



CALIFORNIA JOINT POWERS RISK MANAGEMENT AUTHORITY

EXECUTIVE COMMITTEE MEETING
THURSDAY APRIL 23, 2026, 10:00 A.M.

**City of San Rafael
Public Safety Center, EOC Room, 2nd floor
1375 Fifth Ave,
San Rafael, CA 94901
628-667-5154**

AGENDA

I. CALL TO ORDER

II. ROLL CALL

III. PRESENTATIONS - None

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

V. COMMUNICATIONS

1. General Manager/Secretary
2. Executive Committee Members
3. Next Scheduled Meetings: Board of Directors (05/19 to 21/2026), Dream Inn, Santa Cruz, CA
Executive Committee (06/17/2026) Zoom

VI. APPROVAL OF MINUTES

- Minutes from the Executive Committee meeting held 1/22/2026 and the special Executive Committee meeting held on 2/23/26. (A) ([Pages 3 – 9](#))

VII. CONSENT CALENDAR

1. Status Update on General Manager's Goals & Objectives (I) ([Pages 10 - 16](#))
2. Business Calendar for 2026 (I) ([Pages 17 - 19](#))

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.

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

3. Approve Modifications to Board Policy F-1 “Minimum Standard for Net Equity” Policy (A) (Pages 20)
4. Cash Assessment for Liability Program (A) (Pages 21 - 23)
5. Approve Proposed Compensation Policy (A) (Pages 24 - 36)
6. Approve Proposed Artificial Intelligence (AI) Systems and Tool Usage Policy (A) (Pages 37 - 41)
7. Succession Planning (A) (Page 42 - 43)
8. Risk Management Issues (I) (Page 44)

IX. CLOSED SESSION

1. **Government Code Section 54957**
 - Public Employee Performance Appraisal
 - Title: General Manager
2. **Government Code Section 54957.6**
 - Conference with Labor Negotiator
 - Agency Designated Representative: Beverly Jensen, President
 - Unrepresented Employee: Tony Giles, General Manager

X. ACTION ON CLOSED SESSION

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

EXECUTIVE COMMITTEE MEETING
THURSDAY JANUARY 22, 2025, 10:00 A.M.

City of Roseville
Civic Center First Floor, Meeting Rooms 1 & 2
311 Vernon Street
Roseville, CA 95678
(916) 774-5202

MINUTES

I. CALL TO ORDER – President Jensen called the meeting to order at 10:19 A.M.

II. ROLL CALL

PRESENT

- | | |
|---------------------------------|-------------------------------|
| 1) Yibin Shen, Alameda | 5) Virginia Bolman, Roseville |
| 2) Beverly Jensen, Lodi | 6) Heather Davis, San Rafael |
| 3) Elizabeth Ehrenstrom, NCCSIF | 7) Blake Michaelsen, SCORE |
| 4) Christian Curtis, Redding | |

OTHERS

- | | |
|--------------------------------|----------------------------|
| 8) Byrne Conley, Board Counsel | 10) Marinda Griese, CJPRMA |
| 9) Tony Giles, CJPRMA | 11) Shawn Millar, CJPRMA |

III. PRESENTATIONS - None

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

V. COMMUNICATIONS

1. General Manager/Secretary
2. Executive Committee Members
3. Next Scheduled Meetings: Board of Directors (03/19/2026) Zoom
Executive Committee (04/16/2026) Zoom

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 10/02/2025. Directors Shen, Jensen, Ehrenstrom, Curtis, Bolman, Davis and Michaelsen approved the motion. Motion passed.

VII. CONSENT CALENDAR

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

2. Business Calendar for 2026 (I)

- A motion was made by Director Ehrenstrom and seconded by Director Davis to approve the consent calendar. Directors Shen, Jensen, Ehrenstrom, Curtis, Bolman, Davis and Michaelsen approved the motion. Motion passed.

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

3. Cash Assessment for Liability Program (I)

The CJPRMA Annual Comprehensive Financial Report (ACFR) for 6/20/2025 reports that the pool's net position was (\$87,427,178). In other words, CJPRMA has a deficit of \$87,427,178. The net position is the total of CJPRMA assets minus its liabilities. CJPRMA's main liability is claim reserves. As verdicts and settlements have grown in value, the member contributions that were collected have been insufficient to meet the reserves, resulting in the deficit.

In December 2023, the Board of Directors approved a cash assessment of \$14.15 million. This assessment did not address the full deficit at the time, and it was hoped that revised funding methodologies would allow the Board to achieve a positive net position without assessing the full amount. That did not turn out to be true. Not only was the assessment insufficient, but the litigation environment also changed sufficiently in that time so that the cost of claims has continued to rise. This is not just a CJPRMA issue. All pools and insurers are facing this crisis.

The agenda bill from the 12/13/2023 Board meeting was provided to the Directors for reference.

The assessment was payable on 7/1/2024. Many members paid the entire assessed amount in one payment. However, members were offered the opportunity to pay the assessment over three years. The final payment for those who chose this option will be payable on 7/1/2026.

The proposed timeline for addressing a new assessment:

March 2026 Board Meeting	First proposal for assessment presented to Board of Directors.
April 2026 Executive Committee Meeting	Refine assessment proposal.
May 2026 Board Meeting	Revised proposal for assessment presented to Board of Directors.
June 2026 Executive Committee Meeting	Final review of assessment proposal.
August 2026 Board Meeting	Final Decision on Assessment.
7/1/2027	If assessment is approved, first payment due.

The general manager plans to propose that the Board approve an assessment that brings all deficit years to zero. If there is equity in older years, that means the assessment will be larger than the current deficit since we would not be using equity to offset. The advantage of this will be that the pool will have some surplus once the deficit is declared rather than being at zero.

The proposal will also include an option for members to pay the assessment over as long as 10 years.

Once the Board of Directors declares the assessment, it becomes an account payable and is therefore an asset.

The general manager will write a white paper to explain the deficit and the assessment. The target audience for this paper will be senior management at the member agencies. The goal is to issue this paper in February 2026.

- This item was provided for information only.

4. Succession Planning (A)

The general manager has announced his intention to retire on 7/1/2028. To ensure a smooth transition to CJPRMA's next leader, the general manager and the Board of Directors should establish a succession plan.

The proposed elements of a succession plan for the general manager positions included:

1. Plan to hire someone for the assistant general manager position. This position already exists at CJPRMA. The current general manager was hired as the assistant general manager as part of the Board's succession plan when the former general manager retired.
2. Ideally, the assistant general manager would have an overlap with the general manager. This could be potentially as long as two years, starting in July 2026. Other similar pools in

California have used this model for succession planning, with assistants/deputies serving as long as three years.

3. Update the salary for the assistant general manager classification. When the current general manager was hired in 2018, the assistant general manager position was set at 20 percent below the general manager.
4. Recruit and/or appoint assistant general manager as early as July 2026 or any time up to 7/1/2028.
 - A motion was made by Director Curtis and seconded by Director Shen to approve a salary range of \$162,250 - \$219,038 for the assistant general manager position with a recommendation that the Board of Directors approve a new salary schedule with that salary. Directors Shen, Jensen, Ehrenstrom, Curtis, Bolman, Davis and Michaelson approved the motion. Motion passed.

5. Risk Management Issues (I)

- As of 1/15/2026, no risk management issues had been submitted.

IX. CLOSED SESSION

1. **Government Code Section 54956.95 (a)**

Conference with Legal Counsel – Litigation

Name of Case: Leshner, Therese L. v. City of Anderson et al. (NCCSIF)

Court: United States District Court, Eastern District of California

Case No.: 2:21 cv-00386-WBS-DMS

2. **Government Code Section 54956.95 (a)**

Conference with Legal Counsel – Litigation

Name of Case: Shannon Killion; Gianna Villalba, et al. v. City of Roseville, et al.

Court: United States District Court Eastern District of California

Case No.: 2:25-cv-00508-DCJ-AC

3. **Government Code Section 54956.95 (a)**

Conference with Legal Counsel – Litigation

Name of Case: Jesusa Rojas; Rahul & Ranjit Brar and Ekta Ranl; Shej Kumar, et al. v. City of Livermore, et al.

Court: Superior Court of the State of California, County of Alameda

Case No.: RG21102542

4. Government Code Section 54957

- Public Employee Performance Appraisal
- Title: General Manager

5. Government Code Section 54957.6

- Conference with Labor Negotiator
- Agency Designated Representative: Beverly Jensen, President
- Unrepresented Employee: Tony Giles, General Manager

X. ACTION ON CLOSED SESSION

- The Executive Committee conferred with staff regarding litigated claims. The Executive Committee informed the General Manager that they will complete his performance appraisal at the next Executive Committee meeting, currently scheduled for

XI. ADJOURNMENT - President Jensen adjourned the meeting at 2:29 P.M.



CALIFORNIA JOINT POWERS RISK MANAGEMENT AUTHORITY

SPECIAL EXECUTIVE COMMITTEE MEETING
MONDAY FEBRUARY 23, 2026, 12:00 P.M.

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

ZOOM MEETING LINK:

<https://us02web.zoom.us/j/86244101528?pwd=U2zxwctnqKaCwt97aG5XAGqL2ocYnv.1&from=addon>

MEETING NUMBER: 862 4410 1528

PASSWORD: 611340

PHONE: 1-669-900-6833

1. City of Alameda, 2236 Santa Clara Avenue, Room 280, Alameda, CA 94501
2. City of Lodi, 221 West Pine Street, Lodi, CA 95240
3. NCCSIF, City of Oroville, 1735 Montgomery Street, Oroville CA 95965
4. City of Redding, 777 Cypress Avenue, Redding, CA 96001
5. City of Roseville, 311 Vernon Street, Roseville, CA 95678
6. City of San Rafael, 1400 Fifth Avenue, San Rafael, CA 94915
7. SCORE, City of Dunsmuir, 5915 Dunsmuir Avenue, Dunsmuir, CA 96025
8. Gibbons & Conley, 3480 Buskirk Avenue, Suite 200, Pleasant Hill, CA 94523

MINUTES

I. CALL TO ORDER – President Jensen called the meeting order at 12:04 P.M.

II. ROLL CALL

PRESENT

- | | |
|---------------------------------|------------------------------|
| 1) Beverly Jensen, Lodi | 4) Heather Davis, San Rafael |
| 2) Elizabeth Ehrenstrom, NCCSIF | 5) Blake Michaelson, SCORE |
| 3) Christian Curtis, Redding | |

ABSENT – Alameda and Roseville

OTHERS

- | | |
|--------------------------------|---------------------------|
| 6) Byrne Conley, Board Counsel | 8) Marinda Griese, CJPRMA |
| 7) Tony Giles, CJPRMA | 9) Shawn Millar, CJPRMA |

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.

III. **PRESENTATIONS** - None

IV. **CLOSED SESSION**

1. **Government Code Section 54956.95 (a)**

Conference with Legal Counsel – Litigation

Name of Case: Audrey Dang v. City of Davis, et al. (YCPARMIA)

Court: Superior Court of the State of California, County of Yolo

Case No.: CV2022-1740

V. **ACTION ON CLOSED SESSION ITEMS**

- The Executive Committee conferred with staff regarding litigated claims.

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: Board of Directors (03/19/2026) Zoom

Executive Committee meeting (04/23/2026) City of San Rafael

VIII. **APPROVAL OF MINUTES** - None

IX. **CONSENT CALENDAR**- None

X. **ACTION (A) AND INFORMATION (I) CALENDAR**- None

XI. **ADJOURNMENT** – President Jensen adjourned the meeting at 12:34 P.M.

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.

**CALIFORNIA JOINT POWERS
RISK MANAGEMENT AUTHORITY**

AGENDA BILL

ITEM: 1	TITLE: STATUS UPDATE ON GENERAL MANAGER'S GOALS & OBJECTIVES
MEETING: 04/23/2026	
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 2026 Goals and Objectives.

Strategic Direction

All CJPRMA strategic goals adopted by the organization.

Generative Governance

1. Are the goals and objectives tracking what we want them to?
2. Are there areas that warrant greater emphasis or different measures of success?
3. Do these goals position CJPRMA to remain resilient and relevant to its members over time?
4. Where should the organization concentrate the greatest leadership attention to strengthen CJPRMA's long-term value to its members?

Item Explanation

The general manager's Goals and Objectives for 2026 were created to identify the areas of priority in meeting the objectives of the adopted strategic plan. The Board of Directors approved the current strategic plan in December 2025.

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

Fiscal Impact

None

Exhibits

1. General Manager's Goals & Objectives 2026



GENERAL MANAGER GOALS & OBJECTIVES FOR 2026

GOALS	OUTCOMES	TASKS COMPLETED
<p>Ensure the long-term financial resilience of CJPRMA by strengthening its fiscal foundation, optimizing resource management, and safeguarding the stability of services provided to member agencies</p> <p>Goal 1 30%</p>	<ul style="list-style-type: none"> • Implement a targeted financial recovery plan—including a structured assessment—to restore CJPRMA’s net position and return the organization to a sustainable, positive financial standing. • Establish and adopt updated financial benchmarks to guide decision-making and ensure CJPRMA’s long-term fiscal strength. • Examine and pursue diversified revenue sources that bolster CJPRMA’s financial position and reinforce its long-term operational strength. 	<ul style="list-style-type: none"> • Started the discussion of assessment with the Executive Committee at its 1/22/2026 meeting. • Presented assessment framework to Board of Directors at 3/19/2026 Board meeting. Communicated with all affected former members. • Board referred assessment to Executive Committee. This will be addressed at 4/23/2026 Executive Committee meeting.

GOALS	OUTCOMES	TASKS COMPLETED
<p>Enhance member retention by broadening CJPRMA’s visibility across existing member organizations, strengthening member connections, and increasing CJPRMA’s reach, relevance, and collaboration within current agencies</p> <p>Goal 2 25%</p>	<ul style="list-style-type: none"> Expand outreach efforts to engage new contacts within member organizations and strengthen their understanding of risk pooling and the value CJPRMA provides. 	<ul style="list-style-type: none"> Spoke to the Alameda County Law Enforcement Chiefs on 1/20/2026. This group includes the Chiefs from four CJPRMA member agencies. Met with the City of Roseville Finance Director, City Attorney and City Attorney staff on 1/22/2026. Met with the SCORE Board of Directors on 1/23/2026. Claims Administrator spoke to Marin & Sonoma County Law Enforcement Chiefs on 4/14/2026.

GOALS	OUTCOMES	TASKS COMPLETED
<p>Advance and refine CJPRMA’s offerings to proactively meet member needs, ensuring an optimal balance between service value, organizational capacity, and core expertise.</p> <p>Goal 3 20%</p>	<ul style="list-style-type: none"> • Explore the feasibility of a customized “à la carte” service model that offers tailored options and benefits based on each member’s risk profile, enabling CJPRMA to better address unique needs and proactively reduce emerging exposure trends • Undertake a structured service benchmarking study to assess CJPRMA’s competitive position against leading market providers and guide improvements in areas where value lags behind market standards. 	<ul style="list-style-type: none"> •

GOALS	OUTCOMES	TASKS COMPLETED
<p>Deepen member relationships through innovative communication strategies and expanded education initiatives that drive stronger engagement.</p> <p>Goal 4 10%</p>	<ul style="list-style-type: none"> • Enhance and modernize CJPRMA’s education programs to strengthen members’ risk-management foundations and increase engagement in training opportunities. • Explore and deploy updated communication platforms to broaden CJPRMA’s reach and improve the delivery of essential information to members. 	<ul style="list-style-type: none"> • Navigating Risk Management session taught by David Blakesley on 2/18 – 2/19/2026. • State of the Insurance Market session presented by Robert Lowe (Alliant) on 3/26/2026.

GOALS	OUTCOMES	TASKS COMPLETED
<p>Advance CJPRMA’s governance model by investing in new leader education while harnessing the institutional knowledge of current leaders to enhance organizational effectiveness.</p> <p>Goal 5 10%</p>	<ul style="list-style-type: none"> • Evolve existing board knowledge, recruitment efforts, and best practices to continue to enhance relationships between CJPRMA and board members. • Implement long-term staffing and succession planning to protect CJPRMA’s critical expertise and ensure readiness for future organizational shifts. • Define and elevate CJPRMA’s Role in Legislative Awareness and Advocacy. 	<ul style="list-style-type: none"> • Started succession planning discussion with the Executive Committee at its 1/22/2026 meeting. This will be a standing item on Board and Executive Committee agendas. • CJPRMA Claims Administrator serving as President of CAJPA leading the Protecting Public Funds initiative. • CJPRMA General Manager serving on the CAJPA Legislative Committee. • GM, Claims Administrator, and some member agency employees participated in CAJPA’s Legislative Action Day on 3/25/2026.

GOALS	OUTCOMES	TASKS COMPLETED
<p>Evaluate and implement new technologies to support CJPRMA's operational excellence and member education.</p> <p>Goal 6 5%</p>	<ul style="list-style-type: none"> • Research how Artificial Intelligence will impact CJPRMA's processes and operations, identify the new skill sets the organization will need, and determine where AI presents the greatest opportunities and challenges for CJPRMA and its members. 	<ul style="list-style-type: none"> • CJPRMA staff enrolled in Sidecar AI training platform. • General Manager completed Association AI Profession (AAIP) designation. • AI is standing agenda item for CJPRMA staff meetings. • Draft AI policy prepared for Executive Committee review at 4/23/2026 meeting.

**CALIFORNIA JOINT POWERS
RISK MANAGEMENT AUTHORITY**

AGENDA BILL

ITEM: 2	TITLE: BUSINESS CALENDAR FOR 2026
MEETING: 04/23/2026	
GENERAL MANAGER: A.B.G .	

Recommended Actions

None. This item is being provided for information only.

Strategic Direction

- Strategic Goal #2: Enhance member retention by broadening CJPRMA’s visibility across existing member organizations, strengthening member connections, and increasing CJPRMA’s reach, relevance, and collaboration within current agencies.
- Strategic Goal #3: Advance and refine CJPRMA’s offerings to proactively meet member needs, ensuring an optimal balance between service value, organizational capacity, and core expertise.
- Strategic Goal #4: Deepen member relationships through innovative communication strategies and expanded education initiatives that drive stronger engagement.

Generative Governance

1. Is the Board allocating time to the issues that matter most to CJPRMA’s long-term success?
2. Are there emerging issues or priorities that should be added to the Board’s agenda during the year?

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 2026 Business Calendar



CALIFORNIA JOINT POWERS RISK MANAGEMENT AUTHORITY

2026 BUSINESS CALENDAR

January

- Distribution of Executive Committee Agenda – 01/15/2026
- Claims Committee Meeting, Zoom – 01/08/2026
- Executive Committee Meeting, TBD – 01/22/2026
- Member Quarterly Payroll Reports Due – 01/30/2026
- Member Loss Run Reports as of 12/31/2025 for Renewals Due – 01/30/2026
- Members Return APD and GL Renewals Lists to Staff

February

- FPPC Form 700 Filing Requests Sent Out
- PARMA Conference, Monterey Conference Center, Monterey, CA – 02/24/2026 to 02/27/2026
- Members Return Property and Drone Renewals Lists to Staff

March

- Deadline for Members to submit Agenda items for March Meeting – 03/05/2026
- Distribution of Board of Directors Meeting Agenda – 03/12/2026
- Board of Directors Meeting, Zoom – 03/19/2026
 - 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 – 04/01/2026
- Distribution of Executive Committee Meeting Agenda – 04/09/2026
- Claims Committee meeting – CJPRMA, 04/09/2026
- Executive Committee Meeting – San Rafael, 04/23/2026
- Requests for Nominations for President/Vice President (Bi-annually)
- Member Quarterly Payroll Reports – 04/30/2026
- Return Certificate of Coverage Renewals Lists to Staff

May

- Deadline for Members to submit Agenda items for Annual Meeting – 05/05/2026
- Distribution of Board of Directors Annual Meeting Agenda – 05/12/2026
- Board of Directors Annual Meeting – Dream Inn, Santa Cruz, CA – 05/19/26 to 05/21/2026
 - Commercial Insurance Renewals
 - Proposed Budget for 2027/2028
 - Approval of Meeting, Business and Holiday Calendars
- Bi-annual Review of Conflict of Interest Code (even numbered years)
- Election for President/Vice President (Bi-annually)
- PARMA Bay Area Chapter Meeting – TBD

June

- Distribution of Executive Committee Meeting Agenda – 06/05/2026
- Executive Committee Meeting – Zoom, 06/17/2026
- Certificate of Coverage Renewals mailed to certificate holders - 6/24/2026
- 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 – TBD, 07/09/2026
- AB1234 Ethics Training – (even numbered years)
- Member Loss Run Reports as of 6/30/2026 for Actuary Due – 07/15/2026
- Member Quarterly Payroll Reports - 07/31/2026

August

- Deadline for Members to submit Agenda items for August Meeting – 08/06/2026
- Distribution of Board of Directors Meeting Agenda – 08/13/2026
- Board of Directors Meeting, Zoom – 08/20/2026
 - Bi-annual Appointment of Treasurer (even numbered years)
 - Annual Review of Investment Policy
- Actuarial Study in process
- Requests for Program Year 2026-2027
- Reimbursement of liability training expenses due – 08/31/2026

September

- CAJPA Fall Conference, South Lake Tahoe, CA 09/15/26 to 09/18/2026
- Distribution of Executive Committee Agenda – 09/17/2026
- Executive Committee Meeting, TBD – 09/24/2026
- Final Financial Audit
- Distribution of Quarterly Member Loss Data

October

- Claims Committee meeting, TBD – 10/08/2026
- Member Quarterly Payroll Reports – 10/30/2026

November

- Deadline for Members to submit Agenda items for December Meeting – 11/25/2026

December

- Distribution of Board of Directors Meeting Agenda – 12/03/2026
- Board of Directors Meeting, CJPRMA Office – Thursday, 12/10/2026
 - Actuarial Study, Financial Audit and Annual Report presented
- Deadline for change to SIR or withdrawal from any CJPRMA program - 12/31/2026
- Distribution of Quarterly Member Loss Data

**CALIFORNIA JOINT POWERS
RISK MANAGEMENT AUTHORITY**

AGENDA BILL

ITEM: 3	TITLE: APPROVE MODIFICATIONS TO BOARD POLICY F-1 “MINIMUM STANDARD FOR NET EQUITY”
MEETING: 04/23/2026	
GENERAL MANAGER: ABG .	

Recommended Actions

Approve modifications to Board Policy F-1 “Minimum Standard for Net Equity” and forward to the Board of Directors with a recommendation for approval.

Strategic Direction

Strategic Goal #1: Ensure the long-term financial resilience of CJPRMA by strengthening its fiscal foundation, optimizing resource management, and safeguarding the stability of services provided to member agencies.

Generative Governance

1. What level of surplus does CJPRMA need to restore financial stability and investment income while keeping member costs manageable?

Item Explanation

Board Policy F-1 identifies the target net equity for CJPRMA as \$22.5 million. In recent years, CJPRMA has not met this target. The target was established when CJPRMA’s attachment point to reinsurance was \$5 million, and it represented five full hits to the limits. The attachment to reinsurance is now \$7.5 million, and the minimum member retention is \$750,000. A full limits loss from a member with a \$750,000 retention would be \$6,750,000. Five full limits losses would be \$33,750,000. Staff recommends modifying the policy to reflect a revised target net equity of \$33,750,000 and advancing to the Board of Directors with a recommendation for approval.

Fiscal Impact

A change in the target net equity could have an impact on a future assessment. The impact will depend on the approach approved by the Board of Directors.

Exhibits

None

**CALIFORNIA JOINT POWERS
RISK MANAGEMENT AUTHORITY**

AGENDA BILL

ITEM: 4	TITLE: CASH ASSESSMENT FOR LIABILITY PROGRAM
MEETING: 04/23/2026	
GENERAL MANAGER: A.B.G .	

Recommended Actions

The General Manager recommends approval of the proposed framework for developing a cash assessment to address the negative equity in the liability program. The approved framework will be advanced to the Board of Directors for its approval.

Strategic Direction

Strategic Goal #1: Ensure the long-term financial resilience of CJPRMA by strengthening its fiscal foundation, optimizing resource management, and safeguarding the stability of services provided to member agencies.

Generative Governance

1. What is the impact of a large negative net position to CJPRMA?
2. What is the viability of CJPRMA if the assessment is not approved?
3. What level of surplus does CJPRMA need to restore financial stability and investment income while keeping member costs manageable?

Item Explanation

CJPRMA’s net position is comprised of both program years with positive equity and program years with negative equity. While the overall net position deficit in the liability program is \$87,427,178, several individual program years currently have negative equity.

The combined negative equity across those deficit program years totals \$139,691,116, which is partially offset by \$52,343,264 in positive equity from other program years, resulting in the current net position deficit of \$87,347,852 reported in the ACFR.

Cash Assessment Proposal

Staff recommends an assessment approach that eliminates the current negative net equity (deficit) and leaves sufficient net equity to meet the target net equity policy. The current target net equity is \$22.5 million, but the General Manager has proposed increasing the target net equity to \$33.75 million.

Eliminating only the current net deficit would restore CJPRMA to a zero net position but would leave significant negative equity in individual program years. The proposed approach instead addresses the negative equity within those years so that losses are ultimately funded by the members who participated during those program periods. This approach aligns with the CJPRMA's long-standing principle that losses should be matched to the program years in which they were incurred.

The current negative equity across deficit program years totals \$139,691,116, while positive equity in other program years totals \$52,343,264. Once declared by the Board of Directors, the assessment becomes an account receivable and a financial asset.

Here is a proposed timeline for addressing a new assessment:

April 2026 Executive Committee Meeting	Refine assessment proposal
May 2026 Board Meeting	Revised proposal for assessment presented to Board of Directors with initial numbers
June 2026 Executive Committee Meeting (if not approved in May 2026)	Final review of assessment proposal
August 2026 Board Meeting (if not approved in May 2026)	Final Decision on Assessment
7/1/2027	If assessment is approved, first payment due.

The proposed framework includes the following elements:

- Eliminate the negative net equity in the liability program across all years. \$87,347,852 as of 6/30/2025.
- Retain positive equity to meet the target net equity policy. \$33.75 million.
- Allow members to pay in as many as ten years in equal annual installments due July 1 of each year. No interest to be charged.
- Members who elect to pay the assessment immediately will receive a five percent discount.
- Update net equity when 6/30/2026 Annual Comprehensive Financial Report (ACFR) is completed.
- First payment would be due 7/1/2027.

Former members of CJPRMA, Vallejo, REMIF, Stockton, YCPARMIA, and LPHD participated in all these program years and would therefore be subject to the assessment. The general manager has contacted all affected former members to inform them of the proposed assessment.

Ultimately, all losses incurred within a pooled layer of coverage must be funded, through deposit premiums, and, when necessary, assessments. Under our governing documents, the goal is to

ultimately match loss experience to the years of each member's participation, and the proposed assessment plan is designed to accomplish this goal.

Rebuilding a positive net position will also allow CJPRMA to once again generate investment income on its assets, which historically has helped offset program costs and reduce the amount that must be collected from members through contributions.

Staff recommends approval of an assessment under the parameters described above. Failure to approve an assessment means that CJPRMA will continue to operate with a negative net position, which could adversely affect the pool's ability to purchase reinsurance and attract new members. Some bond rating agencies are looking at the pooling arrangements of municipalities, and a negative net position could affect members' credit ratings. A continued deficit could also lead to negative findings on the pool's financial audit.

The framework approved by the Executive Committee will be advanced to the Board of Directors with a recommendation to approve.

Fiscal Impact

The net deficit in the liability program as of 6/30/2025 was \$87,347,852. The actual impact on members will depend on whether the Board approves an assessment and the details of that assessment. The total deficit from all deficit years is \$139,691,116.

Exhibits

None

**CALIFORNIA JOINT POWERS
RISK MANAGEMENT AUTHORITY**

AGENDA BILL

ITEM: 5	TITLE: APPROVE PROPOSED COMPENSATION POLICY
MEETING: 04/23/2026	
GENERAL MANAGER: A.B.G. -	

Recommended Actions

Approve proposed Compensation Policy and advance to the Board of Directors for approval.

Strategic Direction

- Strategic Goal #1: Ensure the long-term financial resilience of CJPRMA by strengthening its fiscal foundation, optimizing resource management, and safeguarding the stability of services provided to member agencies.
- Strategic Goal #6: Evaluate and implement new technologies to support CJPRMA’s operational excellence and member education.

Generative Governance

1. What role does compensation play in attracting and retaining talented employees?
2. What elements of a compensation policy will ensure that CJPRMA staff earn a fair wage?

Item Explanation

CJPRMA has never had a formal compensation policy for staff.

In April 2004, the Board of Directors adopted a policy to review and adjust staff salaries and benefits every two years using a salary survey. In the year alternating years between salary surveys, staff receive cost of living increases based on CPI. The General Manager is not included in the salary survey. Per policy, the following agencies have been used as benchmarks for the survey: Alameda, PRISM, Fremont, Livermore, MPA, Palo Alto, Pleasanton, Richmond, Santa Rosa, Stockton and Sunnyvale. The salary range for the general manager is adjusted based on Board of Directors adoption of a formal salary survey, and it has historically been kept separate from the salary survey completed for staff.

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.

At its April 2025 meeting, the Executive Committee directed the General Manager to evaluate both the benchmark agencies and the benchmark classifications for the salary survey and to develop a formal compensation policy. CJPRMA hired the human resources consulting firm CPS-HR to make recommendations on benchmark agencies and classifications. Their findings can be found in the attached exhibits.

The recommended benchmark agencies are shown below:

1. California Intergovernmental Risk Authority (CIRA)
2. California Joint Powers Insurance Authority (CJPIA)
3. City of Alameda
4. City of Fremont
5. City of Livermore
6. City of Sunnyvale
7. Municipal Pooling Authority (MPA)
8. Public Risk Innovation, Solutions, and Management (PRISM)
9. Schools Excess Liability Fund (SELF)
10. Special District Risk Management Authority (SDRMA)
11. Schools Insurance Authority (SIA)

This list includes seven Joint Powers Authorities and four cities.

Here are the main points of the compensation policy:

1. Description of salary survey process
2. Total Compensation
 - a. Base salary
 - b. Employer-paid health and welfare contributions
 - c. Less employee retirement contributions
3. Policy to include the General Manager for salary survey and CPI.
4. Salary based on 75th percentile. CJPRMA has historically used the median.
5. Description of COLA process.
6. If CPI or the salary survey indicates a negative adjustment, no reduction in salary shall occur.

Fiscal Impact

The fiscal impact will only be known when the salary survey is conducted or the COLA is applied.

Exhibits

1. Proposed Compensation Policy B32
2. CJPRMA Labor Market Research Study Executive Summary
3. CJPRMA Labor Market Comparator Titling Convention Memo



CALIFORNIA JOINT POWER RISK MANAGEMENT AUTHORITY

BOARD POLICY	Number B31	Page 1 of 1
Subject: Compensation Agenda Bill XX	Date Adopted: 5/20/2026	Effective Date: 5/20/2026
	Date Revised: N/A	Supersedes: N/A

Objective

The purpose of this policy is to establish a structured, equitable, and market-based approach to employee compensation that supports recruitment, retention, and alignment with CJPRMA’s organizational goals.

Scope

This policy applies to all CJPRMA employees, including the General Manager.

Policy Statement

CJPRMA maintains a compensation program designed to align employee total compensation with the external labor market. Compensation adjustments shall be based on a combination of periodic salary surveys and interim cost-of-living adjustments, subject to approval by the Board of Directors.

Salary Survey

A comprehensive salary survey shall be conducted every two years in odd-numbered years.

The purpose of the salary survey is to evaluate CJPRMA compensation relative to a defined labor market and to recommend adjustments to salary ranges as appropriate.

The survey shall:

- Utilize comparator agencies approved by the Board of Directors
- Include benchmark classifications comparable to CJPRMA positions
- Be based on publicly available data and other reliable sources

Total compensation shall be evaluated using a consistent methodology that includes:

- Base salary
- Employer-paid health and welfare contributions
- Less employee retirement contributions

Salary range adjustments shall be developed based on the 75th percentile of the labor market. Approved adjustments shall be implemented effective July 1 following Board approval. If the salary survey indicates a negative adjustment, no reduction in salary shall occur.

Comparator Agencies and Benchmarking

Comparator agencies shall be selected to reflect a relevant and competitive labor market based on factors including, but not limited to:

- Organizational type and services provided
- Agency size and structure
- Geographic proximity and labor competition
- Cost of labor and cost of living
- Availability and reliability of compensation data

The Board of Directors shall approve the list of comparator agencies and may modify the list as needed. Benchmark classifications shall be identified to ensure appropriate alignment between CJPRMA positions and comparable roles in the labor market.

Starting in 2027, the comparator agencies shall be:

1. California Intergovernmental Risk Authority (CIRA)
2. California Joint Powers Insurance Authority (CJPIA)
3. City of Alameda
4. City of Fremont
5. City of Livermore
6. City of Sunnyvale
7. Municipal Pooling Authority (MPA)
8. Public Risk Innovation, Solutions, and Management (PRISM)
9. Schools Excess Liability Fund (SELF)
10. Special District Risk Management Authority (SDRMA)
11. Schools Insurance Authority (SIA)

Cost-of-Living Adjustments (COLA)

In even-numbered years, when a salary survey is not conducted, CJPRMA shall apply a cost-of-living adjustment (COLA) to salary ranges.

The COLA shall be based on the Consumer Price Index for Urban Wage Earners and Clerical Workers (CPI-W) for the applicable region, using the most recent available data.

The following provisions apply:

- COLA adjustments shall be applied to both minimum and maximum salary ranges
- If the CPI indicates a negative adjustment, no reduction in salary shall occur
- COLA adjustments shall be presented to the Board of Directors for approval

Due to the timing of CPI data availability, COLA adjustments are typically presented in August and, if approved, shall be applied retroactively to July 1.

Salary Structure

CJPRMA shall maintain compensation ranges for all classifications. Salary ranges are intended to provide flexibility in compensation administration and to reflect market conditions.

Governance and Approval

All compensation adjustments, including salary survey results and COLA adjustments, require approval by the Board of Directors. The salary schedule shall be formally adopted and maintained in accordance with applicable legal and regulatory requirements.

Policy Review

This policy shall be reviewed periodically by the Board of Directors to ensure continued alignment with labor market conditions, organizational needs, and best practices.



Authorized Signature

Tony Giles, General Manager

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Private and Confidential

**California Joint Powers
Risk Management Authority**
Labor Market Research Study
Executive Summary Memo

SUBMITTED BY:
Project Manager
Suzanne Ansari

Project Staff
Chase Sivret
Manpreet Kaur

CPS HR Consulting
2450 Del Paso Road, Suite 220
Sacramento, CA 95834
www.cpshr.us



I. Executive Summary

Background

California Joint Powers Risk Management Authority (CJPRMA) retained CPS HR Consulting (CPS HR) to conduct a comparable labor market research study. The objective of the study was to research, refine, and recommend a comparable labor market agency pool. This executive summary provides documentation describing methodology and findings used in the labor market research, data collection, and development of recommendations to aid in refining CJPRMA's current labor market agency list.

- CPS HR researched and evaluated each of the identified labor market agencies based on factors such as geographical location, size, budget, services, cost of living, cost of wages, transparency/availability of data and competing agencies to ensure a relevant and comparable labor market.
- CPS HR provided each labor market agency's criteria data to show an assessment of relevance to the current labor market pool and to assist the CJPRMA in making informed decisions about a new pool of comparable labor market agencies ultimately to be determined by CJPRMA.
- CPS HR provided the labor market research data in an Excel spreadsheet (**Attachment A**) including comprehensive details for each agency.

Not included in scope: New benchmarking, collection of salary data, collection of benefit data, or a formal presentation.

II. Labor Market Summary Matrix

Labor Market Summary Matrix-Attachment A

Criteria	CLIENT California Joint Powers Risk Management Authority (CJPRMA)	California Intergovernmental Risk Authority (CIRA) *	California Joint Powers Insurance Authority (CJPIA) **	City of Alameda *	City of Fremont *	City of Livermore *	City of Palo Alto *	City of Pleasanton *	City of Richmond *	City of Santa Rosa *	City of Stockton *	City of Sunnyvale *	Municipal Pooling Authority (MPA) *	Public Risk Innovation, Solutions, and Management (PRISM) *	San Mateo County Schools Insurance Group **	Schools Excess Liability Fund (SELF) **	Special District Risk Management Authority (SDRMA) **	Schools Insurance Authority (SIA) **
Agency Type	JPA	JPA	JPA	City	City	City	City	City	City	City	City	City	JPA	JPA	JPA	JPA	JPA	JPA
Agency Size Total # EE	6	8 positions shown on org chart	47	500	900	450	1100	436	771	465	1400	956	20	178	7 positions shown on the org chart	10	24	142
Population Served	17 members	Membership includes 50+ California agencies (cities, towns, cities, towns)	Over 125 public agencies (cities, JPAs, special districts) across	78,280	230,504	87,955	67,000	75,960	110,000	178,000	320,804	155,805	21 member cities	300 members and 2,050 submembers	25 member agencies (23 K-12 districts, County Office)	14 member agencies serving over 3 million students	493 member agencies	41 school districts
Total Operating Budget	\$2.5 million annual (administrative budget)	\$60.1M approved for the 2024/25 program year (per Executive)	152.1 million	281.4 million	277.8 million	531.4 million	1 billion	257.7 million	260 million	\$478 million	\$982.2 million	\$779.6 million	Not publicly available	\$2.5 billion	Not publicly available	145.8 million	104 million	Not publicly available
Total # Agency Members	Public entity risk pool with 51 member agencies. Membership	50+	125+	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	21 member cities	300 members and 2,050 submembers	25 member agencies (23 K-12 districts, County Office)	14 member agencies serving over 3 million students	493 member agencies	41 school districts
Distance/Geographic Proximity	0	113	363	27	20	5	40	7	41	87	43	34	25	111	41	90	90	99
Cost of Living Difference	0	-19.3	-5.6	7.7	29.8	0	43.7	5.9	-1.4	-7.3	-23.4	17.2	7.2	-19.3	31.5	-13.3	-13.3	-19.2
Cost of Labor Difference	0	-6.8	-5.8	2.4	2.9	0	9.2	1.8	2.7	-3.5	-8	9.4	1.3	-6.8	8.8	-6.8	-6.8	-6.5
Programs/Services	Offers excess liability coverage, property insurance coverage, and	General Liability (incl. public officials (E&O, auto EPL), Workers'	Liability insurance (primary & excess).	Full-service city government including Police, Fire,	Full-service city government including Police, Fire,	Full-service municipal government including	Public Safety, Utilities, Community Services.	Full-service municipal government including	Full-service municipal government including	Full-service city government including Police & Fire, Public	Full-service municipal government including	Full-service city government including law	Municipal Pooling Authority (MPA) is a	Risk sharing pool for public entities offering property & casualty, general	K-14 school risk and benefits JPA providing	Risk-sharing pool for educational public entities	Risk-sharing pool for public agencies offering	Risk-sharing JPA for school districts offering
Competing Agency (Yes/No)	N/A																	
Transparency/Data Access	Yes	No	No	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	No	No	No	No	No	No
Current Labor Market Comparator (Yes/No)	N/A	No	No	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	No	No	No	No
Retain/Add Labor Market Comparator (Yes/No)	N/A	Yes	Yes	Yes	Yes	Yes	No	No	No	No	No	Yes	Yes	Yes	No	Yes	Yes	Yes

III. Project Parameters & Methodology

The initial step in conducting the labor market agency research study is to determine the basic parameters for the study, which include:

- Review of the most recent compensation study data and labor market agency selections (data provided by CJPRMA).
- Research of (17) labor market agencies, including both existing and potential alternatives, to strengthen the potential for valid and defensible compensation data in future studies.
- Determination of specific research data collection elements (e.g., cost of living, cost of wages, operating budget, etc.)
- Evaluate the appropriateness of each comparator agency in relation to CJPRMA’s organizational profile, classification structure, and service scope.
- Providing recommendations for an updated labor market agency list tailored to CJPRMA’s staffing structure and classification needs.

Labor Market Agencies Researched *Current (CJPRMA) Labor Market Comparator agencies

1. California Intergovernmental Risk Authority (CIRA)
2. California Joint Powers Insurance Authority (CJPIA)
3. City of Alameda*
4. City of Fremont*
5. City of Livermore*
6. City of Palo Alto*
7. City of Pleasanton*
8. City of Richmond*
9. City of Santa Rosa*
10. City of Stockton*
11. City of Sunnyvale*
12. Municipal Pooling Authority (MPA) *
13. Public Risk Innovation, Solutions, and Management (PRISM)*
14. San Mateo County Schools Insurance Group (SMCSIG)
15. Schools Excess Liability Fund (SELF)
16. Special District Risk Management Authority (SDRMA)
17. Schools Insurance Authority (SIA)

For this study, CPS HR was able to obtain data from all of the (17) comparable labor market agencies. This list includes a mix of California cities and insurance/risk agencies within Alameda, Contra Costa, Orange, Sacramento, San Joaquin, San Mateo, Santa Clara, and Sonoma counties.

Labor Market Agency Criteria

The determination of an appropriate labor market involves the application of the typical selection criteria outlined below:

- **Agency Size** – In general, cities/agencies that employ relatively similar numbers of employees may have similar economic demographics. Since it is rare to find agencies that are exactly the same size, the goal is to provide a balanced mix of larger and smaller agencies, thereby minimizing the “skewing” effect when either of these are used exclusively.
- **Organizational Metrics** – i.e., revenue/budget, number of employees, population size, etc.
- **Geographic Proximity** – When considering selection of a labor market, it is important to consider the geographic proximity of potential cities/agencies since they may be competitors in the recruitment market. If there are not enough cities/agencies within the local market to conduct a study, then the geographic area may be expanded to include agencies in other closer areas, which are similar in other aspects.
- **Industry/Services Provided** – In general, cities/agencies that provide similar services are more likely to have similar job classifications and recruit from the same labor pool.
- **Competing Organizations** – Organizations, cities, or agencies from which CJPRMA has lost employees to or recruited employees from is also useful for selecting labor market agencies.
- **Transparency and Availability of Data** – Lack of availability of data or inability for an agency to participate in the study may disqualify a potential comparator agency from the viable list.
- **Past Labor Market Agency Selection Practices** – History of using certain cities/agencies which CJPRMA and employees expect to use again for consistency.
- **Cost of Wages/Cost of Living** – Cost of Wages includes year over year increases in employment cost for compensation, benefits and payroll taxes paid by an employer. The Cost of Living is based on the Consumer Price Index which is the increase in prices for goods and services over a one-year period. The Cost of Living is often used to compare how expensive it is to live in one city versus another. To identify geographic differences in the cost of labor and cost of wages between CJPRMA and the comparable labor market agencies, CPS HR used the cost of labor and cost of wages differentials reported by the Economic Research Institute (ERI) effective as of 12/03/2025 website www.eri.com

IV. Recommended Labor Market Agencies

The number of recommended comparable labor market agencies varies depending on several factors such as the size of the city/agency under review, the specificity of the roles being assessed, and the diversity within the local labor market.

CPS HR clients typically select a specific range of comparable labor market agencies to be used for comparisons. The final number can vary based on each client’s preferences.

- **Minimum:** A minimum of (5) to (7) comparable agencies is often deemed necessary to establish a solid foundation for comparison. This ensures adequate diversity in the data, enabling meaningful assessments.
- **Optimal:** For optimal results, organizations generally consider between (10) to (15) comparable labor market agencies. This range offers a broader array of data points, enhancing the likelihood of identifying closely aligned agencies in terms of size, geographic proximity, and service structure.
- **Maximum:** While no strict maximum exists, exceeding (15) agencies may result in diminishing returns in relevance and manageability of the dataset. *Too many labor market comparators can also complicate efforts to focus on the most pertinent job matches.*

Targeting a range of (10) to (15) comparable agencies strikes a balance, providing sufficient data for insightful comparisons while maintaining study focus and feasibility. Adjustments to this range can be made based on the specific requirements and characteristics of the organization conducting the compensation study.

It is important to note that the final number/type of labor market agencies to be surveyed is often based on the client’s past labor market selection practices, other factors, and budget/affordability for a study. The total number of comparator agencies, benchmark classifications and benefits elements are all factors that CPS HR incorporates into the overall cost estimate for a compensation study.

As a labor market selection best practice, CPS HR advises that CJPRMA utilize a comparator pool comprised of approximately 70% JPAs, representing core functional matches, and 30% cities, reflecting labor pressure indicators.

Recommended Labor Market Agencies

CPS HR considered all the selection criteria mentioned earlier and recommended the following (11) agencies listed below as suitable labor market comparators. These CPS HR recommendations are based on factors such as geographic proximity, similar size, transparency, member agencies and comparable programs and services. *However, CJPRMA retains the discretion to adopt different criteria and select alternative and/or additional comparator agencies.*

1. California Intergovernmental Risk Authority (CIRA)
2. California Joint Powers Insurance Authority (CJPIA)
3. City of Alameda
4. City of Fremont
5. City of Livermore
6. City of Sunnyvale
7. Municipal Pooling Authority (MPA)
8. Public Risk Innovation, Solutions, and Management (PRISM)
9. Schools Excess Liability Fund (SELF)
10. Special District Risk Management Authority (SDRMA)
11. Schools Insurance Authority (SIA)

Labor Market Agencies Not Recommended

- 1. City of Palo Alto** - *While this city has been used as a labor market comparator in the past, CPS HR does not recommend retaining it because of significantly higher cost-of-living and labor costs, and fewer comparable classifications. The city's structure reflects full-service municipal responsibilities vs. insurance pooling, risk management, and governance functions of a JPA.*
- 2. City of Pleasanton** - *While this city has been used as a labor market comparator in the past, CPS HR does not recommend retaining it because this city is a single municipal employer with staffing, funding, and operational models tied to city services rather than intergovernmental risk management. The city's cost of living is also somewhat higher, and cost of wages are slightly higher relative to CJPRMA and there are fewer comparable classifications.*
- 3. City of Richmond** - *While this city has been used as a labor market comparator in the past, CPS HR does not recommend retaining it because the city's cost of living is slightly lower, and cost of labor is slightly higher relative to CJPRMA and there are fewer comparable classifications.*
- 4. City of Santa Rosa** - *While this city has been used as a labor market comparator in the past, CPS HR does not recommend retaining it because of geographic distance and distinct regional labor market conditions. The city's cost of living and cost of labor is also moderately lower relative to CJPRMA and there are fewer comparable classifications.*
- 5. City of Stockton** - *While this city has been used as a labor market comparator in the past, CPS HR does not recommend retaining it because this city is a large municipal employer with staffing, funding, and operational models tied to city services rather than intergovernmental risk management. The city's cost of living is also significantly lower, and cost of wages is moderately lower relative to CJPRMA and there are fewer comparable classifications.*
- 6. San Mateo County Schools Insurance Group (SMCSIG)** - *Redundant as Schools Excess Liability Fund (SELF) and Schools Insurance Authority (SIA) are already included as recommended labor market comparable agencies however both have an Education-only focus. SMCSIG has a significantly higher cost-of-living and moderately higher labor costs and a lack of transparent data access.*

V. CPS HR Consulting Contact Information

It has been a pleasure collaborating with CJPRMA on this comparable labor market agency research study. The CPS HR Consulting team will be available to address any questions regarding the data and findings within this summary memo for (2) weeks following its delivery. After this two-week period, the project will be officially concluded, the project will be closed, and all deliverables considered final. Any questions and comments with respect to this summary should be directed to Suzanne Ansari-Senior HR Consultant via email at sansari@cpshr.us.

MEMORANDUM

To: Tony Gilles, General Manager
California Joint Powers Risk Management Authority (CJPRMA)

From: Suzanne Ansari, Senior Human Resources Consultant

Date: March 5, 2026

Subject: Additional Scope of Work—Labor Market Comparator Titling Conventions

At the request of the California Joint Powers Risk Management Authority (CJPRMA), CPS HR completed an additional scope of work to identify potential comparator classifications used by each of the eleven (11) previously recommended labor market agencies for the six (6) CJPRMA classifications listed below.

Recommended Comparator Labor Market Agencies

1. California Intergovernmental Risk Authority (CIRA)
2. California Joint Powers Insurance Authority (CJPIA)
3. City of Alameda
4. City of Fremont
5. City of Livermore
6. City of Sunnyvale
7. Municipal Pooling Authority (MPA)
8. Public Risk Innovation, Solutions, and Management (PRISM)
9. Schools Excess Liability Fund (SELF)
10. Special District Risk Management Authority (SDRMA)
11. Schools Insurance Authority (SIA)

CJPRMA Classifications

1. Administrative Assistant
2. Claims Administrator
3. Excess Claims Adjuster
4. Finance Officer
5. General Manager
6. Management Analyst

CPS HR's research was based solely on publicly available information posted online by each comparator labor market agency. This additional work scope did not include preparation of salary data summaries, individual data sheets, compensation recommendations, pay equity analysis, or development of report/presentation. CJPRMA is responsible for collecting any applicable job-matching documentation activities.

Please see the attached CJPRMA Labor Market Titling Convention Matrix (Excel workbook) for the most appropriate comparator classification title, along with links to each comparator agency's website, classification specification (if available), salary schedule (if available), and additional comments.

Please note that classification specifications were not available online for certain comparable classifications; CPS HR has identified those instances in the matrix comments. In addition, salary schedules

were not available for select comparator agencies and/or classifications, and these limitations are also noted in the matrix

Thank you for choosing CPS HR Consulting to conduct this work on behalf of CJPRMA. Please let us know if you have any questions or if we can provide additional support.

Suzanne Ansari
Senior Human Resources Consultant
Email: sansari@cpshr.us
Phone: (916) 471-3371

**CALIFORNIA JOINT POWERS
RISK MANAGEMENT AUTHORITY**

AGENDA BILL

ITEM: 6	TITLE: APPROVE PROPOSED ARTIFICIAL INTELLIGENCE (AI) SYSTEMS AND TOOL USAGE POLICY
MEETING: 04/23/2026	
GENERAL MANAGER: ABG .	

Recommended Actions

Approve proposed Artificial Intelligence (AI) Systems and Tool Usage Policy and advance to Board of Directors with a recommendation to approve.

Strategic Direction

- Strategic Goal #3: Advance and refine CJPRMA’s offerings to proactively meet member needs, ensuring an optimal balance between service value, organizational capacity, and core expertise.
- Strategic Goal #4: Deepen member relationships through innovative communication strategies and expanded education initiatives that drive stronger engagement.
- Strategic Goal #5: Advance CJPRMA’s governance model by investing in new leader education while harnessing the institutional knowledge of current leaders to enhance organizational effectiveness.
- Strategic Goal #6: Evaluate and implement new technologies to support CJPRMA’s operational excellence and member education.

Generative Governance

1. How should CJPRMA balance the potential benefits of AI technologies with the risks to data security, confidentiality, and organizational reputation?
2. How can CJPRMA reduce the impact of bias when using AI technologies?

Item Explanation

Artificial Intelligence (AI) technologies are rapidly evolving and are increasingly being utilized across industries to improve efficiency, enhance decision-making, and support administrative functions. CJPRMA staff have begun exploring the use of AI tools to assist with routine tasks such as drafting documents, conducting research, and organizing information.

While these technologies offer significant benefits, they also introduce potential risks related to data security, confidentiality, accuracy, and ethical use. At present, CJPRMA does not have a formal policy governing the use of AI systems.

The proposed policy establishes a framework to guide responsible AI use while protecting CJPRMA's operations, members, and sensitive information.

The proposed Board Policy B31 provides clear direction to staff regarding the appropriate use of AI systems and tools. Key elements of the policy include:

- **Defined Acceptable Uses:** Establishes appropriate business purposes for AI, including drafting, research, and data organization.
- **Data Protection Requirements:** Prohibits the entry of confidential, proprietary, or regulated information into unapproved AI systems.
- **Tool Classification Framework:** Introduces a tiered system to distinguish between internal, approved, and public AI tools, with corresponding restrictions.
- **Human Oversight Requirement:** Reinforces that AI tools are assistive and do not replace employee judgment or responsibility.
- **Risk Mitigation Measures:** Addresses concerns related to data privacy, security, bias, and accuracy of AI-generated content.

The policy also authorizes CJPRMA to maintain an approved list of AI tools and to monitor and restrict usage as necessary to ensure compliance. This approach allows CJPRMA to responsibly adopt emerging technologies while maintaining appropriate safeguards.

Adoption of this policy supports CJPRMA's commitment to operational efficiency, innovation, and risk management by establishing a structured approach to the use of emerging technologies.

The proposed policy provides a necessary framework to guide the safe, secure, and effective use of AI tools within CJPRMA. Adoption of Board Policy B31 will position the organization to leverage AI technologies responsibly while protecting organizational and member interests. Staff recommends approval of the policy with a recommendation that the Board of Directors approve it at its next meeting.

Fiscal Impact

There is no immediate fiscal impact associated with the adoption of this policy. Future costs may be incurred for approved AI tools, training, or security measures, which will be evaluated and presented to the Board as needed.

Exhibits

1. Proposed Artificial Intelligence (AI) Systems and Tool Usage Policy – B31



CALIFORNIA JOINT POWER RISK MANAGEMENT AUTHORITY

BOARD POLICY	Number B31	Page 1 of 1
Subject: Artificial Intelligence (AI) Systems and Tool Usage Policy Agenda Bill XX	Date Adopted: 5/20/2026	Effective Date: 5/20/2026
	Date Revised: N/A	Supersedes: N/A

Objective

Artificial Intelligence (AI) technologies present opportunities to enhance efficiency, decision-making, and service delivery. At the same time, they introduce risks related to data security, confidentiality, accuracy, and ethical use.

This policy establishes requirements for the responsible, secure, and ethical use of AI systems by CJPRMA employees and ensures the protection of organizational and member data.

Scope

This policy applies to all CJPRMA employees, contractors, and authorized users who access or use AI systems in the course of their work.

Use of AI tools must be authorized by the General Manager or their designee.

Policy Statement

CJPRMA permits the use of approved AI tools to support business operations, provided such use aligns with organizational standards for confidentiality, security, and professional conduct. AI systems are assistive tools and shall not replace human judgment, decision-making authority, or professional responsibility. Employees are fully accountable for all outputs generated using AI systems.

Acceptable Use of AI

Authorized AI tools may be used for legitimate business purposes, including but not limited to:

- Drafting documents, correspondence, reports, and presentations
- Conducting general research and information gathering
- Organizing content such as agendas, notes, and outlines
- Supporting data analysis and summarization
- Assisting with routine communications, subject to verification

All AI-generated content must be reviewed for accuracy, completeness, and appropriateness prior to use.

Prohibited Use of AI

The following activities are strictly prohibited:

- Entering or uploading confidential, proprietary, or regulated CJPRMA data into unapproved AI tools
- Sharing Personally Identifiable Information (PII) including photographic images (specifically faces), retinal scans, facial geometry, voice signatures, and other unique biological characteristics, Protected

Health Information (PHI), financial data, legal materials, or sensitive documents with unauthorized systems

- Entering or uploading employee likenesses, voice recordings, or images without the individual's express permission and without General Manager approval
- Relying on AI outputs without human review and validation
- Using AI to generate official CJPRMA positions, decisions, or advice without appropriate oversight
- Any use that violates CJPRMA policies, legal requirements, or ethical standards

Data Privacy and Security

CJPRMA is committed to protecting the confidentiality, integrity, and availability of all data. Employees must not input PII including photographic images (specifically faces), retinal scans, facial geometry, voice signatures, and other unique biological characteristics, PHI, confidential, proprietary, or regulated information into AI systems unless explicitly authorized under CJPRMA's approved AI framework.

If there is uncertainty regarding whether information may be used with an AI tool, employees must consult the General Manager or designated authority prior to use.

CJPRMA reserves the right to restrict or prohibit access to AI systems on the Authority's networks and devices. CJPRMA also reserves the right to monitor, log, and audit AI system usage to ensure compliance with this policy. Employees should have no expectation of privacy in data submitted to or generated through AI systems.

AI Tool Classification

AI tools are classified into the following tiers based on security, data handling, and contractual protections:

Internal / Controlled Systems

- CJPRMA-hosted or fully controlled environments
- No external internet exposure (or tightly restricted)
- Approved for use with sensitive data, including PII/PHI

Approved Cloud Systems

- Vendor-hosted systems with appropriate agreements (e.g., Business Associate Agreements)
- Approved for use with sensitive data, subject to contractual safeguards and IT approval

General Public AI Tools

- Publicly available or consumer-grade AI platforms
- No CJPRMA contractual protections or data control

Restriction:

Use of General Public AI Tools with PII, PHI, or any CJPRMA-sensitive or confidential information is strictly prohibited.

Accuracy, Bias, and Ethical Use

AI systems may produce inaccurate, incomplete, or biased outputs.

Employees must:

- Verify AI-generated information using reliable sources
- Evaluate outputs for bias, fairness, and appropriateness
- Ensure content aligns with CJPRMA's ethical and professional standards
- Ensure content is compliant with all state and federal anti-discrimination laws

AI outputs must not be used in a manner that could result in discrimination, harm, or reputational risk.

Governance and Approval of AI Tools

CJPRMA will maintain a list of approved AI tools.

The organization reserves the right to:

- Approve or deny the use of any AI system
- Reclassify tools between tiers
- Update permitted uses based on evolving risks, regulations, and operational needs

Employees may not use AI tools outside the approved list without prior authorization from the General Manager or their designee.

Policy Review

AI technologies and associated risks are rapidly evolving. This policy will be reviewed periodically and updated as necessary to reflect changes in technology, regulatory requirements, and organizational priorities.



Authorized Signature
Tony Giles, General Manager

**CALIFORNIA JOINT POWERS
RISK MANAGEMENT AUTHORITY**

AGENDA BILL

ITEM: 7	TITLE: SUCCESSION PLANNING
MEETING: 04/23/2026	
GENERAL MANAGER: A.B.G .	

Recommended Actions

This item is for information only.

Strategic Direction

- Strategic Goal #3: Advance and refine CJPRMA’s offerings to proactively meet member needs, ensuring an optimal balance between service value, organizational capacity, and core expertise.
- Strategic Goal #5: Advance CJPRMA’s governance model by investing in new leader education while harnessing the institutional knowledge of current leaders to enhance organizational effectiveness.

Generative Governance

1. How important is it for there to be a transition overlap with the incumbent and the new General Manager?
2. What succession planning approach will best ensure leadership continuity and organizational stability for CJPRMA?
3. Does the Board want to consider internal candidates before exploring a full recruitment?
4. What institutional knowledge should be preserved during the transition to CJPRMA’s next General Manager to ensure operational continuity?

Item Explanation

The General Manager has announced his intention to retire on 7/1/2028. To ensure a smooth transition to CJPRMA’s next leader, the General Manager and the Board of Directors should establish a succession plan.

Here are some proposed elements of a succession plan for the General Manager position:

1. Plan to hire someone for the Assistant General Manager position. This position already exists at CJPRMA. The current General Manager was hired as the Assistant General Manager as part of the Board’s succession plan when his predecessor retired.

2. Ideally, the Assistant General Manager would have an overlap period with the General Manager. A transition period can allow for the transfer of institutional knowledge, key relationships, and operational context that supports continuity of leadership. This could be potentially as long as two years, starting in July 2026. Other similar pools in California have used this model for succession planning, with Assistants/Deputies serving as long as three years.
3. Recruit and/or appoint an Assistant General Manager as early as July 2026 or any time up to 7/1/2028.
4. The Board of Directors approved a revised salary for the Assistant General Manager classification at its 3/19/2026 meeting.

The General Manager will continue to report on succession planning efforts as the retirement date approaches.

Fiscal Impact

None

Exhibits

None

**CALIFORNIA JOINT POWERS
RISK MANAGEMENT AUTHORITY**

AGENDA BILL

ITEM: 8	TITLE: RISK MANAGEMENT ISSUES
MEETING: 04/23/2026	
GENERAL MANAGER: A.B.G .	

Recommended Actions

None. This item is being provided for information only.

Strategic Direction

- Strategic Goal #1: Ensure the long-term financial resilience of CJPRMA by strengthening its fiscal foundation, optimizing resource management, and safeguarding the stability of services provided to member agencies.
- Strategic Goal #2: Enhance member retention by broadening CJPRMA’s visibility across existing member organizations, strengthening member connections, and increasing CJPRMA’s reach, relevance, and collaboration within current agencies.
- Strategic Goal #3: Advance and refine CJPRMA’s offerings to proactively meet member needs, ensuring an optimal balance between service value, organizational capacity, and core expertise.
- Strategic Goal #4: Deepen member relationships through innovative communication strategies and expanded education initiatives that drive stronger engagement.

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.

- As of 04/13/26, no risk management issues have been submitted for discussion.

Fiscal Impact

None

Exhibits

None