ethanol (NEtFOSE); hexafluoropropylene oxide dimer acid (HFPO-DA or GenX); n-methyl perfluorooctane sulfonamido ethanol (NMeFOSE); n-ethyl perfluorooctanesulfonamidoacetic acid (NEtFOSAA); n-ethyl perfluorooctane sulfonamide (NEtFOSA); n-methyl perfluorooctanesulfonamidoacetic acid (NMeFOSAA); n-methyl perfluorooctane sulfonamide (MeFOSA); nonafluoro3,6-dioxaheptanoic acid (NFDHA); perfluoro(2-ethoxyethane) sulfonic acid (PFEEESA); perfluoro-3-methoxypropanoic acid (PFMPA); perfluoro-4-methoxybutanoic acid (PFMBA); perfluorobutane sulfonic acid (PFBS); perfluorobutanoic acid (PFBA); perfluorodecane sulfonic acid (PFDS); perfluorodecanoic acid (PFDA); perfluorododecanoic acid (PFDoA); perfluoroheptane sulfonic acid (PFHpS); perfluoroheptanoic acid (PFHpA); perfluorohexadecanoic acid (PFHxDA); perfluorohexane sulfonic acid (PFHxS); perfluorohexanoic acid (PFHxA); perfluorononane sulfonic acid (PFNS); perfluorononanoic acid (PFNA); perfluorooctadecanoic acid (PFODA); perfluorooctane sulfonamide (PFOSA); perfluorooctane sulfonic acid (PFOS); perfluorooctanoic acid (PFOA); perfluoropentane sulfonic acid (PFPeS); perfluoropentanoic acid (PFPeA); perfluorotetradecanoic acid (PFTA); perfluorotridecanoic acid (PFTrDA); perfluoroundecanoic acid (PFUnA); perfluorododecanesulfonic acid (PFDoS); polytetrafluoroethylene (PTFE); 8:2 fluorotelomer unsaturated carboxylic acid (8:2 FTUCA) or 8:2 polyfluoroalkyl phosphate diester (8:2 diPAP), or any precursor chemicals. PFAS shall include: (i) any PFAS that falls within the structural definition set forth in 40 CFR 705.3, or any additions or amendments thereto; (ii) any anion forms, structural isomers or salts of PFAS associated with their corresponding acid forms, or any processing aids or residual materials contained therein; or (iii) any transformation or degradation compounds of PFAS. Further, PFAS shall also include aqueous film forming foam (AFFF) containing PFAS or any additives or component materials contained therein or degradation by-products thereof.

DEDUCTIBLE:	\$ 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.

SPECIFIC DEDUCTIBLES:	\$ 250,000	Disinfection Event Expenses
	\$ 250,000	Image Restoration Expenses
	\$ 250,000	Products Pollution and Exposure Liability
	\$ 250,000	Covered Operations
	\$ 350,000	* Mold Matter (*or \$25,000 per room impacted, whichever is greater, with a \$2,500,000 maximum – 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
	\$ 250,000	Underground Storage Tanks (less than 20 years old)
	\$ 375,000	Underground Storage Tanks (20-30 years old)
	\$ 500,000	Underground Storage Tanks (more than 30 years old)
	\$ 1,000,000	Wildfire Deductible
	5 Days	Business Interruption Waiting Period

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

2) Akbar Sharif
Alliant Insurance Services, Inc.
18100 Von Karman Avenue
10th Floor
Irvine, CA 92612
949 260-5088
949 756-2713 – fax
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:

July 1, 2026

BROKER:

ALLIANT INSURANCE SERVICES, INC.
License No. 0C36861

NOTES:

- ***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 set forth in the policy.***
- ***Please refer to Policy for specific terms, conditions and exclusions.***
- ***Change in Total Insurable Values will result in adjustment in premium.***
- ***Please refer to invoice for new lock box remittance for address and account information.***

SUMMARY OF BOUND CHANGES

THE FOLLOWING ITEMS ARE CHANGES FOR THE 2026-2027 POLICY TERM

Coverage	2025-2026	2026-2027 Changes
Pollution Liability Policy Term	July 1, 2025 to July 1, 2026	July 1, 2026 to July 1, 2027
A.M. Best Insurance Rating	A, Excellent, Financial Category XV (\$2 Billion or greater) Effective August 2, 2024	A, Excellent, Financial Category XV (\$2 Billion or greater) Effective September 10, 2025
Standard and Poors Insurance Rating	A (Strong) as of May 19, 2024	A (Strong) as of April 15, 2026
Covered Property	1. PEEIP DEC 1 – SOVs 2. PEEIP DEC 2 – SOVs 3. PEEIP DEC 3 – SOVs 4. PEEIP DEC 4 – SOVs 5. PEEIP DEC 5 – SOVs 6. PEEIP DEC 11 – SOVs 7. PEEIP DEC 12 – SOVs 8. PEEIP DEC 14 – SOVs 9. PEEIP DEC 19 – SOVs 10. PEEIP DEC 23 – SOVs 11. PEEIP DEC 24 – SOVs 12. PEEIP DEC 26 – SOVs 13. PEEIP DEC 27 – SOVs 14. PEEIP DEC 28 – SOVs 15. PEEIP DEC 29 – SOVs 16. PEEIP DEC 30 – SOVs 17. PEEIP DEC 32 – SOVs (Excludes SPIP, except as endorsed) 18. PEEIP DEC 33 – SOVs 19. PEEIP DEC 34 – SOVs 20. PEEIP DEC 35 – SOVs 21. PEEIP DEC 96 – SOVs (Excluding HARPP members) Covered locations are defined as any real property owned, leased, rented, operated or occupied by the Insured as of Policy Inception, including, but not limited to, any subsurface potable water, wastewater or storm water pipelines to or from a Covered Location provided that such pipelines are located within a one thousand (1,000) foot radius of such Covered Location. Also includes any roads including, but not limited to, any alleys, streets or bridges owned or operated by the Insured, any vacant land, including any parks, open spaces, easements or rights-of-way owned or operated by the Insured any location scheduled to this policy by endorsement.	1. PEEIP DEC 1 – SOVs 2. PEEIP DEC 2 – SOVs 3. PEEIP DEC 3 – SOVs 4. PEEIP DEC 4 – SOVs 5. PEEIP DEC 5 – SOVs 6. PEEIP DEC 11 – SOVs 7. PEEIP DEC 12 – SOVs 8. PEEIP DEC 14 – SOVs 9. PEEIP DEC 19 – SOVs 10. PEEIP DEC 23 – SOVs 11. PEEIP DEC 24 – SOVs 12. PEEIP DEC 26 – SOVs 13. PEEIP DEC 27 – SOVs 14. PEEIP DEC 28 – SOVs 15. PEEIP DEC 29 – SOVs 16. PEEIP DEC 30 – SOVs 17. PEEIP DEC 32 – SOVs (Excludes SPIP, except as endorsed) 18. PEEIP DEC 33 – SOVs 19. PEEIP DEC 34 – SOVs 20. PEEIP DEC 35 – SOVs 21. PEEIP DEC 39 – SOVs 22. PEEIP DEC 96 – SOVs (Excluding HARPP members) Covered locations are defined as any real property owned, leased, rented, operated or occupied by the Insured as of Policy Inception, including, but not limited to, any subsurface potable water, wastewater or storm water pipelines including any appurtenances that are attached to or part of the pipeline network, owned or operated by a Named Insured, within a one thousand (1,000) foot radius of such Covered Property. Also includes any roads including, but not limited to, any alleys, streets or bridges owned or operated by the Insured, any vacant land, including any parks, open spaces, easements or rights-of-way owned or operated by the Insured any location scheduled to this policy by endorsement.
Coverages & Limits	\$2,000,000 Per JPA/Pool Aggregate	\$2,000,000 Per JPA/Pool Aggregate – Including All Members

SUMMARY OF BOUND CHANGES

THE FOLLOWING ITEMS ARE CHANGES FOR THE 2026-2027 POLICY TERM

Coverage	2025-2026	2026-2027 Changes
Legal Costs	<Not Applicable>	\$1,000,000 Aggregate Legal Costs Outside of and in Addition to the Policy Limits
Specific Coverage Provisions	Automatic Acquisition – Automatic coverage for mid-term real property additions, 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. Notice must be provided to the Insurer within 365 days, along with any supporting documentation reasonably requested by the underwriter. To the extent that the Insured has a Phase I Environmental Assessment ("Phase I") for such acquired real property, a copy must be provided to the Insurer's underwriter, unless the acquired real property is leased, managed or rented.	Automatic Acquisition – Automatic coverage for mid-term real property additions, 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. Notice must be provided to the Insurer within 365 days, along with any supporting documentation reasonably requested by the underwriter.
	<Not Applicable>	To add new members to the program or new sub-members to existing program members, a current statement of values is required for the new member or sub-member and is subject to an additional premium of \$0.00102 per \$100 of Total Insurable Values, prorated, with a minimum premium of \$450.
	Coverage is limited for Coverages A, B and D to Sudden and Accidental only for the Santa Barbara Municipal Airport. The pollution incident giving rise to such Remediation Expenses or Business Interruption Expenses and Extra Expenses must be discovered by the Insured during the policy period and within fifteen (15) days of commencement, the Pollution Incident is demonstrable as commencing on a specific date, and must be reported to the Insurer in writing during the policy period and no later than forty-five (45) days following the discovery of such Pollution Incident.	Coverage is limited for Coverages A, B and D to Sudden and Accidental only for the Santa Barbara Municipal Airport. The pollution incident giving rise to such Remediation Expenses or Business Interruption Expenses and Extra Expenses must be discovered by the Insured during the policy period and within thirty (30) days of commencement, the Pollution Incident is demonstrable as commencing on a specific date, and must be reported to the Insurer in writing during the policy period and no later than ninety (90) days following the discovery of such Pollution Incident.
	Blanket Underground Storage Tank coverage included, with a deductible of \$500,000 for storage tanks less than twenty years old, a deductible of \$375,000 for storage tanks between twenty and thirty years old, and a deductible of \$500,000 for storage tanks which are thirty years old or older. Note: Does not meet financial assurance requirements.	Blanket Underground Storage Tank coverage included, with a deductible of \$250,000 for storage tanks less than twenty years old, a deductible of \$375,000 for storage tanks between twenty and thirty years old, and a deductible of \$500,000 for storage tanks which are thirty years old or older. Note: Does not meet financial assurance requirements.

**Alliant Property Insurance Program
2026-2027 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
Amherst Specialty Insurance Company	021748	A-, Excellent; Financial Size Category 8; \$100,000,000 to less than \$250,000,000 (As of 4/10/26)	Not Rated (As of 05/13/26)	Non-Admitted
Arch Specialty Insurance Company	012523	A+, Superior; Financial Size Category 15; \$2,000,000,000 or Greater (As of 12/18/25)	AA- (As of 06/27/25)	Non-Admitted
Argo Re Ltd.	013313	A-, Excellent; Financial Size Category 14; \$1,500,000,000 to less than \$2,000,000,000 (As of 04/24/26)	Not Rated (As of 05/21/26)	Non-Admitted
Associated Industries Insurance Company Inc.	011693	A-, Excellent; Financial Size Category 15; \$2,000,000,000 or Greater (As of 10/10/25)	Not Rated (As of 05/13/26)	Non-Admitted
AXA XL Reinsurance Ltd	074684	A+, Superior; Financial Size Category 15; \$2,000,000,000 or Greater (As of 10/09/25)	AA (As of 03/11/26)	Non-Admitted
AXIS Surplus Insurance Company	012515	A, Excellent; Financial Size Category 15; \$2,000,000,000 or Greater (As of 08/28/25)	A+ (As of 07/11/25)	Non-Admitted
Beazley Excess & Surplus Insurance, Inc	021670	A, Excellent; Financial Size Category 15; \$2,000,000,000 or Greater (As of 03/03/26)	Not Rated (As of 05/13/26)	Non-Admitted
Chubb European Group SE	086485	A++, Superior; Financial Size Category 15; \$2,000,000,000 or Greater (As of 01/16/26)	AA (As of 01/13/26)	Non-Admitted
Columbia Casualty Company	003538	A+, Superior; Financial Size Category 15; \$2,000,000,000 or Greater (As of 12/03/25)	A+ (as of 11/18/25)	Non-Admitted
Convex Insurance UK Limited	071499	A, Excellent; Financial Size Category 15; \$2,000,000,000 or Greater (As of 06/05/25)	A (As of 11/03/25)	Non-Admitted
Convex Re Limited	071498	A, Excellent; Financial Size Category 15; \$2,000,000,000 or Greater (As of 06/05/25)	A (As of 11/03/25)	Non-Admitted
Endurance Worldwide Insurance Limited	083234	A+, Superior; Financial Size Category 15; \$2,000,000,000 or Greater (As of 03/26/26)	A+ (As of 03/30/26)	Non-Admitted

**Alliant Property Insurance Program
2026-2027 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
Evanston Insurance Company	003759	A, Excellent; Financial Size Category 15; \$2,000,000,000 or Greater (As of 11/21/25)	A (As of 07/28/25)	Non-Admitted
Fortegra Specialty Insurance Company (Alchemy Underwriting Ltd.)	020936	A-, Excellent; Financial Size Category 10; \$500,000,000 to less than \$750,000,000 (As of 04/09/26)	Not Rated (As of 05/13/26)	Non-Admitted
Harleysville Insurance Company of New York	012051	A, Excellent; Financial Size Category 15; \$2,000,000,000 or Greater (As of 11/07/25)	A+ (As of 04/30/26)	Non-Admitted
Houston Specialty Insurance Company	013825	A, Excellent; Financial Size Category 11; \$750,000,000 to less than \$1,000,000,000 (As of 08/14/25)	Not Rated (As of 05/13/26)	Non-Admitted
Ironshore Specialty Insurance Company	013866	A, Excellent; Financial Size Category 15; \$2,000,000,000 or Greater (As of 09/10/25)	A (As of 11/19/25)	Non-Admitted
Lancashire Insurance Company (UK) Limited	078390	A, Excellent; Financial Size Category 13; \$1,250,000,000 to less than \$1,500,000,000 (As of 11/05/25)	A (As of 12/17/25)	Non-Admitted
Landmark American Insurance Company	012619	A++, Superior; Financial Size Category 15; \$2,000,000,000 or Greater (As of 02/27/26)	AA+ (As of 09/24/25)	Non-Admitted
Lexington Insurance Company	002350	A, Excellent; Financial Size Category 15; \$2,000,000,000 or Greater (As of 11/20/25)	AA- (As of 05/15/25)	Non-Admitted
Liberty Surplus Insurance Corporation	012078	A, Excellent; Financial Size Category 15; \$2,000,000,000 or Greater (As of 09/10/25)	A (As of 11/19/25)	Non-Admitted
Lloyd's of London various syndicates	085202	A+, Superior; Financial Size Category 15; \$2,000,000,000 or Greater (As of 07/31/25)	AA- (As of 06/02/25)	Non-Admitted
MSIG Specialty Insurance USA Inc.	003746	A+, Superior; Financial Size Category 15; \$2,000,000,000 or Greater (As of 06/06/25)	A+ (As of 05/27/25)	Non-Admitted
National Fire & Marine Insurance Company	002428	A++, Superior; Financial Size Category 15; \$2,000,000,000 or Greater (As of 04/16/26)	AA+ (As of 09/24/25)	Non-Admitted

**Alliant Property Insurance Program
2026-2027 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
Palms Specialty Insurance Company, Inc.	021278	A-, Excellent; Financial Size Category 10; \$500,000,000 to less than \$750,000,000 (As of 08/01/25)	Not Rated (As of 05/13/26)	Non-Admitted
PartnerRe Ireland Insurance Designated Activity Company	088621	A+, Superior; Financial Size Category 15; \$2,000,000,000 or Greater (As of 02/13/26)	A+ (As of 01/22/26)	Non-Admitted
Pelagos Insurance Capital Underwriting Limited	093763 093764	A, Excellent; Financial Size Category 15; \$2,000,000,000 or Greater (As of 04/01/26)	A- (As of 07/28/25)	Non-Admitted
QBE Capital Ltd.	071372	A, Excellent; Financial Size Category 15; \$2,000,000,000 or Greater (As of 07/17/25)	AA- (As of 05/20/26)	Non-Admitted
SiriusPoint International Insurance Corporation (Arcadian Risk Capital (UK) Ltd.)	086396	A, Excellent; Financial Size Category 15; \$2,000,000,000 or Greater (As of 04/16/26)	A (As of 04/21/26)	Non-Admitted
StarStone Specialty Insurance Company	011432	A, Excellent; Financial Size Category 13; \$1,250,000,000 to less than \$1,500,000,000 (As of 10/09/25)	Not Rated (As of 05/13/26)	Non-Admitted
Sutton National Insurance Company	020625	A-, Excellent; Financial Size Category 8; \$100,000,000 to less than \$250,000,000 (As of 1/29/26)	Not Rated (As of 05/21/26)	Admitted
Swiss Re Corporate Solutions America Insurance Corporation	001866	A+, Superior; Financial Size Category 15; \$2,000,000,000 or Greater (As of 10/01/25)	AA- (As of 11/07/25)	Admitted
The Princeton Excess and Surplus Lines Insurance Co	012170	A+, Superior; Financial Size Category 15; \$2,000,000,000 or Greater (As of 07/17/25)	AA (As of 04/21/26)	Non-Admitted
Tokio Marine America Insurance Company	012340	A++, Superior; Financial Size Category 15; \$2,000,000,000 or Greater (As of 09/10/25)	A+ (As of 02/20/26)	Admitted
United Specialty Insurance Company	013105	A, Excellent; Financial Size Category 11; \$750,000,000 to less than \$1,000,000,000 (As of 11/21/25)	A (As of 12/10/25)	Non-Admitted

Alliant Property Insurance Program
2026-2027 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
Westchester Surplus Lines Insurance Company	004433	A++, Superior; Financial Size Category 15; \$2,000,000,000 or Greater (As of 01/16/26)	AA (As of 01/13/26)	Non-Admitted
Westfield Specialty Insurance Company	020985	A, Excellent; Financial Size Category 15; \$2,000,000,000 or Greater (As of 04/01/26)	A- (As of 02/23/26)	Non-Admitted

ALLIANT INSURANCE SERVICES

POLICYHOLDER DISCLOSURE NOTICE OF TERRORISM INSURANCE COVERAGE

June 4, 2026

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% BEGINNING ON JANUARY 1, 2020, 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 MAYBE 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.

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 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. 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. 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.**
- 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.

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: _____
(Authorized Signature)

D-1 (Effective January 1, 2020)

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

Diana L. Walizada, AIC, CPIW, RPA, AINS
 Vice President, Claims Unit Manager
 Voice: (415) 403-1453
 Email: dwalizada@alliant.com

Address: Alliant Insurance Services, Inc.
 560 Mission Street, 6th 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
 18100 Von Karman Avenue, 10th Floor
 Irvine, CA 92612
 Voice: (949) 757-1413 Fax: (949) 757-1692
 Email: sandra.doig@mclarens.com

- III. Cyber Liability Carrier Beazley NY needs to also be provided with Notice of Claim immediately (if purchased):

Beazley Group
 45 Rockefeller Plaza, 16th Floor
 New York, NY 10111
 Toll Free 24-Hour Hotline: (866) 567-8570
 Email: bbr.claims@beazley.com

Address: Donna Peterson, E-mail: donna.peterson@alliant.com
 560 Mission Street, 6th 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

Address: Akbar Sharif
 Claims Advocate
 18100 Von Karman Avenue, 10th Floor
 Irvine, CA 92612
 Voice: (949) 260-5088 Fax: (415) 403-1466
 Email: 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 and reported policy*) if coverage is purchased
- ☐ Pollution Liability Claims Reporting (*this is a claims made and reported policy*) if coverage is purchased

Acknowledgement for Claims reporting procedures under Alliant Property Insurance Programs In effect: July 1, 2026 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.

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, 6th Floor, San Francisco, CA 94105
 BY FAX: (415) 403-1466
 BY EMAIL: rfrey@alliant.com AND dwalizada@alliant.com
 Carbon Copy APIP Claims Administrator: 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, 6th Floor, San Francisco, CA 94105

Phone #: 877-725-7695

Fax #: 415-403-1466

Policy Information

Reference Number: APIP2026 (Dec 04) Policy Period: July 1, 2026- July 1, 2027

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;

L. 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, 6th 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

(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: 45 Rockefeller Plaza, 16th Floor, New York, NY 10111

BY FAX: (546) 378-4039

BY EMAIL: bbr.claims@beazley.com

CC Alliant Claims Department:

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: Donna Peterson

Address: 560 Mission Street, 6th Floor, San Francisco, CA 94105

Phone #: 877-725-7695 Fax #: 415-403-1466

Policy Information

Policy Number: _____ Policy Period: July 1, 2026- July 1, 2027

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

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 PHONE: (888) 292-0249

BY FAX: (646) 826-6601

BY EMAIL: USClaims@ironshore.com

CC Alliant Insurance: 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., 10th Floor, Irvine, CA 92612

Phone #: 949-260-5088

Policy Information

Policy Number: _____ **Policy Period:** July 1, 2026- July 1, 2027

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>

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.

Named Insured: ACCTNAME

Print Name of Authorized Representative

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.



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 36 states and \$684 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 36 states and \$684 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 \$1.25 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 \$1.25 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 Alliant Connect 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

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.



2025-26 RISK CONTROL TRAINING SERIES

Alliant Property Insurance Program

Alliant's goal is aimed at educating our clients in protection and occupational safety and health. Our new series is offered to all clients at no additional cost. Click on the title to register.

DATE	WEBINAR TITLE - DETAILS
August 13, 2025	Improving Underwriter Perception in a Hard Property Market The property and casualty insurance market has encountered significant losses in the past years leading to increased caution and reduced capacity. Take a minute to learn how you can enhance efforts to meet underwriter loss control expectations in a hard market.
September 10, 2025	Purposeful Inspections Structured property inspections ensure safety and compliance. You'll learn what to do with this data and how to best position your organization to sustain safe work conditions in a dynamic environment.
October 8, 2025	Preparing for the Storm – Are you Ready for “Old Man Winter” The pending winter season is upon us. We'll share tips that will help safety and property management professionals survive forecasted weather extremes.
November 12, 2025	Reducing the Potential for Active Assailant Occurrence and Improving Employee Survivability if Disaster Strikes Are you doing all you can to increase your odds of preventing a workplace violence event? This session will address ways you can reduce the potential for occurrence in your facility.
December 10, 2025	Optimizing Facility Life Safety Disaster can strike at any time, any place. We'll uncover common misconceptions and findings that increase occupant safety odds should the unthinkable happen.
January 14, 2026	Updating Your Emergency Action Plan What emerging risks historically not present in the workplace are missing from your Emergency Action Plan? Find out what these risks are and how to maintain operational continuity.
February 11, 2026	Understanding and Ensuring Functionality of Critical Fire Sprinkler Components Proper inspection, testing and maintenance (ITM) of your fire protection system is important to understand. Join us for a "101" class that will teach you what you need to know and why proper ITM is critical to ensure system functionality.
March 11, 2026	Fire and Security Alarm Function and Maintenance Alarm systems provide critical alerts to both occupants and emergency services. If these systems fail the consequences may be fatal. Get up to speed on alarm system functionality, attributes and management in this important one-hour class.
May 13, 2026	Fixed Systems and Extinguishing Agents Whether water-based, chemical, or foam, fixed fire suppression systems have one goal: suppress or extinguish a fire. We'll be breaking down each type, discussing benefits and limitations, and sharing steps to ensure successful operation.
June 10, 2026	Aging Commercial Facilities – Exploring the Risks of Aging Structures Are your buildings having a midlife crisis? Structures erected from the mid to latter 20 th century may be “wearing out”. We'll explore how to proactively address the components of buildings' electrical, plumbing, fire suppression, roofing, appliances, water heaters, and more.

All training sessions begin at 10am PT and are approximately 60 minutes.
Questions? Contact us at: 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

Tim Leech, CSP, ARM

First Vice President
Risk Control Consulting
(949) 260-5008
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

CONTACT

Lora Carlisle
Appraisal Manager
949 260 5033
lcarlisle@alliant.com

The Alliant Connect logo, with "Alliant" in a bold sans-serif font, a double right-pointing arrow, and "Connect" in a regular sans-serif font.

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

CONTACT

Steve Sampiere
Chief Information Officer
619 849 3849
SSampiere@alliant.com

HSB: Your Inspections Provider

Alliant Specialty Insurance Services, Inc.

HSB, part of Munich Re, is a technology-driven company built on a foundation of specialty insurance, engineering and technology, all working together to drive innovation in a modern world.

Update from HSB

Assisting you in completing your inspection in a timely manner

As your equipment breakdown insurer, HSB conducts jurisdictional boiler and pressure vessel inspections as required by law. These inspections normally do not require a lot of your time. The inspection is typically visual and requires operating and safety controls testing among other items. We then notify the jurisdiction of our inspection, reducing the need for our customer's involvement in this process.

Our goal is to proactively ensure your jurisdictional commitments are met on time with minimal involvement on your part other than scheduling these inspections.

Please contact us at 1-800-333-4677 well ahead of your certificate expiration dates to schedule inspections. Once we have your equipment information entered into our database, our inspector or scheduling department may also contact you prior to the due date of the inspection. Depending on the classification of business, we may visit the location unannounced to complete the inspection, minimizing any scheduling inconvenience to your business.

The inspection frequency on the equipment is determined by the jurisdiction. For example, high-pressure boilers may require a semiannual inspection, low-pressure boilers an annual inspection, and pressure vessels every two, three or five years.

Our inspector completes the inspection and sends the inspection report to the jurisdiction. In most cases, the jurisdiction will issue you the certificate with an expiration date.

If conditions requiring corrections are identified, HSB will send a Loss Prevention Report (LPR) to you. All Code recommendations must be completed, and in most cases, a re-inspection must be completed before the jurisdiction will issue the certificate. You must contact our Inspection Hotline at 1-800-333-4677 to schedule this re-inspection. For all other recommendation categories (Advisory, Priority, Critical), the inspector will follow up with you at the next scheduled inspection visit. Our Valley Forge Tech Support Unit may follow up with you on the status of Priority and Critical recommendations shortly after the LPR is sent out.

We encourage you to build a relationship with your HSB inspector. Our goal is to form and build lasting relationships with you, our customer. Highlights of our service include:

- HSB's inspection model provides the utmost in customer service.
- There are over 60 different jurisdictional laws that affect our equipment breakdown customers.
- Loss Prevention Reporting is a key component of our Inspection Services Model.
- Many dedicated personnel at HSB you can contact:
 - General questions:
www.hsb.com or the
Customer Solutions Center (CSC)
at (800) HSB-1866.
 - Two ways to schedule an inspection: HSB Inspection Hotline at (800) 333-4677 or e-mail, NSCINSP_HOTLINE@hsb.com.

Please identify yourself as:

- You are with the APIP account
- Your Broker is Alliant



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



Cyber Resilience Services Subscription Bundle for APIP Clients

The Alliant Cyber Consulting Practice helps clients identify, evaluate, remediate, transfer and respond to the cyber risks that matter most, driving better cyber risk management, resilience and insurability outcomes.

INTRODUCING THE ALLIANT CYBER RESILIENCE SERVICES BUNDLE!

WHAT IS IT, AND WHAT'S INCLUDED?

Cost-effective bundled suite of Alliant Cyber Consulting offerings, driving better Cyber Resilience, Risk Management, & Insurability Outcomes for Clients.



ALLIANT CYBER RESILIENCE SERVICES BUNDLE – WHAT ARE THE SPECIFICS?

EACH APIP CLIENT RECEIVES ACCESS TO THE FOLLOWING CYBER RESILIENCE SERVICES ON AN ANNUAL BASIS FROM THE ALLIANT CONSULTING PRACTICE (ALLIANT CYBER):

CYBER INCIDENT TABLETOP EXERCISE & INCIDENT RESPONSE READINESS ASSESSMENT

Alliant Cyber will host quarterly virtual Cyber Incident Tabletop Exercises, facilitated by senior leaders from Alliant Cyber, focusing on Cyber Threat & Incident Scenarios that are most relevant to APIP members. Additionally, Alliant Cyber will perform an annual assessment of the each APIP member's existing Cyber Incident Response (IR) Plan measures.

QUARTERLY CYBER SECURITY AWARENESS TRAINING

Alliant Cyber will host and present foundational Cyber Security Awareness Training sessions, which may be attended by the organization's staff. Topics will include best practices and behaviors for preventing Cyber Incidents, in addition to an overview of key Threat considerations.

CISO ADVISORY ASSISTANCE

Alliant Cyber will provide "vCISO" strategic consulting guidance available on-demand, which will be delivered by Alliant Cyber's senior-most Cyber Consulting resources. Areas of focus for your organization can include inquiries related to cyber security strategy, priorities, controls, remediation, governance, compliance, and architecture.

QUARTERLY CYBER VULNERABILITY & THREAT REPORTS

Alliant Cyber will provide client with a quarterly summary of the organization's Cyber Vulnerability and Threat posture, with a focus on enabling the organization to mitigate and address any critical deficiencies.

ALLIANT CYBER ECOSYSTEM SERVICES

Alliant Cyber will provide access to all curated Cyber Security Services and Solutions via the Alliant Cyber Ecosystem. Through this service, Alliant Cyber can assist organizations in identifying optimal Cyber Security vendors and solutions, including unique bundled offerings and optimized pricing.

ANNUAL CYBER INSURABILITY & CONTROLS ASSESSMENT

Alliant Cyber will perform an accelerated and targeted assessment of the organization's current Cyber Security controls and Risk posture, in order to evaluate the organization's readiness for submission to the Cyber Insurance market. Focus will include the key controls and attributes that lead to an optimized Cyber Insurability outcome for the organization.

The above services are all included for an annual fee of \$5,000 per entity engaged.

ALLIANT CYBER RESILIENCE SERVICES BUNDLE – WHAT'S IN IT FOR YOUR ORGANIZATION?

Cost effective and simple means to address key Cyber Security/ Insurability controls

Includes core "must-have" services, such as Cyber Incident Tabletop Exercises, Security Awareness Training and Vulnerability Management

Provides accelerated impact and value to Client's Cyber Risk Management & Security initiatives

Enhances insurability outcomes

OVERVIEW

- Subscription Service
- Can have a positive impact on Cyber Insurability outcomes
- Heavily discounted rate for services
- Enhances overall Cyber Risk Resilience
- All services are delivered by the Alliant Cyber Consulting team

BENEFITS

- Cost effective and simple means to address key Cyber Security/Insurability controls
- Includes core "must-have" services, such as Cyber Incident Tabletop Exercises, Security Awareness Training and Vulnerability Management
- Provides accelerated impact and value to Client's Cyber Risk Management & Security initiatives
- Enhances insurability outcomes

EACH APIP CLIENT RECEIVES ACCESS TO THE FOLLOWING CYBER RESILIENCE SERVICES ON AN ANNUAL BASIS

- Cyber Incident Tabletop Exercise & Incident Response Readiness Assessment
- Quarterly Cyber Security Awareness Training
- Quarterly Cyber Vulnerability & Threat Reports
- CISO Advisory Assistance
- Alliant Cyber Ecosystem Services
- Annual Cyber Insurability & Controls Assessment

FOR MORE INFORMATION, CONTACT YOUR ALLIANT ACCOUNT TEAM

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.



BACK TO AGENDA

**Northern California Cities Self Insurance Fund
Board of Directors Meeting
June 18, 2026**

Agenda Item H.5.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.

Coverages changes for this year are:

- Addition of \$1M in aggregate Legal Costs (outside of the policy limit)
- SOV will be required to add a new member or sub-member and subject to additional premium
- Blanket underground storage tank deductible reduced from \$500K to \$250K (tanks under twenty years old only)

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 22,612.93 (\$22,026.87 last year) is included in the overall APIP renewal.

BACKGROUND: The APIP coverage has included pollution insurance since 2012/13.

ATTACHMENT(S): Pollution Liability Coverage Proposal (*page 268*)



**Northern California Cities Self Insurance Fund
Board of Directors Meeting
June 18, 2026**

Agenda Item H.5.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. The total aggregate limit of liability is \$75 million. 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 26/27. The Cyber market has dramatically improved over the past few years; however, insureds can continue to expect underwriter scrutiny of their cyber security systems, with Multi-Factor Authentication (MFA) a critical component of those measures.

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 \$117,640.68 (was \$106,477.63 for 25/26) included in the overall APIP renewal.

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 sublimits of up to \$1 million for Breach Response Costs if Beazley Nominated Services Providers are used. Other sublimits apply for Cyber Extortion, Data Recovery, Business Interruption, and Fraudulent Instruction, among others.

ATTACHMENT(S): APIP Cyber Insurance Summary Proposal (*page 259*)



**Northern California Cities Self Insurance Fund
Board of Directors Meeting
June 18, 2026**

Agenda Item H.5.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: Each member will be asked to review and acknowledge receipt of the APIP Claims Reporting Acknowledgement Receipt Form.

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

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

Diana L. Walizada, AIC, CPIW, RPA, AINS
Vice President, Claims Unit Manager
Voice: (415) 403-1453
Email: dwalizada@alliant.com

Address: Alliant Insurance Services, Inc.
560 Mission Street, 6th 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, 10th Floor
Irvine, CA 92612
Voice: (949) 757-1413 Fax: (949) 757-1692
Email: sandra.doig@mclarens.com

- III. Cyber Liability Carrier Beazley NY needs to also be provided with Notice of Claim immediately (if purchased):

Beazley Group
Address: 45 Rockefeller Plaza, 16th Floor
New York, NY 10111
Toll Free 24-Hour Hotline: (866) 567-8570
Email: bbr.claims@beazley.com

Donna Peterson, E-mail: donna.peterson@alliant.com
Address: 560 Mission Street, 6th Floor
San Francisco, CA 94105
Voice: (415) 403-1458 Fax: (415) 403-1466

- IV. Pollution Liability Carrier Ironshore Specialty Insurance Company (if purchased):

Ironshore Environmental Claims CSO
Address: 28 Liberty Street, 5th Floor
New York, NY 10005
In emergency call: (888) 292-0249
Fax: (646) 826-6601
Email: USClaims@ironshore.com

Akbar Sharif
Claims Advocate
Address: 18100 Von Karman Avenue, 10th Floor
Irvine, CA 92612
Voice: (949) 260-5088 Fax: (415) 403-1466
Email: 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 and reported policy*) if coverage is purchased
- ☐ Pollution Liability Claims Reporting (*this is a claims made and reported policy*) if coverage is purchased

Acknowledgement for Claims reporting procedures under Alliant Property Insurance Programs In effect: July 1, 2026 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.

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, 6th Floor, San Francisco, CA 94105
 BY FAX: (415) 403-1466
 BY EMAIL: rfrey@alliant.com AND dwalizada@alliant.com
 Carbon Copy APIP Claims Administrator: 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, 6th Floor, San Francisco, CA 94105

Phone #: 877-725-7695

Fax #: 415-403-1466

Policy Information

Reference Number: APIP2026 (Dec 04) Policy Period: July 1, 2026- July 1, 2027

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;

L. 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, 6th 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

(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: 45 Rockefeller Plaza, 16th Floor, New York, NY 10111

BY FAX: (546) 378-4039

BY EMAIL: bbr.claims@beazley.com

CC Alliant Claims Department:

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: Donna Peterson

Address: 560 Mission Street, 6th Floor, San Francisco, CA 94105

Phone #: 877-725-7695 Fax #: 415-403-1466

Policy Information

Policy Number: _____ Policy Period: July 1, 2026- July 1, 2027

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

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 PHONE: (888) 292-0249

BY FAX: (646) 826-6601

BY EMAIL: USClaims@ironshore.com

CC Alliant Insurance: 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., 10th Floor, Irvine, CA 92612

Phone #: 949-260-5088

Policy Information

Policy Number: _____ **Policy Period:** July 1, 2026- July 1, 2027

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:** _____



Northern California Cities Self Insurance Fund
Board of Directors Meeting
June 18, 2026

Agenda Item H.5.e.

ALLIANT DEADLY WEAPON & CRISIS RESPONSE PROGRAM (ADWCRP)

ACTION ITEM

ISSUE: Renamed this year to include “Crisis” in the name of the program, this is in recognition of the significant enhancement of coverage last year allowing insureds to use the Crisis Advisory Services element of coverage for non-deadly weapon events. Beazley’s Deadly Weapon Protection Portal is available to all participating ADWCRP members for access to webinars, claim scenarios, resources, etc. <https://www.beazley.com/en-us/deadlyweaponsprotection/claims-examples/>

The proposal is attached, two options have been provided, now with no deductible (previously \$10,000):
Option 1: \$500,000 per occurrence/\$2,500,000 shared Annual Aggregate
Option 2: \$1,000,000 per occurrence/\$5,000,000 shared Annual Aggregate

The coverage is a combination of first and third-party coverages, with sub-limits of \$500,000 for crisis management services and \$250,000 for 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 event must occur at a location on a member’s APIP Schedule of Values. For events at unscheduled locations, such as parades or street festivals, Beazley requires notice of these events to determine if additional premium would apply. See attached Location Cover Flow Chart for more information.

RECOMMENDATION: Review and discuss option and renew coverage, decline, or provide direction.

FISCAL IMPACT: Premium is up 10% from expiring, directly equating to the increase in values. Option 1 \$500K occ./\$2,500,000 agg. annual premium is \$19,618.65. Option 2 increasing the limits to \$1,000,000 occ./\$5,000,000 agg. is \$27,466.52. NCCSIF’s FY 25/26 premium was \$17,802.68.

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.



BACK TO AGENDA

**Northern California Cities Self Insurance Fund
Board of Directors Meeting
June 18, 2026**

**Agenda Item H.5.e.
*Continued***

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 26/27 Renewal Proposal
2. ADWCRP Location Cover Flowchart
3. FY 26/27 ADWCRP Member allocation of premium



Northern California Cities Self Insurance Fund

2026 - 2027

Alliant Deadly Weapon and Crisis Response Program Proposal

Issued on May 20, 2026

Alliant Insurance Services, Inc
18100 Von Karman Avenue 10th Floor
Irvine, CA 92612
O (949) 756-0271
CA License No. 0C36861

ALLIANT DEADLY WEAPON AND CRISIS RESPONSE PROGRAM (ADWCRP) PROPOSAL

INSURED	Northern California Cities Self Insurance Fund
INSURANCE COMPANY:	Underwriters at Lloyd's of London
LLOYD'S CONSORTIUM:	Deadly Weapon Protection Consortium 9492 Comprising 100%: 72.0000% Lloyd's Syndicate 2623 AFB 28.0000% Lloyd's Syndicate 0623 AFB
A.M. BEST RATING:	A (Excellent) XV; Greater than \$2,000,000,000
STANDARD AND POOR'S RATING:	A+, Strong Financial Security
STATE LICENSE STATUS:	Non-Admitted
POLICY TERM:	July 1, 2026 – July 1, 2027
COVERAGE FORM:	Claims Made & Reported
COVERAGE TYPE:	Liability to Insured Person(s), Property Damage, Crisis Management, and Crisis Advisory Services. Subject to terms and conditions of each as stated in the policy. Liability coverage limited to events occurring at a location appearing on your Schedule of Values on file with Alliant Insurance Services, Inc.
LIMITS:	
OPTION 1	
Each and Every Deadly Weapon Event including Claim Expenses	\$ 500,000
Annual Aggregate (Shared by Members of Pool/JPA)	\$ 2,500,000
OPTION 2	
Each and Every Deadly Weapon Event including Claim Expenses	\$ 1,000,000
Annual Aggregate (Shared by Members of Pool/JPA)	\$ 5,000,000
RETENTION:	\$0 Each and every Deadly Weapon Event including Claims Expenses and Counseling Services within Crisis Management Service Endorsement
RETROACTIVE DATE:	7/1/2018
PRE-EVENT SERVICES (AVAILABLE):	• Deadly Weapon Protection Webinars • Deadly Weapon Post-Underwriting Consultation • California SB 553 Toolkit (if applicable)

ALLIANT DEADLY WEAPON AND CRISIS RESPONSE PROGRAM (ADWCRP) PROPOSAL – CONTINUED

SUB-LIMITS:

(Each Sublimit is part of the Overall Limit of Liability and not in addition to it)

\$	500,000	Crisis Management Services
\$	250,000	Counseling Services (\$15,000 per person maximum)
\$	250,000	Funeral Expenses (\$15,000 per person maximum)
\$	250,000	Business Interruption
\$	250,000	Demo/Clearance/Memorialization (\$10k Mem)
\$	250,000	Extra Expense
\$	250,000	Extra Expense Extension for Threat Endorsement
\$	500,000	Transit Extension – Bus, Coach, Train owned by insured and reported on schedule
\$	25,000	Per Person for Medical Expenses with a \$500,000 annual aggregate
\$	50,000	Per Person Deadly Weapon Death and Dismemberment with a \$500,000 annual aggregate
	20 hours	Crisis Advisory Services for each crisis event or crisis circumstance and for counselling services
\$	50,000	Each and every crisis event and/or crisis circumstance unrelated to a gun even or threat and \$200,000 in the annual policy aggregate. Such expense is additionally sub-limited to an amount of \$10,000 for each eligible person and each of their immediate family member(s). The limit of insurance for this Section is part of and not in addition to the Policy Limit of Liability and Policy Aggregate Limit stated in the declarations.
\$	10,000	At our sole and entire discretion each and every crisis event and/or crisis circumstance and \$50,000 in the annual policy aggregate,

ALLIANT DEADLY WEAPON AND CRISIS RESPONSE PROGRAM (ADWCRP) PROPOSAL – CONTINUED

THRESHOLDS/CONDITIONS FOR UNREPORTED/OFFSITE LOCATIONS:

(per policy terms policy)

\$25,000,000 Automatic Acquisitions
\$10,000,000 Errors and Omissions
\$25,000,000 90 Day Reporting Provisions

- Offsite Coverage – Event Responder Fees only
Educational Offsite Coverage – Event Responder Fees, Counselling Services, Accidental Death and Dismemberment, Funeral Expenses & Medical

ENDORSEMENTS:

(Including But Not Limited To)

- Liability to Insured Person(s)
- Property Damage
- Medical Expenses
- Deadly Weapon Death & Dismemberment
- Crisis Management Services
- Circumstance Extension (*now includes stalking*)
- Counselling Services
- Funeral Expenses
- Crisis Advisory Services
- Premium Payment Clause
- Lloyd's Privacy Policy Statement
- Sanction Limitation & Exclusion Clause
- Notice of Terrorism Insurance Coverage
- Other Insurance Clause: Primary
- Crisis Management/Event Responder Fees do not erode policy limits
- Crisis Services Provided by CrisisRisk:
<https://www.crisisrisk.com/>

GENERAL EXCLUSIONS:

(Including But Not Limited To)

- 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
- Loss of market, loss of use or any other consequential loss
- Confiscation, nationalization, requisition or destruction of or damage to property by government, public or local authority
- Criminal, dishonest, fraudulent or malicious conduct
- Ionizing radiations or contamination by radioactivity from nuclear waste or fuel

ALLIANT DEADLY WEAPON AND CRISIS RESPONSE PROGRAM (ADWCRP) PROPOSAL – CONTINUED

GENERAL EXCLUSIONS:

(continued)

- Radioactive, toxic, explosive or other hazardous or contaminating properties of any nuclear installation, reactor, assembly or component
- Any weapon or device employing atomic or nuclear fission, fusion or other like reaction or force or matter
- The radioactive, toxic, explosive or other hazardous or contaminating properties of any radioactive matter
- Chemical, biological, bio-chemical or electromagnetic weapon. This exclusion does not, however, apply to a substance when used in conjunction with a deadly weapon event.
- Named Insured's recklessness or deliberate misconduct
- Strikes, labor unrest, riots or civil commotion
- War, invasion, acts of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, rebellion, revolution, insurrection; civil commotion assuming the proportions of, or amounting to, an uprising; military or usurped power.
- The transmission or alleged transmission of a communicable disease or the fear or threat (whether actual perceived) of a communicable disease
- Swatting and any other fictitious event or hoax

SPECIFIC EXCLUSIONS RELATING TO LIABILITY TO INSURED PERSON(S):

(Including But Not Limited To)

- Injury or death to those who provide services directly to insured or on insured's behalf in connection with business (ie. leased temporary, statutory, seasonal, borrowed, contracted or subcontracted employees
- Any obligation under a workers' compensation, disability benefits, unemployment compensation law, or any similar law
- Employment Practices Liability related claims
- Any actual or alleged negligent act, error, omission, misstatement, misleading statement, neglect or breach of duty by your directors or officers, individually or collectively, in the discharge of their duties solely in their capacity as directors or officers.
- Euthanasia, mercy killing(s), and suicide

**SPECIFIC EXCLUSIONS RELATING TO
LIABILITY TO INSURED PERSON(S):**

(continued)

- Any claim or claims made by, or on behalf of, any assailant, including any Medical Expense claims
- Loss, injury or damage arising out of any mental injury or mental anguish related claim where no actual bodily injury has occurred to the claimant.
- Any affiliate, subsidiary or joint venture insured under this insurance making a claim or claims against any other affiliate, subsidiary or joint venture insured under this Policy.
- Loss, injury or damage arising from goods or products which you have designed, manufactured, constructed, altered, repaired, serviced, treated, sold, supplied or distributed.
- Any liability arising out of property damage
- Fines, penalties, punitive damages, exemplary damages, sanctions or any additional damages resulting from the multiplication of compensatory damages.
- Events at locations specifically leased or loaned by insured to any other entity to host a permitted event planned and ticketed for with more than 5,000 attendees, except with prior written agreement. Additional premium may apply.

**SPECIFIC EXCLUSIONS RELATING TO
PROPERTY DAMAGE:**

(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 not at the locations insured

**SPECIFIC EXCLUSIONS RELATING TO
BUSINESS INTERRUPTION:**

(Including But Not Limited To)

- 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
- Increase in loss caused by the enforcement of any ordinance or law regulating the use, reconstruction, repair or demolition of any property at the Location(s), except to the extent specifically insured by this Endorsement and provided that such loss results directly from the insured Interruption of Business
- Fines, penalties, or Damages incurred by, or imposed upon, the Named Insured at the order of any Government Agency, Court or other Authority, whether arising from or in connection with a Deadly
- Weapon Event or otherwise.
- Physical loss of, physical damage to, or physical destruction of, any buildings, equipment or business personal property owned by the Named Insured, or any such property owned by others in the Named Insured's care, custody or control, whether or not resulting from or in connection with an Deadly Weapon Event

ALLIANT DEADLY WEAPON AND CRISIS RESPONSE PROGRAM (ADWCRP) PROPOSAL – CONTINUED

ANNUAL PREMIUM: OPTION 1

\$ 19,014.00	Premium
\$ 570.42	Surplus Lines Taxes
\$ <u>34.23</u>	Surplus Lines Fees
\$ 19,618.65	Total Cost

ANNUAL PREMIUM: OPTION 2

\$ 26,620.00	Premium
\$ 798.60	Surplus Lines Taxes
\$ <u>47.92</u>	Surplus Lines Fees
\$ 27,466.52	Total Cost

DEFENSE INSIDE/OUTSIDE THE LIMITS:

Inside

MINIMUM EARNED PREMIUM:

25% Minimum Earned Premium

PROPOSAL VALID UNTIL:

No expiry date, however, insurers may withdraw it at any time without notice.

CLIENT SCHEDULE TOTAL:

\$2,281,460,848

SUBJECTIVITIES:

- Completed and Signed Request to Bind Coverage Form (See last page)
- Completed and Signed Surplus Lines Document(s) (If applicable)
- Complete Schedule of Values on file to share with the carrier.
 - If the binding Schedule of Values fluctuates by 20% in either direction than what was quoted the premium may be adjusted.
- No known or reported losses or incidents likely to give rise to a claim over the last 12 months.
- 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.

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. 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. For additional information regarding insurer financial strength ratings visit Standard and Poor's website at 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, 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.

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
CRIME		
Employee Dishonesty	☐	☐
Computer Fraud	☐	☐
Social Engineering	☐	☐
Increased Limits	☐	☐
CYBER RISK	☐	☐
MANAGEMENT LIABILITY		
Directors & Officers Liability	☐	☐
Employment Practices Liability	☐	☐
Fiduciary Liability	☐	☐
UMBRELLA / EXCESS LIABILITY (Increased Liability Limits)	☐	☐
Selecting the "Reject All or Accept All" option will override any selections you have made above	☐ Reject All ☐ 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

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
DEADLY WEAPON AND CRISIS RESPONSE PROGRAM JULY 1, 2026-JULY 1, 2027			
Option 1: Occurrence Limit \$500,000/ Annual Aggregate (Shared by Members of Pool/JPA) \$2,500,000	\$19,618.65	☐	☐
Option 2: Occurrence Limit \$1,000,000/ Annual Aggregate (Shared by Members of Pool/JPA) \$5,000,000	\$27,466.52	☐	☐

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 final carrier approval. *The actual terms and conditions of the policy will prevail.*

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. 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. 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.**

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.

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)

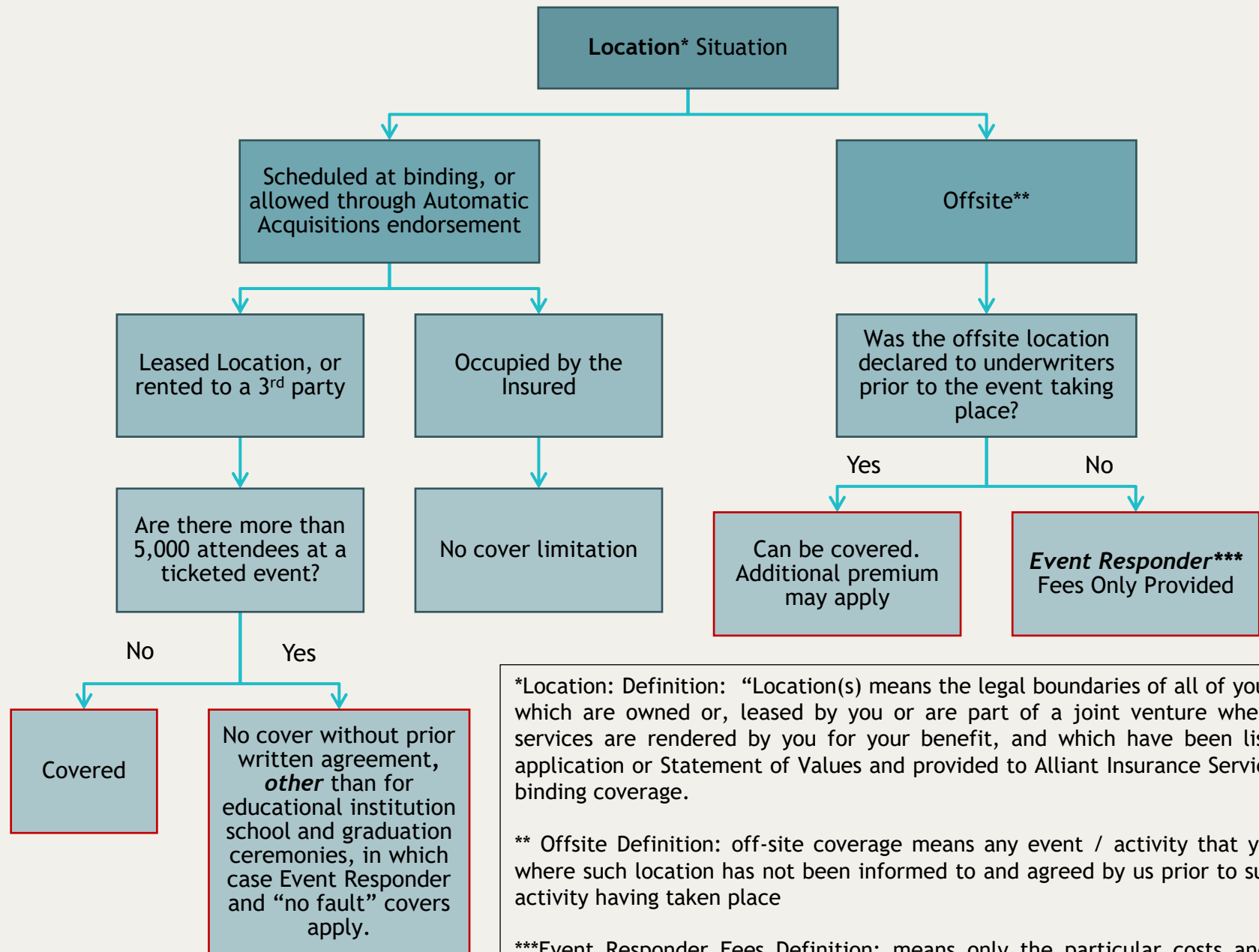


Alliant Deadly Weapons and Crisis Response Program

Location Cover Flow Chart

DISCLAIMER:

This exhibit is designed to aid in understanding coverage. Consult your policy for actual terms and conditions of coverage.



*Location: Definition: “Location(s) means the legal boundaries of all of your locations which are owned or, leased by you or are part of a joint venture where business services are rendered by you for your benefit, and which have been listed in the application or Statement of Values and provided to Alliant Insurance Services prior to binding coverage.

** Offsite Definition: off-site coverage means any event / activity that you conduct where such location has not been informed to and agreed by us prior to such event / activity having taken place

***Event Responder Fees Definition: means only the particular costs and expenses solely and directly incurred by the event responder in the performance of their Prevention Services and Crisis Response duties as invoiced to us.

26/27 ALLIANT DEADLY WEAPON AND CRISIS RESPONSE PROGRAM (ADWCRP)
July 1, 2026 to July 1, 2027

Formula or Allocation			% Total TIV x Premium	
Members in the Property Program (APIP)	Deductible	ALL RISK (TIV) (Real, Personal, BI/Rents, and Fine Arts, Minus COC) Values	26/27 ADWRP Member Premium Allocation	Option 2: \$1M Limit
			\$19,619	\$27,467
Anderson	\$10,000	62,373,877	\$532	\$745
Auburn	\$10,000	84,112,456	\$718	\$1,005
Colusa	\$10,000	73,529,019	\$628	\$879
Corning				
Dixon	\$10,000	132,925,953	\$1,134	\$1,588
Elk Grove	\$10,000	150,154,622	\$1,281	\$1,794
Folsom	\$10,000	438,137,571	\$3,739	\$5,235
Galt	\$10,000	198,461,764	\$1,694	\$2,371
Gridley	\$10,000	48,039,191	\$410	\$574
Ione	\$10,000	42,476,741	\$363	\$508
Jackson	\$10,000	49,855,025	\$425	\$596
Lincoln	\$10,000	217,166,934	\$1,853	\$2,595
Marysville	\$10,000	38,368,268	\$327	\$458
Nevada City				
Oroville	\$10,000	91,757,629	\$783	\$1,096
Paradise	\$10,000	27,189,735	\$232	\$325
Placerville				
Red Bluff	\$10,000	91,488,046	\$781	\$1,093
Rio Vista	\$10,000	91,109,021	\$778	\$1,089
Rocklin	\$10,000	119,494,783	\$1,020	\$1,428
Willows				
Yuba City	\$10,000	342,122,686	\$2,920	\$4,088
	TOTAL	\$2,298,763,321	\$19,619	\$27,467

Don't Participate



**Northern California Cities Self Insurance Fund
Board of Directors Meeting
June 18, 2026**

Agenda Item H.5.f.

EXCESS CYBER COVERAGE RENEWAL

ACTION ITEM

ISSUE: The proposal for excess cyber coverage is attached, and we are pleased to present a decrease of (-5%) in the total premium with the same terms as expiring (\$2M/\$5M). Option 2 increases the per occurrence limit to \$3M, keeping the annual aggregate to \$5M for an annual premium of \$397,593.

Please note there are conditions precedent to the coverages as outlined in the proposal. Prior to a claim or loss, the insured must enforce multifactor authentication for all remote and privileged access. Please see highlighted section on page 2 of the proposal.

1. Option 1: Maintain expiring limit of \$2M xs \$2M with a \$5M aggregate
2. Option 2: Increase coverage, with limit of \$3M xs \$2M with a \$5M aggregate
3. Decline the excess option for the Program group.

RECOMMENDATION: Approve proposal as presented, decline, or provide direction.

FISCAL IMPACT: A reduction of -\$17,185 for Option 1, or an increase of \$53,551 for option 2, compared to expiring premium of \$344,042, for FY 25/26.

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. Program Members chose an option that effectively doubled the various coverage sublimits. The market continues to stabilize after big increases from 2020 to 2023, with premium decreases the last couple of years. Purchasing the coverage as a group lowers the premium to about half of the per Member rates.

ATTACHMENT(S):

1. 26/27 Excess Cyber Premium Allocation
2. 26/27 Excess Cyber Proposal *with conditions precedent*
3. Select Cyber Application Responses

**26/27 APIP Excess Cyber
July 1, 2026 to July 1, 2027**

Formula or Allocation	% Total TIV x Premium	OPTION 1	OPTION 2	EXPIRING	OPTION 1		OPTION 2	
Members in the Property Program (APIP)	ALL RISK (TIV) (Real, Personal, BI/Rents, and Fine Arts, Minus COC)	26/27 Excess Cyber Member Premium Allocation \$2M xs \$2M with \$5M Pool Policy Aggregate	26/27 Excess Cyber Member Premium Allocation \$3M xs \$2M with \$5M Pool Policy Aggregate	25/26 Excess Cyber Member Premium Allocation \$2M xs \$2M with \$4M Pool Policy Aggregate	\$ Change	% Change	\$ Change	% Change
	Values	\$ 326,857	\$ 397,593	\$ 344,042	\$ (17,185)	-5%	\$ 53,551	16%
Anderson	62,373,877	9,489	11,542	9,988	\$ (499)	-5%	\$ 1,555	16%
Auburn	84,112,456	12,796	15,565	13,468	\$ (673)	-5%	\$ 2,096	16%
Colusa	73,529,019	11,186	13,606	11,774	\$ (588)	-5%	\$ 1,833	16%
Corning								
Dixon	132,925,953	20,221	24,598	21,285	\$ (1,063)	-5%	\$ 3,313	16%
Elk Grove								
Folsom	438,137,571	66,652	81,076	70,156	\$ (3,504)	-5%	\$ 10,920	16%
Galt	198,461,764	30,191	36,725	31,778	\$ (1,587)	-5%	\$ 4,946	16%
Gridley	48,039,191	7,308	8,889	7,692	\$ (384)	-5%	\$ 1,197	16%
Ione	42,476,741	6,462	7,860	6,802	\$ (340)	-5%	\$ 1,059	16%
Jackson	49,855,025	7,584	9,226	7,983	\$ (399)	-5%	\$ 1,243	16%
Lincoln	217,166,934	33,037	40,186	34,773	\$ (1,737)	-5%	\$ 5,413	16%
Marysville	38,368,268	5,837	7,100	6,144	\$ (307)	-5%	\$ 956	16%
Nevada City								
Oroville	91,757,629	13,959	16,979	14,693	\$ (734)	-5%	\$ 2,287	16%
Placerville								
Paradise	27,189,735	4,136	5,031	4,354	\$ (217)	-5%	\$ 678	16%
Red Bluff	91,488,046	13,918	16,930	14,649	\$ (732)	-5%	\$ 2,280	16%
Rio Vista	91,109,021	13,860	16,859	14,589	\$ (729)	-5%	\$ 2,271	16%
Rocklin	119,494,783	18,178	22,112	19,134	\$ (956)	-5%	\$ 2,978	16%
Willows								
Yuba City	342,122,686	52,045	63,309	54,782	\$ (2,736)	-5%	\$ 8,527	16%
Grand Total	\$2,148,608,699	\$ 326,857	\$ 397,593	\$344,042	\$ (17,185)	-5%	\$ 53,551	16%

Don't Participate

**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, 2026 to July 1, 2027			
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 (Greater than or Equal to USD 2.00 Billion) as of September 10 th , 2025			
Standard & Poor's Rating	A (Strong) as of November 19th, 2025			
Admitted Status	Non-Admitted			
Underlying Insurance	Layer	Insurer	Limits	Retention
	Primary	Beazley	\$2,000,000	Follows APIP Cyber

COVERAGES & LIMITS

Dedicated Limits in Excess of APIP Core

Option 1 – \$2M xs \$2M	\$2,000,000 Each Member Aggregate \$5,000,000 Policy Aggregate
Option 2 – \$3M xs \$2M	\$3,000,000 Each Member Aggregate \$5,000,000 Policy Aggregate

SUB-LIMITS (Per Member and Policy Aggregate)

Option 1 & 2

	Dedicated Limits in Excess of APIP Core
Breach Response/Notification Expense Costs:\$	500,000 (Non-Beazley Vendors)
	\$ 1,000,000 (Beazley Vendors)
Business Interruption resulting from a Security Breach:\$	750,000
Business Interruption resulting from a System Failure:\$	500,000
Dependent Business Interruption resulting from a Security Breach:\$	750,000
Dependent Business Interruption resulting from a System Failure:\$	100,000
Cyber Extortion Loss:\$	750,000
Data Recovery Loss:\$	750,000
Fraudulent Instruction:\$	100,000
Funds Transfer Fraud:\$	100,000
Telephone Fraud:\$	100,000
Computer Hardware Replacement (Bricking):\$	200,000
Reputation Loss:\$	200,000
Invoice Manipulation\$	100,000
Cryptojacking:\$	50,000
Criminal Reward:\$	Nil
Claims Preparation Cost for Reputation Loss Claims Only:\$	Nil

****Business Interruption from Security Breach, Business Interruption from System Failure, Cyber Extortion, and Data Recovery become full limit coverage at the time of loss with the implementation of the following security controls: MFA for ALL remote access to the network and an Endpoint Protection Platform implemented across the insured enterprise.***

For NCCSIF members, as a condition precedent to the coverage specified in Schedule below, the Insured must have satisfied the following condition prior to the occurrence of such incident, Claim or Loss:

- Enforce Multifactor Authentication for all remote and privileged access

Sub-limits subject to Qualifiers:

- 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

Endorsements & Exclusions (including but not limited to):

- Sanction Limitation and Exclusion Clause-1
- CA-Service of Suit Clause
- Disclosure - Terrorism Risk Insurance Act
- Cap on Losses from Certified Acts of Terrorism
- Pending & Prior Litigation Endorsement - 7/1/2021
- Drop Down Over Sub-Limit Endorsement
- FOLLOW SPECIFIED SUBLIMITS – WITH CONDITIONS
- Policyholder disclosure – terrorism insurance premium notice

Notes:

1. If you are a member of a JPA and your JPA purchases a group excess cyber policy above APIP cyber, the excess limit quotes provided above will be excess of your JPA's group excess cyber policy.
2. Quote terms, conditions, and premium subject to change depending on the APIP cyber program's underlying aggregate program limit
3. Quote cannot be bound until the APIP cyber program's underlying aggregate program limit is determined
4. 6-month minimum premiums
5. All Dependent Business Loss payable under this Policy is part of and not in addition to the Business Interruption Loss limit listed in the Declarations*

Term Premium:

7/1/2026 – 7/1/2027	Premium	AmWINS Service Fee	Surplus Lines Taxes & Fees	Total Cost
Option 1 \$2M xs \$2M / \$5M Agg	\$316,444.00	\$350.00	\$10,062.92	\$326,856.92
Option 2 \$3M xs \$2M / \$5M Agg	\$385,000.00	\$350.00	\$12,243.00	\$397,593.00

Proposal Valid Until **July 1, 2026**

Subjectivities

- *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*
- *Completed, signed and currently dated warranty letter for higher limits option – (PRIOR TO BIND)*

Binding Conditions

- A written request to bind coverage
- Completion of subjectivity request(s) by the Insured/Member and satisfactory review of information and agreement to remove subjectivities by Underwriter

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.

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. 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. For additional information regarding insurer financial strength ratings visit Standard and Poor's website at 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

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, 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.

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:

(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

Northern California Cities Self Insurance Fund (NCCSIF) and its membership

Effective Date: July 1, 2026

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:

Bind Coverage For:		Total Cost:
Option 1	\$2M xs \$2M with \$5M Policy Aggregate	☐ \$326,856.92
Option 2	\$3M xs \$2M with \$5M Policy Aggregate	☐ \$397,593.00

☐ 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.
☐	☐

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 Insured Representative	Date
Title	
Printed / Typed 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.**

NCCSIF	MFA For Remote Access	MFA For Privileged Access
CITY OF ANDERSON	No	No
CITY OF AUBURN	Yes	Yes
CITY OF COLUSA	Yes	?
CITY OF DIXON	Yes	Yes
CITY OF FOLSOM	Yes	No
CITY OF GALT	No	No
CITY OF GRIDLEY	Yes	No
CITY OF IONE	Yes	Yes
CITY OF JACKSON	Yes	Yes
CITY OF LINCOLN	Yes	Yes
CITY OF MARYSVILLE	Yes	?
CITY OF OROVILLE	Yes	No
CITY OF RED BLUFF	Yes	?
CITY OF RIO VISTA	No	No
CITY OF ROCKLIN	Yes	Yes
CITY OF YUBA CITY	Yes	Yes
TOWN OF PARADISE	Yes	Yes



**Northern California Cities Self Insurance Fund
Board of Directors Meeting
June 18, 2026**

Agenda Item. H.6.

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 review the provided Flood parametric quote, 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 high risk based on the location of a subject property and is generally excluded from property coverage unless purchased separately. Currently only Auburn, Ione, Marysville, and Yuba City purchase flood coverage through APIP.

ATTACHMENT(S):

1. Flood Offering Form
2. Parametric proposal

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>

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:

Protecting the Balance Sheet

NCCSIF





The Problem: Traditional Risk Transfer Can Leave Costly Gaps

Even well-designed indemnity programs don't deliver liquidity, coverage, or certainty when organizations need it most.

Problem: Traditional risk transfer was built to repair assets — not to fuel response.

Even with excellent insurance placement, most organizations face four critical challenges after a major event:

Liquidity Lag – No fast cash when disaster strikes.

Deductible Drag – Millions eroded before coverage attaches.

Coverage Gaps – Uninsured loss categories keep growing.

Decision Delay – Wait months to know payout amount.

The result: Financial stress and operational disruption at the worst possible time.



What is Parametric Insurance?

What is Parametric Insurance?

Parametric insurance provides predetermined payouts based on the *measurable intensity* of an event, not the physical loss incurred.

Coverage is triggered by pre-defined parameters such as wind speed, ground shaking, or river height at agreed locations.

When the trigger is met or exceeded, the policy pays a fixed amount that scales with the event's intensity and the agreed payout schedule.

After the event, the insured completes a simple attestation confirming that actual financial impacts are at least equal to the payout.

There are no deductibles, sublimits, exclusions, or loss adjusters—funds are released quickly, providing immediate liquidity for recovery.



Key Benefits of Parametrics



RAPID PAYOUT



FLEXIBILITY



TRANSPARENCY



Why Rapid, Flexible Funds Matter After a Catastrophic Event

Parametric payouts provide immediate, unrestricted liquidity to address the unique financial pressures that arise in the days and weeks after an event — regardless of industry or insured type

Immediate Response and Continuity

- Emergency clean-up, debris removal, temporary facilities
- Overtime wages / staffing costs for response teams
- Temporary relocation or business interruption bridging

Cash for Hidden or Uninsured Expenses

- High deductibles and waiting period exposures
- Infrastructure or landscaping not on property schedule
- Contract-penalty costs, expedited shipping fees, or lost productivity
- Revenue or tax-base shortfalls

Stabilization & Long-Term Recovery

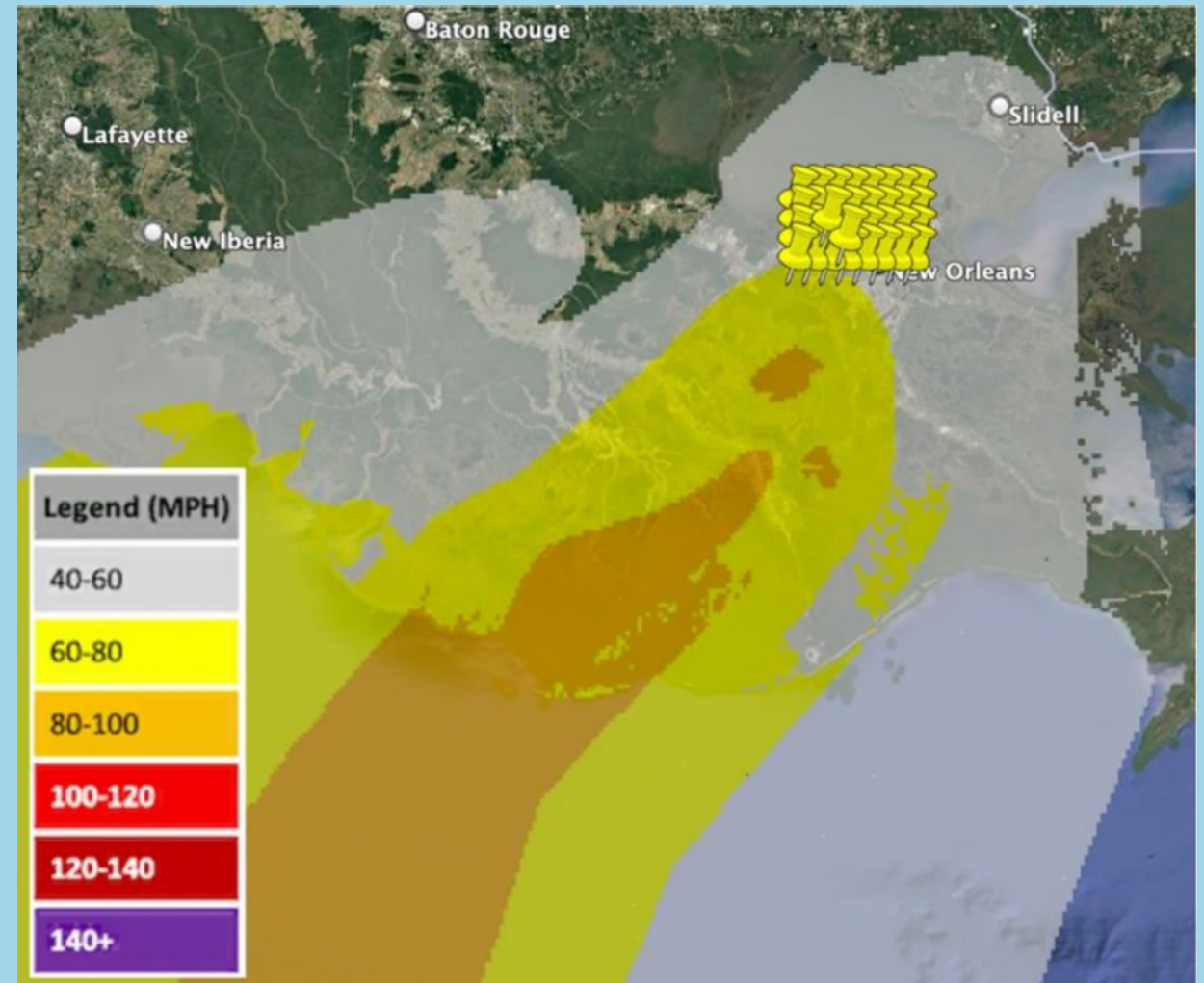
- Business-continuity investments (new mitigation equipment, technology upgrades)
- Community or tenant support programs (temporary housing grants, communication shelters)
- Cash-flow stability for loan covenant compliance or bond ratings

As the event is being insured, and not the underlying asset portfolio, the proceeds from a parametric can be used for nearly any related financial loss associated with the event.



Parametric Claims Story – Hurricane Francine

- Claim paid in 7 days
- 100% of loss covered
- No physical loss suffered
- No deductible



Hurricane Francine Event Footprint
Source: RMS HWind



Indication

- This is a non-binding indication (NBI) and does not constitute an offer of insurance.
- Terms, premiums, and coverage levels are for discussion purposes only and subject to change.
- Any final agreement will be governed by the terms of the issued binder or policy.
- Due to limited parametric capacity and high demand, coverage is offered on a first-come, first-served basis. Capacity and rates are not guaranteed until a binding offer is made.
- Binding coverage is subject to the Insurer's screening for international sanctions and anti-money laundering compliance



Parametric Flood Cover

Indicative Structure



Area Inundated Parametric Flood Cover

Insured: Members of NCCSIF

Carrier(s): Liberty Mutual Insurance Europe SE

Covered Perils: Flood

Effective Date: TBD

Annual & Occurrence Limit: \$1,000,000

Trigger: Total flood-inundated area, measured in square miles with the jurisdiction's boundaries, per the data provider.

Non-Binding Indication Valid until: 6/1/2026

Premium is fully earned on Effective Date

Data Provider: Floodbase

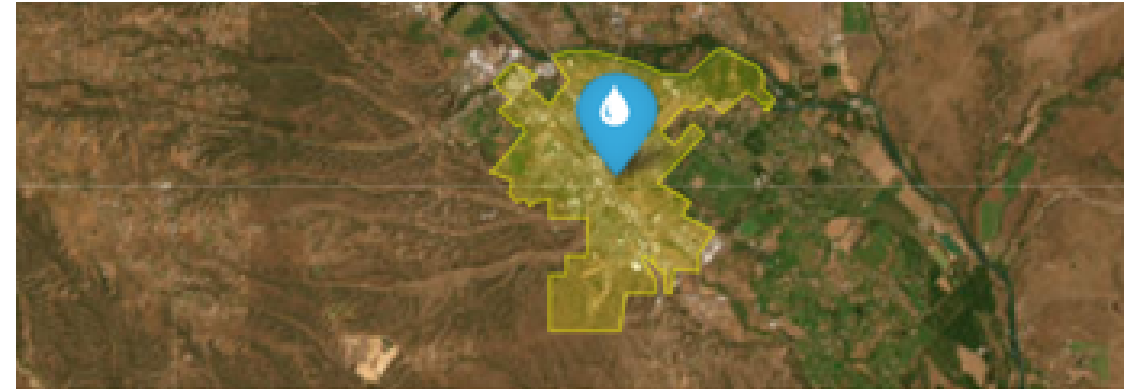
Payout Function: Linear payout function between attachment and exhaustion beginning at 10% of limit

City of Anderson

Agg Limit: \$1M
Attachment: 0.07 sq miles
Exhaustion: 0.13 sq miles
Premium: \$60,000

Triggering Years:

- 1983: 35.2%
- 1986: 32.8%
- 1997: 12.5%



City of Auburn

Agg Limit: \$1M

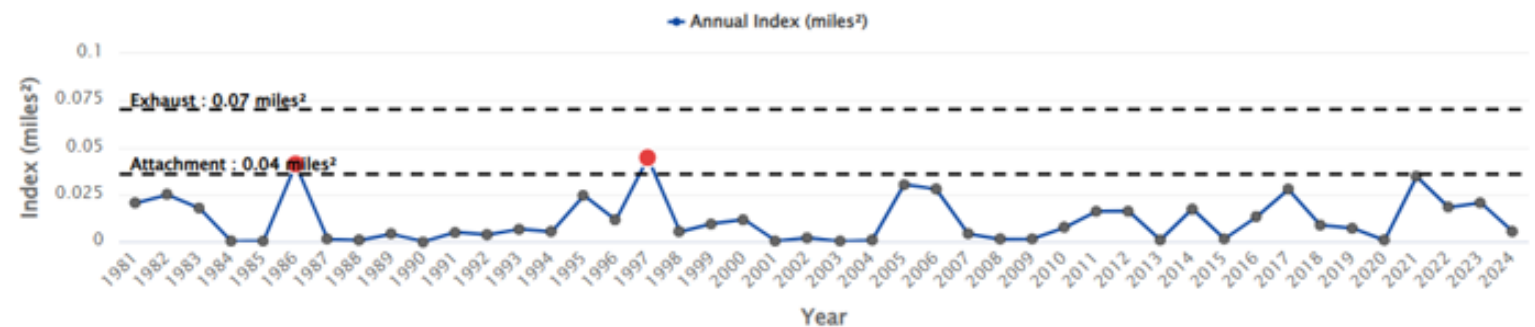
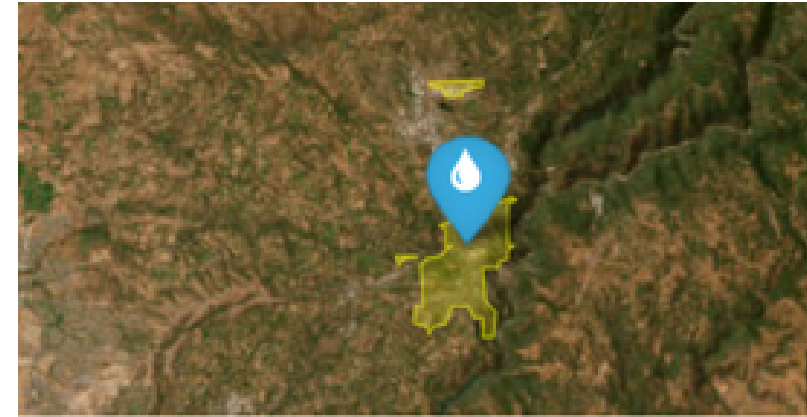
Attachment: 0.04 sq miles

Exhaustion: 0.07 sq miles

Premium: \$60,000

Triggering Years:

- 1986: 22.3%
- 1997: 31.3%



City of Corning

Agg Limit: \$1M

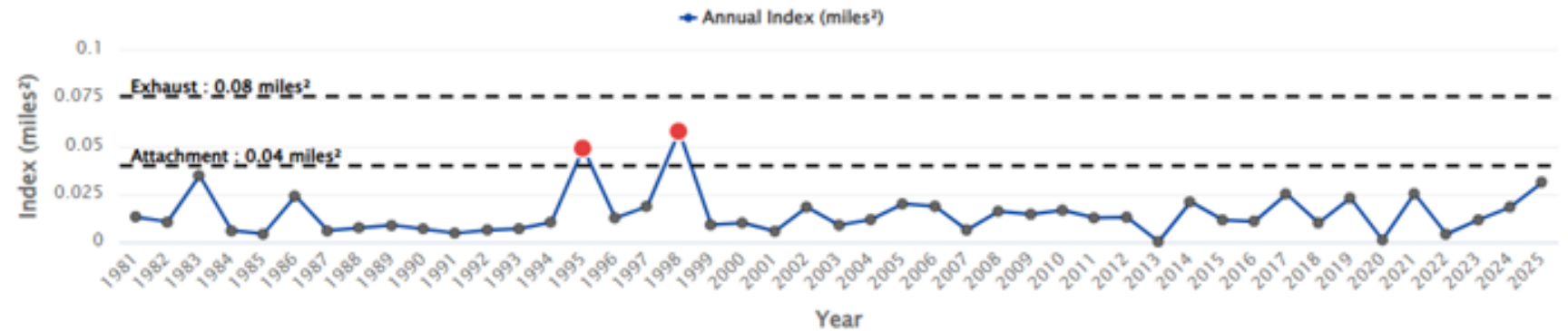
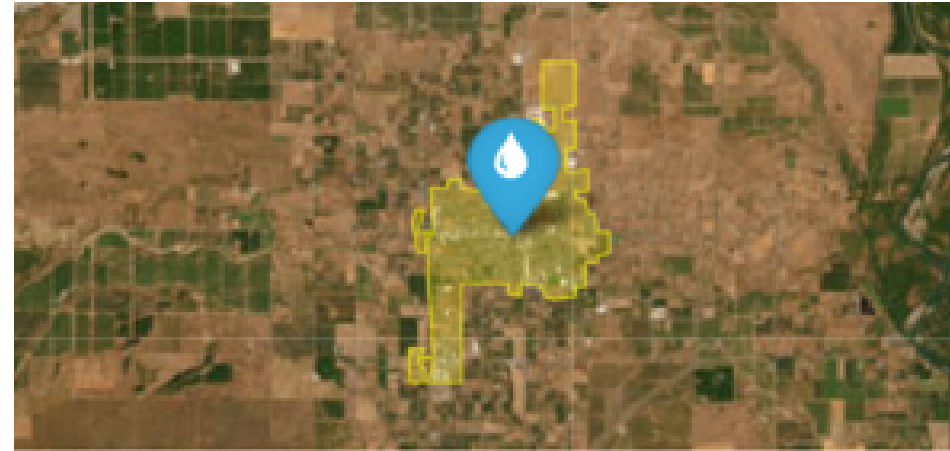
Attachment: 0.04 sq miles

Exhaustion: 0.08 sq miles

Premium: \$60,000

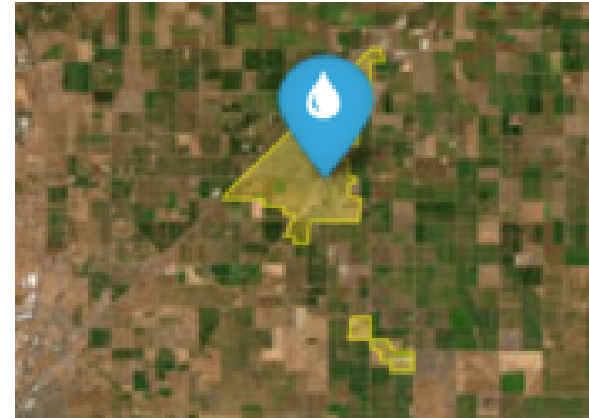
Triggering Years:

- 1995 – 31.6%
- 1998 – 53.9%



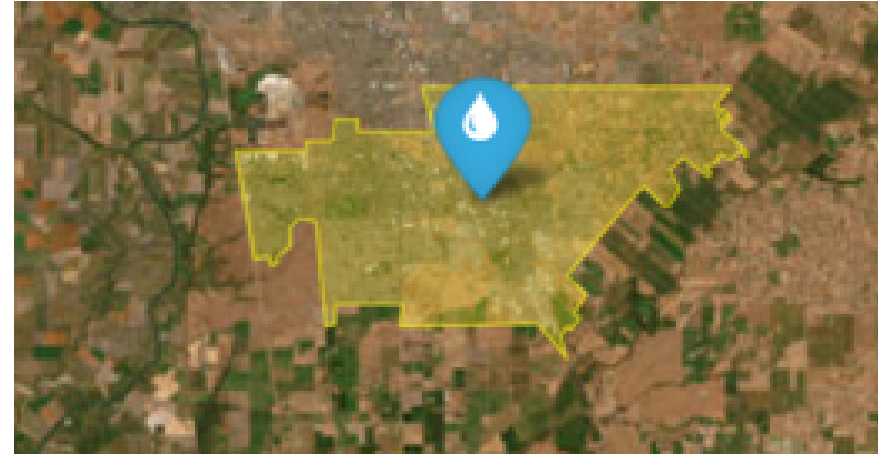
City of Dixon

Agg Limit: \$1M
 Attachment: 0.14 sq miles
 Exhaustion: 0.23 sq miles
 Premium: \$40,000



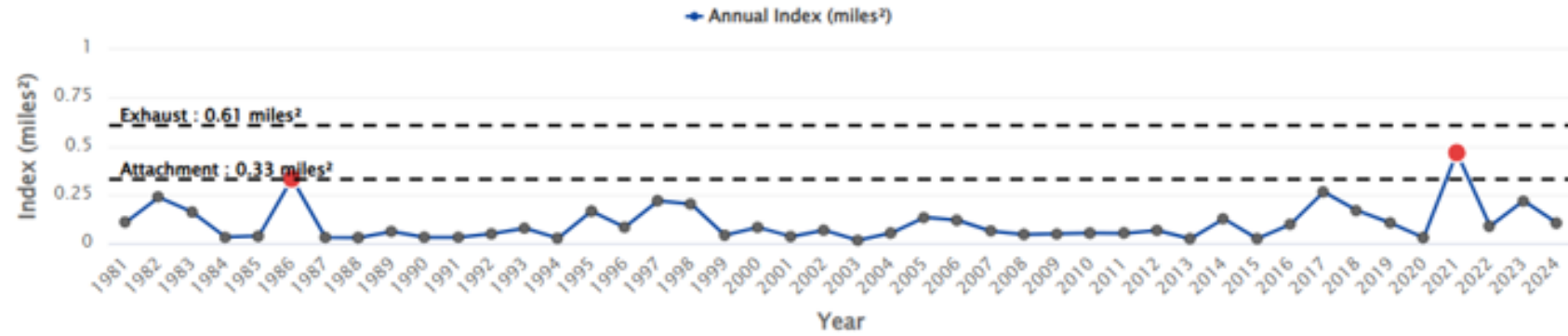
City of Elk Grove

Agg Limit: \$1M
Attachment: 0.33 sq miles
Exhaustion: 0.61 sq miles
Premium: \$60,000



Triggering Years:

- 1986 – 10.3%
- 2021 – 53.4%

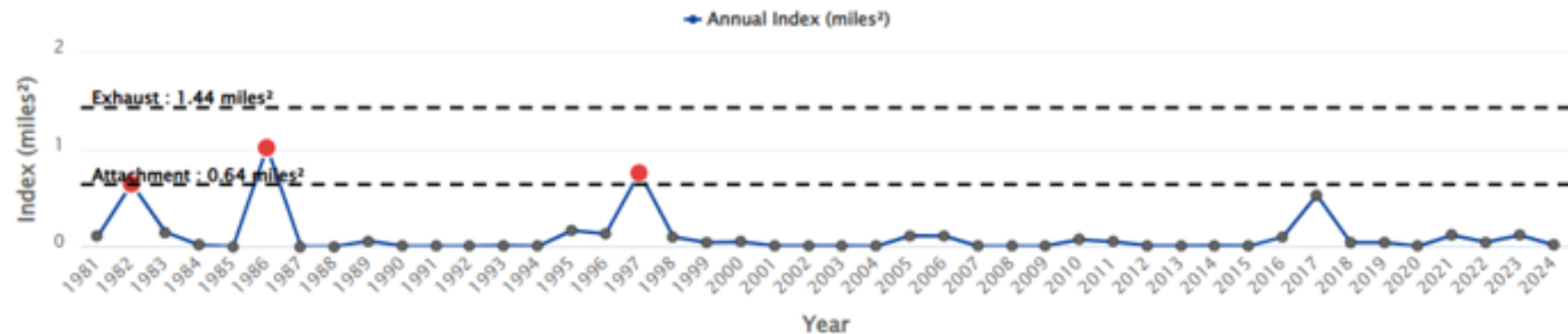
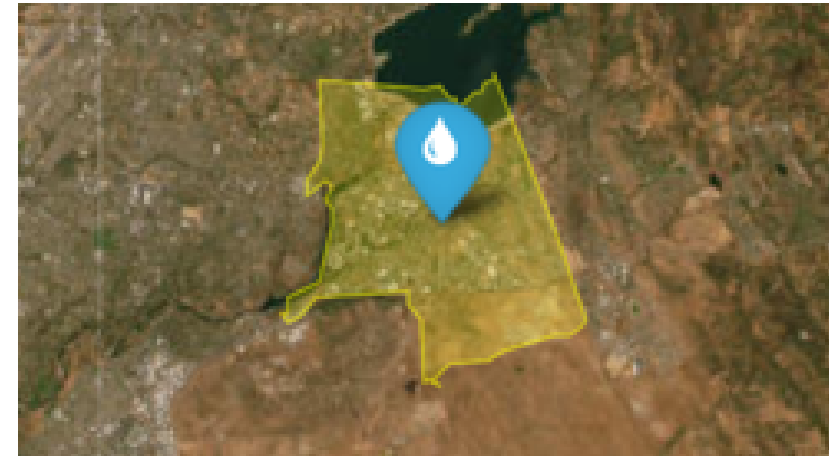


City of Folsom

Agg Limit: \$1M
Attachment: 0.64 sq miles
Exhaustion: 1.44 sq miles
Premium: \$60,000

Triggering Years:

- 1982 – 10.3%
- 1997 – 23.1%
- 1986 – 52.7%

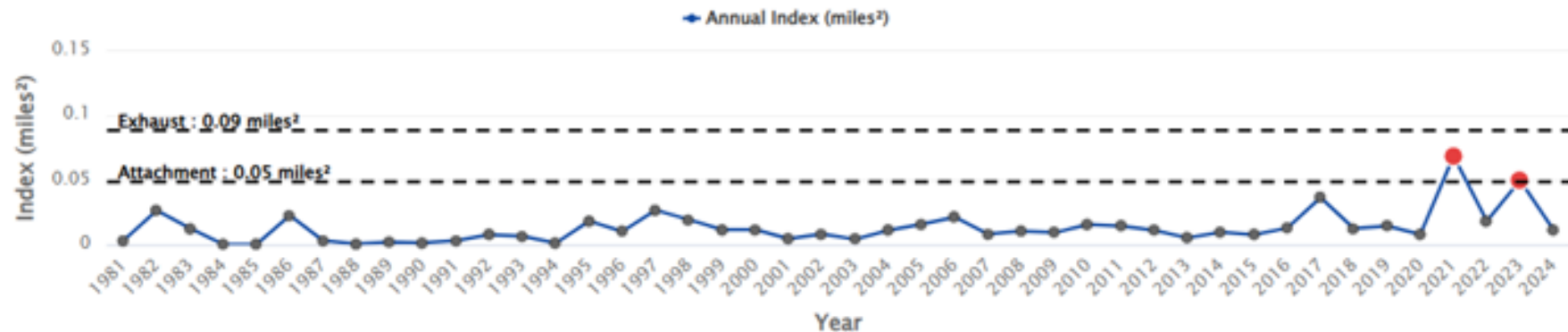
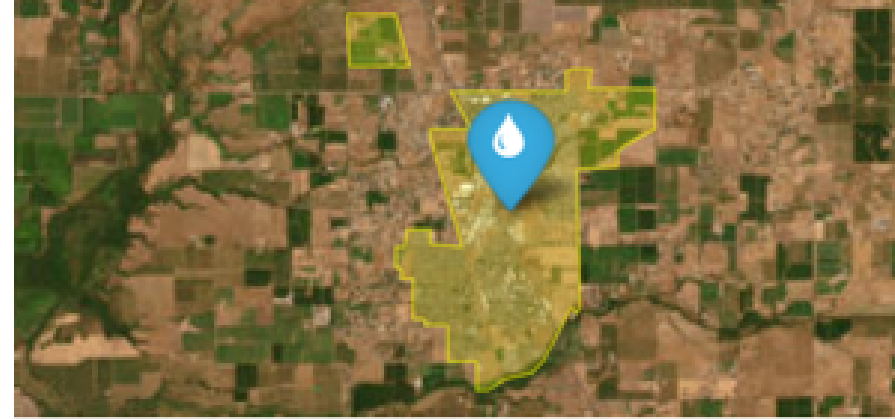


City of Galt

Agg Limit: \$1M
Attachment: 0.05 sq miles
Exhaustion: 0.09 sq miles
Premium: \$58,000

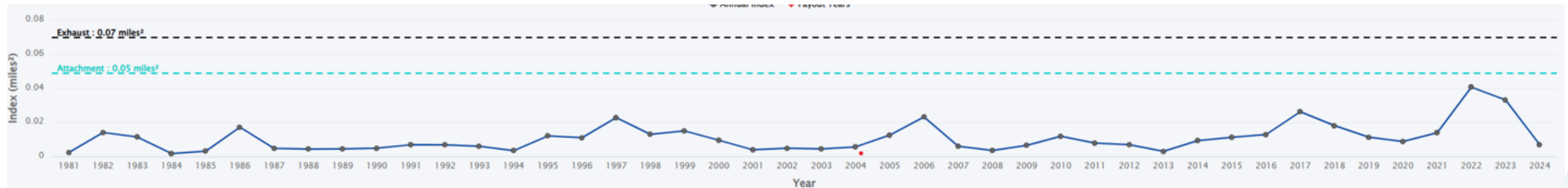
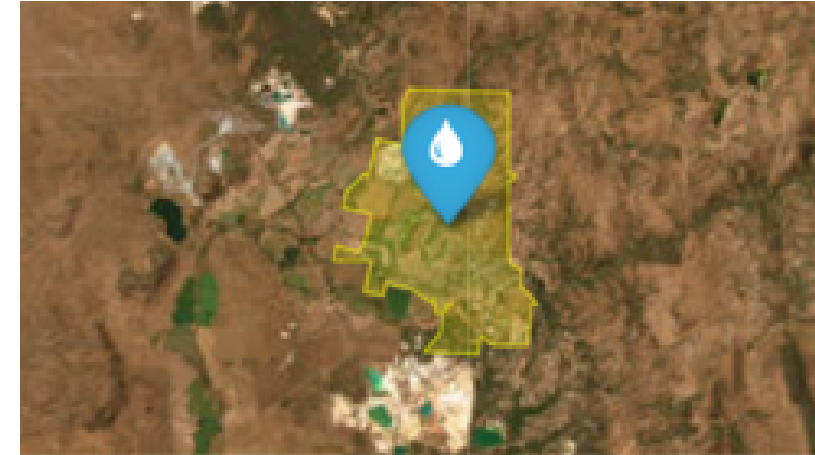
Triggering Years:

- 2021 – 53.7%
- 2023 – 10.8%



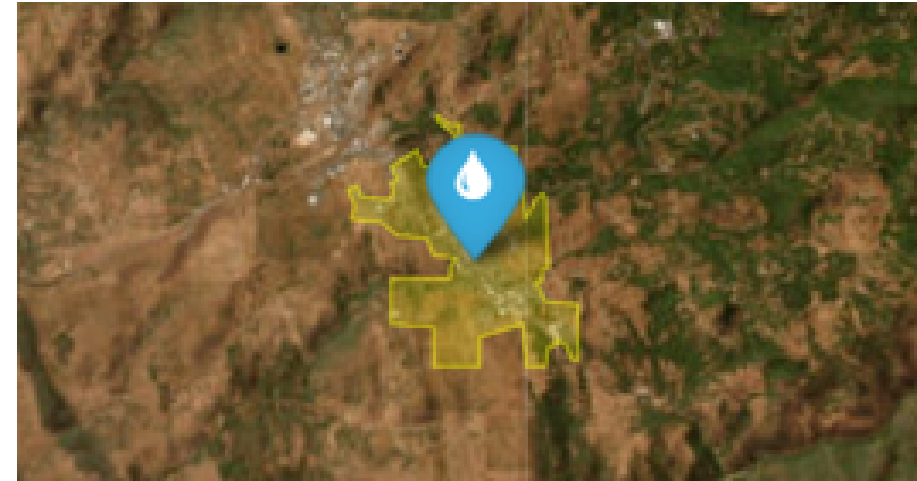
City of Lone

Agg Limit: \$1M
Attachment: 0.05 sq miles
Exhaustion: 0.07 sq miles
Premium: \$40,000



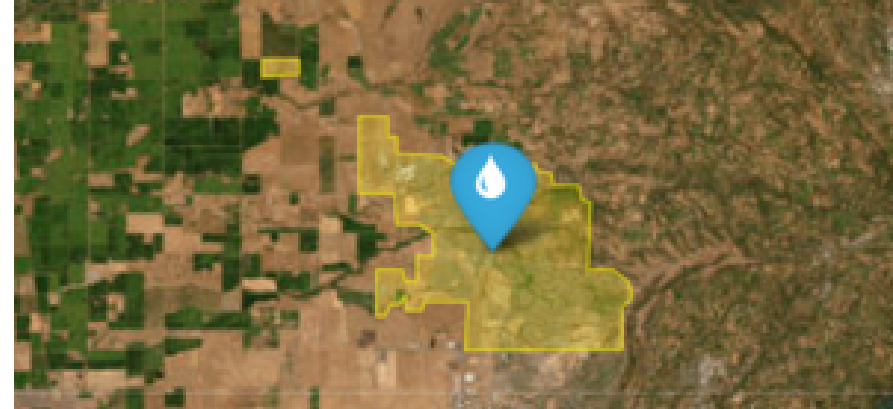
City of Jackson

Agg Limit: \$1M
 Attachment: 0.02 sq miles
 Exhaustion: 0.03 sq miles
 Premium: \$40,000



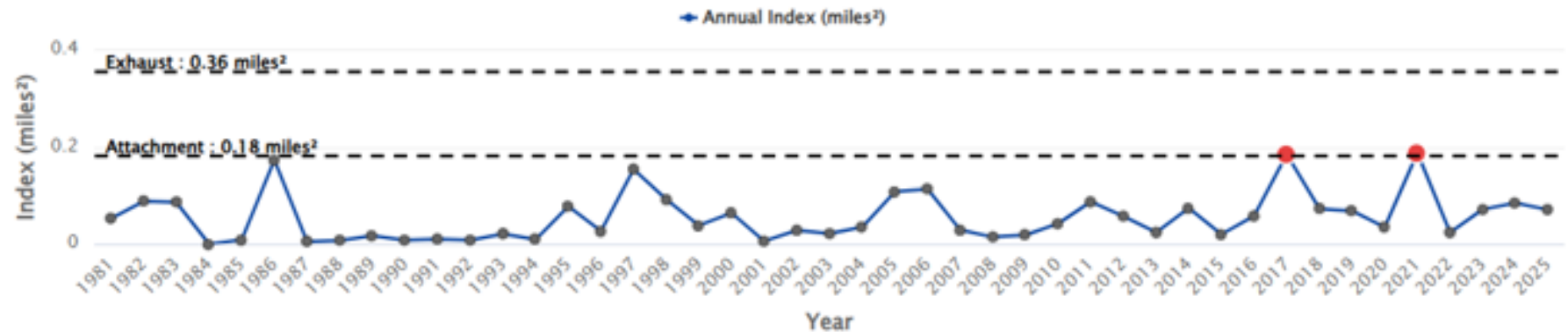
City of Lincoln

Agg Limit: \$1M
Attachment: 0.18 sq miles
Exhaustion: 0.36 sq miles
Premium: \$60,000



Triggering Years:

- 2017 – 11.3%
- 2021 – 12.8%



City of Marysville

Agg Limit: \$1M

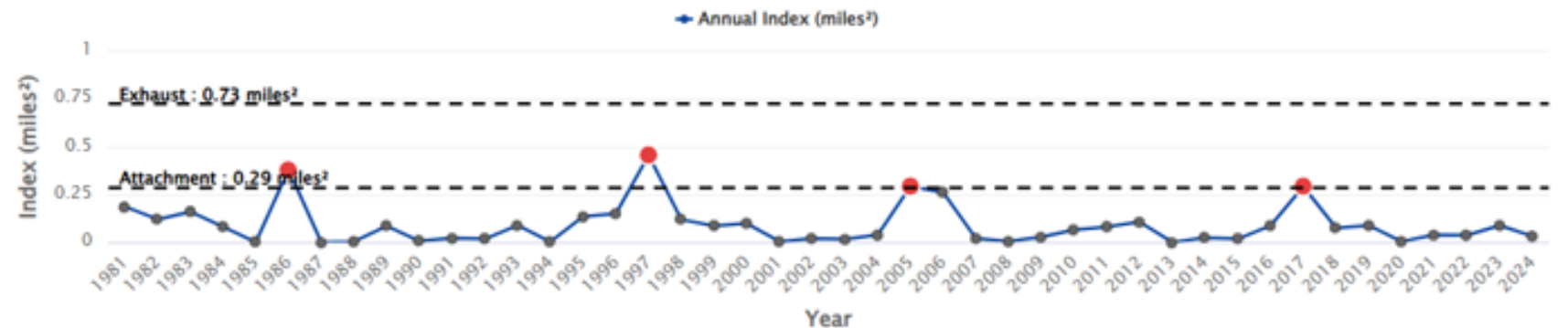
Attachment: 0.29 sq miles

Exhaustion: 0.73 sq miles

Premium: \$60,000

Triggering Years:

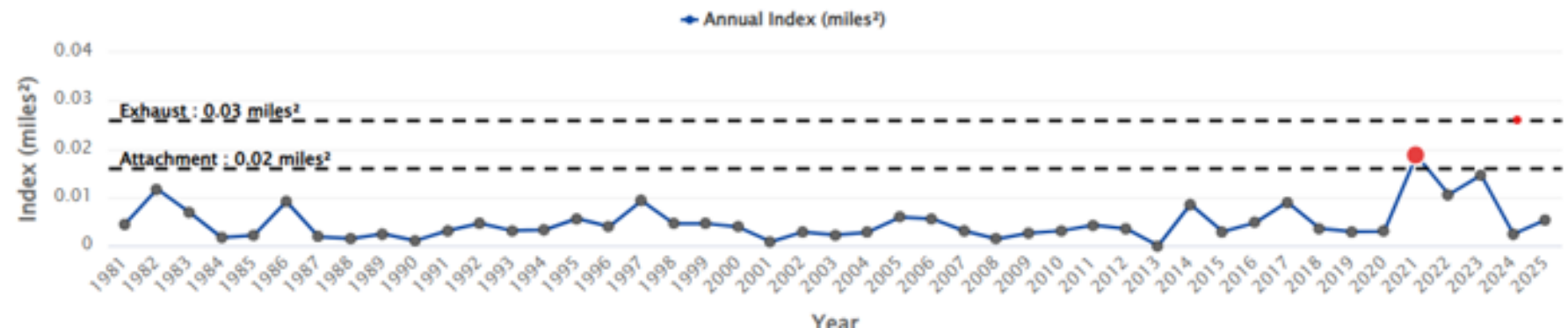
- 1986 – 29.0%
- 1997 – 44.2%
- 2005 – 10.8%
- 2017 – 10.8%



City of Placerville

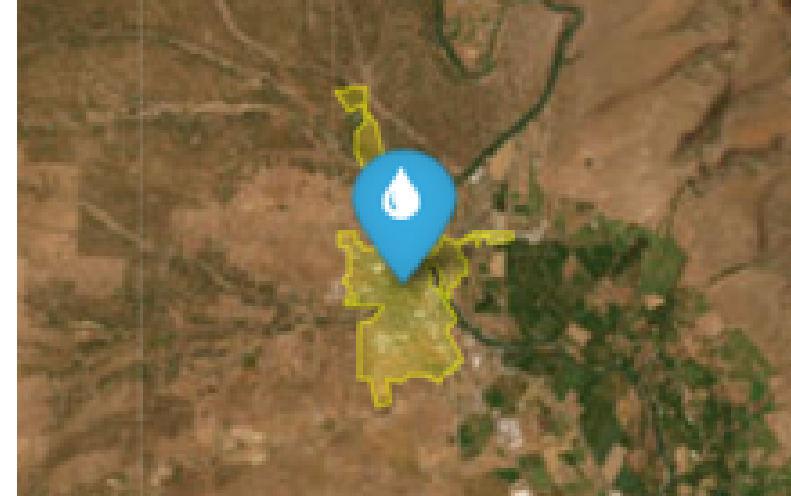
Agg Limit: \$1M
Attachment: 0.02 sq miles
Exhaustion: 0.03 sq miles
Premium: \$60,000

Triggering Years:
• 2021 – 34.5%



City of Red Bluff

Agg Limit: \$1M
Attachment: 0.46 sq miles
Exhaustion: 0.77 sq miles
Premium: \$40,000



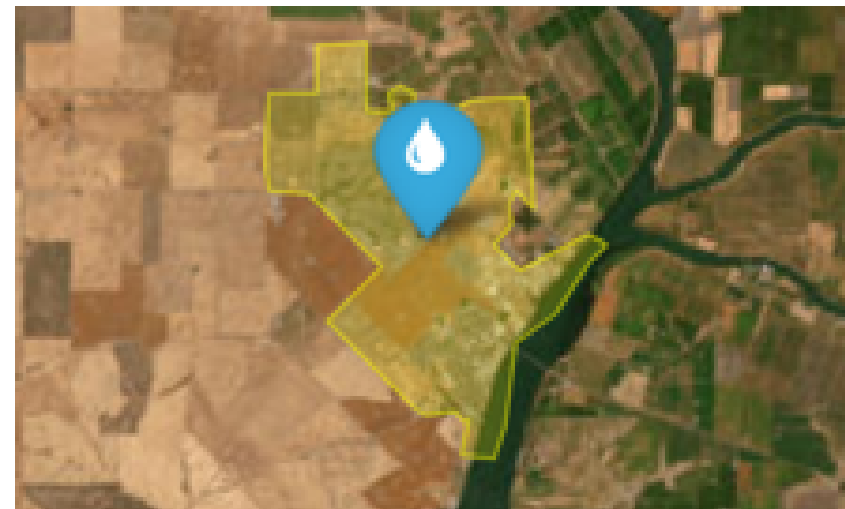
City of Rio Vista

Agg Limit: \$1M

Attachment: 0.06 sq miles

Exhaustion: 0.09 sq miles

Premium: \$40,000



City of Rocklin

Agg Limit: \$1M

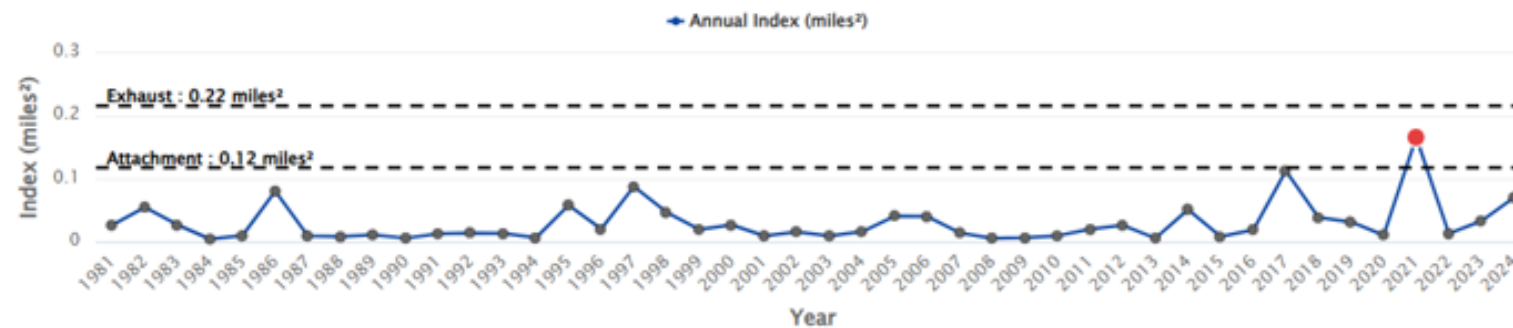
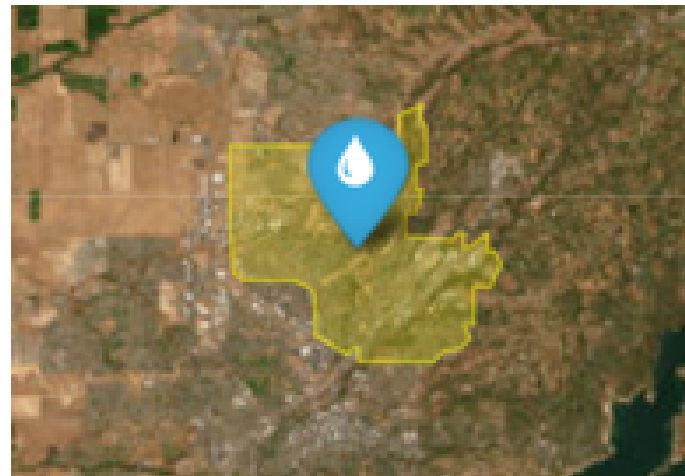
Attachment: 0.12 sq miles

Exhaustion: 0.22 sq miles

Premium: \$40,000

Triggering Years:

- 2021 – 53.9%



Floodbase Technology

Floodbase provides a US flood index which indicates the area of flooding in m². The Floodbase modeling approach uses dynamic inputs provided by the National Water Model produced by NOAA's Office of Water Prediction, satellite imagery, stream gauges managed by the United States Geological Survey (USGS) and topographic information to produce the flood extent map at 250 m resolution for every time step from February 1979 through present (data is available every 3 hours before July 2019, and every hour from July 2019 to the present). The daily maximum extent map is subsequently produced and summarized over a predetermined spatial domain, noted in the non-binding indication, to generate the flood extent. Flood maps derived from the European Space Agency's (ESA) Sentinel-2 satellite constellation, USGS Landsat satellite constellation, and NASA/NOAA MODIS and VIIRS sensors are also produced and integrated into the final index when available using Floodbase's proprietary algorithms.



Contact us for more information

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Taylor Kwong-Wright

Associate Broker

Alternative Risk

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BACK TO AGENDA

**Northern California Cities Self Insurance Fund
Board of Directors Meeting
June 18, 2026**

Agenda Item. H.7.

EARTHQUAKE COVERAGE

INFORMATION ITEM

ISSUE: Earthquake is excluded under the APIP policy but can be purchased through that program or as a standalone policy.

This item has been included as information only to ensure that each Member is aware of and has been offered the opportunity to purchase earthquake insurance.

RECOMMENDATION: Information only. Request an Earthquake quote individually or as a group if interested.

FISCAL IMPACT: TBD – will vary based on property details and location.

BACKGROUND: Risk varies based on the location of a subject property and generally excluded from property coverage unless purchased separately. Currently only the city of Red Bluff purchases earthquake coverage.

ATTACHMENT(S): None.



BACK TO AGENDA

**Northern California Cities Self Insurance Fund
Board of Directors Meeting
June 18, 2026**

Agenda Item H.8.

FY 26/27 CRIME COVERAGE RENEWAL

ACTION ITEM

ISSUE: The Crime coverage program renews July 1, 2026. 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 (-\$258), while the total number of employees has decreased (-2%). This represents a (-1%) rate decrease from expiring.

RECOMMENDATION: The program administrators recommend reviewing limit options proposed and requesting binding to continue coverage.

FISCAL IMPACT: Quoted premium for \$3M limit/\$5K deductible = \$49,768. Premium for a \$5M limit and \$25,000 deductible is \$57,219.

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. 26/27 ACIP Proposal, Endorsements and Questionnaire
2. 26/27 ACIP Estimated Allocation by member

A photograph of a modern glass building facade, with a person walking on a balcony visible through the glass. The image is partially covered by a blue geometric overlay.

Northern California Cities Self Insurance Fund (NCCSIF)

2026 – 2027

ALLIANT CRIME INSURANCE PROGRAM (ACIP) Government Crime Insurance Proposal

Presented by:

Tom E. Corbett, Senior Vice President
Mariana C. Salyer, CISR, Account Executive

Alliant Insurance Services, Inc.
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Irvine, CA 92612
O 949 756 0271
F 619 699 0906
CA License No. 0C36861

www.alliant.com

**2026-2027 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

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.

**2026-2027 Alliant Crime Insurance Program
Government Crime Insurance Proposal
Northern California Cities Self Insurance Fund (NCCSIF)**

Line of Coverage
Government Crime Coverage

INSURANCE COMPANY:	National Union Fire Insurance Company of Pittsburgh, PA (AIG)	
A.M. BEST RATING:	A (Excellent); Financial Size Category: XV (\$2 Billion or greater) Verified on May 4, 2026	
STANDARD & POOR'S RATING:	AA-, Very Strong Financial Security Verified on May 4, 2026	
STATE STATUS:	Admitted	
PROGRAM POLICY/COVERAGE TERM:	July 1, 2026 – July 1, 2027	
COVERAGE:	Government Crime Policy on Discovery form including the following coverages: • Employee Theft – Per Loss Coverage - including Faithful Performance of Duty • Forgery or Alteration - including Credit, Debit, or Charge Card Forgery • Inside the Premises – Theft of Money and Securities • Inside the Premises – Robbery & Safe Burglary of Other Property • Outside the Premises - Money, Securities and Other Property • Computer Fraud • Funds Transfer Fraud • Money Orders & Counterfeit Money	
	<u>2025-2026 CURRENT</u>	<u>2026-2027 PROPOSED</u>
LIMITS:	\$ 3,000,000	\$ 3,000,000
DEDUCTIBLE:	\$ 5,000	\$ 5,000
ANNUAL PREMIUM:	\$ 50,026	\$ 49,768
MINIMUM EARNED PREMIUM:	None	
POLICY AUDITABLE:	No	

**2026-2027 Alliant Crime Insurance Program
Government Crime Insurance Proposal
Northern California Cities Self Insurance Fund (NCCSIF)**

Line of Coverage

Government Crime Coverage - Continued

DESIGNATED AGENTS AS ENDORSED:	James Marta and Company
ENDORSEMENTS (including but not limited to):	• California Changes • Additional Named Insured – Identifies individual member limit and deductible • Add Faithful Performance of Duty Coverage for Government Employees – Employee Theft Per Loss Limit • 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. • Cancellation of Policy Amended –120 Days • Bonded Employees Exclusion Deleted endorsement • Add Credit, Debit or Charge Card Forgery • Include Specified Non-Compensated Officers as Employees - ALL • Include Chairperson and Members of Specified Committees – ALL • 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, Any former Employee and/or retired Employee retained on a consulting basis only • Include Volunteer Workers as Employees • Include Treasurers or Tax Collectors as Employees • Include Expenses Incurred to Establish Amount of Covered Loss - \$75,000 Sub-limit • Employee Post Termination Coverage – 90 Days • Cancellation Amendatory (Return Pro-Rata) • Include Leased Workers as Employees Endorsement • Notice of Claim Reporting by Email • Economic Sanctions (excludes loss payments in violation of economic or trade sanctions)

2026-2027 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.
- Impersonation Fraud Endorsement –Sublimit \$250,000 with \$25,000 Retention
- Blanket Joint Loss Payable- Where legally permissible
- Toll Fraud Coverage- Sublimit \$250,000 with a \$10,000 Deductible

EXCLUSIONS (Including but not limited to):

- Cyberextortion (Resulting Directly)
- 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 15, 2026

**2026-2027 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

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: 415-403-1400
Fax: 415-403-1466
E-Mail: rfrey@alliant.com

Alliant Insurance Services, Inc.
Attn: Elaine Tizon, Assistant Vice President
560 Mission Street, 6th Floor
San Francisco, CA 94105
Phone: 415-403-1400
Fax: 415-403-1466
E-Mail: 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.
Irvine, CA**

Tom E. Corbett, Senior Vice President
Mariana C. Salyer, CISR, Account Executive

See Disclaimer Page for Important Notices and Acknowledgement

**2026-2027 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. 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. For additional information regarding insurer financial strength ratings visit Standard and Poor's website at 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.

2026-2027 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.

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.

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.

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.

2026-2027 Alliant Crime Insurance Program Government Crime Insurance Proposal Northern California Cities Self Insurance Fund (NCCSIF)

- 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.

**2026-2027 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 Line	Bind Coverage for:	Annual Premium
ACIP Government Crime Program Policy Term: July 1, 2026 - July 1, 2027	☐ \$ 5,000 Deductible \$ 3,000,000 Limit	\$ 49,768

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 final carrier approval. *The actual terms and conditions of the policy will prevail.*

ALLIANT CRIME INSURANCE PROGRAM (ACIP)
GOVERNMENT CRIME POLICY
JULY 1, 2026 TO JULY 1, 2027

COVERAGE EFFECTIVE DATE: 07/01/2026

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 Jackson
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



National Union Fire Insurance Company of Pittsburgh, Pa.®
(a capital stock company, herein called the "Company")
Executive Offices: 175 Water Street
New York, NY 10038

**Computer Systems and Transfer Fraud
SUPPLEMENTAL QUESTIONNAIRE**

GENERAL INFORMATION

Name of Applicant: _____

Principal Address: _____

UNDERWRITING INFORMATION

1. How many individuals are authorized to approve or execute funds transfers? _____
2. Is an e-mail filtering solution in place to block or detect:
 - a) Known malicious attachments and suspicious file types? Yes ☐ No ☐
 - b) Suspicious messages based on their content or attributes of the sender? Yes ☐ No ☐
 - c) Spoofed e-mails not originating from your domain? Yes ☐ No ☐
3. Is multi-factor authentication required by policy for employees who are remotely accessing the corporate network, cloud-based email, CRM or any services where banking or payment systems may be accessed? (as used herein, "multi-factor authentication" means authentication which uses at least two different types of the possible authentication factors (something you know, something you have, and something you are) (if no, please explain)
Yes ☐ No ☐

4. Is multi-factor authentication required by policy for independent contractors who are remotely accessing the corporate network, cloud-based email, CRM or any services where banking or payment systems may be accessed? (as used herein, "multi-factor authentication" means authentication which uses at least two different types of the possible authentication factors (something you know, something you have, and something you are) (if no, please explain)
Yes ☐ No ☐

5. Are efforts to mitigate phishing in place? Yes ☐ No ☐
If yes, do they include:
 - a) Security awareness training at least annually? Yes ☐ No ☐
 - b) Simulated phishing attacks at least annually? Yes ☐ No ☐
 - c) E-mails from outside the organization identified as such? Yes ☐ No ☐
 - d) Clear process to report suspicious e-mails? Yes ☐ No ☐
6. How frequently are access reviews conducted for users of banking, payment or funds transfer systems?

 - a) Does access review of these platforms include:
 - i. Who has access to the platform? Yes ☐ No ☐

- ii. Types of transactions permitted? Yes ☐ No ☐
- iii. Value of transactions authorized? Yes ☐ No ☐
- iv. Validation of segregation of duty of authorized personnel? Yes ☐ No ☐
7. What is the dollar threshold for funds transfer transactions requiring dual authorization? \$ _____
8. Are there automated alerts triggered by high-value transaction and high-volume transactions in a short period of time? Yes ☐ No ☐

If no, please explain _____

If yes:

- a) What are the thresholds defined for alerts to be triggered? _____
- b) Who is responsible for reviewing these alerts? _____
- c) By what method are these alerts sent/received? _____
9. With respect to funds transfer requests made by an employee or executive, do policies and procedures require:
- a) The employee who received the request to verify the identity of the requesting employee and his/her authority to request such transfer, payment or delivery of funds (through a call-back to a telephone number on record)? Yes ☐ No ☐
- b) The employee receiving the request to obtain two approval signatures for such transfer, payment or delivery of funds? Yes ☐ No ☐
10. With respect to funds transfer requests from a vendor, do policies and procedures require:
- a) Confirmation that the vendor is in fact owed such requested amounts? Yes ☐ No ☐
- b) An employee to perform a call back to a telephone number on file with an authorized vendor contact in advance of any change to that vendors account information (including payment information)? Yes ☐ No ☐
- c) The employee receiving the request to obtain two approval signatures for such transfer, payment or delivery of funds? Yes ☐ No ☐
11. Are the same controls described in questions 8 and 9 above consistent throughout all locations globally? Yes ☐ No ☐
- If no, please explain _____
12. Are employees who are authorized to approve or execute funds transfer requests required to attest that they have read and understand the policies and procedures described in questions 8 and 9 above? Yes ☐ No ☐
13. Is fraud awareness, detection and prevention training required for all employees at least annually? Yes ☐ No ☐

If yes, does the training include awareness of the risks of fraudulently induced payment scams such as "CEO Fraud", "Fake Presidents", "Business E-Mail Compromise", fraudulent vendor invoices and vendor payment diversion?

All written statements and materials, including this questionnaire, furnished to the underwriting insurance company by or on behalf of the Applicant in conjunction with any application are incorporated by reference into such application and made part of it.

The insurance for which you are applying is subject to approval by the underwriting insurance company. Receipt of a completed application and/or premium payment does not bind the insurance company to issue coverage to you.

Dated at _____ this _____ day of _____, 20____

(Insured) By _____
(Name and Title)

NORTHERN CALIFORNIA CITIES SELF INSURANCE FUND
Alliant Crime Insurance Program (ACIP)
July 1, 2026 to July 1, 2027

FY 25/26 PREMIUM ALLOCATION				FY 26/27 PREMIUM ALLOCATION			PRIOR YEAR CHANGE AT \$3M LIMIT		
Limit Options:	\$3 MILLION	\$5 MILLION		Limit Options:	\$3 MILLION	\$5 MILLION			
Deductible Options:	\$5,000	\$25,000		Deductible Optio	\$5,000	\$25,000			
Premium:	\$50,026	\$63,900		Premium:	\$49,768	\$57,219			
Member Entity	# EMPLOYEES	PREMIUM	PREMIUM	# EMPLOYEES	PREMIUM	PREMIUM	% CHANGE	\$ Change	% Change
Anderson	84	\$1,502	\$1,919	79.5	\$1,494	\$1,718			
Auburn	98	\$1,653	\$2,112	87.5	\$1,645	\$1,891			
Colusa	53	\$1,058	\$1,352	56	\$1,053	\$1,210			
Corning	105	\$1,134	\$1,448	60	\$1,128	\$1,297			
Dixon	171	\$3,514	\$4,489	186	\$3,496	\$4,020			
Elk Grove									
Folsom									
Galt	211	\$4,818	\$6,154	255	\$4,793	\$5,511			
Gridley	73	\$1,209	\$1,545	64	\$1,203	\$1,383			
Ione	31	\$2,381	\$3,041	126	\$2,368	\$2,723			
Jackson	59	\$1,115	\$1,424	59	\$1,109	\$1,275			
Lincoln	320	\$4,497	\$5,744	238	\$4,474	\$5,143			
Marysville	109	\$1,700	\$2,172	90	\$1,692	\$1,945			
Nevada City									
Oroville	199	\$2,947	\$3,765	156	\$2,932	\$3,371			
Paradise	126	\$2,645	\$3,379	140	\$2,632	\$3,026			
Placerville									
Red Bluff	161	\$3,061	\$3,910	162	\$3,045	\$3,501			
Rio Vista	60	\$1,015	\$1,296	53.7	\$1,009	\$1,161			
Rocklin	297	\$6,330	\$8,085	335	\$6,297	\$7,240			
Willows	49	\$680	\$869	36	\$677	\$778			
Yuba City	484.5	\$8,767	\$11,198	464	\$8,722	\$10,027			
TOTAL:	2690.50	\$50,026	\$63,900	2647.70	\$49,768	\$57,219			

Don't Participate
Rate Per Employee

\$0.19

\$3M Rate
\$5M Rate

\$0.19
\$0.22

*Employees = Full Time,
Part Time (full time
equivalent),
Elected/Appointed Officials



**Northern California Cities Self Insurance Fund
Board of Directors Meeting
June 18, 2026**

Agenda Item H.9.

**FY 26/27 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 26/27 Identity Fraud Reimbursement Coverage Renewal with Travelers Excess and Surplus Lines Company.

FISCAL IMPACT: Premium for FY 26/27 is \$15,482, this is a 0.4% decrease over the FY 25/26 premium of \$15,551.

BACKGROUND: NCCSIF first purchased ID Fraud coverage for the FY 15/16 policy year. The coverage renews July 1, 2026. 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 26/27 Identity Fraud Expense Reimbursement Renewal Proposal
2. Identity Fraud Brochure



Northern California Cities Self Insurance Fund (NCCSIF)

Identity Fraud Expense Reimbursement Insurance Proposal

Presented by Marcus Beverly
Date Presented June 8, 2026

Alliant Insurance Services, Inc.
2180 Harvard Street, Suite 380
Sacramento, CA 95815
O 916 643 2700
F 916 643 2750

CA License No. 0C36861

www.alliant.com

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Company Profile

Alliant provides risk management, insurance, and consulting services to thousands of clients nationwide, delivering tailored products and services engineered to mitigate risk, improve performance, and promote long-term growth. Our core business includes property and casualty insurance services, middle-market brokerage, employee benefits, and underwriting, each staffed with dedicated industry specialists who understand the unique market dynamics facing their clients.

In addition to our 90-plus year legacy of service and results, Alliant is one of the industry's fastest-growing organizations. As America's 10th largest insurance brokerage, we have an active presence in every U.S. market and an extensive arsenal of best-in-class resources and intelligence that moves our clients forward in today's competitive market climate.

Alliant has a broad reach that covers a wide range of industries, including:

- Agriculture
- Aviation
- Construction
- Energy and Marine
- Environmental
- Healthcare
- Financial Institutions
- Law
- Public Entity
- Real Estate
- Tribal Nations
- And many more

Alliant Advantage

	Alliant	Competition
90 years of leadership in meeting the insurance needs of businesses and public entities across the US.	✓	
National presence with best-in-class resources and expertise.	✓	
Privately owned and operated.	✓	
Flat management structure with no bureaucracy, empowering senior leadership to take a hands-on approach to client service that expands the entire lifecycle of the relationship.	✓	
A full-service insurance agency that addresses all of your risk and insurance needs, including property, casualty, life, and health.	✓	
A diverse team of industry specialists who understand the unique needs of your business.	✓	
Considerable buying power through more than 40 insurance carriers, enabling for the delivery of the best coverage at the most competitive pricing	✓	
State-licensed support staff.	✓	
A full-service approach that includes risk management services to help identify hazards and present options.	✓	
Workers' compensation insurance claims management at no additional charge.	✓	

Your Service Team

Marcus Beverly
First Vice President

Marcus.Beverly@alliant.com

Phone: 916 643 2704

Evan Washburn
Assistant Vice President

ewashburn@alliant.com

Phone: 916 661 7305

Jenna Wirkner, CISR
Account Manager

Jenna.Wirkner@alliant.com

Phone: 916 643 2741

Named Insured

Northern California Cities Self Insurance Fund (NCCSIF)

NAMED INSURED DISCLOSURE

- Name Insured(s) should match State of Incorporation filing. Inform Alliant if there is a difference or change
- The First Named Insured policy status granted includes certain rights and responsibilities. These responsibilities do not apply to other Named Insureds on the policy. Some examples for First Named Insured status include; (1) being designated to act on behalf of all insureds for making policy changes, (2) receiving of correspondence, (3) distributing claim proceeds, and (4) 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.

Premium Summary

Coverage	Expiring Premium*		Renewal Premium*	
Identity Fraud Expense Reimbursement	\$	15,551.29	\$	15,482.16
TOTAL	\$	15,551.29	\$	15,482.16

*Excludes TRIA premium, includes surplus lines taxes/fees

Payment Terms

- Premium is due within 30 days of policy inception
- Agency Bill
- Payment Plan: Annual

Options

- None

Identity Fraud Expense Reimbursement Coverage

	Present Coverage	Proposed Coverage
Insurance Company	Travelers Excess and Surplus Lines Company	Travelers Excess and Surplus Lines Company
A.M. Best Rating	A++ (Superior); Financial Size Category: XV (Greater than or Equal to \$2 Billion) as of August 2, 2024	A++ (Superior); Financial Size Category: XV (Greater than or Equal to \$2 Billion) as of August 8, 2025
Standard & Poor's Rating	AA (Very Strong) as of June 18, 2024	AA (Very Strong) as of June 24, 2025
California Status	Non-Admitted	Non-Admitted
Policy/Coverage Term	July 1, 2025 to July 1, 2026	July 1, 2026 to July 1, 2027
Policy #	106127240	TBD

Coverage Form	Identity Fraud Expense Reimbursement Master Policy – ID-1000-SL Ed. 05-10	Identity Fraud Expense Reimbursement Master Policy – ID-1000-SL Ed. 05-10
Coverage	- 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. - Reimburses the costs and expenses associated with identity recovery, including lost wages, attorney fees, and document replacement fees.	- 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. - Reimburses the costs and expenses associated with identity recovery, including lost wages, attorney fees, and document replacement fees.
Limits	\$ 25,000 Per Insured Person	\$ 25,000 Per Insured Person
Retention	\$ 0 Per Insured Person	\$ 0 Per Insured Person

Identity Fraud Expense Reimbursement Coverage – Continued

	Present Coverage	Proposed Coverage
Endorsement (including but not limited to)	• Schedule of Membership Programs • Family Coverage Endorsement • Identity Fraud Resolution Services • Certificate of Insurance • Service of Lawsuit Endorsement	• Schedule of Membership Programs • Family Coverage Endorsement • Identity Fraud Resolution Services • Certificate of Insurance • Service of Lawsuit Endorsement
Exclusions (including but not limited to)	• Fraudulent, dishonest or criminal acts • Loss other than expenses • Former employees • Nuclear • War	• Fraudulent, dishonest or criminal acts • Loss other than expenses • Former employees • Nuclear • War
Total Cost Excluding TRIA	\$ 15,072.00 Policy Premium \$ 452.16 CA Surplus Lines Tax (3%) \$ 27.13 CA Stamping Fee (0.18%) \$ 15,551.29 Total Cost	\$ 15,005.00 Policy Premium \$ 450.15 CA Surplus Lines Tax (3%) \$ 27.01 CA Stamping Fee (0.18%) \$ 15,482.16 Total Cost
Total Cost Including TRIA	Not Applicable	Not Applicable
Minimum Earned Premium	Not Applicable	Not Applicable
Policy Auditable	Yes	Yes
Quote Valid Until	No Longer Applicable	June 20, 2026
Binding Conditions	No Longer Applicable	• A written request to bind coverage • All Surplus Lines Taxes/Fees are Fully Earned

See Disclaimer Page for Important Notices and Acknowledgment

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. 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. For additional information regarding insurer financial strength ratings visit Standard and Poor's website at 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

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, 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.

Other Disclosures / Disclaimers - Continued

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.

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.

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 acknowledgement 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
CRIME		
Employee Dishonesty	☐	☐
Computer Fraud	☐	☐
Social Engineering	☐	☐
Increased Limits	☐	☐
CYBER RISK	☐	☐
FLOOD INSURANCE	☐	☐
MANAGEMENT LIABILITY		
Directors & Officers Liability	☐	☐
Employment Practices Liability	☐	☐
Fiduciary Liability	☐	☐
UMBRELLA / EXCESS LIABILITY (Increased Liability Limits)	☐	☐
Selecting the "Reject All or Accept All" option will override any selections you have made above	☐ Reject All ☐ Accept All for Consideration	

Signature of Authorized Insurance Representative

Date

Title

Printed / Typed Name

Optional Coverages – Continued

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 coverages:

<http://insurancecommunityuniversity.com/university-resources/insurance-glossary-free>

<https://consumers.ambest.com/content.aspx?rec=261613>

<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	☐

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 Insured 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.



Identity Fraud Expense Reimbursement

COVERAGE HIGHLIGHTS

Identity fraud is the fastest-growing white-collar crime in America, impacting one in every 20 consumers.*

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 re-establish 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 pays 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.

Each year, the number of identity fraud cases rises; most recently 12.6 million adults in the United States were victims. On average, it takes an individual more than 37 hours and \$535 in out-of-pocket expenses* to clean up the mess caused by an identity thief.

In addition to expense reimbursement, Travelers also offers Identity Fraud Resolution Service through Identity Theft 911, 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

*Javelin Strategy & Research, February 2013 Report

Claim scenarios

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 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?

- We've provided effective insurance solutions for more than 150 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 travelersbond.com.



Available through the Travelers Wrap+[®], SelectOne+[®] and Executive Choice+[®] suite of products.

travelersbond.com

Travelers Casualty and Surety Company of America and its property casualty affiliates. One Tower Square, Hartford, CT 06183

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Identity Fraud Expense Reimbursement

COVERAGE CHECKLIST

Why your clients need our protection

Identity Fraud Expense Reimbursement is available through the Travelers Wrap[®], SelectOne[®] and Executive Choice[®] suite of products and delivers a robust coverage solution. The following checklist illustrates key coverages and features every insured should have as part of their insurance program to help protect their employees or members should any become a victim of the rising crime of identity fraud.



Coverage	Travelers policy	Their policy
Lost wages – up to a maximum payment of \$1,000 per week for a maximum period of five weeks, as a result of absence from employment, including for wrongful incarceration	✓	
Attorneys' fees – with Travelers' prior consent, including: • Removing criminal or civil judgments wrongly entered against the victim • Challenging information in a credit report • Defending suits brought incorrectly by merchants or their collection agencies • Pursuing the release of medical records solely for the purpose of investigating medical-related identity fraud • Contesting wrongfully incurred tax liability • Contesting the wrongful transfer of ownership of an insured person's tangible property	✓ ✓ ✓ ✓ ✓ ✓	
Fees for the re-application and re-issuance of government-issued personal identification documentation – including passports, commercial and non-commercial drivers licenses, state and federal personal identification cards, and Social Security cards compromised as a result of identity fraud	✓	
Fees charged for copies of medical records – including X-rays, obtained solely for the purpose of investigating medical-related identity fraud	✓	
Dedicated identity fraud claim unit – experts who can provide guidance to insured victim to assist in the recovery of their identity and credit history	✓	
Reasonable costs for travel and accommodations incurred by the insured person – up to a maximum payment of \$1,000 per week for a maximum period of five weeks, to: • Participate in the defense of lawsuits brought against the insured person by financial institutions, health care providers, merchants, other credit grantors or their collection agencies • Challenge the accuracy or completeness of any information in a consumer credit report • Participate in the criminal prosecution of the perpetrators of the identity fraud • File in-person loss affidavits and civil or criminal complaints with local law enforcement in the jurisdiction in which the identity fraud occurred, as required by local law	✓ ✓ ✓ ✓	

Coverage	Travelers policy	Their policy
Family coverage – including residents of the insured person’s household, provided they are either a spouse, child under the age of 18 or parent	✓	
Daycare and eldercare expenses – incurred solely as a direct result of any identity fraud discovered during the policy period	✓	
Coverage for thefts committed by family members	✓	
Insureds choose their own attorney	✓	
Limit options – ranging from \$1,000 to \$25,000	✓	
Retention options – ranging from \$0 to \$250	✓	

Identity Fraud Resolution Service

In addition to expense reimbursement, Travelers also offers Identity Fraud Resolution Service through CyberScout, 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

Travelers knows ID Fraud.

To learn more, talk to your independent agent or visit travelers.com.

Available through the Travelers Wrap+®, SelectOne+® and Executive Choice+® suite of products.



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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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Identity Fraud

A CONSUMER'S TOP 10 TIPS TO PREVENT IDENTITY FRAUD

Traditional shopping

1. **Review your wallet or purse contents before you go shopping.** Common theft is the easiest way for a criminal to steal your identity and commit fraud. Before you go shopping, think about how much information a thief would obtain if your wallet or purse was stolen.
 - Avoid carrying Social Security cards, birth certificates or passports unless absolutely necessary.
 - Don't carry extra credit cards unless you plan to use them.
2. **Create a list of all your credit card and bank account information and store in a secure place.**
 - Be sure to include account numbers, expiration dates and credit limits. Also include the telephone numbers or emails or the customer service and fraud departments.
 - If you find your card missing or stolen, refer to this list and immediately notify your credit card provider of the loss. This not only prevents fraudulent charges, but it also notifies your provider if the card is used again.
3. **Protect your passwords and PIN numbers.**
 - When creating passwords and PINs, do not use the last four digits of your Social Security number, mother's maiden name, your birth date, middle name, pet's name, consecutive numbers or anything else that could easily be discovered by thieves. It's best to create passwords that combine letters and numbers.
 - Ask your financial institutions to add extra security protection to your account. Most will allow you to use an additional code or password (a number or word) when accessing your account. If asked to create a reminder question, do not use one that is easily answered by others.
 - Memorize all your passwords. Don't record them on anything in your wallet.
4. **Review your credit report now.** One of the easiest ways to see if a criminal is fraudulently using your identity is to review your credit report.
 - Be sure to report mistakes to the credit bureaus. A federal law gives consumers the right to receive one free copy of their credit report every 12 months from each of the three main credit bureaus (Experian, Equifax, TransUnion).



- Order a report today from one bureau and review it, looking for discrepancies. In four months, order another report from a second bureau. In another four months, order a report from the third bureau. Doing this will enable you to see snapshots of your credit throughout the year at no cost.
5. **Never provide confidential information over the phone to an unsolicited caller claiming that they represent a financial institution or creditor.** Criminals often will use your Social Security number to open up fraudulent accounts or gain access to financial information or assets.
 - Do not have your Social Security number printed on your checks and do not allow merchants to write your Social Security number on your checks.
 - If a business requests your Social Security number, ask them why they need it. If it is not a valid reason, don't provide it.
 - If you receive an unsolicited call and are asked to provide information, get the caller's name, location, telephone number and reason that they are calling. Call them back at the phone number on your billing statements to verify the caller's identification.
 6. **Never put outgoing checks or bill payments in your home mailbox, as they are easy to steal.** While sending checks is a popular and desired holiday gift, it also has its risks, as thieves can steal mail containing checks and gain other personal information from bills and financial statements.
 - Where practical, drop all items containing checks or financial information in a secure postal mailbox or at the post office.

Online shopping

- 7. Log off completely when finished with online transactions.** Closing or minimizing your browser or typing a new Web address may not be enough to prevent others from accessing your online information.
 - Instead, click “log off” to terminate your online session. In addition, don’t allow your browser to “remember” your username and password information.
- 8. Increase your own computer’s security.** Personal firewalls and security software packages (with anti-virus, anti-spam and spyware detection features) are a must-have for those who plan on shopping online.
 - Make sure your computer has the latest security patches, and make sure that you access your online financial accounts only on a secure Web page using encryption.
- 9. Avoid emailing personal and financial information.** Although your computer may be “well protected” with proper firewall, antivirus, Internet security or encryption software, the individual or company receiving your information may not have similar security in place.
 - Always confirm with online retailers that they have proper Internet security in place before responding to any email request.
- 10. Delete, without replying to, any suspicious email requests.** Hackers and spammers often impersonate retailers to lure personal financial information.
 - If there is any reason to doubt the authenticity of an email message from a company you do business with, don’t click on links or buttons in the message. Instead, type the Internet address of the company into your browser, log on as you usually do, and examine your account information. You may also telephone a company to ask if an email is legitimate.

**Travelers knows ID Fraud.
To learn more, talk to your independent agent or visit travelers.com.**



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**Northern California Cities Self Insurance Fund
Board of Directors Meeting
June 18, 2026**

Agenda Item H.10.

FY 26/27 APPL COVERAGE

ACTION ITEM

ISSUE: Attached please find a proposal for Trustee Errors and Omissions Insurance through the Alliant Public Pool Liability Program (APPL). The coverage provides a \$1M limit for professional liability claims arising from Wrongful Acts committed by an Insured, including the governing board and officers.

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 can 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.

This year we have the addition of Aegis Managing Agency (Lloyds of London), taking on a 50% quota share for the program. Due to Beazley's reduction in capacity in the EPL space, they were no longer able to provide appropriate limits for those in the program which purchase EPL. This did not result in any changes to the policy forms. Terms and conditions are the same as expiring.

RECOMMENDATION: Review and approve coverage as presented, reject the coverage, or provide direction.

FISCAL IMPACT: Annual Premium for FY 26/27 is \$20,191.68

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 26/27 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
2026 – 2027

Presented by:

Daniel Rettura, Associate Producer
Jenna Wirkner, Account Representative
Candice Solarz, Account Manager Lead

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CA License No. 0C36861

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Named Insured / Additional Named Insureds

Named Insured(s)

Northern California Cities Self Insurance Fund

Additional Named Insured(s)

None Disclosed

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	
INSURANCE COMPANY:	Lloyds of London (Beazley)		Lloyds of London Beazley (50%) Lloyds, Aegis Managing Agency Limited's Lloyds consortium (50%)	
A.M. BEST RATING:	A (Excellent), Financial Size Category XV (\$2 Billion or greater) as of June 1, 2024		A (Excellent), Financial Size Category XV (\$2 Billion or greater) as of March 3, 2026 A+ (Superior), Financial Size Category XV (\$2 Billion or greater) as of March 3, 2026	
STANDARD & POOR'S RATING:	Not Rated		Not Rated	
CALIFORNIA STATUS:	Non-Admitted		Non-Admitted	
COVERAGE TERM:	July 1, 2025 to July 1, 2026		July 1, 2026 to July 1, 2027	
RETROACTIVE DATE:	July 1, 2022		July 1, 2022	
LIMIT:	\$1,000,000	Any One Claim including Claims Expenses per Individual Organization.	\$1,000,000	Any One Claim including Claims Expenses per Individual Organization.
	\$1,000,000	In the Aggregate including Claims Expenses	\$1,000,000	In the Aggregate including Claims Expenses
	Included in limit	Breach of Confidentiality	Included in limit	Breach of Confidentiality
	Included in limit	Libel and Slander	Included in limit	Libel and Slander

EXTENSIONS OF COVERAGE:

(Including but not limited to)

*Subject to an additional premium equal to 100% of the annual premium

**Sublimits are a part of and not in addition to the overall policy limit

DEDUCTIBLES:

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.

ENDORSEMENTS AND EXCLUSIONS:

(Including but not limited to)

Present Coverage		Proposed Coverage	
\$1,000,000	One Direct Reinstatement*	\$1,000,000	One Direct Reinstatement*
\$100,000	Additional Defense Limit	\$100,000	Additional Defense 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
\$25,000	Any one claim including Claims Expenses	\$25,000	Any one claim including Claims Expenses
\$25,000	Employment Practices Violation/Aggregate	\$25,000	Employment Practices Violation/Aggregate
- Fraud, dishonesty or criminal acts or omissions Exclusion - Actual or alleged failure by any Insured to make an accounting or profit and/or surplus Exclusion - Actual or alleged excessive or unwarranted fees or charges Exclusion - Domestic Partner Coverage Extension - Service of Suit - Innocent Insured – Coverage denials caused by one insured shall not affect coverage for the innocent insureds.		Same as expiring	

	Present Coverage	Proposed Coverage
	- Sanction Limitation and Exclusion Clause – LMA3100 - Lloyd's Privacy Policy Statement – LSW1135B - LMA 5471 – Cyber Risks Endorsement (Affirmative cover) - Small Additional Or Return Premiums Clause (U.S.A) (NMA 1168) - Complaints notice - Asbestos Exclusion. LMA 5188 - Mold, Mildew & Fungus Clause and Microorganism Exclusion (Time Limit and Sublimit)	
DEFENSE INSIDE/OUTSIDE THE LIMIT:	Inside the Limits except for the additional defense limit	Inside the Limits except for the additional defense limit
WHO HAS THE DUTY TO DEFEND:	Insurer	Insurer
ANNUAL COST:	\$18,375.00 Annual Premium \$ 551.25 Surplus Lines Tax (3%) \$ 33.08 Service Fee (.18%) \$18,959.33 Total Annual Cost	\$19,569.38 Annual Premium \$ 587.08 Surplus Lines Tax (3%) \$ 35.22 Service Fee (.18%) \$20,191.68 Total Annual Cost
TERRORISM:	1% of Allocated Premium included in Premium shown herein	1% of Allocated Premium included in Premium shown herein
	IMPORTANT NOTICE: THE NONADMITTED & REINSURANCE REFORM ACT (NRRA) 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	IMPORTANT NOTICE: THE NONADMITTED & REINSURANCE REFORM ACT (NRRA) 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

	Present Coverage	Proposed Coverage
	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	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
EXTENDED REPORTING PERIOD:	An optional discovery period is available based on the premium schedule shown here: • 1 year for 100% of the total premium paid • 2 years for 150% of the total premium paid • 3 years for 200% of the total premium paid	An optional discovery period is available based on the premium schedule shown here: • 1 year for 100% of the total premium paid • 2 years for 150% of the total premium paid • 3 years for 200% of the total premium paid
CHOICE OF LAW:	California	California
TERRITORIAL LIMITS: 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
BINDING CONDITIONS:	Not applicable	• Signed and currently dated, "Request to Bind" page. • Confirmation of No Material Changes since submission • Payment is due to Alliant within 20 days of binding
PROPOSAL DATE:	Not applicable	June 8, 2026
PROPOSAL VALID UNTIL:	Not applicable	June 30, 2026

CLAIMS REPORTING:

Present Coverage	Proposed Coverage
Robert Frey Alliant Insurance Services, Inc. 100 Pine Street, 11 th Floor San Francisco, CA 94111-5101 Phone: 415-403-1445 Fax : 415-402-0773 rfrey@alliant.com	Robert Frey Alliant Insurance Services, Inc. 100 Pine Street, 11 th Floor San Francisco, CA 94111-5101 Phone: 415-403-1445 Fax : 415-402-0773 rfrey@alliant.com

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. 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. For additional information regarding insurer financial strength ratings visit Standard and Poor's website at 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, 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.

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 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
CRIME		
Employee Dishonesty	☐	☐
Computer Fraud	☐	☐
Social Engineering	☐	☐
Increased Limits	☐	☐
CYBER RISK	☐	☐
UMBRELLA / EXCESS LIABILITY (Increased Liability Limits)	☐	☐
Selecting the "Reject All or Accept All" option will override any selections you have made above	☐ Reject All ☐ 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
APPL JPA PRIMARY CLAIMS MADE TRUSTEES ERRORS & OMISSIONS Policy Period: July 1, 2026 to July 1, 2027	☐	\$20,191.68

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

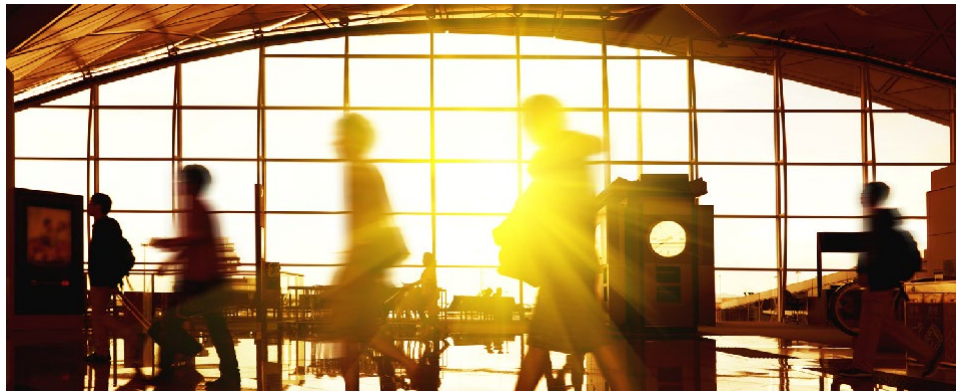
Alliant Insurance Services designed APPL to address the unique exposures faced by public pool organizations and their governing bodies. This includes claims arising from:

- 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

Code: Section: [Up^](#)[Add To My Favorites](#)**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 18, 2026**

Agenda Item H.11.

FY 26/27 NCCSIF ADMINISTRATION BUDGET

ACTION ITEM

ISSUE: Attached is the draft Administration budget for review, discussion, and recommendation to the Board. The Administrative Costs are discussed in more detail below.

Administrative Expenses

- Claim Audits - Every year either the Liability or Workers' Compensation claims are audited. The Workers' Compensation Claims audit is budgeted at \$17,000 for FY 26/27.
- Accounting Services are expected to increase \$8,400 (5.14%), including software licensing, according to the current contract.
- Sedgwick's Risk Control services are increasing to \$210,165 (\$5,525 or 2.7%) based on the 2026 renewal agreement.
- Lexipol Police Manual Update pricing is up 3% to \$164,779.
- The Briefing Room pricing is staying flat for FY 26/27; \$25,988.
- State Funding/Fraud Assessment has been updated and now estimated at \$650,000. This is hard to predict but the increase is based on warning of potential 85% increase. The actual 25/26 cost was \$397,236.
- The Program Administration and Brokerage Fee is increasing by \$15,551 (3.75%) per the terms of the current agreement.
- The claims administration funding has been added to the administration budget rather than being included in the actuary projections. Total claims adjustment fees are increasing by \$8,931 (0.7%) based on contract terms.

RECOMMENDATION: Recommend budget to the Board as presented, revised, or provide direction.

FISCAL IMPACT: Total administrative expenses are estimated to be \$3,411,538, an increase of \$415,861 (13.9%) over FY 25/26.

BACKGROUND: None

ATTACHMENT: Draft Administration Budget as of 5/26/26

NORTHERN CALIFORNIA CITIES SELF INSURANCE FUND

ADMIN BUDGET - Draft 5/26/26

July 1, 2026 to June 30, 2027

		WORK COMP	LIABILITY	GROUP PURCHASE	FY 26/27 TOTAL	FY 25/26 TOTAL	\$ CHANGE	% CHANGE
REVENUES								
	WC Program Banking Layer	\$8,083,000			\$8,083,000	\$7,763,000	\$320,000	4%
	WC Program Shared Layer	\$5,131,000			\$5,131,000	\$4,865,000	\$266,000	5%
	WC Program Admin Expense	\$2,476,159			\$2,476,159	\$2,157,003	\$319,156	15%
	Excess WC Coverage (PRISM)	\$4,235,000			\$4,235,000	\$3,696,825	\$538,175	15%
	Liability Program Banking Layer		\$3,096,000		\$3,096,000	\$2,977,000	\$119,000	4%
	Liability Program Shared Layer		\$6,899,000		\$6,899,000	\$6,675,000	\$224,000	3%
	Liability Program Admin Expense		\$956,333		\$956,333	\$912,369	\$43,964	5%
	Excess Liability Coverage (CJPRMA)		\$9,047,236		\$9,047,236	\$8,013,976	\$1,033,260	13%
	Group Purchase Property Coverage (APIP)			\$7,213,485		\$7,807,960	(\$594,474)	-8%
	Group Purchase Crime Coverage (ACIP)			\$49,768	\$49,768	\$50,026	(\$258)	-1%
	Group Purchase Coverage (ADWRP)				\$19,000	\$19,000	\$0	0%
	Pass through Cost - Lexipol Fire Manuals				\$39,774	\$37,347	\$2,428	7%
	Pass through Cost - Appraisal Services			N/A	N/A	N/A		
	Pass through Cost - Drone Coverage				N/A	N/A		
	Total Revenues	\$19,925,159	\$19,998,569	\$7,263,253	\$40,032,269	\$44,974,505		
EXPENSES		WORK COMP	LIABILITY		FY 26/27 TOTAL	FY 25/26 TOTAL	\$ CHANGE	% CHANGE
Administrative Expenses:								
Consultants								
52101	Claims Audit	\$17,000	\$0		\$17,000	\$8,000	\$9,000	112.5%
52102	Financial Audit	\$21,000	\$21,000		\$42,000	\$36,153	\$5,847	16.2%
52103	Legal Services	\$2,000	\$15,000		\$17,000	\$17,000	\$0	0.0%
52104	Actuarial Review	\$7,050	\$9,050		\$16,100	\$15,600	\$500	3.2%
52106	CAJPA Accreditation (every 3 years; 2024)	\$ 4,000	\$ 4,000		\$8,000		\$8,000	
52109	Misc. Consulting/Contingency	\$2,500	\$2,500		\$5,000	\$5,000	\$0	0.0%
	Total Consultant Expenses	\$53,550	\$51,550		\$105,100	\$81,753	\$23,347	28.6%

Completed in 2025

\$650 per drone for liability, 5% RCV for Physical Damage

Biannual GL audit is less expensive than WC

FY 25/26 actual \$33,500 plus 5% business service fee + presentation fee

Per engagement letter including 6/30 Updates

Last Invoice Feb 2024- expect early 2027

NORTHERN CALIFORNIA CITIES SELF INSURANCE FUND

ADMIN BUDGET - Draft 5/26/26

July 1, 2026 to June 30, 2027

		WORK COMP	LIABILITY	GROUP PURCHASE	FY 26/27 TOTAL	FY 25/26 TOTAL	\$ CHANGE	% CHANGE	
Safety Services:									
52204	Risk Control Services Agreement	\$105,083	\$105,083		\$210,165	\$204,640	\$5,525	2.7%	CPI increase of 2.7% over expiring
52201	Outside Training & Safety Award	\$33,000	\$33,000		\$66,000	\$46,000	\$20,000	43.5%	Increased \$10,000 for DKF Training, \$16,000 for Cash for Safety, \$50,000 for outside training
52202	Risk Mgmt Comm Mtg Expense	\$750	\$750		\$1,500	\$1,500	\$0	0.0%	
52207	Member Training and Risk Management	\$50,000	\$60,000		\$110,000	\$110,000	\$0	0.0%	Increase to \$5,000 per member annual allocation for training/conferences - \$12,000 from discontinued Grant Finder
52208	Lexipol Police Manual Updates & DTBs	\$164,779			\$164,779	\$159,980	\$4,799	3.0%	increased 3%
52209	Police Risk Management Funds	\$50,000	\$50,000		\$100,000	\$100,000	\$0	0.0%	Per BOD approval
	The Briefing Room Subscription	\$25,988			\$25,988	\$25,988	\$0	0.0%	
	Total Safety Services Expenses	\$429,600	\$248,833		\$652,444	\$648,108	\$4,336	0.7%	
Claims Administration									
52302	Claims Administration Fee (Reports, etc.) Annual	\$5,000	\$0		\$5,000	\$5,000	\$0		Annual LWP Admin Fee
52303	Claims Adjustment Fee*	\$1,007,855	\$306,630		\$1,314,485	\$1,305,554	\$8,931	0.7%	Moved from actuary report to admin budget eff. 23/24
52304	State Funding/Fraud Assessment	\$650,000			\$650,000	\$400,000	\$250,000	62.5%	Actual 25/26 = \$397,236
	Total Claims Administration Expenses	\$1,662,855	\$306,630		\$1,969,485	\$1,710,554	\$258,931	15.1%	
Program Administration									
52401	Program Administration and Brokerage Fee	\$195,561	\$234,674		\$430,235	\$414,684	\$15,551	3.75%	Per 2024-29 contract
52403	Accounting Services	\$85,800	\$85,800		\$171,600	\$163,200	\$8,400	5.1%	Per 2025-28 contract + software
	Total Program Administration Expenses	\$281,361	\$320,474		\$601,835	\$577,885	\$23,950	4.1%	
Board Expenses									
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 October 2022)	\$4,000	\$4,000		\$8,000	\$8,000	\$0	0.0%	Includes Board Training Day in December
52506	Trustee's E&O Coverage (APPL)	\$10,096	\$10,096		\$20,192	\$19,000	\$1,192	6.3%	Coverage approved 7/1/22
52504	Association Memberships (CAJPA, AGRIP)	\$7,500	\$7,500		\$15,000	\$11,500	\$3,500	30.4%	2025 AGRIP and CAJPA membership increased
	Total Board Expenses	\$28,846	\$28,846		\$57,692	\$53,000	\$4,692	8.9%	
OTHER Administration Expenses									
(Not identified with above budget line items)									
52000	Administrative Expense - Website Upgrade	\$4,750	\$4,750		\$9,500	\$0	\$9,500	100.0%	
52001	Administration Expense - Other	\$0	\$0		\$0	\$0	\$0	0.0%	
52900	Member Identity Theft Protection	\$15,197	\$0		\$15,482	\$15,551	-\$69	-0.4%	
	Total Other Admin	\$19,947	\$0		\$24,982	\$15,551	\$9,431	0.0%	
Total Admin Expenses		\$2,476,159	\$956,333		\$3,411,538	\$2,995,677	\$415,861	13.9%	



Northern California Cities Self Insurance Fund
Board of Directors Meeting
June 18, 2026

Agenda Item H.12.a.

ADOPTION OF FY 26/27 LIABILITY PROGRAM BUDGET

ACTION ITEM

ISSUE: Attached please find the latest Liability Program budget based on the draft funding allocation previously approved by the Board, with a \$1M retention at the 80% Confidence Level (CL). The good news is the excess coverage is \$1,286,035 *less* than originally budgeted, resulting in a *net rate change of 3.3%* and total premium increase of \$1,420,128.

Total funding for a \$1,00,000 SIR at an 80% Confidence Level (CL) is estimated at \$19,998,473, an increase of 7.6% over current funding at the 80% CL. Total payroll is increasing 4.4%, for a net increase of 3.3% overall. ***The underlying rate for the self-insured layers is decreasing (-2.1%),*** so the increase is due to the excess coverage rate increasing an estimated 8.2% and a 5% increase in the admin expenses. The individual cap of 30% is not applicable this year.

The excess layer funding is estimated to increase 13%, a rate increase of 8.2% and 73% of the total premium increase. The excess funding does not include a 10% surcharge for NCC's loss history that will be paid from the Shared Layer.

The full \$40M limit will still be available for Employment Practices Liability (EPL) claims, and a \$9.5M sublimit will apply to drones. Members are encouraged to continue purchasing separate drone liability coverage through CJPRMA, with a \$5M limit for \$650 and no deductible, to provide primary coverage and protect the pool from any claims arising from their use. Physical Damage coverage is 5% of the drone's replacement cost with all equipment.

RECOMMENDATION: Approve budget as presented or revised.

FISCAL IMPACT: Current estimate total of \$19,998,473, pending final excess and admin expenses.

BACKGROUND: Given the recent volatility in the liability insurance funding, members revised the annual 30% cap on funding increases to a cap that varies by market conditions and member to assure they contribute at least half of their projected Banking Layer funding for the year. Since amounts over the cap reduce a member's contribution to their Banking Layer, the Board agreed to limit the amount capped to half of the Banking Layer funding to avoid a situation where a member is not building up their own funding.

ATTACHMENTS:

1. FY 26/27 Liability Deposit Calculations at the 80% CL
2. Liability Program Funding Changes FY 25/26 to FY 26/27

FY 26/27 NCCSIF General Liability Funding Allocation

FY 26/27 NCCSIF General Liability Funding Allocation
Final Draft 6/2/26

80% Confidence Level

Total Admin Expense = \$956,237

A	B	C	D	E	F	G	H	I	J	K	L	M
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	H - Max 50% of Member Est. Banking Layer Deposit	H-I	J/I		
Member	2025 Calendar Year Payroll (DE 9)	BANKING LAYER \$0 to \$50K (*Folsom \$0 to \$100K)	SHARED LAYER \$50K to \$1,000,000 at 80% CL	CJPRMA EXCESS LAYER \$1M to \$40M*	ADMIN EXPENSE 50%	ADMIN EXPENSE 50%	FY 26/27 TOTAL DEPOSIT 80% CL	FY 25/26 TOTAL DEPOSIT 80% CL	\$ Change Overall	% Change Overall	2025 Payroll Increase from 2024	Net % Increase
Rate/Amount	Exposure Base	\$3,096,000	\$6,899,000	\$9,047,236	\$478,118	\$478,118						
Anderson	\$5,900,621	\$68,792	\$185,094	\$232,740	\$13,291	\$25,164	\$525,080	\$528,877	-\$3,797	-1%	-16%	15%
Auburn	\$9,193,377	\$103,781	\$257,753	\$325,502	\$18,573	\$25,164	\$730,774	\$659,672	\$71,101	11%	-6%	17%
Colusa	\$3,696,785	\$50,121	\$100,580	\$129,966	\$6,278	\$25,164	\$312,108	\$311,425	\$684	0%	11%	-11%
Corning	\$4,544,998	\$42,007	\$121,405	\$149,363	\$8,319	\$25,164	\$346,258	\$357,406	-\$11,148	-3%	3%	-6%
Dixon	\$13,831,994	\$136,468	\$353,261	\$453,092	\$24,881	\$25,164	\$992,866	\$994,973	-\$2,107	0%	5%	-5%
Elk Grove												
Folsom	\$61,915,338	\$989,869	\$1,773,030	\$2,381,803	\$111,093	\$25,164	\$5,280,958	\$4,646,253	\$634,705	14%	5%	8%
Galt	\$17,256,769	\$151,841	\$396,776	\$517,313	\$29,990	\$25,164	\$1,121,084	\$1,027,480	\$93,604	9%	9%	0%
Gridley	\$5,153,457	\$71,987	\$153,409	\$189,285	\$9,222	\$25,164	\$449,068	\$476,935	-\$27,867	-6%	6%	-11%
Ione	\$2,705,214	\$40,451	\$69,299	\$93,752	\$4,328	\$25,164	\$232,994	\$236,261	-\$3,267	-1%	18%	-19%
Jackson	\$4,855,335	\$49,005	\$114,027	\$144,382	\$7,608	\$25,164	\$340,186	\$345,397	-\$5,211	-2%	21%	-22%
Lincoln	\$26,013,251	\$262,684	\$614,239	\$810,758	\$45,621	\$25,164	\$1,758,466	\$1,734,486	\$23,979	1%	8%	-6%
Marysville	\$6,823,987	\$170,807	\$256,892	\$321,979	\$12,260	\$25,164	\$787,101	\$601,121	\$185,981	31%	5%	26%
Nevada City												
Oroville	\$9,834,781	\$128,662	\$283,272	\$329,482	\$16,134	\$25,164	\$782,715	\$734,726	\$47,989	7%	15%	-9%
Paradise	\$7,483,249	\$73,987	\$208,723	\$267,895	\$16,559	\$25,164	\$592,329	\$506,814	\$85,515	17%	-15%	31%
Placerville												
Red Bluff	\$11,164,555	\$106,267	\$267,872	\$338,511	\$19,395	\$25,164	\$757,209	\$701,551	\$55,658	8%	9%	-1%
Rio Vista	\$4,038,544	\$44,283	\$122,186	\$152,734	\$7,406	\$25,164	\$351,772	\$409,144	-\$57,372	-14%	3%	-17%
Rocklin	\$31,317,869	\$269,240	\$752,703	\$963,698	\$55,359	\$25,164	\$2,066,165	\$1,918,578	\$147,587	8%	7%	1%
Willows	\$1,661,713	\$37,022	\$41,776	\$68,660	\$2,858	\$25,164	\$175,480	\$196,533	-\$21,054	-11%	10%	-21%
Yuba City	\$36,683,548	\$298,727	\$826,704	\$1,176,323	\$68,942	\$25,164	\$2,395,860	\$2,190,713	\$205,147	9%	1%	9%
Total:	\$264,075,383	\$3,096,000	\$6,899,000	\$9,047,236	\$478,118	\$478,118	\$19,998,473	\$18,578,345	\$1,420,128	8%	4%	3%
Actuary/Verification	\$ 272,529,831	\$3,096,000	\$6,899,000	\$9,047,236	\$478,118	\$478,118	\$19,998,473					
FY 25/26 Totals	\$ 253,051,472	\$ 2,977,000	\$ 6,675,000	\$ 8,013,976	\$ 456,185	\$ 456,185	\$18,578,345					
Change	4%	4%	3%	13%	5%	5%	8%					
RATE Per \$100 Payroll		\$1.14	\$2.53	\$ 3.58	\$ 0.18	\$ 0.18	\$ 7.57					

* Amount capped does not exceed 50% of Banking Layer funding

Don't Participate In GL Program

*Without 10% Surcharge

NCCSIF Liability Program Funding Changes 26/27 to 25/26 DRAFT 3.20.26

	FY 26/27	FY 25/26	Difference
Base Rate*	\$ 3.73	\$ 3.81	-2.1%

*\$1M SIR, Confidence Level Remains at 80%

	26/27	FY 25/26	Difference	Rates	
Excess Insurance	\$ 9,047,236	\$ 8,013,976	13%	\$ 3.43	\$ 3.17
% of total increase =			73%	\$1,033,260	8.2%

Deposit Premium Change				Payroll			Banking Layer Losses \$0-\$50K (\$100K Folsom)			Shared Layer Losses \$75k XS \$5K			Experience Mod			Rate Per \$100 Payroll
Member Entity	Current Year FY 26/27 \$1M SIR 80% CL; No Cap	Prior Year FY 25/26 \$1M SIR 80% CL; No Cap	% Change	2025 Calendar Year Payroll	2024 Calendar Year Payroll	% Change	5-Year Avg FYE 21-25	5-Year Avg FYE 20-24	% Change	Shared Layer Totals FYE 21-25	Shared Layer Totals FYE 20-24	% Change	FY 26/27	FY 25/26	% Change	
City of Anderson	\$525,080	\$528,877	-1%	\$5,900,621	\$7,034,441	-16%	\$40,524	\$35,663	14%	\$206,404	\$206,169	0%	0.95	0.98	-3%	\$ 8.90
City of Auburn	\$730,774	\$659,672	11%	\$9,193,377	\$9,830,213	-6%	\$63,939	\$41,367	55%	\$330,655	\$250,753	32%	0.98	0.96	2%	\$ 7.95
City of Colusa	\$312,108	\$311,425	0%	\$3,696,785	\$3,322,922	11%	\$33,859	\$32,865	3%	\$191,180	\$188,287	2%	1.06	1.10	-4%	\$ 8.44
City of Corning	\$346,258	\$357,406	-3%	\$4,544,998	\$4,403,062	3%	\$23,953	\$26,999	-11%	\$122,200	\$135,118	-10%	0.96	0.99	-4%	\$ 7.62
City of Dixon	\$992,866	\$994,973	0%	\$13,831,994	\$13,168,602	5%	\$81,333	\$77,380	5%	\$423,562	\$422,780	0%	0.94	1.01	-6%	\$ 7.18
Elk Grove				\$0												
City of Folsom	\$5,280,958	\$4,646,253	14%	\$61,915,338	\$58,797,644	5%	\$688,946	\$485,943	42%	\$2,468,313	\$1,728,480	43%	1.07	0.95	12%	\$ 8.53
City of Galt	\$1,121,084	\$1,027,480	9%	\$17,256,769	\$15,872,638	9%	\$89,054	\$67,682	32%	\$458,844	\$337,127	36%	0.92	0.88	4%	\$ 6.50
City of Gridley	\$449,068	\$476,935	-6%	\$5,153,457	\$4,881,049	6%	\$48,344	\$48,525	0%	\$301,590	\$335,629	-10%	1.10	1.20	-8%	\$ 8.71
City of Ione	\$232,994	\$236,261	-1%	\$2,705,214	\$2,290,588	18%	\$28,545	\$30,000	-5%	\$177,541	\$180,000	-1%	1.09	1.15	-5%	\$ 8.61
City of Jackson	\$340,186	\$345,397	-2%	\$4,855,335	\$4,026,586	21%	\$31,211	\$33,197	-6%	\$161,055	\$170,691	-6%	1.01	1.06	-5%	\$ 7.01
City of Lincoln	\$1,758,466	\$1,734,486	1%	\$26,013,251	\$24,145,446	8%	\$163,274	\$148,530	10%	\$780,389	\$758,113	3%	0.94	1.04	-9%	\$ 6.76
City of Marysville	\$787,101	\$601,121	31%	\$6,823,987	\$6,488,632	5%	\$128,621	\$67,028	92%	\$736,478	\$384,122	92%	1.41	1.21	17%	\$ 11.53
Nevada City				\$0												
City of Oroville	\$782,715	\$734,726	7%	\$9,834,781	\$8,539,389	15%	\$87,371	\$69,653	25%	\$558,838	\$435,218	28%	1.18	1.18	1%	\$ 7.96
Town of Paradise	\$592,329	\$506,814	17%	\$7,483,249	\$8,764,279	-15%	\$41,661	\$25,954	61%	\$197,156	\$142,908	38%	0.91	0.90	1%	\$ 7.92
Placerville				\$0												
City of Red Bluff	\$757,209	\$701,551	8%	\$11,164,555	\$10,265,165	9%	\$64,900	\$55,564	17%	\$337,337	\$276,701	22%	0.97	0.99	-2%	\$ 6.78
City of Rio Vista	\$351,772	\$409,144	-14%	\$4,038,544	\$3,919,948	3%	\$25,767	\$35,886	-28%	\$119,482	\$194,482	-39%	0.95	1.05	-9%	\$ 8.71
City of Rocklin	\$2,066,165	\$1,918,578	8%	\$31,317,869	\$29,299,565	7%	\$152,828	\$117,075	31%	\$940,716	\$723,784	30%	0.92	0.88	4%	\$ 6.60
City of Willows	\$175,480	\$196,533	-11%	\$1,661,713	\$1,512,600	10%	\$28,002	\$31,551	-11%	\$145,511	\$225,000	-35%	1.09	1.24	-12%	\$ 10.56
City of Yuba City	\$2,395,860	\$2,190,713	9%	\$36,683,548	\$36,488,701	1%	\$157,848	\$113,932	39%	\$928,209	\$703,457	32%	0.80	0.76	5%	\$ 6.53
Grand Total	\$19,998,473	\$18,578,345	7.6%	\$264,075,383	\$253,051,472	4.4%	\$1,979,980	\$1,544,792	28%	\$9,585,461	\$7,798,819	23%				\$ 7.57
Total Rate	\$ 7.57	\$ 7.34	3.2%													



Northern California Cities Self Insurance Fund
Board of Directors Meeting
June 18, 2026

Agenda Item H.12.b.

**ADOPTION OF FY 26/27 WORKERS' COMPENSATION
PROGRAM BUDGET**

ACTION ITEM

ISSUE: Each year the Board reviews the actuary's recommended funding levels for the upcoming fiscal year and approves the Deposit Premium.

Total funding for a \$500,000 SIR at an 80% Confidence Level (CL) is estimated at \$19,925,075, an **increase of 7.8%** over current funding at the 80% CL. Total **payroll is increasing 6.0%**, for a net increase of 1.8% overall. *The underlying rate for the self-insured layers is decreasing (-0.8%)*, so the increase is due to the excess coverage rate increasing an estimated 8% and an increase in the admin expenses due to the annual DIR assessment. The individual cap of 40% is not applicable this year.

The PRISM excess coverage estimate as of February 2026 is \$4,235,000, compared to the current premium of \$3,696,825. This is a conservative estimate and will be updated as soon as the final estimate is received.

RECOMMENDATION: Approve funding at the 80% Confidence Level and \$500,000 SIR.

FISCAL IMPACT: Current estimate total of \$19,925,075, pending final excess and admin expenses.

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 the current 80% CL. Over the same period the Discount Factor decreased from 3% to 1.5%. Both 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 26/27 Workers' Compensation Deposit Calculations at the 80% CL
2. Workers' Compensation Program Funding Changes FY 25/26 to FY 26/27
3. FY 26/27 Net Program Funding Summary

FY 26/27 NCCSIF Workers' Compensation Allocation as of 6.4.26

80% Confidence Level			Total Admin Expense = \$2,476,075				Use for invoicing				
A	B	C	D	E	F	G	H	I	J	K	L
Formula/Allocation		Member Share of: Last 5 Years Average Losses, Weighted 75%; 2024 WCIRB Loss Rate Premium, Weighted 25%	Member Share of EX MOD Adjusted Payroll	Member Share of: Last 5 Years Average Losses, Weighted 25%; 2024 WCIRB Loss Rate Premium, Weighted 75%	Member Share of Banking, Shared & Excess Premium	22 Equal Shares	C+D+E+F+G				
Member	FY 26/27 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 26/27 DEPOSIT	FY 25/26 DEPOSIT	% Change DEPOSIT	Estimated Payroll Change from FY 25/26	Net Change
Rate/Amount	Exposure Base	\$8,083,000	\$5,131,000	\$4,235,000	\$1,609,448	\$866,626	80% CL	80% CL			
Anderson	\$7,746,749	\$194,214	\$103,804	\$109,068	\$37,549	\$39,392	\$484,027	\$449,436	7.7%	12.7%	-5.0%
Auburn	\$10,024,047	\$224,533	\$144,003	\$134,138	\$46,365	\$39,392	\$588,432	\$616,865	-4.6%	1.8%	-6.4%
Colusa	\$4,504,200	\$93,387	\$53,751	\$62,814	\$19,365	\$39,392	\$268,709	\$200,954	33.7%	18.2%	15.5%
Corning	\$4,380,371	\$78,603	\$66,117	\$49,025	\$17,871	\$39,392	\$251,008	\$292,986	-14.3%	9.3%	-23.6%
Dixon	\$18,795,327	\$368,590	\$214,747	\$289,181	\$80,479	\$39,392	\$992,389	\$931,956	6.5%	22.3%	-15.8%
Elk Grove	\$64,022,123	\$1,098,775	\$801,631	\$493,309	\$220,790	\$39,392	\$2,653,896	\$2,590,770	2.4%	17.2%	-14.8%
Folsom	\$60,691,881	\$1,636,689	\$958,501	\$850,620	\$317,832	\$39,392	\$3,803,034	\$3,288,355	15.7%	3.0%	12.6%
Galt	\$13,427,046	\$218,879	\$202,461	\$97,424	\$47,849	\$39,392	\$606,005	\$671,928	-9.8%	-22.3%	12.5%
Gridley	\$5,489,634	\$157,840	\$84,094	\$87,626	\$30,398	\$39,392	\$399,351	\$340,957	17.1%	-15.8%	32.9%
Ione	\$2,563,355	\$47,606	\$34,399	\$33,922	\$10,693	\$39,392	\$166,012	\$124,927	32.9%	3.9%	29.0%
Jackson	\$3,650,245	\$24,507	\$48,237	\$32,044	\$9,665	\$39,392	\$153,845	\$153,423	0.3%	23.0%	-22.7%
Lincoln	\$27,748,634	\$427,520	\$298,130	\$307,530	\$95,298	\$39,392	\$1,167,871	\$928,845	25.7%	16.1%	9.6%
Marysville	\$6,774,360	\$213,517	\$107,550	\$93,185	\$38,209	\$39,392	\$491,854	\$423,690	16.1%	25.6%	-9.5%
Nevada City	\$4,104,720	\$151,245	\$61,039	\$54,665	\$24,623	\$39,392	\$330,963	\$258,357	28.1%	7.0%	21.1%
Oroville	\$10,637,136	\$229,423	\$150,875	\$107,584	\$45,001	\$39,392	\$572,274	\$511,996	11.8%	3.0%	8.8%
Paradise	\$9,766,378	\$131,397	\$115,328	\$66,361	\$28,878	\$39,392	\$381,357	\$315,055	21.0%	6.0%	15.1%
Placerville	\$9,457,707	\$211,155	\$141,534	\$113,102	\$42,963	\$39,392	\$548,146	\$565,575	-3.1%	3.6%	-6.7%
Red Bluff	\$12,369,336	\$454,402	\$207,722	\$198,787	\$79,408	\$39,392	\$979,711	\$997,971	-1.8%	4.1%	-5.9%
Rio Vista	\$4,732,587	\$78,591	\$68,932	\$75,613	\$20,581	\$39,392	\$283,110	\$290,253	-2.5%	1.8%	-4.3%
Rocklin	\$29,996,005	\$1,121,441	\$688,925	\$403,411	\$204,193	\$39,392	\$2,457,362	\$2,484,145	-1.1%	-0.1%	-0.9%
Willows	\$1,691,078	\$13,107	\$22,335	\$17,889	\$4,919	\$39,392	\$97,642	\$92,118	6.0%	33.2%	-27.2%
Yuba City	\$37,541,461	\$907,578	\$556,884	\$557,703	\$186,519	\$39,392	\$2,248,077	\$1,951,263	15.2%	-1.4%	16.6%
Total:	\$350,114,381	\$8,083,000	\$5,131,000	\$4,235,000	\$1,609,448	\$866,626	\$19,925,075	\$18,481,828	7.8%	6.0%	1.8%
Actuary/Verification											
FY 25/26	\$331,309,255	\$7,763,000	\$4,865,000	\$3,696,825	\$1,402,052	\$754,951	\$	18,481,828			
\$ Difference	\$18,805,126	\$320,000	\$266,000	\$538,175	\$207,396	\$111,675		\$1,443,247			
% Change	6%	4%	5%	15%	15%	15%		8%			

NCCSIF Workers' Compensation Program Funding Changes 26/27 to 25/26 DRAFT as of 3.20.26

	FY 26/27	FY 25/26	Difference
Base Rate*	3.78	\$ 3.81	-0.8%
*Confidence Level Remains at 80%			

	FY 26/27	FY 25/26	Difference	
Excess Insurance	\$ 4,235,000	\$ 3,696,825	\$ 538,175	15%
Rate per \$100 Payroll	\$ 1.21	\$ 1.12		8%

Deposit Premium Change				Payroll			Banking Layer Losses \$0-\$100K			Shared Layer Losses \$20-\$120K			Experience Mod			Rate
Member Entity	Current Year FY 26/27 80% CL	FY 25/26 80% CL	% Change	Estimated WC FY 26/27 Payroll	Estimated WC FY 25/26 Payroll	% Change	5-Year Avg FY 2020-25	5-Year Avg FY 2019-24	% Change	Total Incurred Losses FY 2020-25	Total Incurred Losses FY 2019- 24	% Change	FY 26/27	FY 25/26	% Change	Rate Per \$100 Payroll
Anderson	\$484,027	\$449,436	7.7%	\$7,746,749	\$6,874,099	13%	\$105,350	\$133,717	-21%	\$415,227	\$414,728	0%	1.03	1.03	0%	\$ 6.25
Auburn	\$588,432	\$616,865	-4.6%	\$10,024,047	\$9,850,191	2%	\$117,477	\$190,759	-38%	\$467,540	\$735,804	-36%	0.96	1.11	-13%	\$ 5.87
Colusa	\$268,709	\$200,954	33.7%	\$4,504,200	\$3,811,641	18%	\$45,090	\$28,599	58%	\$189,693	\$68,217	178%	1.00	0.92	8%	\$ 5.97
Corning	\$251,008	\$292,986	-14.3%	\$4,380,371	\$4,007,955	9%	\$40,016	\$89,652	-55%	\$175,136	\$379,962	-54%	0.96	1.08	-12%	\$ 5.73
Dixon	\$992,389	\$931,956	6.5%	\$18,795,327	\$15,369,650	22%	\$155,810	\$243,603	-36%	\$574,840	\$863,638	-33%	0.86	0.97	-12%	\$ 5.28
Elk Grove	\$2,653,896	\$2,590,770	2.4%	\$64,022,123	\$54,604,536	17%	\$662,470	\$868,503	-24%	\$2,736,150	\$2,970,896	-8%	0.89	0.95	-6%	\$ 4.15
Folsom	\$3,803,034	\$3,288,355	15.7%	\$60,691,881	\$58,912,413	3%	\$924,604	\$995,398	-7%	\$3,465,818	\$2,821,982	23%	1.01	0.88	15%	\$ 6.27
Galt	\$606,005	\$671,928	-9.8%	\$13,427,046	\$17,280,389	-22%	\$132,419	\$128,937	3%	\$480,378	\$366,808	31%	0.83	0.77	7%	\$ 4.51
Gridley	\$399,351	\$340,957	17.1%	\$5,489,634	\$6,521,569	-16%	\$86,164	\$85,258	1%	\$380,041	\$321,918	18%	1.05	1.02	3%	\$ 7.27
Ione	\$166,012	\$124,927	32.9%	\$2,563,355	\$2,467,697	4%	\$21,965	\$10,735	105%	\$72,940	\$10,534	592%	0.96	0.93	4%	\$ 6.48
Jackson	\$153,845	\$153,423	0.3%	\$3,650,245	\$2,967,247	23%	\$3,478	\$22,266	-84%	\$0	\$64,972	-100%	0.88	0.93	-5%	\$ 4.21
Lincoln	\$1,167,871	\$928,845	25.7%	\$27,748,634	\$23,894,465	16%	\$195,693	\$186,056	5%	\$838,781	\$668,879	25%	0.84	0.80	5%	\$ 4.21
Marysville	\$491,854	\$423,690	16.1%	\$5,395,671	\$6,313,044	-15%	\$130,170	\$135,066	-4%	\$556,763	\$443,670	25%	1.12	1.07	5%	\$ 9.12
Nevada City	\$330,963	\$258,357	28.1%	\$4,104,720	\$3,837,192	7%	\$98,297	\$73,820	33%	\$457,075	\$276,691	65%	1.16	1.06	10%	\$ 8.06
Oroville	\$572,274	\$511,996	11.8%	\$10,637,136	\$10,328,048	3%	\$135,863	\$148,848	-9%	\$611,689	\$514,772	19%	1.05	1.00	4%	\$ 5.38
Paradise	\$381,357	\$315,055	21.0%	\$9,766,378	\$9,217,222	6%	\$75,265	\$73,111	3%	\$275,743	\$208,776	32%	0.90	0.88	2%	\$ 3.90
Placerville	\$548,146	\$565,575	-3.1%	\$9,457,707	\$9,126,296	4%	\$117,481	\$163,092	-28%	\$505,228	\$605,328	-17%	1.00	1.04	-4%	\$ 5.80
Red Bluff	\$979,711	\$997,971	-1.8%	\$12,369,336	\$11,883,178	4%	\$276,770	\$379,850	-27%	\$1,123,687	\$1,322,977	-15%	1.26	1.39	-9%	\$ 7.92
Rio Vista	\$283,110	\$290,253	-2.5%	\$4,732,587	\$4,648,840	2%	\$25,729	\$42,494	-39%	\$60,887	\$140,887	-57%	0.87	0.90	-3%	\$ 5.98
Rocklin	\$2,457,362	\$2,484,145	-1.1%	\$29,996,005	\$30,036,447	0%	\$729,870	\$914,996	-20%	\$3,051,574	\$3,339,925	-9%	1.40	1.46	-5%	\$ 8.19
Willows	\$97,642	\$92,118	6.0%	\$1,691,078	\$1,269,543	33%	\$1,457	\$9,016	-84%	\$0	\$5,225	-100%	0.94	0.95	0%	\$ 5.77
Yuba City	\$2,248,077	\$1,951,263	15.2%	\$37,541,461	\$38,087,593	-1%	\$466,526	\$452,772	3%	\$2,016,880	\$1,719,816	17%	1.01	0.94	7%	\$ 5.99
Total	\$19,925,075	\$ 18,481,828	7.8%	\$350,114,381	\$331,309,255	6%	\$4,547,963	\$5,376,549	-15%	\$18,456,071	\$18,266,407	1%	1.00	1.00	0%	\$ 5.69

FY 26/27 NCCSIF Net Program Funding Summary as of 6.2.26

Member Entity	Work Comp Funding 80% CL \$500,000 SIR					
	DIVIDEND		Assessment			
	Work Comp Deposit	Banking Layer	Shared Layer	Banking Layer	Shared Layer	NET AMOUNT
Anderson	\$484,027	\$48,797	\$39,400			\$395,830
Auburn	\$588,432	\$102,615	\$63,703			\$422,114
Colusa	\$268,709	\$50,022	\$21,536			\$197,151
Corning	\$251,008	\$0	\$28,903	\$10,000		\$232,105
Dixon	\$992,389	\$308,764	\$88,616			\$595,009
Elk Grove	\$2,653,896	\$346,258	\$230,707			\$2,076,931
Folsom	\$3,803,034	\$160,057	\$346,172			\$3,296,805
Galt	\$606,005	\$64,444	\$95,345			\$446,216
Gridley	\$399,351	\$88,044	\$35,844			\$275,463
Ione	\$166,012	\$0	\$13,132	\$12,169		\$165,049
Jackson	\$153,845	\$77,285	\$21,317			\$55,243
Lincoln	\$1,167,871	\$31,261	\$107,582			\$1,029,028
Marysville	\$491,854	\$133,635	\$36,379			\$321,840
Nevada City	\$330,963	\$0	\$24,442	\$22,026		\$328,547
Oroville	\$572,274	\$97,894	\$73,681			\$400,699
Paradise	\$381,357	\$51,995	\$54,771			\$274,591
Placerville	\$548,146	\$0	\$56,241	\$10,000		\$501,905
Red Bluff	\$979,711	\$373,027	\$73,330			\$533,354
Rio Vista	\$283,110	\$95,325	\$30,826			\$156,959
Rocklin	\$2,457,362	\$124,291	\$172,261			\$2,160,810
Willows	\$97,642	\$13,306	\$20,340			\$63,996
Yuba City	\$2,248,077	\$323,188	\$233,974			\$1,690,915
Total:	\$19,925,075	\$2,490,208	\$1,868,502	\$54,195	\$0	\$15,620,560

Liability Deposit	Liability Funding 80% CL \$1,000,000 SIR				
	DIVIDEND		Assessment		NET AMOUNT
	Banking Layer	Shared Layer *	Banking Layer	Shared Layer	
\$525,080	\$53,894				\$471,186
\$730,774	\$62,798				\$667,976
\$312,108	\$30,867				\$281,241
\$346,258	\$27,461				\$318,797
\$992,866	\$32,543				\$960,323
\$0					
\$5,280,958			\$76,658		\$5,357,616
\$1,121,084	\$42,646				\$1,078,438
\$449,068	\$101,101				\$347,967
\$232,994			\$10,000		\$242,994
\$340,186	\$37,383				\$302,803
\$1,758,466	\$10,718				\$1,747,748
\$787,101			\$26,091		\$813,192
\$0					
\$782,715	\$40,036				\$742,679
\$592,329			\$10,000		\$602,329
\$0					
\$757,209	\$5,420				\$751,789
\$351,772	\$62,490				\$289,282
\$2,066,165	\$48,251				\$2,017,914
\$175,480	\$32,676				\$142,804
\$2,395,860	\$102,927				\$2,292,933
\$19,998,473	\$691,211	\$0	\$122,749	\$0	\$19,430,011

* Assessment of \$10% of excess funding (\$900,000 est.) paid from GL Shared Layer for CJPRMA Surcharge

Net Dividends and Assessments	Suggested RM Reserve 20%
\$142,091	\$ 28,418
\$229,116	\$ 45,823
\$102,425	\$ 20,485
\$46,364	\$ 9,273
\$429,923	\$ 85,985
\$576,965	\$ 115,393
\$429,571	\$ 85,914
\$202,435	\$ 40,487
\$224,989	\$ 44,998
(\$9,037)	\$ (1,807)
\$135,985	\$ 27,197
\$149,561	\$ 29,912
\$143,923	\$ 28,785
\$2,416	\$ 483
\$211,611	\$ 42,322
\$96,766	\$ 19,353
\$46,241	\$ 9,248
\$451,777	\$ 90,355
\$188,641	\$ 37,728
\$344,803	\$ 68,961
\$66,322	\$ 13,264
\$660,089	\$ 132,018
\$4,872,977	\$ 974,595



**Northern California Cities Self Insurance Fund
Board of Directors Meeting
June 18, 2026**

Agenda Item H.13.

CONFLICT OF INTEREST CODE

INFORMATION ITEM

ISSUE: The Board of Directors reviews and approves the Conflict of Interest Code every even-numbered year, then authorizes sending the Multi-County Agenda Biennial Notice to the California Fair Political Practices Commission (FPPC) advising whether there are updates.

Attached please find a red-lined draft version of the NCC Code with a change to the Designated Positions, deleting the Auditor position. This is a reference to the Financial Auditor and is not needed based on the requirement of the Code to only include positions that involve making or participation in making decisions that “may foreseeably have a material effect on any financial interest.” This covers agency members, officers and employees who are in positions where it is reasonably foreseeable that the decisions they make or participate in making will have financial impacts.

RECOMMENDATION: Approve the Conflict of Interest Code as presented or revised and authorize notifying the FPPC of the update.

FISCAL IMPACT: No fiscal impact from this item.

BACKGROUND: NCCSIF’s Conflict of Interest Code is reviewed every two years. The Multi-County Agenda Biennial Notice to the FPPC must be submitted every even-numbered year.

ATTACHMENT(S): NorCal Cities Conflict of Interest Code Draft Revisions 2026

**CONFLICT OF INTEREST CODE
FOR THE
NORTHERN CALIFORNIA CITIES SELF-INSURANCE FUND**

The Political Reform Act (Government Code Section 81000, et seq.) requires state and local government agencies to adopt and promulgate conflict of interest codes. The Fair Political Practices Commission has adopted a regulation (2 California Code of Regulations Section 18730) that contains the terms of a standard conflict of interest code, which can be incorporated by reference in an agency's code. After public notice and hearing, the standard code may be amended by the Fair Political Practices Commission to conform to amendments in the Political Reform Act. Therefore, the terms of 2 California Code of Regulations Section 18730 and any amendments to it duly adopted by the Fair Political Practices Commission are hereby incorporated by reference. This regulation and the attached Appendices, designating positions and establishing disclosure categories, shall constitute the conflict of interest code of the **Northern California Cities Self-Insurance Fund (Authority).**

All designated officials and employees must file their statements of economic interests electronically with the Fair Political Practices Commission and they will be made available for public inspection and reproduction under Government Code Section 81008.

**CONFLICT OF INTEREST CODE
FOR THE
NORTHERN CALIFORNIA CITIES SELF-INSURANCE FUND**

Appendix A-Designated Positions

<u>Designated Position</u>	<u>Assigned Disclosure Category</u>
Program Administrator	1, 2, 3, 4, 5
Claims Administrator	1, 2, 3, 4, 5
Auditor	1, 2, 3, 4, 5
Board Counsel	1, 2, 3, 4, 5

Note: The positions of Program Administrator, Claims Administrator, and Board Counsel, ~~and Auditor~~ are filled by outside consultants, but act in a staff capacity.

Consultants/New Positions*

*Consultants/new positions shall be included in the list of designated positions and shall disclose pursuant to the broadest disclosure category in the code subject to the following limitation:

The President may determine in writing that a particular consultant or new position, although a “designated position,” is hired to perform a range of duties that is limited in scope and thus is not required to comply fully with the disclosure requirements described in this section. Such determination shall include a description of the consultant’s or new position’s duties and, based upon that description, a statement of the extent of disclosure requirements. The President’s determination is a public record and shall be retained for public inspection in the same manner and location as this conflict of interest code. (Gov. Code Sec. 81008)

The following positions are not covered by the code because the positions manage public investments. Individuals holding such positions must file under Government Code Section 87200 and are listed for informational purposes only.

- Members of the Board of Directors
- Alternate Members of the Board of Directors
- Treasurer
- Consultants who manage public investments

An individual holding one of the above listed positions may contact the Fair Political Practices Commission for assistance or written advice regarding their filing obligations if they believe their position has been categorized incorrectly. The Fair Political Practices Commission makes the final determination whether a position is covered by Section 87200.

**CONFLICT OF INTEREST CODE
FOR THE
NORTHERN CALIFORNIA CITIES SELF-INSURANCE FUND**

Appendix B-Disclosure Categories

Designated positions must disclosure pursuant to the categories below.

1. Investments and business positions in business entities, and income (including receipt of loans, gifts, and travel payments), from sources of the type that contract with the Authority to supply goods, services, materials, or supplies.
2. Investments and business positions in business entities, and income (including receipt of loans, gifts, and travel payments), from sources that are engaged in the performance of work or services of the type utilized by the Authority, including insurance companies, carriers, holding companies, underwriters, brokers, solicitors, agents, adjusters, claims managers, and actuaries.
3. Investments and business positions in business entities, and income (including receipt of loans, gifts, and travel payments), from sources that have filed a claim or have a claim pending that are reviewed and administered by the Authority.
4. Interests in real property located within the Authority's jurisdiction of the type purchased or leased by the Authority for its use.
5. Investments and business positions in business entities, and income (including receipt of loans, gifts, and travel payments), which are financial institutions including banks, savings and loan associations and credit unions.



BACK TO AGENDA

**Northern California Cities Self Insurance Fund
Board of Directors Meeting
June 18, 2026**

Agenda Item H.14.

FY 26/27 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 expected from this item.

RECOMMENDATION: None - Information Only

BACKGROUND: None.

ATTACHMENT(S): FY 26/27 NCCSIF Service Calendar



2026-2027 SERVICE CALENDAR

AS = Alliant Insurance Services	BD = Board of Directors
JM = James Marta & Company, CPAs	EC = Executive Committee
SCA = Sedgwick Claims Administrator	RM = Risk Management
SRC = Sedgwick Risk Control	PRM = Police Risk Management
LCA = LWP WC Claims Administrator	FC = Finance Committee
CA = Claims Auditor	PA = Property Appraiser
FA = Financial Auditor	

JULY 2026		
07/01/26	NCCSIF Joint Powers Authority 47th Anniversary	ALL
07/03/26	Send Program Invoices to James Marta & Company for payment	AS
07/03/26	Email Renewal Binders to Members including: GL, WC, Property, Crime • GL (NCCSIF & CJPRMA) - MOC, Dec Page & Summary • WC (NCCSIF & PRISM) - MOC, Dec Page & Summary • Property (APIP) - Summary of Insurance • Crime (ACIP) - Summary of Insurance (Upload binders to AlliantConnect pending receipt of the Policy)	AS
07/10/26	Request Certificate of Insurance from Service Providers and Contractors: Sedgwick, Marta	AS
07/14/26	Collect Q2 DE9 (6/30) from members	AS
07/24/26	Annual Report due by October Meeting	
07/29/26	PRMC Agenda for 8/7/2025 meeting - email to Committee members and upload agenda packet to AlliantConnect and NCCSIF website	AS, BM
07/29/26	Request 06/30 Quarterly Financial Report, Treasurer's Report and LAIF Report from James Marta & Company	AS
7/31/26	Send OSIP Questionnaire to Members – Due by Sept. 1	AS
7/31/26	Perform WC audit	AS

AUGUST 2026		
08/01/26	NCCSIF Financial Audit - begin preparation of documents	AS, JM, FA
08/06/26	Police Risk Management Committee Meeting	PRM
08/03/26	Send PRISM 27/28 WC Renewal application to Members - due 09/07/26	AS
08/05/26	Send Service Providers Survey to Members (Alliant, Sedgwick WC, Sedgwick GL, Sedgwick RC)	AS
08/05/26	Finance Committee Meeting (determine need)	AS
08/05/26	Submit Q2 (6/30) DE9 reports to CJPRMA	AS
08/24/26	Begin Public Self-Insurer's Annual Report on DIR OSIP website (need total employee count and 6/30 payroll)	AS

SEPTEMBER 2026		
09/04/26	Investment Policy - review and update	JM
09/04/26	Financial Audit - review and update	JM
09/04/26	Policy and Procedure Review	
Mtg	Finance Committee Meeting (<i>if needed</i>)	FC
Mtg	Review audit or DRAFT	FC
Mtg	Investment portfolio - review	FC
Mtg	Investment policy - review	FC
09/01/26	ALL Service Providers Surveys due from members	AS



2026-2027 SERVICE CALENDAR

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CA = Claims Auditor	PA = Property Appraiser
FA = Financial Auditor	

09/03/26	EC & Claims Committee Agendas for 09/10/26 meetings - email to Committee members and upload agenda packet to AlliantConnect and NCCSIF website	AS, SCA, LCA
09/04/26	PRISM WC Renewal Application deadline from Members	AS
09/04/26	PRISM WC Renewal Additional Covered parties deadline from Members	AS
09/10/26	EC & Claims Committee Meetings	EC
N/A	Status of CAJPA Accreditation (every 3 years: last accreditation 2024, next 2027)	EC
Mtg	Quarterly Investment Report (06/30) – submit for approval	EC
Mtg	Review financial audit or DRAFT	FC, EC
Mtg	Review of Upcoming Contract Renewals	
Mtg	Investment policy – review	FC, EC
Mtg	FY 25/26 WC Claims Audit Note: (GL odd-numbered years WC even-numbered years)	EC
09/12/26	1 st Installment of Assessments – begin collecting as needed	JM
09/15-09/18/26	CAJPA 2025 Fall Conference -South Lake Tahoe, CA	
09/18/26	Compile and Complete PRISM Renewal Application on PRISM website	AS
09/28/26	WC Payroll Audit due to PRISM	AS

OCTOBER 2026		
10/01/26	Annual Report of Financial Transactions - deadline	JM
10/01/26	OSIP Filling	
10/01/26	Public Self Insurer's Annual Report for JPA & Members - deadline to file	AS, LCA, SCA
10/01/26	Multi-County Agency Biennial Notice (Conflict of Interest Code) - deadline to FPPC every even-numbered years	AS
10/08/26	APIP Pre-Renewal - trending of Property Schedules	AS
10/08/26	File Controller's Report with the State of California	AS, JM
10/10/26	Collect Q3 DE9 (9/30) from members	AS
10/8/26	RMC & BOD Agendas for 10/15/26 meeting - email to Board and Committee members and upload agenda packet to AlliantConnect and NCCSIF website	AS
10/21/26	Alliant Opt Out Letter	AS
10/15/26	Risk Management Committee (Claims Analysis Focus) & BOARD (Finance Focus) Meetings	ALL
Mtg	Quarterly Investment Reports (06/30) - submit for approval	BD
Mtg	Quarterly Financial Report (06/30) - submit for approval	BD
Mtg	CAJPA Final Accreditation report (every 3 years: last accreditation 2024, next 2027)	BD
Mtg	FY 25/26 Financial Audit - submit for approval	BD
Mtg	LAIF Report - submit for approval	BD
Mtg	Investment portfolio - review	FC, EC
Mtg	Target Equity Presentation	BD
Mtg	Loss Analysis charts (as of 06/30)	RM
Mtg	Alliant Commission Disclosure Letter and Facts Retail v. Wholesale Commissions	BD
Mtg	Sedgwick Workers' Compensation Quarterly Claims Report	SCA



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FA = Financial Auditor	

Mtg	ALL Service Providers Survey Result - submit for review	BD
Mtg	Resolution for Authorizing Treasurer to Invest and Reinvest Funds	BD
11/05/26	PRMC Agenda for 11/12/26 meeting - email to Committee members and upload agenda packet to AlliantConnect and NCCSIF website	AS, SRC
10/31/26	Request 09/30 Quarterly Financial Report, Treasurer's Report and LAIF Report from James Marta	AS

NOVEMBER 2026		
11/13/26	Police Risk Management Committee Meeting	PRM
11/04/26	Law Enforcement Training Day	AS
11/06/26	Submit Q3 (9/30) DE9 reports to CJPRMA	AS
11/17-20/26	CalPELRA 2025 Annual Conference - Monterey, CA	

DECEMBER 2026		
12/02/26	Mail out Christmas Cards to Members	AS
12/03/26	BOD Agenda for 12/10/26 meeting - email to Board members and upload agenda packet to AlliantConnect and NCCSIF website	AS
12/10/26	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
12/04/26	2 nd Installment of Assessments - begin collecting (as needed)	JM
12/11/26	Financial Audit - confirm with Marta's office the date they filed to State Controller's office and members' County Auditors	JM
12/21/26	Statement of Facts - Roster of Public Agencies - file with State and County	AS
12/21/26	Determine WCIRB Class Codes Rates from WCIRB.com (update Member Payroll Allocations spreadsheet and Budget)	AS

JANUARY 2027		
01/3/27	Request Loss Runs (as of 12/31) from SCA for Liability and WC (separate 4850) - deadline 1/11/26	AS
01/11/26	Preparation for CAJPA Accreditation (every 3 years: last accreditation 2024, next 2027)	AS
01/11/26	Form 700 electronic filing through FPPC's eDisclosure system - email reminder to BOD, Board Alternates and Service Provider Consultants - April 2027	AS
01/15/27	Begin working on Preliminary FY 27/28 Budget	AS, BD
01/15/27	Property Program - prepare and send property schedule to members to review/update - deadline 30 days	AS
01/15/27	Loss and Renewal Instructions - send to Actuary and Marta	AS
01/18/27	Request 12/31 Quarterly Financial Report, Treasurer's Report and LAIF Report from James Marta	AS



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01/18/27	Liability and WC renewal loss information - deadline for receipt from SCA & LCA	AS
01/18/27	Collect Q4 DE9 (12/31) from members	AS
01/17/27	Input loss data into Budget Spreadsheet	AS
01/17/27	Review service providers/contractors' agreements regarding renewal terms	AS
01/24/27	26/27 APIC Property Policy Notebook (post to AlliantConnect)	AS
02/04/27	PRMC Agenda for 02/14/27 meeting - email to Committee members and upload agenda packet to AlliantConnect and NCCSIF website	AS, SRC
01/31/27- 02/3/27	PARMA Annual Risk Management Conference – San Diego, CA	

FEBRUARY 2027		
02/05/27	Renewal Certificate Holder List - send spreadsheet to members to review/update - due 03/01/27	AS
02/11/27	Police Risk Management Committee Meeting	PRM
02/05/27	Submit Q4 (12/31) DE9 reports to CJPRMA	AS
02/05/27	Receive Dividend Calculations and info from CJPRMA Premium Funding	AS, BD
02/05/27	PA to meet to discuss updates to Administrative Costs for Budget	AS
02/05/27	Crime Program - follow up with ACIP for specification, prepare and send renewal applications to Members - due 03/03/27	AS
02/05/27	ID Fraud Renewal Questionnaire - follow up with Travelers for specification, prepare and send to Members - due 03/03/27	AS
02/08/27	EAP - follow up with AllOne Health for renewal specification	
02/08/27	Airport Liability - prepare and send renewal applications to Members - due 03/03/27	AS
02/08/27	Pollution Program - prepare and send renewal applications to Members - due 03/03/27	AS
02/15/27	Property Schedule Renewal due from Members	AS
02/22/27	Property Program - prepare specifications and input to Oasys	AS
02/22/27	Actuarial Study - receive draft and send to Jim Marta	AS, Actuary
02/22/27	Reminder: Form 700s to BOD, Board Alternates and Service Provider Consultants	AS
02/01/27- 03/03/27	Banking and Shared Risk Layer Program Deposits - prepare preliminary worksheets, and Shared Risk layer adjustments for FY 24/25	AS
02/22/26	Request Banking Layer adjustments from Jim Marta	AS

MARCH 2027		
03/03/27	Certificate Holder list due from members	AS
03/05/27	Crime Renewal App (including Treasurer Crime) - prepare and submit renewal applications to ACIP for quotation	AS
03/05/27	ID Fraud Coverage - prepare and submit renewal applications to Travelers for quotation	AS
03/05/27	EAP - confirm headcount for quotation	AS
03/05/27	Airport Liability - prepare and submit renewal applications	AS
03/05/27	Pollution Program - prepare and submit renewal applications	AS



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03/16/27	Reminder: Form 700s to BOD, Board Alternates, RM Committee members and Service Provider Consultants	AS
03/11/27	EC & Claims Committee Agendas for 03/18/27 meetings - email to Committee members and upload agenda packet to AlliantConnect and NCCSIF website	AS, SCA, LCA
03/18/27	Executive & Claims Committee Meetings	EC
Mtg	Quarterly Investment Reports (12/31) - submit for review	EC
Mtg	Review and approve actuarial studies	EC
Mtg	Preliminary FY 27/28 Budget - submit for review	EC
Mtg	Liability and WC Banking & Shared Layer - preliminary deposit calculation for review	EC
Mtg	FY 25/26 WC Claims Audit Report - for review and approval - auditor makes presentation	EC, CA
Mtg	FY 26/27 Claims Audit for GL - evaluate and consider RFP for Claims Auditor (GL odd-numbered years WC even-numbered years)	EC
Mtg	Accounting Services Contract	JM
03/26/27	Renewal Certificate Holder List updates due to CJPRMA and PRISM	AS

APRIL 2027		
04/01/27	Form 700s deadline to FPPC	AS
04/08/27	RMC & BOD Agendas for 04/8/27 meetings - email to Board and Committee members and upload agenda packet to AlliantConnect and NCCSIF website	AS
4/01/27	Cash for Safety Applications Due to Sedgwick	SRC
04/14/27	Collect Q1 DE9 (03/31) from members	AS
04/15/27	Risk Management Committee & Board Meetings	RM, BD
Mtg	27/28 Claims Committee and Officers - submit for election	BD
Mtg	27/28 Meeting Calendar - submit for approval	BD
Mtg	27/28 Service Calendar - information	BD
Mtg	Quarterly Investment Reports (12/31) - submit for approval	BD
Mtg	Quarterly Financial Report (12/31) - submit for approval	BD
Mtg	Preliminary FY 27/28 Budget - submit for review	BD
Mtg	Liability and WC Banking & Shared Risk Layers - deposit calculations for review (excess WC & Liability & Admin costs pending)	BD
Mtg	Banking Plan Fund Adjustments - submit for approval	BD
Mtg	Shared Risk Layer Plan Fund Adjustments - submit for approval	BD
Mtg	Actuarial Study - submit for approval	BD
Mtg	LWP Workers' Compensation Quarterly Claims Report	LCA
Mtg	FY 25/26 WC Claims Audit Report - for review and approval - auditor makes presentation	CA, SCA
04/29/27	PRMC Agenda for 05/13/27 meeting - email to Committee members and upload agenda packet to AlliantConnect and NCCSIF website	AS, SCA
04/30/27	Request 03/31 Quarterly Financial Report, Treasurer's Report and LAIF Report from James Marta	AS

MAY 2027		
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FA = Financial Auditor	

05/02/27	Banking and Shared Risk Layer Adjustments/Assessments - mail to JM for distribution to members	AS
05/02/27	WC Renewal Quotations - check status	AS
05/03/27	Submit Q1 (03/31) DE9 reports to CJPRMA	AS
05/13/27	Police Risk Management Committee Meeting	PRM
05/14/27	EC & Claims Committee Agendas for 05/21/26 meetings - email to Committee members and upload agenda packet to AlliantConnect and NCCSIF website	AS, SCA, LCA
05/27/27	Executive & Claims Committee Meetings	EC
Mtg	2027 Nominating Committee - select & nominate	EC
Mtg	2027/2028 Officers - select & recommend to BOD	EC
Mtg	2027/2028 EC Rotation Schedule - submit for approval	EC
Mtg	Preliminary 2026/2026 Meeting Calendar - submit for approval and recommend to BOD	EC
Mtg	Quarterly Investment Reports (03/31) - submit for approval	EC
Mtg	Liability and WC Program Deposits - review 27/28 revisions	EC
Mtg	FY 27/28 Budget - submit for review	EC
Mtg	Program Administration Contract - submit for approval (<i>as needed</i>)	EC
Mtg	Safety & Risk Control Services Contract - submit for approval (<i>as needed</i>)	EC
Mtg	Liability Claims Administration Contract - submit for approval (<i>as needed</i>)	EC
Mtg	WC Claims Administration Contract - submit for approval (<i>as needed</i>)	EC
Mtg	Accounting Services Contract - submit for approval (<i>as needed</i>)	EC
Mtg	Legal Services Contract - submit for approval (<i>as needed</i>)	EC
Mtg	Conflict of Interest Code-submit for approval (every even year)	EC
Mtg	Property renewal status review	EC
Mtg	Crime renewal quotations review	EC
Mtg	ACI renewal quotations - EAP - submit for approval (<i>as needed</i>)	EC
Mtg	FY 27/28 Liability Memorandum of Coverage - submit for approval	EC
Mtg	FY 27/28 WC Memorandum of Coverage - submit for approval	EC
05/27/27	Obtain necessary signatures to finalize contracts with consultants	AS
05/31/27	Property Program - receive preliminary renewal quotation	AS

JUNE 2027		
06/12/27	RMC and BOD Agendas for 06/17/27 meeting - email to Board and Committee members and upload agenda packet to AlliantConnect and NCCSIF website	AS
06/17/27	Board Meeting	BD
Mtg	Risk Management Budget - submit for approval	RM
Mtg	Quarterly Investment Reports (03/31) - submit for approval	BD
Mtg	Quarterly Financial Report (03/31) - submit for approval	BD
Mtg	FY 27/27 Budget - submit final for approval	BD
Mtg	FY 27/28 Liability and WC Banking & Shared Risk Layer Program Deposits - submit final for approval	BD
Mtg	FY 27/28 Liability Memorandum of Coverage - submit for approval	BD
Mtg	FY 27/28 WC Memorandum of Coverage - submit for approval	BD



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LCA = LWP WC Claims Administrator	FC = Finance Committee
CA = Claims Auditor	PA = Property Appraiser
FA = Financial Auditor	

Mtg	Conflict of Interest Code - submit for approval (every even years)	BD
Mtg	APIP Property Program - provide report and allocations on renewal quotes	BD
Mtg	ACIP Crime Program - provide report and allocations on renewal quotes	AS
Mtg	LWP Workers' Compensation Quarterly Claims Report	LCA
06/21/27	Generate and email Auto ID Cards to Members	AS
06/25/27	Generate Certificate Holder Renewal Certificates	AS
06/25/27	Mail Renewal Certificates to Certificate Holders and email scan copy to Members	AS



BACK TO AGENDA

**Northern California Cities Self Insurance Fund
Board of Directors Meeting
June 18, 2026**

Agenda Item H.15.

STRATEGIC PLAN UPDATE

INFORMATION ITEM

ISSUE: Attached please find an updated Strategic Goals and Action Plan worksheet based on feedback from the December 11, 2025, Board planning meeting. In addition to continued focus on the Liability Program and Succession Planning, two additional goals were identified and discussed - Member Engagement and Risk Management Incentives.

For the Board meeting December 10, 2026, members are asked to review and provide feedback regarding the actions identified to meet the goals, particularly those around incentives for implementing risk management. At the last Board meeting members agreed not to use a facilitator and to focus on mitigating and funding liability claims.

RECOMMENDATION: Review and provide feedback regarding strategic planning topics for the December meeting and revising the attached Strategic Goals and Action Plan, with or without the use of a facilitator.

FISCAL IMPACT: None expected from this item.

BACKGROUND: NCC conducts a strategic planning session at least every three years, most recently on December 12, 2024, facilitated by Rick Brush, COO of PRISM.

ATTACHMENT: NCC Strategic Goals & Action Plan, 2.17.26

NCCSIF STRATEGIC GOALS & ACTION PLAN

Goals Drafted: 12/12/24 BOD Long Range Planning meeting

Updated

2/17/26

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					
Liability Program - Flattening the curve of increasing premiums and risk	Evaluate SIR options for CJPRMA coverage annually	Alliant/BOD	Draft budget to BOD in April each year	No changes expected this year, continue to monitor	
	Focus on managing risks for loss leaders and trends	Sedgwick/Alliant	Ongoing and Annually in October	Risk Control Consultant meetings with members	
	More focus on PR Efforts with PRISM and CAJPA	Alliant/Members	Ongoing & at claim settlement	Ongoing	
	Notes: Continue focus on police; defensive driving; dangerous conditions - sidewalks and trees; EPL				
LRP-2					
Member Engagement and Education	1. Continue Regular Schedule of Member Visits - Personal and Videoconference	Sedgwick/Alliant	Road trips and videoconferences continue. Meet with all new Board members in person.	Underway- list of member visits	
	2. Increase knowledge and expertise of members with an education plan which includes: * Building relationships to accept, promote and utilize NCCSIF training: three-deep distribution list * NCCSIF staff to attend city council meetings or have videos created and viewed, papers read (time certain, once or twice) each year.	Sedgwick/Alliant	Ongoing - update by December 2025 BOD training	Added Training Link for PW and Utility EEs; expanding distribution list; attending council meetings and updated powerpoint	
	3. Create and deliver presentations to City Councils specific to their risk, in person, videos, white paper on value of NCCSIF	Alliant	Update current presentation by June BOD	Completed and ready to customize to member	
	4. Alliant and/or consultants to attend member Safety/Health Fairs	Alliant / Members	Any members scheduled?	Ongoing	
	5. Risk Management 101; Dangerous Conditions; + Annual Topic Training & Recording On demand	Alliant	Initial trainings posted October 2025, additional trainings ongoing	On Vimeo now and approved training calendar	

GOAL	ACTION/TASK	RESPONSIBLE ENTITY	DEADLINE	STATUS	VOTES
LRP-3					
Succession Planning Goals	Continue to Expand Board Member Academy Training Materials	Alliant/BOD	Add another update by December 2025 BOD meeting	Presentations at each BOD meeting, webinar in July 2025	7
	Note: The Academy includes education on Board member responsibilities, Program details, and build on the existing Board Member Guidebook. A presentation on JPAs and pooling will be presented in July 2025 with more to follow.				
	Provide training opportunities for Board alternates and plan for those expected to leave or retire within two years.	Alliant/BOD	Ongoing - December 2025 presented Board duties	Request feedback re training at December BOD meeting	
	Continue to mentor and train Alliant Program Management Team with additional admin backup.	Alliant	Ongoing	Program Management staff taking on more responsibilities.	
LRP-4					
Risk Management & Incentives	Create proactive risk control plans by member. Reach out with "I've put something together for you" versus "How can I help you?"	Alliant, Sedgwick	On EC & Board Agendas FY 25/26	For discussion - provide resources to complete Scorecard & Annual Goals training needs.	
	Members should make risk management goals a part of their city's strategic plan	Member, Sedgwick, Alliant	Submit once a year	Part of annual assessment/review in Risk Management Framework	
	Consider creating incentives for service utilization and if met, the member gets a boost to their training fund	Alliant, Members	Every April RMC Meeting	Added additional Safety Culture Awards and funding	
	Consider multiple options/ways that members can bolstering their training fund or risk management fund			For discussion	
	Consider infrastructure resources as a starting place			For discussion - other suggestions?	
LRP-5					
Blue Sky Projects	1. Staffing to support member agencies			For discussion. Add RTW service option.	13
	2. Vetting of Ai products o Creation and sharing of sample policies/ procedures			in process	11
	3. Infrastructure-Roadways			for discussion	8
	4. Electric Vehicle fleets			for discussion	6
	5. Managing Wildfire risk			for discussion	
	6. Should we expand membership beyond cities?			not currently	



BACK TO AGENDA

**Northern California Cities Self Insurance Fund
Board of Directors Meeting
June 18, 2026**

Agenda Item H.16.

ELECTION OF 26/27 CLAIMS COMMITTEE MEMBERS

ACTION ITEM

ISSUE: Member are asked to elect the Claims Committee Members for 26/27.

26/27 Claims Committee Nominations:

Patricia Taverner, City of Gridley

Tameka Usher, City of Rocklin

Megan Williams, City of Oroville

Crystal Peters, Town of Paradise

Ciara Wakefield, City of Yuba City

RECOMMENDATION: Approve appointments for the Claims Committee.

FISCAL IMPACT: None expected from this item.

BACKGROUND: None.

ATTACHMENT(S): None



BACK TO AGENDA

**Northern California Cities Self Insurance Fund
Board of Directors Meeting
June 18, 2026**

Agenda Item H.17.

**NOMINATION OF PRESIDENT,
VICE PRESIDENT, SECRETARY AND TREASURER**

ACTION ITEM

ISSUE: Member are asked to elect the officers for the 26/27 and 27/28 term.

26/27 & 27/28 Officer Nominations:

President - Rachel Ancheta, City of Dixon

Vice President- Jennifer Leal, City of Auburn

Secretary, Tricia Cobey, City of Galt

Treasurer, Jen Lee, City of Rio Vista

RECOMMENDATION: Approve appointments from the members for the upcoming President and Vice President, Secretary and Treasurer. Solicit members for the Claims Committee.

FISCAL IMPACT: None expected from this item.

BACKGROUND: None.

ATTACHMENT(S): None



BACK TO AGENDA

**Northern California Cities Self Insurance Fund
Board of Directors Meeting
June 18, 2026**

Agenda Item H.18.

**RANSOMWARE & BUSINESS EMAIL COMPROMISE
BEST PRACTICES WORKSHOP**

ACTION ITEM

ISSUE: Attached please find a Statement of Work for a Ransomware and Business Email Compromise (BEC) workshop sponsored by Beazley, provider of cyber coverage and risk management resources. NCC will partner with the SCORE JPA to present two of the 2-hour virtual workshops. The workshops are complimentary by using risk management credits earned through the cyber coverage.

The 2-hour virtual workshop focuses on two of the most common and impactful incident types: ransomware and business email compromise (BEC). A Cyber Services Manager will outline the key priorities for responding to these incidents and explain how different services are typically deployed throughout the incident lifecycle.

The workshop includes an interactive discussion, giving members the opportunity to consider how Beazley and the services available under their policy can support their response in the event of an incident.

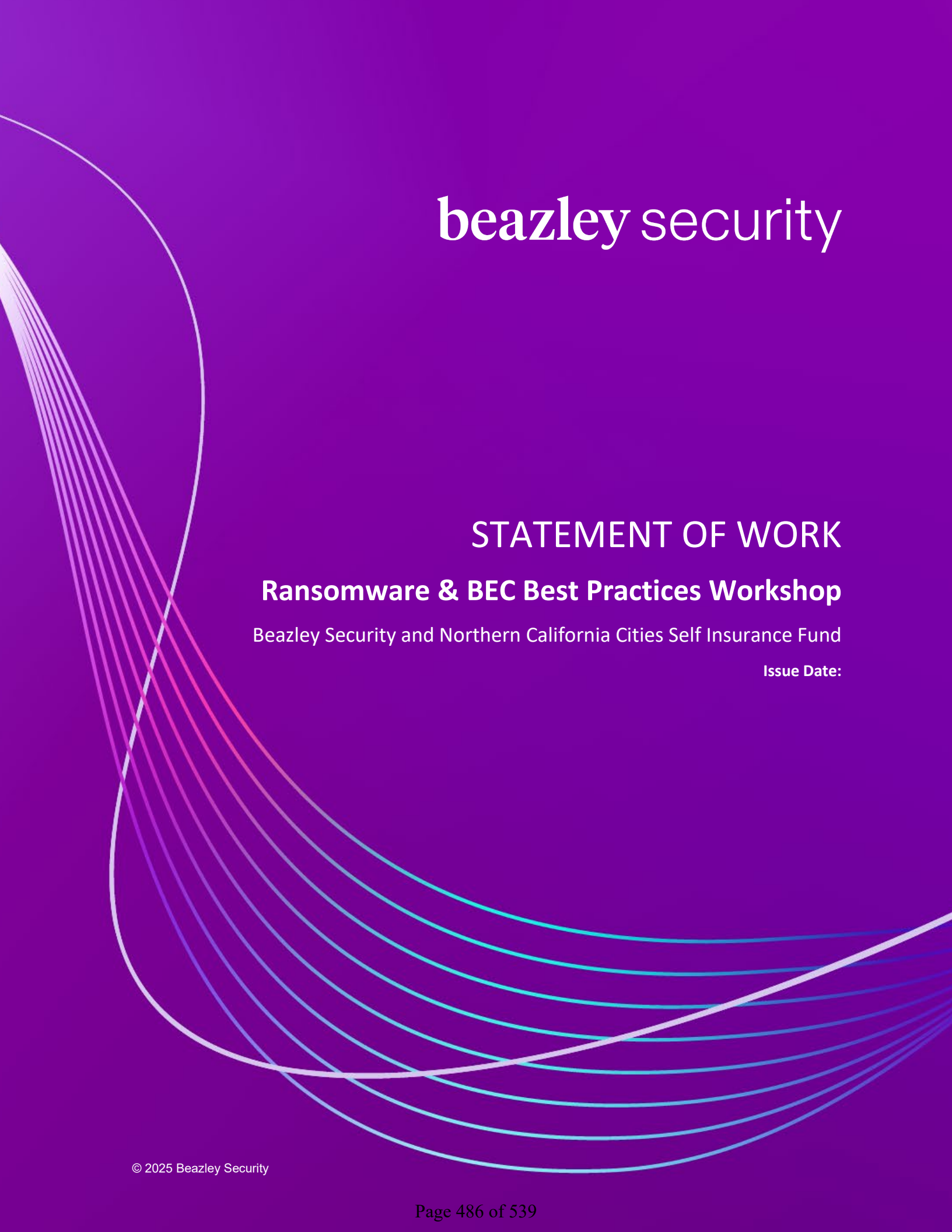
Recommended Attendees: Team members involved in incident response processes, such as those from risk management, legal, and information security.

RECOMMENDATION: Approve use of the credits for the proposed workshops.

FISCAL IMPACT: None expected from this item.

BACKGROUND: Beazley provides a wide range of cyber risk management services in addition to expert support in the event of a claim. They have provided the APIP cyber coverage since inception of that coverage within the program.

ATTACHMENT(S): Statement of Work - Ransomware and Business Email Compromise (BEC) Workshop



beazley security

STATEMENT OF WORK

Ransomware & BEC Best Practices Workshop

Beazley Security and Northern California Cities Self Insurance Fund

Issue Date:

STATEMENT OF WORK

This Statement of Work (“SOW”) confirms that Beazley Security, LLC (“Beazley Security”) was engaged by Northern California Cities Self Insurance Fund (“Client”) to serve as a trusted advisor and technical resource, providing cybersecurity services as they relate to Client’s cyber risk posture.

Engagement Summary & Scope of Services

Client engaged Beazley Security to conduct proactive cyber security risk management services for the purposes of strengthening Client members’ overall security posture. Beazley Security’s comprehensive cybersecurity services are designed to proactively identify areas for improvement and provide recommendations that will reduce risk and enhance the maturity of Client members’ business against the current cyber threat landscape. Under this agreement, Beazley Security will provide Client members with the following service:

Ransomware and Business Email Compromise Best Practices Workshop

The 2-hour virtual workshop focuses on two of the most common and impactful incident types: ransomware and business email compromise (BEC). A Cyber Services Manager will outline the key priorities for responding to these incidents and explain how different services are typically deployed throughout the incident lifecycle.

The workshop includes an interactive discussion, giving members the opportunity to consider how Beazley and the services available under their policy can support their response in the event of an incident.

Recommended Attendees: Team members involved in incident response processes, such as those from risk management, legal, and information security.

Pricing

Service Description	Pricing
APIP Services: Ransomware and BEC Best Practices Workshop	Program Credits: 4 Credits
Total	4 Credits

Invoices, Payment, and Engagement Terms

Upon signature, Beazley Security will provide a fully-executed copy of the SOW, deliver the requested services, and issue the corresponding invoice, which is due 30 days from the date of invoice. This SOW shall be effective the earlier of the date Beazley Security began performing the Services or the date all Parties signed this SOW.

Requirements for Additional Scope

Should Client request additional services beyond those outlined in this SOW, Beazley Security will issue a new SOW reflecting the revised scope, cost, and timeline for those services.

Alternatively, if changes arise during the engagement that warrant adjustments to the current scope, Beazley Security will notify Client and provide a formal Change Order detailing the revised budget, scope, and/or timeline. Beazley Security will not proceed with any additional work or incur additional costs without written approval via a fully executed Change Order or new SOW signed by both parties.

Retention of Client Data

Unless otherwise specified, Beazley Security will retain all data acquired during the course of this engagement ("Client Data") for a period of 90 days from the date of the engagement close. All Client Data is encrypted at rest and in motion and cannot be accessed by outside parties.

If Client requests data retention beyond the standard 90-day period, additional retention fees will apply and will be assessed based on the duration and volume of data retained.

Review and Acceptance of Statement of Work

Beazley Security is pleased to have the opportunity to provide its Services. If you have any questions regarding the contents of this SOW, please contact scott.campbell@beazley.security. If the Services outlined in this SOW are acceptable, please complete the document via DocuSign and a fully executed copy will be returned for your records.

By signing below, the parties hereby agree to the terms set forth herein.

Beazley Security, LLC	Northern California Cities Self Insurance Fund
Authorized Signatory:	Authorized Signatory:
Please print name:	Please print name:
Title:	Title:
Date:	Date:



BACK TO AGENDA

**Northern California Cities Self Insurance Fund
Board of Directors Meeting
June 18, 2026**

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. 2026 CAJPA Conference September 15-18, 2026
7. NorCal Cities 26/27 Training Calendar
8. Certificate Request Form
9. CAJPA Weekly Update and Coalition Letter
10. Vendor 360 Cyber Coverage Brochure
11. Travel Mileage Reimbursement form

GLOSSARY OF TERMS

Term	Definition
4850	Labor Code 4850 – salary continuation benefits for public safety employees
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
ACV (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 less than the cost to replace it.
Additional Insured	A type of status associated with general liability insurance policies that provides coverage to other individuals/groups that were not initially named. After endorsement, the additional insured will then be protected under the named insurer's policy and can file a claim in the event that they are sued.
Adhesion	When one party has greater power over the other party in drafting a contract, interpretation will favor the party who has to “adhere” to the language. In an insurance contract, any ambiguities in coverage will favor the insured.
ATD (Aerosol Transmissible Diseases)	An epidemiologically significant disease that is transmitted via droplet or airborne route
Aggregate	The cumulative amount of all losses for a period of time.
Aggregate Stop Loss	A financial arrangement with an insurer that caps the aggregate amount paid by the insured to a predetermined limit, at which point the insurer would pay for remaining claims within the policy period.
AME (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 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
ACIP (Alliant Crime Insurance Program)	Program offered by Alliant 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.
APIP (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
ADA (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.
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)
AIS (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
AGRIP (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
ALCM (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).

GLOSSARY OF TERMS

ARM (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
Binder	A legal agreement issued by either an agent or an insurer to provide temporary evidence of insurance until a policy can be issued. Binders should contain definite time limits, should be in writing, and should clearly designate the insurer with which the risk is bound.
BOD/BD (Board of Directors)	Body of elected or appointed members who jointly oversee the activities of a company or organization
BI (Business Interruption)	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.
CAJPA (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 JPA pools.
CIPRA (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
CJPRMA (California Joint Powers Risk Management Authority)	CJPRMA provides the excess coverage to SCORE's Liability Program
California State Association of Governments (CSAC)	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.
CalTIP (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 reserve account designated to pay losses without additional premium assessments to members
CIC (Certified Insurance Counselor)	An insurance agent professional certification designation
Certificate Of Insurance	A certificate of insurance is a document issued by an insurance company/broker that is used to verify the existence of insurance coverage under specific conditions granted to listed individuals.
Certified Industrial Hygienist (CIH)	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
Chartered Property Casualty Underwriter (CPCU)	CPCU is a professional designation in property-casualty insurance and risk management

GLOSSARY OF TERMS

Claim	A demand of a right. In general, a demand for compensatory damages, resulting from the actions of another
Claims Made	A type of insurance policy that requires it to pay only for claims presented during the policy period and that took place after the retroactive date, or the earliest date for which a covered claim can happen. (Also see “Occurrence”)
Compromise and Release (C&R)	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 is conditional in that it includes a number of conditions that both the insured and the insurer must comply with, both before and after a loss, including payment of premium, reporting a claim, and loss settlement.
Conditions	Policy provisions that describe the responsibilities and obligations of both the insured and the insurance company.
Confidence Level (CL)	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	The insurance company relies on the truthfulness and integrity of the applicant when an issuing a policy, and in return, the insured relies on the company's promise and ability to provide coverage and pay claims.
Certified Safety Professional (CSP)	CSP's are qualified persons that are competent and trained to detect and appraise hazardous materials, procedures and activities of workers, and workplaces. They are highly educated, trained and experienced in the field of safety.
Cumis Counsel	Cumis is a reference to a lawsuit in which the right for an insured to choose independent legal counsel was established. The need for <i>Cumis counsel</i> arises when there are coverage issues and defense counsel is conflicted between the duty to his client and the obligations to the insurance carrier.
DE9	Quarterly Contribution Return and Report of Wages
Declarations	Insurance policy pages that contain information such as the name of the insured, address, coverage term, limits of coverage, description of property, premium, and a list of forms and endorsements.
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.
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
Difference In Conditions (DIC)	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
Directors and Officers (D&O)	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.

GLOSSARY OF TERMS

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
Date of Loss (DOL)	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 guide used by courts to include coverages that an average person would reasonably expect it to include regardless of what the policy actually provides.
Earthquake (EQ)	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
Employment Practices Liability (EPL)	Liabilities arising from employment-related allegations of discrimination, failure to promote or hire, harassment, ADA responsibilities, wrongful termination, etc.
Endorsement	Any change to the original insurance 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
Employment Risk Management Authority (ERMA)	ERMA is a pooling JPA that provides Employment Practices Liability coverage to other JPA members desiring such coverage.
Errors and Omissions Insurance (E&O)	Professional liability insurance for protection against claims for inadequate work or negligent actions, usually includes both court costs and any settlements up to the amount specified.
Errors and Omissions Liability	Liability 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 provides limits above the primary policy.
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
Executive Committee (EC)	Committee within that organization which has the authority to make decisions and ensures that these decisions are carried out
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 (e.g. home built on flood plain is exposed to the possibility of flood damage).
Financial Accounting Standards Board (FASB)	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.
Generally Accepted Accounting Principles (GAAP)	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.

GLOSSARY OF TERMS

Governmental Accounting Standards Board (GASB)	GASB is the source of generally accepted accounting principles (GAAP) used by State and Local governments in the United States.
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).
Health Insurance Portability and Accountability Act (HIPAA)	Federal law that protects continuity of health coverage when a person changes or loses a job, limits health-plan exclusions for preexisting medical conditions, and requires that patient medical information be kept private and secure.
Incurred But Not Reported (IBNR)	The estimated amount needed to pay for covered losses that have occurred but have not been reported and expected future development on claims already reported. Actuary estimate added to the outstanding reserves and LAE.
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).
Injury Illness Prevention Program (IIPP)	Cal-OSHA required program that includes the proactive process of assessing and addressing workplace hazards to prevent damage and injuries.
Insurable Interest	Before you can benefit from insurance you must have a chance of financial loss or a financial interest in a property or claim.
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.
Insurance Requirements in Contracts (IRIC)	Alliant reference manual for determining appropriate hold harmless and insurance requirements for a variety of types of contracts.
Insurance Services Office, Inc. (ISO)	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	Insurance policy terms that state what is to be covered, includes a description of the type of property or claim that is covered. The "promise to pay".
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.
Local Agency Workers' Compensation Excess Joint Powers Authority (LAWCX)	LAWCX provides Workers' Compensation excess coverage to a number of cities and JPA risk pools.
Long Range Planning (LRP)	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.
Loss Adjustment Expense (LAE)	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 Payee	The party to whom the payment for a covered claim is to be paid. Most often this refers to a creditor who also has interest in a property that has been damaged. The creditor is paid up to their interest in the property with the balance paid to the insured. Loss payees are listed in the policy or by endorsement.

GLOSSARY OF TERMS

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
Maximum Medical Improvement (MMI)	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.
Memorandum of Coverage (MOC)	A document issued by a JPA defining the coverage provided to the members.
Moral Hazard	Creating a loss on purpose to collect insurance proceeds (e.g. arson for hire or alleged theft of a vehicle so the owner could collect insurance money).
Morale Hazard	An individual, through carelessness or by irresponsible actions, can increase the possibility for a loss (e.g. 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, so they can vote to elect the management and profits are returned in dividends or premium reductions.
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 first named insured has rights and responsibilities not attributed to others, such as premium payment, premium return, notice of cancellation, and dividend participation.
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 provision of an insurance policy that requires it to pay for a claim caused during the policy period regardless of when the claim 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, traditionally fire, windstorm, hail, volcanic action and others.
Permanent and Stationary (P&S)	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
Permanent Disability (PD)	Any lasting disability that results in a reduced earning capacity after maximum medical improvement is reached
Personal Protective Equipment (PPE)	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 (e.g. 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.

GLOSSARY OF TERMS

Pooled Loss	The portion of a loss that is allocated to, or paid by, the self-insured pool. 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.
Public Agency Risk Management Association (PARMA)	A statewide association for educating risk managers in the public sector.
Public Risk Innovation, Solutions, and Management (PRISM)	PRISM is a member directed insurance risk sharing pool. PRISM has developed effective risk management solutions to help California public entities proactively control losses and prepare for different exposures.
Public Risk Management Association (PRIMA)	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
QME (Qualified Medical Examiner)	A medical provider who has been certified by the Division of Workers' Compensation by passing an administrative exam.
Reciprocal company	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.
Replacement Cost (RC)	The cost to replace damaged property with like kind and quality, with no deduction for depreciation, but still subject to a limit.
Reserve	Estimate of the ultimate expected total value of each claim and not paid. As moneys are paid out for a claim, the reserve amount is decreased.
Retrospective Premium Adjustment	At the end of each policy period a review is conducted to determine if the initial premium should be adjusted, often due to an increase in payroll over the policy term. Over time dividends or assessments are declared based on claim results.
Risk	The chance or uncertainty of loss (also see Speculative Risks and Pure Risks).
Risk and Insurance Management Society (RIMS)	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 recognizing losses.

GLOSSARY OF TERMS

Self-Insured Retention (SIR)	The maximum amount of exposure to a single loss retained by the insured.
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 facilities.
Speculative Risk	Risks in which there exists both the possibility of gain and the possibility of loss (e.g. poker game)
Spread of Risk	The greater the spread of risk the less likely that there will be a catastrophic loss that impacts many insureds or locations at once.
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.
Temporary Disability Benefits (TD)	Payments an employee receives if they lose wages because of a work related injury which prevents them from doing their usual job while recovering.
Third Party Administrator (TPA)	TPA is a person or organization that processes claims and performs other administrative services in accordance with a service contract.
Total Insured Values (TIV)	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.
Terrorism Risk Insurance Act (TRIA)	TRIA is a United States federal law that 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.
Vehicle Identification Number (VIN)	Unique code including a serial number, used by the automotive industry to identify individual motor vehicles, motorcycles, and other equipment.

NORTHERN CALIFORNIA CITIES SELF INSURANCE FUND

25/26 Organizational Chart

Updated as of 6/10/2026

MEMBER ENTITY	BOARD OF DIRECTORS		BOARD ALTERNATES	RISK MANAGEMENT COMMITTEE	POLICE RISK MANAGEMENT COMMITTEE
City of ANDERSON	*EC	Joey Forseth-Deshais	Christy White	Christy White	Chief Oliver Collins
City of AUBURN	*EC / *CC/VP	*Jennifer Leal (Vice-Chair)	Sean Rabe	Jennifer Leal	Chief Bryan Morrison
City of COLUSA	*CC/EC	Ishrat Aziz-Khan	Shelly Kittle	Ishrat Aziz-Khan	Chief Josh Fitch
City of CORNING		Brant Mesker	Khrystie Shoemaker	Brant Mesker	<i>Vacant</i>
City of DIXON	P	**Rachel Ancheta (Chair)	Kim Staile	Rachel Ancheta Kim Staile Jim Ramsey Anjmin Mahil - Alternate	Chief Robert Thompson
City of ELK GROVE	*CC	Rosemary Rivas	Jaqui Guzman		Lt. Jason Kearsing
City of FOLSOM		Allison Garcia	Vacant	Allison Garcia	Lt. Lou Wright
City of GALT	*EC /S/ CC	Tricia Cobey	Rachelle Jennings	Tricia Cobey	Chief Brian Kalinowski
City of GRIDLEY	*EC / *CC	Martin Pineda	Patricia Taverner Miguel Chavez	Patricia Taverner	Chief Todd Farr
City of IONE		Deborah Mackey	George Lee	Deborah Mackey	Chief John Alfred
City of JACKSON	EC	Dalacie Blankenship	<i>Vacant</i>	Dalacie Blankenship	Chief Chris Mynderup
City of LINCOLN	*EC	Veronica Rodriguez	Claire True	Veronica Rodriguez	Chief Matt Alves
City of MARYSVILLE		Anissa Leung	Kathy Magenheimer	Anissa Leung	Chief Vance Nabeta
City of NEVADA CITY		Courtney Christy	Carrie Wright	Courtney Christy	Chief Dan Foss
City of OROVILLE	EC	Liz Ehrenstrom	Megan Williams	Liz Ehrenstrom	Chief Jason Wines
Town of PARADISE	EC	Aimee Beleu	Crystal Peters	Crystal Peters	Chief Eric Reinbold
City of PLACERVILLE		Natalie Tornincasa	<i>Vacant</i>	Natalie Tornincasa	Chief Joseph Wren
City of RED BLUFF	EC	Paul Young	Tom Westbrook	Paul Young	Chief Quintan Ortega
City of RIO VISTA	T/EC	Jennifer Schultz	**Jen Lee, CPA	Jennifer Schultz	Chief Dax West
City of ROCKLIN	CC	Tameka Usher	Meagan Bushey	Tameka Usher	Chief Rustin Banks
City of WILLOWS		Marti Brown	Joei Harrison	Marti Brown	N/A
City of YUBA CITY	CC	Ciara Wakefield	Sheleen Loza	Sheleen Loza Ciara Wakefield	Chief James Runyen

OFFICERS		
		Term of Office
President (P)	Rachel Ancehta	7/1/2024- 6/30/2026
Vice President (VP)	Jennifer Leal	12/14/2024- 6/30/2026
Treasurer (T)	Jen lee	7/1/2024- 6/30/2026
Secretary (S)	Tricia Cobey	12/14/2024- 6/30/2026

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 Jennifer Leal appointed 12/11/2025

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)	Robert Patton	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						
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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	
PROGRAM ADMINISTRATION Alliant Insurance Services, Inc. 2180 Harvard Street, Suite 460 Sacramento, CA 95815 Main: (916) 643-2700 Fax: (916) 643-2750 www.alliant.com	Marcus Beverly Office: (916) 643-2704 Cell: (916) 660-2725 Marcus.Beverly@alliant.com Conor Boughey Office: (415) 403-1400 Cell: (415) 744-4889 cboughey@alliant.com Jenna Wirkner Office: (916) 643-2741 Jenna.Wirkner@alliant.com Evan Washburn Office: (916) 643-2721 Cell: (916) 661-7305 ewashburn@alliant.com	JPA MANAGEMENT ISSUES ▪ Governance - policies and procedures, program budget/funding, financial analysis, program management, personnel, contracts, consultants. ▪ Coverage - 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. ▪ Risk Management - 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. JPA ADMINISTRATIVE ISSUES ▪ Meetings & Compliance - agendas; minutes; development/maintenance of governing documents, development/interpretation of policies & procedures, JPA state compliance, Form 700, changes in Board members, website updates. ▪ Certificates - certificates of coverage, additions/deletions of coverages, special events liability coverage, automobile identification cards, auto/mobile equipment physical damage programs.	
			MAIN CONTACT Marcus Beverly Jenna Wirkner



RESOURCE CONTACT GUIDE

SERVICE PROVIDERS AND VENDOR MATRIX

PROGRAM SERVICE PROVIDERS		
SERVICE PROVIDERS	CONTACT INFORMATION	SERVICES PROVIDED
ACCOUNTING SERVICES James Marta & Company LLP 701 Howe Avenue, Suite E3 Sacramento, CA 95825 Main: (916) 993-9494 Fax: (916) 993-9489 www.jpmpcpa.com	Jim Marta, CPA jmarta@jpmpcpa.com Ritesh Sharma RSharma@jpmpcpa.com	▪ Billing, accounting, and financial management
SAFETY AND RISK CONTROL SERVICES Sedgwick 1750 Creekside Oaks Drive, Suite 200, Sacramento, CA 95833 Main: (800) 541-4591 Fax: (855) 242-8919 www.sedgwick.com	Shane Baird Office: (661) 619-3520 Shane.Baird@sedgwick.com	▪ Telephone Hotline - Questions & Guidance ▪ Hazard & Safety Assessment ▪ Program/Policy Development ▪ Ergonomic Evaluations ▪ On-site Training ▪ Safety Materials ▪ On-line Streaming Videos https://poolingguide.com/ ▪ Webinars - WC and Liability Risk Management Topics
CLAIMS ADMINISTRATION WORKERS' COMPENSATION	Amber Davis Director of Claims – Public Entities a_davis@lwpclaims.com Phone: 916-609-3654 Stacey Bean Assistant Claims Manager s_bean@lwpclaims.com Phone: 916-609-3611	Third-Party Workers' Compensation (WC) Administrator refer to Team Contacts for specific Claim Adjuster's contact information. Report new WC Claims to: FROI@lwpclaims.com
CLAIMS ADMINISTRATION LIABILITY	Summer Simpson – Director Claims -Liability (916) 746-6332 summer.simpson@sedgwick.com	Third-Party Liability Administrator refer to Sedgwick Who's Who for specific Claims Adjuster's contact information. Report New Liability claims to: 7374NCCSIF@sedgwick.com



RESOURCE CONTACT GUIDE

SERVICE PROVIDERS AND VENDOR MATRIX

OTHER COVERAGE PROVIDERS		
SERVICE PROVIDERS	CONTACT INFORMATION	SERVICES PROVIDED
PRISM Excess Workers' Compensation Coverage Wide variety of risk control services and resources.	https://www.prismrisk.gov Telephone: (916) 850-7300 Fax: (916) 850-7800 Crisis Incident Management Hotline: (916) 850-7700 Rick Brush , Chief Member Services Officer	▪ Risk Control Toolbox https://www.prismrisk.gov/services/risk-control/toolbox/ ▪ Training https://www.prismrisk.gov/services/risk-control/training/ ▪ Partner Program Services https://www.prismrisk.gov/services/risk-control/partner-programs/
Safety National Risk Control Services for Liability Members	<u>Free Training Resources</u> • SafetySkills – aka “Safety Training Source” This is an online Learning Management System (LMS) with 1100+ courses. • Safety Source –This is a online video on demand safety training library (Video on Demand). • Q Safety Online driving simulation courses that use gamification. ○ Safety: Emergency Responder Vehicle Education (S:ERVE) ○ Distracted Driving (30 min) & Defensive Driving (3.5 hours) <u>Free Assessment Tool</u> Office Ergonomics Solution . Helps employees assess and improve their own workstations	▪ Link to Register for Resources https://www.safetynational.com/map-client-services/map-client-services-registration/?segment=publicentity



RESOURCE CONTACT GUIDE

SERVICE PROVIDERS AND VENDOR MATRIX

Vector Solutions Web-based training resources available through partnership with PRISM.	https://www.prismrisk.gov/services/risk-control/training/vector-solutions/	▪ Web-based Courses* ▪ Records Management <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>
CJPRMA (California Joint Powers Risk Management Authority) Excess Liability Coverage	http://www.cjprma.org/ Tony Giles - General Manager Office: (925) 290-1316 Email: tony@cjprma.org	▪ Training provided on a variety of Liability-related Topics ▪ Special Events Coverage ▪ Belfor Property Restoration Master Contract
APIP - Alliant Property Insurance Program	Contact Marcus Beverly, Alliant Insurance Services, for questions.	▪ Webinars - Property Risk Management Topics ▪ Insured property appraisals Boiler and Machinery coverage and services are provided through member participation in APIP. Coverage includes state required jurisdictional inspections. Contact = David Kear CEA, MBA david_kear@hsb.com Telephone: (860) 722-5231 Fax: (860) 722-5530 ➤ Useful information specific to equipment care, operating logs, and maintenance fact sheets on the website www.hsb.com which has several resources available under the ‘Knowledge Center’ tab.
Beazley Breach Solutions Risk Management Portal (APIP Members only) Cyber Risk Management Resources	www.beazleybreachsolutions.com Please reach out to Jenna Wirkner (Jenna.Wirkner@alliant.com) (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).	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.



RESOURCE CONTACT GUIDE

SERVICE PROVIDERS AND VENDOR MATRIX

Lexipol Law Enforcement and Fire Risk Management	www.lexipol.com Jeremy Sloan Business Development Executive Office: (469) 731-0842 Mobile: (903) 413-3577 Email: jsloan@lexipol.com	<i>Master contract with NCC and included in admin fee</i> ▪ Police Risk Management Policies and Procedures ▪ Daily Training Bulletins ▪ Fire Dept. Policies & Training (*additional member cost)
CalTIP - California Transit Indemnity Pool Self-insurance program for public transit operators	Bill Taylor, Sedgwick Mobile: (916) 204-0030 Email: bill.taylor@sedgwick.com Website: http://www.caltiponline.org/	▪ Transit Specific Risk Management Resources for Member Cities (Auburn and Dixon)



RESOURCE CONTACT GUIDE

SERVICE PROVIDERS AND VENDOR MATRIX

CONTRACTED VENDOR SERVICES (additional member cost)

VENDOR SERVICES	CONTACT INFORMATION	SERVICES PROVIDED
Actuarial Services	Bickmore Actuarial https://www.bickmoreactuarial.net/ Mike Harrington mharrington@bickmoreactuarial.net	• Reserve Analysis • Cost allocation • Benchmarking Studies • Self-insured Retention Studies
ADA Compliance	Sally Swanson Architects 500 Sansome Street, Suite 410 San Francisco, CA 94111 415.445.3045 https://swanarch.com/	• Access Training » • Accessibility Master Planning » • Architectural Design Upgrades and Mitigation » • Emergency Preparedness and Response » • Litigation Support and Expert Witness Services » • On-Call Technical Assistance » • Plan Review and Inspection Services » • Physical Access Compliance Survey, Paths of Travel » • Polling Sites Surveys » • Self-Evaluations » • Transition Plans »
ADA Compliance	SZs Consulting Group Sacramento Office 770 L Street, Suite 950 Sacramento, CA 95814 Tel: 916.669.8750 fax: 866.670.4961 Email: info@szs.engineering Website: https://www.szs.engineering/	• Building Evaluations • ADA/Access Assessments • ADA Transition Plans & Self-Evaluations, including updates to existing plans • Accessibility Master Plans • Peer Review • Training • Litigation Assistance



RESOURCE CONTACT GUIDE

SERVICE PROVIDERS AND VENDOR MATRIX

CONTRACTED VENDOR SERVICES (additional member cost)

VENDOR SERVICES	CONTACT INFORMATION	SERVICES PROVIDED
Aquatics Risk Management	Total Aquatic Management (TAM) www.totalaquaticmanagement.webs.com Jim Wheeler Office: (510) 523-3155 Email: jim@totalaquaticmanagement.com	• Aquatic Safety services • Facility, Staff and Operations Auditing • Certified Pool Operator (CPO) Trainings • Lifeguard and Supervisor Training • Investigation and Expert Witness Services
Arborist	Gordon Mann - Consulting Arborist Mann Made Resources 10556 Combie Road Auburn, CA 95602 Cell: (650) 740-3461 Email: gordon@mannandtrees.com website: https://mannandtrees.com/	• Diagnosis of Tree and Landscape Problems • Insect and Disease Identification and Management • Municipal Ordinance Development • Training and Education • Tree Plant Inventories • Tree Protection for Construction Projects • Tree Risk Assessments and Surveys
Biohazard Remediation & Disinfecting	Forensiclean https://forensiclean.com/ (916) 812-2010 info@forensiclean.com	• Biohazard Remediation and Disinfecting Services • Homeless encampment cleanup
Cybersecurity & Infrastructure Security Agency (CISA) Cyber Resource Hub	https://www.cisa.gov/cyber-resource-hub	Highly recommended federal government site with FREE tools and resources for protecting cities and other critical infrastructure from cyber-attacks.
Cyber Risk Management	https://www.besewersmart.com/nccsif-cyber	<i>Free cyber resources for NCC members</i> • Minimum Security Standards • Real Time Cyber Threat Map 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
Driver Assessment & Training Program	Vector Solutions Driver Program https://www.prismrisk.gov/services/risk-control/training/vector-solutions/	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.
Drug & Alcohol Testing	Datco Services Corporation https://www.datcoservices.com/ 2280 Grass Valley Highway Suite 232 Auburn, CA 95603 530-268-8101 (800) 95-DATCO (32826)	• DOT Employer Compliance • Consulting & Reporting • Training • Administration • Background Checks
Emergency Response Training	Industrial Emergency Council https://iectraining.org/ 1301 Shoreway Road Suite 375 Belmont, CA 94002 Phone: (650) 508-9008	• Hazardous Materials Education and Response • Technical Rescue • Confined Space Awareness • Aircraft Rescue & Firefighting (ARFF) • Fire Service Supervision and Management • Incident Command System • Marine Rescue and Vessel Operation • Emergency Response Team (ERT) education
Engineering - Consulting Services	California Engineering Company, Inc. 1110 Civic Center Blvd. Ste. 404 Yuba City, CA 95993 Email: Swartz@cecusa.net	• Civil Engineering • Land Surveying • Grant Funding Procurement • Construction Administration



RESOURCE CONTACT GUIDE

SERVICE PROVIDERS AND VENDOR MATRIX

	(530) 751-0952 https://www.cecusa.net/	<i>Referred by Yuba City for consulting engineering services</i>
CONTRACTED VENDOR SERVICES (additional member cost)		
VENDOR SERVICES	CONTACT INFORMATION	SERVICES PROVIDED
Employee Assistance Program	ACI Specialty Benefits Corporation 6480 Weathers Place, Suite 300 San Diego, CA 92121 Main: (800) 932-0034 Fax: (858) 452-7819 www.acieap.com Sasha Abrahms, Account Manager Office: (858) 736-3976 Email: sabrahms@acieap.com 34th Street Consulting https://www.34thstreetconsulting.com/ Gerry Preciado (866) 304-7722	Services offered at an additional cost: Employee Assistance Program (Additional cost to members) 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. Legal and Financial Services (Additional cost to members) Employees and their family members have unlimited access to telephonic legal and financial services.
Employment Practices Training	34th Street Consulting https://www.34thstreetconsulting.com/ Gerry Preciado (866) 304-7722	- Handling Conflict - Leadership Development - Workplace Culture
Hearing Testing – Mobile Service	Center for Hearing Health https://www.centerforhearinghealth.com/ 530-888-9977 Trent Lubiens trent@centerforhearinghealth.com	- Mobile Hearing Testing - Noise Survey - Employee Training - Respiratory Protection Program



RESOURCE CONTACT GUIDE

SERVICE PROVIDERS AND VENDOR MATRIX

Janitorial Services	City Wide Property Services, Inc. https://citywideps.com/ 3054 Gold Canal Drive Rancho Cordova CA 95670 916.714.592	• Pressure Washing • Sweeping • Porter Services • Landscaping • Tech Service
CONTRACTED VENDOR SERVICES (additional member cost)		
VENDOR SERVICES	CONTACT INFORMATION	SERVICES PROVIDED
Janitorial Services	Peerless Building Maintenance https://www.peerlessbuildingmaintenance.com/ 4665 Mountain Lakes Blvd. Redding, CA 96003 (530) 222-6369	• Janitorial Services • Carpet Cleaning • Window Washing • Pressure Washing • Steam Cleaning
Media Relations & Crisis Communication	Cole Pro Media https://www.colepromedia.com/ Laura Cole lc@colepromedia.com 3069 Alamo Dr #122, Vacaville, CA 95687 707.724.8089 On retainer by NCC	<i>Master contract with NCC for videos of critical incidents</i> • Social post construction and formatting. • Crisis communications, mainly how to address sensitive subjects with grace and transparency. • Proper techniques to work effectively with reporters and the best practices during a crisis. • Critical Incident Videos
Pre-employment Medical Services	Occu-Med www.occu-med.com Office: (559) 435-2800	• Pre-placement Medical Exams • Fitness-For-Duty and Return-To-Work Evaluations • Job Analysis



RESOURCE CONTACT GUIDE

SERVICE PROVIDERS AND VENDOR MATRIX

Property Restoration	BELFOR Property Restoration 3132 Dwight Road, Suite 300 Elk Grove, CA 95758 Grant A. Cody Cell: 916.673.7766 Ph: 916.399.1865 https://www.belfor.com/en/us	<i>Let Belfor know we are a Red Alert customer through Master Contract with CJPRMA for discount and no need for separate agreement.</i> https://www.belfor.com/en/us/solutions/red-alert-program • Mold, water, fire, storm damage cleanup • Homeless encampment cleanup
CONTRACTED VENDOR SERVICES (additional member cost)		
VENDOR SERVICES	CONTACT INFORMATION	SERVICES PROVIDED
Sewer Risk Management - Agency	DKF Solutions Group, LLC David Patzer Office: 707.373.9709 Email: dpatzer@dkfsolutions.com Website: http://www.dkfsolutions.com	<i>Free sewer risk management resources for NCC members</i> • Sewer System Risk Management – overflow and system operation compliance resources: • https://www.besewersmart.com/nccsif-sso • https://www.besewersmart.com/ssmp
Sewer Risk Management - Public	Educational Materials for the Public	https://www.besewersmart.com/residents • How to assess your risk • How to prevent backflows into your home • Tree planting guide and resources
Sidewalk Repair Services	Precision Concrete Cutting www.dontgrind.com Katrina Lynch (916) 847-7346 Klynch@dontgrind.com Joseph Ortega jortega@DontGrind.com	<i>Master contract with NCCSIF – no need for your own</i> • Sidewalk cutting to repair defects • Will inspect to your specifications • Map defects • Repairs @ \$35 to \$50 per location
Special Events Coverage	Offered Through CJPRMA https://www.cjprma.org/	Must register your location and have the renter or applicant use this link for special CJPRMA pricing:



RESOURCE CONTACT GUIDE

SERVICE PROVIDERS AND VENDOR MATRIX

	See Special Events Insurance Button on Home Page	http://www.galescreek.com/app/index.cfm?jointpowers=1
Special Events Coverage	Offered Through Alliant Toll Free: 1-800-821-9283 sep@alliant.com	Must sign up for program and then can issue coverage yourself and pay for policies issued on a quarterly basis
CONTRACTED VENDOR SERVICES (additional member cost)		
VENDOR SERVICES	CONTACT INFORMATION	SERVICES PROVIDED
Team Building	Haakenson Consulting Dan Haakenson Email: dan@haakensonconsulting.com Website: www.haakensonconsulting.com	<i>Thriving Teams & Growing Leaders</i> Consulting & Coaching for your Success
Team Building	League of California Cities https://www.calcities.org/	
Team Building	Regional Government Services https://rgsjpa.org/	
Wildfire Risk Management	Fireline Defense https://www.firelinedefense.com/	• Wildfire Assessments & Consultation • Fuel Abatement • Firescaping • Structure Hardening • Public Education • Suppression Systems
Wildfire Risk Management	Industrial Emergency Council Mike Crandall mcrandall@californiasafetytraining.com 530-852-2641	• Wildfire Risk Assessments • Buildings & Structures • Wildland Mitigation • Emergency plans and review



RESOURCE CONTACT GUIDE

SERVICE PROVIDERS AND VENDOR MATRIX

Wildfire Risk Management	https://www.besewersmart.com/nccsif-wildfires	<i>Free wildfire resources for NCC members</i> • Training videos • AQI Basics • Cal/OSHA Regs & Resources
Workers' Comp Care & Management	Work Health Solutions https://workhealthsolutions.com/ (877) 899-9959	• Injury Triage • Treatment & Management • On-site and Mobile-Med Services • Near Site Clinics
Workers' Comp First Report Triage	Company Nurse https://www.companynurse.com/	<i>Master contract for NCC members</i> • First reporting of Work Comp claims • Nurse triage to appropriate care • Notice to employer, treater and TPA



RESOURCE CONTACT GUIDE

SERVICE PROVIDERS AND VENDOR MATRIX

RISK MANAGEMENT SERVICE CATEGORY

Telephone Hot Line Questions/Guidance

SEDGWICK (formerly York/Bickmore)

Sedgwick is NCCSIF's risk control services provider. Eric Lucero is your point of contact for risk management questions and guidance.

Hazard & Safety Assessment

SEDGWICK (formerly York/Bickmore)

A comprehensive Hazard & 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:

- | | | |
|---|---|--|
| 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 |



RESOURCE CONTACT GUIDE

SERVICE PROVIDERS AND VENDOR MATRIX

Program & Policy Development	SEDGWICK (formerly York/Bickmore) Our risk control service includes assistance with the development and implementation of Cal/OSHA required written programs such as Injury & 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. PRISM (Additional Cost) PRISM loss prevention specialists are available to provide assistance with program development at an additional cost to NCCSIF members. Contact PRISM directly for assistance. LEXIPOL NCCSIF members have access to the law enforcement and fire risk management policies offered through Lexipol.
On-Site Training	SEDGWICK (formerly York/Bickmore) 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. PRISM 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. CJPRMA 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.
Ergonomic Evaluations	SEDGWICK (formerly York/Bickmore) Sedgwick is available to conduct office and industrial ergonomic evaluations for all members. Contact Dave Beal to discuss and schedule ergonomic evaluations.



RESOURCE CONTACT GUIDE

SERVICE PROVIDERS AND VENDOR MATRIX

Risk Management Webinars	SEDGWICK (formerly York/Bickmore) 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. PRISM 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. APIP NCCSIF members have access to all APIP property related webinars. Contact Marcus Beverly to ensure your city is included in the announcement distribution.
Employer Pull Notice Program	PRISM & VECTOR SOLUTIONS (Additional cost to members) 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. 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 www.prismrisk.gov, Services/Loss Prevention/Target Solutions Platform.



RESOURCE CONTACT GUIDE

SERVICE PROVIDERS AND VENDOR MATRIX

Pre-Employment Medical Services	OCCU-MED Services offered at an additional cost: ▪ Review of Pre-Placement Medical Exams ▪ Job Analysis ▪ Maintaining a network of qualified and trained medical providers and medical specialists for necessary exams ▪ Conducting job analyses and preparing job profiles and medical examination profiles ▪ Providing orientation of client staff in the legal/medical/risk management and human resources aspects of our service ▪ Scheduling and harvesting of pre-placement medical exams ▪ Organizing and managing return-to-work and fitness-for-duty exams ▪ Evaluating medical information in relation to the essential duties of jobs in a legally defensible manner (EXAMQA®) ▪ Communicating directly with applicants to obtain the confidential medical information that is needed for clearance for a particular job (RDQA) ▪ 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 ▪ Performing bill review for the medical exams performed by clinics ▪ Providing customized services such as OSHA Respirator Questionnaire Evaluations, Bloodborne Pathogen Programs, and clinic trainings
Employee Assistance Program	ACI Services offered at an additional cost: ▪ Employee Assistance Program (Additional cost to members) 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. ▪ Legal and Financial Services (Additional cost to members) Employees and their family members have unlimited access to telephonic legal and financial services.

NCCSIF General Liability Team Contacts

Summer Simpson

Director, Claims

Summer.Simpson@Sedgwick.com

Phone: 916.343.0837

Dori Zumwalt

Director, Client Services

Dorienne.Zumwalt@Sedgwick.com

Phone: 916.749.5877

Alyssa Reese, Claims Examiner

Alyssa.Reese@Sedgwick.com

Phone: 916.746.8802

Cell: 530.708.5506

Christine Salvatore, Claims Examiner

Christine.Salvatore@Sedgwick.com

Phone: 714.572.4852

Carlos Acosta, Claims Examiner

Carlos.Acosta@sedgwick.com

Phone: 714.258.5222

Members Served

City of Anderson
City of Auburn
City of Colusa
City of Corning
City of Dixon
City of Folsom
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 Willows
Town of Paradise

Members Served

City of Folsom
City of Galt
City of Yuba City

Members Served

City of Folsom
City of Galt
City of Lincoln
City of Rocklin
City of Yuba City

Melissa Faria, Claims Examiner

MELISSA.FARIA@sedgwick.com

Phone: 714.572.4811

Serves All Members

New Claim Reporting: Email 7374NCCSIF@sedgwick.com cc: Kathryn.Greene2@sedgwick.com

Sedgwick Mailing Address:

P.O. Box 14433, Lexington KY 40512

FAX: 844.346.1322

After Hours Emergency: 800.576.8492
After Hours Emergency Call-Out: 916.971.2701

NCCSIF Workers' Compensation Team Contacts

Brian Esparza

Vice President of Claims

b_esparza@lwpclaims.com

Phone: 916-609-3612

Amber Davis

Director of Claims – Public Entities

a_davis@lwpclaims.com

Phone: 916-609-3654

Stacey Bean

Assistant Claims Manager

s_bean@lwpclaims.com

Phone: 916-609-3611

Stacey Horban

Claims Supervisor

S_Horban@lwpclaims.com

Phone: 916-610-1282

Tara Geisner, Claims Examinert_geisner@lwpclaims.com

Phone: 916-610-1856

Amanda Jinks, Claims Examinera_jinks@lwpclaims.com

Phone: 916-609-3655

Ned Popovic, Claims Examinern_popovic@lwpclaims.com

Phone: 916-610-1851

Members Served

City of Folsom

City of Lone

City of Jackson

City of Nevada City

City of Placerville

Members Served

City of Corning

City of Dixon

City of Galt

City of Gridley

City of Oroville

City of Red Bluff

City of Rio Vista

City of Rocklin

City of Yuba City

Members Served

City of Anderson

City of Auburn

City of Colusa

City of Elk Grove

City of Lincoln

City of Marysville

City of Willows

Town of Paradise

Megan Innocenzi

Future Medical Claims Examiner

m_innocenzi@lwpclaims.com

Phone: 916-610-1351

General LWP Contact Information:**Main Phone:** (916) 609-3600**Mailing:** PO Box 349016, Sacramento, CA 95834**General Fax:** (408) 725-0395**Members Served**

All Members – Future medical claims

To file a new claim email: FROI@lwpclaims.com



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REGISTRATION IS OPEN!



CAJPA 2026 **Annual Conference**

SEPTEMBER 15-18, 2026 | LAKE TAHOE

REACHING NEW PEAKS. ELEVATING OUR IMPACT.

We are excited to announce that registration for CAJPA's 2026 Annual Conference is officially open to attendees, sponsors, and exhibitors! Golf and hotel registration are open as well!

ATTENDEE REGISTRATION

Join us in beautiful Lake Tahoe for a high-quality conference featuring in-depth sessions on pooling. This year, we're thrilled to host the event at the Tahoe Blue Event Center, conveniently located within walking distance of our host hotels, Caesar's Republic and Margaritaville, with complimentary shuttle service also provided between the hotels and the venue.

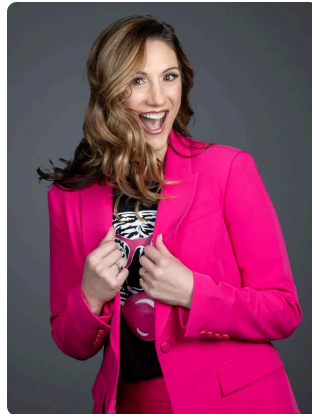


While most activities will take place at the Tahoe Blue Event Center, the Wednesday Late-Night Party will be held in the South Shore Room at Harrah's. The Thursday reception will take place on the 18th floor of Harrah's, offering breathtaking sunset views over Lake Tahoe.

Mark your calendars for September 15 – 18 and register early to take advantage of the \$50 early bird discount, available until June 17, 2026.

FEATURED SPEAKERS

We're excited to welcome a dynamic lineup of speakers to the 2026 CAJPA Annual Conference. Our first featured speakers have been announced, with more industry leaders and expert voices to be revealed in the coming months. Stay tuned as we continue to build an engaging program of insights, ideas, and conversations you won't want to miss.



**DR. REBECCA
HEISS**

*Stress Physiologist &
Author*



MIKE MADRID

*Co-Founder / Principal,
GrassrootsLab*

HOTEL ACCOMMODATIONS



Secure your stay for the 2026 CAJPA Annual Conference in South Lake Tahoe. Official room blocks are available at Margaritaville Lake Tahoe and Caesars Republic at special CAJPA rates. The hotel reservation deadline is August 15, 2026, but rooms may sell out earlier, so we encourage you to book early.

LEARN MORE & BOOK YOUR ROOM!

EXPLORE LAKE TAHOE

Make the most of your time at the CAJPA Annual Conference by exploring everything South Lake Tahoe has to offer. From scenic lake views and outdoor adventures to dining, entertainment, and local attractions, there is something for everyone to enjoy. Discover ideas for things to do before and after conference sessions.

Visit
**lake
tahoe**

PLAN YOUR VISIT!



GOLF TOURNAMENT

Tuesday, September 15, 2026

Single Golfer: \$175

Golf Foursome: \$700

Expand your conference experience on the course! The 38th Annual Frank James Invitational Golf Tournament offers a fun and informal way to network, unwind, and enjoy the beautiful surroundings of South Lake Tahoe.

GOLF REGISTRATION

GOLF SPONSORSHIPS

THANK YOU TO OUR 2025 SPONSORS!

[View Full List!](#)



2026-2027 TRAINING CALENDAR

AS	Alliant Insurance Services
SRC	Sedgwick Risk Control
DKF	DKF Solutions
OV	Outside Vendor
LWP	LWP
SC	Sedgwick Claims
JM	James Marta & Co.

JULY 2026		
SC	Liability Claims 101	Virtual
SRC	Injury & Illness Prevention Program Training	Virtual
August 2026		
OV	Verbal Judo for Law Enforcement	In-person
September 2026		
AS/OV	Managing Sidewalk Liability	Virtual
SRC	Office Staff Ergonomics	Virtual
SRC	Industrial Ergonomics for Public Works	Virtual
OCTOBER 2026		
SRC	Temporary Traffic Control and Flagging	Virtual
LWP	Workers' Compensation 101	Virtual
NOVEMBER 2026		
AS	Law Enforcement Training Day	In-person
AS/OV	Recognizing and Responding to Dangerous Conditions of Public Property	Virtual
DECEMBER 2026		
AS	Risk Management 101	Virtual
JANUARY 2027		
AS	AMVP v. APIP Training – Marcus Beverly	Virtual
AS	Board Roles, Responsibilities and Questions to Ask	Virtual
FEBRUARY 2027		
AS	Insurance Requirements in Contracts Training – Marcus Beverly	Virtual
AS	Property Renewal Training – Jenna Wirkner	Virtual
MARCH 2027		
OV	AB 1234 and AB 1825 *every odd year	Virtual
SRC	Playground Safety Inspection Training	In-person
APRIL 2027		
SRC	Heat Illness Prevention Training – Virtual	Virtual
AS	Understanding the NorCal Cities Budget	Virtual
MAY 2027		
OV	Aquatic Risk Management	Virtual
AS	Special Events Risk Management	Virtual



CERTIFICATE OF LIABILITY COVERAGE REQUEST FORM

Date: _____ **Alliant Fax:** (916) 643-2750
Attn: Jenna Wirkner **Alliant Phone:** (916) 643-2741
Email: Jenna.Wirkner@alliant.com
From: _____ **Sender Fax:** _____
City: _____ **Sender Phone:** _____
Dept: _____

CERTIFICATE HOLDER (Person or Entity Requesting the Certificate from the City):

Name: _____

Address: _____

Attention: _____ **Phone #:** _____

Effective Date(s): _____

Please check the appropriate box:

Coverage Evidence Only: ☐

Additional (Insured) Covered Party: ☐ (If this box is checked, **please include a complete copy of the contract or agreement** specifically requesting additional insured status.)

When does the Contract or Agreement end? _____

LIABILITY LIMITS REQUESTED:

Bodily Injury \$ _____
Physical Damage \$ _____
Combined Single Limit \$ _____

Location, date(s) and description of activities or lease:

Note: The executed contract or lease agreement **must** be included for an Additional Covered Party or Loss Payee request. If the equipment or vehicles are leased or purchased, please provide the year, make, model, serial number and value. The documentation should clearly indicate:

1. That the requested coverage is required
2. The amount of coverage required

From: CAJPA
To: Marcus Beverly
Subject: CAJPA WEEKLY UPDATE
Date: Thursday, June 4, 2026 4:42:04 PM

This message has originated externally from organization.

CAJPA WEEKLY UPDATE

CALL TO ACTION – PROTECT PUBLIC FUNDS – GUIDE TO GRASSROOTS OUTREACH!

This step-by-step guide will help you call your state Assemblymember and Senator to advocate for a comprehensive tort reform package for civil actions involving public agencies and schools. Its goal is to help you feel prepared and confident when speaking with legislative staff.

Identify Your Representatives: You may have more than one Assemblymember or Senator who represents your district. You can find them here by searching your school site or district office address at <https://findyourrep.legislature.ca.gov/>.

Pull Legislator Office Phone Number(s): Each member of the legislature has a Capitol office and at least one District Office. While the goal is to speak to policy staff in Sacramento, it is helpful to call the District Office as well.

Practice & Personalize the Conversation: Prepare yourself before you call your members' offices. The call is more impactful if you incorporate your personal and professional perspective.

Be Kind and Courteous: The staff answering phones are typically young professionals who are responsible for answering phones and tracking constituent engagement.

Offer to Help: As an educator, public servant, or governing official, your expertise is invaluable. Offer your support for reforms by offering to help the member

UPCOMING EVENTS

June 16, 2026

[CAJPA Accreditation
Committee Meeting](#)

June 30, 2026

[CAJPA LITL In-Person
Training](#)

July 28-29, 2026

[CAJPA Strategic
Planning Session](#)

August 4, 2026

[CAJPA LITL Committee
Meeting](#)

August 5, 2026

[CAJPA PD Committee
Meeting](#)

August 18, 2026

[CAJPA Accreditation
Committee Meeting](#)

September 15-18, 2026

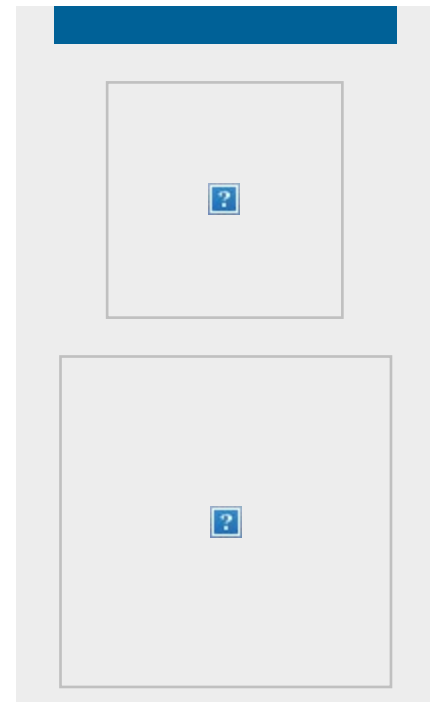
[CAJPA Fall Conference](#)

[View Full Calendar](#)

LEGISLATIVE
ADVOCACY

you are calling with additional details about local impacts. This may help you get into the door for a meeting with your legislator's office if that is of interest.

FYIs: Legislative staff will ask you for your full name, title, phone number, and email, to document the interaction. Legislators will see your comment come time to vote for reforms.



Some talking points:

- We are asking the Legislature to enact meaningful tort reform for civil actions against public entities.
- Public entity liability costs have tripled in the last seven years, now exceeding \$7 billion in known exposures. Costs are on pace to grow by another 70 percent by 2027-2028.
- Everyone shares a deep and unwavering commitment to ensuring that survivors of harm receive justice, support, and meaningful compensation. California's public agencies are not asking for insulation from accountability.
- We seek to fix a system that, as currently structured, transfer enormous wealth to law firms, and threaten the financial solvency of the very public agencies tasked with protecting and serving our vulnerable community members.
- A comprehensive tort reform package for civil actions against public entities at a minimum must include:
 - Defined benefits including caps on damages,
 - Proportional several liability for economic damages,
 - Heightened evidentiary procedure standards for claims.

Be sure to include potential or real impacts to your school, city, county, special districts or other public agencies including both the skyrocketing liability insurance costs and nuclear verdicts creating severe financial strain for public agencies.

To help you prepare, we are providing you with the [Coalition letter](#) and the recently released [CAJPA/Polco data](#) on claims trends and how tort caps can reduce the skyrocketing liability claims costs to public agencies throughout California.

If you have any questions or need assistance, please email staff@cajpa.org.

CAJPA DATA FUELS COALITION REQUEST FOR RELIEF AND REFORM!



CAJPA continues to engage in multiple efforts to elevate decision-makers' understanding of the significant and damaging impact caused by the increased number and skyrocketing cost of liability claims against public agencies. CAJPA's two-year quest to gather substantial claims data related to these concerns is helping to tell this story!

The **coalition letter** urged the Legislature to enact meaningful tort reform for civil actions against public entities. New **data** released by the California Association of Joint Powers Authorities (CAJPA) "*confirms what our members have been warning lawmakers about for years: public entity liability costs have tripled in the last seven years, now exceeding \$7 billion in known exposure. Costs are on pace to grow another 70 percent by 2027–28. The fiscal trajectory is unsustainable, the structure of liability is fundamentally unfair to taxpayers, and the consequences are now measured in billions of dollars diverted away from classrooms, fire stations, roads, mental health services, and the essential programs Californians depend on every day.*"

The letter lays out **The Path Forward**.

We urge the Legislature to advance a comprehensive tort reform package for civil actions against public entities that, at minimum, include the following:

- **Defined benefits** including caps on damages in civil actions against public entities,

ensuring survivors and other injured parties are made whole while preserving the capacity to deliver essential public services.

- ***Proportional (several) liability for economic damages*** in civil actions against public entities, so that taxpayers pay only for the share of harm actually attributable to the public agency. This way the perpetrators bear the cost of their own conduct and not taxpayers.
- ***Heightened evidentiary and procedural standards*** for claims where witnesses, records, and evidence archives are absent or insufficient to assign culpability.

Signers of the letter restated their keep and unwavering commitment to ensuring that survivors of harm receive justice, support, and meaningful compensation. *California's public agencies are not asking for insulation from accountability. We do not seek to deny survivors their day in court. Instead, we seek to fix a system that, as currently structured, transfers enormous wealth to plaintiffs' law firms and threatens the financial solvency of the very public agencies tasked with protecting and serving our vulnerable community members.*

The letter was signed by our coalition partners including:

- League of California Cities (CalCities)
- California Association of School Business Officials (CASBO)
- Association of California School Administrators (ACSA)
- California School Boards Association (CSBA)
- Rural County Representatives of California (RCRC)
- California Latino School Boards Association
- School Excess Liability Fund (SELF)
- League of United Latin American Citizens
- Los Angeles Unified School District

CAJPA will continue to strongly advocate with our coalition partners to make the Legislature act on this crucial reform!

If you or your JPA members are interested in signing onto this Coalition letter please email CAJPA Executive Director Catherine Smith at casmith@cajpa.org with your request to sign onto the letter, name and title of signer, electronic signature, and agency logo.

Questions on these legislative efforts can be directed to CAJPA Legislative Advocate Faith Borges at fborges@publicpolicypartnership.com.

DONT MISS OUR UPCOMING IN-PERSON LITL TRAINING!



Date: May 20, 2026

To: Members, California State Legislature

From: Association of California School Administrators; California Association of School Business Officials; California Association of Joint Powers Authorities; California Latino School Boards Association; California School Boards Association; League of California Cities; League of United Latin American Citizens; Los Angeles Unified School District; Rural County Representatives of California; Schools Excess Liability Fund

Re: Urgent Need for Comprehensive Tort Reform to Protect California Taxpayers, Survivors, and Essential Public Services

On behalf of the undersigned organizations, we urge the Legislature to enact meaningful tort reform for civil actions against public entities. New data released by the California Association of Joint Powers Authorities (CAJPA) confirms what our members have been warning lawmakers about for years: **public-entity liability costs have tripled in the last seven years, now exceeding \$7 billion in known exposure. Costs are on pace to grow another 70 percent by 2027–28.** The fiscal trajectory is unsustainable, the structure of liability is fundamentally unfair to taxpayers, and the consequences are now measured in billions of dollars diverted away from classrooms, fire stations, roads, mental health services, and the essential programs Californians depend on every day.

Our organizations share a deep and unwavering commitment to ensuring that survivors of harm receive justice, support, and meaningful compensation. California’s public agencies are not asking for insulation from accountability. We do not seek to deny survivors their day in court. Instead, we seek to fix a system that, as currently structured, transfers enormous wealth to plaintiffs’ law firms and threatens the financial solvency of the very public agencies tasked with protecting and serving our vulnerable community members. The longer the Legislature waits, the more public services will be cut, the more agencies will face insolvency.

The Path Forward. We urge the Legislature to advance a comprehensive tort reform package for civil actions against public entities that, at minimum, includes the following:

- **Defined benefits** including caps on damages in civil actions against public entities, ensuring survivors and other injured parties are made whole while preserving the capacity to deliver essential public services.
- **Proportional (several) liability for economic damages** in civil actions against public entities, so that taxpayers pay only for the share of harm actually attributable to the public agency. This way the perpetrators bear the cost of their own conduct and not taxpayers.
- **Heightened evidentiary and procedural standards** for claims where witnesses, records, and evidence archives are absent or insufficient to assign culpability.

Why are Billions of Taxpayer Dollars Being Diverted from Essential Services? AB 218 (Gonzalez, Chapter 861, Statutes of 2019) related to childhood sexual assault is one stark driver, but it is not the only one. Across the spectrum of civil litigation against public entities — from premises liability to dangerous conditions — plaintiffs' firms are increasingly targeting governmental defendants precisely because they are perceived as having the deepest pockets. The result is an unreasonable transfer of public resources to private wealth that the Legislature has both the power and the responsibility to address.

How Are Claims Against Public Entities Funded? Most cities, counties, special districts, and school districts in California do not purchase liability coverage from traditional commercial insurance carriers because it is either too expensive, does not provide sufficient coverage, or is simply not offered. Instead, they self-fund their liability coverage or they collectively pool risk through Joint Powers Authorities (JPAs), which are *not* insurance companies with large capital reserves. Every self-funded claim, including those paid out of a JPA, comes from taxpayer-funded member contributions paid by cities, counties, schools, and other public agencies from the same general fund dollars that pay for police officers, firefighters, teachers, road crews, and homelessness response.

When a JPA pays out claims of magnitude, every member agency in that pool feels it through higher premiums, the potential need for special assessments, reduced coverage limits, and/or increasingly, the inability to obtain coverage at all. Public agencies that have never had a single AB 218 claim filed against them are facing double-digit premium increases. For schools, this means Proposition 98 education dollars intended to support today's students are paying for decades-old liabilities. Even for cities and counties that have few claims filed against them it means delaying critical infrastructure maintenance and reducing local government's ability to provide social-safety-net services to the most vulnerable Californians.

Plaintiffs' Attorneys Are on Track to Profit Over Half a Billion Taxpayer Dollars Every Year. In civil actions against public entities, plaintiffs' counsel commonly recover contingency fees of 40 percent or more of the gross judgment or settlement. Even using a conservative 30 percent contingency assumption, **estimated plaintiff attorney fees in actions against California public entities have climbed to over \$500 million annually.** In many individual cases, **attorney fees approach 50 percent of the taxpayer-funded settlement or award.** That means that for every \$10 million paid by a city, county, JPA, or school district, as much as \$4 to \$5 million is paid to a private law firm. It does not go to the survivor, nor does it go to mental health services, prevention or victim assistance, or back to the taxpayers who funded the payment. Plaintiffs' firms are, in many cases, the single largest beneficiaries of the current system.

Caps on Damages Are Essential to Preserve Public Services and Solvency. Support for meaningful tort reform must include caps on damages in actions against public entities. Without such caps, the cascading effects of recent legislation will only worsen, and the very real threat of insolvency among California's public agencies, already materializing in some regions, will only accelerate. California already imposes reasonable limits in medical malpractice cases under MICRA, recognizing the public interest in such restrictions. The same principle should apply when taxpayer dollars are the source of the payment.

Public Entities Should Pay in Proportion to Their Actual Fault — Not for the Crimes of Others. Under California's current liability structure, a public entity found just **one percent at fault** can be ordered to pay the entirety of a plaintiff's economic damages — even when the overwhelming majority of fault lies with a criminal actor who has no assets to satisfy a judgment.

The result is morally indefensible: perpetrators escape financial accountability for their conduct, while taxpayers — through their cities, counties, transit agencies, and school districts — are forced to pay for



**EMPLOYMENT LAW UPDATE AND DIGITAL ACCESSIBILITY
PLANNING: PRACTICAL METHODOLOGIES AND NEXT STEPS
FOR IMPROVED ACCESSIBILITY AND COMPLIANCE**

CAJPA is hosting this LITL training in-person in Southern California. LITL trainings are typically hosted in the Sacramento area. Don't miss this opportunity to attend this valuable training and network with colleagues in the pooling community. Register soon while spots are still open!

**Tuesday, June 30, 2026 | 11:00 AM
California Joint Powers Insurance Authority (CJPIA)
8081 Moody Street, La Palma, CA 90623**

We're excited to offer a rare in-person LITL Training in Southern California on **June 30, 2026**, hosted at the California Joint Powers Insurance Authority (CJPIA) in **La Palma, CA**. While this training was originally scheduled for March, we're pleased to bring it back this summer.

SCHEDULE

- 11:00 am – 12:00 pm: Registration & Lunch
- 12:00 pm – 1:15 pm: **Session 1 – Employment Law Update**
- 1:15 pm – 1:30 pm: Break
- 1:30 pm – 3:00 pm: **Session 2 – Digital Accessibility Planning: Practical Methodologies and Next Steps for Improved Accessibility and Compliance**

LEARN MORE AND REGISTER TODAY!

THANK YOU TO OUR SPONSOR



SPONSORSHIPS ARE AVAILABLE FOR CAJPA'S PODCAST!

Reach a highly engaged audience, including CAJPA members, conference attendees, and website visitors, with exclusive promotion through our podcast, CAJPA Cast.

As a sponsor, you'll receive a 60-90 second promotional spot (200-300 words) read by the host, along with on-air mentions at the start and end of the episode. Your logo will be featured in all podcast promotional materials, and you'll get social media shout-outs across CAJPA's channels.

The CAJPA Cast is available on Spotify, Amazon Music, and Apple Podcasts for maximum exposure.

Reach out to info@cajpa.org if you are interested in sponsoring an episode. For more details, visit: cajpa.org/podcast

REGISTRATION IS NOW OPEN!



We are excited to announce that registration for [CAJPA's 2026 Annual Conference](#) is officially open to attendees, sponsors, and exhibitors! Golf and hotel registration are open as well!

Join us in beautiful Lake Tahoe for a high-quality conference featuring in-depth sessions on pooling. This year, we're thrilled to host the event at the Tahoe Blue Event Center, conveniently located within walking distance of our host hotels, Caesar's Republic and Margaritaville, with complimentary shuttle service also provided between the hotels and the venue.

While most activities will take place at the Tahoe Blue Event Center, the Wednesday Late-Night Party will be held in the South Shore Room at Harrah's. The Thursday reception will take place on the 18th floor of Harrah's, offering breathtaking sunset views over Lake Tahoe.

Mark your calendars for **September 15 – 18** and register early to take advantage of the \$50 early bird discount, available until June 17, 2026.

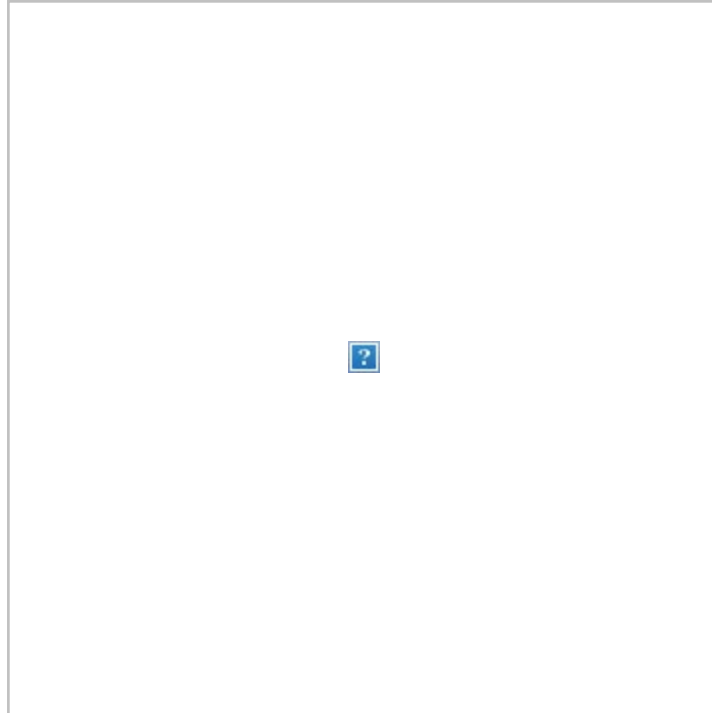
Attendee Registration Rates:

Members: \$550/person

Non-Members: \$950/person

REGISTER TODAY!

VIEW CONFERENCE DETAILS



Register Today for the CAJPA 38th Annual Frank James Invitational Golf Tournament!

Already registered for the conference? Then you should join us for a round of golf! Be sure to sign up for our 38th Annual Frank James Invitational Golf Tournament on Tuesday, September 15, 2026.

Set against the stunning backdrop of Lake Tahoe, the Lake Tahoe Golf Course offers a championship-caliber experience with breathtaking views of the Pacific Ocean. Set atop rolling coastal terrain, this renowned course—originally designed for the military and later refined for elite play—features challenging fairways, strategic bunkering, and undulating greens that test golfers of all skill levels. With its rich history, dramatic elevation changes, and sweeping vistas, Bayonet Black Horse provides an unforgettable golf experience along California’s iconic coastline.

REGISTER TODAY!

SPONSOR THE TOURNAMENT

EXPLORE OUR OTHER EDUCATIONAL OFFERINGS!

As a part of CAJPA's mission to provide leadership, education, advocacy and assistance to public-sector risk pools to enable them to enhance their effectiveness, we provide a variety of educational and professional development opportunities, including:

- The [CAJPA Cast](#), your go-to quarterly podcast for all things pooling and the latest in public agency innovations
- [Annual Fall Conference](#)
- **Legislative Action Day** - This event provides attendees with up-to-date information regarding legislation important to CAJPA members, along with the exclusive opportunity for attendees to meet face-to-face with their legislators.
- **Spring Finance & Technology Summit** - The purpose of this workshop is to provide a forum for research of financial issues, discussion of current practices, and opportunities to network with others in the JPA financial field. The workshop is designed for directors, finance officers, accountants, independent auditors and other persons who are responsible for the JPAs financial success.
- **Pooling Academy** is an online learning center built by the pooling community, for the pooling community. Created together by AGRiP, CAJPA and NLC-RISC, Pooling Academy supports the professional development needs of public entity pools.

LEARN. NETWORK. THRIVE.

LATEST JOB BOARD LISTINGS

[Business Data Analyst](#)

ACWA JPIA | Roseville, CA

[Employee Benefits Manager](#)

ACWA JPIA | Roseville, CA

[Adjuster II - Property & Liability](#)

Self-Insured Schools of California | Sacramento, CA

[Adjuster II - Property & Liability](#)

Self-Insured Schools of California | Clovis/Fresno, CA

[Adjuster II - Property & Liability](#)

Self-Insured Schools of California | Bakersfield, CA

SEARCH JOB LISTINGS



VENDORTRUST360

Supplemental group cyber insurance that protects the principal insured company and its vendors from third-party cyber incidents, available exclusively through Alliant Cyber.

Recent cyber claims indicate a rapid increase in cyber attacks originating from third-party vendors. The traditional risk management approach of requiring cyber coverage from vendors is no longer sustainable, as vendors' cyber insurance limits are quickly depleted in first-party response costs and other contractual obligations.

With third-party cyber risk representing as much as 60% of a company's cyber risk exposure – and with more interconnectivity and reliance on technology for day-to-day operational continuity – VendorTrust360 addresses this critical coverage gap by protecting the primary company from financial, operational and reputational loss triggered by a third-party cyber event.

WHO BENEFITS FROM VENDORTRUST360?

VendorTrust360 is designed for large companies with 100+ vendor, subcontractor or supplier contracts that create significant third-party cyber exposure for the primary organization.

HOW IT WORKS

With VendorTrust360, any number of third-party vendors may be added to the group cyber policy, with improved pricing as more vendors are added. Vendors are underwritten in tiers based on their cyber impact. VendorTrust360 can cover both first and third-party cyber losses caused by a vendor on the program at a predetermined limit and retention chosen by the principal company.

VENDORTRUST360 BENEFITS

- Increases financial assurance for vendor-caused cyber losses.
- Streamlines vendor contract negotiations.
- Augments vendor security assessments.
- Promotes better cooperation on claims from vendors enrolled in the program.
- Satisfies vendor insurance indemnification requirements in contract.
- Pays ahead of existing insurance and protects existing limits of both the primary company and vendor.
- Preserves the primary company's cyber policy limit.
- Covers the contractual relationship between the company and vendor, so the cost is significantly less than a traditional cyber policy.

WHY ALLIANT?

Alliant Cyber brings specialized expertise in key areas driving today's risk landscape to help clients enhance cyber resilience in the face of emerging threats. Our fully integrated and multidisciplinary team is comprised of industry leaders with experience in cyber insurance brokerage, security, incident response, claims, resilience, governance and compliance. Alliant Cyber partners with you to evaluate your risk profile and develop an effective risk management program to improve cybersecurity posture and insurability.

FOR MORE INFORMATION ON VENDORTRUST360, REACH OUT TO:

Alliant Cyber

alliantcyber@alliant.com

ABOUT ALLIANT: 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 one national platform, giving clients complete access to our resources and expertise – regardless of where the resource is located – to capitalize on new opportunities to grow and protect their organizations and their people.

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 _____