CALIFORNIA JOINT POWERS RISK MANAGEMENT AUTHORITY

BOARD OF DIRECTORS MEETING (TELEPHONIC)
Thursday April 16, 2020 – 9:00 a.m. to 1:00 p.m.

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

This meeting is being held in accordance with the Brown Act as currently in effect under the State Emergency Services Act, the Governor's Emergency Declaration related to COVID-19, and the Governor's Executive Order N-29-20 issued on March 17, 2020 that allows attendance by members of the City Council, City staff, and the public to participate and conduct the meeting by teleconference, videoconference, or both.

Connect via WebEx:
https://cjprma.my.webex.com/cjprma.my/j.php?MTID=m515b5cb4aab1cfc0208676670af79e8b
Password: CJPRMA

Dial In for Audio:
Phone Number: 866-866-2244
Participant Code: 1414792

AGENDA

I. CALL TO ORDER

II. ROLL CALL

III. CLOSED SESSION

1. **Government Code Section 54956.9 (a)**
   Conference with Legal Counsel – Litigation

   Name of Case: Hills, Barry and Maria Luisa v. City of Folsom (NCCSIF)
   Court: Superior Court of the State of California, County of Sacramento
   Case No.: 34-2016-00205417

2. **Government Code Section 54956.9 (a)**
   Conference with Legal Counsel – Pre-Litigation

   Name of Case: Hall, Paul v. City of Weed (SCORE)
   Court: N/A
   Case No.: N/A

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.

3. **Government Code Section 54956.9 (a)**
   Conference with Legal Counsel – Litigation

   Name of Case: Harry Velez and Chantel Stevens v. City of Alameda et al.
   Court: Superior Court of the State of California, County of Alameda
   Case No.: RG18910164

IV. ACTION ON CLOSED SESSION ITEMS

V. PRESENTATIONS

- None

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. Board Members
B. General Manager/Secretary
C. Next Scheduled Meetings: Board of Directors Annual (05/21-22/2020) CJPRMA

VIII. APPROVAL OF MINUTES

- Minutes of the Board of Directors meetings held on 11/21/19 and 12/19/19. (Pages 4 - 18)

IX. CONSENT CALENDAR

1. Additional Covered Party Certificates Approved by the General Manager ***(A)*** (Pages 19- 28)

2. Status Update on General Manager's Goals & Objectives ***(I)*** (Pages 29 - 32)

3. Settlement of Claims Discussed in Closed Session ***(I)*** (Page 33 - 34)

4. Financial Report of CJPRMA as of December 31, 2019. ***(I)*** (Pages 35 – 56)

5. New Board Members/Alternates ***(I)*** (Pages 57 - 58)

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

6. Approval of Strategic Plan for 2019-2022 ***(A)*** (Pages 59 - 80)

7. Approve Self-Insured Retention Levels for Program Year 2020-21 ***(A)*** (Pages 81 - 84)

8. Introduction of Proposed Memorandum of Coverage for Pooled Property Program 2020-2021 ***(I)*** (Pages 85 - 93)

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.

9. Proposed Pricing for Pooled Property Program 2020-2021 ***(I)*** (Pages 94 -100)

10. Application of Property Program Deductible Buy-Down to Flood Losses ***(A)*** (Page 101)

11. Approval of LPFD Request to Join the Auto Physical Damage Program ***(A)*** (Page 102)

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

BOARD OF DIRECTORS MEETING
Thursday November 21, 2019 – 9:00 a.m.

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

MINUTES

I. CALL TO ORDER

- President Greer call the meeting to order at 9:04 a.m.

II. ROLL CALL

PRESENT:

1) Montague Hung, *Alameda*
2) Jamie Cannon, *Chico*
3) Chris Carmona, *Fairfield*
4) Steven Schwarz, *Fremont*
5) Janet Hamilton, *Livermore*
6) Beverly Jensen, *Lodi*
7) Dan Sodergren, *LPFD*
8) Veronica Rodriguez, *NCCSIF*
9) Lynette Frediani, *Redding*
10) Amy Northam, *REMIF*
11) Kim Greer, *Richmond*
12) David Rawe, *Roseville*
13) Mary Ann Perini, *San Leandro*
14) Dominique Kurihara, *Santa Rosa*
15) Roger Carroll, *SCORE*
16) Gail Kiyomura, *Stockton*
17) Scott Mann, *Sunnyvale*
18) GeorgeAnne Meggers-Smith, *Vacaville*
19) Armond Sarkis, *YCPARMIA*

OTHERS PRESENT:

20) Byrne Conley, *Board Counsel*
21) Tony Giles, *CJPRMA*
22) Lola Deem, *CJPRMA*
23) Marinda Griese, *CJPRMA*
24) Saima Kumar, *CJPRMA*
25) Marcia Hart, *CJPRMA*
26) Susanna Banuelos, *CJPRMA*
27) David Due, *YCPARMIA*
28) Laura Marquez, *Richmond*
29) Dr. William Deeb, *AON Risk Services*
30) Tracy Fleck, *Aon Global Risk Consulting*
31) Kyle Powell, *AON Risk Services*
32) Robert Lowe, *Alliant Insurance Services*
33) P. J. Skarlanic, *Alliant Insurance Services*
34) Andrea Ferry, *Alliant Insurance Services*
35) Marcus Beverly, *Alliant Insurance Services*
36) William Dennehy, *Chandler Assets Management*

NOT PRESENT: Petaluma and San Rafael

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.

III. CLOSED SESSION

1. **Government Code Section 54956.95 (a)**
   Conference with Legal Counsel – Litigation

   Name of Case: Peng Huang, Wenchang Song, Shuping Gao, Naibo Tao v. Judy Chong; City of Stockton
   Court: State of California Superior Court, County of San Joaquin
   Case No.: STK-CV-UAT-2017-0009963

IV. ACTION ON CLOSED SESSION ITEMS

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

V. PRESENTATIONS

- Dr. William Deeb, Aon Risk Services presented an update on the State of the Liability Market.
- Mr. Robert Lowe, Alliant Insurance Services presented an updated on the State of the Property Market.

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.

- Tony Giles, General Manager provided copies of an email sent to him from Robert Epstein, City Attorney for City of San Rafael.

VII. COMMUNICATIONS

A. Board Members
- Chris Carmona, Risk Manager City of Fairfield shared that CJPRMA Director Lynette Frediani, Deputy City Attorney, City of Redding was retiring on December 13, 2019.

B. General Manager/Secretary

- Tony Giles, General Manager stated a special telephonic meeting will be held in December to discuss the CAFR.

C. Next Scheduled Meetings: Executive Committee (01/16/2020) Loomis
Board of Directors (03/19/2020) CJPRMA

VIII. APPROVAL OF MINUTES

- A motion was made by Director Cannon and seconded by Director Carmona to approve the minutes from the Board of Directors meetings held on August 15, 2019 and October 22 & 23, 2019. Directors Hung, Schwarz, Jensen, Hamilton, Sodergren, Rodriguez, Frediani, Northam,

Greer, Rawe, Perini, Kurihara, Carroll, Kiyomura, Mann, Meggers-Smith and Sarkis. Petaluma and San Rafael were absent. Motion passed.

IX. CONSENT CALENDAR

1. **Additional Covered Party Certificates Approved by the General Manager *(A)***

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

3. **Settlement of Claims Discussed in Closed Session *(I)***

4. **Business Calendar 2020 *(I)***

- A motion was made by Director Hamilton and seconded by Director Jensen to approve the Consent Calendar. Directors Hung, Cannon, Carmona, Schwarz, Sodergren, Rodriguez, Frediani, Northam, Greer, Rawe, Carroll, Perini, Kurihara, Kiyomura, Mann, Meggers-Smith and Sarkis approved the motion. Petaluma and San Rafael were absent. Motion passed.

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

5. **Report from the Investment Manager *(I)***

Bill Dennehy of Chandler Asset Management was present to discuss the portfolio and our investment strategy.

Pool investments are managed by Chandler Asset Management. The assets are held in CJPRMA's bank custody account managed by the Bank of New York.

The investment program is divided into three parts: The Loss Payment Account, the Long Term Growth Account and the Long Term Growth/Tactical Account.

The Loss Payment Account is utilized to provide funds for operating expenses and the payment of losses. The Loss Payment Account invests in high grade securities with a maximum maturity of five years. As of October 31, 2019, the Loss Payment Account was valued at $11,027,682. This was an increase of $8,289,142 from its valuation of $2,738,540 on July 31, 2019. Several securities were purchased in the Treasury and Asset Backed sectors of the market with maturities ranging between February 2020 to July 2024. The majority of the investment activity in the portfolio was in LAIF, with multiple contributions totaling $12 million offset by one withdrawal of $3.775 million late in the quarter. The withdrawal was utilized to increase the overall allocation in both long-term portfolio strategies as the forecasted cash flow needs are moderate looking out over the next nine months. The Loss Payment Account has sufficient funds to meet the expenditure requirements of the next six months.

Both Long Term Growth Accounts are utilized to provide long term asset growth in order to offset inflation. The maturity range of these investments is a maximum of ten years.

As of October 31, 2019, the Long Term Growth Account/ Tactical was valued at $15,581,986. This was an increase of $1,954,323 from its valuation of $13,627,663 on July 31, 2019. Multiple securities were purchased across the Treasury, Agency, Asset Backed, Commercial Paper and Corporate sectors of the market to keep the portfolio allocation and structure consistent with Chandler targets. The purchased securities ranged in maturity from November 2019 to October 2024. Two securities were sold, two matured and $1.775 million was contributed to the portfolio to facilitate the new holdings in the portfolio.

As of October 31, 2019, the Long Term Growth Account was valued at $32,344,767. This was an increase of $2,745,632 from its valuation of $29,599,135 on July 31, 2019. A handful of securities were purchased across the Treasury and Corporate sectors of the market to keep the portfolio allocation and structure consistent with Chandler targets. The purchased securities ranged in maturity from May 2024 to August 2029. One security was called and $2.0 million was contributed to the portfolio late in the quarter to facilitate the new securities in the portfolio.

The investments in all accounts comply with CJPRMA's investment policy.

- No action was required. This was an information only item.

6. Approval of the Statement of Investment Policy *(A)*

The general manger recommended adoption of the proposed recommended revisions of the Investment Policy. The Statement of Internal Procedures and Controls states that the investment manager will review the Authority's Investment Policy annually and report any recommendations for revisions for approval to the Board of Directors. Chandler Asset Management has reviewed the existing investment policy and has made the following recommended revisions.

1. Section III – Objectives – D – Diversification: Added Supranational Securities to the list of security types not subject to the 5% per issuer limitation. In the Permitted Investments section Supranational Securities have a limit of 10% per issuer. The suggested update removes the conflict embedded in the policy.

2. Section VII – Investment Instruments and Maturities – A – Permitted Investments – Section 2: Added mortgage pass-through securities to more specifically call out all the security types that fall under the government sponsored enterprise definition.

3. Section VII – Investment Instruments and Maturities – A – Permitted Investments – Section 10: Recommend removing the language requiring the underlying issuer to have a rating of 'A' or higher. Legislation was passed this year, AB 1770, to remove the

underlying issuer rating requirement. Please note the Chandler team will continue to evaluate all holdings in the portfolio to ensure suitability relative to the risk profile of the investment strategy.

4. Section VII – Investment Instruments and Maturities – A – Permitted Investments – Section 13: Recommend removing the summary table to eliminate the chance of contradiction between the verbiage under "Permitted Investments" and the table itself; to be consistent with Chandler's best practices.

5. Section VII – Investment Instruments and Maturities – D – Investment in "Derivative" Securities – Section 2: Recommend removing mortgage pass-through securities issued by Federal agencies from this section as they are not limited to the 5% per issuer limitation. This security type has been moved under the "Federal Agency" section of Permitted Investments in this policy.

   - A motion was made by Director Mann and seconded by Director Cannon to approve the Statement of the Investment Policy with the recommended revisions. Directors Hung, Carmona, Schwarz, Hamilton, Jensen, Sodergren, Rodriguez, Frediani, Northam, Greer, Rawe, Carroll, Perini, Kurihara, Kiyomura and Meggers-Smith approved the motion. YCPARMIA abstained from voting. Petaluma and San Rafael were absent. Motion passed.

7. Report Out from Claims Committee *(I)*

The agenda bill reported a summary of items and lessons that could be learned that were discussed at the Claims Committee meeting on October 10, 2019.

- No action was required. This was an information only item.

8. Approve Modification to Liability Memorandum of Coverage *(A)*

The general manager recommended changes to the Liability Memorandum of Coverage. The modifications would represent no change in coverage. The language changes would only be intended to clarify existing coverage.

The liability Memorandum of Coverage (MOC) defines "Employment Practices Liability" as "liability arising from discrimination, sexual harassment, and/or wrongful termination claimed by an employee, former employee or applicant for employment of a covered party." Retaliation claims are covered in the MOC under Employment Practices Liability, but the MOC does not explicitly say so.

In order to improve clarity, staff recommends adding retaliation to the definition of Employment Practices Liability and adding a definition for Retaliation. Retaliation will be

defined as “any adverse employment action taken against a present or former employee because the employee engaged in legally protected conduct.”

- A motion was made by Director Northam and seconded by Director Carmona to approve the modifications to the Liability Memorandum of Coverage effective 11/21/19. Directors Hung, Cannon, Schwarz, Hamilton, Jensen, Sodergren, Rodriguez, Frediani, Greer, Rawe, Carroll, Perini, Kurihara, Kiyomura, Mann, Meggers-Smith and Sarkis approved the motion. Petaluma and San Rafael were absent. Motion passed.

9. Authority to Execute Agreement with Board Counsel *(A)*

The general manager asked the Board of Directors for authority to execute the proposed contract for services and a four percent per year rate increase to keep rates current for legal services of the Board Counsel.

Board Counsel rates have not changed since 2016, and they fall below the rates charged by defense attorneys representing CJPRMA members. The proposed rates are consistent with the rates charged by partners in the firms representing CJPRMA members. The contract includes a provision for either party to request negotiations on rates if they think they need to be modified.

In an email dated October 3, 2019, the firm of Gibbons and Conley requested an increase in the rate for their services. The Board of Directors adopted the current rates February 4, 2016. The current rates are $185/hour for attorneys, $98/hour for paralegals and 2.5% for overhead. The new proposed rates are $225/hour for attorneys, $105/hour for paralegals, and 2.5% for overhead charge.

- A motion was made by Director Rawe and seconded by Director Northam to approve the proposed contract and rate increase for the firm of Gibbons and Conley services with a 2.5% Cost of Living Allocation (COLA) increase, change the contract terms to every three years and change the insurance requirements to list CJPRMA as additional insured. Directors Hung, Cannon, Carmona, Schwarz, Hamilton, Jensen, Sodergren, Rodriguez, Frediani, Greer, Carroll, Perini, Kurihara, Kiyomura, Meggers-Smith and Sarkis approved the motion. Sunnyvale opposed the motion. Petaluma and San Rafael were absent. Motion passed.

10. Claims Experience Report *(I)*

Claims Administrator, Marinda Griese, presented a claims overview to the Board of Directors. This report provided a review of all claims that have been reported to CJPRMA beginning with program year 2007-2008 through 2016-2017. The date range is consistent with the current methodology being utilized by our actuary for developing our program year contributions.

The report exhibited a high level overview of all claims. It included a description of claims

frequency, severity and development history. The report also assists staff in the development of risk management training programs and a basis for establishing baseline criteria to be included in risk management audit standards.

- No action was required. This was an information only item.

11. Approval of the 2019 Actuarial Report, Proposed Funding and Rates for Program Year 2020/21 and Redistribution for Fiscal Year 2019/20 *(A)*

Ms. Tracy Fleck of Aon Global Risk Consulting conducted the 2019 actuarial study and presented the results. The CJPRMA staff report, which summarizes the study, was provided as an exhibit.

Estimated Outstanding Losses

This year, the value of estimated outstanding losses increased $10 million (24%) to $51.8 million. Case reserves increased $9.2 million and IBNR increased $782,486. In fiscal year 2018/19 there were $19.8 million in claim expenses and settlements paid. This reflects the continued trend of high severity and frequency of claims.

Redistribution

Page 79 of the actuarial report shows a maximum excess equity distribution of $7.7 million for program years 1986/87 through 2013/14. The table also shows an overall deficit position of $43.5 million at 90% confidence. For this reason, the actuary and CJPRMA staff are recommending no redistribution of funds but rather a reallocation of equity to the deficit years. The attached redistribution spreadsheet shows the reallocation from the older years to program year 2012/13. By doing this, it reduces the deficit in PY 2012/13 from $11.3 million to $3.7 million.

Equity

The equity in the program at June 30, 2019 is a deficit of $14 million, with the addition of the Excess Loss Fund of $18 million there is total equity of $4 million. The CJPRMA target equity is $22.5 million which gives us a shortfall of $18.5 million.
In 2009 the liability premium funding was adjusted to help our member entities during the recession. This along with the increased claim frequency and severity has reduced the pool equity by $52.7 million since 2011.

Funding

The current self-insured retention attachment points of $500,000 for Pool B and $1 million for Pool C have been utilized since the inception of the program in 1986/87. Prior to 1993/94 there was an additional Pool A $250,000 excess of $250,000. With the increase in estimated outstanding losses, cost of inflation, jury awards and legislative change, it is time we review different methods of calculating the premiums in order to mitigate the financial impact on the program.

As a part of the actuarial study, staff requested that Aon prepare an exhibit showing the funding amounts and rates if the attachment points on both Pool B and Pool C were to increase by $250,000. At the alternate attachment points, Pool B is $750,000 to $1.25 million and Pool C is $1.25 million to $5 million, Pool D would remain the same at $5 million to $40 million.

Accordingly, staff has prepared funding and rates in four methods. The attached Staff Report on the Actuarial Study (Page 3) shows the four methods for your consideration:

1. Pool B $500K SIR/Pool C $1M SIR – 10 years developed rates and funding
2. Pool B $500K SIR/Pool C $1M SIR – conventional actuarial approach
3. Pool B $750K SIR/Pool C $1.25M SIR – 10 years developed rates and funding
4. Pool B $750K SIR/Pool C $1.25M SIR – conventional actuarial approach

(Table F) represents the method we are currently using, Pool B $500K SIR/Pool C $1M SIR – 10 years rolling average. This shows a required funding of $16.25 million.

Table F - Pool B $500K SIR/Pool C $1M SIR
10 Years Developed Rates & Funding
70% Confidence Level – Discounted

Losses	$10,318,374
Reinsurance	4,384,477
Overhead	1,550,000
Total	$16,252,851

Pool B	0.154	$2,610,313
Pool C	0.419	7,708,061
Pool D	0.322	5,934,477
Total	0.895	$16,252,851

(Table H) increases the SIR for Pool B to $750,000 and Pool C to $1.25 million. This shows a required funding of $13.84 million and a reduction of $2.41 million over the current method.

Table H - Pool B $750K SIR/Pool C $1.25M SIR
10 Years Developed Rates & Funding
70% Confidence Level – Discounted

Losses	$7,903,971
Reinsurance	4,384,477
Overhead	1,550,000
Total	$13,838,448

Pool B	0.108	$1,829,176
Pool C	0.330	6,074,795
Pool D	0.322	5,934,477
Total	0.760	$13,838,448

The new attachment points would realize a savings of $2.41 million (14.8%) over the current self-insured retention levels for program year 2020/21. We realize this would require our members to increase their reserves at the primary level, but we recommend this option be considered for PY 2020/21 funding.

- A motion was made by Director Mann and seconded by Director Schwarz to approve the 2019 actuarial study and the redistribution for fiscal year 2019/20. Directors Hung, Cannon, Hamilton, Jensen, Sodergren, Rodriguez, Northam, Greer, Perini, Kiyomura and Sarkis

approved the motion. Fairfield, Redding, Roseville, Santa Rosa, SCORE and Vacaville were not present at the time of voting. Petaluma and San Rafael were absent. Motion passed.

- A motion was made by Director Cannon and seconded by Director Northam to approve the proposed funding and rates for program year 2020/21 with increased SIR of Pool B $750k and Pool C $1.25M. Director Schwarz amended the motion and Director Mann seconded the amendment to have staff present levels at $500k, $750k, $1M & $1.25M for the SIR's at the March 2020 meeting. A roll call vote was held. Alameda, Chico, Fremont, Livermore, Lodi, LPFD, NCCSIF, REMIF, Richmond, San Leandro, Stockton, Sunnyvale and YCPARMIA approved the motion. Fairfield, Redding, Roseville, Santa Rosa, SCORE and Vacaville were not present for voting. Petaluma and San Rafael were absent. Motion passed.

12. Approval of Strategic Plan for 2019-2022 ***(A)***

The Board of Directors adopted its current strategic plan in December 2016. The Board of Directors met on October 22 & 23, 2019 to update and revise the strategic plan for the next three years. Rick Brush of Brush Strokes Consulting facilitated the strategic planning session.

Mr. Brush provided a report of the results along with a matrix representing the strategic action plan. Both documents were provided.

Upon adoption by the Board of Directors, the Executive Committee and the general manager will be developing specific goals and objectives for the general manager based on the priorities of CJPRMA as identified in the strategic plan.

- President Greer postponed this agenda bill until March 2020 meeting.

13. New Board Members/Alternates ***(I)***

Notifications regarding a change in director/alternate designations that have been received as of the last meeting are indicated herein:

1)	Alameda	**Director** Montague Hung – Deputy City Attorney/Risk Manager
2)	Chico	**Alternate** Mark Orme – City Manager
3)	NCCSIF	**Director** Veronica Rodriguez – Human Resources Manager (City of Lincoln)

- No action was required. This was an information only item.

14. Risk Management Issues ***(I)***

- President Greer postponed this agenda bill until March 2020 meeting.

15. Introduction of Proposed Memorandum of Coverage for Pooled Property Program 2020-2021 *(I)*

At the August 2019 Board of Directors meeting, the members of the property program approved the establishment of a pooled property coverage program to cover losses with a self-insured retention of $100,000 and a per occurrence limit of $250,000 for all-risk and a per occurrence limit of $500,000 for wildfire.

Members of the property program wanted to review the premium cost before committing to the new program. The general manager would request approval of the MOC at the March 19, 2020 Board of Directors meeting.

The proposed MOC included the following elements:

- It is an optional program for members of the property program.
- The program mirrors the approved coverage form from the Alliant Public Entity Insurance Program (PEPIP). The property program members have adopted the PEPIP form as the governing document for the property program.
- Coverage would be for losses exceeding $100,000 and not exceeding $250,000 for all-risk. ($100,000 deductible for all-risk)
- Coverage would be for losses exceeding $100,000 and not exceeding $500,000 for wildfire. ($100,000 for wildfire)
- Loss due to flood is excluded.
- Premium will be determined on a pro-rata portion of total insurable value (TIV) of the members in the pooled program, which is how premium is allocated in the standard property program.
- Establish the program on a total pool basis rather than accounting for individual program years. There would be no dividends unless the program is closed.

The premium cost for this program would be determined for the March 2020 meeting.

- No action was required. This was an information only item.

16. Proposed Pricing for Pooled Property Program 2020-2021 *(I)*

At the August 2019 Board of Directors meeting, the members of the property program approved the establishment of a pooled property coverage program to cover losses with a self-insured retention of $100,000 and a per occurrence limit of $250,000 for all-risk and a per occurrence limit of $500,000 for wildfire. Losses due to flood will be excluded from the pooled property program.

Staff requested pricing from Aon for the self-funded program and was provided at the meeting.

Depending on which members elect to participate in the program, loss history and TIV will fluctuate, which will result in a different final cost for the program. The general manager requested that property program members review the draft Memorandum of Coverage and pricing and respond by December 31, 2019 as to whether they will participate in the program. Staff will recalculate pricing based on actual participation and present the program with final pricing for approval at the March 19, 2020 Board of Directors meeting.

- No action was required. This was an information only item.

XI. ADJOURNMENT

- President Greer adjourned the meeting at 2:50 p.m.

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

CALIFORNIA JOINT POWERS RISK MANAGEMENT AUTHORITY

SPECIAL TELEPHONIC BOARD OF DIRECTORS MEETING
Thursday December 19, 2019 – 9:00 a.m.

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

Dial In #: 866 - 866 – 2244
Participant Code: 1414792

1. *City of Alameda, 2263 Santa Clara Avenue, Room 280, Alameda, CA 94501*
2. *City of Chico, 411 Main Street., Chico, CA 95927*
3. *City of Fairfield, 1000 Webster Street, Fairfield, CA 94533*
4. *City of Fremont, 3300 Capitol Avenue, Fremont, CA 94538*
5. *City of Livermore, 1052 S. Livermore Avenue, Livermore, CA 94550*
6. *LPFD, City of Pleasanton, 123 Main Street, Pleasanton, CA 94566*
7. *City of Lodi, 221 West Pine Street, Lodi, CA 95240*
8. *NCCSIF, City of Lincoln, 600 6th Street, Lincoln, CA 95648*
9. *City of Petaluma, 11 English Street, Petaluma, CA 94952*
10. *City of Redding, 777 Cypress Avenue, Redding, CA 96001*
11. *REMIF, City of Sonoma, 414 West Napa Street, Sonoma, CA 95476*
12. *City of Richmond, 450 Civic Center Plaza, Richmond, CA 94804*
13. *City of Roseville, 311 Vernon Street, Roseville, CA 95678*
14. *City of San Leandro, 835 East 14th Street, San Leandro, CA 94577*
15. *City of San Rafael, 1400 Fifth Avenue, San Rafael, CA 94915*
16. *City of Santa Rosa, 100 Santa Rosa Avenue, Room 9, Santa Rosa, CA 95404*
17. *SCORE, Town of Loomis, 3665 Taylor Road, Loomis, CA 95650*
18. *City of Stockton, 400 E. Main Street, 3rd floor, Stockton, CA 95202*
19. *City of Sunnyvale, 456 West Olive Avenue, City Attorney's Office, Sunnyvale, CA 94086*
20. *City of Vacaville, 650 Merchant Street, Vacaville, CA 95688*
21. *YCPARMIA, City of Woodland, 77 W. Lincoln Avenue, Woodland, CA 95695*
22. *Gibbons & Conley, 3480 Buskirk Avenue, Suite 200, Pleasant Hill, CA 94523*

MINUTES

I. CALL TO ORDER

- President Greer called the meeting to order at 9:31 a.m.

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.

II. ROLL CALL

PRESENT

1) Montague Hung, *Alameda*
2) Jamie Cannon, *Chico*
3) Chris Carmona, *Fairfield*
4) Janet Hamilton, *Livermore*
5) Beverly Jensen, *Lodi*
6) Dan Sodergren, *LPFD*
7) Veronica Rodriguez, *NCCSIF*
8) Charles Castillo, *Petaluma*
9) Jacob Baldwin, *Redding*
10) Amy Northam, *REMIF*
11) Kim Greer, *Richmond*
12) David Rawe, *Roseville*
13) Shibani Nag, *San Rafael*
14) Roger Carroll, *SCORE*
15) Theresa Roland, *Stockton*
16) Scott Mann, *Sunnyvale*
17) GeorgeAnne Meggers-Smith, *Vacaville*
18) Armond Sarkis, *YCPARMIA*

OTHERS PRESENT

19) Byrne Conley, *Board Counsel*
20) Tony Giles, *CJPRMA*
21) Lola Deem, *CJPRMA*
22) Marinda Griese, *CJPRMA*
23) Amy Meyer, *Maze & Associates*
24) Yibin Shen, *Alameda*
25) David Due, *YCPARMIA*
26) Saima Kumar, *CJPRMA*
27) Marcia Hart, *CJPRMA*
28) Susanna Banuelos, *CJPRMA*

ABSENT

Fremont, San Leandro, Santa Rosa

III. CLOSED SESSION

- None

IV. ACTION ON CLOSED SESSION ITEMS

- None

V. PRESENTATIONS

- None

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. Board Members
B. General Manager/Secretary
C. Next Scheduled Meetings: Executive Committee (01/16/2020) Loomis, CA
Board of Directors (03/19/2020) CJPRMA Office

VIII. APPROVAL OF MINUTES

- None

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.

IX. CONSENT CALENDAR

- None

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

1. Approval of Annual Financial Audit and Comprehensive Annual Financial Report (CAFR) for the year ended June 30, 2019. *(A)*

The report was prepared by Lola Deem, Finance Officer, and audited by Ms. Amy Meyer, of Maze & Associates. Maze & Associates have once again issued an unmodified opinion.

Amy presented the results of the audit to the Board of Directors and the Comprehensive Annual Financial Report (CAFR) for the Fiscal Year Ended June 30, 2019 was emailed to the Board prior to the meeting for review.

The report will be submitted to the Government Finance Officers 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 following is a summary of the financial highlights and changes from the previous year, for fiscal year ending June 30, 2019:

- Assets - decreased $6.8 million (10.5%) – this decrease was a result of an $11.3 million decrease in cash and investments for the payment of claims.

- Liabilities – increased $11.4 million (26.4%) – this was due primarily to a $10 million increase in the reserve for losses.

- Revenues – increased $848,896 (5.5%) – primarily due to an increase in member contributions in the property program for the self-funded layer $416,662 and drone, excess cyber and pollution coverage $231,864.

- Operating expenses – increased $9.4 million (32.1%)
  - Claim loss provision expense increased $8.6 million (40.1%) – includes claims paid and the change in claims payable (case reserves and IBNR).
  - General administrative services increased $232,772 (13.1%) – due to an increase in personnel expenses.

- Investment income increased $4.6 million (1101%) - due to interest income earned of $1.4 million and a $2.7 million gain in the market value of investments.
- Rent and Other Income decreased $20,851 (7.7%) - reflecting minimal change in lease and common area maintenance income.

Overall the Authority's net position declined $18 million (81.6%). This decrease was discussed at the November board meeting and is a result of return of equity in prior years combined with the increase and severity of claims payments. The effort going forward will be to promote equity growth.

- A roll call vote was held and a motion was made by Director Northam to approve the Annual Financial Audit and the Comprehensive Annual Financial Report and seconded by Director Mann. Directors Hung, Cannon, Carmona, Sidhu, Jensen, Sodergren, Rodriguez, Castillo, Baldwin, Greer, Rawe, Roland and Sarkis approved the motion. Motion passed. San Rafael, SCORE and Vacaville were not present at the time of voting. Fremont, San Leandro and Santa Rosa were absent.

XI. ADJOURNMENT

- President Greer adjourned the meeting at 10:15 a.m.

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.

Back to Agenda

CALIFORNIA JOINT POWERS
RISK MANAGEMENT AUTHORITY

AGENDA BILL

ITEM: 1	**TITLE: ADDITIONAL COVERED PARTY CERTIFICATES APPROVED BY THE GENERAL MANAGER**
MEETING: 04/16/2020	
GENERAL MANAGER: ABG	

Recommended Actions
Approval of the additional covered party certificates that have been issued by the general manager.

Strategic Direction
Strategic Goal 3, "100% Member Retention"

Item Explanation
Exhibit 1 is a list of the **78** additional covered party certificates that have been approved by the general manager and issued since the last board meeting.

Fiscal Impact
None.

Exhibits
1. Report of Additional Covered Party Certificates Approved by the General Manager

Certificate of Coverage Report

Date Board Notice: Mar 19, 2020

Organization: Ascending order

Organization	Member	Additional Covered Party	Amount of Coverage Requested	Activity Start Date	Activity End Date	Description
Alameda	Alameda	Alameda CTC, its officers, employees and consultants	1,000,000.00	Jul 1, 2019	Dec 31, 2021	Alameda CTC Agreement No. A19-0062, Project No. 1511001 Otis Drive Bike Lanes, Traffic Calming and Safety Improvements
Alameda	Alameda	First 5 Alameda County, the individual members thereof, and all First 5 officers, agents, employees and volunteers, and Alameda County, its Board of Supervisors, officers, agents and employees.	1,000,000.00	Apr 1, 2020	Jun 30, 2021	City of Alameda Mobile Family Resource Center Van. Early learning Communities Network Facility Grant.
Alameda	Alameda	JAMESTOWN, L.P., Jamestown Properties Corp., Cologne Investors, L.P. Cologne Properties Corp., and their direct and indirect subsidiaries, affiliated entities, joint venture entities (whether defined by written contract as Owner, Client, Company, Landlord, Lessor, Licensor, Customer or similar), employees, officers, directors, any applicable property manager, ground lessor, tenant and agent (excluding contractors and consultants) associated with this property.	1,000,000.00	Dec 4, 2019	Dec 6, 2019	Party for Jammies Donors (Alameda Jammie Drive Suite 435).
Anderson	NCCSIF	Pacheco Union Elementary School District, it's elected or appointed officials, employees, agents and volunteers.	2,000,000.00	Feb 1, 2020	Feb 1, 2020	use of facility by the City of Anderson Parks & Recreation for Youth Basketball Games.
Cloverdale	REMIF	That the State of California, the California Fair Services Authority, the District Agricultural Association, County Fair, the County in which the County Fair is located, Lessor/Sublessor if fair site is leased/subleased, Citrus Fruit Fair, California Exposition and State Fair, or Entities (public or non-profit) operating California designated agricultural fairs, their directors, officers, agents, servants, and employees are made additional insured, but only insofar as the operations under this contract are concerned. Cloverdale Citrus Fair	1,000,000.00	Feb 13, 2020	Feb 17, 2020	Booth Rental Agreement No. 20-043 for 2020 Cloverdale Citrus Fair.
Corning	NCCSIF	Corning Union Elementary School District.	1,000,000.00	Jan 1, 2020	Dec 31, 2020	Corning recreation classes to be held at school district sites.
County of Yolo	YCPARMIA	Davis Joint Unified School District.	1,000,000.00	Dec 2, 2019	Dec 2, 2019	South Davis Citizens Advisory Committee Meeting for Yolo County.
County of Yolo	YCPARMIA	Deere Credit, Inc. ISAOA Its Successors &/or Assigns.	1,000,000.00	Oct 14, 2019	Oct 14, 2022	Master Lease Agreement No. 0105558 2019 JOHN DEERE 3038 3038E COMPACT UTILITY TRACTOR SN:1LV3038EEKK127050 2019 JOHN DEERETX4 TX4X2GATOR SN:1M04X2XFVKM140263 2019 JOHN DEERE TX 4 TX 4X2 GATOR SN:1 M04X2XFCKM140262 2019 JOHN DEERE TX 4 TX 4X2 GATOR SN:1 M04X2XFJKM140261

Certificate of Coverage Report

Date Board Notice: Mar 19, 2020

Organization: Ascending order

Organization	Member	Additional Covered Party	Amount of Coverage Requested	Activity Start Date	Activity End Date	Description
						2019 JOHN DEERE 370B 370B BACKHOE SN:1LV0370BJK0015760
County of Yolo	YCPARMIA	ZMFU II, Inc..	1,000,000.00	Feb 1, 2020	Feb 1, 2035	County of Yolo ESPC Project: (Equipment Lease-Purchase Agreement 109274v3) 27 Buildings - HVAC Replacements 34 Buildings - LED Lighting (interior and exterior) 21 Buildings - Water Efficiency Measures 8 Buildings - Replacement Transformers
Davis	YCPARMIA	DELTA MOBILE STAGE LLC.	1,000,000.00	Dec 5, 2019	Dec 5, 2019	Rental of mobile stage and accessory equipment per contract 2019-491.
Davis	YCPARMIA	Owen Equipment	2,500,000.00	Nov 18, 2019	Dec 16, 2019	Rental of 2017 Vactor 2100+ on a freightliner chassis
Davis	YCPARMIA	The Regents of the University of California.	1,000,000.00	Jun 15, 2020	Aug 21, 2020	Use of facility for Camp Putah 2020.
Dixon	NCCSIF	Dixon Montessori Charter School and Dixon Unified School District	1,000,000.00	Jan 11, 2020	Mar 8, 2020	License agreement for use of gymnasium by the City of Dixon as respects Youth Basketball Recreational Program
Esparto Unified School District	YCPARMIA	Pacific Environmental Education Center.	1,000,000.00	May 4, 2020	May 8, 2020	Esparto Middle School to attend Pacific Environmental Education Center operating at MacKerricher State Park.
Eureka	REMIF	City of Arcata, its officials, employees, volunteers and agents	2,000,000.00	Jun 21, 2019	Mar 1, 2021	Food Waste Prevention and Rescue Program - FW3-17-0049
Eureka	REMIF	County of Humboldt and its agents, officers, officials, employees and volunteers.	2,000,000.00	Mar 1, 2020	Mar 1, 2021	City of Eureka is receiving $201,225 in grant funding to implement and expand a homeless resources program (Uplift) that includes a housing assistance program.
Eureka	REMIF	Enterprise FM Trust.	1,000,000.00	Sep 26, 2019	Nov 22, 2020	Per Master Lease Agreement between City of Eureka and Enterprise Fleet Management for the following three (3) 2019 Ford F350 vehicles with VIN numbers: 1FDBF3A67KEF79100; 1FD8X3A61KEF79102; 1FD8X3A62KEF79108.
Eureka	REMIF	Eureka City Schools, its officers, officials, employees and volunteers.	2,000,000.00	Dec 30, 2016	Dec 30, 2021	Shared facilities agreement to operate a Hoopsters youth basketball league at Zane Middle School gymnasium located at 2155 S Street; Winship Middle School

Certificate of Coverage Report

Date Board Notice: Mar 19, 2020

Organization: Ascending order

Organization	Member	Additional Covered Party	Amount of Coverage Requested	Activity Start Date	Activity End Date	Description
						gymnasium located at 2500 Cypress Avenue; and Eureka High School gymnasium located at 1915 J Street, in Eureka, CA.
Folsom	NCCSIF	"State of California and U.S. Bureau of Reclamation, their officers, employees, and servants, are additional covered party but only insofar as operations under this contract or permit are concerned."	2,000,000.00	May 3, 2020	May 3, 2020	Folsom Police Mounted Horse Unit Memorial Trail Ride.
Folsom	NCCSIF	Folsom Cordova Unified School District	1,000,000.00	Jan 21, 2020	Mar 27, 2020	City of Folsom Zoo Sanctuary Outreach Program at Folsom Community Charter on January 21, 2020 and March 27, 2020.
Folsom	NCCSIF	Williams Scotsman, Inc.	1,000,000.00	Nov 1, 2019	Oct 31, 2024	Contract Number 1112171 - Lease Agreement (1-SM6448, 64X48 Modular, ADA/IBC Ramp)
Fortuna	REMIF	Fortuna Union High School District, its officials, agents and employees.	1,000,000.00	Mar 2, 2020	May 14, 2020	Adult recreation league basketball.
Fremont	Fremont	COUNTY OF ALAMEDA HOUSING AND COMMUNITY DEVELOPMENT DEPARTMENT, its Board of Supervisors, the individual members thereof, and all County officers, agents, employees, volunteers, and representatives.	1,000,000.00	Oct 15, 2019	May 31, 2020	FREMONT WINTER SHELTER SERVICES (Procurement Contract No. 19303).
Fremont	Fremont	City of Oakland, its Councilmembers, directors, officers, agents, employees and volunteers	2,000,000.00	Jan 1, 2020	Dec 31, 2020	Grant Agreement for Family Support Services for the Homeless Program
Fremont	Fremont	County of Alameda, its Board of Supervisors, the individual members thereof and all County officers, agents, employees, volunteers and representatives.	1,000,000.00	Jan 1, 2020	Dec 31, 2020	Standard Services Agreement between County of Alameda and City of Fremont Master Contract No.: 901866.
Fremont	Fremont	County of Alameda, its Board of Supervisors, the individual members thereof, and all County officers, agents, employees and representatives.	1,000,000.00	Jul 1, 2019	Jun 30, 2020	Social Services Agency Area Agency on Aging under Master Contract #: 900111 - Project Names: 1) Aging, Senior Center Activities (Title IIIB, Fed. Catalog #93.004) 2) Information and Assistance (Title IIIB, Fed. Catalog #93.044) 3) Family Caregiver Support Program (Title IIIE, Fed. Catalog #93.052) 4) Case Management (Title IIIB, Fed. Catalog #93.044)
Fremont	Fremont	County of Alameda, its Board of Supervisors, the individual members thereof, and all County officers, agents, employees, volunteers and representatives.	1,000,000.00	Jan 1, 2020	Jul 31, 2020	CENSUS OUTREACH (March 2020 Census card mailing.)
Fremont	Fremont	EAST BAY REGIONAL PARK DISTRICT "The East Bay Regional Park District, its officers, employees, and agents are named as additional insured with respect to liability	1,000,000.00	May 9, 2020	May 9, 2020	Fishing Derby sponsored by Fremont Police Department, Contract No.: R41433.

Certificate of Coverage Report

Date Board Notice: Mar 19, 2020

Organization: Ascending order

Organization	Member	Additional Covered Party	Amount of Coverage Requested	Activity Start Date	Activity End Date	Description
		arising out of (Fishing Derby) to be held on (May 9,2020). This insurance shall be the primary coverage for this event." and "ALAMEDA COUNTY WATER DISTRICT".				
Fremont	Fremont	The State of California, its officers, agents and employees.	6,000,000.00	Jan 14, 2020	Jan 14, 2025	Freeway maintenance agreement between California Department of Transportation and the City of Fremont. Resolution No. 2020-01.
Fremont	Fremont	United Way Bay Area (UWBA)	1,000,000.00	Nov 1, 2019	Jun 30, 2020	Earn It! Keep It! Save It! coalition grant Cost Center 2137 for Tax Season 2019. Volunteer Income Tax Assistance (VITA) MOU is with Fremont Family Resource Center Corporation which is a non profit under the City of Fremont. To be held at Fremont Family Resource Center, New Haven Adult School, and Ohlone College Tri-Cities Career Center. (EIN#: 94-3333831)
Gridley	NCCSIF	Gridley Unified School District, its officers, agents, employees, and Board members	1,000,000.00	Dec 13, 2019	Dec 14, 2019	Breakfast with Santa.
Healdsburg	REMIF	Tayman Park Golf Group and the City of Healdsburg.	1,000,000.00	Feb 7, 2020	Feb 7, 2020	Healdsburg Fire Dept. Awards Dinner (Event #20-004).
Lakeport	REMIF	County of Lake, Lake County Sheriff's Department and the Lake County Flood Control and Water Conservation District.	1,000,000.00	Jul 1, 2019	Jun 30, 2020	Agreement between the County of Lake and the City of Lakeport for use of shooting range at Highland Springs Recreation Area.
Livermore	Livermore	County of Alameda, its Board of Supervisors, the individual members thereof, and all County officers, agents, employees, volunteers, and representatives.	1,000,000.00	Aug 12, 2019	Aug 11, 2021	City of Livermore Fleet Division to perform maintenance on vehicles owned by Zone 7 Water Agency, Alameda County (Tri-Valley Intergovernmental Reciprocal Service Agreement signed and dated 12/4/14, Task order No. 001)
Livermore	Livermore	South County Fire Authority.	1,000,000.00	Mar 10, 2020	Mar 31, 2025	City of Livermore Fleet Division to perform maintenance services on vehicles owned by the South County Fire Authority.
Lodi	Lodi	City of Stockton.	1,000,000.00	Dec 1, 2019	May 31, 2020	Fire Training Academy.
Lodi	Lodi	DM Squared Homes, Inc. a California corporation.	1,000,000.00	Jan 9, 2020	Feb 29, 2020	Fire Dept. training exercises (Hold Harmless Agreement dated 01/8/2020).
Lodi	Lodi	Kiwanis Club of Greater Lodi. Kiwanis Club of Greater Lodi Foundation.	1,000,000.00	Dec 5, 2019	Dec 5, 2019	Fire Truck participation in Lodi Parade of Lights.
Lodi	Lodi	State of California , its officers, agents and employees.	6,000,000.00	Nov 22,	Jun 30,	Improvement maintenance agreement within State

Certificate of Coverage Report

Date Board Notice: Mar 19, 2020

Organization: Ascending order

Organization	Member	Additional Covered Party	Amount of Coverage Requested	Activity Start Date	Activity End Date	Description
				2019	2025	Highway Right of Way, Permit Number 1019-6MC-0087 dated 11/22/2019.
Loomis	SCORE	Placer Union High School District.	1,000,000.00	Apr 18, 2020	Apr 18, 2020	Annual Spring Clean Up Day located at Del Oro High School. Event date 4/18/20 from 8 AM to 3 PM.
Oroville	NCCSIF	Historic Oroville Inn.	1,000,000.00	Dec 19, 2019	Dec 19, 2019	City of Oroville Holiday Party.
Paradise	NCCSIF	The State of California, its officers, agents, employees and servants. CalRecycle - Beverage Container Recycling Grant Program.	1,000,000.00	Aug 1, 2019	Jun 30, 2022	Grant Number RBC31-19-0001 Town of Paradise FY 2019-20 Beverage Container Recycling Grant Program.
Petaluma	Petaluma	County of Sonoma, its officers, agents and employees. C/O: General Services	1,000,000.00	Apr 3, 2020	Apr 3, 2020	Landscape Maintenance Qualification Training. (ReScape California)
Redding	Redding	Enterprise FM Trust	1,000,000.00	Aug 21, 2019	Aug 21, 2024	Master Lease Agreement for 7 vehicles: 1) Entity 2699 Vin: 5N1DR2AM0LC582409 Year 2020 Toyota/Pathfinder. 2) Entity 2700 Vin: 5N1DR2AMOLC583639 Year 2020 Toyota/Pathfinder. 3) Entity 2701 Vin: 5N1DR2AM9LC583333 Year 2020 Toyota/Pathfinder. 4) Entity 2702 Vin: 5N1DR2AMXLC581882 Year 2020 Toyota/Pathfinder. 5) Entity 2703 Vin: 1N4BL4CV5LC171821 Year 2020 Nissan/Altima sedan. 6) Entity 2705 Vin: 1N4BL4CV7LC173294 Year 2020 Nissan/Altima sedan. 7) Entity 2704 Vin: 1N4BL4CV0LC182855 Year 2020 Nissan/Altima sedan.
Redding	Redding	Enterprise FM Trust.	1,000,000.00	Aug 21, 2019	Jan 2, 2025	Supplemental to and part of master Equity Lease Agreement for 2 vehicles: 1) 1FTEX1EB2LKD34040 2020 Ford F-150 2) 1FTEX1EB2LKD34041 2020 Ford F-150
Redding	Redding	Simpson University.	1,000,000.00	Feb 28, 2020	Feb 29, 2020	2020 Science Bowl to be held at Simpson University.
Richmond	Richmond	County of Alameda, its Board of Supervisors, the individual members thereof, and all County officers, agents, employees, volunteers, and representatives.	1,000,000.00	Nov 1, 2019	Mar 31, 2022	To provide high-quality, effective workforce services to the reentry population. (Prison to Employment Implementation Grant Services Procurement Contract No. 19568.)

Certificate of Coverage Report

Date Board Notice: Mar 19, 2020

Organization: Ascending order

Organization	Member	Additional Covered Party	Amount of Coverage Requested	Activity Start Date	Activity End Date	Description
Richmond	Richmond	County of Alameda. Alameda County, its Board of Supervisors, officers, agents and employees.	1,000,000.00	Feb 1, 2020	Feb 1, 2023	Use of Sheriff's training Facility - 3 year agreement (02-01-2020 to 02-01-2023).
Roseville	Roseville	Sierra College	1,000,000.00	Jan 27, 2020	Jan 28, 2020	Sharing information about public transportation in the Quad at Sierra College. (Use of Facilities Agreement)
San Leandro	San Leandro	San Leandro Unified School District.	1,000,000.00	Mar 29, 2020	Apr 19, 2020	Lifeguard Testing (San Leandro high School swimming pool).
San Leandro	San Leandro	San Leandro Unified School District.	1,000,000.00	Jun 15, 2020	Aug 6, 2020	Use of San Leandro Unified School District High School swimming pool to teach swim lessons. (Contract #: 6366)
San Leandro	San Leandro	San Lorenzo Unified School District, its board members, agenda, employees, and consultants.	1,000,000.00	Jan 11, 2020	Mar 14, 2020	Use of Washington Manor Middle School Gym for the Junior Warriors Basketball Program.
San Rafael	San Rafael	County of Marin	1,000,000.00	Jul 1, 2019	Jun 30, 2020	Pickleweed Preschool - Provision of preschool education services for 68 children from the Canal community.
San Rafael	San Rafael	Dominican University of California.	2,000,000.00	Feb 11, 2020	Feb 11, 2020	Lecture and Skills Lab from 8 AM to 5 PM in Meadowlands 306-313, Clinical Simulation Center, for San Rafael Fire Department personnel.
San Rafael	San Rafael	Pacific Gas and Electric Company ("PG&E")	2,000,000.00	Nov 1, 2019	Nov 1, 2030	Professional services for net energy metering (NEM2) of solar or wind electric generating facilities of 1,000 kW or less, other than facilities of 30 kW or less. (Customer-Generators electric generating service agreement ID number 5079003512). Notification # 114211362
San Rafael	San Rafael	SMART, its officers and employees.	2,000,000.00	Nov 1, 2019	Nov 1, 2030	Revocable License Agreement between Sonoma-Marin Area Rail Transit ("Licensor") and the City of San Rafael ("Licensee") for maintainance of a portion of the roadway near railroad milepost 15.64 (APN 018-141-03, -04 and -05), located along the west side of Jacoby Street, between Auburn Street and the CalPark railroad tunnel, in order to provide access to a non-motorized multi-use path.
San Rafael	San Rafael	State of California, its officers, agents and employees.	1,000,000.00	Nov 1, 2019	Nov 1, 2030	City of San Rafael construction of operational improvements to Lucas Valley Road and Los Gamos Drive within the right of

Certificate of Coverage Report

Date Board Notice: Mar 19, 2020

Organization: Ascending order

Organization	Member	Additional Covered Party	Amount of Coverage Requested	Activity Start Date	Activity End Date	Description
						way limits of State Route 101. (Project Specific maintenance Agreement).
Santa Rosa	Santa Rosa	Bellevue Union School District.	1,000,000.00	Jun 5, 2020	Jul 25, 2020	Use of facilities for Neighborhood Recreational Summer Camp.
Santa Rosa	Santa Rosa	County of Sonoma, its officers, agents and employees.Charles M. Schulz - Sonoma County Airport	1,000,000.00	Jan 1, 2020	Dec 31, 2020	Use of airport Taxiway W track for Police Dept. Autocross events (Board of Supervisors Resolution number 18-0237).
Santa Rosa	Santa Rosa	Piner-Olivet Union School District and Schaefer Charter School.	1,000,000.00	Dec 4, 2019	Dec 4, 2019	Right-of-entry for a City of Santa Rosa Police Dept. Community Listening Session.
Santa Rosa	Santa Rosa	Rincon Valley Union School District.	1,000,000.00	Mar 5, 2020	Mar 5, 2020	Use of facilities for a Rinconada Neighborhood Park community meeting.
Santa Rosa	Santa Rosa	The Giants Community Fund and San Francisco Baseball Associates, LLC, The Office of the Commissioner of Baseball, its Bureaus, Committees, Subcommittees and Councils, MLB Advanced Media, LP., Major League Baseball Enterprises, Inc., Major League Baseball Properties, Inc. (doing business in its own name and as Major League Baseball Productions and Major League Baseball International), The MLB Network, LLC, the Clubs of Major League Baseball, and each of their subsidiaries and affiliated entities, and their respective directors, officers and employees.	2,000,000.00	Apr 13, 2020	Dec 31, 2020	2020 Junior Giants League Agreement for Santa Rosa Giants Program and registration.
Santa Rosa	Santa Rosa	Wright Elementary School District.	1,000,000.00	Jun 1, 2020	Aug 6, 2020	Use of facilities for the 2020 Jr. Giants League baseball/softball program.
St. Helena	REMIF	Enterprise FM Trust	1,000,000.00	Jan 9, 2018	Jun 30, 2025	The City is doing 2 lease-purchases with Enterprise for 2 heavy duty vehicles. (Master Equity Lease Agreement, STH CONTRACT: 2018-009 dated 11-26-19 to 6-30-2025) 1) 2020 Ford F-550 Chassis 1) 2020 Ford F-450 Super Cab
Sunnyvale	Sunnyvale	Linked In Corporation and DB Real Estate Crossroads, L.P. RREEF Management L.L.C. RREEF America L.L.C. CBRE, Inc.	6,000,000.00	Apr 17, 2020	Apr 17, 2020	2020 LinkedIn Environmental Fair - the fair is a day dedicated to exploring energy, water, waste, and nature related issues and seeks to educate employees on how they can make an impact on their ecological footprint by making changes in their lives.
Ukiah	REMIF	"That the State of California, the California Fair Services Authority, the District Agricultural Association, County Fair, the County in which the County Fair is located, Lessor/Sublessor if fair site is	1,000,000.00	Jan 24, 2020	Jan 24, 2020	Annual Police Department Awards Dinner.

Certificate of Coverage Report

Date Board Notice: Mar 19, 2020

Organization: Ascending order

Organization	Member	Additional Covered Party	Amount of Coverage Requested	Activity Start Date	Activity End Date	Description
		leased/subleased Citrus Fruit Fair, California Exposition and State fair, or Entities (public or non-profit) operating California designated agricultural fairs, their directors, officers, agents, servants, and employees are made additional insured, but only insofar as the operations under this contract are concerned."				
Ukiah	REMIF	"That the State of California, the District Agricultural Association, County Fair, the County in which the County Fair is located, Lessor/Sub lessor if fair site is leased/sublease, Citrus Fruit Fair, or California Exposition and State Fair, their directors, officers, agents, servants and employees are made additional insured, but only insofar as the operations under this contract are concerned."	1,000,000.00	Nov 26, 2019	Mar 28, 2020	Youth Basketball Practice (in June Hall and Ag Building).
Ukiah	REMIF	County of Mendocino.	1,000,000.00	Apr 4, 2020	Apr 4, 2020	BioBlitz - the event will be a guided exploration of plant and animals at the park. With the help of experts and volunteers, participants can find and identify as many different plant and animal species as possible.
Ukiah	REMIF	Coyote Valley Band of Pomo Indians.	1,000,000.00	Dec 3, 2019	Mar 25, 2020	Youth Basketball League 2019/2020.
Ukiah	REMIF	Financial Pacific Leasing, Inc., its successors and assigns.	2,000,000.00	Feb 5, 2020	Mar 1, 2030	Master Lease Agreement - Lease Number 013-1374627-002 for a 2019 Skeeter Brush Truck VIN 1FD0W5HT1KEG07746, Value: $227,606.56
Valley Clean Energy Alliance JPA	YCPARMIA	Esparto District Chamber of Commerce.	1,000,000.00	Feb 23, 2020	Feb 23, 2020	2020 Annual CaPay Valley Almond Festival at Esparto Community Park.
West Sacramento	YCPARMIA	Temporary Kitchens 123, Inc.	1,000,000.00	Mar 9, 2020	Apr 9, 2020	Temporary kitchen rental - estimate #6216.
West Sacramento	YCPARMIA	The Giants Community Fund and San Francisco Baseball Associates, LLC, The Office of the Commissioner of Baseball, its Bureaus, Committees, Subcommittees and Councils, MLB Advanced Media, L.P., Major League Baseball Enterprises, Inc., Major League Baseball Properties, Inc. (doing business in its own name and as Major League Baseball Productions and Major League Baseball International), The MLB Network, LLC, the Clubs of Major League Baseball, and each of their subsidiaries and affiliated entities, and their respective directors, officers and employees.	2,000,000.00	Apr 6, 2020	Dec 31, 2020	2020 Junior Giants League.
Woodland	YCPARMIA	Lease Servicing Center, Inc. dba National Cooperative Leasing AOIA.	1,000,000.00	Dec 27, 2019	May 15, 2026	(1) Case 590SN Tier4 Final 4WD Backhoe (2019) with Assorted Accessories, S/N: NKC765120 -

Certificate of Coverage Report

Date Board Notice: Mar 19, 2020

Organization: Ascending order

Organization	Member	Additional Covered Party	Amount of Coverage Requested	Activity Start Date	Activity End Date	Description
						$138,099.75.
Woodland	YCPARMIA	The Rector, Wardens and Vestry of St. Luke's Episcopal Parish.	1,000,000.00	Nov 21, 2019	Mar 4, 2020	Winter Shelter Program (Fourth and Hope).
Yuba City	NCCSIF	"That the State of California, the District Agricultural Association, County Fair, the County in which the County Fair is located, Lessor/Sublessor if fair site is leased/subleased, Citrus Fruit Fair, fairs, their directors, officers, agents, servants, and employees are made additional insured. but only insofar as the operations under this contract are concerned."	1,000,000.00	Feb 7, 2020	Feb 8, 2020	Rental Agreement No. FH2020-6 for City of Yuba City Employee Awards event.
Yuba City	NCCSIF	The County of Sutter their respective Board of Supervisors, officers, trustees, agents, employees, and vounteers.	1,000,000.00	Apr 8, 2020	Apr 9, 2020	Rental agreement between City of Yuba City and Sutter County for rental of the Ettl Hall on April 8-9, 2020.
Yuba City	NCCSIF	Yuba Community College District.	1,000,000.00	Feb 1, 2020	Feb 1, 2020	facility use by the City of Yuba City Police Department for Police Recruit Testing.
Summary			**106,500,000.00**			

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CALIFORNIA JOINT POWERS
RISK MANAGEMENT AUTHORITY

AGENDA BILL

ITEM: 2	**TITLE: STATUS UPDATE ON GENERAL MANAGER'S GOALS & OBJECTIVES**
MEETING: 04/16/2020	
GENERAL MANAGER: ABG	

Recommended Actions
None. This item is being provided to the Board of Directors as an update on the general manager's 2020 Goals and Objectives.

Strategic Direction
All CJPRMA strategic goals adopted by the organization.

Item Explanation
The general manager's Goals and Objectives for 2020 were created to identify the areas of priority in meeting the objectives of the adopted strategic plan. The Board of Directors developed the current strategic plan in October 2019.

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

Fiscal Impact
None

Exhibits
1. General Manager's Goals & Objectives 2020

GENERAL MANAGER GOALS & OBJECTIVES FOR 2020

GOALS	OUTCOMES	TASKS COMPLETED
Determine if CJPRMA is an excess pool, a full-service pool or a hybrid. Priority 1.27 **20%**	• Conduct a cost benefit analysis to include breaking out the cost of services. • Conduct a needs assessment regarding services. • Consider cost allocation strategies – Research alternative models.	• Established a pass-through contract with Bob Marshburn for the provision of risk transfer consulting services to members.
Analyze creating a captive. Priority 1.56 **20%**	• Internal analysis of our position, including overall funding, net assets, payout duration, etc. • Environmental scan – investigate what other JPAs have learned while creating a captive. • Recommend go or no go of conducting a feasibility study based on above. • Recommendation to the Board of go or no go based on the feasibility study recommendations. • Form a captive if it is considered favorable.	• Established Captive Committee. • Met with Captive Committee to consider timing of captive development. • Report out to Board of Directors on 3/19/2020.
Evaluate premium allocation. Priority 1.6 **20%**	• Consider utilization of ex mod factors. • Consider utilizing corridor deductibles, quota shares, SIRs, credibility factors. • Board members will first need to be educated on these risk finance tools. • Consider utilizing higher SIRs for specific risk (wildfire, EQ, flood). • Review the member loss history policy.	• Had Aon actuaries provide information on use of ex mods at the November 2019 meeting.

GOALS	OUTCOMES	TASKS COMPLETED
100% member retention. Priority 2.21 **10%**	• Develop an internal marketing plan. • Develop a communications plan. • Must have competitive rates.	• Working with brokers on renewal planning for 2020/21 program year to get the best rates possible for all programs. • Scheduled member meetings and phone calls for all members that want them. • Copy Board of Directors on all Executive Committee agendas to keep them informed. • Copy Alternates on Board of Directors communications (other than Watch List) to keep them informed and engaged.
Evaluate options to increase pool equity. Priority 2.26 **10%**	• Review target equity policy. • Review industry financial ratios and consider implementing. • Review investment policy. • Form captive to increase investment income. • Review 10-year rolling average policy. • Consider narrowing coverage and increasing SIRs in specific risk areas.	• Began evaluation of formation of captive. • Proposed increased member retentions for the liability program.

Enhance existing training programs.
 	
Priority 2.28
 	
10%
	• Conduct a member needs assessment.
	  o Determine individual member needs.
	  o Analyze the JPA and individual member's loss drivers.
	  o Include staff intuition based on working with members.
	• Focus on emerging risk.
	• Evaluate delivery mechanisms.
	  o Staff driven or utilize an outside service provider to create:
	  ▪ In-person training.
	  ▪ Online training (webinars, soundbite video training, online toolbox with sample policies).
	  ▪ Newsletters to highlight claims lessons learned.
	• Create a video on risk management and being a CJPRMA member.
	• Create a best practices library on the website
	  o Information could be culled from past board meetings.
		• Presented risk transfer training with Bob Marshburn at two locations.
		• Scheduled cyber security training at two locations, with a third in planning.

GOALS	OUTCOMES	TASKS COMPLETED
Determine if growth should be a priority. Priority 3 **10%**	• Analyze the pros and cons of growth. o Actuarially o Cost benefits study • Review Underwriting Policy to ensure the right members are accepted at the right rate. • Determine target markets (prospects) . o Based on scale (possibly size of payroll). o Create a list of unattached cities. • Analyze existing staff capacity.	• Started working on a database of all cities in California and the pools with which they are affiliated. • Communicated with a community services district and a power generation JPA regarding membership. Neither were a good fit for CJPRMA.

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CALIFORNIA JOINT POWERS
RISK MANAGEMENT AUTHORITY

AGENDA BILL

ITEM: 3	**TITLE: SETTLEMENT OF CLAIMS DISCUSSED IN CLOSED SESSION**
MEETING: 04/16/2020	
GENERAL MANAGER: A.B.G.	

Recommended Actions
None. This item is presented as information only.

Strategic Direction
Strategic Goal 3, "100% Member Retention"

Item Explanation
Government Code Section 54957.1 (4) requires that claims discussed in closed session must be reported when they are settled at a time following that closed session.

> "Disposition reached as to claims discussed in closed session pursuant to Section 54956.95 shall be reported as soon as reached in a manner that identifies the name of the claimant, the name of the local agency claimed against, the substance of the claim, and any monetary amount approved for payment and agreed upon by the claimant."

The following claims were previously discussed in closed session and have since been settled and dismissed:

Case name	Authority	Final Settlement	Closed date
Lily McCain-Motley v. City of Redding	On 5/23/19, the Board of Directors approved the $1.5M settlement in closed session.	$ 1,500,000.00	11/04/2019
Talya Vexler v. City of Fremont	On 11/16/17, the Board of Directors approved settlement of $1.25M in closed session.	$ 1,250,000.00	11/6/2019
James Flowers v City of Richmond	On 8/16/18 the Board of Directors approved a $1.25M settlement in closed session. CJPRMA paid $890,342.98.	$ 1,250,000.00	11/6/2019
Mindy Losee v. City of Chico	On 10/15/18 the Executive Committee authorized settlement up to $750k of CJPRMA monies in closed session. CJPRMA paid $647,915.53.	$ 950,000.00	11/08/2019
Jill Schoonmaker v. City of Eureka (REMIF)	On 3/21/19, the Board of Directors approved settlement of $600k in closed session.	$ 600,000.00	11/20/2019
Barajas et al v. Rohnert Park (REMIF)	On 2/7/19 the Board of Directors approved a post-trial settlement of $1.2M in closed session.	$ 1,200,000.00	12/19/2019

Case name	Authority	Final Settlement	Closed date
Steven Neuroth v. City of Willits (REMIF)	On 5/25/17 the Board of Directors approved settlement up to $750k in closed session. CJPRMA paid $311,859.13.	$ 500,000.00	12/30/2019

Fiscal Impact
None.

Exhibits
None.

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CALIFORNIA JOINT POWERS
RISK MANAGEMENT AUTHORITY

AGENDA BILL

ITEM: 4	**TITLE: FINANCIAL REPORT OF CJPRMA AS OF DECEMBER 31, 2019**
MEETING: 04/16/2020	
GENERAL MANAGER: A.B.G.	

Recommended Actions
Approval of the financial reports as of December 31, 2019

Strategic Direction
Strategic Goal 6, "Evaluate Options to Increase Pool Equity"

Item Explanation
Attached are the financial reports as of December 31, 2019.

Summary: The financial statements for the six months ending 12/31/2019 reflect total assets of $70.7 million. This is an increase of $12.6 million from June 30, 2019. This is attributed to the PY 19/20 deposit premiums. As of December 31st, CJPRMA has spent $3.6 million on claim related expenses. The liability program ended the six months with a net income of $654,338. Interest earnings of $696,634 when combined with market value gains of $115,256 end the six months with portfolio earnings of $811,890. The liability program net position has increased $654,336 from June 30, 2019.

Staff recommends that the financial reports be approved.

Fiscal Impact
None

Exhibits
1. Financial reports as of December 31, 2019.

Ranges:	From:	To:		From:	To:
Check Number	First	Last	Check Date	7/1/2019	7/31/2019
Vendor ID	First	Last	Checkbook ID	First	Last
Vendor Name	First	Last			

Sorted By: Check Number

* Voided Checks

Check Number	Vendor ID	Vendor Check Name	Check Date	Checkbook ID	Audit Trail Code	Amount
21924	AON01	AON RISK INS SERVICES WEST, IN	7/10/2019	BOA CKG	PMTRX00001629	$2,964,749.00
21925	AON01	AON RISK INS SERVICES WEST, IN	7/10/2019	BOA CKG	PMTRX00001629	$520,000.00
21926	AON01	AON RISK INS SERVICES WEST, IN	7/10/2019	BOA CKG	PMTRX00001629	$7,029.00
21927	ALLIANT01	ALLIANT INSURANCE SERVICES INC	7/10/2019	BOA CKG	PMTRX00001629	$83,089.00
21928	ALLIANT01	ALLIANT INSURANCE SERVICES INC	7/10/2019	BOA CKG	PMTRX00001629	$5,174,595.82
21929	ALLIANT01	ALLIANT INSURANCE SERVICES INC	7/10/2019	BOA CKG	PMTRX00001629	$41,123.14
21930	ALLIANT01	ALLIANT INSURANCE SERVICES INC	7/10/2019	BOA CKG	PMTRX00001629	$17,678.00
21931	ALLIANT01	ALLIANT INSURANCE SERVICES INC	7/10/2019	BOA CKG	PMTRX00001629	$145,258.13
21932	ADP01	ADP, LLC	7/10/2019	BOA CKG	PMCHK00000762	$129.82
21933	ALLIED01	ALLIED ADMINISTRATORS	7/10/2019	BOA CKG	PMCHK00000762	$897.24
21934	AM BEST01	A.M. BEST COMPANY, INC.	7/10/2019	BOA CKG	PMCHK00000762	$194.25
21935	AON01	AON RISK INS SERVICES WEST, IN	7/10/2019	BOA CKG	PMCHK00000762	$802,957.00
21936	AT&T06	AT&T	7/10/2019	BOA CKG	PMCHK00000762	$342.75
21937	ATCONF01	ARKADIN INC	7/10/2019	BOA CKG	PMCHK00000762	$135.11
21938	BENNETT	BENNETT, SAMUELSEN, REYNOLDS,	7/10/2019	BOA CKG	PMCHK00000762	$7,346.02
21939	BLAISDELL'S	BLAISDELL'S BUSINESS PRODUCTS	7/10/2019	BOA CKG	PMCHK00000762	$134.30
21940	CLARE01	CLARE COMPUTER SOLUTIONS	7/10/2019	BOA CKG	PMCHK00000762	$1,915.00
21941	CORODATA01	CORODATA RECORDS	7/10/2019	BOA CKG	PMCHK00000762	$68.13
21942	GIBBONS	GIBBONS & CONLEY	7/10/2019	BOA CKG	PMCHK00000762	$11,027.18
21943	GRIESE	MARINDA GRIESE	7/10/2019	BOA CKG	PMCHK00000762	$97.34
21944	HERUM\CRABTREE	HERUM\CRABTREE\SUNTAG	7/10/2019	BOA CKG	PMCHK00000762	$5,931.13
21945	LIV SANITATION	LIVERMORE SANITATION, INC.	7/10/2019	BOA CKG	PMCHK00000762	$1,312.99
21946	LIVER01	CITY OF LIVERMORE	7/10/2019	BOA CKG	PMCHK00000762	$279.07
21947	LOOM001	TOWN OF LOOMIS	7/10/2019	BOA CKG	PMCHK00000762	$416.43
21948	MAZE01	MAZE & ASSOCIATES	7/10/2019	BOA CKG	PMCHK00000762	$10,650.00
21949	MIDLAND01	MIDLAND NATIONAL	7/10/2019	BOA CKG	PMCHK00000762	$45.22
21950	PETALUMA	CITY OF PETALUMA	7/10/2019	BOA CKG	PMCHK00000762	$53,833.98
21951	PINS01	PINS ADVANTAGE	7/10/2019	BOA CKG	PMCHK00000762	$3,623.00
21952	PRIME MECHANICA	PRIME MECHANICAL	7/10/2019	BOA CKG	PMCHK00000762	$405.00
21953	SANTA ROSA	CITY OF SANTA ROSA	7/10/2019	BOA CKG	PMCHK00000762	$563,967.50
21954	SMALL01	SMALL BUSINESS BENEFIT	7/10/2019	BOA CKG	PMCHK00000762	$130.90
21955	TELE01	TPX COMMUNICATIONS	7/10/2019	BOA CKG	PMCHK00000762	$1,802.94
21956	VANG01	VANGUARD CLEANING SYSTEMS, INC	7/10/2019	BOA CKG	PMCHK00000762	$645.00
21957	VERIZ01	VERIZON WIRELESS	7/10/2019	BOA CKG	PMCHK00000762	$243.33
21958	VISTA GRANDE	VISTA GRANDE LANDSCAPE MGMT	7/10/2019	BOA CKG	PMCHK00000762	$755.00
21959	PACLIFE01	PACIFIC LIFE & ANNUITY SERVICE	7/17/2019	BOA CKG	PMTRX00001633	$627,023.12
21960	SARM01	LAW OFFICES OF VICKI I SARMIEN	7/17/2019	BOA CKG	PMTRX00001633	$872,976.88
21962	AON01	AON RISK INS SERVICES WEST, IN	7/17/2019	BOA CKG	PMTRX00001633	$10,414.20
21963	ADP01	ADP, LLC	7/25/2019	BOA CKG	PMCHK00000763	$222.82
21964	ANGELO01	ANGELO, KILDAY & KILDUFF, LLP	7/25/2019	BOA CKG	PMCHK00000763	$6,145.55
21965	AON01	AON RISK INS SERVICES WEST, IN	7/25/2019	BOA CKG	PMCHK00000763	$5,498.08
21966	AQUA01	AQUACHILL	7/25/2019	BOA CKG	PMCHK00000763	$42.61
21967	AT&T07	AT&T	7/25/2019	BOA CKG	PMCHK00000763	$346.30
21968	BENNETT	BENNETT, SAMUELSEN, REYNOLDS,	7/25/2019	BOA CKG	PMCHK00000763	$6,509.00
21969	BLAISDELL'S	BLAISDELL'S BUSINESS PRODUCTS	7/25/2019	BOA CKG	PMCHK00000763	$89.56
21970	BNY01	THE BANK OF NEW YORK MELLON	7/25/2019	BOA CKG	PMCHK00000763	$1,663.78
21971	CHEUNG	ELAINE CHEUNG	7/25/2019	BOA CKG	PMCHK00000763	$31.32
21972	CLARE01	CLARE COMPUTER SOLUTIONS	7/25/2019	BOA CKG	PMCHK00000763	$189.75
21973	CONEXIS01	WAGEWORKS, INC	7/25/2019	BOA CKG	PMCHK00000763	$105.00
21974	COOPER & SCULLY	COOPER & SCULLY	7/25/2019	BOA CKG	PMCHK00000763	$3,539.35
21975	DKF SOLUTIONS	DKF SOLUTIONS GROUP, LLC	7/25/2019	BOA CKG	PMCHK00000763	$2,500.00
21976	FEDEX01	FEDEX	7/25/2019	BOA CKG	PMCHK00000763	$98.57
21977	GILES01	ANTHONY GILES	7/25/2019	BOA CKG	PMCHK00000763	$121.08
21978	HERUM\CRABTREE	HERUM\CRABTREE\SUNTAG	7/25/2019	BOA CKG	PMCHK00000763	$8,123.82
21979	ICMA01	ICMA RETIREMENT TRUST - 457	7/25/2019	BOA CKG	PMCHK00000763	$4,418.00
21980	LIVER01	CITY OF LIVERMORE	7/25/2019	BOA CKG	PMCHK00000763	$251.65
21981	MAYALL HURLEY	LAW OFFICES OF MAYALL HURLEY	7/25/2019	BOA CKG	PMCHK00000763	$8,079.44
21982	ORKIN01	ORKIN	7/25/2019	BOA CKG	PMCHK00000763	$136.40

* Voided Checks

Check Number	Vendor ID	Vendor Check Name	Check Date	Checkbook ID	Audit Trail Code	Amount
21983	PETALUMA	CITY OF PETALUMA	7/25/2019	BOA CKG	PMCHK00000763	$3,961.68
21984	PG&E	PG&E	7/25/2019	BOA CKG	PMCHK00000763	$7,728.52
21985	QUIAMBAO	CECILIA A. QUIAMBAO	7/25/2019	BOA CKG	PMCHK00000763	$1,648.50
21986	RICOH02	RICOH USA INC	7/25/2019	BOA CKG	PMCHK00000763	$1,987.82
21987	SHEN	YIBIN SHEN	7/25/2019	BOA CKG	PMCHK00000763	$31.32
21988	SIEMENS	SIEMENS INDUSTRY, INC.	7/25/2019	BOA CKG	PMCHK00000763	$827.00
21989	STANDARD01	STANDARD INS CO	7/25/2019	BOA CKG	PMCHK00000763	$686.91
Total Checks: 65					Total Amount of Checks:	$11,998,205.75

Ranges:	From:	To:		From:	To:
Check Number	First	Last	Check Date	8/1/2019	8/31/2019
Vendor ID	First	Last	Checkbook ID	First	Last
Vendor Name	First	Last			

Sorted By: Check Number

* Voided Checks

Check Number	Vendor ID	Vendor Check Name	Check Date	Checkbook ID	Audit Trail Code	Amount
21990	ADP01	ADP, LLC	8/12/2019	BOA CKG	PMCHK00000764	$171.17
21991	ALAMEDA	CITY OF ALAMEDA	8/12/2019	BOA CKG	PMCHK00000764	$18,159.13
21992	ALLIED01	ALLIED ADMINISTRATORS	8/12/2019	BOA CKG	PMCHK00000764	$897.24
21993	AT&T06	AT&T	8/12/2019	BOA CKG	PMCHK00000764	$345.03
21994	CORODATA SHRED	CORODATA SHREDDING, INC.	8/12/2019	BOA CKG	PMCHK00000764	$34.00
21995	DKF SOLUTIONS	DKF SOLUTIONS GROUP, LLC	8/12/2019	BOA CKG	PMCHK00000764	$5,000.00
21996	GREAT01	GREATAMERICA FIN SVCS	8/12/2019	BOA CKG	PMCHK00000764	$296.48
21997	GRIESE	MARINDA GRIESE	8/12/2019	BOA CKG	PMCHK00000764	$73.66
21998	ICMA01	ICMA RETIREMENT TRUST - 457	8/12/2019	BOA CKG	PMCHK00000764	$4,514.00
21999	LIEB001	LIEBERT CASSIDY WHITMORE	8/12/2019	BOA CKG	PMCHK00000764	$7,750.00
22000	MARCIA HART	MARCIA HART	8/12/2019	BOA CKG	PMCHK00000764	$136.48
22001	NCCSIF	N.C.C.S.I.F.	8/12/2019	BOA CKG	PMCHK00000764	$2,987.00
22002	PETERS01	PETERS, HABIB, MCKENNA & JUHL-	8/12/2019	BOA CKG	PMCHK00000764	$6,013.05
22003	PINS01	PINS ADVANTAGE	8/12/2019	BOA CKG	PMCHK00000764	$11,673.00
22004	TREAS01	HENRY C. LEVY, TREAS & TAX COL	8/12/2019	BOA CKG	PMCHK00000764	$120.21
22005	VALLEY PLUMBING	VALLEY PLUMBING HOME CENTER, I	8/12/2019	BOA CKG	PMCHK00000764	$1,735.50
22006	VERIZ01	VERIZON WIRELESS	8/12/2019	BOA CKG	PMCHK00000764	$243.65
22007	GALIPO01	THE LAW OFFICES OF DALE K GALI	8/14/2019	BOA CKG	PMTRX00001639	$1,200,000.00
22008	ADP01	ADP, LLC	8/14/2019	BOA CKG	PMCHK00000765	$133.07
22009	AON01	AON RISK INS SERVICES WEST, IN	8/14/2019	BOA CKG	PMCHK00000765	$2,170.00
22010	ATCONF01	ARKADIN INC	8/14/2019	BOA CKG	PMCHK00000765	$15.62
22011	BANU01	SUSANNA BANUELOS	8/14/2019	BOA CKG	PMCHK00000765	$37.99
22012	BLAISDELL'S	BLAISDELL'S BUSINESS PRODUCTS	8/14/2019	BOA CKG	PMCHK00000765	$134.67
22013	CLARE01	CLARE COMPUTER SOLUTIONS	8/14/2019	BOA CKG	PMCHK00000765	$1,915.00
22014	COHEN01	MARK COHEN, INC.	8/14/2019	BOA CKG	PMCHK00000765	$2,520.00
22015	CONEXIS01	WAGEWORKS, INC	8/14/2019	BOA CKG	PMCHK00000765	$105.00
22016	CORODATA SHRED	CORODATA SHREDDING, INC.	8/14/2019	BOA CKG	PMCHK00000765	$34.00
22017	CORODATA01	CORODATA RECORDS	8/14/2019	BOA CKG	PMCHK00000765	$70.41
22018	GIBBONS	GIBBONS & CONLEY	8/14/2019	BOA CKG	PMCHK00000765	$360.28
22019	GILES01	ANTHONY GILES	8/14/2019	BOA CKG	PMCHK00000765	$179.10
22020	ISO SERVICES	ISO SERVICES, INC.	8/14/2019	BOA CKG	PMCHK00000765	$458.33
22021	LIVER01	CITY OF LIVERMORE	8/14/2019	BOA CKG	PMCHK00000765	$324.80
22022	MEDILEGAL	MEDILEGAL	8/14/2019	BOA CKG	PMCHK00000765	$6,060.80
22023	PRIME MECHANICA	PRIME MECHANICAL	8/14/2019	BOA CKG	PMCHK00000765	$237.00
22024	REMIF	R.E.M.I.F.	8/14/2019	BOA CKG	PMCHK00000765	$59,731.21
22025	SMALL01	SMALL BUSINESS BENEFIT	8/14/2019	BOA CKG	PMCHK00000765	$120.40
22026	TELE01	TPX COMMUNICATIONS	8/14/2019	BOA CKG	PMCHK00000765	$1,814.40
22027	VANG01	VANGUARD CLEANING SYSTEMS, INC	8/14/2019	BOA CKG	PMCHK00000765	$1,095.00
22028	VISTA GRANDE	VISTA GRANDE LANDSCAPE MGMT	8/14/2019	BOA CKG	PMCHK00000765	$755.00
22029	ADP01	ADP, LLC	8/22/2019	BOA CKG	PMCHK00000766	$89.75
22030	ANGELO01	ANGELO, KILDAY & KILDUFF, LLP	8/22/2019	BOA CKG	PMCHK00000766	$7,705.23
22031	AQUA01	AQUACHILL	8/22/2019	BOA CKG	PMCHK00000766	$42.61
22032	AT&T07	AT&T	8/22/2019	BOA CKG	PMCHK00000766	$346.42
22033	BENNETT	BENNETT, SAMUELSEN, REYNOLDS,	8/22/2019	BOA CKG	PMCHK00000766	$2,974.06
22034	CANNON01	JAMIE CANNON	8/22/2019	BOA CKG	PMCHK00000766	$198.36
22035	COOPER & SCULLY	COOPER & SCULLY, PC	8/22/2019	BOA CKG	PMCHK00000766	$1,367.00
22036	EHRENSTROM	LIZ EHRENSTROM	8/22/2019	BOA CKG	PMCHK00000766	$191.87
22037	FEDEX01	FEDEX	8/22/2019	BOA CKG	PMCHK00000766	$141.96
22038	HERUM\CRABTREE	HERUM\CRABTREE\SUNTAG	8/22/2019	BOA CKG	PMCHK00000766	$3,814.85
22039	LIV SANITATION	LIVERMORE SANITATION, INC.	8/22/2019	BOA CKG	PMCHK00000766	$1,458.88
22040	LOOM001	TOWN OF LOOMIS	8/22/2019	BOA CKG	PMCHK00000766	$134.56
22041	MIRAG01	MIRAGLIA CATERING	8/22/2019	BOA CKG	PMCHK00000766	$599.02
22042	ORKIN01	ORKIN	8/22/2019	BOA CKG	PMCHK00000766	$136.40
22043	PG&E	PG&E	8/22/2019	BOA CKG	PMCHK00000766	$7,206.39
22044	QUIAMBAO	CECILIA A. QUIAMBAO	8/22/2019	BOA CKG	PMCHK00000766	$851.50
22045	RAWE01	DAVID RAWE	8/22/2019	BOA CKG	PMCHK00000766	$136.88
22046	ROLAND	THERESA ROLAND	8/22/2019	BOA CKG	PMCHK00000766	$62.64
22047	SHEN	YIBIN SHEN	8/22/2019	BOA CKG	PMCHK00000766	$34.10

* Voided Checks

Check Number	Vendor ID	Vendor Check Name	Check Date	Checkbook ID	Audit Trail Code	Amount
22048	YCPARMIA	Y.C.P.A.R.M.I.A.	8/22/2019	BOA CKG	PMCHK00000766	$231.75
22049	ADP01	ADP, LLC	8/28/2019	BOA CKG	PMCHK00000767	$133.07
22050	ALLEN, GLAESSNE	ALLEN, GLAESSNER, HAZELWOOD &	8/28/2019	BOA CKG	PMCHK00000767	$30,903.97
22052	CLARE01	CLARE COMPUTER SOLUTIONS	8/28/2019	BOA CKG	PMCHK00000767	$315.00
22053	CSRMA01	CSRMA	8/28/2019	BOA CKG	PMCHK00000767	$36,650.00
22054	DAVITA	DAVITA INC	8/28/2019	BOA CKG	PMCHK00000767	$4,447.06
22055	FREDIANI	LYNETTE FREDIANI	8/28/2019	BOA CKG	PMCHK00000767	$483.38
22056	ICMA01	ICMA RETIREMENT TRUST - 457	8/28/2019	BOA CKG	PMCHK00000767	$4,514.00
22057	KUMAR01	SAIMA KUMAR	8/28/2019	BOA CKG	PMCHK00000767	$591.17
22058	LIVER01	CITY OF LIVERMORE	8/28/2019	BOA CKG	PMCHK00000767	$282.60
22059	RICOH02	RICOH USA INC	8/28/2019	BOA CKG	PMCHK00000767	$2,531.98
22060	STANDARD01	STANDARD INS CO	8/28/2019	BOA CKG	PMCHK00000767	$686.91
22061	VENTIV	VENTIV TECHNOLOGY INC.	8/28/2019	BOA CKG	PMCHK00000767	$83,064.00
Total Checks: 71					Total Amount of Checks:	$1,530,749.05

Ranges:	From:	To:		From:	To:
Check Number	First	Last	Check Date	9/1/2019	9/30/2019
Vendor ID	First	Last	Checkbook ID	First	Last
Vendor Name	First	Last			

Sorted By: Check Number

* Voided Checks

Check Number	Vendor ID	Vendor Check Name	Check Date	Checkbook ID	Audit Trail Code	Amount
22062	AT&T06	AT&T	9/9/2019	BOA CKG	PMCHK00000768	$344.15
22063	CLARE01	CLARE COMPUTER SOLUTIONS	9/9/2019	BOA CKG	PMCHK00000768	$1,915.00
22064	FRANCO	FRANCO SIGNOR LLC	9/9/2019	BOA CKG	PMCHK00000768	$185.00
22065	GILES01	ANTHONY GILES	9/9/2019	BOA CKG	PMCHK00000768	$105.21
22066	GREAT01	GREATAMERICA FIN SVCS	9/9/2019	BOA CKG	PMCHK00000768	$353.30
22067	PINS01	PINS ADVANTAGE	9/9/2019	BOA CKG	PMCHK00000768	$760.50
22068	SONITR01	SONITROL	9/9/2019	BOA CKG	PMCHK00000768	$1,012.50
22069	VANG01	VANGUARD CLEANING SYSTEMS, INC	9/9/2019	BOA CKG	PMCHK00000768	$645.00
22070	VERIZ01	VERIZON WIRELESS	9/9/2019	BOA CKG	PMCHK00000768	$244.83
22071	ADP01	ADP, LLC	9/18/2019	BOA CKG	PMCHK00000769	$152.87
22072	ALLIANT01	ALLIANT INSURANCE SERVICES INC	9/18/2019	BOA CKG	PMCHK00000769	$1,502.00
22073	ALLIED01	ALLIED ADMINISTRATORS	9/18/2019	BOA CKG	PMCHK00000769	$897.24
22074	ANGELO01	ANGELO, KILDAY & KILDUFF, LLP	9/18/2019	BOA CKG	PMCHK00000769	$3,987.04
22075	BARTEL01	BARTEL ASSOCIATES, LLC	9/18/2019	BOA CKG	PMCHK00000769	$9,697.00
22076	BLAISDELL'S	BLAISDELL'S BUSINESS PRODUCTS	9/18/2019	BOA CKG	PMCHK00000769	$131.80
22077	CONEXIS01	WAGEWORKS, INC	9/18/2019	BOA CKG	PMCHK00000769	$98.70
22078	CORODATA SHRED	CORODATA SHREDDING, INC.	9/18/2019	BOA CKG	PMCHK00000769	$68.00
22079	CORODATA01	CORODATA RECORDS	9/18/2019	BOA CKG	PMCHK00000769	$70.41
22080	ERIC BUYS	ERIC BUYS	9/18/2019	BOA CKG	PMCHK00000769	$29,180.00
22081	GIBBONS	GIBBONS & CONLEY	9/18/2019	BOA CKG	PMCHK00000769	$4,645.80
22082	GILES01	ANTHONY GILES	9/18/2019	BOA CKG	PMCHK00000769	$208.72
22083	HERUM\CRABTREE	HERUM\CRABTREE\SUNTAG	9/18/2019	BOA CKG	PMCHK00000769	$12,489.33
22084	LIV SANITATION	LIVERMORE SANITATION, INC.	9/18/2019	BOA CKG	PMCHK00000769	$1,458.88
22085	LIVER01	CITY OF LIVERMORE	9/18/2019	BOA CKG	PMCHK00000769	$639.62
22086	MANN	SCOTT A. MANN	9/18/2019	BOA CKG	PMCHK00000769	$1,124.48
22087	MAZE01	MAZE & ASSOCIATES	9/18/2019	BOA CKG	PMCHK00000769	$1,500.00
22088	MEDILEGAL	MEDILEGAL	9/18/2019	BOA CKG	PMCHK00000769	$1,650.00
22089	ORKIN01	ORKIN	9/18/2019	BOA CKG	PMCHK00000769	$136.40
22090	SIERRA GROUP	SIERRA GROUP	9/18/2019	BOA CKG	PMCHK00000769	$236.66
22091	SMALL01	SMALL BUSINESS BENEFIT	9/18/2019	BOA CKG	PMCHK00000769	$120.40
22092	STATE01	STATE COMPENSATION	9/18/2019	BOA CKG	PMCHK00000769	$703.25
22093	TELE01	TPX COMMUNICATIONS	9/18/2019	BOA CKG	PMCHK00000769	$1,847.77
22094	TRIAD	TRIAD PARK OWNERS ASSOCIATION	9/18/2019	BOA CKG	PMCHK00000769	$676.28
22095	VISTA GRANDE	VISTA GRANDE LANDSCAPE MGMT	9/18/2019	BOA CKG	PMCHK00000769	$755.00
22096	LIVERMORE	CITY OF LIVERMORE	9/19/2019	BOA CKG	PMTRX00001651	$181,355.16
22097	AQUA01	AQUACHILL	9/24/2019	BOA CKG	PMCHK00000770	$42.61
22098	AT&T07	AT&T	9/24/2019	BOA CKG	PMCHK00000770	$392.67
22099	CARM01	CHRIS CARMONA	9/24/2019	BOA CKG	PMCHK00000770	$168.12
22100	COOPER & SCULLY	COOPER & SCULLY, PC	9/24/2019	BOA CKG	PMCHK00000770	$551.00
22101	FAIRFIELD	CITY OF FAIRFIELD	9/24/2019	BOA CKG	PMCHK00000770	$659.16
22102	FEDEX01	FEDEX	9/24/2019	BOA CKG	PMCHK00000770	$109.83
22103	FREDIANI	LYNETTE FREDIANI	9/24/2019	BOA CKG	PMCHK00000770	$1,398.42
22104	HUSEBY, INC.	HUSEBY GLOBAL LITIGATION	9/24/2019	BOA CKG	PMCHK00000770	$972.00
22105	ICMA01	ICMA RETIREMENT TRUST - 457	9/24/2019	BOA CKG	PMCHK00000770	$4,514.00
22106	KUMAR01	SAIMA KUMAR	9/24/2019	BOA CKG	PMCHK00000770	$233.88
22107	LIVER01	CITY OF LIVERMORE	9/24/2019	BOA CKG	PMCHK00000770	$223.72
22108	PG&E	PG&E	9/24/2019	BOA CKG	PMCHK00000770	$8,548.19
22109	RAWE01	DAVID RAWE	9/24/2019	BOA CKG	PMCHK00000770	$121.80
22110	REMIF	R.E.M.I.F.	9/24/2019	BOA CKG	PMCHK00000770	$1,170.92
22111	ROSEVILLE	CITY OF ROSEVILLE	9/24/2019	BOA CKG	PMCHK00000770	$756.18
22112	SCHWARZ01	STEVE SCHWARZ	9/24/2019	BOA CKG	PMCHK00000770	$1,680.28
22113	SIERRA GROUP	SIERRA GROUP	9/24/2019	BOA CKG	PMCHK00000770	$5,158.56
22114	STAND002	STANDARD INSURANCE CO	9/24/2019	BOA CKG	PMCHK00000770	$696.00
22115	VANG01	VANGUARD CLEANING SYSTEMS, INC	9/24/2019	BOA CKG	PMCHK00000770	$304.80

Total Checks: 54 Total Amount of Checks: $288,600.44

Ranges:	From:	To:		From:	To:
Check Number	First	Last	Check Date	10/1/2019	10/31/2019
Vendor ID	First	Last	Checkbook ID	First	Last
Vendor Name	First	Last			

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* Voided Checks

Check Number	Vendor ID	Vendor Check Name	Check Date	Checkbook ID	Audit Trail Code	Amount
22116	BAUM01	LAW OFFICE OF LARRY BAUMBACH	10/8/2019	BOA CKG	PMTRX00001655	$475,000.00
22117	ADP01	ADP, LLC	10/8/2019	BOA CKG	PMCHK00000771	$222.82
22118	ALAMEDA	CITY OF ALAMEDA	10/8/2019	BOA CKG	PMCHK00000771	$761.88
22119	ALLIED01	ALLIED ADMINISTRATORS	10/8/2019	BOA CKG	PMCHK00000771	$897.24
22120	AT&T06	AT&T	10/8/2019	BOA CKG	PMCHK00000771	$390.62
22121	ATCONF01	ARKADIN INC	10/8/2019	BOA CKG	PMCHK00000771	$12.48
22122	BENNETT	BENNETT, SAMUELSEN, REYNOLDS,	10/8/2019	BOA CKG	PMCHK00000771	$2,268.05
22123	BLAK01	DBEdu Bus.com	10/8/2019	BOA CKG	PMCHK00000771	$2,029.56
22124	CHEUNG	ELAINE CHEUNG	10/8/2019	BOA CKG	PMCHK00000771	$244.66
22125	CLARE01	CLARE COMPUTER SOLUTIONS	10/8/2019	BOA CKG	PMCHK00000771	$2,040.00
22126	COHEN01	MARK COHEN, INC.	10/8/2019	BOA CKG	PMCHK00000771	$1,365.00
22127	CORODATA01	CORODATA RECORDS	10/8/2019	BOA CKG	PMCHK00000771	$68.13
22128	DIGISTREAM	DIGISTEAM BAY AREA, INC.	10/8/2019	BOA CKG	PMCHK00000771	$1,495.00
22129	DKF SOLUTIONS	DKF SOLUTIONS GROUP, LLC	10/8/2019	BOA CKG	PMCHK00000771	$2,500.00
22130	GIBBONS	GIBBONS & CONLEY	10/8/2019	BOA CKG	PMCHK00000771	$892.25
22131	GREAT01	GREATAMERICA FIN SVCS	10/8/2019	BOA CKG	PMCHK00000771	$296.48
22132	GRIESE	MARINDA GRIESE	10/8/2019	BOA CKG	PMCHK00000771	$296.96
22133	LIV SANITATION	LIVERMORE SANITATION, INC.	10/8/2019	BOA CKG	PMCHK00000771	$1,458.88
22134	LIVER01	CITY OF LIVERMORE	10/8/2019	BOA CKG	PMCHK00000771	$529.73
22135	MIDLAND01	MIDLAND NATIONAL	10/8/2019	BOA CKG	PMCHK00000771	$45.22
22136	MIRAG01	MIRAGLIA CATERING	10/8/2019	BOA CKG	PMCHK00000771	$1,816.56
22137	PINS01	PINS ADVANTAGE	10/8/2019	BOA CKG	PMCHK00000771	$3,460.50
22138	PRIME MECHANICA	PRIME MECHANICAL	10/8/2019	BOA CKG	PMCHK00000771	$1,519.19
22139	REMIF	R.E.M.I.F.	10/8/2019	BOA CKG	PMCHK00000771	$547,050.84
22140	RICOH02	RICOH USA INC	10/8/2019	BOA CKG	PMCHK00000771	$2,098.48
22141	STOCKTON	CITY OF STOCKTON	10/8/2019	BOA CKG	PMCHK00000771	$31,191.58
22142	TELE01	TPX COMMUNICATIONS	10/8/2019	BOA CKG	PMCHK00000771	$1,907.11
22143	VANG01	VANGUARD CLEANING SYSTEMS, INC	10/8/2019	BOA CKG	PMCHK00000771	$645.00
22144	VERIZ01	VERIZON WIRELESS	10/8/2019	BOA CKG	PMCHK00000771	$244.83
22145	ADP01	ADP, LLC	10/21/2019	BOA CKG	PMCHK00000772	$136.13
22146	ALLIANT01	ALLIANT INSURANCE SERVICES INC	10/21/2019	BOA CKG	PMCHK00000772	$1,709.00
22147	AQUA01	AQUACHILL	10/21/2019	BOA CKG	PMCHK00000772	$42.61
22148	AT&T07	AT&T	10/21/2019	BOA CKG	PMCHK00000772	$397.38
22149	BANU01	SUSANNA BANUELOS	10/21/2019	BOA CKG	PMCHK00000772	$41.64
22150	BLAISDELL'S	BLAISDELL'S BUSINESS PRODUCTS	10/21/2019	BOA CKG	PMCHK00000772	$199.17
22151	BNY01	THE BANK OF NEW YORK MELLON	10/21/2019	BOA CKG	PMCHK00000772	$1,500.00
22152	CAJPA01	CAJPA	10/21/2019	BOA CKG	PMCHK00000772	$300.00
22153	CONEXIS01	WAGEWORKS, INC	10/21/2019	BOA CKG	PMCHK00000772	$105.00
22154	COOPER & SCULLY	COOPER & SCULLY, PC	10/21/2019	BOA CKG	PMCHK00000772	$544.37
22155	CORODATA SHRED	CORODATA SHREDDING, INC.	10/21/2019	BOA CKG	PMCHK00000772	$34.00
22156	FEDEX01	FEDEX	10/21/2019	BOA CKG	PMCHK00000772	$147.17
22157	GEARY,SHEA, O'D	GEARY, SHEA, O'DONNELL	10/21/2019	BOA CKG	PMCHK00000772	$47,265.80
22158	LIVER01	CITY OF LIVERMORE	10/21/2019	BOA CKG	PMCHK00000772	$363.56
22159	MAZE01	MAZE & ASSOCIATES	10/21/2019	BOA CKG	PMCHK00000772	$9,250.00
22160	ORKIN01	ORKIN	10/21/2019	BOA CKG	PMCHK00000772	$136.40
22161	PETERS01	PETERS, HABIB, MCKENNA & JUHL-	10/21/2019	BOA CKG	PMCHK00000772	$2,340.00
22162	PG&E	PG&E	10/21/2019	BOA CKG	PMCHK00000772	$7,445.72
22163	SIERRA GROUP	SIERRA GROUP	10/21/2019	BOA CKG	PMCHK00000772	$265.00
22164	SMALL01	SMALL BUSINESS BENEFIT	10/21/2019	BOA CKG	PMCHK00000772	$120.40
22165	VANG01	VANGUARD CLEANING SYSTEMS, INC	10/21/2019	BOA CKG	PMCHK00000772	$350.00
22166	VISTA GRANDE	VISTA GRANDE LANDSCAPE MGMT	10/21/2019	BOA CKG	PMCHK00000772	$1,323.00

Total Checks: 51 Total Amount of Checks: $1,156,765.40

Ranges:	From:	To:		From:	To:
Check Number	First	Last	Check Date	11/1/2019	11/30/2019
Vendor ID	First	Last	Checkbook ID	First	Last
Vendor Name	First	Last			

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* Voided Checks

Check Number	Vendor ID	Vendor Check Name	Check Date	Checkbook ID	Audit Trail Code	Amount
22167	APTUS&C	APT US & C	11/6/2019	BOA CKG	PMCHK00000773	$145.00
22168	BENNETT	BENNETT, SAMUELSEN, REYNOLDS,	11/6/2019	BOA CKG	PMCHK00000773	$1,966.32
22169	CANNON01	JAMIE CANNON	11/6/2019	BOA CKG	PMCHK00000773	$198.36
22170	CARM01	CHRIS CARMONA	11/6/2019	BOA CKG	PMCHK00000773	$64.96
22171	CHICO	CITY OF CHICO	11/6/2019	BOA CKG	PMCHK00000773	$295.40
22172	EHRENSTROM	LIZ EHRENSTROM	11/6/2019	BOA CKG	PMCHK00000773	$189.83
22173	FREMONT	CITY OF FREMONT	11/6/2019	BOA CKG	PMCHK00000773	$247,245.68
22174	GILES01	ANTHONY GILES	11/6/2019	BOA CKG	PMCHK00000773	$364.82
22175	HERUM\CRABTREE	HERUM\CRABTREE\SUNTAG	11/6/2019	BOA CKG	PMCHK00000773	$27,172.58
22176	JENSEN	BEVERLY JENSEN	11/6/2019	BOA CKG	PMCHK00000773	$551.92
22177	LODI	CITY OF LODI	11/6/2019	BOA CKG	PMCHK00000773	$435.66
22178	PETERS01	PETERS, HABIB, MCKENNA & JUHL-	11/6/2019	BOA CKG	PMCHK00000773	$1,160.00
22179	PRIME MECHANICA	PRIME MECHANICAL	11/6/2019	BOA CKG	PMCHK00000773	$237.00
22180	QUIAMBAO	CECILIA A. QUIAMBAO	11/6/2019	BOA CKG	PMCHK00000773	$93.00
22181	RAWE01	DAVID RAWE	11/6/2019	BOA CKG	PMCHK00000773	$136.30
22182	RICH01	CITY OF RICHMOND	11/6/2019	BOA CKG	PMCHK00000773	$240,342.98
22183	SHEN	YIBIN SHEN	11/6/2019	BOA CKG	PMCHK00000773	$56.49
22184	YCPARMIA	Y.C.P.A.R.M.I.A.	11/6/2019	BOA CKG	PMCHK00000773	$113.24
22185	ADP01	ADP, LLC	11/7/2019	BOA CKG	PMCHK00000774	$397.05
22186	AT&T06	AT&T	11/7/2019	BOA CKG	PMCHK00000774	$397.12
22187	ATCONF01	ARKADIN INC	11/7/2019	BOA CKG	PMCHK00000774	$80.21
22188	BRUSH STROKES	BRUSH STROKES CONSULTING	11/7/2019	BOA CKG	PMCHK00000774	$4,500.00
22189	CLARE01	CLARE COMPUTER SOLUTIONS	11/7/2019	BOA CKG	PMCHK00000774	$2,040.00
22190	COAST01	COAST FIRE EQUIPMENT	11/7/2019	BOA CKG	PMCHK00000774	$142.27
22191	GILES01	ANTHONY GILES	11/7/2019	BOA CKG	PMCHK00000774	$77.14
22192	GREAT01	GREATAMERICA FIN SVCS	11/7/2019	BOA CKG	PMCHK00000774	$296.48
22193	ICMA01	ICMA RETIREMENT TRUST - 457	11/7/2019	BOA CKG	PMCHK00000774	$6,771.00
22194	LIVERMORE	CITY OF LIVERMORE	11/7/2019	BOA CKG	PMCHK00000774	$5,206.50
22195	PINS01	PINS ADVANTAGE	11/7/2019	BOA CKG	PMCHK00000774	$760.50
22196	RICOH02	RICOH USA INC	11/7/2019	BOA CKG	PMCHK00000774	$1,946.06
22197	STANDARD01	STANDARD INS CO	11/7/2019	BOA CKG	PMCHK00000774	$696.00
22198	VANG01	VANGUARD CLEANING SYSTEMS, INC	11/7/2019	BOA CKG	PMCHK00000774	$645.00
22199	VERIZ01	VERIZON WIRELESS	11/7/2019	BOA CKG	PMCHK00000774	$205.27
22200	ALAMEDA	CITY OF ALAMEDA	11/18/2019	BOA CKG	PMCHK00000775	$81,334.14
22201	ALLIED01	ALLIED ADMINISTRATORS	11/18/2019	BOA CKG	PMCHK00000775	$897.24
22202	ANGELO01	ANGELO, KILDAY & KILDUFF, LLP	11/18/2019	BOA CKG	PMCHK00000775	$9,043.95
22203	AT&T07	AT&T	11/18/2019	BOA CKG	PMCHK00000775	$396.44
22204	BLAISDELL'S	BLAISDELL'S BUSINESS PRODUCTS	11/18/2019	BOA CKG	PMCHK00000775	$131.25
22205	CONEXIS01	WAGEWORKS, INC	11/18/2019	BOA CKG	PMCHK00000775	$105.00
22206	CORODATA SHRED	CORODATA SHREDDING, INC.	11/18/2019	BOA CKG	PMCHK00000775	$34.00
22207	CORODATA01	CORODATA RECORDS	11/18/2019	BOA CKG	PMCHK00000775	$70.41
22208	FREDIANI	LYNETTE FREDIANI	11/18/2019	BOA CKG	PMCHK00000775	$302.36
22209	GIBBONS	GIBBONS & CONLEY	11/18/2019	BOA CKG	PMCHK00000775	$7,364.62
22210	HERUM\CRABTREE	HERUM\CRABTREE\SUNTAG	11/18/2019	BOA CKG	PMCHK00000775	$6,161.32
22211	LIV SANITATION	LIVERMORE SANITATION, INC.	11/18/2019	BOA CKG	PMCHK00000775	$1,458.88
22212	LIVER01	CITY OF LIVERMORE	11/18/2019	BOA CKG	PMCHK00000775	$642.59
22213	MATHENY SEARS	MATHENY SEARS LINKERT & JAIME	11/18/2019	BOA CKG	PMCHK00000775	$5,198.50
22214	MIRAG01	MIRAGLIA CATERING	11/18/2019	BOA CKG	PMCHK00000775	$583.94
22215	PETERS01	PETERS, HABIB, MCKENNA & JUHL-	11/18/2019	BOA CKG	PMCHK00000775	$840.00
22216	PG&E	PG&E	11/18/2019	BOA CKG	PMCHK00000775	$6,714.14
22217	RAWE01	DAVID RAWE	11/18/2019	BOA CKG	PMCHK00000775	$145.11
22218	REMIF	R.E.M.I.F.	11/18/2019	BOA CKG	PMCHK00000775	$184,866.05
22219	SMALL01	SMALL BUSINESS BENEFIT	11/18/2019	BOA CKG	PMCHK00000775	$120.40
22220	TELE01	TPX COMMUNICATIONS	11/18/2019	BOA CKG	PMCHK00000775	$1,855.24
22221	URBAN FORESTRY	URBAN FORESTRY ASSOCIATES INC.	11/18/2019	BOA CKG	PMCHK00000775	$855.00
22222	VISTA GRANDE	VISTA GRANDE LANDSCAPE MGMT	11/18/2019	BOA CKG	PMCHK00000775	$755.00

* Voided Checks

Check Number	Vendor ID	Vendor Check Name	Check Date	Checkbook ID	Audit Trail Code	Amount
Total Checks:	56				Total Amount of Checks:	$854,805.72

Ranges:	From:	To:		From:	To:
Check Number	First	Last	Check Date	12/1/2019	12/31/2019
Vendor ID	First	Last	Checkbook ID	First	Last
Vendor Name	First	Last			

Sorted By: Check Number

* Voided Checks

Check Number	Vendor ID	Vendor Check Name	Check Date	Checkbook ID	Audit Trail Code	Amount
22223	ALLIANT01	ALLIANT INSURANCE SERVICES INC	12/5/2019	BOA CKG	PMCHK00000776	$326.00
22224	ALLIED01	ALLIED ADMINISTRATORS	12/5/2019	BOA CKG	PMCHK00000776	$897.24
22225	AQUA01	AQUACHILL	12/5/2019	BOA CKG	PMCHK00000776	$42.61
22226	AT&T06	AT&T	12/5/2019	BOA CKG	PMCHK00000776	$394.16
22227	BELFOR	BELFOR USA GROUP, INC	12/5/2019	BOA CKG	PMCHK00000776	$64,163.31
22228	BENNETT	BENNETT, SAMUELSEN, REYNOLDS,	12/5/2019	BOA CKG	PMCHK00000776	$3,569.02
22229	BLAISDELL'S	BLAISDELL'S BUSINESS PRODUCTS	12/5/2019	BOA CKG	PMCHK00000776	$79.73
22230	CANNON01	JAMIE CANNON	12/5/2019	BOA CKG	PMCHK00000776	$220.00
22231	CHICO	CITY OF CHICO	12/5/2019	BOA CKG	PMCHK00000776	$185.16
22232	CLARE01	CLARE COMPUTER SOLUTIONS	12/5/2019	BOA CKG	PMCHK00000776	$2,040.00
22233	COHEN01	MARK COHEN, INC.	12/5/2019	BOA CKG	PMCHK00000776	$1,050.00
22234	FRANCO	FRANCO SIGNOR LLC	12/5/2019	BOA CKG	PMCHK00000776	$7,500.00
22235	FREDIANI	LYNETTE FREDIANI	12/5/2019	BOA CKG	PMCHK00000776	$536.68
22236	GEARY,SHEA, O'D	GEARY, SHEA, O'DONNELL	12/5/2019	BOA CKG	PMCHK00000776	$99,365.89
22237	GREAT01	GREATAMERICA FIN SVCS	12/5/2019	BOA CKG	PMCHK00000776	$296.48
22238	HAMIL01	JANET HAMILTON	12/5/2019	BOA CKG	PMCHK00000776	$1,125.46
22239	HUNG	MONTAGUE HUNG	12/5/2019	BOA CKG	PMCHK00000776	$31.78
22240	ICMA01	ICMA RETIREMENT TRUST - 457	12/5/2019	BOA CKG	PMCHK00000776	$4,514.00
22241	LIVER01	CITY OF LIVERMORE	12/5/2019	BOA CKG	PMCHK00000776	$275.24
22242	ORKIN01	ORKIN	12/5/2019	BOA CKG	PMCHK00000776	$136.40
22243	PINS01	PINS ADVANTAGE	12/5/2019	BOA CKG	PMCHK00000776	$760.50
22244	RAWE01	DAVID RAWE	12/5/2019	BOA CKG	PMCHK00000776	$136.30
22245	RICOH02	RICOH USA INC	12/5/2019	BOA CKG	PMCHK00000776	$2,033.10
22246	SONITR01	SONITROL	12/5/2019	BOA CKG	PMCHK00000776	$1,012.50
22247	STANDARD01	STANDARD INS CO	12/5/2019	BOA CKG	PMCHK00000776	$696.00
22248	STATE01	STATE COMPENSATION	12/5/2019	BOA CKG	PMCHK00000776	$703.25
22249	VANG01	VANGUARD CLEANING SYSTEMS, INC	12/5/2019	BOA CKG	PMCHK00000776	$995.00
22250	VERIZ01	VERIZON WIRELESS	12/5/2019	BOA CKG	PMCHK00000776	$205.27
22251	YCPARMIA	Y.C.P.A.R.M.I.A.	12/5/2019	BOA CKG	PMCHK00000776	$218.48
22252	ADP01	ADP, LLC	12/17/2019	BOA CKG	PMCHK00000777	$375.69
22253	ALAMEDA	CITY OF ALAMEDA	12/17/2019	BOA CKG	PMCHK00000777	$10,000.00
22254	CARM01	CHRIS CARMONA	12/17/2019	BOA CKG	PMCHK00000777	$64.96
22255	CONEXIS01	WAGEWORKS, INC	12/17/2019	BOA CKG	PMCHK00000777	$101.85
22256	CORODATA SHRED	CORODATA SHREDDING, INC.	12/17/2019	BOA CKG	PMCHK00000777	$34.00
22257	CORODATA01	CORODATA RECORDS	12/17/2019	BOA CKG	PMCHK00000777	$68.29
22258	GEARY,SHEA, O'D	GEARY, SHEA, O'DONNELL	12/17/2019	BOA CKG	PMCHK00000777	$25,580.59
22259	GIBBONS	GIBBONS & CONLEY	12/17/2019	BOA CKG	PMCHK00000777	$3,811.97
22260	ICMA01	ICMA RETIREMENT TRUST - 457	12/17/2019	BOA CKG	PMCHK00000777	$2,257.00
22261	LIV SANITATION	LIVERMORE SANITATION, INC.	12/17/2019	BOA CKG	PMCHK00000777	$1,458.88
22262	LIVER01	CITY OF LIVERMORE	12/17/2019	BOA CKG	PMCHK00000777	$428.75
22263	MANN	SCOTT A. MANN	12/17/2019	BOA CKG	PMCHK00000777	$120.76
22264	MAZE01	MAZE & ASSOCIATES	12/17/2019	BOA CKG	PMCHK00000777	$1,200.00
22265	SIERRA GROUP	SIERRA GROUP	12/17/2019	BOA CKG	PMCHK00000777	$1,229.98
22266	SMALL01	SMALL BUSINESS BENEFIT	12/17/2019	BOA CKG	PMCHK00000777	$120.40
22267	TELE01	TPX COMMUNICATIONS	12/17/2019	BOA CKG	PMCHK00000777	$1,855.24
22268	VISTA GRANDE	VISTA GRANDE LANDSCAPE MGMT	12/17/2019	BOA CKG	PMCHK00000777	$755.00
22269	ANGELO01	ANGELO, KILDAY & KILDUFF, LLP	12/19/2019	BOA CKG	PMCHK00000778	$10,060.47
22270	EXAMWORKS	EXAMWORKS, LLC	12/19/2019	BOA CKG	PMCHK00000778	$975.00
22271	HERUM\CRABTREE	HERUM\CRABTREE\SUNTAG	12/19/2019	BOA CKG	PMCHK00000778	$19,911.21
22272	ORKIN01	ORKIN	12/19/2019	BOA CKG	PMCHK00000778	$136.40
22273	PG&E	PG&E	12/19/2019	BOA CKG	PMCHK00000778	$5,844.09
22274	VERD01	ALM MEDIA, LLC	12/19/2019	BOA CKG	PMCHK00000778	$589.00

Total Checks: 52 Total Amount of Checks: $280,489.09

CJPRMA

STATEMENT OF NET POSITION

As of December 31, 2019

ASSETS	
Current Assets	
Cash	$ 885,089
Investments	58,405,592
Total Cash and Investments	59,290,681
Interest Receivable	332,687
Accounts Receivable	2,777,715
Prepaid Insurance	5,046,169
Other Prepaids	274,942
Deposits	22,500
Total Current Assets	67,744,693
Capital Assets	
Building & Improvements	2,821,324
Land	548,250
Equipment	394,353
Office Furniture	148,237
Accumulated Depreciation	(972,296)
Capital Assets, Net	2,939,868
Total Assets	70,684,562
DEFERRED OUTFLOWS OF RESOURCES	
Deferred Outflows Related to Pensions	304,090
Deferred Outflows Related to OPEB	334,325
Total Deferred Outflows of Resources	638,415
LIABILITIES	
Current Liabilities	
Unearned Contributions	10,638,949
Accounts Payable	979,178
Accrued Liabilities	126,266
Accrued Employee Benefits	1,093
Reserve for losses - Liability Current	18,195,252
Deferred Revenue	477,585
Total Current Liabilities	30,418,323
Noncurrent Liabilities	
Reserve for Loss-Liability	35,077,787
Net OPEB obligation	35,150
Net pension liability	929,288
Total Noncurrent Liabilities	36,042,225
Total Liabilities	66,460,548
DEFERRED INFLOWS OF RESOURCES	
Deferred Inflows Related to Pensions	51,493
Deferred Inflows Related to OPEB	120,062
Total Deferred Inflows of Resources	171,555
NET POSITION	
Current Year Earnings	630,922
Retained Earnings-Liability	(14,419,363)
Retained Earnings-Property	441,376
Retained Earnings-Auto Physical Damage	(29,764)
Excess Loss Fund	18,067,703
Member Refunds - Liability	-
TOTAL NET POSITION	$ 4,690,874

CJPRMA
STATEMENT OF OPERATIONS
For the Six Months Ending December 31, 2019
All Departments

	December	% to Net Income	YTD	% to Net Income
Operating Revenues				
Member Contributions	1,770,158	(688.33)	10,618,710	1,683.05
PY Member Contributions	-	-	-	0.00
Fees Earned	2,916	(1.13)	17,496	2.77
Appraisal Fees	-	0.00	-	0.00
Total Operating Revenues	1,773,074	(689.46)	10,636,206	1,685.82
Claim Expense				
Settlements Paid	302,224	(117.52)	1,239,966	196.53
Settlement Reimbursements	(301,005)	117.05	(1,238,746)	(196.34)
Property Deductible Buy-Down	-	-	25,000	3.96
Current Year Loss Provision	1,000,000	(388.85)	5,000,000	792.49
Loss Reserve Adjustment (Prior Year)	-	-	-	0.00
Insurance Premiums	841,027	(327.03)	5,043,759	799.43
PY Premium Adj	-	0.00	(2,117)	(0.34)
Total Claim Expense	1,842,246	(716.36)	10,067,861	1,595.74
Gross Profit (Loss)	(69,172)	26.90	568,345	90.08
Operating Expenses				
Salaries	51,004	(19.83)	314,458	49.84
PERS Contributions	11,214	(4.36)	67,482	10.70
Health Benefits	11,018	(4.28)	65,977	10.46
Life Insurance	135	(0.05)	893	0.14
OPEB Expense	-	0.00	-	0.00
Disability Insurance	561	(0.22)	3,355	0.53
Office Liability/Property Insurance	1,326	(0.52)	10,961	1.74
General Manager - Wellness Program	-	0.00	-	0.00
Auto Allowance	923	(0.36)	5,769	0.91
Tuition Reimbursement	-	0.00	500	0.08
Payroll Tax Expense	734	(0.29)	4,522	0.72
Payroll Services	376	(0.15)	2,034	0.32
Admin - Training/Conferences/Travel/Mtgs	182	(0.07)	7,139	1.13
GASB 68 Net Pension Expense	-	0.00	-	0.00
Risk Mgmt -Training/Supplies/Mtgs	7	(0.00)	7,546	1.20
Temporary Services	-	0.00	-	0.00
Actuarial Services	-	0.00	9,697	1.54
MMSEA Reporting	625	(0.24)	3,935	0.62
Audit - Claims	-	0.00	-	0.00
Audit - Financial	2,470	(0.96)	14,420	2.29
Web Site Maintenance	-	0.00	-	0.00
Info Systems Technical Support	2,950	(1.15)	12,727	2.02
Legal - Board Counsel - G&A	1,726	(0.67)	13,406	2.12
Legal - Board Counsel - Claims	-	0.00	-	0.00
Other Claim Expenses	-	0.00	-	0.00
Legal - Outside - G&A	-	0.00	-	0.00

CJPRMA
STATEMENT OF OPERATIONS
For the Six Months Ending December 31, 2019
All Departments

	December	% to Net Income	YTD	% to Net Income
Treasurer Fees	-	0.00	-	0.00
Taxes & Assesments	-	0.00	10,533	1.67
Professional Services	-	0.00	4,500	0.71
Professional Services - Property Program	-	0.00	-	0.00
Claims Adjustment Fee - Property Program	-	0.00	-	0.00
Appraisal Fees - Property Program	-	0.00	-	0.00
Bond Premiums	586	(0.23)	3,516	0.56
Copying/Printing	-	0.00	-	0.00
Records Management	111	(0.04)	663	0.11
Computer H/W & S/W Expensed	228	(0.09)	1,873	0.30
Depreciation	6,968	(2.71)	41,808	6.63
Dues/Memberships	-	0.00	265	0.04
CAJPA Accreditation	-	0.00	-	0.00
Equipment Rental	2,463	(0.96)	13,274	2.10
Maintenance & Repair - Equip/Building	-	0.00	853	0.14
Capital Outlay	-	0.00	-	0.00
Furniture & Equipment Expensed	-	0.00	-	0.00
Utilities - CJPRMA	5,844	(2.27)	43,487	6.89
CAM - CJPRMA	-	0.00	4,447	0.70
Utilities - Davita/Golden Gate	-	0.00	-	0.00
CAM - Davita/Golden Gate	6,444	(2.51)	35,607	5.64
Office Supplies	79	(0.03)	1,052	0.17
Janitorial Services & Supplies	995	(0.39)	5,325	0.84
Postage/Shipping	81	(0.03)	1,067	0.17
Publications/Online Subscriptions	1,759	(0.68)	3,705	0.59
Promotion/Advertising	-	0.00	184	0.03
Telecommunications	3,049	(1.19)	16,505	2.62
Personnel Recruitment	-	0.00	-	0.00
Workers' Comp. Insurance	703	(0.27)	1,407	0.22
Annual Meeting	-	0.00	11,340	1.80
Board Meeting Expense	329	(0.13)	7,883	1.25
Gen'l Liability - Training	-	0.00	-	0.00
BOD - Brd Mtg Travel Expense	260	(0.10)	5,987	0.95
BOD - Conferences	-	0.00	12,860	2.04
Asset Management Fees - Chandler	4,612	(1.79)	26,519	4.20
Risk Mgmt Info System	6,922	(2.69)	39,220	6.22
Bank Charges	222	(0.09)	4,924	0.78
Risk Control Online Service	3,054	(1.19)	28,324	4.49
Other Expenses	-	0.00	77	0.01
Contingency Fund	-	0.00	-	0.00
Allocated G&A - Liability	(2,916)	1.13	(17,496)	(2.77)
Allocated G&A - Property	2,083	(0.81)	12,498	1.98
Allocated G&A - Boiler & Machinery	-	0.00	-	0.00
Allocated G&A - Auto Physical Damage	833	(0.32)	4,998	0.79
Total Expense	129,959	(50.53)	872,027	138.21

CJPRMA
STATEMENT OF OPERATIONS
For the Six Months Ending December 31, 2019
All Departments

	December	% to Net Income	YTD	% to Net Income
Net Operating Income (Loss)	(199,132)	77.43	(303,682)	(48.13)
Investment Income				
Interest Income - Liability	113,137	(43.99)	641,532	101.68
Interest Income - Property	-	0.00	-	0.00
Realized Gain on Investment	32,075	(12.47)	55,102	8.73
Unrealized Gain on Investment	(238,309)	92.67	115,256	18.27
Total Investment Income	(93,097)	36.20	811,890	128.68
Other Income/ Expense				
Gain on disposal of asset	-	0.00	-	0.00
Other Income	-	0.00	-	0.00
Rental & CAM Income	35,061	(13.63)	122,714	19.45
Utilities Income - Davita/Golden Gate	-	0.00	-	0.00
	35,061	(13.63)	122,714	19.45
Net Income (Loss)	(257,168)	100.00	630,922	100.00

CJPRMA
STATEMENT OF OPERATIONS
For the Six Months Ending December 31, 2019
Liability

	December	% to Net Income	YTD	% to Net Income
Operating Revenues				
Member Contributions	1,237,489	(483.33)	7,424,934	1,134.73
Fees Earned	-	0.00	-	0.00
Total Operating Revenues	1,237,489	(483.33)	7,424,934	1,134.73
Claim Expense				
Settlement Reimbursements	-	0.00	-	0.00
Current Year Loss Provision	1,000,000	(390.57)	5,000,000	764.13
Loss Reserve Adjustment (Prior Year)	-	0.00	-	0.00
Insurance Premiums	308,445	(120.47)	1,850,670	282.83
Total Claim Expense	1,308,445	(511.04)	6,850,670	1,046.96
Gross Profit (Loss)	(70,956)	27.71	574,264	87.76
Operating Expenses				
Salaries	51,004	(19.92)	314,458	48.06
PERS Contributions	11,214	(4.38)	67,482	10.31
Health Benefits	11,018	(4.30)	65,977	10.08
Life Insurance	135	(0.05)	893	0.14
OPEB Expense	-	0.00	-	0.00
Disability Insurance	561	(0.22)	3,355	0.51
Office Liability Insurance	1,326	(0.52)	10,961	1.68
General Manager - Wellness Program	-	0.00	-	0.00
Auto Allowance	923	(0.36)	5,769	0.88
Tuition Reimbursement	-	0.00	500	0.08
Payroll Tax Expense	734	(0.29)	4,522	0.69
Payroll Services	376	(0.15)	2,034	0.31
Admin - Training/Conferences/Travel/Mtgs	182	(0.07)	7,139	1.09
GASB 68 Net Pension Expense	-	0.00	-	0.00
Risk Mgmt -Training/Supplies/Mtgs	7	(0.00)	7,546	1.15
Temporary Services	-	0.00	-	0.00
Actuarial Services	-	0.00	9,697	1.48
MMSEA Reporting	625	(0.24)	3,935	0.60
Audit - Claims	-	0.00	-	0.00
Audit - Financial	2,470	(0.96)	14,420	2.20
Web Site Maintenance	-	0.00	-	0.00
Info Systems Technical Support	2,950	(1.15)	12,727	1.94
Legal - Board Counsel - G&A	1,726	(0.67)	13,406	2.05
Legal - Board Counsel - Claims	-	0.00	-	0.00
Other Claim Expenses	-	0.00	-	0.00
Legal - Outside - G&A	-	0.00	-	0.00
Treasurer Fees	-	0.00	-	0.00
Taxes & Assesments	-	0.00	10,533	1.61
Professsional Services	-	0.00	4,500	0.69
Bond Premiums	586	(0.23)	3,516	0.54
Copying/Printing	-	0.00	-	0.00
Records Management	111	(0.04)	663	0.10

CJPRMA
STATEMENT OF OPERATIONS
For the Six Months Ending December 31, 2019
Liability

	December	% to Net Income	YTD	% to Net Income
Computer H/W & S/W Expensed	228	(0.09)	1,873	0.29
Depreciation	6,968	(2.72)	41,808	6.39
Dues/Memberships	-	0.00	265	0.04
CAJPA Accreditation	-	0.00	-	0.00
Equipment Rental	2,463	(0.96)	13,274	2.03
Maintenance & Repair - Equip/Building	-	0.00	853	0.13
Capital Outlay	-	0.00	-	0.00
Furniture & Equipment Expensed	-	0.00	-	0.00
Utilities -CJPRMA	5,844	(2.28)	43,487	6.65
CAM - CJPRMA	-	0.00	4,447	0.68
Utilities - Davita/Golden Gate	-	0.00	-	0.00
CAM - Davita/Golden Gate	6,444	(2.52)	35,607	5.44
Office Supplies	79	(0.03)	1,052	0.16
Janitorial Service & Supplies	995	(0.39)	5,325	0.81
Postage/Shipping	81	(0.03)	1,067	0.16
Publications/Online Subscriptions	1,759	(0.69)	3,705	0.57
Promotion/Advertising	-	0.00	184	0.03
Telecommunications	3,049	(1.19)	16,505	2.52
Personnel Recruitment	-	0.00	-	0.00
Workers' Comp. Insurance	703	(0.27)	1,407	0.21
Annual Meeting	-	0.00	11,340	1.73
Board Meeting Expense	329	(0.13)	7,883	1.20
Gen'l Liability - Training	-	0.00	-	0.00
BOD - Brd Mtg Travel Expense	260	(0.10)	5,987	0.92
BOD - Conferences	-	0.00	12,860	1.97
Asset Management Fees - Chandler	4,612	(1.80)	26,519	4.05
Risk Mgmt Info System	6,922	(2.70)	39,220	5.99
Bank Charges	222	(0.09)	4,924	0.75
Risk Control Online Service	3,054	(1.19)	28,324	4.33
Other Expenses	-	0.00	77	0.01
Contingency Fund	-	0.00	-	0.00
Allocated G&A - Liability	(2,916)	1.14	(17,496)	(2.67)
Total Expense	127,043	(49.62)	854,531	130.59
Net Operating Income (Loss)	(197,999)	77.33	(280,267)	(42.83)
Investment Income				
Interest Income	113,137	(44.19)	641,532	98.04
Realized Gain on Investment	32,075	(12.53)	55,102	8.42
Unrealized Gain on Investment	(238,309)	93.08	115,256	17.61
Total Investment Income	(93,097)	36.36	811,890	124.08

CJPRMA
STATEMENT OF OPERATIONS
For the Six Months Ending December 31, 2019
Liability

	December	% to Net Income	YTD	% to Net Income
Other Income/Expense				
Gain on disposal of asset	-	0.00	-	0.00
Other Income	-	0.00	-	0.00
Rent & CAM Income	35,061	(13.69)	122,714	18.75
Utilities Income - Davita/Golden Gate	-	0.00	-	0.00
	35,061	(13.69)	122,714	18.75
Net Income (Loss)	(256,035)	100.00	654,338	100.00

CJPRMA
STATEMENT OF OPERATIONS
For the Six Months Ending December 31, 2019
Property

	December	% to Net Income	YTD	% to Net Income
Operating Revenues				
Member Contributions - Property	$ 438,125	0.00	$ 2,628,750	0.00
Member Contributions - Environ Pollution	12,105	0.00	72,630	0.00
Member Contributions - Cyber	5,467	0.00	32,802	0.00
Member Contributions - Corridor Fund	-	0.00	-	0.00
Member Contributions - Drone	1,900	0.00	9,813	0.00
PY Member Contributions - Property	-	0.00	-	0.00
Loss Adjustment Contributions	-	0.00	-	0.00
Appraisal Fees	-	0.00	-	0.00
Fees Earned	2,083	0.00	12,498	0.00
Other Income	-	0.00	-	0.00
Total Operating Revenues	459,680	0.00	2,756,493	0.00
Claim Expense				
Settlements Paid	291,005	0.00	1,112,254	0.00
Settlement Reimbursements	(291,005)	0.00	(1,112,254)	0.00
Property Deductible Buy-Down	-	0.00	25,000	0.00
Insurance Premiums - Property	438,140	0.00	2,628,840	0.00
Insurance Premiums - Environ Pollution	12,105	0.00	72,630	0.00
Insurance Premiums - Cyber	5,467	0.00	32,802	0.00
Insurance Premiums - Drone	1,798	0.00	8,819	0.00
PY Ins Premium Adj	-	0.00	(2,117)	0.00
Total Claim Expense	457,510	0.00	2,765,974	0.00
Gross Profit (Loss)	2,170	0.00	(9,481)	0.00
Operating Expenses				
Appraisal Fees	-	0.00	-	0.00
Allocated G&A - Property	2,083	0.00	12,498	0.00
Professional Services - Property Program	-	0.00	-	0.00
Total Operating Expenses	2,083	0.00	12,498	0.00
Investment Income				
Interest Income	-	0.00	-	0.00
Net Income (Loss)	$ 87	100.00	$ (21,979)	100.00

CJPRMA
STATEMENT OF OPERATIONS
For the Six Months Ending December 31, 2019
Auto Physical Damage

	December	% to Net Income	YTD	% to Net Income
Operating Revenues				
Member Contributions	$ 71,645	0.00	$ 429,219	0.00
PY Member Contributions	-	-	-	0.00
Fees Earned	833	0.00	4,998	0.00
Total Operating Revenues	72,478	0.00	434,217	0.00
Claim Expense				
Settlements Paid - APD	11,219	0.00	127,712	0.00
Settlement Reimbursements - APD	(10,000)	0.00	(126,493)	0.00
Insurance Premiums	71,645	0.00	429,436	0.00
PY Ins Premium Adj	-	0.00	-	0.00
Total Claim Expense	72,864	0.00	430,655	0.00
Gross Profit (Loss)	(386)	0.00	3,562	0.00
Operating Expenses				
Allocated G&A - Auto Physical Damage	833	0.00	4,998	0.00
Total Operating Expenses	833	0.00	4,998	0.00
Operating Income (Loss)	(1,219)	0.00	(1,436)	0.00
Net Income (Loss)	$ (1,219)	100.00	$ (1,436)	100.00

CJPRMA
ACTUAL EXPENSES VS BUDGET
For the Six Months Ending December 31, 2019

	Annual Budget FY 19/20 100%	Budget YTD 50%	Expense YTD	% of Annual Budget	Variance under/ (over)
Personnel					
Salaries	$ 720,000	$ 360,000	$ 314,458	43.7%	$ 45,542
Auto Allowance	12,000	6,000	5,769	48.1%	231
PERS Contributions	140,000	70,000	67,482	48.2%	2,518
Health Benefits	133,000	66,500	65,977	49.6%	523
Life Insurance	2,500	1,250	893	35.7%	357
OPEB Expense	50,000	25,000	-	0.0%	25,000
Disability Insurance	6,700	3,350	3,355	50.1%	(5)
Workers' Comp. Insurance	5,000	2,500	1,407	28.1%	1,094
Payroll Tax Expense	11,000	5,500	4,522	41.1%	978
General Manager - Wellness Program	1,800	900	-	0.0%	900
Total Personnel Expenses	1,082,000	541,000	463,863	42.9%	77,137
Maintenance & Operation					
Utilities - CJPRMA	11,000	5,500	43,487	395.3%	(37,987)
CAM - CJPRMA	20,000	10,000	4,447	22.2%	5,553
Utilities - Davita/Golden Gate	72,000	36,000	-	0.0%	36,000
CAM - Davita/Golden Gate	60,000	30,000	35,607	59.3%	(5,607)
Equipment Rental	25,000	12,500	13,274	53.1%	(774)
Maintenance & Repair - Equip/Building	10,000	5,000	853	8.5%	4,147
Office Liability/Property Insurance	17,000	8,500	10,961	64.5%	(2,461)
Bond Premiums	7,400	3,700	3,516	47.5%	184
Payroll Services	5,500	2,750	2,034	37.0%	716
Tuition Reimbursement	500	250	500	100.0%	(250)
Office Supplies	6,000	3,000	1,052	17.5%	1,948
Janitorial Service & Supplies	8,000	4,000	5,325	66.6%	(1,325)
Telecommunications	32,000	16,000	16,505	51.6%	(505)
Postage/Shipping	1,800	900	1,067	59.3%	(167)
Personnel Recruitment	1,000	500	-	0.0%	500
Dues/Memberships	2,500	1,250	265	10.6%	985
Publications/Online Subscriptions	4,000	2,000	3,705	92.6%	(1,705)
Copying/Printing	1,500	750	-	0.0%	750
Records Management	1,000	500	663	66.3%	(163)
Promotion/Advertising	500	250	184	36.9%	66
CAJPA Accreditation	-	-	-	0.0%	-
Furniture & Equipment Expensed	3,000	1,500	-	0.0%	1,500
Computer H/W & S/W Expensed	11,000	5,500	1,873	17.0%	3,627
Info SystemsTechnical Support	29,000	14,500	12,727	43.9%	1,773
Web Site Maintenance	1,000	500	-	0.0%	500
Actuarial Services	19,000	9,500	9,697	51.0%	(197)
MMSEA Reporting	8,000	4,000	3,935	49.2%	65
Audit - Financial	23,000	11,500	14,420	62.7%	(2,920)
Audit - Claims	35,000	17,500	-	0.0%	17,500
Temporary Services	1,000	500	-	0.0%	500
Legal - Board Counsel - G&A	25,000	12,500	13,406	53.6%	(906)

CJPRMA
ACTUAL EXPENSES VS BUDGET
For the Six Months Ending December 31, 2019

	Annual Budget FY 19/20 100%	Budget YTD 50%	Expense YTD	% of Annual Budget	Variance under/ (over)
Legal - Board Counsel - Claims	50,000	25,000	14,696	29.4%	10,304
Legal - Outside - G&A	2,000	1,000	-	0.0%	1,000
Legal - Outside - Claims	1,500,000	750,000	426,253	28.4%	323,747
Other Claim Expenses	25,000	12,500	918	3.7%	11,583
Treasurer Fees	3,600	1,800	-	0.0%	1,800
Taxes & Assessments	10,000	5,000	10,533	0.0%	(5,533)
Professional Services	4,000	2,000	4,500	112.5%	(2,500)
Admin - Conferences/Travel/Mtgs	22,000	11,000	7,139	32.5%	3,861
GASB 68 Net Pension Expense	-	-	-	0.0%	-
Risk Mgmt -Training/Supplies/Mtgs	25,000	12,500	7,546	30.2%	4,954
Gen'l Liability - Training	12,000	6,000	-	0.0%	6,000
BOD - Brd Mtg Travel Exp	9,000	4,500	5,987	66.5%	(1,487)
BOD - Conferences	35,000	17,500	12,860	36.7%	4,640
Board Meeting Expense	11,000	5,500	7,883	71.7%	(2,383)
Annual Meeting	50,000	25,000	11,340	22.7%	13,660
Risk Control Online Serv	39,000	19,500	28,324	72.6%	(8,824)
Asset Management Fees	75,000	37,500	26,519	35.4%	10,981
RMIS - Support/Annual Fee	85,000	42,500	39,220	46.1%	3,280
Bank Charges	12,000	6,000	4,924	41.0%	1,076
Other Expenses	1,000	500	77	7.7%	423
Contingency Fund	20,000	10,000	-	0.0%	10,000
Total Maint. & Op. Expenses	2,432,300	1,216,150	808,222	33.2%	407,928
Capital Outlay					
Capital Outlay	50,000	25,000	-	0.0%	25,000
Total Capital Outlay	50,000	25,000	-	0.0%	25,000
Subtotal	3,564,300	1,782,150	1,272,085	35.7%	510,065
Less:					
Assessment Against Liability Reserve	1,575,000	787,500	441,866	28.1%	345,634
Assessment Against Interest	75,000	37,500	26,519	35.4%	10,981
Total G&A	**$ 1,914,300**	**$ 957,150**	**$ 803,700**	**42.0%**	**$ 153,450**

FY 2019-2020 Claim Expenses

	Jul-19	Aug-19	Sep-19	Oct-19	Nov-19	Dec-19	Jan-20	Feb-20	Mar-20	Apr-20	May-20	Jun-20	Totals
LI	8,353.47	-	2,294.46	550.93	1,410.40	2,086.40							**14,695.66**
LO	119,242.14	99,768.86	54,360.50	81,240.01	41,175.44	30,465.69							**426,252.64**
OE	107.09	184.76	233.76	204.90	168.39	18.60							**917.50**
	127,702.70	99,953.62	56,888.72	81,995.84	42,754.23	32,570.69	-	-	-	-	-	-	**441,865.80**
SE	1,500,000.00	1,200,000.00	181,355.16	715,342.98	180,899.24	-							**3,777,597.38**
SR			(400,427.38)	721,505.86	342,351.10	-							**663,429.58**
Totals	1,627,702.70	1,299,953.62	638,671.26	75,832.96	(118,697.63)	32,570.69	-	-	-	-	-	-	**3,556,033.60**

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CALIFORNIA JOINT POWERS
RISK MANAGEMENT AUTHORITY

AGENDA BILL

ITEM: 5	**TITLE: NEW BOARD DIRECTORS/ ALTERNATES**
MEETING: 04/16/2020	
GENERAL MANAGER: A.B.G.	

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

Strategic Direction
Strategic Goal 3, "100% Member Retention"

Item Explanation
Notifications regarding a change in director/alternate designations that have been received as of the last meeting are indicated herein:

1)	Redding	**Director** Jacob Baldwin – Assistant City Attorney
2)	Redding	**Alternate** Barry DeWalt – City Attorney

Fiscal Impact
None

Exhibits
1. Email – Redding Director and Alternate 12-05-19

On Dec 5, 2019, at 10:57 PM, DeWalt, Barry <bdewalt@cityofredding.org> wrote:

Tony, with Lynette's retirement, I'd like to advise that Assistant City Attorney Jake Baldwin will be assuming the City of Redding board position with myself as the alternate.

Thanks.

Barry E. DeWalt
City Attorney
City of Redding
777 Cypress Ave.
Redding, CA 96001
(530) 225-4050
(530) 225-4362 (Fax)
bdewalt@cityofredding.org

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CALIFORNIA JOINT POWERS
RISK MANAGEMENT AUTHORITY

AGENDA BILL

ITEM: 6	**TITLE: APPROVAL OF STRATEGIC PLAN FOR 2019-2022**
MEETING: 04/16/2020	
GENERAL MANAGER: ABG	

Recommended Actions
Staff recommends the Board of Directors approve the 2019-2022 Strategic Plan developed during the October 2019 Strategic Planning Session.

Strategic Direction
All CJPRMA strategic goals.

Item Explanation
The Board of Directors adopted its current strategic plan in December 2016. The Board of Directors met on October 22-23, 2019 to update and revise the strategic plan for the next three years. Rick Brush of Brush Strokes Consulting facilitated strategic planning session.

Mr. Brush has provided a report of the results of that meeting along with a matrix representing the strategic action plan. Both documents are attached.

Fiscal Impact
Unknown currently. Fiscal impacts to be determined based upon actions taken by the Board of Directors.

Exhibits
1. CJPRMA Strategic Planning Results
2. CJPRMA Strategic Action Plan

CALIFORNIA JOINT POWERS
RISK MANAGEMENT AUTHORITY

STRATEGIC PLANNING MEETING RESULTS

October 22-23, 2019

Rick Brush, Brush Strokes Consulting
R_brush@comcast.net

Strategic Planning Meeting Report

The CJPRMA desired to review their current *Mission and Vision Statements* as well as create strategic objectives to move the organization towards that Vision. CJPRMA held its last Strategic Planning Session three years ago, and this session was viewed as a fresh look forward. This Strategic Plan will complement, not replace existing objectives that are still a work in progress.

The process began with creating a survey to assess internal strengths and weaknesses, in addition to the external environment's opportunities and threats. The survey was sent to the CJPRMA membership and 16 surveys were returned by members. Results of all surveys were compiled and shared with the Board one week prior to the Strategic Planning Session.

On October 22-23, 2019, a one and one half-day Strategic Planning Session was held at the CJPRMA office. At that meeting, the group confirmed the Mission Statement, revised the Vision Statement and identified strategic objectives.

Following are the outcomes as a result of the process.

The Mission Statement was reviewed and remained the same:

Mission Statement

The California Joint Powers Risk Management Authority is a member-directed excess liability risk retention pool that is dedicated to protecting its members from catastrophic losses and meeting the needs of its members by:

- Providing comprehensive, stable, and affordable excess liability coverage
- Offering competitive and flexible coverage programs
- Delivering quality risk management services
- Preserving financial strength and solvency

The Vision Statement was revised from:

CJPRMA continually exceeds expectations and ensures organizational vitality.

to

Meeting the evolving needs of our members.

Over the course of the planning session, the group discussed at length the results of the survey in the areas of internal strengths and weaknesses as well as external factors affecting the self-insurance industry globally and the specifics affecting CJPRMA as either opportunities or threats.

After much discussion, the group sifted all conversations into four main areas:

1. Coverage & Programs,
2. Managing Risk,
3. Membership, and
4. Pooling.

Each of these areas had the following initiatives considered:

Area #1 Coverage & Programs

1. Analyze creating a captive insurance company
2. Conduct a needs analysis on providing ancillary coverages
3. Conduct a cost benefits analysis for obtaining higher limits on the liability program
4. Consider utilizing ex mods or other risk management finance tools for distribution of premiums
5. Evaluate pool or banking layers on the Property Program
6. Consider creating a Workers' Compensation Program
7. Analyze creating a primary TPA for all members or hiring an in-house claims administrator

Area #2 Managing Risk

1. Consider hiring a risk manager
2. Enhance existing training programs via:
    a. Specific areas of risk and/or by loss drivers
    b. Online delivery
    c. Creating a training library
    d. Develop and publish best practice information and policies
3. Create incentive/demerit program for implementing best practices and training programs
4. Create risk management audits and tie them to existing claims audits

Area #3 Membership

1. Establish a mentorship program
2. Determine if growth should be a priority – analyze the pros and cons
3. Rebranding or branding through a communications plan
4. Achieve 100% member retention

Area #4 Pooling

1. Evaluate premium allocation (also seen in Area #1 Coverage & Programs)
2. Determine if CJPRMA is an excess pool, a full service pool or a hybrid pool
3. Evaluate higher self-insured retentions or creating corridor deductibles
4. Evaluate pooled layers in the Property Program
5. Evaluate Options to increase pool equity, via
    a. Captive
    b. Review 10 year rolling average funding versus funding at an actuarial confidence level

With consideration of all of the above, the board set the following seven strategic initiatives as their priorities:

Area #1 Coverage & Programs

1. Analyze creating a captive insurance company

Area #2 Managing Risk

1. Enhance existing training programs

Area #3 Membership

1. Achieve 100% member retention
2. Determine if growth should be a priority – analyze the pros and cons

Area #4 Pooling

1. Evaluate premium allocation
2. Evaluate options to increase pool equity
3. Determine if CJPRMA is an excess pool, a full service pool or a hybrid pool

Each of the prioritized initiatives above were discussed in detail by small working groups. After the subject was vetted, the working group reported their analysis to the whole group. After all deliberation, the following are components of a draft Strategic Plan. The group decided to prioritize the strategic objectives as priority 1, 2 or 3 with 1 being the most pressing. The prioritized objectives and supporting milestones are shown on the following pages.

Exhibit A

Strategic Plan

CALIFORNIA JOINT POWERS RISK MANAGEMENT AUTHORITY 2019

Our Mission	*The California Joint Powers Risk Management Authority is a member-directed excess liability risk retention pool that is dedicated to protecting its members from catastrophic losses and meeting the needs of its members by:* * *Providing comprehensive, stable, and affordable excess liability coverage* * *Offering competitive and flexible coverage programs* * *Delivering quality risk management services* * *Preserving financial strength and solvency*
Our Vision	*Meeting the evolving needs of our members.*

Objective #1	**Analyze Creating a Captive**	**Priority= 1.56**
Strategic Action Plan	➢ Internal analysis of o Our position, including overall funding, net assets, payout duration, etc. o Environmental scan – investigate what other JPAs have learned while creating a captive ➢ Recommend go or no go of conducting a feasibility study based on above ➢ Recommendation to the Board of go or no go based on the feasibility study recommendations ➢ Form a captive if it is considered favorable	
Status		

Objective #2	**Enhance Existing Training Programs**	**Priority= 2.28**
Strategic Action Plan	➢ Conduct a member needs assessment o Determine individual member needs o Analyze the JPA and individual member's loss drivers o Include staff intuition based on working with members ➢ Focus on emerging risk ➢ Evaluate delivery mechanisms o Staff driven or utilize an outside service provider to create: ▪ In person training ▪ Online training (webinars, soundbite video training, online toolbox with sample policies) ▪ Newsletters to highlight claims lessons learned ➢ Create a video on Risk Management and Being a CJPRMA Member ➢ Create a Best Practices Library on the website o Information could be culled from past Board meetings	
Status		

Objective #3	**100% Member Retention**	**Priority= 2.21**
Strategic Action Plan	➢ Develop an internal Marketing Plan ➢ Develop a Communications Plan ➢ Must have competitive rates	
Status		
Objective #4	**Determine if growth should be a priority**	**Priority= 3**
Strategic Action Plan	➢ Analyze the pros and cons of growth o Actuarially o Cost benefits study ➢ Review Underwriting Policy to ensure the right members are accepted at the right rate ➢ Determine target markets (prospects) o Based on scale (possibly size of payroll) o Create a list of unattached cities ➢ Analyze existing staff capacity	
Status		
Objective #5	**Evaluate Premium Allocation**	**Priority= 1.6**
Strategic Action Plan	➢ Consider utilization of ex mod factors (actuary to opine in November) ➢ Consider utilizing corridor deductibles, quota shares, SIRs, credibility factors o Board members will first need to be educated on these risk finance tools ➢ Consider utilizing higher SIRs for specific risk (wildfire, EQ, flood) ➢ Review the member loss history policy	
Status		
Objective #6	**Evaluate Options to Increase Pool Equity**	**Priority= 2.26**
Strategic Action Plan	➢ Review Target Equity Policy ➢ Review industry financial ratios and consider implementing ➢ Review Investment Policy ➢ Form captive to increase investment income ➢ Review 10 year rolling average policy ➢ Consider narrowing coverage and increasing SIRs in specific risk areas	
Objective #7	**Determine if CJPRMA is an Excess Pool, a Full Service Pool or a Hybrid**	**Priority= 1.27**
Strategic Action Plan	➢ Conduct a cost benefit analysis to include breaking out the cost of services ➢ Conduct a needs assessment regarding services (See Objective #2) ➢ Consider cost allocation strategies – Research alternative models	

Exhibit B

Survey Results

Q1 What is changing at your agency that CJPRMA might be able to assist you with?

#	RESPONSES
1	More if the same within our agency. A priority of projects over risk transfer.
2	Top leadership (City Manager) is changing, along with complete reorganization. Also, Police Chief change. Would like assistance with cultural change with new leadership.
3	Constant replacement of board members
4	Lots of new employees without historical knowledge
5	Less budget for training and risk management resources.
6	New City Manager and new department directors so it's important to introduce CJPRMA, staff and the programs available to members.
7	We see growth occurring in the next few years as well as a new City Manager - strategies to help contain our risk costs as we grow and to be robust in meeting the new City Manager's goals.
8	N/A
9	Our agency is being faced with significant insurance premium increases. We need to look at other programs such as captives and buy down options. For budgetary purposes, we need our quotes earlier. I understand this is out of our hands but I feel the underwriters don't really understand public entity budgetary processes and making us guess and attempt to forecast numbers. We did not have actual numbers until a few days before renewal on the property program this year.
10	Increased public agency construction.
11	I am responding as CJPRMA general manager. I want CJPRMA to assist members with the changing insurance environment; the litigation environment and a general decline in available risk management talent.
12	Increased overall effects due to Camp Fire
13	Unknown
14	Retirement of those with institutional knowledge and lots of new people who have to be trained.
15	Risk tolerance and different ways to finance risk
16	Renewal increases. Out of the box programs such as captives. Buy down programs.

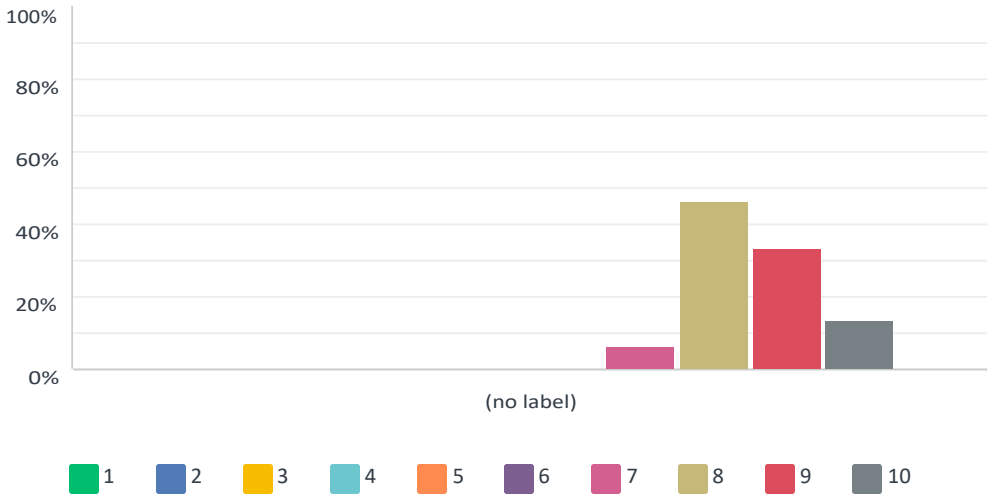
Q2 From your perspective, what are the top trends in the self-insurance industry that you believe will significantly impact CJPRMA over the next 5 years?

#	RESPONSES
1	Property coverage, captive insurance, mental health issues in the WC space.
2	The size at the settlements and awards. It is not sustainable.
3	High jury verdicts, rising costs of insurance (due to high jury verdicts, cost of defense), market capacity, low interest rates
4	More exclusions
5	Dwindling resources and City Councils unwilling to spend more $$ on risk management
6	Increased jury awards and broader negligence standards will lead to price crunch and lack of availability
7	The difficulty in obtaining competitive rates for liability, property and other programs.
8	Jury awards on police cases continue to rise, homeless problem and the City being tagged for damages (BI/PD) that arise from this; infrastructure issues (no maintenance/repairs on public areas); workers comp which may not hit CJPRMA directly but who knows
9	claims costs rising rapidly; insurance premiums rising; trying to keep costs affordable and competitive
10	Insurance Costs. The number one trend is hardening of the insurance market and astronomical premium increases. We will possibly experience members leaving as a result. We need to be prepared for this and capitalize on the opportunities to possibly acquire new members. Cyber. Another trend is Cyber losses and the ransomware attacks. Police. Increase in police verdicts, judgments and attorney fees. PRA requests, media relations and other items are responsible for the skyrocketing judgement/verdicts/settlements.
11	Crazy legislation and regulation from the legislature; liability claims involving excessive force, sexual abuse and molestation, wild fires, floods, and named storms.
12	Captive insurance formation; insurance market volatility; insurance market capacity problems; increasingly difficult litigation environment
13	Increased premiums.
14	Hard market, increased rates, larger group purchases, impact of SAM claims, impact of police cases, collaboration with other JPAs/cities, consolidation as retirements happen, succession planning concerns, turn over at the member agencies/board level
15	Premiums rising at astronomical levels
16	Losses and premiums
17	Property coverage, captive insurance, mental health issues in the WC space.
18	Insurance/Premium Renewals, Attorney Fee Exposure cases, changes in police litigation,

Q3 What new programs or services will members be expecting from CJPRMA in 3-5 years?

#	RESPONSES
1	WC pool, increased training opportunities
2	Training tools we can use to educate our staff, options for better insurance coverage ((although I expect this to be fruitless given the environment)
3	We need to get through to our LE personnel.
4	Higher limits
5	Programs focusing on cyber security and social media use
6	Training, claims and litigation management, encouraging best practices in RM
7	airport liability, marina liability and workers' compensation
8	technical training (POST, utilities); PTSD counseling for safety officers; financial tools to avoid big spikes in premiums
9	risk management assistance and information clearinghouse
10	New programs and Buy-Down Options. Create new programs and seeking out new members drive our costs down. Agencies that are not practicing sound RM should pay higher premiums or have higher SIR. For example, if an agency does not have BWC, they should have at least a $1M SIR.
11	Increased member retentions for certain types of losses; restructuring CJPRMA's excess coverage layer; explore implementing a captive; explore increasing premiums to strengthen capital reserves.
12	Captive insurer; more training programs; cyber security loss prevention; loss prevention services; pass-through contracts for risk services
13	More training options outside of in-person sessions, drones included in liability
14	Increased needs for cyber and ransomware protections
15	Maybe Workers' Comp
16	WC pool, increased training opportunities
17	New programs, buy downs/captives.

Q4 On a scale of 1-10, 10 being best, how effective is CJPRMA at meeting its mission?



	1	2	3	4	5	6	7	8	9	10	TOTAL	WEIGHTED AVERAGE
(no label)	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0.00% 0	6.67% 1	46.67% 7	33.33% 5	13.33% 2	15	8.53

Q5 Give an example of where CJPRMA is effective and where improvements can be made.

#	RESPONSES
1	CJPRMA provides excellent customer service. I like the proposal to offer more pass through service options such as Belfor and Marshburn.
2	I like that CJPRMA is as partner from day 1 claims if needed. We are not just a reimbursement organization. I HATE, yes HATE our website.
3	Settling claims and targeted training. Getting training out to the farthest reaches of the State is difficult.
4	CJPRMA is great at communications and offering educational services. It could improve by offering more educational sessions in areas closer to its remote members.
5	Good sharing of resources and training at BOD meetings. Communication of coverage and pricing could improve. May need to get creative and/or prepared to pay more to obtain higher limits.
6	Always looking for the best rates for the members and working with brokers to accomplish this task.
7	Small enough JPA that the board has say in the JPA's work; more fine tuning on cost allocation based on losses
8	I feel CJPRMA has always done a great job of listening to our members and responding quickly to our needs. I feel staff should be increased to address areas where some of our members struggle. Examples would be to adding a RM position, possibly a primary claims administration, insurance certificates programs or other programs to assist the membership. I would like to see earlier insurance quotes at renewal. The APD and Property Programs should be handled with more involvement from CJPRMA. This is not a negative comment toward the current staff. To the contrary, they have always been super responsive. The program was set up this way and continues to run without a true lead adjuster. McClarens/ Hanover are great but there is frequent breakdown in communication, especially with the pools. I would like to see the claims managed from the CJPRMA level. Our member entities staff dealing with insurance brokers/adjusters are not as knowledgeable and unless the members have experienced RMs or adjusters, things fall through the cracks.
9	Effective = training, board member engagement, managing the liability pool. Improvement = the property program; and automation/IOT.
10	CJPRMA is effective in providing coverage programs at the best price available. Members probably would like to see more services.
11	Customer Service, great programs. A better premium structure might be worth exploring.
12	CJPRMA is great at providing organized information on their website. Improvements can be made in the way communications are sent to the members, maybe a newsletter instead of individual e-mails.
13	Property Program

Q6 How is CJPRMA different than other JPAs?

#	RESPONSES
1	Because it is not run by an administrative firm that services multiple pools, members get more attention.
2	I really feel the partnership, and member participation exceeds many other organizations.
3	I don't know much about other JPA's. We do, I think, get better involvement from the members.
4	Group cohesiveness/friendships of its memberships. Folks genuinely like one another
5	Excess with focus on liability. Knowledgeable Board of people who mostly do risk management.
6	Small enough that all members have a voice.
7	The Board is aware of who each member is and can be fairly open during meetings
8	Having worked for most all public entity Liability JPA's in Northern California, CJPRMA is absolutely the best because we remain small and our members are uniquely similar including the four pools. The larger JPA's are really not pools and they have too much red tape to accomplish what CJPRMA can do quickly and efficiently.
9	Streamlined staff, in-house claims adjustment/administration, training for members and agency staff, innovative with new products.
10	The size is good for direct member participation and decision-making. Large enough to be a sustainable pool and small enough for each member to have a real voice.
11	Intimacy and customer service.
12	Cost effective, friendly and helpful staff, involved staff, transparent
13	No Workers' Comp

Q7 Is the vision statement of CJPRMA still relevant? If not, how would you change it?

#	RESPONSES	
1	It's very vague and doesn't really convey a purpose	
2	It sounds a bit generic, as if it could be for any agency. Perhaps up for discussion	
3	I think this needs work. The pool does not exist for its own purpose. I think the vision statement ought to include something about the members	
4	I like it, it is short. People overwork their Vision Statements.	
5	The vision is generic and will most likely always be relevant.	
6	Not sure I get it as a vision of what CJPRMA wants to be, v. what is does.	
7	Yes.	
8	Not sure I would use the word "continually" - maybe "strives to"	
9	I would shorten it to the first four words	
10	yes	
11	No. A vision statement should articulate a desired end state. If "Organizational vitality" means "fiscal vitality", or "financially viable", etc., then we should so state. I believe that "continually exceeds expectations" should be redefined, but I have no current suggestions for improvement. If everyone's expectations are variable, do we really exceed expectations?	
12	I know that a vision statement should be about our "reach goals," but I have never like "continually exceeds expectations." If that is the case, then the expectations are too low! I would like to see something like "CJPRMA meets the needs of its members and ensures organizational and financial stability."	
13	Yes.	
14	Yes	
15	Yes	
16	It's very vague and doesn't really convey a purpose	

Q8 What is your differentiator or competitive advantage?

#	RESPONSES
1	If third would was meant to be “our “....same as answer 6
2	Small enough to be selective about risks and cost containment. Our homogeny helps protect us against unforeseen risk. Again, the partnership with the organization is extremely valuable.
3	Longevity.
4	Experience
5	Being extremely responsive with needed expertise
6	Except for 1 high EPL claim, our claims history has been going down in frequency and severity
7	Overall good solid risks in the pool
8	Let’s members control their own claims and maintains cost effectiveness
9	Our advantage is being a small boutique JPA. We have more control and our small organization creates a family-style atmosphere where information, experiences and needs is easily shared among our group.
10	When I stack other JPAs up to CJPRMA, I really do not see much differentiation nor competitive advantage.
11	For now, size. Direct regular contact with GM. All members have a seat on the Board. Strong sense of all being in it together.
12	Cost and coverage

Q9 What do you see as the biggest opportunities that CJPRMA has to increase its impact for members over the next several years?

#	RESPONSES
1	leveraging the members knowledge and expertise for risk control and best practices
2	Using some of the PR services to get ahead of social media disinformation.
3	LE training
4	Targeted training.
5	Seeking competitive quotes from different vendors and evaluating which has the best products
6	Help address EPL, police, and auto accident exposures.
7	Revisit the model in which we allocate rates among the members
8	rate/cost stabilization
9	New members through better programs, marketing and possibly a primary claims administration.
10	Market the pool; grow the pool; strengthen our financial position.
11	Captive insurer; look at increased retentions; prepare for a time when the reinsurance market might abandon the public entity sector; hire a risk manager
12	Reducing overall agency risk, better premium structure.
13	Webinars, over in-person training. I'd also like to see CJPRMA explore a larger group purchase of certain coverages (collaboration with other super-pool JPAs)
14	Ex-mod for premiums

Q10 What do you see as the greatest threats to CJPRMA's success?

#	RESPONSES
1	members not realizing the value of CJPRMA
2	The size of settlements and awards, political climate, projected economic downturn
3	Adverse losses
4	Incompetent judges, greedy lawyers and stupid juries.
5	Rising costs of insurance and dwindling resources for members
6	Increasing settlement/jury costs and lack of affordable options. Public perception is changing toward government liability and "free" stuff.
7	losing membership
8	Not looking at alternate ways of reducing risk costs
9	being undercut on pricing by insurers or other pools; while trying to collect enough for prudent reserves and target equity
10	Losing members as a result of shopping for lower prices due to the hardening of the insurance market. Pooling is supposed to be a group experience where we share in the good times and in the bad. Losing members threatens us, especially the four pools.
11	A continued hard insurance market driven by natural, uncontrollable losses.
12	The litigation environment; potential loss of members; insurance market challenges
13	Agencies being allowed to run wild and affecting the overall pool.
14	Hard market (UGH!)
15	Losses and member retention

Q11 If you could look five years into the future, what has changed about CJPRMA?

#	RESPONSES
1	Higher retentions and contributions. It's the only way we will survive.
2	Member experience
3	It will look about the same.
4	I don't expect much to change in five years
5	Higher limits but higher SIR as well. Partnership with others in purchasing coverage to make it more affordable. Possible fewer members
6	Staffing changes, although Tony and Marinda have done an exceptional jobs in their respective positions
7	They have a captive; there is an excess workers comp facility
8	probably need to be creative with corridor deductibles or partnerships with other pools to manage risk
9	Increase staff to add a Risk Manager and have additional smaller programs. Some ideas are the following: Primary Claims Administration (PCA) as opposed to a TPA. Quick Insurance programs such as Gales Creek and the Alliant program to cover recreation instructors, small events, lower level encroachment permits, etc… A Risk Manager who knows our members, liability programs and can provide trainings, client services like David Clovis did while Bob German was GM. We may want to seek another $10 Million in limits. We have passed some large ones this year. Is $40 enough? CSAC is at $50M.
10	Increased membership by five (or more) agencies; restructured member retentions for certain losses; restructured the pool's excess layer; increased capital reserves.
11	Captive insurer in place and thriving. Increased number/types of services; maybe a risk manager hired; higher member SIRs; higher attachment point for reinsurance; overall, retaining more risk.
12	Agency accountability.
13	Hopefully current staff is still there - they are great! I'd see more technology based services.
14	Risk knowledge

CJPRMA
Strategic Action Plan

Coverage & Programs		Responsible Party	Due Date	Notes
Analyze Creating a Captive	**Priority 1.56**			
	➢ Internal analysis of			
	o Our position, including overall funding, net assets, payout duration, etc.			
	o Environmental scan – investigate what other JPAs have learned while creating a captive			
	➢ Recommend go or no go of conducting a feasibility study based on above			
	➢ Recommendation to the Board of go or no go based on the feasibility study recommendations			
	Form a captive if it is considered favorable			

Managing Risk				
Enhance Existing Training Programs	**Priority 2.28**			
	➢ Conduct a member needs assessment			
	o Determine individual member needs			
	o Analyze the JPA and individual member's loss drivers			
	o Include staff intuition based on working with members			
	➢ Focus on emerging risk			
	➢ Evaluate delivery mechanisms			
	o Staff driven or utilize an outside service provider to create:			
	▪ In person training			
	▪ Online training (webinars, soundbite video training, online toolbox with sample policies)			
	▪ Newsletters to highlight claims lessons learned			
	➢ Create a video on Risk Management and Being a CJPRMA Member			
	➢ Create a Best Practices Library on the website			
	o Information could be culled from past Board meetings			

Membership				
100% Member Retention	**Priority 2.21**			
	➢ Develop an internal Marketing Plan			
	➢ Develop a Communications Plan			
	➢ Must have competitive rates			

Determine if growth should be a priority	**Priority 3**			
	➢ Analyze the pros and cons of growth			
	o Actuarially			
	o Cost benefits study			
	➢ Review Underwriting Policy to ensure the right members are accepted at the right rate			
	➢ Determine target markets (prospects)			
	o Based on scale (possibly size of payroll)			
	o Create a list of unattached cities			
	➢ Analyze existing staff capacity			

CJPRMA
Strategic Action Plan

Pooling				
Evaluate Premium Allocation	**Priority 1.6**			
	➢ Consider utilization of ex mod factors (actuary to opine in November)			
	➢ Consider utilizing corridor deductibles, quota shares, SIRs, credibility factors			
	o Board members will first need to be educated on these risk finance tools			
	➢ Consider utilizing higher SIRs for specific risk (wildfire, EQ, flood)			
	➢ Review the member loss history policy			

Evaluate Options to Increase Pool Equity	**Priority 2.26**			
	➢ Review Target Equity Policy			
	➢ Review industry financial ratios and consider implementing			
	➢ Review Investment Policy			
	➢ Form captive to increase investment income			
	➢ Review 10 year rolling average policy			
	Consider narrowing coverage and increasing SIRs in specific risk areas			

Determine if CJPRMA is an Excess Pool, a Full Service Pool or a Hybrid	**Priority 1.27**			
	➢ Conduct a cost benefit analysis to include breaking out the cost of services			
	➢ Conduct a needs assessment regarding services (See Objective #2)			
	Consider cost allocation strategies – Research alternative models			

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CALIFORNIA JOINT POWERS
RISK MANAGEMENT AUTHORITY

AGENDA BILL

ITEM: 7	**TITLE: APPROVE SELF-INSURED RETENTION LEVELS FOR PROGRAM YEAR 2020-21**
MEETING: 04/16/2020	
GENERAL MANAGER: ABG	

Recommended Actions
Approval of self-insured retention (SIR) levels for program year 2020-21.

Option A: Approve an SIR of $750,000 for Pool B and an SIR of $1,250,000 for Pool C for program year 2020-21. This would affirm the SIRs approved by the Board of Directors at its November 21, 2019 meeting.

Option B: Approve a liability program structure with four tiers of SIR: $500,000, $750,000, $1,000,000 and $1,250,000. Members would be able to select any one of the SIRs.

The general manager recommends approval of Option A.

Strategic Direction
Strategic Goal 3, "100% Member Retention" and Strategic Goal 6, "Evaluate Options to Increase Pool Equity."

Item Explanation
At the November 21, 2019 meeting, the Board of Directors approved the 2019 actuarial study and redistribution for fiscal year 2019-20. The Board also approved increasing the SIR of Pool B to $750,000 and Pool C to $1,250,000 for program year 2020-21. Additionally, staff was requested to provide at the March 2020 Board meeting funding at the $500,000, $750,000, $1,000,000 and $1,250,000 SIR levels.

Exhibit 1 shows the funding and rates required for each of the four SIRs. Not knowing which members would attach at each SIR, we are assuming all members (except Stockton) attaching at each SIR level. The base year used for comparison is the actual premium for PY 2019-20. These funding amounts reflect a potential increase of $1.4M in reinsurance costs that was not shown in the November 2019 figures; we will not know the actual reinsurance costs until the program has been marketed. The increase is based on the latest information available from Aon. Table A below shows a summary of the potential funding for the four SIRs.

Table A

SIR Options	Funding	% Change
PY 2019-20 actual	$14.8M	
$500K SIR	$17.7M	19%
$750K SIR	$15.2M	3%
$1M SIR	$15.1M	2%
$1.25M SIR	$13.4M	-10%

Exhibit 2 shows the potential premiums at each SIR for each member.

The current self-insured retention attachment points of $500,000 for Pool B and $1 million for Pool C have been utilized since the inception of the program in 1986-87. Prior to 1993-94 there was an additional Pool A $250,000 excess of $250,000. The increase in estimated outstanding losses, cost of inflation, jury awards and legislative change have had a negative effect on the program's equity and has required significant increases to member contributions. The general manager recommends approval of Option A in order to mitigate the financial impact on the program. Higher retentions will mean fewer claims hit the excess layer, premiums can be controlled, and members will be encouraged to practice more loss control.

If Option A is approved, the funding for Pools B and C was already approved at the November 2019 Board of Directors meeting. If Option B is approved, AON will need to provide an additional report to determine the actual funding and rates required depending on the SIR level selected by each member. Staff would contact members to ask which SIR they will select and then provide premium costs in advance of the annual meeting in May. The final program with specific member contributions would be approved in May.

Fiscal Impact

1. To be determined by the method approved.
   a. Pool B $750K/Pool C $1M, 10 years rolling – revenue of $13,838,448

Exhibits

1. Proposed Rates & Funding – Different SIR Options
2. Preliminary Premium Calculation – Different SIR Options

Exhibit A

PY 2020/21 Proposed Rates & Funding
10 Years Developed Rates & Funding
70% Confidence Level - Discounted

$500K SIR
(Table C)

Losses	$10,319,669
Reinsurance	5,792,315
Overhead	1,550,000
Total	$17,661,984
Increase	**19%**

Pool B	0.154	$2,611,608
Pool C	0.419	7,708,061
Pool D	0.399	7,342,315
Total	0.972	$17,661,984

$750K SIR
(Table E)

Losses	$7,902,855
Reinsurance	5,792,315
Overhead	1,550,000
Total	$15,245,170
Increase	**3%**

Pool B	0.108	$1,829,176
Pool C	0.330	6,073,679
Pool D	0.399	7,342,315
Total	0.837	$15,245,170

$1M SIR
(Table D)

Losses	$7,714,430
Reinsurance	5,792,315
Overhead	1,550,000
Total	$15,056,745
Increase	**2%**

Pool B	0.000	$0
Pool C	0.419	7,714,430
Pool D	0.399	7,342,315
Total	0.818	$15,056,745

$1.25M SIR
(Table F)

Losses	$6,075,804
Reinsurance	5,792,315
Overhead	1,550,000
Total	$13,418,119
Decrease	**-10%**

Pool B	0.000	$0
Pool C	0.330	6,075,804
Pool D	0.399	7,342,315
Total	0.729	$13,418,119

Exhibit B

PY 2020-2021
Preliminary Premium Calculation

10 Years Developed Rates & Funding
70% - Discounted

	(A)	(B)	(C)	(D)	(E)	(F)
Member	**Payroll Estimate PY 20/21**	**PY 19/20 Pool B - $500K Pool C - $1M Actual Liability Premium**	**PY 20/21 SIR - $500K**	**PY 20/21 SIR - $750K**	**PY 20/21 SIR - $1M**	**PY 20/21 SIR - $1.25M**
Alameda	66,737,696	545,773	648,550	558,454	545,774	486,377
Chico	32,779,347	268,066	318,546	274,294	268,066	238,892
Fairfield	63,670,534	520,690	618,743	532,788	520,691	464,024
Fremont	129,084,580	1,055,639	1,254,430	1,080,166	1,055,640	940,754
Livermore	52,075,862	425,870	506,068	435,765	425,871	379,523
LPFD	22,923,962	187,470	222,773	191,825	187,470	167,067
Lodi	33,102,313	270,707	321,685	276,997	270,707	241,246
NCCSIF	178,996,236	1,463,811	1,739,466	1,497,821	1,463,812	1,304,505
Petaluma	33,643,890	275,136	326,948	281,528	275,136	245,193
Redding	74,202,317	606,818	721,090	620,917	606,818	540,778
REMIF	126,299,963	1,032,867	1,227,369	1,056,864	1,032,867	920,460
Richmond	92,257,147	754,468	896,545	771,998	754,469	672,360
Roseville	123,304,671	1,008,371	1,198,261	1,031,800	1,008,372	898,631
San Leandro	37,142,113	303,744	360,943	310,801	303,744	270,688
San Rafael	44,794,738	366,326	435,310	374,837	366,326	326,459
Santa Rosa	116,955,923	956,452	1,136,565	978,674	956,453	852,362
SCORE	25,472,208	208,309	247,536	213,149	208,309	185,639
Stockton	149,438,661	994,198	1,222,093	1,089,093	1,222,093	1,089,093
Sunnyvale	116,224,737	950,472	1,129,459	972,556	950,473	847,033
Vacaville	64,460,871	527,154	626,424	539,402	527,154	469,784
YCPARMIA	257,584,833	2,106,499	2,503,181	2,155,442	2,106,501	1,877,250
	1,841,152,601	14,828,840	17,661,984	15,245,170	15,056,745	13,418,119
SIR Pool C						
Change over base year		base year	19%	3%	2%	-10%
	Pool B	0.159	0.154	0.108	-	-
	Pool C	0.395	0.419	0.330	0.419	0.330
	Pool D	0.297	0.399	0.399	0.399	0.399
		0.851	0.972	0.837	0.818	0.729

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CALIFORNIA JOINT POWERS
RISK MANAGEMENT AUTHORITY

AGENDA BILL

ITEM: 8	**TITLE: INTRODUCTION OF PROPOSED MEMORANDUM OF COVERAGE FOR POOLED PROPERTY PROGRAM 2020-2021**
MEETING: 04/16/2020	
GENERAL MANAGER: A.B.G.	

Recommended Actions
None. This item is presented for discussion only.

Strategic Direction
Strategic Goal 1, "100% Member Retention"

Item Explanation
At the August 2019 Board of Directors meeting, the members of the property program approved the establishment of a pooled property coverage program to cover losses with a self-insured retention of $100,000 and a per occurrence limit of $250,000 for all-risk and a per occurrence limit of $500,000 for wildfire.

Members of the property program wanted to review the premium cost before committing to the new program. As the pricing will not be presented until the Board of Directors meeting on March 19, 2020, the general manager is not requesting final approval for the program at this meeting. The proposed memorandum of coverage (MOC) is being presented to the property program members for their review and discussion. The general manager will request approval of the MOC at the Board of Directors annual meeting in May 2020.

The proposed MOC includes the following elements:

- It is an optional program for members of the property program.
- The program mirrors the approved coverage form from the Alliant Public Entity Insurance Program (PEPIP). The property program members have adopted the PEPIP form as the governing document for the property program.
- Coverage would be for losses exceeding $100,000 and not exceeding $250,000 for all-risk. ($100,000 deductible for all-risk)
- Coverage would be for losses exceeding $100,000 and not exceeding $500,000 for wildfire. ($100,000 for wildfire)
- Loss due to flood is excluded.

- Premium will be determined on a pro-rata portion of total insurable value (TIV) of the members in the pooled program, which is how premium is allocated in the standard property program.
- Establish the program on a total pool basis rather than accounting for individual program years. There would be no dividends unless the program is closed.

Fiscal Impact

Premium cost to be determined.

Exhibits

1. DRAFT Property MOC 2020-2021

2020-2021
Property
Memorandum of Coverage

California Joint Powers
Risk Management Authority

CALIFORNIA JOINT POWERS RISK MANAGEMENT AUTHORITY
PROPERTY MEMORANDUM OF COVERAGE
PROGRAM YEAR: 2020-2021

DECLARATIONS

1. **Coverage Provider**

   California Joint Powers Risk Management Authority (CJPRMA) as now or may be hereafter constituted.

2. **Members**

   As per the "Schedule of Members"

3. **CJPRMA Mailing Address**

   3201 Doolan Road, Suite 285
   Livermore, CA 94551

4. **Coverage Period**

   July 1, 2020 to July 1, 2021, beginning and ending at 12:01 AM standard time.

5. **Territory**

   This Memorandum of Coverage applies while the property is within the United States, Canada, or Puerto Rico, and in due course of transit including airborne or waterborne between points and places therein, except that coverage does not apply to (1) waterborne shipments via the Panama Canal, (2) waterborne or airborne shipments to and from Alaska, to and from Hawaii, and to and from Puerto Rico.

   Coverage on export shipments not insured under ocean marine policies does not extend beyond the time when the property is loaded on board overseas vessel or aircraft; coverage on import shipments not insured under ocean marine policies does not attach until after discharge from overseas vessel or aircraft.

6. **Limits of Liability**

   In no event shall liability for loss under this Memorandum of Coverage arising out of one "occurrence" (see PEPIP form Section IV(AF)) from all contributing coverages exceed $250,000.

   For wildfire losses, in no event shall liability for loss under this Memorandum of Coverage arising out of one "occurrence" (see PEPIP form Section IV(AF)) from all contributing coverages exceed $500,000.

DRAFT

7. <u>Self-Insured Retention</u>

From each adjusted loss or claim for damage granted under this Memorandum of Coverage and occurring from any one loss, disaster or casualty, the following applicable amount(s) shall be deducted: $100,000 per occurrence

DRAFT

SCHEDULE OF COVERED MEMBERS

The following are included as Members:

City of Alameda
City of Chico
City of Fairfield
City of Livermore
City of Lodi
City of Petaluma
City of Redding
REMIF – Redwood Empire Municipal Insurance Fund
City of Richmond
City of Roseville
City of San Leandro
City of San Rafael
City of Santa Rosa
City of Stockton
City of Sunnyvale
City of Vacaville

DRAFT

SECTION I
GENERAL CONDITIONS

1. **Coverage Agreement**

The California Joint Powers Risk Management Authority, a joint powers authority comprised of California public agencies, hereinafter referred to as "CJPRMA," in return for the payment of premiums as they become due, in reliance upon the statements in the declarations made a part hereof and subject to all the terms and conditions of this Memorandum of Coverage, the Joint Powers Agreement and Bylaws, agrees to provide first party, pooled self insurance coverage to the member agencies against all risk of direct physical loss or damage to the property covered from external cause except as excluded herein.

Coverage is provided according to terms, conditions, definitions and exclusions contained in the current version of the PEPIP USA Master Policy Wording also referred to as Public Entity Property Insurance Program (PEPIP) which is incorporated by reference (hereinafter referred to as "the PEPIP form"). Should any term in this Memorandum of Coverage conflict with the PEPIP form, the language in this Memorandum of Coverage will prevail. The PEPIP form is updated periodically, and the form number changes with each revision.

Coverage includes Sections II, III, IV, V, VI, VII, VIII and IX of the PEPIP form, subject to the conditions, definitions and exclusions in the PEPIP form.

2. **Limits of Liability**

This Memorandum of Coverage may contain sublimits applicable to specific locations, or specific coverages or specific causes of loss. Such limits shall be the total payable as a result of a single occurrence (or an annual aggregate of certain occurrences where so specified) and neither the Memorandum of Coverage limit nor any sublimits shall be increased by the application of one or more PEPIP sublimits.

3. **Losses Excluded**

This Memorandum of Coverage does not cover loss or damage excluded under the terms of the PEPIP form.

This Memorandum of Coverage does not cover loss or damage due to flood, surface water, waves, tides, tidal waves, overflow of any body of water, or their spray, all whether driven by wind or not.

4. **Assignment**

Assignment of interest under this Memorandum of Coverage shall not bind CJPRMA until its consent is endorsed hereon.

5. **Loss Clause**
   Except with respect to any aggregate limits of liability in this Memorandum of Coverage, any loss hereunder shall not reduce the limit.

6. **Other Insurance**
   CJPRMA shall not be liable for loss if, at the time of loss there is any other insurance that would attach if this coverage had not been in effect, except that this coverage shall apply only as excess and in no event as contributing coverage, and then only after all other insurance has been exhausted.

7. **Excess Insurance**
   Permission is granted to the member agency to have excess insurance over the limit(s) of liability set forth in this Memorandum of Coverage without prejudice to this Memorandum of Coverage and the existence of such insurance, if any, shall not reduce any liability under this Memorandum of Coverage.

8. **Underlying Insurance**
   Permission is granted to the member agency to purchase insurance on all or any part of the deductible and against all or any of the perils covered by this Memorandum of Coverage. The existence of such underlying insurance shall not prejudice or affect any recovery otherwise payable under this Memorandum of Coverage.

   If the limits of such underlying insurance exceed the deductible amount that would apply in the event of loss under this Memorandum of Coverage, then that portion which exceeds such a deductible amount shall be considered "other insurance."

9. **Inspection and Examination**
   CJPRMA shall be permitted, but not obligated, to inspect the member's property and operations. Neither the right to make inspections, nor the making thereof, nor any report thereon shall constitute an undertaking on behalf of or for the benefit of the member or others, to determine or warrant that such property or operations are safe.

   CJPRMA shall be permitted to inspect the premises and to examine and audit the member's books and records at any time during the coverage period and an extension thereof and within three years after the final termination of the Memorandum of Coverage to verify the amount of recoveries of accounts receivable, valuable papers and records on which CJPRMA has made any settlement or any other subject matter related to this coverage.

10. **Protection of Property**
    In case of actual or imminent danger of loss or damage, the member shall take all necessary steps to preserve and protect property from any further damage. Expense necessarily incurred for such preservation or protection shall be borne equally by the

member and CJPRMA, but any payment by CJPRMA shall not be an additional amount of coverage and shall be subject to the deductible.

11. **Notice of Loss**
The member shall immediately notify CJPRMA by written notice of any occurrence, the cost of which is likely to result in payment by CJPRMA under this Memorandum of Coverage.

12. **Abandonment**
There can be no abandonment of any property to CJPRMA.

14. **Conformance**
The terms of this Memorandum of Coverage that conflict with the applicable statutes of the state wherein this Memorandum of Coverage applies, are hereby amended to conform to such statutes.

15. **Subrogation**
In the event of any payment under this Memorandum of Coverage, CJPRMA shall be subrogated to all the member's rights of recovery therefor against any person or organization, and the member shall execute and deliver instruments and papers and do whatever else is necessary to secure such rights. The member shall do nothing after loss to prejudice such rights.

16. **PEPIP USA**
Coverage is not provided by CJPRMA above the level of $250,000 per occurrence for any loss, and any such coverage above $250,000 is subject to the terms and conditions of the excess policy provided by PEPIP form. To the extent that any loss exceeds $250,000, if the loss is subject to a sublimit in the PEPIP form, that sublimit will apply to the loss even if the sublimit is not referred to in this Memorandum.

DRAFT

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CALIFORNIA JOINT POWERS
RISK MANAGEMENT AUTHORITY

AGENDA BILL

ITEM: 9	**TITLE: PROPOSED PRICING FOR POOLED PROPERTY PROGRAM 2020-2021**
MEETING: 04/16/2020	
GENERAL MANAGER: A.B.G.	

Recommended Actions
None. This item is presented for discussion only.

Strategic Direction
Strategic Goal 1, "100% Member Retention"

Item Explanation
At the August 2019 Board of Directors meeting, the members of the property program approved the establishment of a pooled property coverage program to cover losses with a self-insured retention of $100,000 and a per occurrence limit of $250,000 for all-risk and a per occurrence limit of $500,000 for wildfire. Losses due to flood will be excluded from the pooled property program.

Staff requested that Aon produced pricing for the self-funded program. If all current members of the property program join the pooled property program, the total funding for the program at the 90% confidence level would be $1,350,039. If the program is approved, staff recommends funding at the 90% confidence level for the first several years to build a reserve to pay for any potential losses in the first years. The attached Property Self-Funded Worksheet details individual premium costs for members based on an assumption that all current property program members join the self-funded program.

Depending on which members elect to participate in the program, loss history and TIV will fluctuate, which will result in a different final cost for the program. The general manager requests that property program members review the draft Memorandum of Coverage and pricing and respond by April 24, 2020 as to whether they will participate in the program. Staff will recalculate pricing based on actual participation and present the program with final pricing for approval at the Board of Directors annual meeting in May 2020.

Fiscal Impact
Total funding of $1,350,039 required at the 90% confidence level.

Exhibits
1. Aon Presentation on Pool Property Program
2. Property Self-Funded Worksheet

California Joint Powers Risk Management Authority

Proposed Pooled Property Program
Claim Period 2020/21

Presented by
Tracy Fleck, ACAS, MAAA
Senior Consultant and Actuary

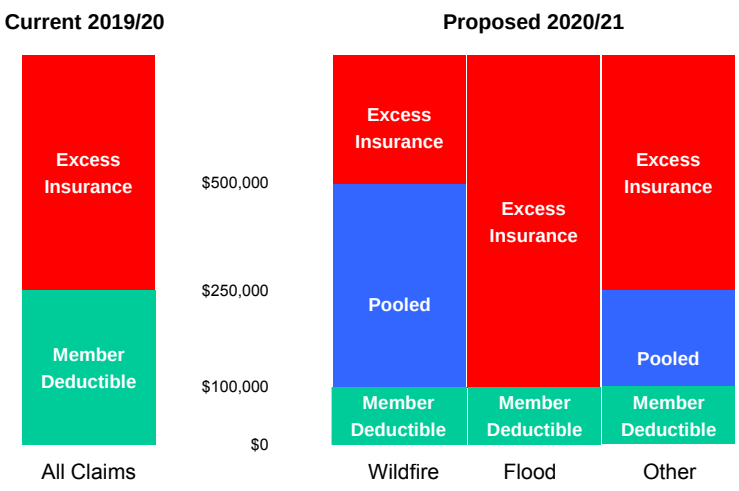
November 21, 2019

Aon
17875 Von Karman Avenue, Suite 300, Irvine, CA 92614
(949) 608-6332 | mujtaba.datoo@aon.com
www.aon.com

Discussion Points

- Proposed program structure
- Projected 2020/21 ultimate losses and rates

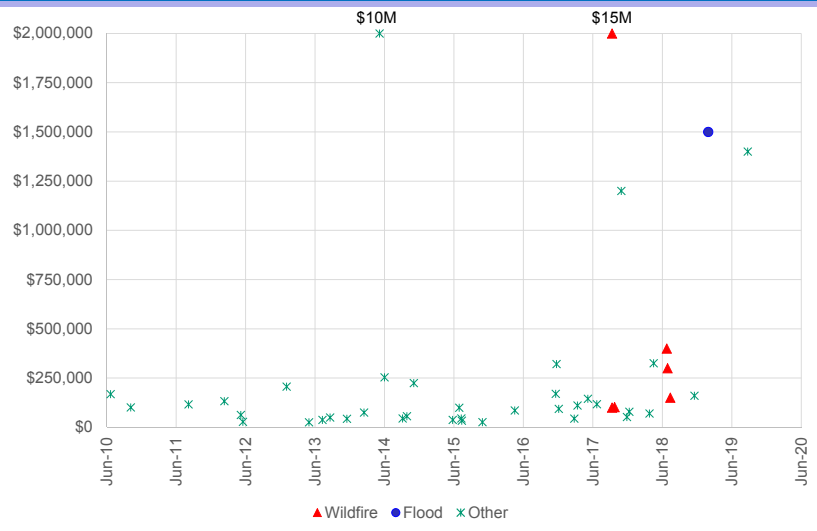
Property Program



2

Distribution of Losses

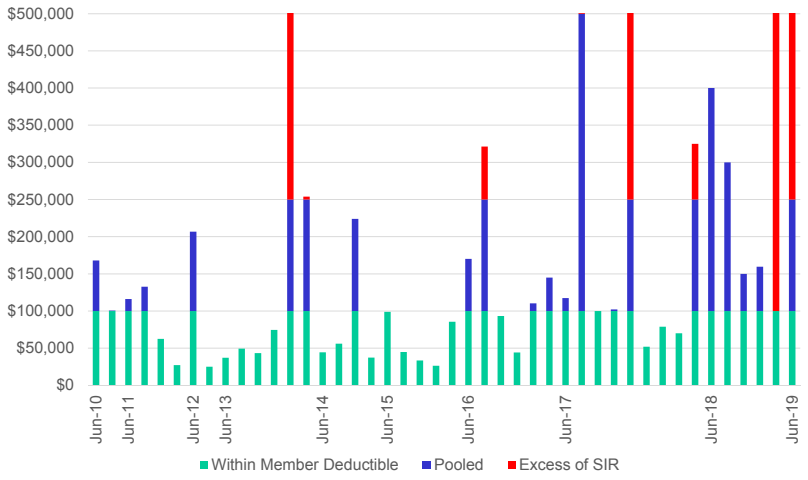
2010/11 through 2019/20 as of Sept. 30, 2019



For display purposes, two claims are capped at $2 million (2013/14 other and 2017/18 wildfire).

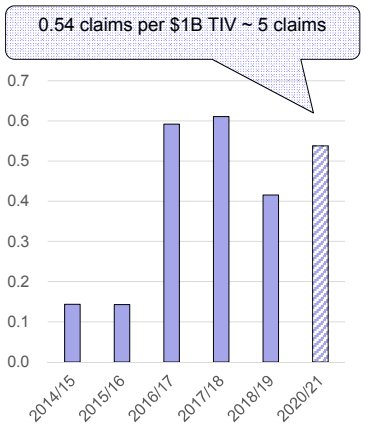
3

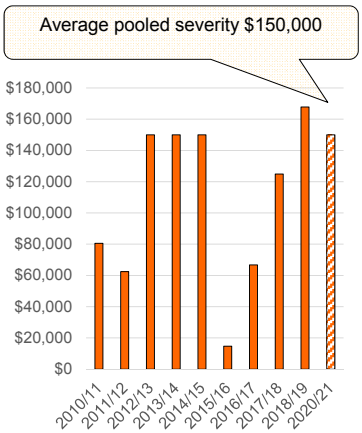
Reported Losses in Pooled Layer
2010/11 through 2019/20 as of Sept. 30, 2019



4

Projected Pooled Frequency & Severity
Based on trended losses





5

Projected 2020/21 Pooled Losses and Loss Rate

	Amount	Loss Rate (per $1M TIV)
Pooled claim count	5	
Pooled average severity	$150,000	
Pooled losses		
Expected	$750,000	$78.59
70%	937,500	98.23
80%	1,087,500	113.95
90%	1,350,000	141.46
TIV	$9.5 B	

Notes: Amounts exclude ULAE (costs to administer open claims), other overhead expenses, and excess insurance.
Amounts are undiscounted.

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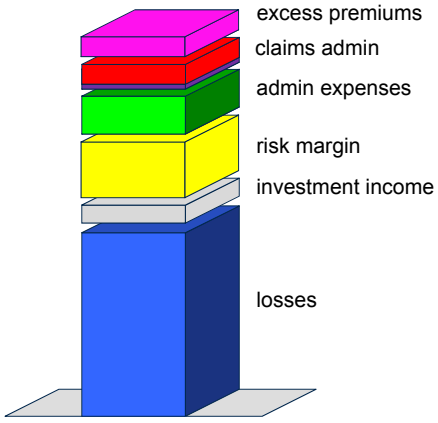
Funding Components

- Add:
  - Expected losses
  - Investment income
  - Risk margin
  - Admin expenses
  - Claim Admin (TPA)
  - Excess insurance premiums
- Rate:
  - Divide funding amount by TIV per $1M



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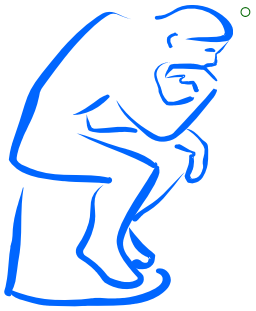
Questions?



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Estimated Property Premium
PY 2020/21
Self- Fund $100K - $250K

Member		Property Values	Premium %	70% Confidence	80% Confidence	90% Confidence
Alameda		707,968,612	7%	69,544	80,673	100,149
Chico		189,413,814	2%	18,606	21,584	26,794
CJPRMA		5,242,600	0%	515	597	742
Fairfield		501,701,318	5%	49,282	57,169	70,971
Livermore		538,498,718	6%	52,897	61,362	76,176
Lodi		436,358,369	5%	42,863	49,723	61,727
Petaluma		351,850,500	4%	34,562	40,093	49,773
Redding		625,519,965	7%	61,445	71,278	88,486
Richmond		687,981,539	7%	67,580	78,395	97,322
Roseville		895,958,712	9%	88,010	102,094	126,742
San Leandro		272,946,386	3%	26,812	31,102	38,611
San Rafael		127,124,741	1%	12,487	14,486	17,983
Santa Rosa		701,207,940	7%	68,880	79,903	99,193
Stockton		1,372,192,454.00	14%	134,790	156,361	194,110
Sunnyvale		462,873,359	5%	45,468	52,744	65,478
Vacaville		248,913,002	3%	24,451	28,364	35,211
Sub-total citites		**8,125,752,029**		**798,193**	**925,929**	**1,149,469**
REMIF	REMIF	1,879,775	0%	185	214	266
	Arcata	86,324,615	1%	8,480	9,837	12,211
	Cloverdale	50,722,572	1%	4,982	5,780	7,175
	Cotati	28,194,382	0%	2,770	3,213	3,988
	Eureka	217,810,621	2%	21,396	24,820	30,811
	Fort Bragg	71,408,944	1%	7,015	8,137	10,102
	Fortuna	65,646,267	1%	6,448	7,480	9,286
	Healdsburg	137,775,265	1%	13,534	15,699	19,490
	Lakeport	62,410,982	1%	6,131	7,112	8,829
	Rohnert Park	141,308,861	1%	13,881	16,102	19,990
	Sebastopol	44,565,529	0%	4,378	5,078	6,304
	Sonoma	38,853,991	0%	3,817	4,427	5,496
	St. Helena	86,762,944	1%	8,523	9,887	12,273
	Ukiah	203,128,442	2%	19,953	23,146	28,735
	Willits	64,663,152	1%	6,352	7,368	9,147
	Windsor	116,403,032	1%	11,434	13,264	16,466
Sub-total REMIF		**1,417,859,374**	**15%**	**139,276**	**161,565**	**200,570**
Total CJPRMA		**9,543,611,403**	**100%**	**937,469**	**1,087,495**	**1,350,039**

Rate Self Funded	98.23	70%
Per $1M TIV	113.95	80%
	141.46	90%

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CALIFORNIA JOINT POWERS
RISK MANAGEMENT AUTHORITY

AGENDA BILL

ITEM: 10	**TITLE: APPLICATION OF PROPERTY PROGRAM DEDUCTIBLE BUY-DOWN TO FLOOD LOSSES**
MEETING: 04/16/2020	
GENERAL MANAGER: A.B.G.	

Recommended Actions:
Recommend approval to apply funds remaining in the Property Program deductible buy-down program at the end of program year 2019-2020 to any flood losses during the program year.

Strategic Direction:
Strategic Goal 3 , "100% Member Retention"

Item Explanation:
In May 2019, the participants of the Property Program voted to continue the property deductible buy-down option into program year 2019-20 and have the property deductible buy-down expire on June 30, 2020. If there are funds left in the deductible buy-down pool, they are to be returned to participants on a pro rata basis as refunds or as a reduction in future premium. The buy-down was intended as a transition to reduce the impact of the deductible increase to $100,000 that was effective July 1, 2018 and the further increase to $250,000 on July 1, 2019.

On July 1, 2019, the deductible for flood losses increased to $1 million for all flood zones. This was an unexpected increase that was pushed by the carriers at the last minute. Director Amy Northam raised the issue of using any remaining deductible buy-down funds to offset the increase in flood deductible for losses occurring in the 2019-20 program year. The Executive Committee discussed this at its January 16, 2020 meeting and requested that it be placed on the agenda for the next Board of Directors meeting. As of April 3, 2020, no flood losses have been reported during program year 2019-20.

If this proposal is approved and there are no flood losses, remaining funds will still be returned to participants following the end of program year 2019-20 as originally approved in May 2019.

Fiscal Impact
No additional funding would be required on approval of this action. If there are flood losses, existing buy-down funds would be used to offset the deductible, and there would be less money to return to participants at the end of the program year.

Exhibits
None.

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CALIFORNIA JOINT POWERS
RISK MANAGEMENT AUTHORITY

AGENDA BILL

ITEM: 11	**TITLE: APPROVAL OF LPFD REQUEST TO JOIN THE AUTO PHYSICAL DAMAGE PROGRAM**
MEETING: 04/16/2020	
GENERAL MANAGER: ABG	

Recommended Actions
Approval by the APD Program Participants for the Livermore Pleasanton Fire District (LPFD) to join the APD Program effective July 1, 2020.

Strategic Direction
Strategic Goal 3, "100% Member Retention"

Item Explanation
In an email dated February 3, 2020, LPFD requested that they be permitted to participate in the Auto Physical Damage (APD) program.

Pursuant to Article XIX of the JPA Agreement, member entities electing to participate in a pooled coverage program may do so only upon the affirmative vote of two-thirds of the current participants.

LPFD currently owns no vehicles. The cities of Livermore and Pleasanton currently own the vehicles that are used by LPFD. Each city insures its own vehicles (Livermore through the CJPRMA APD program). However, LPFD plans to purchase one fire truck for use as a reserve truck for use by LPFD. As LPFD has not yet purchased a vehicle, total vehicle value and premium are not known at this time. If LPFD is approved in the APD program, the vehicle information will be provided to Hanover at that time. Currently, the 10 members participating in the APD program are: Alameda, Chico, Livermore, Lodi, Petaluma, Redding, REMIF, San Leandro, Sunnyvale and Vacaville.

An affirmative vote of 6 of those participants is required. LPFD has no APD claims as it has never owned a vehicle. Staff recommends approval of the request for LPFD to join the APD program.

Fiscal Impact
LPFD will be responsible for premium based on the value of the vehicle purchased.

Exhibits
1. None.