



CALIFORNIA JOINT POWERS RISK MANAGEMENT AUTHORITY

BOARD OF DIRECTORS MEETING
WEDNESDAY DECEMBER 10, 2025, 9:00 A.M.

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

MINUTES

I. CALL TO ORDER - Vice President Ehrenstrom called the meeting to order at 9:03 A.M.

II. ROLL CALL

PRESENT

- | | |
|------------------------------------|----------------------------------|
| 1) Yibin Shen, Alameda | 9) Kimberly Chin, Richmond |
| 2) Barbara Martin, Chico | 10) Dustin Claussen, San Leandro |
| 3) Christian M. Carmona, Fairfield | 11) Heather Davis, San Rafael |
| 4) Jas Sidhu, Livermore | 12) Nick Vinh, Santa Rosa |
| 5) Sylvia Dominguez, Lodi | 13) Blake Michaelson, SCORE |
| 6) Elizabeth Ehrenstrom, NCCSIF | 14) Anais Aquino, Sunnyvale |
| 7) Josiah Nelson, Petaluma | 15) Rachel Carranza, Vacaville |
| 8) Christian Curtis, Redding | |

ABSENT – Fremont and Roseville

OTHERS

- | | |
|---|-----------------------------|
| 16) Byrne Conley, Board Counsel | 23) Tony Giles, CJPRMA |
| 17) Michelle Bechamps, Bechamps & Associates | 24) Vahe Hovakimian, CJPRMA |
| 18) Jenna Wirkner, Alliant Insurance Services | 25) Marinda Griese, CJPRMA |
| 19) Tracy Flack, Aon Global Risk Consulting | 26) Shawn Millar, CJPRMA |
| 20) Amy Meyer, Maze & Associates | 27) Marcia Hart, CJPRMA |
| 21) Andy Dobbs, ServiceMaster | 28) Vince Wong, CJPRMA |
| 22) Erika Milton, Fairfield | |

III. PRESENTATIONS

- Andy Dobbs, National Account Manager presented services offered by ServiceMaster Restoration Services to the Board of Directors.

Per Government Code section 54954.2, persons requesting disability-related modifications or accommodations, including auxiliary aids or services to participate in the meeting, are requested to contact CJPRMA at (925) 837-0667 24 hours in advance of the meeting.

IV. CLOSED SESSION

1. Government Code Section 54956.95 (a)

Conference with Legal Counsel – Litigation

Name of Case: Esmeralda Becerra, et al. v. City of Sunnyvale, et al.

Court: U.S. District Court for the Northern District of California

Case No.: 5:2025CV00712

2. Government Code Section 54956.95 (a)

Conference with Legal Counsel – Litigation

Name of Case: James Dorris v. City of Folsom (NCCSIF)

Court: Superior Court of the State of California in the County of Sacramento

Case No.: 34-2023-00337834

V. ACTION ON CLOSED SESSION ITEMS

- The Board of Directors conferred with staff regarding litigated claims and provided direction.

VI. THIS TIME IS RESERVED FOR MEMBERS OF THE PUBLIC TO ADDRESS THE BOARD OF DIRECTORS ON MATTERS OF BOARD BUSINESS. STATE LAW PROHIBITS ACTION BY THE BOARD ON NON-AGENDA ITEMS.

VII. COMMUNICATIONS

A. General Manager/Secretary

B. Board Members

C. Next Scheduled Meetings: Executive Committee (1/22/2026) City of Roseville
Board of Directors (3/19/2026) Zoom

VIII. APPROVAL OF MINUTES

- A motion was made by Director Martin and seconded by Director Michaelson to approve the minutes of the Board of Directors meeting on 8/21/2025, Strategic Planning meeting on 10/15 & 10/16/2025, and Special Board of Directors meeting on 11/18/2025. Directors Shen, Carmona, Sidhu, Dominguez, Ehrenstrom, Nelson, Curtis, Chin, Claussen, Davis, Vinh, Aquino, and Carranza approved the motion. Fremont and Roseville were absent from the meeting. Motion passed.

IX. CONSENT CALENDAR

1. **Additional Covered Party Certificates Approved by the General Manager (A)**
2. **Settlement of Claims Discussed in Closed Session (I)**

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3. Status Update on General Manager’s Goals and Objectives (I)

4. Financial Report of CJPRMA as of June 30, 2025 (I)

5. Business Calendar for 2026 (I)

6. New Board Members/Alternates (I)

- A motion was made by Director Carmona and seconded by Director Davis to approve the consent calendar. Directors Shen, Martin, Sidhu, Dominguez, Ehrenstrom, Nelson, Curtis, Chin, Claussen, Vinh, Michaelsen, Aquino, and Carranza approved the motion. Fremont and Roseville were absent from the meeting. Motion passed.

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

7. Election of Executive Committee Member (A)

The election for non-officer Executive Committee member is to fill a vacancy for a position that was left vacant by the resignation of Director Jen Martel from the expires on June 30, 2028. The Bylaws state that a non-officer director must have served on the board for at least twelve (12) consecutive months preceding the date of the election to be eligible for the office. The following Director qualifies for election:

- Heather Davis, City of San Rafael

Other Directors also qualified, but they declined to run.

The candidate receiving the greatest plurality of votes will be elected to that position. In the event of a tie, those not involved in the tie will be eliminated and the remaining candidates will be the subject of a runoff election. If unsuccessful after the runoff, the election for that office will start again with all the candidates eligible. (Article III – Bylaws)

- A motion was made by Director Carmona and seconded by Director Curtis to approve Director Heather Davis from San Rafael to fill a non-officer vacancy on the Executive Committee for the terms that runs through June 30, 2028. Directors Shen, Martin, Sidhu, Dominguez, Ehrenstrom, Nelson, Chin, Claussen, Davis, Vinh, Michaelsen, Aquino and Carranza approved the motion. Fremont and Roseville were absent from the meeting. Motion passed.

8. Approval of 2025 Actuarial Study and 2026/27 Funding Rates (A)

Tracy Fleck of Aon Global Risk Consulting conducted the 2025 actuarial study and presented the results to the Board of Directors.

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Premium Funding 2026/27

The rates presented below are for the CJPRMA retained layer only. Actual contributions due in July 2026 will include reinsurance costs and overhead, which will be approved at the May 2026 meeting. The attached chart “PY 2026/27 Potential Premiums” includes estimates for reinsurance and overhead, but those are only estimates based on information available now.

PY 2026/27 Proposed Rates
Conventional Method
85% Confidence Level
Discounted 1%
\$7,500,000 SIR

SIR - \$750K	SIR - \$1M	SIR - \$1.25M	SIR - \$1.50M
2.312	2.06	1.876	1.709

If the reinsurance market requires it, or it is determined to be in CJPRMA’s financial interest to increase its SIR, staff requested AON provide rates for a \$10M pool SIR.

The table below shows the proposed rates with a \$10M pool SIR. The criteria remain the same, not knowing what affect the increase in the pool SIR would have on reinsurance cost.

PY 2026/27 Proposed Rates
Conventional Method
85% Confidence Level
Discounted 1%
\$10,000,000 SIR

SIR - \$750K	SIR - \$1M	SIR - \$1.25M	SIR - \$1.50M
2.623	2.375	2.195	2.039

- A motion was made by Director Michaelson and seconded by Director Davis to approve the 2025 actuarial study and the funding rates for program year 2026/27 at the \$7.5M and \$10M pool SIR. Directors Shen, Martin, Carmona, Sidhu, Dominguez, Ehrenstrom, Nelson, Curtis, Chin, Claussen, Vinh, Aquino and Carranza approved the motion. Fremont and Roseville were absent from the meeting. Motion passed.

9. **Approval of Annual Financial Audit and Annual Comprehensive Financial Report (ACFR) for the Year Ended June 30, 2025 (A)**

The Finance Officer will present the Annual Comprehensive Financial Report (ACFR) for the Fiscal Year Ended June 30, 2025. The report will be submitted to the Government Finance Officers

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Association (GFOA) for review of the Certificate of Achievement for Excellence in Financial Reporting award. The Authority has received the award annually since 2015.

The report was prepared by Vahe Hovakimian, Finance Officer, and audited by Amy Meyer, of Maze & Associates. Ms. Meyer attended the meeting to discuss the results of the audit.

The Board of Directors were provided all the reports for review.

- A motion was made by Director Michaelson and seconded by Director Sidhu to approve the annual financial audit and the Annual Comprehensive Financial Report for the Year Ended June 30, 2025 which included the Memorandum of Internal Controls and Required Communications. Directors Shen, Martin, Carmona, Dominguez, Ehrenstrom, Nelson, Curtis, Chin, Claussen, Davis, Vinh, Aquino and Carranza approved the motion. Fremont and Roseville were absent from the meeting. Motion passed.

10. Approval of Strategic Plan 2026-2028 (A)

The Board of Directors adopted the current Strategic Plan at its 10/8/2022 meeting. Michelle Bechamps and Ken Griffin of Bechamps & Associates facilitated a strategic planning review session to help the Board of Directors update the Strategic Plan for the next three years. The General Manager worked with Michelle Bechamps to develop the draft Strategic Plan, which was presented here for the Board of Directors' review and approval. Michelle Bechamps was present to present the draft strategic plan which was provided to the Board of Directors for review before the meeting.

- A motion was made by Director Sidhu and seconded by Director Vinh to approve the Draft Strategic Plan. Directors Shen, Martin, Carmona, Dominguez, Ehrenstrom, Nelson, Curtis, Chin, Claussen, Davis, Michaelson, Aquino and Carranza approved the motion. Fremont and Roseville were absent from the meeting. Motion passed.

11. Approve Modification to Board Policy B25 (Annual Review of Members Loss History) (A)

At its 10/2/2025 meeting, the Executive Committee reviewed Board Policy B25 (Annual Review of Members Loss History). One element of the policy is that a member subject to a surcharge can choose a higher self-insured retention and reduce its surcharge.

- A member can choose to increase its SIR to the next highest retention and will only be responsible for 50% of the surcharge.
- A member can choose to increase its SIR two levels and avoid the surcharge completely.

The Executive Committee voted to remove these two lines from the policy. The effect would be that a change in SIR will have no impact on the surcharge.

- A motion was made by Director Curtis and seconded by Director Martin to approve modifications to Board Policy B25 (Annual Review of Members Loss History) that would be

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effective 7/1/2026. Directors Shen, Martin, Carmona, Sidhu, Dominguez, Ehrenstrom, Nelson, Chin, Claussen, Michaelsen, Aquino and Carranza. approved the motion. Santa Rosa was absent at the time of voting. Fremont and Roseville were absent from the meeting. Motion passed.

12. **Experience Modifier for Liability Program (A)**

The Board of Directors and the Executive Committee have been discussing experience modifiers (ex-mods) since February 2025. Staff has described ex-mods and provided examples of how ex-mods could work in the CJPRMA liability program.

At its 10/2/2025 meeting, the Executive Committee voted to delay further discussion of ex-mods until CJPRMA once again has a positive net position with a recommendation that the Board of Directors also approve the delay.

The discussion of ex-mods is important to the Board, but the top challenge facing the Board right now is the negative net position, and the need to declare an assessment to address it. Once that is addressed, the Board can continue the conversation around ex-mods.

The Executive Committee asked the General Manager to put time constraints on this, and here is the staff workplan for the assessment.

- December 2025. Board to approve Annual Comprehensive Financial Report (ACFR) for 6/30/2025 with revised net position.
 - March 2026. Staff to present Board with each member's portion of the deficit and recommend proposals for an assessment.
 - May 2026. Refine proposals for assessment and have final discussion.
 - August 2026. Approve assessment at August Board of Directors meeting.
 - 7/1/2027. First payments on assessment due.
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- A motion was made by Director Michaelsen and seconded by Director Chin to delay further discussion of experience modifiers until CJPRMA has a positive net position. Directors Shen, Martin, Carmona, Sidhu, Dominguez, Ehrenstrom, Nelson, Curtis, Claussen, Davis, Aquino and Carranza approved the motion. Santa Rosa was absent at the time of voting. Fremont and Roseville were absent from the meeting. Motion passed.

13. **Report Out from Member Engagement Committee (I)**

The Board of Directors approved the Member Engagement Policy at its December 2023 meeting. The committee meets monthly.

- San Rafael made a presentation of its risk management program to the Board. This presentation was part of the policy and is intended to foster engagement among the members.
- Basic Information for New Directors and Alternates completed and posted to CJPRMA website.

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- The General Manager will hold a quarterly “Risk Management Roundtable” This is part of the CJPRMA University set of training sessions. A roundtable was held on 10/14/2025. The next one is scheduled for 1/20/2026.
- Mentors for Director’s/Alternate’s first Board meeting.
- New Director/Alternate introductions at remote meetings.
- Full introductions at in-person meetings.

Board Member Information Requests 2024 & 2025:

Member	Person	Request	Date	Responses
Livermore	Jas Sidhu	Litigation Holds	10/31/2025	2
San Rafael	Heather Davis	Volunteer Agreements	10/20/2025	1
San Rafael	Heather Davis	Collections for Subro	10/20/2025	
Vacaville	Erin Berndsen	Water & Sewer Rates for ADUs	10/11/2025	
Roseville	Virginia Bolman	Floor Warden Policies	09/19/2025	1
Alameda	Hannah Nead	Sidewalk Vendors	09/05/2025	1
Lodi	Bev Jensen	De-Escalation Trainer	09/02/2025	4
Redding	Christian Curtis	Firefighter Peace Officer Status	07/23/2025	4
Lodi	Bev Jensen	Encroachment Permits for Residential Streets	07/21/2025	5
San Rafael	Heather Davis	Ergonomic Evaluations	06/30/2025	3
Vacaville	Erin Berndsen	Rental of Swimming Pools and Gyms	06/25/2025	1
Roseville	Virginia Bolman	Electric Vehicle Risk Management	06/22/2025	1
Petaluma	Linda Le	Volunteer Programs	06/17/2025	1
Roseville	Virginia Bolman	Purchase Order Insurance Requirements	06/12/2025	2
Lodi	Bev Jensen	Basketball Hoop Encroachment Permits	06/05/2025	5
Vacaville	Erin Berndsen	Driving Policies	05/27/2025	4
Roseville	Virginia Bolman	Occupational Health Providers	05/27/2025	2
Alameda	Hannah Nead	Risk Transfer for Storage/Moving Containers	04/29/2025	8
Roseville	Virginia Bolman	Facility Use Insurance Requirements	03/16/2025	3
Vacaville	Erin Berndsen	Settlement 1099s	03/04/2025	1
Redding	Christian Curtis	Tail Coverage	02/26/2025	
San Rafael	Andrea Visveshwara	Ride Along Indemnity	02/24/2025	3
San Rafael	Heather Davis	Risk Transfer Limits	02/21/2025	8
Alameda	Yibin Shen	Safety Consultants	02/18/2025	3
Santa Rosa	Dominique Blanquie	Certificate Review & Subrogation	02/11/2025	10

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Roseville	Virginia Bolman	Self Defense Classes	02/11/2025	2
Roseville	Virginia Bolman	Safety Incentive Programs	01/08/2025	1
NCCSIF	Jenna Wirkman	RFP for IT Services	12/19/2024	1
Roseville	Virginia Bolman	Labor Law Posters	12/19/2024	12
Roseville	Virginia Bolman	Settlement Authority	12/19/2024	9
Lodi	Bev Jensen	GL TPA RFP Examples	12/03/2024	4
Lodi	Bev Jensen	Workplace Conflict Resolution	10/21/2024	3
Petaluma	Jordan Green	Police Proactivity	10/18/2024	2
Roseville	Virginia Bolman	ADPP Agreements	09/29/2024	1
Petaluma	Linda Le	Synthetic Turf	09/25/2024	3
Fairfield	Erika Milton	Vehicle Collision Policies	09/24/2024	4
San Rafael	Heather Davis	Playground Safety Inspectors	08/29/2024	5
Petaluma	Joe Nelson	Anonymous Reporting for SB 553	07/31/2024	1
San Rafael	Heather Davis	RFP for EWC and Marine Line	07/24/2024	0
Petaluma	Jordan Green	Police Department Use of WRAP	07/22/2024	8
San Leandro	Megan Stephenson	PGE Blanket Encroachment Permits	07/16/2024	2
San Rafael	Heather Davis	Commercial Driving Instructor	06/28/2024	2
Lodi	Bev Jensen	AED Vendors	06/28/2024	4
NCCSIF	Marcus Beverly	Tort Claims by Email	06/26/2024	12
Petaluma	Jordan Green	Free Transit Services	06/06/2024	2
Lodi	Bev Jensen	Volunteer Tracking	06/03/2024	1
Roseville	Virginia Bolman	DMEC Conference	05/01/2024	3
Sunnyvale	Jen Martel	Safety Glasses	04/25/2024	0
NCCSIF	Jenna Wirkman	Asset Protection Programs	03/27/2024	1
Fairfield	Erika Milton	Liability Releases	03/27/2024	2
Roseville	Virginia Bolman	Workstation Treadmills	03/18/2024	3
San Leandro	Megan Stephenson	Safety Services RFP	03/13/2024	0
Vacaville	Andria Borba	Substance Abuse Policies	03/05/2024	1

- This item was for information only.

14. Report Out from Claims Committee (I)

The CJPRMA Claims Committee meeting scheduled for 10/9/2025 was canceled, so there is no report this meeting. The next Claims Committee meeting is scheduled for 1/8/2026. However, that needs to be rescheduled as the Claims Administrator will attend a mediation that day. Staff will work with the Committee to reschedule the meeting.

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- This item was for information only.

15. **Update on Industry and Legislative Initiatives (I)**

Participation in Professional Organizations

CJPRMA is engaged with industry professional organizations:

- Board President Bev Jensen serves on the Legislative Committee, Workers' Compensation Subcommittee.
- Director Heather Davis (San Rafael) is the Co-Chair of the PARMA Bay Area Chapter.
- Director Chris Carmona (Fairfield), Alternate Erika Milton (Fairfield), and Director Kimberly Chin (Richmond) serve on the CAJPA Litigation, Insurance, and Tort Liability (LITL) Committee.
- Claims Administrator Marinda Griese is President of the CAJPA Board of Directors.
- Finance Officer Vahe Hovakimian serves on the CAJPA Finance Committee.
- General Manager serves on the Legislative Committee, JPA Subcommittee. The General Manager also serves on the PARMA Board of Directors and as the Chair of the Education Committee.

CAJPA Media Campaign

CAJPA has joined with other public entity groups to elevate concerns about the impact of nuclear verdicts on school and local government budgets and the hard markets created by rising costs. Expect to see more like this in the future.

CAJPA Protecting Public Funds

The CAJPA Board of Directors continues to work towards its primary strategic goal of "protecting public funds, community services, and local education through enhanced advocacy." Three strategies have been identified to support this goal:

1. Be prepared to respond whenever new legislation is introduced.
2. Proactively introduce our own legislation.
3. Find solutions to problems through loss control and best practices identification.

As part of this effort, CAJPA partnered with Polco, a research and community engagement firm to collect data on the cost of liability claims to public entities. CJPRMA contributed data to this project along with 13 other pools. The final charts and graphics produced by CAJPA from the Polco project are attached (Exhibit 1). The San Francisco Chronicle published an article discussing these results on 8/14/2025: <https://www.sfchronicle.com/politics/article/school-insurance-law-california-20813006.php>

CAJPA recently requested JPAs to provide additional data for Polco, and CJPRMA participated. This time, JPAs were asked to produce 40 years of loss history. CAJPA hopes to use this data to continue to influence decision-makers in Sacramento.

Legislative Committee

The Legislative Committee last met on 11/5/2025. CAJPA's legislative advocate and the committee are preparing for the new legislative session that will begin January 2026.

Third-Party Litigation Funding

At the federal level, Congress has two pending bills addressing third-party litigation funding.

HR 1109: Litigation Transparency Act

Introduced in February 2025, this bill remains under review with the House Judiciary Committee. If passed, it would require civil litigants to disclose any TPLF, including hedge funds, private financiers, or shell entities, that could potentially profit from a case outcome. Funders must be identified, and funding agreements must be produced within 10 days of the agreement's filing or execution.

As of November 2025, the House Judiciary Committee has advanced the bill.

HR 2675: Protecting Our Courts from Foreign Manipulation Act

HR 2675 was introduced in April 2025, seeking to gain disclosure of foreign-affiliated third-party litigation funders. As these funders can pose a significant risk to national security, improved data through the Department of Justice (DOJ) reporting could boost legal integrity and risk visibility. Disclosures would need to include funders' identity, citizenship or incorporation, and any funding agreements, including certification of sources. Most importantly, it would prohibit foreign governments and sovereign wealth funds from funding U.S. federal legislation, with mandated annual reporting from the DOJ.

The House Judiciary Committee passed the bill in November 2025, and it now awaits action by the full U.S. House of Representatives

- This item was for information only.

16. Risk Management Issues (I)

The Board of Directors discussed the following risk management issue that is of concern to the members and for the provision of status updates on the risk management program. The following items were discussed:

1. Sidewalk & Tree Ordinances – Chris Carmona, City of Fairfield

- This item was for information only.

XII. ADJOURNMENT – Vice President Ehrenstrom adjourned the meeting at 2:05 P.M.

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