CALIFORNIA JOINT POWERS RISK MANAGEMENT AUTHORITY

EXECUTIVE COMMITTEE MEETING
Thursday April 10, 2025, 10:00 A.M.

City of Alameda
City Hall
Conference Room 391, 3rd Floor
2263 Santa Clara Avenue
Alameda, CA 94501
(510) 747-4750

AGENDA

I. CALL TO ORDER

II. ROLL CALL

III. CLOSED SESSION - None

IV. ACTION ON CLOSED SESSION

V. PRESENTATIONS

VI. THIS TIME IS RESERVED FOR MEMBERS OF THE PUBLIC TO ADDRESS THE EXECUTIVE COMMITTEE ON MATTERS OF EXECUTIVE COMMITTEE BUSINESS

VII. COMMUNICATIONS

1. Executive Committee Members
2. General Manager/Secretary
3. Next Scheduled Meetings: Board of Directors (05/14 & 05/15/2025) CJPRMA Office, Livermore
   Executive Committee (06/26/2025) Zoom

VIII. APPROVAL OF MINUTES

- Minutes from the Executive Committee meeting held 02/13/2025 (A) (Pages 3 – 8)

IX. CONSENT CALENDAR

1. Status Update on General Manager's Goals & Objectives (I) (Pages 9 - 12)

2. Business Calendar for 2025 (I) (Pages 13 - 15)

Per Government Code section 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 CJPRMA at (925) 837-0667 24 hours in advance of the meeting.

X. ACTION (A) AND INFORMATION (I) CALENDAR

3. Approve Proposed Communications Policy (A) (Pages 16 - 18)

4. Approve Modifications to Staff Salary Ranges (A) (Pages 19 - 26)

5. Experience Modifier for Liability Program (I) (Pages 27 - 28)

6. Insurance Programs Renewal Update for Program Year 2025-26 (I) (Page 29)

7. Risk Management Issues (I) (Page 30)

XI. ADJOURNMENT

Per Government Code section 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 CJPRMA at (925) 837-0667 24 hours in advance of the meeting.

CALIFORNIA JOINT POWERS RISK MANAGEMENT AUTHORITY

SPECIAL EXECUTIVE COMMITTEE MEETING
Thursday February 13, 2025, 10:00 A.M.

CJPRMA
3201 Doolan Road, Suite 285
Livermore, CA 94551
(925) 837-0667

MEETING LINK:

https://us02web.zoom.us/j/86824983054?pwd=cbyNDaSranbsz6GI4DKnV3Eegr91ug.1&from=addon

MEETING NUMBER: **868 2498 3054** **PASSWORD**: **966702** **PHONE**: **1-669-900-6833**

1. City of Lodi, 221 West Pine Street, Lodi, CA 95240
2. NCCSIF, City of Oroville, 1735 Montgomery Street, Oroville CA 95965
3. SCORE, City of Dunsmuir, 5915 Dunsmuir Avenue, Dunsmuir, CA 96025
4. City of Alameda, 2263 Santa Clara Avenue, Room 280, Alameda, CA 94501
5. City of Fremont, 3300 Capital Avenue, Fremont, CA 94537
6. City of Sunnyvale, 456 W. Olive Avenue, Sunnyvale Office Complex, Sunnyvale, CA 94086
7. Gibbons & Conley, 3480 Buskirk Avenue, Suite 200, Pleasant Hill, CA 94523

MINUTES

I. CALL TO ORDER – President Jensen call the meeting to order at 10:06 A.M.

II. ROLL CALL

PRESENT
1) Beverly Jensen, Lodi
2) Elizabeth Ehrenstrom, NCCSIF
3) Blake Michaelsen, SCORE
4) Yibin Shen, Alameda

ABSENT - Sunnyvale, Fremont

OTHERS
5) Byrne Conley, Board Counsel
6) Tony Giles, General Manager
7) Marinda Griese, Claims Administrator

III. PRESENTATIONS - none

IV. THIS TIME IS RESERVED FOR MEMBERS OF THE PUBLIC TO ADDRESS THE EXECUTIVE COMMITTEE ON MATTERS OF EXECUTIVE COMMITTEE BUSINESS

Per Government Code section 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 CJPRMA at (925) 837-0667 24 hours in advance of the meeting.

V. COMMUNICATIONS

1. Executive Committee Members
2. General Manager/Secretary
3. Next Scheduled Meetings: Board of Directors (03/20/2025) Zoom
   Executive Committee (04/10/2025) City of Alameda

VI. APPROVAL OF MINUTES

- A motion was made by Director Ehrenstrom and seconded by Director Michaelsen to approve the minutes from the Executive Committee meeting held October 16, 2024. A roll call vote was taken Directors Jensen, Ehrenstrom, Michaelsen, and Shin approved the motion. Sunnyvale and Fremont were absent from the meeting. Motion passed.

VII. CONSENT CALENDAR

1. **Status Update on General Manager's Goals & Objectives (I)**

2. **Business Calendar for 2025 (I)**

   - A motion was made by Director Ehrenstrom and seconded by Director Michaelsen to approve the consent calendar. A roll call vote was taken Directors Jensen, Ehrenstrom, Michaelsen, and Shin approved the motion. Sunnyvale was absent from the meeting. Motion passed.

VIII. ACTION (A) AND INFORMATION (I) CALENDAR

3. **Experience Modifier for Liability Program (I)**

At its 12/14/2023 meeting, the CJPRMA Board of Directors approved a cash assessment for the liability program. During planning discussions for the assessment during 2023, some members of the Board of Directors asked about implementing an experience modifier (ex-mod) for the liability program. CJPRMA has never had an ex-mod in the liability program, and premium has always been allocated according to members' proportion of reported payroll. In December 2021, the Board of Directors approved modifications to Board Policy 25 "Annual Review of Members Loss History" that implemented a surcharge for members that have a calculated loss ratio greater than 100 percent. The details of how the loss ratio is calculated are in the policy. The surcharge was implemented in lieu of an ex-mod to create a financial consequence for members that have a loss history that is inconsistent with the other members. Following approval of the assessment, the Board continued to express an interest in exploring an ex-mod for the liability program.

The purpose of an ex-mod is to adjust premiums based on the frequency and/or severity of losses rather than using only exposure. There are many options available for applying an ex-mod. Some examples are detailed below.

Basic Ex-Mod Formula

Ex-Mod = Actual Losses / Expected Losses

Expected losses are industry benchmarks or loss averages specific to pools. This type of ex-mod is easy to implement for workers' compensation programs because there are industry-wide statistics available for comparison. Such industry data is not as readily available for liability programs, especially public entity liability programs.

Weighted Ex-Mod Formula
Ex-Mod = (W × Frequency Losses) + (1-W) × Severity Losses / Expected Losses

This is a more nuanced and complicated version of the basic ex-mod. Rather than just using actual losses (total incurred value), it uses a combination of frequency and severity. CJPRMA's current surcharge methodology uses only severity. Frequency is the total number of claims, and severity is the total cost of claims. "W" in The formula above refers to the weighting of frequency and severity. For example, if W = 0.3, (1-W) = 0.7.

Capped Loss Ex-Mod Formula
Ex-Mod = Actual Losses (Capped) / Expected Losses

This is essentially the basic ex-mod formula except that it caps losses at a determined amount. This is like CJPRMA's surcharge methodology. The CJPRMA surcharge excludes the single highest claim and caps all other losses at $2.5 million. This prevents large, one-time losses from disproportionately affecting the modifier.

Credibility Weighted Ex-Mod Formula
Ex-Mod = Z × (Actual Losses / Expected Losses) + (1-Z) × 1.0

In this model, the size of each agency is factored into the ex-mod, with "Z" equal to industry standards related to size. This model might not be as useful for CJPRMA.

Loss Ratio-Based Ex-Mod Formula
Ex-Mod = 1 + (Actual Loss Ratio - Expected Loss Ratio) / Expected Loss Ratio)

Actual Loss Ratio = Claims divided by premiums for the experience period. This is how the CJPRMA surcharge works.

Expected Loss Ratio = Average loss ratio for similar organizations in the pool or industry. Trying to use industry data could prove difficult. The CJPRMA ex-mod methodology uses a 100 percent loss ratio as the standard. Members with a loss ratio of more than 100% are subject to the surcharge. Members with a loss ratio of 100% or less are not subject to the surcharge. This model most closely resembles CJPRMA's current methodology.

Hybrid Ex-Mod Formula
Ex-Mod = Z × [(Frequency Losses + Capped Severity Losses) / Expected Losses] + (1-Z) × 1.0

It is possible to create more complex ex-mod formulas like the one above. This includes frequency, capped severity, credibility factors based on entity size, and expected losses based on industry benchmarks.

Aon actuarial services can help CJPRMA calculate an ex-mod, and they are able to do that with data they already have. However, they would need to pool to make decisions on how to approach the ex-mod. They described what some of those decisions would be. Those are presented below, and the decisions are related to the various formulas above.

- How many years of past loss experience should be included in the formula?
  The current surcharge methodology uses 8 years.

- How old should the years be to be included (e.g., should the most recent 3 years be excluded since they are immature)?
  The current surcharge uses the most current years up to June 30 of the prior program year. Although they are immature, the Board decided these should be included to reflect trends sooner.

- Should the losses be capped? If so, what should the cap be? Should we include only losses that breach the CJPRMA layer?
  The current methodology caps losses at $2.5 million, and it only includes losses that breach the CJPRMA. The current methodology only counts losses and the CJPRMA, and that would make sense for an ex-mod, too.

- Should claim counts be considered or only loss amounts?
  This is the decision on whether to include frequency and severity or just severity.

- What is the highest credibility given to any member? (e.g., should the largest member receive 50% credibility? 75%?)
  This relates to the discussion of credibility factors above. The surcharge methodology does not include this.

- Should there be a maximum and/or minimum ex-mod? (e.g., max of 2.00 and min of 0.5)
  An experience factor of 1.0 means that a member would pay the actuarially determined premium. Anything less than 1.0 would receive a discounted premium, and anything more than 1.0 would pay an increased premium. In the current surcharge methodology, members with a loss history of greater than 100% pay a surcharge. This is like having an ex-mod of greater than 1.0. The surcharge is capped at 30% of premium. The current methodology does not offer a reduced premium for better loss history.

- Going forward, should the annual change in ex-mod be capped? (e.g., max change of +/- 20%)
  This is a question of how much stability the pool wants for members year over year.

Here are issues that the Board will need to consider before implementing an ex-mod.

- Does the Board want to implement an ex-mod at all?
- If an ex-mod is implemented, what formula does the Board want to use?

- Depending on the methodology selected, the Board would need to select from several variables such as caps, credibility factors, experience period, etc.
- If an ex-mod is implemented, would the Board want to continue the surcharge along with the ex-mod?
- When would the Board want to implement the ex-mod. If the Board is interested in evaluating an ex-mod, staff recommends waiting until the 2026/27 program year. The 2025/26 program year is just months away, and a 7/1/2025 implementation could be rushed.
- Rates for the 2025/26 program year were approved by the Board in December 2024. An ex-mod approved before 7/1/2025 would affect those rates.

  - This item was for information only.

4. Risk Management Issues (I)

No risk management issues were reported to discuss.

- This item was for information only.

5. Elections Process Update (I)

The CJPRMA Bylaws describe the process for electing Board officers and members of the Executive Committee. For many years, CJPRMA has conducted these elections by secret ballot, with the general manager and board counsel tabulating the results. Since the vote is a public record, the actual votes and tabulations have always been available to see for anyone who requests.

At the 8/15/2024, of the Directors raised a concern about conducting a secret ballot considering Government Code section 54953(c)(1): “No legislative body shall take action by secret ballot, whether preliminary or final.” At its 10/16/2024 meeting, the Executive Committee directed the general manager to seek an Attorney General opinion on the issue. In researching this, the general manager found that joint powers authorities are not authorized to request Attorney General opinions. Government Code Section 1219 states:

The Attorney General shall give the Attorney General's opinion in writing to any Member of the Legislature, the Governor, Lieutenant Governor, Secretary of State, Controller, Treasurer, State Lands Commission, Superintendent of Public Instruction, Insurance Commissioner, any state agency, and any county counsel, district attorney, or sheriff when requested, upon any question of law relating to their respective offices.

The Attorney General shall give the Attorney General's opinion in writing to a city prosecuting attorney when requested, upon any question of law relating to criminal matters.

Under this statute, the Attorney General may give opinions only to these specified public officials, and not to private individuals or to public officials who are not listed in the statute.

To get a second opinion on this issue, the general manager contacted Doug Alliston of the Alliston Law Office. Mr. Alliston has long experience of working as general counsel for risk pool JPAs in California.

Mr. Alliston provided a written opinion that CJPRMA could select officers and Executive Committee members via written ballot "if the ballots are marked and tallied in open session, with the results and how each member voted announced in open session, and the ballots maintained as public records disclosable upon request." Staff plans to present this finding to the Board of Directors at the 3/20/2025 Board meeting and conduct future elections following this process. This is the same process that Board Counsel Byrne Conley recommended as an option after the concern was originally raised.

- This item was for information only.

IX. CLOSED SESSION

1. **<u>Government Code Section 54957</u>**
    - Public Employee Performance Appraisal
    - Title: General Manager

2. **<u>Government Code Section 54957.6</u>**
    - Conference with Labor Negotiator
    - Agency Designated Representative: Beverly Jensen, President
    - Unrepresented Employee: Tony Giles, General Manager

X. ACTION ON CLOSED SESSION

The Executive Committee completed the performance evaluation of the general manager and approved a salary increase of five percent (5%).

XI. ADJOURNMENT – President Jensen adjourned the meeting at 1:33 P.M.

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CALIFORNIA JOINT POWERS
RISK MANAGEMENT AUTHORITY

AGENDA BILL

ITEM: 1	**TITLE: STATUS UPDATE ON GENERAL MANAGER'S GOALS & OBJECTIVES**
MEETING: 04/10/2025	
GENERAL MANAGER: A.B.G.	

Recommended Actions
None. This item is being provided to the Executive Committee as an update on the general manager's 2024 Goals and Objectives.

Strategic Direction
All CJPRMA strategic goals adopted by the organization.

Item Explanation
The general manager's Goals and Objectives for 2024 were created to identify the areas of priority in meeting the objectives of the adopted strategic plan. The Board of Directors developed the current strategic plan in October 2022 and approved it at its December 2022 meeting.

This item is being provided as an information item only and no formal action is required.

Fiscal Impact
None

Exhibits
1. General Manager's Goals & Objectives 2025

GENERAL MANAGER GOALS & OBJECTIVES FOR 2024

GOALS	OUTCOMES	TASKS COMPLETED
Be in a positive net position by June 30, 2025. **Goal 1** **35%**	• Explore the possibility of an assessment. • Target loss prevention initiatives to loss drivers. • Monitor adequacy of funding policy. • Explore funding options, including loss portfolio transfer, creating funding layers, corridor deductibles, etc. within the program. • Conduct an internal reconciliation of net position by fiscal year.	• Board of Directors voted to remove City of Stockton from the pool effective 7/1/2025. **<u>Assessment</u>** • $14.1 million assessment collected in July 2024. **<u>Loss Prevention Efforts</u>** • Seven members enrolled with Benchmark Analytics. • Negotiated for an additional $100,000 in loss prevention funds in renewal with Safety National. Used to offset cost of Benchmark. • Negotiated loss control funding from the primary carriers in the property program. Will use for wildfire risk control.
Create and implement a Communications Plan. **Goal 2** **25%**	**Internal components** • New board member orientation plan. • Communicate the purpose of being in a pool. • Create coverage information sheets. • Communicate renewal updates with premium estimates every year starting in December. • Develop and communicate a renewal calendar. • Develop and communicate a claims experience report by member in addition to the program wide claims report. • Create a member profile summary report (plan to include unique risks of each member). **External components** • Develop and distribute legislative alerts when appropriate.	• Sending renewal update reports monthly since December 2024. • Provide legislative updates at all Board meetings. • New Board Member orientation plan included in the Member Engagement Policy.

GOALS	OUTCOMES	TASKS COMPLETED
	• Partner with CAJPA and other trade industry associations on a Public Service Announcement regarding how jury verdicts affect our members.	
Legislative involvement in tort reform. **Goal 3** **10%**	• Staff involvement in professional trade associations. • Make Industry/Legislative Initiatives a standing item on every Board meeting agenda. • Consider funding industry-wide legislative initiatives.	• Claims Administrator spoke at PARMA conference on 2/24/2025 on Medicare Secondary Payer issues. • CJPRMA participating in CAJPA analytics project with POLCO. Pool loss and exposure data provided on 10/9/2024. • General Manager serving on CAJPA Legislative Committee, JPA Subcommittee. • General Manager serving on the PARMA Board of Directors and Chair of Education Committee. • Claims Administrator serving as President of CAJPA. • Industry/Legislative Update provided at all Board meetings since March 2023.
Create and implement a Member Engagement Plan. **Goal 4** **10%**	Create a Subcommittee to provide input into this plan. For consideration: • Offer annual meetings with each member. • Create a meeting calendar to delineate when to meet in person versus when to meet via Zoom. • Create a policy on where Exec meetings will be held. • Create a Governance Succession Planning Procedure (Start with educating new board members during their orientation).	• Basic Information for New Directors and Alternates available online and provided to all new Directors and Alternates. • A standing onboarding meeting schedule established to answer questions from new Directors and Alternates. Meetings are held quarterly. • Member Engagement Committee meeting monthly in 2025.

GOALS	OUTCOMES	TASKS COMPLETED
Align staff with member needs. **Goal 5** **10%**		•
Evaluate the evolving needs of our members and optimize services to meet their needs. **Goal 6** **5%**	• Investigate services offered by other JPAs that might be valued by CJPRMA members. • Consider partnering for services or training with other JPAs or industry trade associations.	•
Identify and assess future risks and create a plan to address those risks. **Goal 7** **5%**	• Look into AGRIP membership and use as an additional source for future predictive analytics	• Tracking AGRiP's top five pooling influences. • CJPRMA staff exploring uses of AI, including generative AI. Staff AI training through Sidecar. • Scheduled standing meeting times to discuss strategic and future-focused thinking.

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RISK MANAGEMENT AUTHORITY

AGENDA BILL

ITEM: 2	**TITLE: BUSINESS CALENDAR FOR 2025**
MEETING: 04/10/2025	
GENERAL MANAGER: A.B.G.	

Recommended Actions

None. This item is being provided for information only.

Strategic Direction

- Strategic Goal #2, "Create and implement a Communications Plan."
- Strategic Goal #4, "Create and implement a Member Engagement Plan."
- Strategic Goal #5, "Align staff with member needs."

Item Explanation

The CJPRMA Business Calendar will be provided as a standing agenda item for Executive Committee meetings and Board of Director Meetings. This calendar provides Board Members and staff with a listing of key business items and the required dates for completion.

Fiscal Impact

None

Exhibits

1. CJPRMA 2025 Business Calendar

CALIFORNIA JOINT POWERS RISK MANAGEMENT AUTHORITY

2025 BUSINESS CALENDAR

January
- Distribution of Executive Committee Agenda – 01/09/2025
- Claims Committee Meeting, Zoom – 01/09/2025
- Member Quarterly Payroll Reports Due – 01/31/2025
- Member Loss Run Reports as of 12/31/2024 for Renewals Due – 01/31/2025
- Members Return APD and GL Renewals Lists to Staff

February
- FPPC Form 700 Filing Requests Sent Out
- Executive Committee Meeting, Zoom – 02/13/2025
- PARMA Conference, Disneyland Hotel, Anaheim, CA – 02/23/2025 to 02/26/2025
- Members Return Property and Drone Renewals Lists to Staff

March
- Deadline for Members to submit Agenda items for March Meeting – 03/10/2025
- Distribution of Board of Directors Meeting Agenda – 03/13/2025
- Board of Directors Meeting, Zoom – 03/20/2025
  - Claims Audit Presentation
- Distribution of Quarterly Member Loss Data
- Distribution of Certificate of Coverage Renewals Lists sent to Members

April
- FPPC Form 700 Filing Deadline – 04/01/2025
- Distribution of Executive Committee Meeting Agenda – 04/03/2025
- Claims Committee meeting, CJPRMA Office – 04/09/2025
- Executive Committee Meeting, Zoom – 04/10 /2025
- Requests for Nominations for President/Vice President (Bi-annually)
- Distribute nomination for President and Vice President (even numbered years)
- Member Quarterly Payroll Reports – 04/30/2025
- Return Certificate of Coverage Renewals Lists to Staff

May
- Deadline for Members to submit Agenda items for Annual Meeting – 05/01/2025
- Distribution of Board of Directors Annual Meeting Agenda – 05/07/2025
- Board of Directors Annual Meeting – CJPRMA, Livermore, CA 05/14/25 to 05/16/2025
  - Commercial Insurance Renewals
  - Proposed Budget for 2026-2027
  - Approval of Meeting, Business and Holiday Calendars
- Bi-annual Review of Conflict of Interest Code (even numbered years)
- Requests for Nominations for President/Vice President (Bi-annually)
- PARMA Bay Area Chapter Meeting – TBD

June
- Distribution of Executive Committee Meeting Agenda – 06/19/2025
- Certificate of Coverage Renewals mailed to certificate holders - 6/24/2025
- Executive Committee Meeting – 06/26/2025
- Interim Financial Audit in process
- Risk Management Plan Revisions
- Distribution of Quarterly Member Loss Data

July

- General Liability Premiums Billed
- Auto Physical Damage Program Premiums Billed
- Property Program Premiums Billed
- Drone Program Premiums Billed
- Claims Committee meeting, Zoom – 07/10/2025
- AB1234 Ethics Training – (even numbered years)
- Member Loss Run Reports as of 6/30/2024 for Actuary Due – 07/17/2025
- Member Quarterly Payroll Reports - 07/31/2025

August

- Deadline for Members to submit Agenda items for August Meeting – 08/01/2025
- Distribution of Board of Directors Meeting Agenda – 08/14/2025
- Board of Directors Meeting, Zoom – 08/21/2025
    - Bi-annual election of President and Vice President (even numbered years)
    - Election of Executive Committee Members
    - Bi-annual Appointment of Treasurer (even numbered years)
    - Annual Review of Investment Policy
- Actuarial Study in process
- Requests for Program Year 2025-2026
- Reimbursement of liability training expenses due – 08/29/2025

September

- CAJPA Conference, Monterey, CA – 09/16/2025 to 9/19/2025
- Distribution of Executive Committee Agenda – 09/18/2025
- Executive Committee Meeting, TBD – 09/25/2025
- Final Financial Audit
- Distribution of Quarterly Member Loss Data

October

- Claims Committee meeting, CJPRMA Office – 10/09/2025
- Member Quarterly Payroll Reports – 10/31/2025

November

- Deadline for Members to submit Agenda items for December Meeting – 11/25/2025

December

- Distribution of Board of Directors Meeting Agenda – 12/03/2025
- Board of Directors Meeting, CJPRMA Office – Wednesday, 12/10/2025
    - Actuarial Study, Financial Audit and Annual Report presented
- Deadline for change to SIR or withdrawal from any CJPRMA program - 12/31/2025
- Distribution of Quarterly Member Loss Data

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CALIFORNIA JOINT POWERS
RISK MANAGEMENT AUTHORITY

AGENDA BILL

ITEM: 3	**TITLE: APPROVE PROPOSED COMMUNICATIONS POLICY**
MEETING: 04/10/2025	
GENERAL MANAGER: A.B.G.	

Recommended Actions
Approve proposed Communications Policy and forward to Board of Directors.

Strategic Direction
- Strategic Goal #2: "Create and implement a Communications Plan."

Item Explanation
One of CJPRMA's strategic goals is "Create and implement a Communications Plan." Staff has drafted a Board policy on communications as the key step for this goal.

The policy contains the following elements: Communication Goals, Communication Channels and Frequency, Core Messages, and Roles & Responsibilities. The draft policy was distributed to the Executive Committee for review and comment on 3/31/2025. Staff recommends that the Executive Committee approve the Communications Policy and forward it to the Board of Directors for review and approval at the 5/14/2025 Board of Directors meeting.

Fiscal Impact
None

Exhibits
1. Proposed Communications Policy B31

	CALIFORNIA JOINT POWER RISK MANAGEMENT AUTHORITY	
BOARD POLICY	**Number B31**	**Page 1 of 1**
Subject: Communications	**Date Adopted:**	**Effective Date:**
Agenda Bill XX	**Date Revised:** **N/A**	**Supersedes:** **N/A**

Objective

The CJPRMA Communications Policy serves as a framework for CJPRMA's communication efforts, ensuring that members remain well-informed and engaged in the organization's risk management initiatives. The target audience for this plan is CJPRMA member entities, Board Directors & Alternates, Risk Managers and key staff from member organizations.

Communications Goals

- Enhance Member Engagement: Keep members informed and encourage active participation.
- Provide Timely Updates: Deliver accurate and up-to-date information on coverage, premiums, risk management resources, and training opportunities.
- Foster Transparency: Ensure clarity on financial solvency, claims, and overall program performance.
- Support Risk Management: Promote training, risk mitigation strategies, and best practices to help members manage liabilities effectively.
- Encourage Feedback & Collaboration: Provide opportunities for members to share input and contribute to strategic discussions.

Communication Channels and Frequency

- Email: Primary mode for updates, meeting notifications, and important announcements. Email will be used as needed.
- Scheduled Meetings: Board meetings, committee meetings, and workshops for strategic discussions and decisions. Board meetings and Executive Committee meetings are held four times per year. The member annual meeting is held in May each year. The Claims Committee meets quarterly. The Member Engagement Committee meets once per month. Special meetings are scheduled as needed.
- Training Sessions: Educational programs covering risk management, claims handling, CJPRMA programs and practices, and industry best practices. Training is conducted throughout the year. Training includes CJPRMA University, which provides detailed information on CJPRMA coverage programs and processes at CJPRMA.
- Website (www.cjprma.org): Repository of governing documents, policies, coverage documents, training schedules, recordings of CJPRMA University classes, and contact information. The website is updated as needed and is always available.
- Annual Comprehensive Financial Report (ACFR) and Audit: Comprehensive summary of financials, claims trends. This is provided to the Board of Directors annually.
- General Manager Goals and Objectives. This is updated and provided to the Board of Directors and Executive Committee at every meeting.
- Proposed Premium Report: Starting in December each year, this is provided to the Board of Directors

to assist with budgeting of insurance costs for the following fiscal year. The report is updated at least monthly until the programs are renewed in July. An overall renewal summary report is provided in July.
- Investment Manager Report: The investment manager reports on the state of the economy and CJPRMA's investment portfolios at the August, March, and May Board of Directors meetings.
- Claims Experience Report: The Claims Administrator reports on CJPRMA claims experience at the annual member meeting in May.
- Claims Audit: The external liability claims auditor reports to the Board of Directors annually on completion of the audit.

Core Messages

- Coverage & Premium Updates: Communicate changes to liability programs, renewal details, and premium adjustments.
- Financial Stability & Performance: Share insights on reserves, claims trends, overall financial health, state of the economy, and status of CJPRMA investment portfolios.
- Risk Management Resources: Highlight available training, best practices, and tools for members.
- Training & Education Opportunities: Promote upcoming sessions and encourage participation.
- Strategic Planning: The Board of Directors conducts strategic planning every three years.

Roles & Responsibilities

- CJPRMA Executive Team: Oversees all communication efforts and ensures alignment with organizational goals.
- Board of Directors: Provides direction on key messages.
- General Manager: Implements Board of Directors' direction and policy, including this Communications Policy.
- CJPRMA Staff: Develops and delivers training content and risk mitigation resources. Assists with email distributions, website updates, and meeting coordination.

Authorized Signature
Tony Giles, General Manager

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CALIFORNIA JOINT POWERS
RISK MANAGEMENT AUTHORITY

AGENDA BILL

ITEM: 4	**TITLE: APPROVE MODIFICATIONS TO STAFF SALARY RANGES**
MEETING: 04/10/2025	
GENERAL MANAGER: A.B.G.	

Recommended Actions

Approval of proposed changes to CJPRMA staff salary ranges.

Strategic Direction

Strategic Goal #5: "Align staff with member needs."

Item Explanation

In April 2004, the Board of Directors adopted a policy to review and adjust staff salaries and benefits every two years. The most recent salary survey was conducted in 2023. In the alternating years between salary surveys, staff receive cost of living increases based on CPI. The results of that salary survey are presented here. The general manager is not included in this salary survey.

Per policy, the following agencies were used as benchmarks for the survey: Alameda, PRISM, Fremont, Livermore, MPA, Palo Alto, Pleasanton, Richmond, Santa Rosa, Stockton and Sunnyvale.

CJPRMA Management Analyst Marcia Hart collected the information for the survey. She used publicly available information from agency websites and direct contact with staff when needed. The general manager reviewed the results for completeness.

The survey uses the same benchmarks that have historically been used for the former Risk Management Analyst position. The benchmarks for the Excess Claims Adjuster are the same as those historically used for the Executive Assistant.

Salary Ranges

The comparator for the survey is the median of top-step base salary, plus health and welfare contribution by employer and a deduction for employee contribution to retirement. This is the model that has been used since 2004.

The following are recommendations for each classification within CJPRMA:

Administrative Assistant
The existing top step total compensation of $7,931/month is $762 (9.6%) below the top step median total compensation from the survey. An adjustment is required.

Claims Administrator
The existing top step total compensation of $15,763/month is $1,183 (7.5%) below the top step median total compensation from the survey. An adjustment is required.

Excess Claims Adjuster
The existing top step total compensation of $9,856/month is $2,261 (22.9%) below the top step median total compensation from the survey. An adjustment is required.

Finance Officer
The existing top step total compensation of $17,002/month is $1,375 (8.1%) below the top step median total compensation from the survey. An adjustment is required.

Management Analyst
The existing top step total compensation of $11,496/month is $1,659 (14.4%) below the top step median total compensation from the survey. An adjustment is required.

The general manager recommends that the Executive Committee approve the salary survey and approve all modifications as recommended. Based upon the information collected during the salary survey, it is recommended that individual salary ranges be modified to establish a total compensation plan at the median level. If approved by the Executive Committee, the Board of Directors will be asked to approve a modified salary schedule at the 5/14/2025, Board of Directors meeting. The revised salaries would be effective 7/1/2025.

Position	Current Top Step Salary	New Top Step Salary	New Total Comp	Survey Median
Administrative Assistant	$6,687	$7,450	$8,694	$8,694
Excess Claims Adjuster	$8,779	$11,040	$12,117	$12,117
Management Analyst	$10,562	$12,220	$13,154	$13,154
Finance Officer	$16,547	$17,922	$18,738	$18,738
Claims Administrator	$15,200	$16,384	$16,947	$16,947

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Fiscal Impact

Potential impact to salaries	$86,886
Potential impact to PERS	$ 8,071
Total potential impact	$94,957

Exhibits

1. 2025 Salary Survey Results

CJPRMA Salary Survey Document

Job Title: **Administrative Assistant** 2025

	(a)	(b)								(a) + (b) (c)	(d)	(c) - (d) (e)	Comments MJH
	Monthly Salary	Retirement		Health & Welfare		Retired	Deferred	Life Ins.		Total	EE Paid	Net	
Agency	Top Step	Formula	EE Cont.	Medical	Max.	Medical	Comp	Amount	EE Pd.	Comp.	PERS	Comp	
Alameda	$6,985	2.0 @ 55	9.102%	Yes	$2,808	Yes	EE	$100,000	No	$9,793	$636	$9,158	Office Assistant
PRISM	$5,132	2.0 @ 55	7.00%	Yes	$2,331	yes	EE	1.5 x annual/$25	No	$7,463	$359	$7,104	Member Services Technician
Fremont	$7,931	2.5 @ 55	8%	Yes	$2,774	N/A	EE	$50,000	No	$10,705	$634	$10,070	Administrative Assistant
Livermore	$8,376	2.7 @ 55	8%	Yes	$1,950	Yes	EE & ER	$60,000	No	$10,326	$670	$9,656	Administrative Assistant
MPA **	$7,139	2.0 @ 55	7%	Yes	$2,839	Yes	EE	$50,000	No	$9,978	$500	$9,478	Administrative Assistant
Palo Alto	$6,895	2.7 @ 55	8%	Yes	$2,350	Yes	EE	1 x Annual,	No	$9,245	$552	$8,694	Administrative Associate I
Pleasanton***	$6,446	2.7 @ 55	8%	Yes	$2,561	Yes	ER	$35,000	No	$9,007	$516	$8,491	Office Assistant
Richmond	$5,696	2.7 @ 55	8%	Yes	$2,894	N/A	EE	$30,000	No	$8,590	$456	$8,134	Office Assistant
Santa Rosa****	$6,798	3.0 @ 60	11.0%	Yes	$2,186	Yes	EE	$50,000	No	$8,984	$748	$8,236	Adminstrative Secretary -Confidential
Stockton	$5,670	2.0 @ 55	7%	Yes	$1,753	No	EE	$50,000	No	$7,423	$397	$7,026	Senior Office Assistant
Sunnyvale	$6,503	2.7 @ 55	4%	Yes	$2,536	Yes	EE	salary up to $175	Yes	$9,038	$260	$8,778	Office Assistant
CJPRMA	$6,687	2.7 @ 55	8%	Yes	$1,779	yes	*	1.5 x Ann	No	$8,466	$535	$7,931	

2351.12 2174.4 2351.12

Total Compensation	CJPRMA	Median
	$7,931	$8,694
CJPRMA +/-		-$762
Percentage +/-		-9.6%

Medical plans include medical, dental, vision & eap services.
* CJPRMA H&W not used for medical benefits deposited to def comp
**MPA Medical ER payes rate of Kaiser and 2 + dependents ($2375.72) & EE pays $55/month
Retired Medical - employees before 2/1/2011 who retie at 55 with 10 oe more years opfo service receive up to $400 per month, all others receive CalPERS minimum
***Pleasanton Medical ER pays rate of lowest HMO/Kaiser family ($2444.14)/EE pays $50/month+ $143.90 Dental + $22.80 Vision
****Santa Rosa Medical ER pays 80% of highest plan ($2511) plus $176.72 for family dental and vision

CJPRMA Salary Survey Document

Job Title: **Claims Administrator** 2025

	(a)			(b)						(a) + (b) (c)	(d)	(c) - (d) (e)	
	Salary	Retirement Classic		Health & Welfare		Retired	Deferred	Life Ins.		Total	EE Paid	Net	
Agency	Top Step	Formula	EE Cont.	Medical	Max.	Medical	Comp	Amount	EE Pd.	Comp.	PERS	Comp	
Alameda	$14,547	2.0 @ 55	9.102%	Yes	$2,808	yes	yes EE	$100,000	No	$17,355	$1,324	$16,031	Risk Manager
PRISM	$19,916	2.0 @ 55	7.00%	Yes	$2,331	yes	yes	1.5 x annu	No	$22,247	$1,394	$20,853	Risk Control Manager
Fremont	$17,131	3.0 @ 50	12.00%	Yes	$2,700	N/A	EE	$100,000	No	$19,831	$2,056	$17,775	Risk Manager
Livermore	$14,709	2.7 @ 55	8.00%	Yes	$1,950	yes	ER & EE	$150,000	No	$16,659	$1,177	$15,482	Risk Manager
MPA **	$15,170	2.0 @ 55	7.00%	Yes	$2,839	yes	yes EE	2 x Annual	No	$18,009	$1,062	$16,947	Liability Claims Manager
Palo Alto	$19,708	2.7 @ 55	8.00%	Yes	$2,260	yes	ER	1 x annual	No	$21,968	$1,577	$20,391	Director of Emergency Services
Pleasanton***	$13,864	2.7 @ 55	8.00%	Yes	$2,560	yes	yes	2 x Annual	No	$16,424	$1,109	$15,315	Training and Emergency Service Manager
Richmond	$18,310	2.7 @ 55	8.00%	Yes	$2,894	yes	yes	2 x Annual	No	$21,204	$1,465	$19,739	Risk Manager
Santa Rosa****	$13,783	3.0 @ 60	9.50%	Yes	$2,186	yes	yes	$50,000	No	$15,969	$1,309	$14,659	Risk Manager
Stockton	$11,409	2.0 @ 55	7.00%	Yes	$1,753	No	yes EE	$50,000	No	$13,162	$799	$12,364	Risk Manager
Sunnyvale	$16,049	2.7 @ 55	4.00%	Yes	$3,901	yes	2.00%	up to $175	No	$19,950	$642	$19,308	Risk Manager
CJPRMA	$15,200	2.7 @ 55	8.00%	Yes	$1,779	yes	*	1.5 x Ann	No	$16,979	$1,216	$15,763	

Total Compensation		
	CJPRMA	Median
	$15,763	$16,947
CJPRMA +/-		-$1,183
Percentage +/-		-7.5%

Medical plans include medical, dental, vision & eap services.
*CJPRMA H&W not used for medical benefits deposited to def comp
**MPA Medical ER pays rates of Kaiser +2 dependents ($2893.54) EE pays $55/month
***Pleasanton Medical ER pays rate of lowest HMO/Kaiser family ($2444.14)/EE pays $50/month+ 143.10 Dental + $22.80 Vision
****Santa Rosa Medical ER pays 80% plus $176.72 for family dental and vision

CJPRMA Salary Survey Document

Job Title: **City-Excess Claims Adju:** 2025

	(a)				(b)					(a) + (b) (c)	(d)	(c) - (d) (e)	
Agency	Salary Top Step	Retirement Classic Formula	EE Cont.	Medical	Max.	Retired Medical	Deferred Comp	Life Ins. Amount	EE Pd.	Total Comp.	EE Paid PERS	Net Comp	
Alameda	$8,911	2.0 @ 55	8.868%	Yes	$2,475	yes	EE & ER	$100,000	No	$11,387	$790	$10,596	Executive Assistant-Confidental
PRISM	$11,729	2.0 @ 55	7.00%	Yes	$2,331	yes	EE	1.5 x annua	No	$14,060	$821	$13,239	Sr. Liability Claims Specialist
Fremont	$8,935	2.5 @ 55	8.00%	Yes	$2,700	yes	EE	$50,000	No	$11,635	$715	$10,920	Executive Assistant-Confidental
Livermore	$10,932	2.0 @ 60	7.00%	Yes	$1,950	yes	EE & ER	$150,000	No	$12,882	$765	$12,117	Executive Assistant-Confidental
MPA **	$10,412	2.0 @ 55	7.00%	Yes	$2,839	yes	yes EE	$50,000	No	$13,250	$729	$12,522	Liability Claims Adjuster
Palo Alto	$8,031	2.7 @ 55	8.00%	Yes	$2,350	yes	EE	1 x Annual	No	$10,381	$642	$9,738	Admin Assoc III
Pleasanton***	$11,459	2.7 @ 55	8.00%	Yes	$2,560	yes	yes ER	2x Annual/$	No	$14,019	$917	$13,102	Executive Assistant-Confidental
Richmond	$10,438	2.7 @ 55	8.00%	Yes	$2,894	yes	yes EE	2x Annual/I	No	$13,332	$835	$12,497	Executive Asst to City Mgr
Santa Rosa****	$6,798	3.0 @ 60	11.00%	Yes	$2,186	yes	yes	$50,000	No	$8,984	$748	$8,236	Administrative Secretary Confidential
Stockton	$7,245	2.0 @ 55	7.00%	Yes	$1,753	No	yes EE	$50,000	No	$8,998	$507	$8,491	Executive Assistant-Confidental
Sunnyvale	$10,182	2.7 @ 55	4.00%	Yes	$2,536	yes	yes EE	$175,000 m	No	$12,718	$407	$12,311	Executive Assistant-Confidental
CJPRMA	$8,779	2.7 @ 55	8.00%	Yes	$1,779	yes	*	1.5 x Ann	No	$10,558	$702	$9,856	

Total Compensation	CJPRMA	Median
	$9,856	$12,117
CJPRMA +/-		-$2,261
Percentage +/-		-22.9%

Medical plans include medical, dental, vision & eap services.

*CJPRMA H&W not used for medical benefits deposited to def comp

** MPA Medical ER pay rate of Kaiser + 2 dependents ($2893.54) minus EE pay $55/month

***Pleasanton Medical ER pays rate of lowest HMO/Kaiser family ($2444.14)/EE pays $50/month+ 143.10 Dental + $22.80 Vision

****Santa Rosa Medical ER pays 80% of $2511 plus $176.72 for family dental and vision

CJPRMA Salary Survey Document
Job Title: **Finance Officer** 2025

	(a)			(b)						(a) + (b) (c)	(d)	(c) - (d) (e)	
	Salary	Retirement Classic		Health & Welfare		Retired	Deferred	Life Ins.		Total	EE Paid	Net	
Agency	Top Step	Formula	EE Cont.	Medical	Max.	Medical	Comp	Amount	EE Pd.	Comp.	PERS	Comp	
Alameda	$18,710	2.0 @ 55	7.00%	Yes	$2,567	yes	EE	$100,000	No	$21,277	$1,310	$19,968	Finance Director
PRISM	$23,499	2.0 @ 55	7.00%	Yes	$2,331	yes	yes	1.5 x annual,	No	$25,830	$1,645	$24,185	Director of Financial Operations
Fremont	$16,831	2.5 @ 55	8.00%	Yes	$2,894	yes	EE	$100,000	No	$19,724	$1,346	$18,378	Finance Operations Manager
Livermore	$16,800	2.7 @ 55	8.00%	Yes	$1,950	yes	ER & EE	$150,000	No	$18,750	$1,344	$17,406	Finance Manager
MPA **	$15,210	2.0 @ 55	7.00%	Yes	$2,839	yes	ER	2 x Annual/	No	$18,048	$1,065	$16,984	Finance Manager
Palo Alto	$18,091	2.7 @ 55	8.00%	Yes	$2,260	yes	yes	1 x annual	No	$20,351	$1,447	$18,904	Manager Finance
Pleasanton***	$16,760	2.7 @ 55	8.00%	Yes	$2,560	yes	yes	2 x Annual/	No	$19,320	$1,341	$17,979	Assistant Finance Director
Richmond****	$21,871	2.7 @ 55	8.00%	Yes	$2,973	yes	ER 2% & EE	2 x Annual/	No	$24,844	$1,750	$23,094	Director of Finance
Santa Rosa *****	$14,600	3.0 @ 60	9.50%	Yes	$2,186	yes	yes EE	$50,000	yes	$16,785	$1,387	$15,398	Deputy Finance Director
Stockton	$15,847	2.0 @ 55	7.00%	Yes	$1,753	No	yes EE	$50,000	yes	$17,600	$1,109	$16,491	Assistant Chief Finance Officer
Sunnyvale	$16,063	2.7 @ 55	4.00%	Yes	$3,901	yes	yes	1 x annual,	No	$19,964	$643	$19,321	Finance Manager
CJPRMA	$16,547	2.7 @ 55	8.00%	Yes	$1,779	yes	*	1.5 x Ann	No	$18,326	$1,324	$17,002	

Total Compensation	CJPRMA	Median
	$17,002	$18,378
CJPRMA +/-		-$1,375
Percentage +/-		-8.1%

Medical plans include medical, dental, vision & EAP services.
*CJPRMA H&W not used for medical benefits deposited to def comp
** MPA Medical ER pays Kaiser 2 + dependents ($2893.54) minus EE pay $55/month
***Pleasanton Medical ER pays rate of lowest HMO/Kaiser family ($2444.14)/EE pays $50/month+ $143.10 Dental + $22.80 Vision
****Richmond Medical EE pays $50/month
*****Santa Rosa Medical ($2,511/month) ER pays 80% plus $176.72 for family dental and vision

CJPRMA Salary Survey Document

Job Title: Management Analyst 2025

Agency	(a) Salary Top Step	Retirement Classic Formula	Retirement Classic EE Cont.	Health & Welfare Medical	(b) Health & Welfare Max.	Retired Medical	Deferred Comp	Life Ins. Amount	Life Ins. EE Pd.	(a) + (b) (c) Total Comp.	(d) EE Paid PERS	(c) - (d) (e) Net Comp	
Alameda	$9,500	2.0 @ 55	8.868%	Yes	$2,933	yes	yes	$100,000	No	$12,433	$842	$11,590	Management Analyst
PRISM	$11,729	2.0 @ 55	7.00%	Yes	$2,331	yes	yes EE	1.5X annual,	No	$14,060	$821	$13,239	Sr. Risk Control Specialist
Fremont	$9,827	2.5 @ 55	8.00%	Yes	$2,864	yes	yes EE	$100,000	No	$12,692	$786	$11,906	Management Anaylst I
Livermore	$12,179	2.7 @ 55	8.00%	Yes	$1,950	yes	City wil cont	$150,000	No	$14,129	$974	$13,154	Management Anaylst II
MPA **	$11,096	2.0 @ 55	7.00%	Yes	$2,839	yes	EE	$50,000	No	$13,934	$777	$13,157	Risk Analyst
Palo Alto	$12,641	2.0 @ 55	8.00%	Yes	$2,260	yes	yes	1 x annual	yes	$14,901	$1,011	$13,890	Management Analyst
Pleasanton***	$13,212	2.7 @ 55	8.00%	Yes	$2,560	yes	yes	2 x Annual/1	No	$15,772	$1,057	$14,715	Management Analyst
Richmond ****	$10,438	2.7 @ 55	8.00%	Yes	$2,973	yes	yes EE	2 x Annual/2	No	$13,411	$835	$12,576	Management Analyst I
Santa Rosa*****	$10,424	3.0 @ 60	10.49%	Yes	$2,362	yes	yes	$50,000	No	$12,786	$1,093	$11,692	Risk Management Analyst
Stockton	$8,838	2.0 @ 55	7.00%	Yes	$1,753	no	yes EE	$50,000	No	$10,591	$619	$9,972	Risk Analyst II
Sunnyvale	$12,291	2.7 @ 55	4.00%	Yes	$3,901	yes	yes EE	1 x annual/1	No	$16,192	$492	$15,701	Management Analyst
CJPRMA*	$10,562	2.7 @ 55	8.00%	Yes	$1,779	yes	*	1.5 x Ann	No	$12,341	$845	$11,496	

Total Compensation	CJPRMA	Median
	$11,496	$13,154
CJPRMA +/-		-$1,659
Percentage +/-		-14.4%

Medical plans include medical, dental, vision & eap services.
*CJPRMA H&W not used for medical benefits deposited to def comp
**MPA Medical ER pays rate of Kaiser 2+ dependents ($2,375.72 minus EE $55/month)
***Pleasanton Medical ER pays rate of lowest HMO/Kaiser family ($2444.14)/EE pays $50/month (+$143.10 dental, $22.80 vision)
**** Richmond EE Medical Contribution $50/month + dental $115.61 + vision $13.87
*****Santa Rosa Medical ER pays 80% of $2511.00 plus $176.72 for family dental and vision

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CALIFORNIA JOINT POWERS
RISK MANAGEMENT AUTHORITY

AGENDA BILL

ITEM: 5	**TITLE: EXPERIENCE MODIFIER FOR LIABILITY PROGRAM**
MEETING: 04/10/2025	
GENERAL MANAGER: A.B.G.	

Recommended Actions
No action required. This item is for discussion only.

Strategic Direction
Strategic Goal #1: "Be in a positive net position by June 30, 2025."

Item Explanation
The general manager presented information on experience modifiers (ex-mods) in the liability program at the 2/13/2025 Executive Committee meeting and the 3/20/2025 Board of Directors meeting. The general manager proposed keeping this topic on the agenda of every Executive Committee and Board of Directors meeting until decisions are made whether to implement an ex-mod and how.

Here are issues that the Board will need to consider before implementing an ex-mod.

- Does the Board want to implement an ex-mod at all?
- If an ex-mod is implemented, what formula does the Board want to use?
- Depending on the methodology selected, the Board would need to select from several variables such as caps, credibility factors, experience period, etc.
- If an ex-mod is implemented, would the Board want to continue the surcharge along with the ex-mod?
- When would the Board want to implement the ex-mod? If the Board is interested in evaluating an ex-mod, staff recommends waiting until the 2026/27 program year. The 2025/26 program year is just months away, and a 7/1/2025 implementation could be rushed.
- Rates for the 2025/26 program year were approved by the Board in December 2024. An ex-mod approved before 7/1/2025 would affect those rates.

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Fiscal Impact

For the pool as a whole, an experience modifier (ex-mod) would have no fiscal impact. The basic idea of an ex-mod is that the pool would collect the actuarially determined premium, with some members paying a higher rate, and some members paying a lower rate. There would be a fiscal impact to individual members depending on the ex-mod methodology implemented and the member's loss history.

The current surcharge methodology brings in additional money beyond the actuarially determined premium. If an ex-mod is implemented in lieu of the surcharge, there would be a loss of revenue to the pool.

Exhibits

None

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CALIFORNIA JOINT POWERS
RISK MANAGEMENT AUTHORITY

AGENDA BILL

ITEM: 6	**TITLE: INSURANCE PROGRAMS RENEWAL UPDATE FOR PROGRAM YEAR 2025-26**
MEETING: 04/10/2025	
GENERAL MANAGER: A.B.G.	

Recommended Actions

None. This item is presented for information only.

Strategic Direction

- Strategic Goal #1, "Be in a positive net position by June 30, 2025."
- Strategic Goal #2, "Create and implement a Communications Plan."

Item Explanation

Staff met with the liability reinsurance underwriters on 3/26/2025. Most of the incumbent carriers attended the meeting, and there were also participants from the London and Bermuda markets that are not currently part of CJPRMA's reinsurance program. Staff provided updates on activity in the pool and a detailed overview of claims. Marketing efforts are ongoing, and no quotes or indications have been provided yet. The general manager will continue to update the membership on the renewal process via the monthly Proposed Premium Reports. Alliant presented training on the State of the Public Entity Insurance Market on 3/27/2025.

CJPRMA staff and Alliant Insurance Services have prepared renewal submissions for the liability reinsurance program, the property insurance program, the auto physical damage program (APD), and several ancillary programs. The members of CJPRMA provided detailed exposure data and ground-up loss run data to contribute to these submissions.

Fiscal Impact

None currently. The ultimate fiscal impact will be based upon quotations provided by the carriers.

Exhibits

None

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CALIFORNIA JOINT POWERS
RISK MANAGEMENT AUTHORITY

AGENDA BILL

ITEM: 7	**TITLE: RISK MANAGEMENT ISSUES**
MEETING: 04/10/2025	
GENERAL MANAGER: A.B.G.	

Recommended Actions
None. This item is being provided for information only.

Strategic Direction
- Strategic Goal #2, "Create and implement a Communications Plan."
- Strategic Goal #7, "Identify and assess future risks and create a plan to address those risks."

Item Explanation
This item is reserved for the discussion of risk management issues that are of concern to the members and for the provision of status updates on the risk management program.

- Madrigal v. Hyundai Motor Am., 90 Cal.App.5th 385

Fiscal Impact
None

Exhibits
None