

BAY CITIES JOINT POWERS INSURANCE AUTHORITY

SPECIAL EXECUTIVE COMMITTEE MEETING

AGENDA

Wednesday, August 21, 2024

9:00 a.m.

Via Zoom Teleconference

[Zoom Link](#)

Meeting ID: 831 2718 2387

Passcode: 417587

All portions of this meeting will be conducted via Zoom in accordance with Government Code Section 54953(b). Each location is accessible to the public, and members of the public may address the Committee from any teleconference location. The teleconference meeting locations are as follows:

- CENTRAL MARIN FIRE AUTHORITY: 250 Doherty Drive, Larkspur, CA 94939
- CITY OF BERKELEY: 2180 Milvia Street, Berkeley, CA 94704
- CITY OF MILL VALLEY: 26 Corte Madera Avenue, Mill Valley, CA 94941
- CITY OF LARKSPUR: 400 Magnolia Avenue, Larkspur, CA 94939
- CITY OF LOS ALTOS: 1 N. San Antonio Road, Los Altos, CA 94022
- CITY OF PLEASANTON: 123 Main Street, Pleasanton, CA 94566
- CITY OF SAN ANSELMO: 525 San Anselmo Avenue, San Anselmo, CA 94960

In compliance with the Americans with Disabilities Act, if you need a disability-related modification or accommodation to participate in this meeting, please contact John Burdette at (916) 244-1169 or John.Burdette@sedgwick.com. Requests must be made as early as possible, and at least one full business day before the start of the meeting.

Documents and materials relating to an open-session agenda item provided to the Bay Cities Joint Powers Insurance Authority (BCJPIA) less than 72 hours prior to a regular meeting will be available for public inspection. Please contact John Burdette at (916) 244-1169 or John.Burdette@sedgwick.com

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| <u>Page</u> | 1. CALL TO ORDER |
| | 2. INTRODUCTIONS |
| | 3. APPROVAL OF AGENDA AS POSTED (OR AMENDED) |
| | 4. PUBLIC COMMENTS - The Public may submit any questions in advance of the meeting by contacting John Burdette at: John.Burdette@sedgwick.com . This time is reserved for members of the public to address the Committee relative to matters of the BCJPIA not on the agenda. No action may be taken on non-agenda items unless authorized by law. Comments will be limited to five minutes per person and twenty minutes in total. |

4 5. CONSENT CALENDAR

If a Committee member would like to discuss any item listed, it may be pulled from the Consent Calendar.

5 *A. Minutes from the May 23, 2024, Executive Committee Meeting

15 *B. Warrant Listings for the Months of May, June, July 2024

16 *C. Final Budget for the 2024/25 Program Year

28 *D. CARMA E-Brief for April & June 2024

29 *E. Workers' Compensation Manager's Report

31 *F. Workers' Compensation Timely Injury Reporting

32 *G. Workers' Compensation Legislative Update

Recommendation: Staff recommends the Committee formally consider approval of the Consent Calendar as presented.

6. RISK CONTROL MATTERS

34 *A. Discussion of Use of LAWCX Funds for 2024/25 Program Year

Recommendation: Staff recommends the Committee approve applying the \$2,000 LAWCX Risk Management Fund to the webinar presentation by Rachel Shaw for a fee of \$2,000.

35 *B. 2024/25 Risk Control Service Delivery Update

Recommendation: None.

7. ADMINISTRATIVE MATTERS

49 *A. Discussion Regarding the Distribution of ERMA Dividends

Recommendation: Staff recommends the Executive Committee approve setting aside \$65,000 of ERMA dividends to cover an additional year of LCW Library Consortium memberships through 2027 and placing the remaining balance of \$144,541 in the Member Contingency Fund.

53 *B. Review of the October 24, 2024, Strategic Planning Session Agenda

Recommendation: Provide direction to staff to work with the President to finalize the format, agenda, and details for the Strategic Planning Session.

56 *C. Review of Responses to Property Appraisal Request for Proposals (RFP)

Recommendation: Staff recommends the Committee review the responses and provide a recommendation to the Board.

59 *D. Review of Responses to Cyber Audit Request for Information

Recommendation: Discuss and provide direction to staff.

63 *E. Annual Review of Members that Qualify for the Member Assistance Program Per Resolution 02-2022/23

Recommendation: The Executive Committee review the information and provide a recommendation to the Board of Directors for members to participate in the Assistance Program for 2024/25.

August 21, 2024

Agenda Items 5.A.-G.

CONSENT CALENDAR

SUBJECT: Consent Calendar
Prepared and Presented by Jaesa Cusimano, BCJPIA Executive Director

BACKGROUND AND STATUS:

The Consent Calendar consists of items that require approval or acceptance but are self-explanatory and require no discussion. If a member would like to discuss any item listed, it may be pulled from the Consent Calendar.

RECOMMENDATION:

Staff recommends the Committee formally consider approval of the Consent Calendar as presented.

REFERENCE MATERIALS ATTACHED:

- *A. Minutes from the May 23, 2024, Executive Committee Meeting
- *B. Warrant Listings for the Months of May, June, July 2024
- *C. Final Budget for the 2024/25 Program Year
- *D. CARMA E-Brief for April & June 2024
- *E. Workers' Compensation Manager's Report
- *F. Workers' Compensation Timely Injury Reporting
- *G. Workers' Compensation Legislative Update

**BAY CITIES JOINT POWERS INSURANCE AUTHORITY
(BCJPIA)**

EXECUTIVE COMMITTEE MEETING OF

MAY 23, 2024

A regular meeting of the Executive Committee was held on May 23, 2024, via Zoom Teleconference.

MEMBERS PRESENT: Dan Schwarz, President, City of Larkspur
Julie Harryman, Vice President, City of Pleasanton
Jon Maginot, Treasurer, City of Los Altos
Marc Shapp, City of Berkeley
Jeffery Zuba, Town of San Anselmo
Todd Cusimano, City of Mill Valley

MEMBERS ABSENT: Ruben Martin, Central Marin Fire Authority

OTHERS PRESENT: Jaesa Cusimano, Executive Director
Yahaira Velazquez, Assistant Executive Director
Min Su, Finance Manager
John Burdette, Board Secretary
Jacquelyn Miller, Workers' Compensation Program Manager
Will Portello, Litigation Manager
Kellie Murphy, Legal Counsel
Maria Gates, Sr. Risk Services Consultant

1. CALL TO ORDER

The May 23, 2024, Executive Committee Meeting was called to order at 9:02 a.m. by President Dan Schwarz.

2. INTRODUCTIONS

A roll call was taken, and it was determined a quorum was present.

3. APPROVAL OF AGENDA AS POSTED (OR AMENDED)

Marc Shapp moved to approve the agenda as posted. The motion was seconded by Julie Harryman. The motion passed unanimously by Dan Schwarz, Julie Harryman, Jon Maginot, Jeff Zuba, Marc Shapp, and Todd Cusimano.

4. **PUBLIC COMMENTS**

None.

5. **CONSENT CALENDAR**

Jeff Zuba moved to approve Consent Calendar items: A) Minutes from the March 28, 2024, Executive Committee Meeting; B) Warrant Listings for the Month of April 2024; C) Cash and Investments Report for the Quarter Ended March 31, 2024; D) Member Contingency Fund as of December 31, 2023; E) Internal Financial Statements as of September 30, 2023, and December 31, 2023; F) Annual Review of Target Equity Policy; and G) Biennial Review of BCJPIA's Conflict of Interest Code. The motion was seconded by Julie Harryman. The motion passed unanimously by Dan Schwarz, Julie Harryman, Jon Maginot, Jeff Zuba, Marc Shapp, and Todd Cusimano.

6. **ADMINISTRATIVE MATTERS**

A. **Review of BCJPIA Resolution 04-2023-2024 Establishing an Electronic Signature Policy**

Yahaira Velasquez, Assistant Executive Director, presented Resolution 04-2023-2024 Establishing an Electronic Signature Policy to the Executive Committee. The policy would allow members and staff to electronically review and sign documents, eliminating the need to print and mail documents for wet signatures. In accordance with BCJPIA's record retention policy and California government code, staff would continue to print electronically signed documents for filing purposes. The Executive Committee directed staff to find the best application to use and present options at a future meeting.

Julie Harryman moved to recommend approval of Resolution 04-2023-2024 Establishing an Electronic Signature Policy to the Board of Directors. Todd Cusimano seconded the motion. The motion passed unanimously by Dan Schwarz, Julie Harryman, Jon Maginot, Marc Shapp, Todd Cusimano, and Jeff Zuba.

B. **Review of BCJPIA Resolution 05-2023-2024 Meeting Dates for the 2024/25 Program Year**

Jaesa Cusimano, Executive Director, presented Resolution 05-2023-2024 Meeting Dates for the 2024/25 Program Year to the Executive Committee. Ms. Cusimano noted a change in dates from the proposed resolution due to scheduling conflicts. The proposed dates including the updates are:

Executive Committee Meetings:

- Thursday, August 29, 2024
- Thursday, December 12, 2024
- Thursday, April 15, 2025

Board of Directors Meetings:

- Thursday, February 15, 2025
- Thursday, June 5, 2025

Board of Directors Meeting and Strategic Planning Session:

- Thursday, October 24, 2024
- Friday, October 25, 2024

The Executive Committee directed staff to continue holding the June Board of Directors meeting in person, rather than holding it via Zoom.

Todd Cusimano moved to recommend approval of Resolution 05-2023-2024 to the Board of Directors. Jeff Zuba seconded the motion. The motion passed unanimously by Dan Schwarz, Julie Harryman, Jon Maginot, Marc Shapp, Todd Cusimano, and Jeff Zuba.

C. Discussion Regarding Property Appraisals to be Conducted in 2024/25

Ms. Cusimano informed the Executive Committee that BCJPIA's Pooled Property Program (PPP) Master Program Document (MPD) requires that the Board consider, at least every three years, whether appraisals are necessary.

BCJPIA has not conducted appraisals on the majority of covered properties since 2014/15 and 2019/20. Alliant has advised they typically recommend appraisals be conducted every seven years, but ideally every five years. BCJPIA has postponed appraisals in recent years due to 1) the continuously increasing cost of property coverage; 2) an increase in the annual cost inflation factor applied to all member properties (7% in recent years); and 3) the uncertainty of member budgets during the COVID-19 pandemic.

Given the length of time since the appraisals have been conducted and an expected renewal of less than 12% in the property program, staff recommended the Executive Committee discuss conducting appraisals in the 2024/25 program year and directing staff to issue a Request for Proposals (RFP) for the Committee's review at the August meeting. Ms. Cusimano advised that an increase in TIVs would increase the exposure base and an increase in property premiums would be expected in the 2025/26 program year. However, if appraisals are conducted on all properties, Alliant does not apply an annual cost inflation factor for three program years.

Ms. Cusimano discussed funding the appraisal process and recommend the Board consider utilizing available equity in the property program rather than funding the appraisals through the 2024/25 program year budget.

The Executive Committee directed staff to issue the Request For Proposals (RFP) and to evaluate the property program's equity position to fund the appraisal process.

D. Discussion Regarding Cyber Liability Program Vendors

Ms. Velasquez reminded the Executive Committee the Cyber Liability Program was established in the 2023/24 program year. One of the requirements of participation in the program is to have an annual audit of each member's cyber security controls completed. Last year's cyber audits were conducted by Sedgwick's cyber risk control staff and members had the option to utilize their risk control service days for the audits. During the 2024/25 program year, members will continue to have the option to utilize their risk control days to partake in audits.

Ms. Velasquez advised that the annual audits will again be conducted by Sedgwick for the 2024/25 program year and the costs for the audits remain a part of each member's risk control days. However, the Committee should evaluate future resources and options for the Cyber Liability Program. Ms. Velasquez noted there are a number of firms that staff is familiar with that provide varying services, including conducting audits, live scans, penetration testing, and other services that assist in increased cyber security. Ms. Velasquez recommended the Committee direct staff to reach out to these known firms to obtain additional information regarding services offered and pricing. The Committee directed staff to form an ad hoc committee to review the information provided.

7. RISK CONTROL MATTERS

A. Review of 2024/25 Proposed Risk Control Service Plan

Lisa Harvey, Risk Control Manager, presented the 2024/25 Proposed Risk Control Plan. The proposed plan builds on last year's Risk Control Plan. Some of the key areas of the proposed plan include:

- Claims loss analysis
- Risk control services
 - Spotlight campaigns
 - Sexual Abuse and Molestation (SAM) prevention training
 - SB 553 workplace prevention plan implementation
- Member specific trainings
 - 3 dedicated risk control days
- Risk management round table
- SAFECity safety communications
- Website resources

Jon Maginot moved to recommend approval of the 2024/25 Risk Control Plan to the Board of Directors. Todd Cusimano seconded the motion. The motion passed unanimously by Dan Schwarz, Julie Harryman, Jon Maginot, Marc Shapp, and Jeff Zuba.

8. FINANCIAL MATTERS

A. Draft Operating Budget for the 2024/25 Program Year

Min Su, Finance Manager, provided the Committee the most recent updates to the Draft Operating Budget for the 2024/25 Program Year. Since the April meeting, the City of Pleasanton elected to increase their self-insured retention (SIR) in the Liability Program to \$500,000 for the upcoming 2024/25 program year. This resulted in a slight decrease in overall member contributions for the Liability Program of approximately \$325,000.

The new participation of the City of Los Altos in the Workers' Compensation Program effective July 1, 2024, resulted in approximately a \$15,000 increase to the Program Administration contract with Sedgwick. The exit of the City of Sausalito from all BCJPIA programs will decrease the Program Administration fees in the 2025/26 program year. Per the BCJPIA/Sedgwick contract, Sedgwick shall reduce its Annual Base Contract Price, "effective only in the second full year after the member has exited the program in recognition of the fact that the work with respect to terminating members does not begin to subside until that time."

B. Proposed Changes to Resolution 05-2021-2022 Establishing Bank Accounts

Mr. Su presented Resolution 6-2023-2024 which would replace Resolution 05-2021-2022. This resolution makes a change that would allow for BCJPIA to apply for a business credit card with a maximum limit of up to \$30,000 which is in line with other pools of similar sizes. Staff reported increased requests from service providers and vendors requiring the use of a credit card for deposits and other business-related items. It was noted that all charges on the BCJPIA credit card would follow all the normal expense procedures which would include approval from the Finance team, Executive Director, and finally the Treasurer to mitigate fraudulent activity.

Todd Cusimano moved to recommend approval of Resolution 06-2023-2024 Establishing Bank Accounts to the Board of Directors. Julie Harryman seconded the motion. The motion passed unanimously by Dan Schwarz, Julie Harryman, Jon Maginot, Marc Shapp, Todd Cusimano, and Jeff Zuba.

9. GOVERNING DOCUMENTS

A. Review of Pooled Workers' Compensation Program Memorandum of Coverage and Master Program Document for the 2024/25 Program Year

Ms. Cusimano presented the updated changes to the Pooled Worker's Compensation Memorandum of Coverage (MOC) and Master Program Document (MPD).

Proposed changes to the Workers' Compensation MOC:

- Update the program year, form number and effective date throughout the document.

- General Section, A.8.- update the definition of Occurrence to include the language previously stated under Endorsement No. 3.
 - Added clarifying language to state that BCJPIA will be responsible for its portion of a loss arising from an occurrence that extends into the next program year to align BCJPIA’s MOC with the excess carrier’s MOC.
- Part IV, B. – move language stated on Endorsement No. 4 regarding how retained limits will be handled should a loss occur involving two or more covered parties within a single event.
 - Changed “Member Cities” to “Covered Parties” throughout to align with the rest of the MOC.
- Part V.D. – Added language to clarify the alternative Dispute Resolution Process:
 - Changed the timeline from 120 days to 60 days to submit an appeal to the Board from a coverage decision or opinion.
 - Added a process where the member must submit in writing a request for Arbitration to pursue Option A or a written notice of intent to file an action for Declaratory Relief to pursue Option B within 60 days from the date of written notice of the Board’s final decision.
- Endorsement No. 1 – add the City of Los Altos as a member and remove City of Sausalito
- Endorsement No. 2 – add the City of Los Altos’ \$250,000 SIR and remove City of Sausalito
- Delete Endorsement No. 3
- Delete Endorsement No. 4

Proposed Changes to the Workers’ Compensation MPD:

- Article III.C.2. – updated the premium calculation language to align with the decision made by the Board to utilize the most recent calendar year payroll to determine premiums, rather than utilizing estimated payroll. The language regarding debit/credit adjustments was also removed as collecting actual calendar year payroll eliminates the need to undergo this process.
- Article III.F.3. – updated language to state that one-half of excess premiums shall be allocated to the participants based on their experience modification factor. Philosophically, the Board agreed that more of each member’s loss experience in the Liability Program should be taken into consideration when allocating the excess premiums, so this change is being proposed to align the two programs.

The Executive Committee agreed to make one motion to recommend approval of all program MOC’s and MPD’s after all have been presented.

B. Review of Pooled Liability Program Memorandum of Coverage and Master Program Document for the 2024/25 Program Year

Ms. Cusimano presented the updated changes to the Pooled Liability Program MOC and MPD.

Proposed changes to the Liability MOC:

- Update the program year, form number and effective date throughout the document.
- Section II: Add a definition for the term “Board” as it is used and bolded throughout the document.
- Section II (18): Add language to clarify that the number of occurrences related to inverse condemnation coverage will be based on all facts of a claim, including whether the claims arise from the failure of one public work or improvement system or separate systems in different locations.
- Section VI (13(a)): Removal of the cost-sharing provision above a member’s retained limit for inverse condemnation claims resulting from failure of a covered party’s property or equipment.
- Section VII (9): Added language to clarify the alternative Dispute Resolution Process:
 - Changed the timeline from 120 days to 60 days to submit an appeal to the Board from a coverage decision or opinion.
 - Added a process where the member must submit in writing a request for Arbitration to pursue Option A or a written notice of intent to file an action for Declaratory Relief to pursue Option B within 60 days from the date of written notice of the Board’s final decision.
- Endorsement No. 1 – remove the City of Sausalito as a member.
- Endorsement No. 1 – increase the City of Pleasanton’s SIR to \$500,000 and remove the City of Sausalito as a member.
- Delete Endorsement No. 5

Proposed Changes to the Liability MPD:

- Article III, B.1. – addition of a \$750,000 retained limit option
- Article III.C.2. – updated the premium calculation language to align with the decision made by the Board to utilize the most recent calendar year payroll to determine premiums, rather than utilizing estimated payroll. The language regarding debit/credit adjustments was also removed as collecting actual calendar year payroll eliminates the need to undergo this process.
- Article III, C.4. – updated the language to increase the minimum premium to \$75,000 from \$30,000.
- Article III, F.3. – updated language to state that one-half of excess premiums shall be allocated to the participants based on their experience modification factor.
- Article VI, C.2.(b) – change in involuntary termination notice from 30 days to 60 days to match the language in the Workers’ Compensation Program

C. Review of Pooled Property Program Memorandum of Coverage and Master Program Document for the 2024/25 Program Year

Ms. Cusimano presented the updated changes to the Pooled Property Program MOC and MPD.

Proposed changes to the Pooled Property Program MOC:

- Update the program year, form number and effective date throughout the document.
- Remove the City of Sausalito as a member.

Proposed changes to the Pooled Property Program MPD:

- **Claims Administration:** Article VI outlines a process where the Executive Director will review all claims and make a determination as to coverage and the amount of the loss. In recent years, the responsibility of claims handling has moved to property claims experts within Sedgwick. Further, the process of payment has moved into a claims system and the Executive Director does not directly approve or issue payment. Therefore, Article VI has been amended to reflect current practice and language added to provide members with a process for evaluation of a claim by the Executive Director, if there is disagreement between the member and claims team. The MPD further outlines the process where a member may appeal the Executive Directors decision to the Executive Committee and/or the Board.

D. Review of Auto Physical Damage Memorandum of Coverage and Master Program Document for the 2024/25 Program Year

Ms. Cusimano presented the updated changes to the Pooled Auto Physical Damage Program MOC and MPD.

Proposed changes to the Auto Physical Damage MOC:

- Update the program year, form number and effective date throughout the document.
- Remove the City of Sausalito as a member.

Proposed changes to the Auto Physical Damage MPD:

- **Premiums:** Article III, Section A outlines how annual premiums will be established for the PAPDP. Prior to the 2021/22 program year, members contributed to the PAPDP pooled layer for the first seven years of membership. After the initial seven years of membership, members did not contribute annually to the PAPDP pooled layer unless the reserve fund amount was less than the target reserve fund amount. In 2021/22, changes were made to BCJPIA’s excess APD coverage through the Alliant Property Insurance Program (APIP) that required BCJPIA to begin collecting PAPDP pooled funds annually to fund for higher retentions on police and high-valued vehicles. The language in Article III, Section A has been updated to reflect this change in practice.
- **Claims Administration:** Similar to the Pooled Property Program, Article VI outlines a process where the Executive Director will review all claims and make a determination as to coverage and the amount of the loss. In recent years, the responsibility of claims handling has moved to property/APD claims experts within Sedgwick. Further, the process of payment has moved into a claims system and the Executive Director does not directly approve or issue payment. Therefore, Article VI has been amended to reflect current practice and language added to provide members with a process for

evaluation of a claim by the Executive Director, if there is disagreement between the member and claims team. The MPD further outlines the process where a member may appeal the Executive Directors decision to the Executive Committee and/or the Board.

E. Review of Cyber Liability Program Master Program Document for the 2024/25 Program Year

Ms. Velasquez presented the updated changes to the Cyber Liability Program MPD.

Proposed changes to the Cyber Liability MPD:

- Article I: Remove the timeline of May 1st to complete the Annual Audit. In practice, the goal will be to have all members complete the Annual Audit between July 1 and December 31st. By removing the timeframe, this gives flexibility on the timing but still confirms that members must complete an audit annually.
- Article III.B.2.: Adds a deadline of March 31st annually for members to provide a plan to address deficiencies identified in the annual audit. The March 31st deadline will provide a firm cutoff date for the surcharge to be added in the upcoming year's budget.
- Article V.A.1(a).: Language added to match the March 31st deadline above.
- Article V. B.3(a): Language added to match the March 31st deadline above.
- Article VI.A.2(b).: Increase in time to notify members of involuntary termination to match other programs.

Jeff Zuba moved to recommend approval of items 9.A.) Review of Pooled Workers' Compensation Program Memorandum of Coverage and Master Program Document for the 2024/25 Program Year; 9.B.) Review of Pooled Liability Program Memorandum of Coverage and Master Program Document for the 2024/25 Program Year; 9.C.) Review of Pooled Property Program Memorandum of Coverage and Master Program Document for the 2024/25 Program Year; 9.D.) Review of Auto Physical Damage Memorandum of Coverage and Master Program Document for the 2024/25 Program Year; and 9.E.) Review of cyber Liability Program Master Program document for the 2024/25 Program Year, to the Board of Directors. Todd Cusimano seconded the motion. The motion passed unanimously by Dan Schwarz, Julie Harryman, Jon Maginot, Marc Shapp, Todd Cusimano, and Jeff Zuba.

10. EXECUTIVE DIRECTOR'S REPORT

A. Report by Executive Director

None.

11. CLOSED SESSION

The Executive Committee convened to closed session, pursuant to Government Code section 54956.95(a), at 10:28 a.m. to discuss the following matters:

Workers' Compensation Claims

Frass v. City of Sausalito

REPORT FROM CLOSED SESSION

The Executive Committee reconvened to open session at 10:33 a.m. There was no reportable action.

12. CLOSING COMMENTS

A. Executive Committee

None.

B. Staff

None.

13. ADJOURNMENT

The May 23, 2024, Executive Committee Meeting adjourned by consensus of the Committee members at 10:35 a.m.

John Burdette

John Burdette, Board Secretary

Company name: Bay Cities Joint Powers Insurance Authority
Report name: Check register
Check date: 5/1/2024 through 7/31/2024

Bank	Date	Vendor	Document no.	Amount
CBT-GeneralOp - California Bank & Trust		Account no: 1030039701		
	5/14/2024	VEND00045--Prime Actuarial Consulting, LLC	122232100000047	41,000.00
	5/14/2024	VEND00001--Acclamation Insurance Management Services	122232100000048	50,757.50
	5/14/2024	VEND00034--Employment Risk Mgmt Authority	122232100000049	310.00
	5/14/2024	VEND00062--Hyatt Place Emeryville	122232100000050	1,615.00
	6/19/2024	VEND00022--City of Novato	1018	8,930.23
	6/19/2024	VEND00038--Johnson Schachter & Lewis	122232100000051	3,150.00
	6/19/2024	VEND00027--City of Union City	122232100000052	4,880.31
	6/19/2024	VEND00045--Prime Actuarial Consulting, LLC	122232100000053	29,800.00
	6/19/2024	VEND00017--City of Larkspur	122232100000054	9,762.13
	6/19/2024	VEND00028--Company Nurse	122232100000055	8,202.50
	6/19/2024	VEND00036--Innovative Claim Solutions	122232100000056	98,790.00
	6/19/2024	VEND00001--Acclamation Insurance Management Services	122232100000057	50,757.50
	6/19/2024	VEND00008--CARMA	122232100000058	382.50
	7/25/2024	VEND00007--California Association of Joint Powers Authority	1019	700.00
	7/25/2024	VEND00008--CARMA	1020	17,298,231.00
	7/25/2024	VEND00034--Employment Risk Mgmt Authority	1021	1,049,051.00
	7/25/2024	VEND00040--Livermore Pleasanton Fire Department	1022	29,619.00
	7/25/2024	VEND00049--Secretary of State	1023	1.00
	7/25/2024	VEND00003--Alliant Insurance Services, Inc.	122232100000059	6,199,582.97
	7/25/2024	VEND00028--Company Nurse	122232100000060	24.95
	7/25/2024	VEND00030--Corte Madera	122232100000061	62.10
	7/25/2024	VEND00002--Agility Recovery Solutions	122232100000062	25,416.24
	7/25/2024	VEND00001--Acclamation Insurance Management Services	122232100000063	51,772.58
	7/25/2024	VEND00056--Sedgwick	122232100000064	367,615.50
	7/25/2024	VEND00041--LAWCX	122232100000065	1,302,147.00
Total for CBT-GeneralOp				26,632,561.01

**Bay Cities Joint Powers Insurance Authority
2024/25 Annual Budget - FINAL
Summary of Contributions by Program**

Member	Liability Program Page 2	WorkComp Program Page 4	Property Program Page 5	APD Program Page 6	Marina Program Page 7	Crime Program Page 8	EPL Program Page 9	Cyber Program Page 10	Risk Management Fund Page 12	2024/25	Prior Year Comparison		
										Total Budget	2023/24	Total Budget	Increase/ (Decrease)
Albany	749,077	536,650	156,133	43,037		1,548	70,181	11,487		1,568,114	1,651,953	(83,840)	-5%
Berkeley	7,720,055		1,802,892	135,108	15,025	22,219		198,854	-	9,894,153	8,689,183	1,204,969	14%
Brisbane	924,367	562,453	165,255	39,438	16,098	1,568	71,058	19,633	-	1,799,870	1,661,667	138,204	8%
Central Marin Fire Auth.	314,383	185,327		32,839			27,521		5,000	565,070	618,952	(53,882)	-9%
Central Marin PA	379,102	261,928	30,703	19,264		676	26,484	5,655	5,000	728,811	799,610	(70,799)	-9%
Corte Madera	269,045	126,317	185,002	12,415		1,270	18,623	30,563	725	643,960	696,511	(52,551)	-8%
Emeryville	1,125,447	355,727	221,109	45,335		1,807	81,913	22,112		1,853,449	2,053,165	(199,716)	-10%
Fairfax	250,089	165,954	31,198	16,478		1,093	18,539	5,148	-	488,499	520,505	(32,005)	-6%
Larkspur	276,238	169,715	50,039	3,332		1,173	12,290	7,326	-	520,112	501,554	18,558	4%
Los Altos	814,230	453,468	258,153	26,888		1,927	75,557	32,787	-	1,663,011	1,166,555	496,455	43%
Menlo Park	1,655,371	658,126	255,112			3,728	104,406	25,050		2,701,793	2,671,560	30,233	1%
Mill Valley	733,395	550,509	157,339	21,954		1,634	110,349	33,721	-	1,608,901	1,661,068	(52,167)	-3%
Monte Sereno	142,162		4,824			125		3,330	-	150,441	115,155	35,286	31%
Novato	1,074,640	870,129	325,617	50,189		6,673	69,928	46,382	5,000	2,448,557	1,978,419	470,138	24%
Piedmont	1,282,525	665,239	142,552	41,131		1,842	146,247	15,322	5,000	2,299,857	1,892,622	407,235	22%
Pleasanton	2,171,913		722,318	130,733		15,526	244,014	127,339	5,000	3,416,843	3,940,932	(524,089)	-13%
Redwood City	3,573,390		1,044,846		139,939	25,194		140,767	-	4,924,136	4,257,250	666,887	16%
RWC Water System			227,932					20,189		248,121	244,758	3,363	1%
San Anselmo	331,049	189,307	85,879	9,743		1,263	21,428	20,742	-	659,411	637,701	21,710	3%
Tiburon		183,298					22,956		-	206,254	186,061	20,193	11%
Union City	1,681,441	881,344	259,650	82,991		3,662	153,829	60,268	4,880	3,128,066	3,018,393	109,673	4%
Total	\$25,467,919	\$6,815,491	\$6,126,551	\$710,876	\$171,062	\$92,927	\$1,275,322	\$826,674	\$30,605	\$41,517,428	\$40,142,225	\$1,375,203	3%
<i>P/Y Budget</i>	\$24,842,560	\$6,490,147	\$5,956,478	\$733,411	\$121,055	\$77,820	\$1,167,016	\$726,435	\$27,303	\$40,142,225			
<i>Incr./(Decr.)</i>	625,359	325,344	170,073	(22,535)	50,007	15,107	108,306	100,240	3,302	1,375,203			
<i>% Change</i>	3%	5%	3%	-3%	41%	19%	9%	14%	12%	3%			

Major changes from 2023/24 Final Approved Budget include:

- Los Altos is joining the Workers' Compensation Program effective July 1, 2024
- Sausalito is withdrawing from the pool, all programs, effective July 1, 2024
- CARMA and LAWCX contributions adjusted by Member Exmod with 25% and 50% applied in 2024/25 and 2025/26 Budgets, respectively.
- 2023 Calendar Year payroll utilized in the 2024/25 Budget

Bay Cities Joint Powers Insurance Authority
2024/25 Annual Budget - FINAL
Liability Program Contributions
Pool Funding @ 80% Confidence Level, 2.0% Discount Factor

Member	CARMA Contribution: \$1M-\$34.5M													Prior Year Comparison	
	Info Only: Estimated 2023/24 Payroll	Actual CY 2023 Payroll	Funding for Losses SIR-\$1 M	Calculated CARMA Contribution	25% Applied To Ex mod	Adjusted for Ex mod & Off Balance	Allocation of Claims Services Costs			Allocation of Administration Costs			80% CL 2024/25 Program Budget	80% CL 2023/24 Program Budget	Percent Increase/ (Decrease)
	Note 1	Note 2	Note 3	Note 4	Note 4	Note 4	Fixed Allocation	Variable Allocation	Total Claims Services	Fixed Allocation	Variable Allocation	Total Administration	Note 11	Note 12	
Albany	15,683,547	13,794,430	\$271,399	439,322	\$423,506	430,484	13,079	9,467	22,546	14,299	10,349	24,648	749,077	823,839	-9%
Berkeley	189,794,178	197,948,616	1,267,762	6,304,221	6,041,020	6,140,547	13,079	135,854	148,933	14,299	148,514	162,813	7,720,055	6,676,509	16%
Brisbane	13,497,719	13,966,743	430,777	444,810	438,916	446,148	13,079	9,585	22,664	14,299	10,479	24,778	924,367	890,480	4%
Central Marin Fire Auth.	7,437,152	6,253,860	79,819	199,172	194,989	198,202	13,079	4,292	17,371	14,299	4,692	18,991	314,383	349,735	-10%
Central Marin PA	6,869,979	6,018,499	145,662	191,676	194,216	197,416	13,079	4,131	17,210	14,299	4,515	18,814	379,102	430,530	-12%
Corte Madera	5,301,070	4,232,038	98,244	134,781	135,118	137,344	13,079	2,904	15,983	14,299	3,175	17,474	269,045	\$313,841	-14%
Emeryville	19,516,391	16,100,227	559,078	512,756	507,500	515,862	13,079	11,050	24,129	14,299	12,079	26,378	1,125,447	1,313,232	-14%
Fairfax	4,202,300	3,643,837	100,548	116,048	115,033	116,928	13,079	2,501	15,580	14,299	2,734	17,033	250,089	278,324	-10%
Larkspur	4,057,130	3,909,127	109,704	124,497	131,375	133,540	13,079	2,683	15,762	14,299	2,933	17,232	276,238	262,009	5%
Los Altos	18,017,905	17,170,269	218,431	546,835	534,941	543,755	13,079	11,784	24,863	14,299	12,882	27,181	814,230	796,724	2%
Menlo Park	34,400,000	33,210,582	489,586	1,057,683	1,073,019	1,090,698	13,079	22,793	35,872	14,299	24,916	39,215	1,655,371	1,658,570	0%
Mill Valley	16,212,533	14,559,589	209,766	463,690	467,631	475,336	13,079	9,992	23,071	14,299	10,923	25,222	733,395	775,560	-5%
Monte Sereno	1,012,418	1,113,784	75,000	35,472	37,565	38,184	13,079	764	13,843	14,299	836	15,135	142,162	108,469	31%
Novato	18,360,491	22,243,382	300,635	708,402	703,089	714,673	13,079	15,266	28,345	14,299	16,688	30,987	1,074,640	836,769	28%
Piedmont	15,000,000	16,406,450	667,398	522,509	555,035	564,180	13,079	11,260	24,339	14,299	12,309	26,608	1,282,525	1,060,587	21%
Pleasanton	55,000,000	51,757,364	396,344	1,648,357	1,646,709	1,673,839	13,079	35,521	48,600	14,299	38,831	53,130	2,171,913	2,665,963	-19%
Redwood City	82,980,078	83,984,879	773,854	2,674,731	2,608,531	2,651,509	13,079	57,639	70,718	14,299	63,010	77,309	3,573,390	3,023,866	18%
San Anselmo	4,281,545	4,211,741	159,673	134,135	135,711	137,947	13,079	2,891	15,970	14,299	3,160	17,459	331,049	339,935	-3%
Tiburon															
Union City	35,700,000	32,628,163	515,552	1,039,134	1,073,945	1,091,639	13,079	22,393	35,472	14,299	24,479	38,778	1,681,441	1,626,373	3%
Total	\$554,730,663	\$543,153,579	\$6,869,232	\$17,298,231	\$17,017,851	\$17,298,231	\$248,501	\$372,770	\$621,271	\$271,681	\$407,504	\$679,185	\$25,467,919	\$24,842,560	3%

P/Y Budget	\$554,730,663	\$7,771,984				\$15,820,523	\$243,640	\$365,450	\$609,090	\$256,380	\$384,583	\$640,963	\$24,842,560		
Incr./(Decr.)	(11,577,085)	(902,752)				1,477,708	4,861	7,320	12,181	15,301	22,921	38,222	625,359		
% Change	-2%	-12%				9%	2%	2%	2%	6%	6%	6%	3%		

NOTES:

Note 1: 2023/24 estimated payroll as submitted by members.

Note 2: Calendar Year 2023 actual payroll as submitted by members, audited against DE9.

Note 3: Adjusted funding needed for SIR to \$1,000,000 at the 80% confidence level from page 3, note 11, based on CY 2023 actual payroll.

Note 4: CARMA contribution, allocated by actual payroll, with 25% and 50% applied to the ex mod for 2024/25 and 2025/26 budget, respectively.
CARMA funds its losses at the 80% conf. level, discounted 3.0%.

Note 5: 40% of approved TPA fees distributed to members equally.

Note 6: 60% of approved TPA fees distributed to members based on actual payroll.

Note 7: Sum of Note 5 and Note 6.

Note 8: 40% of allocated administration from page 11 distributed to members equally.

Note 9: 60% of allocated administration from page 11 distributed to members based on actual payroll.

Note 10: Sum of Note 8 and Note 9.

Note 11: Total 2024/25 Liability Program contribution by member based on actual payroll (Note 3 + Note 4 + Note 7 + Note 10).

Note 12: Prior year budget.

Bay Cities Joint Powers Insurance Authority
2024/25 Annual Budget - FINAL
Funding for Losses at Selected Retained Limits - Liability Program
Pool Funding @ 80% Confidence Level, 2.0% Discount Factor

Member	SIR-\$500K							\$500K - \$1M			80% CL	80% CL	Selected Retained Limit	Recommended Retained Limit Per Actuary	
	Unadjusted Contribution	Retention Rate	Contribution Adjusted for RRA	Info Only: 2023/24 Ex Mod	2024/25 Ex Mod	Contribution Adjusted for Ex Mod	SIR-\$500K Adjusted Contribution	Unadjusted Contribution	Contribution Adjusted for Ex Mod	\$500K - \$1M Adjusted Contribution	2024/25 SIR-\$1M Total	2023/24 SIR-\$1M Total			Percent Increase/Decrease
	By Projected Payroll	Adjustment Factor	Factor	Ex Mod	Ex Mod	Ex Mod	Contribution	By Projected Payroll	Ex Mod	Adjusted Contribution	Note 11	Note 12			Note 13
Albany	471,632	0.458	216,007	0.855	0.856	184,902	180,613	99,182	84,900	90,786	271,399	332,001	-18%	100,000	100K-250K
Berkeley	6,767,863	0.000	-	0.721	0.833	-	-	1,423,251	1,185,568	1,267,762	1,267,762	1,112,889	14%	500,000	350K-500K
Brisbane	477,523	0.745	355,755	0.960	0.947	336,900	329,085	100,421	95,099	101,692	430,777	457,531	-6%	25,000	100K-250K
Central Marin Fire Auth.	213,819	0.187	39,984	0.931	0.916	36,625	35,775	44,965	41,188	44,044	79,819	100,897	-21%	250,000	50K-100K
Central Marin PA	205,772	0.458	94,244	1.133	1.053	99,239	96,937	43,273	45,566	48,725	145,662	192,715	-24%	100,000	50K-100K
Corte Madera	144,693	0.458	66,270	0.977	1.010	66,933	65,380	30,428	30,733	32,864	98,244	128,230	-23%	100,000	25K-100K
Emeryville	550,467	0.854	470,099	0.916	0.959	450,825	440,368	115,761	111,014	118,710	559,078	702,118	-20%	10,000	100K-350K
Fairfax	124,583	0.626	77,989	0.967	0.965	75,259	73,513	26,199	25,282	27,035	100,548	126,187	-20%	50,000	25K-100K
Larkspur	133,653	0.458	61,213	1.112	1.221	74,741	73,007	28,107	34,318	36,697	109,704	111,700	-2%	100,000	25K-100K
Los Altos	587,052	0.187	109,779	0.887	0.913	100,228	97,903	123,454	112,714	120,528	218,431	232,889	-6%	250,000	100K-350K
Menlo Park	1,135,470	0.187	212,333	1.133	1.058	224,648	219,437	238,784	252,634	270,149	489,586	567,952	-14%	250,000	250K-500K
Mill Valley	497,792	0.187	93,087	1.070	1.034	96,252	94,019	104,683	108,243	115,747	209,766	252,789	-17%	250,000	100K-350K
Monte Sereno	38,080	0.905	34,463	1.239	1.236	42,596	41,608	8,008	9,898	10,584	75,000	51,639	45%	5,000	5K-50K
Novato	760,501	0.187	142,214	0.960	0.970	137,948	134,748	159,930	155,132	165,887	300,635	256,849	17%	250,000	100K-500K
Piedmont	560,937	0.745	417,898	1.084	1.249	521,955	509,848	117,962	147,335	157,550	667,398	574,130	16%	25,000	100K-350K
Pleasanton	1,769,584	0.000	-	1.161	0.996	-	-	372,135	370,647	396,344	396,344	930,504	-57%	500,000	350K-500K
Redwood City	2,871,443	0.076	218,230	0.670	0.901	196,625	192,064	603,851	544,070	581,790	773,854	595,760	30%	350,000	350K-500K
San Anselmo	143,999	0.854	122,976	1.089	1.047	128,756	125,769	30,282	31,706	33,904	159,673	183,124	-13%	10,000	25K-100K
Tiburon															
Union City	1,115,557	0.187	208,609	0.994	1.134	236,563	231,076	234,596	266,032	284,476	515,552	517,103	0%	250,000	250K-500K
Total	\$18,570,421		\$2,941,150			\$3,010,995	\$2,941,150	\$3,905,274	\$3,652,079	\$3,905,274	6,869,232	\$7,771,984	-12%		
P/Y Budget	\$20,469,561		\$3,805,662			\$3,859,942	\$3,805,661	\$3,966,324	\$3,487,069	\$3,966,323	\$7,771,984				
Incr./Decr.)	(1,899,141)		(864,512)			(848,947)	(864,511)	(61,050)	165,010	(61,049)	(902,752)				
% Change	-9%		-23%			-22%	-23%	-2%	5%	-2%	-12%				

Actuarial Rates, Discounted at 2.0%					
Actuarial Data by Layer	2024/25 - 80% CL			2023 / 24 - 80% CL	
	\$0-\$500K	\$500K-\$1M	Total \$0-\$1M	Prior Year	% change
Rates per \$100 Payroll	\$3.419	\$0.719	\$4.138	\$4.405	-6.1%

Retention Rate Adjustment Factors				
Retained Limit	2024/25 - 80% CL		2023 / 24 - 80% CL	
	Current Year	Prior Year	% Change	
\$5,000	0.905	0.908	-0.3%	
\$10,000	0.854	0.856	-0.2%	
\$25,000	0.745	0.747	-0.3%	
\$50,000	0.626	0.630	-0.6%	
\$100,000	0.458	0.457	0.2%	
\$250,000	0.187	0.177	5.6%	
\$350,000	0.076	0.071	7.0%	

NOTES:
Note 1: Total Calendar Year 2023 actual payroll from page 2 times actuarial rate (\$0-\$500K) divided by 100.
Note 2: Retained rate adjustment (RRA) factor from chart at right based on the retained limit selected by member.
Note 3: The unadjusted estimated contribution (Note 1) times the retention rate adjustment factors (Note 2).
Note 4: 2023/24 Experience modifier (ex-mod).
Note 5: 2024/25 Ex-mods are based on methodology as calculated by the actuary.
Ex-mods are capped with a floor of 0.65 and a ceiling of 2.0, and limited to plus/minus 25% YOY change.
Note 6: Contribution adjusted for RRA (Note 3) times member experience modifier (Note 5).
Note 7: The contribution (Note 6) adjusted for off balance.
Note 8: Total actual payroll from page 2 times actuarial rate (\$500K-\$1M) divided by 100.
Note 9: The unadjusted contribution (Note 8) times member experience modifier (Note 5).
Note 10: The contribution (Note 9) adjusted for off balance.
Note 11: (Note 7 + Note 10) Total 2024/25 contribution by member, adjusted for a minimum pool contribution which was increased from \$30,000 to \$75,000 as of July 1, 2024.
Note 12: Prior year budgeted contributions.
Note 13: Retained limit selected by members.
Note 14: Retained limit range for each member based on actuarial recommendation Exhibit 4 of study dated May 24, 2024.

**Bay Cities Joint Powers Insurance Authority
2024/25 Annual Budget - FINAL
Workers' Compensation Program Contributions
Pool Funding @ 80% confidence level, 2.5% Discount Factor**

Member	SIR	Info Only:	Actual CY 2023 Payroll	Funding for Losses SIR-\$1M	Info Only:	80% CL Experience Modification	Adjusted for Experience Modification	Adjusted for Ex-Mod & Off Balance	LAWCX Contribution: \$1M- Statutory		LAWCX Adjusted for Ex mod & Off Balance	Claims Services	Return to Work	Program Admin.	DIR Assessments	80% CL	80% CL	% Change
		2023/24 Estimated Payroll			2023/24 Experience Modification				2024/25 Program Budget	2023/24 Program Budget								
		Note 1	Note 2	Note 3	Note 4	Note 5	Note 6	Note 7	Note 8	Note 8	Note 8	Note 9	Note 10	Note 11	Note 12	Note 13	Note 14	
Albany	150,000	15,683,547	13,794,430	371,346	0.932	0.951	353,150	354,797	84,543	83,507	83,484	25,656	3,007	38,008	31,698	536,650	567,614	-5%
Berkeley																		
Brisbane	150,000	13,497,719	13,966,743	375,985	0.982	0.997	374,857	376,606	85,599	85,535	85,511	25,977	3,045	38,297	33,017	562,453	510,315	10%
Central Marin Fire Auth.	250,000	7,437,152	6,253,860	87,179	1.079	1.054	91,886	92,315	38,329	38,846	38,835	11,632	1,363	25,353	15,829	185,327	205,125	-10%
Central Marin PA	150,000	6,869,979	6,018,499	162,018	1.022	1.026	166,230	167,005	36,886	37,126	37,115	11,194	1,312	24,958	20,344	261,928	279,030	-6%
Corte Madera	250,000	5,301,070	4,232,038	58,995	0.984	0.950	56,045	56,306	25,937	25,613	25,606	7,871	923	21,960	13,651	126,317	145,999	-13%
Emeryville	350,000	19,516,391	16,100,227	149,571	1.111	1.066	159,443	160,187	98,675	100,303	100,275	29,945	3,510	41,878	19,932	355,727	406,338	-12%
Fairfax	150,000	4,202,300	3,643,837	98,092	1.016	1.003	98,386	98,845	22,332	22,349	22,342	6,777	794	20,973	16,223	165,954	179,298	-7%
Larkspur	150,000	4,057,130	3,909,127	105,234	0.955	0.948	99,762	100,227	23,958	23,647	23,640	7,271	852	21,418	16,307	169,715	167,159	2%
Los Altos	250,000	-	17,170,269	239,354	0.998	1.013	242,465	243,596	105,233	105,575	105,545	31,935	3,743	43,674	24,975	453,468	-	-
Menlo Park	350,000	34,400,000	33,210,582	308,526	0.956	0.937	289,089	290,438	203,541	200,335	200,279	61,768	7,240	70,594	27,807	658,126	647,822	2%
Mill Valley	150,000	16,212,533	14,559,589	391,944	0.911	0.918	359,805	361,483	89,233	87,404	87,379	27,079	3,174	39,292	32,102	550,509	576,632	-5%
Monte Sereno																		
Novato	150,000	18,360,491	22,243,382	598,792	1.009	0.981	587,415	590,155	136,325	136,677	135,639	41,370	4,849	52,188	45,928	870,129	699,094	24%
Piedmont	150,000	15,000,000	16,406,450	441,662	1.029	1.015	448,287	450,378	100,552	100,929	100,901	30,514	3,577	42,392	37,477	665,239	583,740	14%
Pleasanton																		
Redwood City																		
San Anselmo	150,000	4,281,545	4,211,741	113,380	1.018	1.014	114,967	115,503	25,813	25,903	25,896	7,833	918	21,926	17,231	189,307	182,461	4%
Tiburon	150,000	3,855,979	4,115,009	110,776	1.002	0.996	110,333	110,848	25,220	25,195	25,188	7,653	897	21,763	16,949	183,298	165,021	11%
Union City	250,000	35,700,000	32,628,163	454,837	1.036	1.092	496,682	499,000	199,971	204,570	204,512	60,685	7,116	69,613	40,418	881,344	871,913	1%
Total		\$204,375,836	\$212,463,944	\$4,067,689			\$4,048,802	\$4,067,689	\$1,302,147	\$1,302,515	\$1,302,147	\$395,160	\$46,320	\$594,287	\$409,888	\$6,815,491	\$6,490,147	5%
P/Y Budget			\$211,782,063	\$3,928,666			\$3,913,498	\$3,928,662	\$1,151,947			\$395,160	\$55,460	\$560,844	\$398,075	\$6,490,147		
Incr./(Decr.)			681,882	139,024			135,304	139,027	150,200			-	(9,140)	33,443	11,813	325,344		
% Change			0%	4%			3%	4%	13%			0%	-16%	6%	3%	5%		

NOTES:
 Note 1: 2023/24 estimated payroll as submitted by members.
 Note 2: Calendar Year 2023 actual payroll as submitted by members, audited against DE9.
 Note 3: Funding for losses determined by taking the rate in the table to the right corresponding to the member's SIR, times CY 2023 actual payroll divided by 100.
 Note 4: 2023/24 experience modification factors calculated by the actuary.
 Note 5: 2024/25 experience modification factors calculated by the actuary.
 Note 6: Funding (Note 3) times experience modifier (Note 5).
 Note 7: Loss fund contribution including difference between the total funding for losses (Note 3) and adjusted contribution (Note 6), distributed proportionately.
 Note 8: LAWCX contribution, allocated by actual payroll, with 25% and 50% applied to the ex mod for 2024/25 and 2025/26 budget, respectively. LAWCX funds its losses at the 80% conf. level, discounted 3.0%.
 Note 9: Cost of claims servicing for 2024/25 per contract with ICS.
 Note 10: Cost includes estimated \$13,510 to Sedgwick and \$32,810 to Company Nurse. Company Nurse based on \$170 per claim for 193 claims.
 Note 11: Administrative cost allocated to the members as follows: 40% equally and 60% based on actual payroll.
 Note 12: Estimated 2024 Assessment payment to the Department of Industrial Relations allocated to members 40% equally and 60% based on adjusted deposit premium.
 Note 13: Total 2024/25 contributions by member (Total Notes 7 through 12).
 Note 14: Prior year budget.

80% Confidence Level, 2.5% Discount			
Prior Year - 80% Confidence Level, 2.5% Discount			
Pool	2024/25	Prior Year 2023/24	% Change
\$150k - \$1M	\$2.692	\$2.570	4.75%
\$250k - \$1M	\$1.394	\$1.323	5.37%
\$350k - \$1M	\$0.929	\$0.882	5.33%

**Bay Cities Joint Powers Insurance Authority
2024/25 Annual Budget - FINAL
All-Risk Property - Boiler & Machinery - Flood**

Member	SIR	Insured Values				Purchased Coverages											2024/25 Program Budget	2023/24 Program Budget	% Change
		2023/24 Insured Values	2024/25 All Risk / B & M Insured Values	2024/25 Insured Values Flood Only	Pool Contribution SIR-\$250k	Quote Commercial Prop. Premium	Quote Mobile Equip/AMVP	Quote Flood Premium	Quote Deadly Weapons Response	Quote Shake & Pay Earthquake	Quote Agility Recovery	Program Admin.	2024/25 Program Contribution	Property Experience Rating					
		Note 1	Note 2	Note 2	Note 3	Note 4	Quote	Note 4	Note 5	Quote	Note 6	Note 7	Note 8	Note 9	Note 10	Note 11			
Albany	10,000	40,377,804	42,932,522	-	10,862	82,911	-	-	284	51,600	6,354	4,122	156,133	-	156,133	150,078	4%		
Berkeley	10,000	736,255,694	769,872,912	-	194,778	1,486,774	42,331	-	5,091	-	-	73,918	1,802,892	-	1,802,892	1,704,524	6%		
Brisbane	10,000	60,998,807	68,555,509	68,555,509	17,345	132,394	-	8,481	453	-	-	6,582	165,255	-	165,255	144,832	14%		
Central Marin Fire Auth.																			
Central Marin PA	10,000	12,682,544	13,425,735	-	3,397	25,928	-	-	89	-	-	1,289	30,703	-	30,703	28,595	7%		
Corte Madera	10,000	66,868,507	70,150,017	5,506,891	17,748	135,473	-	681	464	23,900	-	6,735	185,002	-	185,002	176,117	5%		
Emeryville	10,000	87,424,681	96,688,898	-	24,462	186,725	-	-	639	-	-	9,283	221,109	-	221,109	197,111	12%		
Fairfax	10,000	10,135,474	10,863,669	-	2,749	20,980	-	-	72	-	6,354	1,043	31,198	-	31,198	28,538	9%		
Larkspur	10,000	20,827,093	21,881,180	-	5,536	42,257	-	-	145	-	-	2,101	50,039	-	50,039	46,957	7%		
Los Altos	10,000	103,218,514	109,137,326	69,317,998	27,612	210,765	-	8,575	722	-	-	10,479	258,153	-	258,153	240,623	7%		
Menlo Park	10,000	106,864,367	111,557,285	-	28,224	215,439	-	-	738	-	-	10,711	255,112	-	255,112	240,939	6%		
Mill Valley	10,000	68,491,591	68,802,506	-	17,407	132,871	-	-	455	-	-	6,606	157,339	-	157,339	154,424	2%		
Monte Sereno	10,000	1,586,130	1,663,429	-	421	3,212	1,020	-	11	-	-	160	4,824	-	4,824	3,577	35%		
Novato	10,000	132,066,898	139,610,221	-	35,321	269,614	-	-	923	-	6,354	13,405	325,617	-	325,617	303,449	7%		
Piedmont	10,000	37,509,536	62,336,323	-	15,771	120,384	-	-	412	-	-	5,985	142,552	-	142,552	84,571	69%		
Pleasanton	10,000	313,512,740	315,860,894	-	79,913	609,989	-	-	2,089	-	-	30,327	722,318	-	722,318	706,856	2%		
Redwood City	10,000	415,409,466	433,451,050	433,451,050	109,663	837,078	-	53,621	2,866	-	-	41,618	1,044,846	-	1,044,846	986,322	6%		
RWC Water System	10,000	94,556,660	94,556,660	94,556,660	23,923	182,607	-	11,697	625	-	-	9,079	227,932	-	227,932	224,509	2%		
San Anselmo	10,000	35,742,848	37,553,978	-	9,501	72,524	-	-	248	-	-	3,606	85,879	-	85,879	80,587	7%		
Tiburon																			
Union City	10,000	109,662,743	110,763,508	-	28,023	213,906	-	-	732	-	6,354	10,635	259,650	-	259,650	252,936	3%		
Total		\$2,543,312,638	\$2,579,663,622	\$671,388,108	\$652,656	\$4,981,830	\$43,351	\$83,056	\$17,058	\$75,501	\$25,416	\$247,684	\$6,126,551	\$	\$6,126,551	\$5,956,478	3%		

P/Y Budget	\$2,543,312,638	\$642,228,845	\$681,610	\$4,803,783	\$44,538	\$76,877	\$17,026	\$78,082	\$22,744	\$231,817	\$5,956,478	-	\$5,956,478
Incr./(Decr.)	36,350,984	29,159,263	(28,954)	178,048	(1,187)	6,179	32	(2,581)	2,672.00	15,867	170,073	-	170,073
% Change	1%	5%	-4%	4%	-3%	8%	0%	-3%	12%	7%	3%	0%	3%

Table of Rates Per \$100 TIV	2023/24 Rates 80% CL Undiscounted		2024/25 Rates 80% Undiscounted		Comparison To Prior Year Pool \$10k-\$250k
	Pool \$50k-\$250k	Pool \$10k-\$250k	Pool \$50k-\$250k	Pool \$10k-\$250k	
	\$0.01720	\$0.02680	\$0.01660	\$0.02530	-5.6%

Current year rates per Bickmore Actuarial Study 2024-05-29

Notes:

Note 1: 2023/24 Total insured property values per budget.

Note 2: 2024/25 Total insured property values received from Alliant on 5/31/24.

Note 3: Rate for BCJPIA pool (from actuarial report dated 5/29/2024) times total Note 2 Insured Values divided by 100. BCJPIA property pool covers contents. In-yard vehicles are covered as contents.

Note 4: Premium by Alliant Property Insurance Program (APIP) - Includes Excess Property over \$250k, Pollution, and B&M)

Note 5: Deadly Weapons Response Program coverage.

Note 6: Agility Recovery Services is a pass thru program for participating members. Program admin is not charged on this. Disaster Recovery and Preparedness fee from Agility to members participating via BCJPIA.

Note 7: Administrative costs as allocated from page 11.

Note 8: Total 2024/25 contributions by member (Total Notes 3 through 7).

Note 9: Premium addition due to property experience rating, if applicable.

Note 10: Total 2024/25 contributions by member adjusted for experience rating (Note 8 + Note 9) .

Note 11: Prior year budget.

**Bay Cities Joint Powers Insurance Authority
2024/25 Annual Budget - FINAL
Auto Physical Damage Pool**

Member	2023/24 Insured Values	2024/25 Insured Values	POOL CONTRIBUTION										Excess Reinsurance	Admin. Expense	APD Experience Rating	2024/25 Program Budget	2023/24 Program Budget	Increase/ (Decrease)	% Change
			Police Vehicles Under \$250k		Other Vehicles Under \$250k		All Vehicles \$250k - \$750K		All Vehicles Over \$750k		Total Pool Contribution								
			Insured Values	Contribution	Insured Values	Contribution	Insured Values	Contribution	Insured Values	Contribution									
			Note 1	Note 1	Note 1	Note 1	Note 1	Note 1	Note 1	Note 1									
Albany	5,628,667	6,665,542	853,748	5,490	1,593,863	2,024	3,055,897	8,220	1,162,034	3,974	19,708	13,501	9,828	-	43,037	33,415	9,622	29%	
Berkeley	63,440,965	64,233,592	-	-	-	-	-	-	-	-	-	130,108	5,000	-	135,108	129,342	5,766	0%	
Brisbane	4,123,837	6,071,725	1,076,136	6,920	1,528,399	1,941	3,467,190	9,327	-	-	18,187	12,298	8,953	-	39,438	25,719	13,720	53%	
Central Marin Fire Auth.	5,751,777	5,380,632	-	-	329,183	418	5,051,449	13,588	-	-	14,006	10,899	7,934	-	32,839	32,066	774	2%	
Central Marin PA	2,426,339	2,122,911	1,770,868	11,387	352,043	447	0	0	-	-	11,834	4,300	3,130	-	19,264	24,622	(5,358)	-22%	
Corte Madera	2,240,923	2,319,998	-	-	1,369,998	1,740	950,000	2,556	-	-	4,295	4,699	3,421	-	12,415	10,984	1,431	13%	
Emeryville	5,346,143	6,230,848	1,999,391	12,856	1,632,456	2,073	399,000	1,073	2,200,000	7,524	23,527	12,621	9,187	-	45,335	37,813	7,521	20%	
Fairfax	901,680	1,187,810	697,084	4,482	490,726	623	-	-	-	-	5,105	2,406	1,751	7,216	16,478	11,261	5,217	46%	
Larkspur	531,631	698,739	-	-	698,739	887	-	-	-	-	887	1,415	1,030	-	3,332	2,381	951	40%	
Los Altos	3,386,471	4,005,934	1,390,641	8,942	2,190,294	2,782	425,000	1,143	-	-	12,867	8,114	5,907	-	26,888	24,608	2,280	9%	
Menlo Park	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Mill Valley	5,762,230	3,644,234	886,022	5,697	2,758,212	3,503	-	-	-	-	9,200	7,381	5,373	-	21,954	33,559	(11,605)	-35%	
Monte Sereno	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Novato	6,723,444	7,229,781	2,971,395	19,106	3,997,553	5,077	260,833	702	-	-	24,885	14,644	10,660	-	50,189	44,291	5,897	13%	
Piedmont	6,599,499	6,528,738	569,166	3,660	1,590,830	2,020	3,206,708	8,626	1,162,034	3,974	18,280	13,224	9,627	-	41,131	38,533	2,598	7%	
Pleasanton	33,126,399	20,288,749	3,510,638	22,573	7,207,457	9,153	6,489,941	17,458	3,080,713	10,536	59,721	41,095	29,917	-	130,733	186,615	(55,882)	-30%	
Redwood City	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
San Anselmo	1,266,395	1,406,078	-	-	1,406,078	1,786	-	-	-	-	1,786	2,848	2,073	3,036	9,743	5,673	4,070	72%	
Union City	10,808,620	12,285,709	3,260,680	20,966	3,698,722	4,697	5,326,307	14,328	-	-	39,991	24,885	18,115	-	82,991	71,190	11,801	17%	
	\$159,978,812	\$150,301,019	\$18,985,769	\$122,078	\$30,844,552	\$39,173	\$28,632,325	\$77,021	\$7,604,781	\$26,008	\$264,280	\$304,438	\$131,906	\$10,252	\$710,876	\$733,411	(\$22,535)	-3%	

P/Y Budget	\$159,978,812	\$16,948,494	\$119,995	\$42,154,732	\$53,958	\$22,410,553	\$56,026	\$15,024,068	\$48,978	\$278,958	\$313,552	\$124,651	\$16,251	\$733,411
Incr./(Decr.)	(9,677,793)	2,037,275	2,083	(11,310,180)	(14,785)	6,221,772	20,995	(7,419,287)	(22,970)	(14,678)	(9,114)	7,255	(5,999)	(22,535)
% Change	-6%	12%	2%	-27%	-27%	28%	37%	-49%	-47%	-5%	-3%	6%	-37%	-3%

Pooled layer funding is allocated according to each member's reported 2024/25 insured values by value range and corresponding pool rate.

Pool Rates per \$100 TIV @ 80% CL						
Vehicles Valued under \$250k:	Member SIR:	Pool Deductible:	Pool Rates			
			2024/25	2023/24	% Change	
Police Vehicles	\$10,000	\$50,000	Pool Rate 0.6430	0.7080	-9.2%	
All Other	\$10,000	\$25,000	Pool Rate 0.1270	0.1280	-0.8%	
Vehicles Valued \$250k - \$750k	\$15,000	\$100,000	Pool Rate 0.2690	0.2500	7.6%	
Vehicles Valued over \$750k	\$15,000	\$250,000	Pool Rate 0.3420	0.3260	4.9%	

Per Bickmore Actuarial Study dated May 29, 2024

NOTES:
Note 1: Total Insured Values as submitted by members times pool rates shown at left, divided by 100. BCJPJA APD pool covers Comp. and Collision (Off Premises).
Note 2: Total Excess Reinsurance - quote by Alliant Excess coverage is payable to Alliant for full coverage (In Yard and Off Premises)
Note 3: Administrative costs as allocated from page 11. Berkeley has a flat fee of \$5,000 for participating only in APIP.
Note 4: Additional contribution due to APD experience rating.
Note 5: Total 2024/25 contributions by member (Total Notes 1 through 4).
Note 6: Prior year budget.

**Bay Cities Joint Powers Insurance Authority
2024/25 Annual Budget - FINAL
Marina Coverage**

Member	Primary Contribution	Excess Contribution	Program Admin.	2024/25 Program Budget	2023/24 Program Budget	Increase (Decrease)	%
	Note 1	Note 1	Note 2	Note 3	Note 4		
Albany							
Berkeley	8,706	4,261	2,058	15,025	11,404	3,621	32%
Brisbane	9,327	4,566	2,205	16,098	11,319	4,779	42%
Central Marin Fire Auth.							
Central Marin PA							
Corte Madera							
Emeryville							
Fairfax							
Larkspur							
Los Altos							
Menlo Park							
Mill Valley							
Monte Sereno							
Novato							
Piedmont							
Pleasanton							
Redwood City	81,079	39,688	19,172	139,939	98,333	41,606	42%
San Anselmo							
Union City							
	\$99,112	\$48,515	\$23,435	\$171,062	121,055	\$50,007	41%

<i>P/Y Budget</i>	\$60,875	\$38,729	\$21,450	\$121,055
<i>Incr./(Decr.)</i>	38,237	9,786	1,985	50,007
<i>% Change</i>	63%	25%	9%	41%

NOTES:

Coverage includes primary & excess marina liability protection & indemnity, and hull and machinery.

Note 1: Cost based on renewal quote from Alliant Insurance Services

Note 2: Administrative costs as allocated from page 11.

Note 3: Total 2024/25 contributions by member (Total Notes 1 through 2).

Note 4: Prior year budget.

**Bay Cities Joint Powers Insurance Authority
2024/25 Annual Budget - FINAL
Crime Program**

Member	Primary Insurance Contribution Note 1	Excess Coverage Note 2	Program Admin. Note 3	2024/25 Program Budget Note 4	2023/24 Program Budget Note 5	Increase (Decrease)
Albany	976		573	1,548	1,450	98
Berkeley	14,003		8,215	22,219	17,547	4,671
Brisbane	988		580	1,568	1,248	320
Central Marin Fire Auth.						
Central Marin PA	426		250	676	635	40
Corte Madera	299	795	176	1,270	1,285	(15)
Emeryville	1,139		668	1,807	1,804	3
Fairfax	258	684	151	1,093	1,018	75
Larkspur	277	734	162	1,173	983	189
Los Altos	1,215		713	1,927	1,666	261
Menlo Park	2,349		1,378	3,728	3,180	547
Mill Valley	1,030		604	1,634	1,499	135
Monte Sereno	79		46	125	94	31
Novato	1,574	4,176	923	6,673	4,450	2,223
Piedmont	1,161		681	1,842	1,387	455
Pleasanton	3,661	9,717	2,148	15,526	13,329	2,197
Redwood City	5,941	15,767	3,486	25,194	20,111	5,083
San Anselmo	298	791	175	1,263	1,038	226
Union City	2,308		1,354	3,662	3,301	362
Total	\$37,981	\$32,663	\$22,283	\$92,927	\$77,820	\$15,107
<i>P/Y Budget</i>	\$29,758	\$27,220	\$20,842	\$77,820		
<i>Incr./(Decr.)</i>	8,223	5,443	1,441	15,107		
<i>% Change</i>	28%	20%	7%	19%		

NOTES:	
Note 1:	One-year primary commercial crime bond up to \$1,000,000. Allocated by payroll.
Note 2:	Cost of Excess commercial crime bond from July 1, 2024 to June 30, 2025: \$2M x \$1M - Corte Madera, Fairfax, Larkspur, Novato, Pleasanton, Redwood City, San Anselmo These will be updated after final quotes are determined.
Note 3:	Administrative costs as allocated from page 11.
Note 4:	Total 2024/25 contribution by member (Total Notes 1 through 3).
Note 5:	Prior year budget.

**Bay Cities Joint Powers Insurance Authority
2024/25 Annual Budget - FINAL
Employment Practices Liability Coverage**

Member	SIR	Info Only:	ERMA	ERMA	EPL	Program Admin.	2024/25	2023/24	Increase (Decrease)	% Change
		ERMA Member Ex Mod 2023/24	Member Ex Mod 2024/25	Contribution SIR to \$1M	Excess Prem. \$1M to \$4M		Program Budget	Program Budget		
		Note 1	Note 1	Note 2	Note 3	Note 4	Note 5	Note 6		
Albany	50,000	0.750	0.750	58,241	9,455	2,485	70,181	64,788	5,393	8%
Berkeley										
Brisbane	50,000	0.750	0.750	58,969	9,573	2,516	71,058	62,864	8,194	13%
Central Marin Fire Auth.	100,000	0.750	0.750	22,259	4,287	975	27,521	27,026	494	2%
Central Marin PA	100,000	0.750	0.750	21,421	4,125	938	26,484	25,965	520	2%
Corte Madera	100,000	0.750	0.750	15,063	2,901	659	18,623	18,181	442	2%
Emeryville	50,000	0.750	0.750	67,976	11,036	2,901	81,913	76,694	5,219	7%
Fairfax	50,000	0.750	0.750	15,385	2,498	656	18,539	17,341	1,198	7%
Larkspur	250,000	0.750	0.750	9,175	2,680	435	12,290	10,982	1,308	12%
Los Altos	100,000	0.750	0.750	61,112	11,769	2,676	75,557	73,034	2,523	3%
Menlo Park	250,000	0.750	0.750	77,945	22,764	3,697	104,406	96,990	7,416	8%
Mill Valley	50,000	0.750	1.000	96,461	9,980	3,908	110,349	89,309	21,040	24%
Monte Sereno										
Novato	250,000	0.750	0.750	52,205	15,247	2,476	69,928	43,642	26,286	60%
Piedmont	50,000	1.156	1.406	129,822	11,246	5,179	146,247	113,608	32,638	29%
Pleasanton	75,000	0.817	0.750	199,896	35,477	8,641	244,014	248,281	(4,267)	-2%
Redwood City										
San Anselmo	50,000	0.750	0.750	17,782	2,887	759	21,428	18,165	3,263	18%
Tiburon	25,000	0.750	0.750	19,322	2,821	813	22,956	21,040	1,916	9%
Union City	75,000	0.750	0.750	126,017	22,365	5,447	153,829	138,863	14,966	11%
Total	BCJPA Ex-Mod	0.750	0.786	\$1,049,051	\$181,110	\$45,161	\$1,275,322	\$1,167,016	\$108,304	9%

P/Y Budget	0.770	0.750	\$977,876	\$146,982	\$42,156	\$1,167,016
Incr./(Decr.)	(0.02)	0.04	71,175	34,128	3,005	108,306
% Change	-3%	5%	7%	23%	7%	9%

NOTES:
Note 1: This is the individual member Experience Modifier from ERMA's budget.
Note 2: ERMA EPL coverage and loss prevention training per approved budget.
Note 3: Excess Coverage \$3M xs \$1M - quote per Alliant Insurance Services
Note 4: Administrative costs as allocated from page 11.
Note 5: Total 2024/25 contributions by member (Total Notes 2 through 4)
Note 6: Prior year budget.

**Bay Cities Joint Powers Insurance Authority
2024/25 Annual Budget - FINAL
Cyber Liability Program**

Member	SIR	2023/24 TIVs	2024/25 TIVs	APIP Core Cyber Premium	APIP Core Surcharge	Core Surcharge Reallocated	Total APIP Core	Excess Cyber Premium	Excess Cyber Surcharge	Cyber Surcharge Reallocated	Premium after surcharge reallocation	Cyber BBR Premium	Admin Expenses (2.5%)	2024/25 Program Budget	2023/24 Program Budget	Increase (Decrease)	% Change
	Note 1	Note 2	Note 3	Note 4	Note 5	Note 5	Note 6	Note 7	Note 8	Note 8	Note 9	Note 10	Note 11	Note 12	Note 13		
Albany	50,000	40,377,804	42,932,522	2,583	-	-	2,583	5,954	-	(51)	8,486	-	3,001	11,487	10,769	718	7%
Berkeley	250,000	736,255,694	769,872,912	46,312	-	-	46,312	106,773	-	(920)	152,166	43,684	3,005	198,854	149,857	48,997	33%
Brisbane	50,000	60,998,807	68,555,509	4,124	-	-	4,124	9,508	3,000	-	16,632	-	3,001	19,633	14,891	4,742	32%
Central Marin Fire Auth.																	
Central Marin PA	50,000	12,682,544	13,425,735	808	-	-	808	1,862	-	(16)	2,654	-	3,001	5,655	5,233	421	8%
Corte Madera	50,000	66,868,507	70,150,017	4,220	-	-	4,220	9,729	-	(84)	13,865	13,697	3,001	30,563	27,021	3,542	13%
Emeryville	50,000	87,424,681	96,688,898	5,816	-	-	5,816	13,410	-	(116)	19,111	-	3,001	22,112	20,172	1,939	10%
Fairfax	50,000	10,135,474	10,863,669	654	-	-	654	1,507	-	(13)	2,147	-	3,001	5,148	4,724	424	9%
Larkspur	50,000	20,827,093	21,881,180	1,316	-	-	1,316	3,035	-	(26)	4,325	-	3,001	7,326	6,861	465	7%
Los Altos	50,000	103,218,514	109,137,326	6,565	-	-	6,565	15,136	-	(130)	21,571	8,215	3,001	32,787	29,901	2,886	10%
Menlo Park	50,000	106,864,367	111,557,285	6,711	-	-	6,711	15,472	-	(133)	22,049	-	3,001	25,050	24,058	992	4%
Mill Valley	50,000	68,491,591	68,802,506	4,139	-	-	4,139	9,542	-	(82)	13,599	17,121	3,001	33,721	30,085	3,636	12%
Monte Sereno	50,000	1,586,130	1,663,429	100	-	-	100	231	-	(2)	329	-	3,001	3,330	3,015	314	10%
Novato	50,000	132,066,898	139,610,221	8,398	-	-	8,398	19,362	-	(167)	27,594	15,787	3,001	46,382	41,724	4,657	11%
Piedmont	50,000	37,509,536	62,336,323	3,750	-	-	3,750	8,645	-	(74)	12,321	-	3,001	15,322	10,196	5,126	50%
Pleasanton	100,000	313,512,740	315,860,894	19,001	-	-	19,001	43,806	-	(377)	62,430	61,908	3,001	127,339	114,888	12,451	11%
Redwood City	100,000	415,409,466	433,451,050	26,075	-	-	26,075	60,115	-	(518)	85,672	53,596	1,500	140,767	128,618	12,149	9%
RWC Water System	50,000	94,556,660	94,556,660	5,688	-	-	5,688	13,114	-	(113)	18,689	-	1,500	20,189	20,249	(60)	0%
San Anselmo	50,000	35,742,848	37,553,978	2,259	-	-	2,259	5,208	-	(45)	7,423	10,318	3,001	20,742	9,842	10,899	111%
Tiburon																	
Union City	50,000	109,662,743	110,763,508	6,663	-	-	6,663	15,362	-	(132)	21,892	35,375	3,001	60,268	53,817	6,451	12%
Total		\$2,543,312,638	\$2,579,663,622	\$155,182	\$-	\$-	\$155,182	\$357,771	\$3,000	(\$3,000)	\$512,953	\$259,700	\$54,021	\$826,674	\$726,435	\$100,240	14%

<i>P/Y Budget</i>		\$2,543,312,638	\$150,221	-	-	\$150,221	\$358,121	-	-	-	\$508,343	\$166,822	51,270	\$726,435			
<i>Incr./Decr.</i>		36,350,984	4,960	-	-	4,960	-350	3,000	-3,000	-	4,610	92,879	2,751	100,240			
<i>% Change</i>		1%	3%	-	-	3%	0%	-	-	-	1%	56%	5%	14%			

Notes:

Note 1: SIR is determined by each member's TIV at the time of policy inception. TIVs up to \$250M has a \$50K SIR, between \$250M to \$750M is \$100K SIR, and TIVs above \$750M is \$250K.

Note 2: 2023/24 total insured property values per budget.

Note 3: 2024/25 total insured property values received from Alliant on 5/31/24.

Note 4: Core coverage purchased from Alliant. Limit: \$2M in excess of member SIR.

Note 5: 10% surcharge applied to each member if they choose not to participate in the program. Surcharge is reallocated to members who did not receive a surcharge.

Note 6: Note 4 + Note 5.

Note 7: Excess coverage purchased through Alliant. Limit: \$3M in excess of \$2M.

Note 8: \$3,000 surcharge applied to a member who does not provide a deficiency correction plan. Surcharge is reallocated to members who did not receive a surcharge.

Note 9: Note 6 + Note 7 + Note 8.

Note 10: Cyber BBR Boost, quoted for each member.

Note 11: Administrative costs as allocated from page 11.

Note 12: Total 2024/25 contributions by member (Note 9 + Note 10 + Note 11) .

Note 13: Prior year budget

Bay Cities Joint Powers Insurance Authority
2024/25 Annual Budget - FINAL
Administration Expenses

Administration Costs	2022/23	2023/24	2024/25	Prior Year:	
	Actual Audited	Operating Budget	Operating Budget	Increase/ (Decrease)	Percent Incr./ (Decr.)
Contract Services:					
Program Administration - Sedgwick	\$1,345,779	\$1,399,610	\$1,470,462	\$70,852	5.1%
Legal Counsel	6,710	30,000	30,000	-	0.0%
Broker Fees**	88,000	90,000	100,000	10,000	11.1%
Meetings & Conferences:					
Retreat	43,079	35,000	45,000	10,000	28.6%
Meetings	3,829	8,000	6,000	(2,000)	-25.0%
Memberships & Conferences	7,496	-	6,950	6,950	0.0%
CAJPA Accreditation	-	-	7,750	7,750	0.0%
Financial Services:					
Financial Audit	24,750	25,400	26,000	600	2.4%
Actuarial Studies	69,650	66,400	67,800	1,400	2.1%
Safety & Training:					
Training & Workshops	275	10,000	10,000	-	0.0%
Scholarship Fund	1,169	8,000	8,000	-	0.0%
Contingency:					
Allowance for Contingencies	150	20,000	20,000	-	0.0%
Total Administration Costs	\$1,590,887	\$1,692,410	\$1,797,962	\$105,552	6.2%

Less Allocation to:	All admin expenses less Broker fee	Broker Fee**	Prior Year Allocation	2024/25 Allocation	Change from Prior Year
Liability Program	40.00%		640,963	679,185	38,222
Workers' Compensation Program	35.00%		560,844	594,287	33,443
Property Program	10.00%	77.89%	231,817	247,684	15,867
Auto Physical Damage Program	7.50%	4.56%	124,651	131,906	7,255
Marina Program	1.25%	2.21%	21,450	23,435	1,985
Crime Program	1.25%	1.06%	20,842	22,283	1,441
Employment Practices Liability Program	2.50%	2.71%	42,156	45,161	3,005
Cyber Liability Program	2.50%	11.57%	49,686	54,021	4,335
	100.00%	100.00%	\$1,692,409	\$1,797,962	\$105,553

** Broker fee allocated according to percentage of coverage purchased in each applicable program

**Bay Cities Joint Powers Insurance Authority
2024/25 Annual Budget - FINAL
Risk Management Fund Balance**

Member	^	Balance as of 7/1/2023	2023/24 Usage (as of 3/31/2024)	Contribution Election via 2024/25 budget *	Estimated Balance as of 7/1/2024
		Note 1	Note 2	Note 3	Note 4
Albany		\$ -	\$ -	\$ -	\$ -
Berkeley	^	25,000	-	-	25,000
Brisbane	^	25,000	-	-	25,000
Central Marin Fire Auth.	^	20,000	-	5,000	25,000
Central Marin PA	^	15,000	-	5,000	20,000
Corte Madera	^	24,419	(144)	725	25,000
Emeryville		-	-	-	-
Fairfax	^	25,000	-	-	25,000
Larkspur	^	25,000	-	-	25,000
Los Altos	^	25,000	-	-	25,000
Menlo Park		-	-	-	-
Mill Valley	^	25,000	-	-	25,000
Monte Sereno		5,000	-	-	5,000
Novato	^	18,896	(7,120)	5,000	16,775
Piedmont	^	20,000	-	5,000	25,000
Pleasanton	^	8,800	-	5,000	13,800
Redwood City	^	25,000	-	-	25,000
San Anselmo	^	25,000	-	-	25,000
Tiburon		10,000	-	-	10,000
Union City	^	25,000	(4,880)	4,880	25,000
Total		\$347,114	(\$12,145)	\$30,605	\$365,575

* Members were polled to determine desire for current year participation.

^ Member elected a Risk Management Fund contribution for 2024/25. The amount billed will be limited to the amount to bring the Risk Management Fund balance at July 1, 2024 to \$25,000 or \$5,000, whichever is lower.

Notes:
Note 1: BCJPIA introduced Risk Management (RM) Fund as part of 2015/16 budget and collected from each interested member via budgets thereafter.
Note 2: RM fund usage by members in fiscal year 2023/24 thru 3/31/24.
Note 3: Additional contributions elected for 2024/25 budget to be added to the RM Fund.
Note 4: Estimated balance available for usage by members as of 7/1/24.

Summary of Action Items
April 10, 2024, & June 5, 2024, Board of Directors Meetings

- Took action to receive and file the Liability Claims Audit Report dated March 20, 2024, performed by Farley Consulting Services, LLC.
- Approved two minor changes to the Underwriting Policy.
- Took action to receive and file the actuarial study prepared by Bickmore Actuarial.
- Approved the CARMA Investment Policy, effective April 10, 2024.
- Approved request to waive the late payment fee assessed to CSJVRMA.
- Approved the 2024/25 Draft Operating Budget, with Equity Building for Program Year 2018/19.
- Approved Resolution 2024-2 CARMA Equity Building Policy.
- Approved preliminary engagement with Benchmark Analytics.
- Approved CARMA Litigation Management Guidelines.
- Approved the CARMA Memorandum of Coverage (MOC) for the 2024/25 Program Year, effective July 1, 2024. The 2024-25 MOC includes a clarification and expansion of limits related to certain inverse condemnation causes of action, as well as an endorsement explaining how excess and reinsurance aggregates are to be handled.
- Approved to (1) re-elect Linda Cox, MPA, to serve as CARMA Board President, and Dan Schwarz, BCJPIA, to serve as Vice President, and (2) ratify the appointments of Gary Goodman and Rob Kramer as CARMA Treasurer and Secretary, respectively.

Want more information on any of the items discussed? Visit the [CARMA Website](#)

Reminders

- The next Board of Directors Meeting will be held on Monday, September 23, 2024 (location TBD).



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WORKERS' COMPENSATION PROGRAM MANAGER'S REPORT

June 2024

BACKGROUND AND STATUS

Staff performs regular reviews of the workers' compensation claims managed by Innovative Claim Solutions (ICS). This report references the oversight review begun in March 2024. A total of twenty files were selected randomly for the on-line review and measured against six criteria. The categories measured involve Plan of Action Addresses Issues, Unit Manager Involved/Guidance Provided, Reserve Accuracy, BCJPIA Reports Timely Accurate and Complete, Benefit Accuracy, and Authority Request Timely. An overall average score of 85% has been defined as the target in each review.

The work product from January 1, 2023, thru the date of the review was evaluated. The results of this review demonstrate that ICS is exceeding targeted goals in all but one category, Plan of Action. As noted in the 2023 review summary, staffing turnover during 2023 has impacted the file documentation. This review did see an increase in the area of Plan of Action by 3%, continued improvement is expected.

		Measurable Categories					
		POA Addresses Issues	Unit Mgr Involved/Guidance Provided	Reserve Accuracy	BCJPIA/ Excess Reports Timely, Current and Complete	Benefit Accuracy	Authority Requested Timely
FINAL SCORE	94%	80%	95%	95%	100%	95%	100%

SUMMARY OF RESULTS

1. Strengths Noted

It is recognized five of the six categories evaluated scored above the target and continue to be areas of achievement and strength for ICS:

- Unit Manager Involved/ Guidance Provided
- Reserve Accuracy
- BCJPIA/Excess Reports timely, Current and Complete
- Benefit Accuracy
- Authority Requested Timely

2. Opportunities for Improvement

As stated above, one remaining category fell below the target of 85%. While an improvement is noted, staff will continue to monitor and work with ICS on this area, with expected improvement:

- Plan of Action Addresses Issues.

OVERVIEW

Overall, ICS continues to provide appropriate claims administration services to BCJPIA with a focus on benefit delivery. The impact of staffing resources has been recognized in the delay of file resolution and ICS has been instructed to continue a focus on improving Plan of Action issues.

The next oversight review will take place on-line in June 2024. Please contact Ms. Miller if there are any specific files you would like reviewed. Ms. Miller can be reached at (800) 541-4591, extension 4615, or Jacquelyn.Miller@Sedgwick.com

**BCJPIA Lag Report
01/01/24 - 06/30/24**

MEMBER	AVERAGE DAYS TO REPORT 01/01/24 - 03/31/24	AVERAGE DAYS TO REPORT 01/01/24 - 06/30/24	IMPROVEMENT OVER LAST QUARTER	# OF CLAIMS REPORTED 01/01/24 - 06/30/24	# OF CLAIMS OUT OF COMPLIANCE	IN COMPLIANCE
Albany	1.67	0.56	Yes	9	0	Yes
Brisbane	1	0.75	Yes	4	0	Yes
Central Marin Fire	4	2	Yes	2	0	Yes
Central Marin PA	N/A	N/A	N/A	N/A	N/A	N/A
Corte Madera	N/A	N/A	N/A	N/A	N/A	N/A
Emeryville	6	3	Yes	3	0	Yes
Fairfax	N/A	N/A	N/A	N/A	N/A	N/A
Larkspur	N/A	N/A	N/A	N/A	N/A	N/A
Menlo Park	1.43	2.15	No	13	2	Yes
Mill Valley	0	0	N/A	5	0	Yes
Novato	2.3	3.0	No	12	2	Yes
Piedmont	2.5	1	Yes	6	0	Yes
San Anselmo	N/A	0	N/A	1	0	Yes
Sausalito	3	1.5	Yes	2	0	Yes
Tiburon	11	11	N/A	1	1	No
Union City	5.83	2.56	Yes	10	2	Yes
	3.5	2.3	Totals	68	7	

2.3 Days Average - All Reporting Members.

90% of claims reported timely for 01/01/24 - 06/30/24

92% of all reporting members are in compliance



Legislative and Industry Updates – July 29, 2024

With the Legislature currently on their Summer Recess until August 5, 2024, the final push to move bills to the Governor’s office is on pause. This is a review of bills that may impact the BCJPIA through the end of the session.

LEGISLATIVE ACTIVITY

AB 1870 – Notice to Employees

Introduced January 22, 2024, would require an amendment to the notice requirements for Employers to post information providing Employees of their rights should they be injured on the job. This amendment would add information indicating the Employee’s right to consult a licensed attorney.

It is noted, all benefit notices currently required for the Start, Stop or Change of benefits provide language indicating the Employee’s right to consult an attorney.

Update – April 1, 2024: No update/changes to this language.

STATUS – Forwarded to Governor and Approved July 15, 2024.

AB 2200 Single Payor

Creates California Guaranteed Health Care for All program, or CalCare. This is a single payor system.

As stated in the language of the Bill “This bill would state the intent of the Legislature to enact legislation that would develop a revenue plan, taking into consideration anticipated federal revenue available for CalCare. The bill would create the CalCare Trust Fund in the State Treasury, as a continuously appropriated fund, consisting of any federal and state moneys received for the purposes of the act. The bill would specify uses for moneys in the CalCare budget, including special projects for which not-for-profit or governmental entities may apply. Because the bill would create a continuously appropriated fund, it would make an appropriation.”

AB 2200 also provides that it will develop a proposal for coverage within CalCare coverage for service covered under the Workers’ Compensation system.

STATUS – This bill did not progress. We can expect to see a similar bill in the next session.

BCJPIA Industry Updates – July 29, 2024

SB 1205 Temporary Disability for Medical Care

With the assumption that some employers may actively preclude employees from seeking medical care during work hours, this bill adds Labor Code 4600.03 which will impose payment of Temporary Disability benefits to employees while seeking medical care during their work hours. Additionally, this bill would apply to employees whose conditions have reached Maximum Medical Improvement with a need for continued care.

Amendment of June 27, 2024, removed the Temporary Disability section and replaced it with language that would “require an employee, when possible, to make a reasonable effort to schedule treatment outside of work hours”. And further “require the employee to provide notice if treatment occurs during work hours.” The requirement is for employers to provide this concurrently with the federal Family Medical Leave Act of 1993 and the California Family Rights Act (if eligible). Failure of the employer to approve this request to attend scheduled treatment would be a violation of these Acts and a misdemeanor.

Additionally, denial of time off requested above may constitute a violation of Section 132a (discrimination) which will lead to increased litigation in Workers’ Compensation as well as increased financial risk for the employer as Section 132a is seen as an uninsurable risk with awards not generally covered within a claim file.

STATUS – Passed to the Assembly Appropriations Committee

SB 1346 Temporary Disability During Independent Medical Review

This bill once again proposes to pay and employee Temporary Disability benefits during the period of time the need for care is under review in the Independent Medical Review process, if awarded by the Workers’ Compensation Appeals Board.

A similar bill (AB 1213) was vetoed by the Governor in the last session with this comment “While I understand the goal of the author and sponsor, there is a lack of data to support such a change.

Under the existing workers' compensation system, employers are required to establish a UR process to evaluate the necessity and appropriateness of requested medical treatments. This process is in place to ensure that employees receive the appropriate evidence-based medical care.”

STATUS – This bill did not progress.

SPOT BILLS REMAINING:

Staff has been monitoring these bills for potential impact to BCJPIA. No activity has occurred at this time, we will continue to monitor them.

AB 2952 Public Employees Rehabilitation

AB 3066 Individually Identifiable Information

AB 3185 Department of Industrial Relations

August 21, 2024

Agenda Item 6.A.

RISK CONTROL MATTERS

**SUBJECT: Discussion of Use of LAWCX Funds for 2024/25 Program Year
Prepared and Presented by Lisa Harvey, BCJPIA Risk Services Manager**

BACKGROUND AND STATUS:

As a member of the Local Agency Workers' Compensation Excess JPA (LAWCX), BCJPIA has access to \$2,000 annually to fund workers' compensation related risk management endeavors that may help mitigate workers' compensation claims. As such, staff is proposing utilizing these available LAWCX funds to host a virtual training session by Rachel Shaw of Shaw HR Consulting. The session is titled, "A Look Towards Leave Management in a World of Misuse and Abuse." The webinar will cover how leave use can impact employers, from leave under the Family and Medical Leave Act, Americans with Disabilities Act, and how employers can combat the rising tide of leave use. In this session Ms. Shaw will walk through what an agency can do to reduce leave use across the organization. It is a 1.5-hour long session.

RECOMMENDATION:

Staff recommends the Committee approve applying the \$2,000 LAWCX Risk Management Fund to the webinar presentation by Rachel Shaw for a fee of \$2,000.

REFERENCE MATERIALS ATTACHED:

None.

GOVERNING DOCUMENTS

SUBJECT: 2024/25 Risk Control Service Delivery Update
Prepared and Presented by Lisa Harvey, BCJPIA Risk Services Manager

BACKGROUND AND STATUS:

The 2024/25 Risk Control Service Plan was approved by the Board on June 6, 2024.

2024/25 Risk Control Service Delivery Update:

- Claims Loss Analysis - Loss drivers report, August 2024
- Spotlight Campaign:
 - Sexual Abuse and Molestation Prevention
 - Sexual Abuse Prevention Regional Training, Oct 17, 2024
 - Mandated Reporting Regional Training, April 22, 2025
 - Implementation of the Risk Management Assessment June 2025
 - SB 553 Workplace Prevention Plan Implementation
 - Member outreach services, June 2025

Member Specific Risk Control Services

- Berkeley - Verbal judo virtual training, August 28, 2024
- Brisbane - Request for ergonomic resources, July 2, 2024
- Larkspur - Email consultation on leash law ordinances, July 26, 2024
- Menlo Park – Email consultation for new contact for contractual risk transfer, August 1, 2024
- Novato - Email consult on facility use of city public swimming pool, July 18, 2024
- Novato - Email consultation on fire assessment, July 31, 2024
- Novato - Ergonomic Assessment, August 13, 2024
- Pleasanton - Email consultation for new contact for contractual risk transfer, July 19, 2024
- Pleasanton - Threat & security vulnerability assessments, August 6, 2024
- San Anselmo - Playground inspection training July 9, 2024
- San Anselmo & Fairfax – Aerial lift training, August 2024

Risk Control Regional Trainings

- Sexual Abuse Prevention with Praesidium by Jimmy Bourgeois, Oct 17, 2024
- Dangerous Conditions & Design Immunity by Rock Miller, Feb 11, 2025
- Mandated Reporter, by Sedgwick Instructor, April 22, 2025
- A Look Towards Leave Management in a world of Misuse and Abuse by Rachel Shaw of Shaw HR Consulting, Winter/Spring TBD

August 21, 2024

**Agenda Item 6.B.
Page 2**

Risk Control Roundtable Events

- WC topic TBD, Kevin Calegari, WC Attorney, Fall TBD
- Return to Work, Fall/Winter TBD
- Accident Investigation Techniques, Winter/Spring TBD
- Cyber Security and Artificial Intelligence, Spring TBD

SAFE City Safety Communications

- Operations, July - Safe Handling of Flammable Liquids
- Transportation, July - Safe Driving in Hot Weather Conditions
- People Operations, July - WPV PP
- Maintenance, July – Heat Stress Prevention

RECOMMENDATION:

None.

REFERENCE MATERIALS ATTACHED:

- 2024/25 BCJPIA Risk Control Service Plan
- BCJPIA Loss Drivers Report
- Ergonomic Resources Handout

BCJPIA

Risk Control Service Plan

2024-2025 Program year (07.01.24 – 06.30.25)

Sedgwick provides consultative risk control services to assist the Bay Cities Joint Powers Insurance Authority (BCJPIA). We start with utilizing a comprehensive loss analysis approach to assess leading exposures and loss drivers to the pool. The Risk Control Service Plan for Program Year 2024/25 supports the strategic goals and objectives that address the loss drivers of the pool and to provide support to members in reducing their loss experience and enhancing their safety cultures. The risk control service plan components are listed below.

Loss Analysis

Claims Loss Analysis

Conduct in-depth claims loss analysis based on severity and frequency trends. Using a systematic approach to analyze workers' compensation loss data, the BCJPIA Risk Control Manager will identify the loss drivers and recommend targeted services to pool members.

Risk Control Services

Spotlight Campaign

The strategic goals and objectives will be updated at the 2024 BCJPIA strategic planning session. Risk control services will focus services and resources to spotlight these goals and objectives during the program year. The spotlight campaign focuses on high priority liability and employee safety items for member cities and agencies. The current focus risk control services include the following exposures:

Sexual Abuse and Molestation (SAM) Prevention

Focus on assistance to members to prevent and reduce losses regarding potential SAM incidents.

SB 553 Workplace Prevention Plan Implementation

Introduction and guidance to develop or update WPV prevention plan in accordance with SB 553.

Member Outreach

Risk Control staff will present services and benefits information to member organizations, either in person at pool meetings, or using webinars or virtual meetings. Staff will support members in understanding, disseminating, and utilizing the tools and resources available to them including the following resources:

- Review of risk control services and safety programs
- Sedgwick Risk Control Website and Resources

- PRISM Online Resources
- Safety National Online Resources via membership to CARMA

Member Specific Services and Utilization of Service Days

Provide Safety and Risk Control Services such as, training, inspections, and program development. Members receive up to three (3) risk control service days during the program year (July 1 to June 30) that may be delivered on-site or virtually. Members may select from the services listed in the BCJPIA Risk Control Service brochure. Services may be mixed and matched to fit member's individual needs. All service requests should be made to the BCJPIA Risk Control staff.

Regional Training Workshops

Coordination of member training services and provision of regional trainings (training may be virtual or in person events). Training events planned for the program year include the following topics:

- Dangerous Conditions of Roadways
- Public Works Safety Practices and Risk Exposures
- Earthquake and Emergency Preparedness
- Child Abuse & Neglect Prevention, emphasis on SAM prevention and best practices.

Risk Management Roundtables

Coordination of up to four (4) virtual forum sessions for BCJPIA board members and risk managers at member cities. These sessions are an opportunity for networking, learning, and sharing information on safety and risk issues impacting the pool. The objective is to generate discussions on risk management strategies to mitigate exposures. BCJPIA Risk Control staff will send meeting invitations for the session and include topics for the roundtable such as, artificial intelligence and cyber security, accident investigation techniques and best practices.

Safety Communications and Resources

Provide ongoing educational resources and communications to keep members informed about emerging risks and best practices in risk management.

SAFECity Safety Communications

BCJPIA risk control staff develops department focused safety communications designed to address loss drivers for public agencies. The SAFECity publications are focused on the following departments: Maintenance, Transportation, Operations, and People Operations.

Website Resources

Members have access to the Sedgwick Risk Control website which contains safety publications, training handouts, Sedgwick produced specialty videos, and sample programs, policies, and forms. Online resources have been enhanced and include access to the iLearningEngines HR library and learning management system features. Request a login at: <https://riskcontrol.sedgwick.com/>

Risk Management Fund

Provide oversight of the BCJPIA Risk Management Reimbursement Program. Review and process reimbursement requests and provide guidance to members when they have questions regarding what may be approved. Members are eligible to receive reimbursements for fund expenditures used for development, implementation, and maintenance of safety and risk management programs, disaster preparedness, and any activity controlling or minimizing risk.

Phone and Email Consultation

Members have access to unlimited phone and email consultations on safety matters with a dedicated risk manager for BCJPIA.

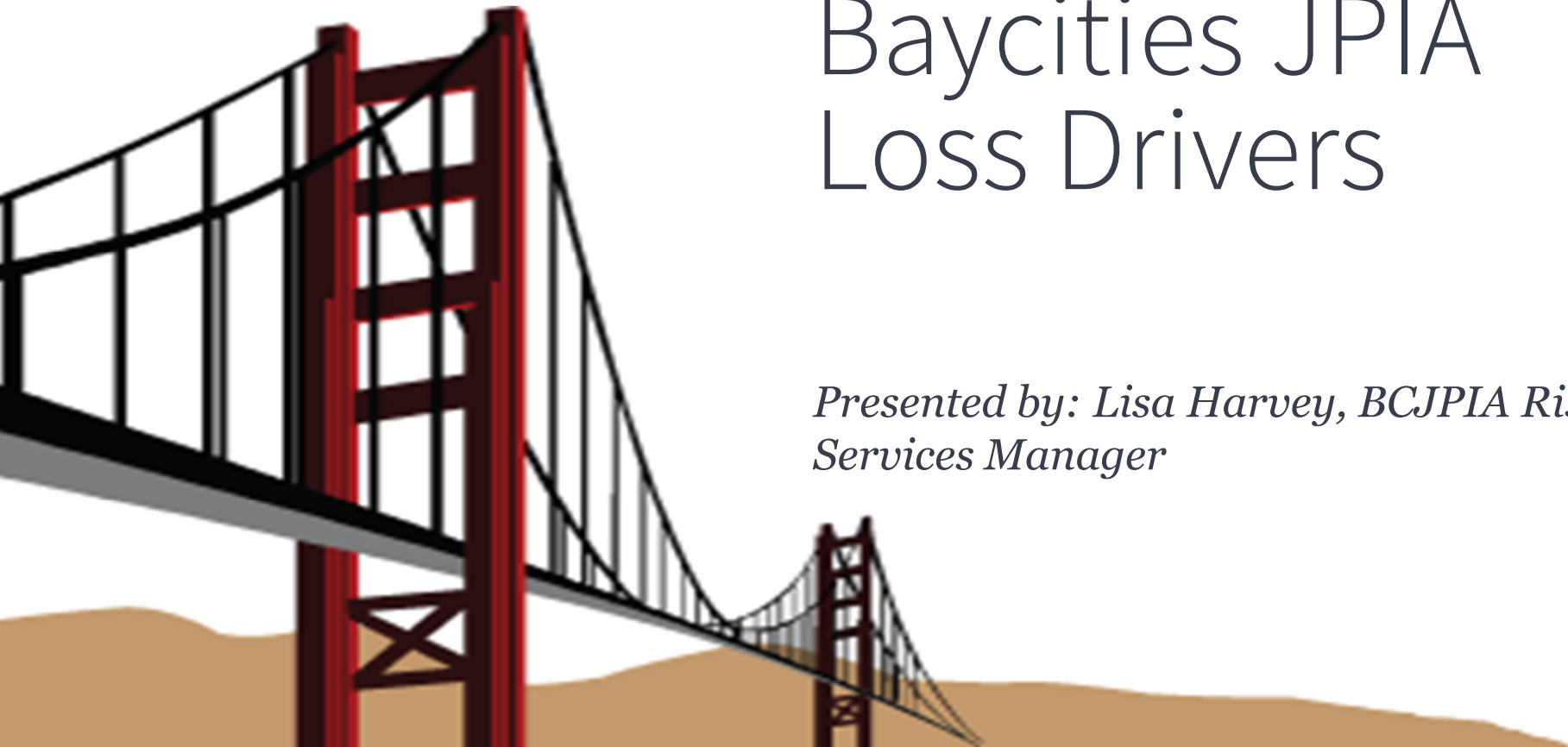
Risk Control Administrative Support and Meeting Attendance

Risk control administrative support and meeting attendance will be provided as needed.

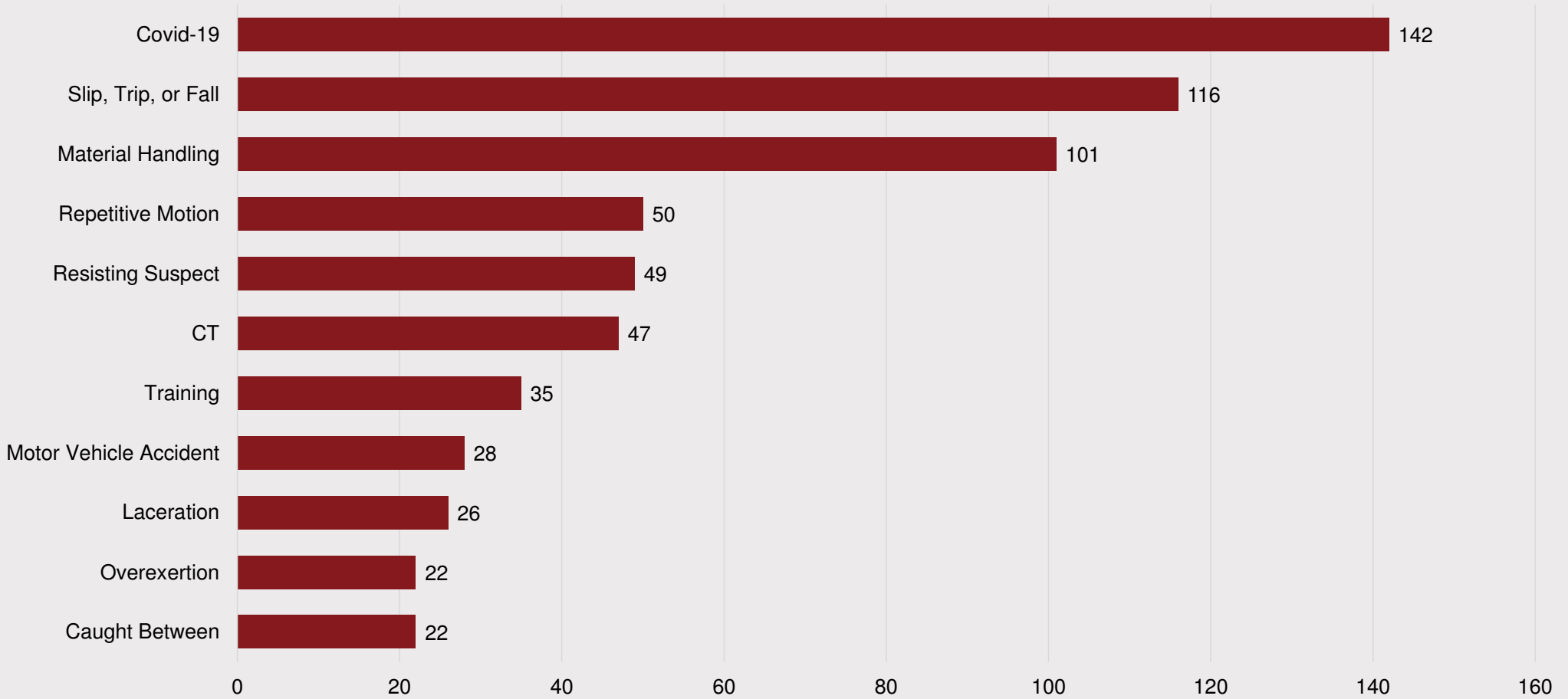
Bay Cities Joint Powers Insurance Authority | 2024

Baycities JPIA Loss Drivers

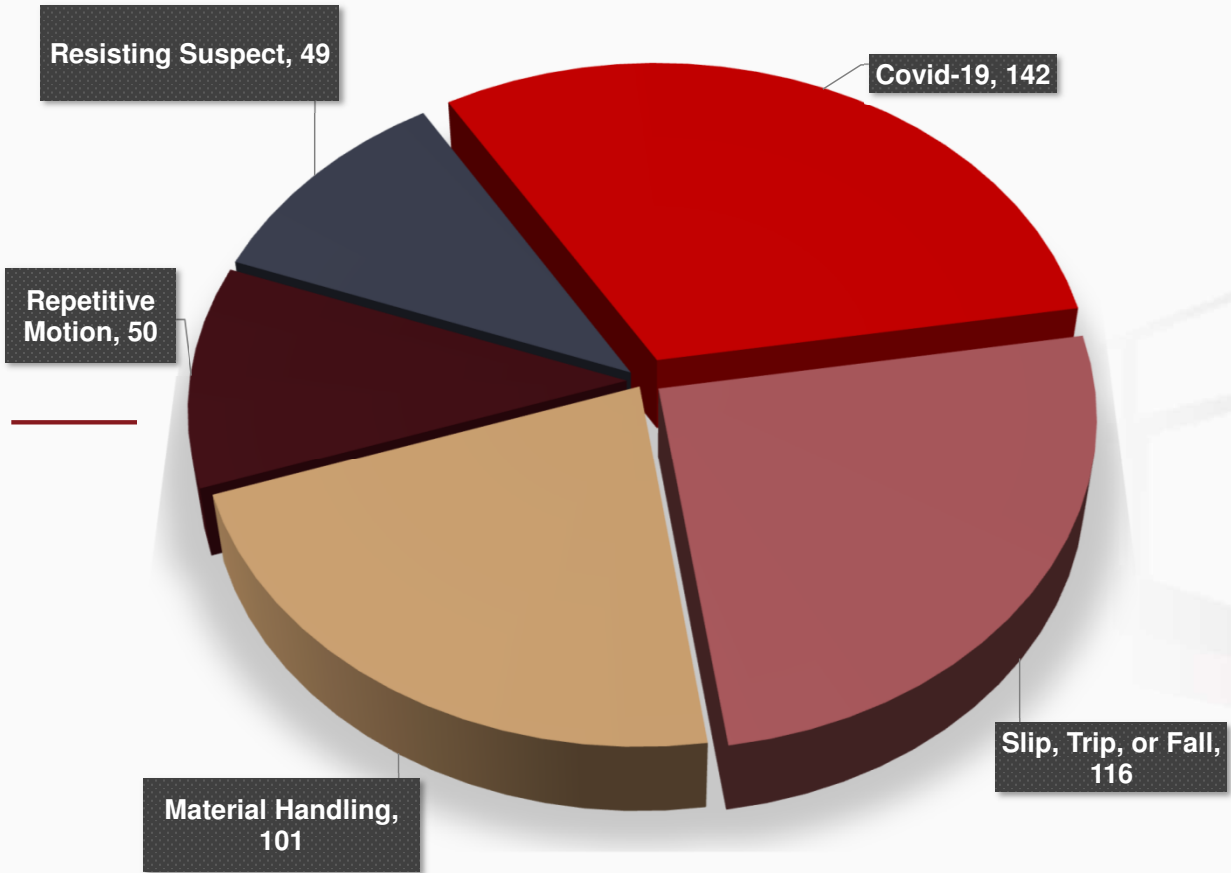
*Presented by: Lisa Harvey, BCJPIA Risk
Services Manager*

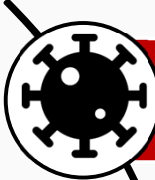






Top 10 Losses by Frequency



Top 5 Frequency by Loss Cause

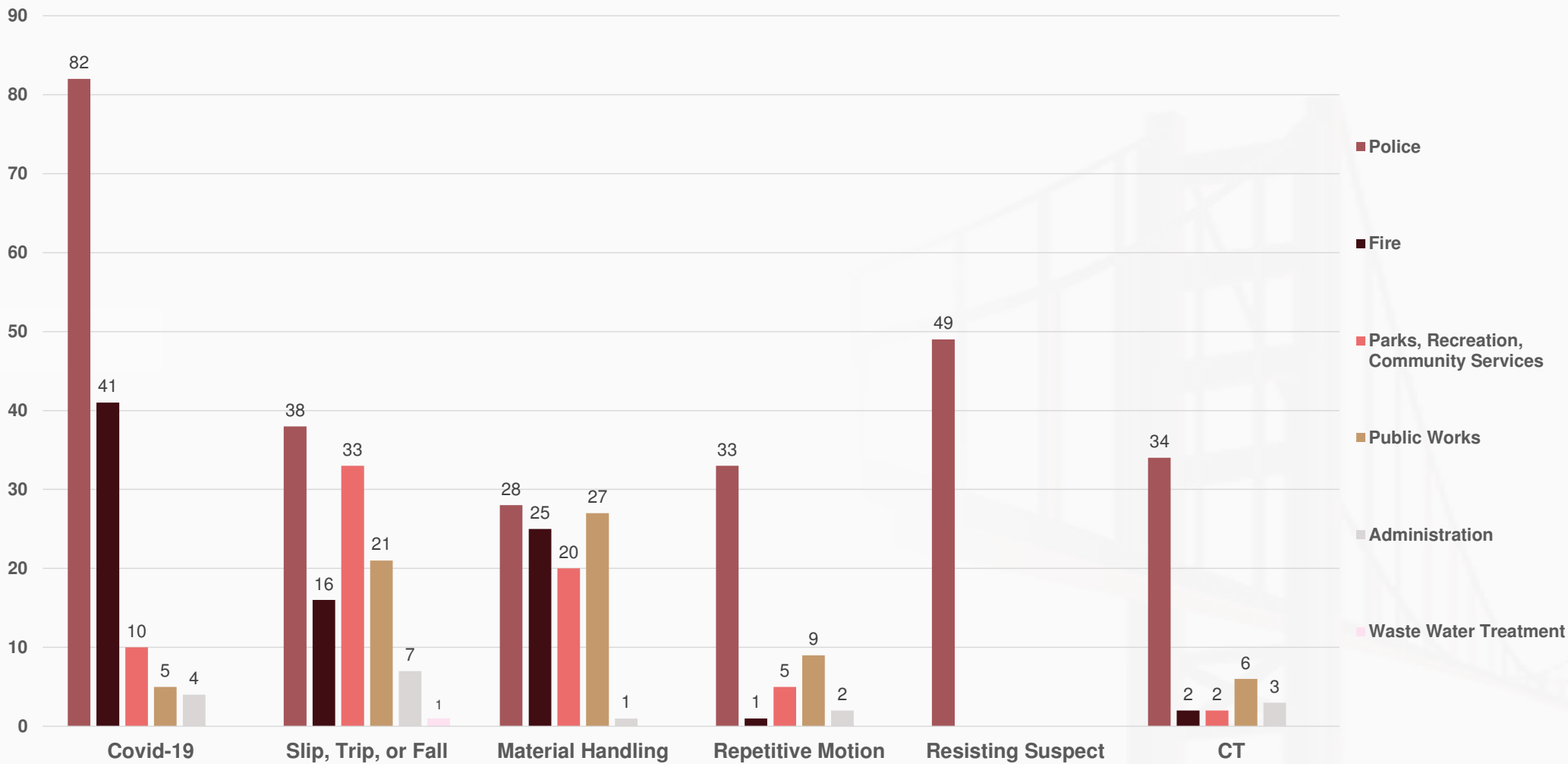


-  Covid-19 claims accounted for 14% of all claims
-  Slip, Trip, or Fall injuries accounted for 12% of all claims
-  Material Handling injuries accounted for 10% of all claims
-  Repetitive Motion injuries accounted for 5% of all claims
-  Resisting Suspect Object injuries accounted for 5% of all claims

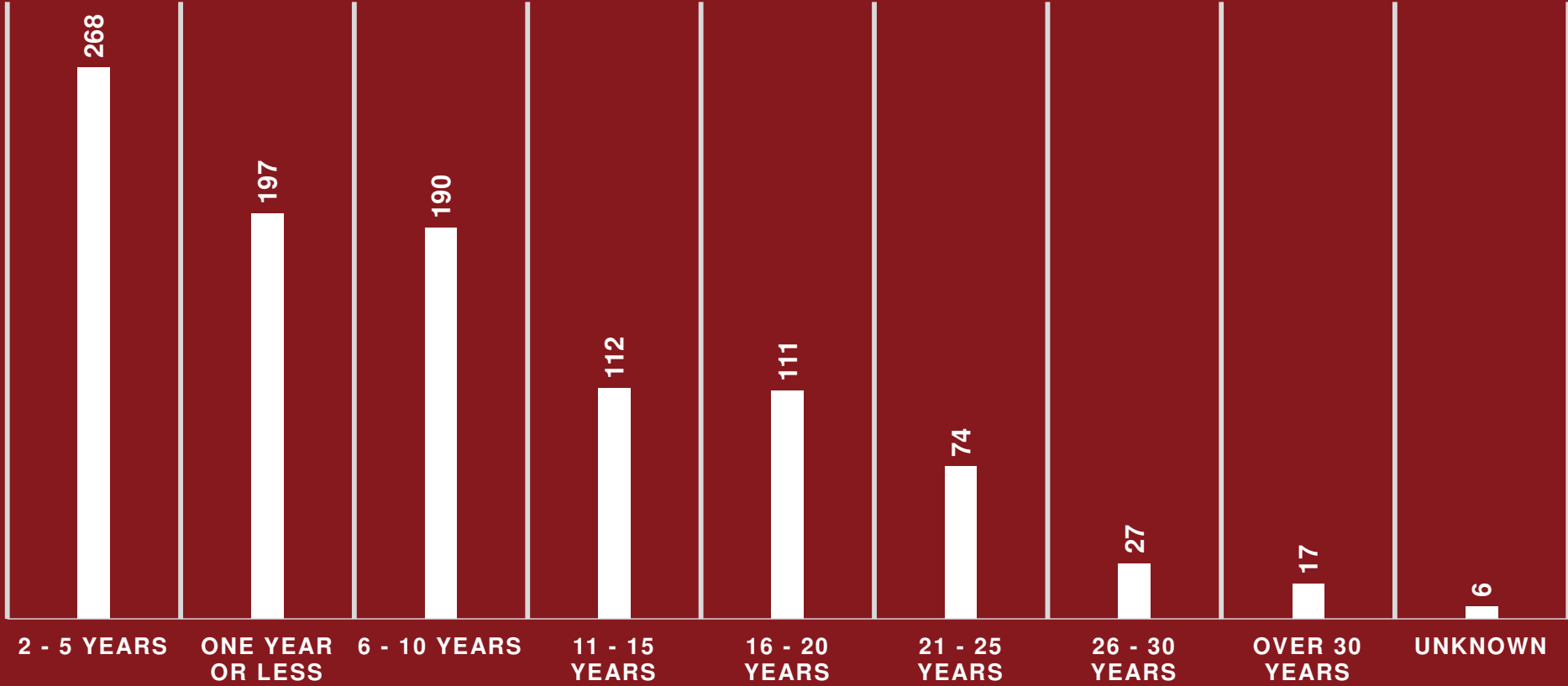
Top 10 Losses by Severity



Top Losses by Frequency by Department



Frequency of Claims by Length of Employment



Solutions - Prevention by Design

01

Sustainable Written Programs

- IIPP
- Code of Safe Work Practices
- Ergonomics Program

02

Effective Training

- New Employee Orientation
- Continued Employee Safety Training
- Tailgate Talks – *Based on Recent Claims*

03

Effective Hazard Identification

- Job Hazard Analysis
- Activity Hazard Analysis
- Learning from Loss Drivers

04

Appropriate Incident Response

- Corrective Action Process
- Accident Investigations
- Employee Retraining



Resources

After looking into the most recent losses for BCJPIA, the risk management team has determined the resources below would give members access to tools that could be used to lessen the impact of claims.



Document Resources

The resources below can be found on the [Sedgwick Risk Control](#) site. After logging in, you can use the search bar to access these materials. If you are already logged in, you can click the links below, and the documents will automatically download in your default browser files. If you are new to the site, please use the instructions [on page 2 to register](#).

Sample Programs/Checklists

[Sample Injury and Illness Prevention Program](#)

[Sample Ergonomics Program](#)

[Sample New Employee Orientation Checklist](#)

Safety Talks (Tailgate Talks)

[Fall Prevention - Slips, Trips, and Falls](#)

[Ergonomics – Good Lifting](#)

[Ergonomics – What is Your Back IQ?](#)

[The Benefits of Micro Breaks](#)



Video Resources

You can watch these videos at any time by clicking on the links below, and you will be directed to our Vimeo page.

Employee/Supervisory Training

[Preventing Slips, Trips, and Falls](#)

[Industrial Ergonomics and Safe Lifting](#)

[Accident Investigation \(Supervisory\)](#)

Police/First Responder Specific Training

[Ergonomics Injury Prevention Task Force in Police Departments](#)

[Returning your Police Personnel to the Line of Duty](#)



Coming Soon

Additional Document Resources:

Fillable Job Hazard Analysis Form

Sample Job Hazard Analysis for Police

Best Practice – Developing a Job Hazard Analysis

Additional Video Resources:

How to Develop a Stretch and Flex Program

Industrial Ergonomics and Safe Lifting - Police

Risk Control Website

Logging in and accessing content on the new website

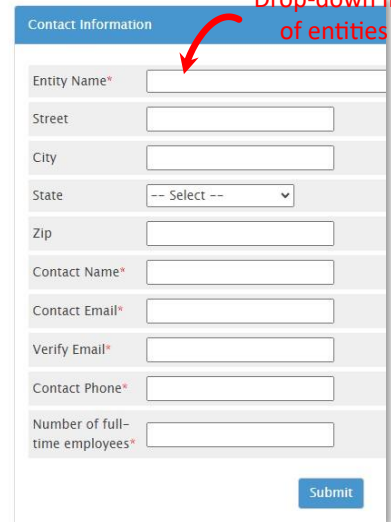


Login registration for new users

In February 2024, a new website was launched with increased security enhancements. If you have not already registered, please use the “Register Now for a New Account” link on the home page to submit a request. For assistance, contact answers@sedgwick.com.

1. Go to: <https://riskcontrol.sedgwick.com>
2. Use the link “Register Now for a New Account” on the front page
3. Complete a short form to collect your profile data
4. Select from the Entity Name from the drop-down list
5. Enter contact information including work email address
6. Click on the Submit button (You will be contacted within one business day to receive information to help you get started)

[Register Now for a New Account](#)



Drop-down list of entities

Contact Information

Entity Name*

Street

City

State

Zip

Contact Name*

Contact Email*

Verify Email*

Contact Phone*

Number of full-time employees*



Access risk control content

1. Click on the custom link sent to you with your new login credentials or go to <https://riskcontrol.sedgwick.com> and log in.

Note: For users who have utilized the iLearningEngines (aka in2vate) platform for other Sedgwick clients, your login credentials to access the Sedgwick Risk Control website are unique and should be entered in the username and password login fields.

2. In the main menu bar, use the **Document Library** to see safety training publications, sample programs and policies, or checklists. Access the **Video Library** to view media produced for our pooling clients.
3. On the Document Library or Video Library pages, use the Search field to enter key words, such as injury and illness prevention program, heat, river, fall protection, programs, or inspections.



August 21, 2024

Agenda Item 7.A.

ADMINISTRATIVE MATTERS

**SUBJECT: Discussion Regarding the Distribution of ERMA Dividends
Prepared and Presented by Yahaira Velasquez, BCJPIA Assistant Executive
Director**

BACKGROUND AND STATUS:

The Employment Risk Management Authority (ERMA) is in its 25th year of operation. Currently, 17 of BCJPIA's 20 members participate in ERMA for Employment Practices Liability coverage from their selected Self-Insured Retention (SIR) up to \$1,000,000.

In June, the ERMA Board reviewed its annual retrospective adjustment calculation and approved a dividend of \$1.7 million, which, as per ERMA's Financial Stability Plan and Retrospective Adjustment Process, is eligible for return. BCJPIA/ERMA members' total dividend is \$216,324. City of Sausalito's portion of the dividend is \$6,783, which will be returned to the City, leaving BCJPIA with a total dividend of \$209,541.

As a reminder, in prior years, the Board approved utilizing ERMA dividends to pay for a premium subscription to the Liebert Cassidy Whitmore (LCW) Library and Consortium memberships for all BCJPIA/ERMA members as these memberships may assist in reducing claims. The funding from the prior years will continue to pay for calendar year Consortium memberships and all library subscriptions through December 31, 2025, and for fiscal year Consortium memberships through June 30, 2026. Current annual fees for all BCJPIA/ERMA members to the LCW Library and Consortium membership are approximately \$65,000.

Staff recommends setting aside \$65,000 to cover another year of the LCW Library Consortium through December 31, 2026, for calendar year memberships and through June 30, 2027, for fiscal year memberships, and allocating the remaining balance of \$144,541 to the BCJPIA Member Contingency Fund (MCF). Members would then be able to directly access these dollars by following the procedures outlined in the Pooled Liability Program Master Program Document.

RECOMMENDATION:

Staff recommends the Executive Committee approve setting aside \$65,000 of ERMA dividends to cover an additional year of LCW Library Consortium memberships through 2027 and placing the remaining balance of \$144,541 in the Member Contingency Fund.

REFERENCE MATERIALS ATTACHED:

- ERMA Release of Dividends Memo and Worksheets

June 18, 2024

TO: ERMA Members

FROM: John Gillison, ERMA Board President
Rob Kramer, Executive Director

SUBJECT: Member Surplus

On behalf of the Board of Directors, we are pleased to inform you the ERMA Board of Directors at the June 3, 2024, Board meeting, agreed to distribute dividend surplus of \$1.7 million to the membership. This surplus release marks the 12th consecutive year of distributions. During that 12-year time frame, ERMA has released a total of \$35.4 million to our members collectively.

Attached is an allocation of the surplus release by member for your records.

Over the years, ERMA has continued to conservatively fund the program, and the stable loss history has allowed the program to meet its financial benchmarks and release surpluses from eligible program years. A surplus release is only considered after the program reaches established financial goals and ensures sufficient funds are retained to protect against uncertainties in claims, and the investment and insurance markets.

This surplus release is evidence of the program's healthy financial position and your continued active participation in ERMA. These positive results are also evidence of the Board's continued commitment to conservative funding and investments, customized loss prevention & training, and litigation management.

Thank you for your continued participation as a valued member of ERMA.

Please contact us with any questions or concerns at Rob Kramer, rkramer@sedgwick.com.



Employment Risk Management Authority

Approved Release of Surpluses to the ERMA Membership

Based on the Annual Retrospective Adjustment as of March 31, 2024

Member	Program Year 2014/15	Program Year 2016/17	Program Year 2017/18	Member Surplus
BCJPIA	\$ 46,944	\$ 111,420	\$ 57,960	\$ 216,324
CalTIP	*	*	7,505	7,505
CIRA	*	*	*	0
CSJVRMA	9,430	269,373	132,493	411,296
ERMAC		22,272	7,988	30,259
MBASIA	591	13,189	6,106	19,886
MPA	7,323	193,096	89,876	290,295
PARSAC	65,320	192,051	87,397	344,768
PERMA	69,298	111,886	60,769	241,953
PLAN JPA	*	*	*	0
SCORE	4,697	10,866	5,641	21,203
VCJPA	1,949	51,249	22,648	75,846
Oakland HA	934	20,485	12,866	34,285
Contra Costa County HA	209	4,115	2,055	6,379
Totals	\$ 206,695	\$ 1,000,000	\$ 493,305	\$ 1,700,000

Information Only:

<i>Equity at 90% C.L.</i>	\$ 206,695	\$ 1,687,330	\$ 554,086	\$ 2,448,111
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* Not participating in this program year.

Employment Risk Management Authority

BCJPIA ~ Allocation of Surplus Release ~ June, 2024

Individual Member		Program Year 2014/15	Program Year 2016/17	Program Year 2017/18	Member Surplus
Albany		\$ 1,866	\$ 4,245	\$ 2,082	\$ 8,193
Albany JPA	**	451	1,196	598	2,245
Brisbane		1,673	4,724	2,380	8,777
CMFA (1/1/19)		*	*	*	0
Central Marin PA	***	1,125	2,274	1,066	4,465
Corte Madera (7/1/17)		*	*	1,755	1,755
Emeryville		939	2,280	1,212	4,431
Emeryville MESA		1,666	4,785	2,344	8,795
Fairfax		573	1,374	721	2,668
Larkspur		671	1,750	846	3,267
Los Altos (7/1/12)		2,292	7,724	4,064	14,080
Menlo Park (7/1/02)		5,603	9,702	4,041	19,346
Mill Valley (7/1/01)		3,282	8,556	4,118	15,956
Novato (09/01/07)		1,912	7,802	4,528	14,242
Piedmont		2,589	6,489	3,260	12,338
Pleasanton		9,356	19,789	9,960	39,105
LFPD/Livermore	****	4,482	9,754	4,974	19,210
San Anselmo		619	1,383	709	2,711
Sausalito		1,874	3,317	1,592	6,783
Tiburon (7/1/11)		887	2,036	998	3,921
Union City		5,084	12,240	6,712	24,036
TOTALS		\$ 46,944	\$ 111,420	\$ 57,960	\$ 216,324

* Not participating in this program year.

** Merged with Albany in the 2019/20 Program Year

*** Formerly known as Twin Cities

**** Withdrawn member

August 21, 2024

Agenda Item 7.B.

ADMINISTRATIVE MATTERS

**SUBJECT: Review of the October 24, 2024, Strategic Planning Session Agenda
Prepared and Presented by Jaesa Cusimano, BCJPIA Executive Director**

BACKGROUND AND STATUS:

The Board approved holding a facilitated Strategic Planning Session (SPS) in conjunction with the Board of Directors meeting on October 24-25, 2024, at the Portola Hotel in Monterey. Additionally, the Executive Committee selected Rick Brush, Brush Strokes Consulting, as the facilitator.

In preparation, staff met with Mr. Brush who put together the enclosed draft agenda for the SPS after a preliminary discussion about the format. A few weeks prior to the SPS, a survey will be distributed to obtain member feedback that will assist with discussions. A draft of the proposed questions is also enclosed for reference. Lastly, staff will also be scheduling a two-hour long BCJPIA 101 session to help prepare new Board members to provide input and participate in discussions at the SPS.

RECOMMENDATION:

Provide direction to staff to work with the President to finalize the format, agenda, and details for the Strategic Planning Session.

REFERENCE MATERIALS ATTACHED:

- Draft Strategic Planning Session Agenda
- Draft Survey Questions for Strategic Planning Session

Strategic Planning Meeting

October 24, 2024

A G E N D A

Thursday, October 24th

- 10:00am **Strategic Planning Session: Focusing on the Task**
- Welcome and introductions
 - Session focus and outcomes
 - Session format and groundrules
- 10:25am **Mission Statement**
The Bay Cities Joint Powers Insurance Authority provides cost-effective, fiscally sound, liability, workers' compensation, property, and other lines of coverage for Member Entities.
- 10:30am **The Changing Environment (External focus – Opportunities/Threats)**
- Understand the factors that are shaping the self-insurance/joint powers authorities industry and the public agency environments
 - Assess the impact on public agency needs
 - Define opportunities for BCJPIA
- 11:15am **BCJPIA's Position and Performance (Internal focus – Strengths/Weaknesses)**
- Assess performance in key result areas, and identify areas for further development
- [Lunch: 12:00pm – 1:00pm]
- 1:00pm **Goal Setting**
- Organizational Goals
 - Program and Service Goals
 - Communication, Outreach and Influence Goals
- 2:30pm **Prioritization and Milestones**
- Set Goal Priorities (what are one, two or three year goals)
 - Set Milestones to reach by end of planning cycle and consider implications for initiatives and resources
- [Break: 3:15pm - 3:30pm]
- 3:30pm **Prioritization and Milestones (continued)**
- Discuss preliminary priorities for year one of the plan
- 4:45pm **Looking Back**
- A brief reflection on the meeting
- 5:00pm Adjourn

Survey Questions for BCJPIA

External Focus

1. From your perspective, what are the top trends/emerging risks in the self-insurance industry that you believe will significantly impact BCJPIA over the next 5 years?
2. What two to three critical issues does your agency face in the next 5 years that BCJPIA can help address?
3. What are the two or three greatest opportunities for BCJPIA to increase its value to the membership over the next 5 years?
4. What are the three greatest threats to BCJPIA's success over the next 5 years?
5. If BCJPIA started one new service or program in the next three years, what would it be?

Internal Focus

1. Give an example of a program or service BCJPIA does very well.
2. Does your agency have up-to-date risk management practices in place, and if they could be enhanced, how can we help you (please be specific)?
3. What is BCJPIA's competitive advantage?
4. Is there a service or program that BCJPIA should no longer spend resources on?

August 21, 2024

Agenda Item 7.C.

ADMINISTRATIVE MATTERS

**SUBJECT: Review of Responses to Property Appraisal Request for Proposals (RFP)
Prepared and Presented by Jaesa Cusimano, BCJPIA Executive Director**

BACKGROUND AND STATUS:

A Request for Proposals (RFP) for appraisal services was distributed and three responses were received. The responses have been summarized in the attached matrix for the Committee's review and consideration.

RECOMMENDATION:

Staff recommends the Committee review the responses and provide a recommendation to the Board.

REFERENCE MATERIALS ATTACHED:

- Property Appraisal RFP Response Comparison

Bay Cities Joint Powers Insurance Authority
Summary of Responses to Request for Proposal for Property Appraisal Services
August 2024

Name of Firm	Centurisk 400 Holiday Drive, Suite 200 Pittsburgh, PA 15220 P: (310) 470-4803 x1806 C: (310) 470-4803 Mr. Greg Fizz	CBIZ Valuation Group, LLC 10474 Santa Monica BLVD, Suite 200 Los Angeles, CA 90025 P: (310) 428-9005 Mr. Juan Iverson	Kroll LLC 167 N. Green, 12 Floor Chicago, IL 60607 P: (262) 677-8138 F: (262) 677-2130 Mr. Ronald F. Acebal
Compensation	<p><u>\$150 per building</u>/structure with diagram and photograph for buildings above \$500,000 and below \$5 million.</p> <p><u>\$100 per building</u>/structure for a sampling of 10% of member's buildings below \$500,000.</p> <p>Total cost to appraise <u>388</u> (330 buildings between \$500K-\$5 million and 58 buildings below \$500K) building is approximately <u>\$56,750</u>.</p>	<p><u>\$250 per building</u>/structure with diagram and photograph or just diagrams for all buildings</p> <p>\$240 per building/structure with just photograph only for all buildings.</p> <p>Members option: Members may authorize for a 10% sampling for each member below \$500,000 at a cost of \$150 per building.</p> <p>Total cost to appraise <u>330</u> (330 buildings between \$500,000-\$5 million) buildings is approximately <u>\$82,500</u>.</p> <p>Total cost to appraise <u>58</u> (58 buildings below \$500,000) buildings is approximately <u>\$8,700</u></p>	<p><u>\$300 per building</u>/structure with diagram and photograph or just diagrams for all buildings</p> <p>\$275 per building/structure with just photograph only for all buildings.</p> <p>Total cost to appraise <u>330</u> (330 buildings between \$500,000-\$5 million) buildings is approximately <u>\$114,000</u>.</p>
Agreement to Meet BCJPIA Timelines	Yes.	Yes	Yes
Comply with Scope in RFP	Yes	Yes	Yes

Ability to Upload Information to Alliant's OASYS Net	Yes	Yes	Yes
Additional Information	<p>Uses full-time employees (no subcontractors).</p> <p>Utilizes a web-based reporting system.</p> <p>Has specialized experience working with public entities.</p>	<p>Uses full-time employees (no subcontractors).</p> <p>Has specialized experience working with public entities.</p>	<p>Uses full-time employees (no subcontractors).</p> <p>Has specialized experience working with public entities.</p>
References	<p>Northern California Cities Self Insurance Fund c/o Alliant Insurance Mr. Marcus Beverly, (916) 643-2704</p> <p>Central San Joaquin Valley RMA c/o Sedgwick Ms. Jeanette Workman, (916) 244-1110</p> <p>Nevada Public Agencies Insurance Pools Mr. Wayne Carlson, (775) 885-7475</p>	<p>None.</p> <p>Only a partial list of Agencies they have serviced before:</p> <p>California Joint Powers Insurance Authority (CJPIA)</p> <p>California Insurance Pool Authority (CIPA)</p> <p>Public Entity Risk Management Authority (PERMA)</p> <p>ETC....</p>	<p>Illinois Counties Risk Management Trust Ms. Kristen Tracy, (630) 485-5907</p> <p>County of Lucas Ms. Diane Robinson, (419) 213-4522</p> <p>Ohio School Plan Mr. Mike Ugljesa, (419) 724-1987</p>

August 21, 2024

Agenda Item 7.D.

ADMINISTRATIVE MATTERS

**SUBJECT: Review of Responses to Cyber Audit Requests for Information
 Prepared and Presented by Yahaira Velasquez, BCJPIA Assistant Executive
 Director**

BACKGROUND AND STATUS:

At its May 23, 2024, meeting, the Executive Committee directed staff to obtain pricing information from cyber risk management service providers that may be able to assist BCJPIA members with complying with the annual cyber audits as required by the Cyber Liability Program Master Program Document, as well as other more robust services such as scans and penetration testing. At the same meeting, staff was directed to form an ad hoc committee that would be tasked with reviewing the information and making a recommendation to the Executive Committee.

In preparation, staff reached out to four vendors: Sedgwick, ResoluteGuard, Synoptek, and Blue Voyant. In the enclosed summary of responses, scope of work and pricing information is provided for the three providers that provided a proposal. Blue Voyant declined to provide information after determining they would not be able to meet some of BCJPIA's needs.

Prior to taking this information to an ad hoc committee for further evaluation, staff is seeking direction from the Committee as to its desire to continue pursuing more robust services now that scope of work and pricing information is available for consideration. Should the Committee decide to pursue these cyber risk services, staff will seek volunteers for the ad hoc committee to further assess the vendors that the Executive Committee wishes to explore.

RECOMMENDATION:

Discuss and provide direction to staff.

REFERENCE MATERIALS ATTACHED:

- Summary of Proposals for Cyber Risk Management Services

**Bay Cities Joint Powers Insurance Authority
Summary of Responses for Information for Cyber Risk Services
August 2024**

Name of Firm	Sedgwick 1750 Creekside Oaks Dr., Ste. 200 Sacramento, CA 95833 Marco Guardi	ResoluteGuard 417 Crescent Pky. Sea Girt, NJ 08750 Jeff Schobel	Synoptek 19520 Jamboree Rd. Ste. 110 Irvine, CA 92612 David Ditsworth
Compensation	<p style="text-align: center;"><u>Core Services:</u></p> <p>\$4,500 annually/member Total Annual Cost: \$85,500</p> <p style="text-align: center;"><u>Recommended Solutions:</u></p> <p>\$1,800 Vulnerability Scanning Total Annual Cost: \$34,200</p> <p>\$800 Penetration Testing Total Annual Cost: \$15,200</p> <p>\$500 Network Scans Total Annual Cost: \$9,500</p> <p>Total Annual Cost for Core & Recommended Services: \$144,400</p> <p>*Travel expenses are not included in rates.</p>	<p>Option 1: \$2,950 annually/member One-time scan Total Annual Cost: \$56,050</p> <p>Option 2: \$3,950 annually/member Semi-annual scans Total Annual Cost: \$75,050</p> <p>Option 3: \$5,250 per member Quarterly scans Total Annual Cost: \$99,750</p> <p>*fees include up to 250 devices on a network.</p>	<p>\$1,800 for “small municipality” (Albany, Brisbane, CMFA, CMPA, Corte Madera, Fairfax, Larkspur, Los Altos, Monte Sereno, San Anselmo)</p> <p>Total Cost for 10 members: \$18,000</p> <p>\$45,000 for “medium municipality” (Emeryville, Menlo Park, Mill Valley, Novato, Piedmont, Union City)</p> <p>Total Cost for 6 members: \$270,000</p> <p>\$90,000 for “large municipality” (Berkeley, Pleasanton, Redwood City)</p> <p>Total Cost for 3 members: \$270,000</p> <p>Total Annual Cost: \$558,000</p>

	<u>Sedgwick</u>	<u>ResoluteGuard</u>	<u>Synoptek</u>
Scope of Work	<p><u>Core Services:</u></p> <p>BCJPIA Cyber Risk Manager - Board and EC meeting attendance, pool level reporting and central contact point for cyber matters, advise members on vendor solutions.</p> <p>Virtual Cyber Risk Advisor - Provide Cyber Quick Risk Assessment and cyber recommendations to prepare members for cyber insurance applications or renewals.</p> <p>Virtual Chief Information Security Officer (vCISO) - Provide Incident Response Plan (IRP) or other policy development support and Breach Drills/Tabletop Exercise to test developed Incident response plans.</p> <p><u>Recommended Solutions:</u></p> <p>Vulnerability Scanning - Continual monitoring will assess a member's external facing hosts and services to identify potential vulnerabilities that could be exploited by external threats. Live dashboard feature to monitor improvements and vulnerabilities.</p>	<p><u>All options include:</u></p> <p>vCISCOSecure Cybersecurity Risk Management Platform – tool to manage cyber risk strategy, objectives, and budget.</p> <p>SMART – Cyber Action Plan aligned with Beazley Cyber Best Practices – customized plans align with insurance cyber best practices</p> <p>Templated Policies/Guidelines – various templated policies available for member use/implementation.</p> <p>Cyber Education & Guidance – tailored cyber solutions, education & guidance.</p> <p>Vulnerability Scan Report Reviews – communicate risks by probability and severity of potential incident occurring.</p> <p>Option 1: includes external vulnerability scans including public-facing IP's (one scan/year)</p> <p>Option 2: includes external penetration testing (two scans/year)</p> <p>Option 3: includes comprehensive vulnerability scans of external and internal network (quarterly)</p>	<p><u>Comprehensive Cybersecurity Assessment:</u></p> <ol style="list-style-type: none"> Design Effectiveness Assessment: align with 108 NIST Cyber Security Framework (CSF); evaluate current practices against NIST CSF guidelines; and identify gaps and areas for improvement. Penetration Testing: conduct external and internal penetration testing; execute a dark web scan to identify potential data leaks. Cloud Security Assessment: evaluate cloud infrastructure security; asses cloud application security; review cloud data protection measures, Deliverables/Reports: executive summary report, detailed technical report/pen test & cloud assessment; and risk assessment report/recommendations and remediation plan. Presentations: initial findings presentation; and final assessment presentations/recommendations and remediation plan.

	<u>Sedgwick</u>	<u>ResoluteGuard</u>	<u>Synoptek</u>
Scope of Work (cont'd)	<p>Penetration Testing - An External Penetration Test is a comprehensive service that focuses on assessing an organization's external internet facing systems to uncover potential vulnerabilities and data exposure that could lead to unauthorized access. This is accomplished through system discovery, enumeration, vulnerability discovery, exploitation, reporting and remediation guidance.</p> <p>Network Scans - An Internal Vulnerability Assessment performed quarterly assess vulnerabilities that could be exploited by internal threats. This is accomplished through scanning/discovery, identification of vulnerabilities, risk prioritization, reporting and remediation guidance.</p>		
Additional Information	<p>Service Partners:</p> <p>KYND and Beazley Security</p>		<p>Municipality sizing assumptions:</p> <p>Small: 1-250 staff members</p> <p>Medium: 251-500 staff members</p> <p>Large: 500+ staff members</p>

August 21, 2024

Agenda Item 7.E.

ADMINISTRATIVE MATTERS

**SUBJECT: Annual Review of Members that Qualify for the Member Assistance Program
Per Resolution 02-2022/23
Prepared and Presented by Jaesa Cusimano, BCJPIA Executive Director**

BACKGROUND AND STATUS:

At the February 16, 2023, meeting, the Board approved Resolution 02-2022/23, Establishing Target Performance Standards and Assistance Program. The Resolution outlines key metrics within the Pooled Liability and Pooled Workers' Compensation Programs for each member compared to the pool's average. The following criteria was utilized:

1. Loss Ratio over 90% for two (2) program years using the past five years, not including the current program year, or
2. Frequency Rate (FR) (reportable claim count divided by payroll) more than twice the BCJPIA average for two (2) program years using the past five years, not including the current program year, or
3. Severity Rate (incurred claim cost divided by payroll) of more than twice the BCJPIA average for two (2) program years using the past five year, not including the current program year.

In accordance with the Resolution, staff annually reviews the member loss performance. Members whose loss ratio, frequency, and/or severity rate exceed two of the targets set forth in the Resolution may be subject to the Assistance Program. This may include on-site interviews, review of applicable policies and procedures, or specific training on loss drivers for the members.

The attached target ratio calculations for the most recently five completed program years are included to provide the Executive Committee with a broad overview of loss performance. This time is reserved for further discussion and evaluation of the members that did not meet the performance standards.

RECOMMENDATION:

The Executive Committee review the information and provide a recommendation to the Board of Directors for members to participate in the Assistance Program for 2024/25.

REFERENCE MATERIALS ATTACHED:

- Resolution 02-2022-2023 Establishing Target Performance Standards and Assistance Program
- Performance Metrics by Member for Liability and Workers' Compensation Programs

RESOLUTION NO. 02-2022-2023

RESOLUTION OF THE BOARD OF DIRECTORS OF THE BAY CITIES JOINT POWERS INSURANCE AUTHORITY ESTABLISHING TARGET PERFORMANCE STANDARDS AND ASSISTANCE PROGRAM

WHEREAS, it is in the best interest of the Members of BCJPIA to ensure the financial stability of the BCJPIA program by requiring that all Members actively participate in reducing their losses; and

WHEREAS, compliance with all BCJPIA loss control provisions is required of all Members under Article VI.C., of the BCJPIA Master Program Documents which provides for the expulsion of a Member for “Failure to comply with loss control services, training or compliance auditing programs adopted by BCJPIA”; and

WHEREAS, the Board of Directors seeks to establish a process for the evaluation of and notification to Members whose performance does not meet the standards established for compliance with BCJPIA’s loss control provisions and to assist those Members in improving their performance;

NOW, THEREFORE, IT IS RESOLVED, THAT the process detailed below is intended to assist Members whose performance does not meet the standards listed below in order to improve Member performance:

A. Target Performance Standards

Annually or at the request of the Board, BCJPIA staff will review BCJPIA Members’ loss performance in the Liability and Workers’ Compensation programs and other programs as directed by the Board. If any Member’s performance meets any two (2) of the following targets, BCJPIA staff will conduct a detailed loss history analysis and make recommendations to the Board for the targeted assistance program:

1. Loss Ratio over 90% for two (2) programs years using the past five years, not including the current program year, or
2. Frequency Rate (FR) (reportable claim count divided by payroll) more than twice the BCJPIA average for two (2) program years using the past five years, not including the current program year, or
3. Severity Rate (incurred claim cost divided by payroll) of more than twice the BCJPIA average for two (2) program years using the past five years, not including the current program year.

Based on the loss history analysis and recommendations from the BCJPIA Executive Director, Litigation Manager, and/or Workers’ Compensation Program Manager (“BCJPIA Staff”), the Board shall select the members for the assistance program.

B. Assistance Program

BCJPIA staff will notify the non-performing Member in writing of their loss history and of their inclusion by the Board in the targeted assistance program and request the Member's participation in and willingness to resolve the performance issues. The assistance program conducted by BCJPIA staff may include some or all of the following steps:

- a. Perform a Comprehensive Risk Appraisal which may include the following:
 - i. On-site interviews with management and other employees as necessary
 - ii. Review of applicable policies and procedures
 - iii. Perform other tasks, including if applicable.
- b. BCJPIA staff will present the Risk Appraisal Report to the Board within six (6) months from the beginning of the assistance program. Reports shall include the following:
 - i. Performance progress with regard to targeted performance standards
 - ii. Management follow-up to risk appraisal and/or management accountability goals
 - iii. Management's attitude toward risk reduction
 - iv. BCJPIA staff recommendations
- c. Require Member to complete specific training as deemed appropriate by BCJPIA staff.

C. Follow-up with Member

After presentation of the Report, staff shall conduct follow up meeting(s) with the Member Management Team to:

- a. Discuss Risk Appraisal findings
- b. Review Member performance
- c. Facilitate goal setting for management accountability
- d. Conduct follow up meetings as necessary.

If requested by the Board, staff will conduct a second Risk Appraisal approximately six (6) months after presentation of initial Risk Appraisal Report to the Board.

D. Post Assistance Program Performance Standards and Action

The Member will be required to follow-up and complete risk appraisal findings, achieve accountability goals and improve risk appraisal scores. At any time during the Assistance Program process, the Board may:

- a. Determine that the Member has complied with program requirements.
- b. Continue the assistance program for a period of time to be determined on a case-by-case basis by the Board
- c. Increase Member’s SIR
- d. Expel the member.

BE IT FURTHER RESOLVED THAT: This resolution is in no way intended to limit the right of the Board of Directors to expel a Member for any reason listed within the Termination Provisions of the BCJPIA Master Program Documents or any other provision of the BCJPIA Governing Documents, or take any other action as deemed appropriate in compliance with the Governing Documents. The Board may, in its discretion, utilize none, any, or all of the steps listed above. This resolution is intended to serve only as a guideline for the evaluation of and notification to non-complying Members, and to provide assistance to those Members if deemed advisable by the Board.

BE IT FURTHER RESOLVED THAT: Nothing in this resolution is intended to prevent the Board of Directors from conducting an assessment of a member; notwithstanding the fact these criteria are not met.

This Resolution was amended by the Board of Directors at a regular meeting of the Board held on the 16th day of February, 2023, via Zoom teleconference, by the following vote:

AYES	<u>18</u>
NOES	<u> </u>
ABSTAIN	<u> </u>
ABSENT	<u>3</u>



 PRESIDENT, BOARD OF DIRECTORS

ATTEST:



 EXECUTIVE DIRECTOR

BCPIA
Loss Ratio for Total Incurred Loss* by Member ~ Liability Program
 Data as of June 30, 2024

Loss Ratio Ranked by Highest Loss Ratio to Lowest

Member	2019/20					2020/21					2021/22					2022/23					2023/24					5 Year				
	Claim Count	Frequency %	Severity %	Loss Ratio	Incurred Loss*	Claim Count	Frequency %	Severity %	Loss Ratio	Incurred Loss*	Claim Count	Frequency %	Severity %	Loss Ratio	Incurred Loss*	Claim Count	Frequency %	Severity %	Loss Ratio	Incurred Loss*	Claim Count	Frequency %	Severity %	Loss Ratio	Incurred Loss*	Total Incurred Loss	Frequency %	Severity %	Loss Ratio	
		24.88%	0.83%	>90%		15.29%	0.68%	>90%		17.85%	0.26%	>90%		22.93%	0.90%	>90%		14.03%	0.14%	>90%										
Larkspur	9	25.2%	25.4%	1003.0%	874,841	3	7.8%	0.0%	0.0%	-	6	18.3%	0.0%	0.0%	-	8	20.3%	0.0%	0.0%	-	4	9.9%	0.0%	0.0%	-	874,841	16.5%	5.1%	111.6%	
Piedmont	25	18.6%	4.5%	120.6%	609,506	23	15.7%	3.0%	68.9%	432,658	13	9.0%	0.2%	3.0%	24,051	21	13.8%	1.9%	31.8%	288,818	19	12.7%	0.2%	3.4%	35,001	1,390,035	14.0%	2.0%	36.0%	
San Anselmo	8	25.7%	0.9%	22.5%	27,603	4	12.1%	3.6%	78.9%	117,248	4	11.5%	2.6%	45.4%	90,000	9	23.5%	0.0%	0.0%	-	5	11.7%	1.9%	25.9%	80,000	314,851	16.9%	1.8%	30.5%	
Central Marin PA	2	3.9%	1.2%	44.3%	61,135	2	4.1%	0.0%	0.0%	-	1	1.9%	0.0%	0.0%	-	1	1.8%	5.4%	96.0%	300,000	-	0.0%	0.0%	0.0%	-	361,135	2.3%	1.3%	29.2%	
Emeryville	13	7.2%	0.4%	9.9%	70,091	8	4.7%	1.7%	38.6%	291,869	8	4.4%	0.6%	11.4%	114,791	15	8.0%	2.0%	33.3%	371,500	13	6.7%	1.4%	21.2%	267,001	1,115,252	6.2%	1.2%	23.0%	
Corte Madera	4	11.5%	0.0%	0.0%	-	5	12.6%	0.0%	0.0%	-	7	17.0%	4.7%	114.1%	191,998	2	4.3%	0.0%	0.0%	-	1	1.9%	0.0%	0.0%	-	191,998	9.5%	0.9%	22.2%	
Mill Valley	9	6.3%	0.0%	2.7%	6,904	12	8.2%	2.4%	114.2%	356,883	20	12.4%	1.1%	35.1%	178,324	20	11.2%	0.0%	0.0%	-	7	4.3%	0.0%	0.0%	-	542,111	8.5%	0.7%	21.7%	
Brisbane	5	5.6%	2.2%	65.9%	199,900	11	10.4%	2.0%	50.9%	210,177	2	1.7%	0.0%	0.0%	-	4	3.1%	0.0%	0.0%	-	10	7.4%	0.0%	0.0%	-	410,077	5.6%	0.8%	14.3%	
Union City	40	14.2%	0.0%	0.0%	-	20	7.0%	0.0%	0.0%	-	20	6.6%	0.0%	0.0%	-	45	14.0%	1.6%	42.6%	531,233	24	6.7%	0.0%	0.0%	-	531,233	9.7%	0.3%	11.0%	
Albany	16	13.6%	0.0%	0.0%	-	8	5.1%	0.0%	0.0%	-	17	13.3%	0.0%	0.0%	-	14	10.1%	2.2%	39.7%	300,000	12	7.7%	0.0%	0.0%	-	300,000	9.9%	0.4%	9.7%	
Los Altos	13	9.3%	0.0%	0.0%	-	8	4.8%	1.3%	45.5%	223,497	5	2.9%	0.0%	0.0%	-	10	5.6%	0.0%	0.0%	-	4	2.2%	0.0%	0.0%	-	223,497	4.9%	0.3%	7.6%	
Monte Sereno	2	21.9%	0.0%	0.0%	-	4	69.3%	0.0%	0.0%	-	-	0.0%	0.0%	0.0%	-	1	10.1%	2.0%	30.8%	20,001	-	0.0%	0.0%	0.0%	-	20,001	20.3%	0.4%	7.3%	
Redwood City	80	9.3%	0.0%	0.0%	-	49	5.9%	0.0%	1.1%	16,095	53	6.6%	0.0%	0.0%	-	72	8.5%	0.6%	18.5%	487,142	34	4.1%	0.0%	0.0%	-	503,237	6.9%	0.1%	4.8%	
Berkeley	229	15.9%	0.0%	2.1%	41,724	135	8.6%	0.0%	0.0%	-	177	11.0%	0.0%	1.3%	50,000	229	12.5%	0.1%	2.0%	105,000	176	9.3%	0.0%	0.0%	-	196,724	11.5%	0.0%	1.0%	
Pleasanton	38	8.6%	0.0%	0.0%	-	33	6.8%	0.0%	0.0%	-	46	9.2%	0.0%	0.0%	-	65	12.0%	0.0%	0.0%	-	23	4.2%	0.0%	0.0%	-	-	8.2%	0.0%	0.0%	
Menlo Park	32	11.1%	0.0%	0.0%	-	17	5.6%	0.0%	0.0%	-	26	9.3%	0.0%	0.0%	-	42	14.0%	0.0%	0.0%	-	20	5.8%	0.0%	0.0%	-	-	9.2%	0.0%	0.0%	
Novato	34	19.3%	0.0%	0.0%	-	24	10.2%	0.0%	0.0%	-	29	11.8%	0.0%	0.0%	-	55	21.8%	0.0%	0.0%	-	24	13.1%	0.0%	0.0%	-	-	15.2%	0.0%	0.0%	
Fairfax	4	13.1%	0.0%	0.0%	-	4	13.2%	0.0%	0.0%	-	4	13.2%	0.0%	0.0%	-	1	2.5%	0.0%	0.0%	-	8	19.0%	0.0%	0.0%	-	-	12.2%	0.0%	0.0%	
Central Marin Fire Auth.	2	3.4%	0.0%	0.0%	-	1	1.6%	0.0%	0.0%	-	-	0.0%	0.0%	0.0%	-	-	0.0%	0.0%	0.0%	-	-	0.0%	0.0%	0.0%	-	-	1.0%	0.0%	0.0%	
TOTAL	565				1,891,704	371				1,648,427	438			649,164	614					2,403,694	384				382,002	6,974,991			9.0%	

* net of Member SIR

BCJPIA
Loss Ratio for Total Incurred Loss* by Member ~ Liability Program

Data as of June 30, 2024

Member	2019/20 Incurred Loss*	2020/21 Incurred Loss*	2021/22 Incurred Loss*	2022/23 Incurred Loss*	2023/24 Incurred Loss*	5 YEAR TOTAL	Loss Ratio
Albany	-	-	-	300,000	-	300,000	9.7%
Berkeley	41,724	-	50,000	105,000	-	196,724	1.0%
Brisbane	199,900	210,177	-	-	-	410,077	14.3%
Central Marin Fire Auth.	-	-	-	-	-	-	0.0%
Central Marin PA	61,135	-	-	300,000	-	361,135	29.2%
Corte Madera	-	-	191,998	-	-	191,998	22.2%
Emeryville	70,091	291,869	114,791	371,500	267,001	1,115,252	23.0%
Fairfax	-	-	-	-	-	-	0.0%
Larkspur	874,841	-	-	-	-	874,841	111.6%
Los Altos	-	223,497	-	-	-	223,497	7.6%
Menlo Park	-	-	-	-	-	-	0.0%
Mill Valley	6,904	356,883	178,324	-	-	542,111	21.7%
Monte Sereno	-	-	-	20,001	-	20,001	7.3%
Novato	-	-	-	-	-	-	0.0%
Piedmont	609,506	432,658	24,051	288,818	35,001	1,390,035	36.0%
Pleasanton	-	-	-	-	-	-	0.0%
Redwood City	-	16,095	-	487,142	-	503,237	4.8%
San Anselmo	27,603	117,248	90,000	-	80,000	314,851	30.5%
Union City	-	-	-	531,233	-	531,233	11.0%
TOTAL	1,891,704	1,648,427	649,164	2,403,694	382,002	6,974,991	9.0%

* Net of Member SIR

BCJPIA
Five Year Total Incurred Losses by Member* - Liability Program

Data as of June 30, 2024

Incurred Losses Ranked by Highest to Lowest

Member	2019/20 Pool Losses	2020/21 Pool Losses	2021/22 Pool Losses	2022/23 Pool Losses	2023/24 Pool Losses	5 YEAR TOTAL	Ranking by Total
Piedmont	609,506	432,658	24,051	288,818	35,001	1,390,035	1
Emeryville	70,091	291,869	114,791	371,500	267,001	1,115,252	2
Larkspur	874,841	-	-	-	-	874,841	3
Mill Valley	6,904	356,883	178,324	-	-	542,111	4
Union City	-	-	-	531,233	-	531,233	5
Redwood City	-	16,095	-	487,142	-	503,237	6
Brisbane	199,900	210,177	-	-	-	410,077	7
Central Marin PA	61,135	-	-	300,000	-	361,135	8
San Anselmo	27,603	117,248	90,000	-	80,000	314,851	9
Albany	-	-	-	300,000	-	300,000	10
Los Altos	-	223,497	-	-	-	223,497	11
Berkeley	41,724	-	50,000	105,000	-	196,724	12
Corte Madera	-	-	191,998	-	-	191,998	13
Monte Sereno	-	-	-	20,001	-	20,001	14
Pleasanton	-	-	-	-	-	-	15
Menlo Park	-	-	-	-	-	-	16
Novato	-	-	-	-	-	-	17
Fairfax	-	-	-	-	-	-	18
Central Marin Fire Auth.	-	-	-	-	-	-	19
TOTAL	1,891,704	1,648,427	649,164	2,403,694	382,002	6,974,991	

*Net of Member SIR

BCJPIA
Five Year Contributions - Liability Program
Pooled Losses AND CARMA Contribution

Member	2019/20 Contribution	2020/21 Contribution	2021/22 Contribution	2022/23 Contribution	2023/24 Contribution	5 Year Total
Albany	364,617	572,724	609,281	754,862	777,633	3,079,117
Berkeley	1,967,994	2,458,216	3,804,831	5,153,130	6,394,893	19,779,064
Brisbane	303,370	412,567	603,148	711,033	847,229	2,877,347
Central Marin Fire Auth.	103,749	130,859	194,639	241,961	314,678	985,886
Central Marin PA	138,051	158,334	233,286	312,630	396,240	1,238,541
Corte Madera	86,846	117,319	168,217	212,516	281,673	866,571
Emeryville	705,926	755,724	1,006,915	1,115,097	1,261,844	4,845,506
Fairfax	94,133	107,454	142,039	214,117	247,642	805,385
Larkspur	87,220	115,667	135,601	214,192	231,522	784,202
Los Altos	347,309	490,833	707,369	664,086	747,362	2,956,959
Menlo Park	493,306	621,540	874,139	1,185,847	1,587,058	4,761,890
Mill Valley	256,345	312,610	507,400	690,699	728,638	2,495,692
Monte Sereno	38,307	35,932	53,825	64,946	82,099	275,109
Novato	322,422	500,330	783,966	958,185	786,943	3,351,846
Piedmont	505,295	628,318	800,360	907,309	1,015,305	3,856,587
Pleasanton	832,358	1,022,884	1,644,100	2,159,402	2,566,599	8,225,343
Redwood City	1,298,869	1,465,252	2,168,910	2,630,556	2,886,671	10,450,258
San Anselmo	122,725	148,657	198,042	254,673	309,145	1,033,242
Union City	482,897	585,675	952,205	1,246,824	1,553,103	4,820,704
TOTAL	8,551,739	10,640,895	15,588,273	19,692,065	23,016,277	77,489,249

BCPIA

Loss Ratio for Total Incurred Loss* by Member ~ Workers' Comp Program

Data as of June 30, 2024

Loss Ratio Ranked by Highest Loss Ratio to Lowest

Member	2019/20					2020/21					2021/22					2022/23					2023/24					5 Year			
	Claim Count	Frequency %	Severity %	Loss Ratio	Incurred Loss*	Claim Count	Frequency %	Severity %	Loss Ratio	Incurred Loss*	Claim Count	Frequency %	Severity %	Loss Ratio	Incurred Loss*	Claim Count	Frequency %	Severity %	Loss Ratio	Incurred Loss*	Claim Count	Frequency %	Severity %	Loss Ratio	Incurred Loss*	Total Incurred Loss	Frequency %	Severity %	Loss Ratio
Target %	19.49% 0.56% >90%					19.36% 1.01% >90%					25.03% 0.95% >90%					20.40% 0.40% >90%					14.68% 0.14% >90%								
Brisbane	12	13.3%	0.0%	0.0%	-	22	20.9%	3.7%	125.8%	389,905	18	15.3%	1.5%	49.1%	175,395	7	5.5%	1.8%	59.0%	227,987	9	6.7%	0.0%	0.0%	-	793,287	12.3%	1.4%	45.5%
Mill Valley	19	13.3%	0.2%	7.2%	30,582	32	21.8%	2.0%	66.6%	287,555	29	18.0%	1.8%	59.0%	287,448	30	16.7%	0.5%	16.7%	90,843	11	6.8%	0.0%	0.0%	-	696,428	15.3%	0.9%	29.1%
Central Marin PA	7	13.6%	0.0%	0.0%	-	14	28.7%	0.8%	25.6%	36,576	18	33.8%	2.2%	72.5%	117,053	12	21.8%	0.0%	0.0%	-	4	5.8%	0.0%	0.0%	-	153,630	20.7%	0.6%	18.3%
Tiburon	2	5.0%	0.0%	0.0%	-	1	2.2%	0.0%	0.0%	-	7	15.7%	2.4%	80.3%	108,615	11	22.3%	0.0%	0.0%	-	2	5.2%	0.0%	0.0%	-	108,615	10.1%	0.5%	16.6%
Central Marin Fire Auth.	2	3.5%	1.6%	90.8%	90,854	7	11.2%	0.0%	0.0%	-	12	19.4%	0.0%	0.0%	-	9	13.8%	0.0%	0.0%	-	4	5.4%	0.0%	0.0%	-	90,854	10.6%	0.3%	15.8%
Novato	36	20.5%	0.7%	24.1%	126,362	31	13.1%	0.0%	0.0%	-	59	24.1%	0.5%	15.0%	111,729	39	15.4%	0.1%	1.8%	13,703	27	14.7%	0.8%	24.3%	138,730	390,524	17.6%	0.4%	11.8%
San Anselmo	2	6.4%	1.5%	49.5%	45,958	2	6.1%	0.2%	6.3%	6,117	-	0.0%	0.0%	0.0%	-	3	7.8%	0.0%	0.0%	-	1	2.3%	0.0%	0.0%	-	52,075	4.5%	0.3%	9.6%
Piedmont	8	5.9%	1.0%	35.0%	140,544	8	5.5%	0.0%	0.0%	-	15	10.4%	0.0%	0.0%	-	21	13.8%	0.4%	13.8%	63,766	13	8.7%	0.0%	0.0%	-	204,310	8.9%	0.3%	9.3%
Union City	25	8.8%	0.0%	0.0%	-	31	10.9%	0.7%	43.5%	212,121	25	8.2%	0.1%	6.3%	34,494	32	9.9%	0.0%	0.0%	-	24	6.7%	0.0%	0.0%	-	246,615	8.9%	0.2%	8.9%
Albany	17	14.4%	0.0%	0.0%	-	9	5.8%	0.0%	0.0%	-	8	6.2%	0.4%	13.5%	52,347	5	3.6%	0.0%	0.0%	-	17	10.8%	0.0%	0.0%	-	52,347	8.2%	0.1%	2.5%
Menlo Park	26	9.0%	0.1%	11.0%	40,885	15	4.9%	0.0%	0.6%	2,173	23	8.2%	0.0%	0.0%	-	22	7.4%	0.0%	0.0%	-	26	7.6%	0.0%	0.0%	-	45,059	7.4%	0.0%	2.1%
Emeryville	6	3.3%	0.0%	0.0%	-	4	2.4%	0.0%	0.0%	-	13	7.1%	0.0%	0.0%	-	6	3.2%	0.0%	0.0%	-	7	3.6%	0.0%	0.0%	-	-	3.9%	0.0%	0.0%
Corte Madera	-	0.0%	0.0%	0.0%	-	1	2.5%	0.0%	0.0%	-	3	7.3%	0.0%	0.0%	-	2	4.3%	0.0%	0.0%	-	1	1.9%	0.0%	0.0%	-	-	3.2%	0.0%	0.0%
Fairfax	2	6.6%	0.0%	0.0%	-	1	3.3%	0.0%	0.0%	-	1	3.3%	0.0%	0.0%	-	1	2.5%	0.0%	0.0%	-	3	7.1%	0.0%	0.0%	-	-	4.6%	0.0%	0.0%
Larkspur	1	2.9%	0.0%	0.0%	-	1	2.6%	0.0%	0.0%	-	2	6.1%	0.0%	0.0%	-	3	7.6%	0.0%	0.0%	-	1	2.5%	0.0%	0.0%	-	-	4.3%	0.0%	0.0%
TOTAL	165				475,185	179				934,448	233				887,081	203				396,300	150				138,730	2,831,744			13.0%

* Net of Member SIR

BCJPIA
Loss Ratio for Total Incurred Loss* by Member ~ Workers' Comp Program
 Data as of June 30, 2024

Member	2019/20 Incurred Loss*	2020/21 Incurred Loss*	2021/22 Incurred Loss*	2022/23 Incurred Loss*	2023/24 Incurred Loss*	5 YEAR TOTAL	Loss Ratio
Albany	-	-	52,347	-	-	52,347	2.5%
Brisbane	-	389,905	175,395	227,987	-	793,287	45.5%
Central Marin Fire Auth.	90,854	-	-	-	-	90,854	15.8%
Central Marin PA	-	36,576	117,053	-	-	153,630	18.3%
Corte Madera	-	-	-	-	-	-	0.0%
Emeryville	-	-	-	-	-	-	0.0%
Fairfax	-	-	-	-	-	-	0.0%
Larkspur	-	-	-	-	-	-	0.0%
Menlo Park	40,885	2,173	-	-	-	43,059	2.1%
Mill Valley	30,582	287,555	287,448	90,843	-	696,428	29.1%
Novato	126,362	-	111,729	13,703	138,730	390,524	11.8%
Piedmont	140,544	-	-	63,766	-	204,310	9.3%
San Anselmo	45,958	6,117	-	-	-	52,075	9.6%
Tiburon	-	-	108,615	-	-	108,615	16.6%
Union City	-	212,121	34,494	-	-	246,615	8.9%
TOTAL	475,185	934,448	887,081	396,300	138,730	2,831,744	13.0%

* Net of Member SIR

BCJPIA
Five Year Total Incurred Losses by Member* - Workers' Comp Program

Data as of June 30, 2024

Incurred Losses Ranked by Highest to Lowest

Member	2019/20 Pool Losses	2020/21 Pool Losses	2021/22 Pool Losses	2022/23 Pool Losses	2023/24 Pool Losses	5 YEAR TOTAL	Ranking by Total
Brisbane	-	389,905	175,395	227,987	-	793,287	1
Mill Valley	30,582	287,555	287,448	90,843	-	696,428	2
Novato	126,362	-	111,729	13,703	138,730	390,524	3
Union City	-	212,121	34,494	-	-	246,615	4
Piedmont	140,544	-	-	63,766	-	204,310	5
Central Marin PA	-	36,576	117,053	-	-	153,630	6
Tiburon	-	-	108,615	-	-	108,615	7
Central Marin Fire Auth.	90,854	-	-	-	-	90,854	8
Albany	-	-	52,347	-	-	52,347	9
San Anselmo	45,958	6,117	-	-	-	52,075	10
Menlo Park	40,885	2,173	-	-	-	43,059	11
Emeryville	-	-	-	-	-	-	12
Fairfax	-	-	-	-	-	-	13
Corte Madera	-	-	-	-	-	-	14
Larkspur	-	-	-	-	-	-	15
TOTAL	475,185	934,448	887,081	396,300	138,730	2,831,744	

*Net of Member SIR

BCJPIA
Five Year Contributions - Workers' Comp Program
Pooled Losses AND LAWCX Contribution

Member	2019/20 Contribution	2020/21 Contribution	2021/22 Contribution	2022/23 Contribution	2023/24 Contribution	5 Year Total
Albany	352,026	457,299	388,168	419,825	488,375	2,105,694
Brisbane	268,245	309,840	357,348	386,680	420,309	1,742,422
Central Marin Fire Auth.	100,071	106,434	111,140	117,999	138,847	574,491
Central Marin PA	153,185	143,062	161,461	167,565	213,926	839,200
Corte Madera	60,077	67,957	73,925	83,202	98,967	384,128
Emeryville	232,069	216,807	247,790	254,584	278,291	1,229,540
Fairfax	90,900	88,987	91,759	121,578	130,857	524,082
Larkspur	102,567	113,235	99,416	119,669	126,336	561,223
Menlo Park	370,395	389,804	379,544	408,521	490,520	2,038,785
Mill Valley	425,467	431,525	487,545	544,864	504,847	2,394,249
Novato	524,574	694,247	742,537	767,746	571,733	3,300,836
Piedmont	401,803	429,186	435,706	460,967	467,090	2,194,752
San Anselmo	92,760	96,743	105,599	116,440	133,325	544,867
Tiburon	118,828	131,534	135,279	149,611	120,073	655,325
Union City	488,495	487,142	547,468	581,288	666,492	2,770,885
TOTAL	3,781,461	4,163,802	4,364,685	4,700,542	4,849,988	21,860,478

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ADMINISTRATIVE MATTERS

SUBJECT: Discussion Regarding the Settlement Authority in the Pooled Liability Program
Prepared and Presented by Jaesa Cusimano, BCJPIA Executive Director

BACKGROUND AND STATUS:

The Pooled Liability Program Master Program Document provides the following language regarding claim settlement authority:

A. CLAIM SETTLEMENT AUTHORITY

1. Each **Participant** shall have settlement authority for all claims, including attorney fees and other costs, which do not exceed 100% of the **Participant's retained limit**. The Litigation Manager will review these claims from time to time and may offer a recommendation to the **Participant's Third Party Administrator** and the **Participant** regarding settlement. This provision does not apply to claims for bodily injury or personal injury with bodily injury component for Medicare eligible or beneficiary claimants; **Participants** shall immediately notify the Litigation Manager once a claimant has been identified as Medicare eligible or a Medicare beneficiary.
2. The Litigation Manager shall have the authority to settle any claim with an ultimate net loss equal to or less than two hundred thousand dollars (\$200,000) in excess of the **retained limit** of the **Participant** involved but only if the ultimate value of the claim is less than \$500,000.
3. The Executive Committee shall have the authority to settle any claim with an ultimate net loss equal to or less than five hundred thousand dollars (\$500,000). However, such authority shall only apply to those claims whose ultimate net loss, as defined in the PLP MOC, is in excess of the settlement authority given to the Litigation Manager and above the **retained limit** of the **Participant** involved.
4. The **Board** retains unto itself the authority to approve settlement of all other claims. However, the Executive Committee shall periodically review such claims and may make recommendations to the Board.

Up until the 2021/22 program year, all members of the Pooled Liability Program had a member retention of \$350,000 or lower. In 2021/22, the City of Berkeley increased its retention to \$500,000 and the City of Pleasanton did the same for 2024/25. Currently, all claims with an ultimate net loss of \$500,000 or higher must be approved by the Board and these two members retain settlement authority up through \$500,000, which does not provide any consideration from the Executive Committee. The BCJPIA Litigation Manager has requested the Committee and Board discuss increasing the Executive Committee's settlement authority to \$750,000.

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This increase would simplify the process of obtaining settlement authority as it can be challenging to call special meetings of the Board and would account for the economic and social inflation experienced over the last several years.

This time is reserved for the Committee to discuss and provide direction to staff. If direction is provided, the Master Program Document would be updated and presented to the Board for approval.

RECOMMENDATION:

Discuss and provide direction to staff.

REFERENCE MATERIALS ATTACHED:

None.

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Agenda Item 7.G.

ADMINISTRATIVE MATTERS

**SUBJECT: Consideration of New BCJPIA Branding Initiative
Prepared and Presented by the Sedgwick Pooling Marketing Team**

BACKGROUND AND STATUS:

At the request of the BCJPIA Executive Director, Jaesa Cusimano, the Sedgwick Pooling Marketing team has created a proposal for two brand identities/logo options for the Committee's consideration. Marketing focused on highlighting BCJPIA's modern approach to providing the most cost-effective coverage in a collaborative group environment, where participants have similar values regarding risk control.

Logo Option 1: This design focuses on BCJPIA's history in the Bay Area with a literal bridge illustration updated for a sleeker and more modern look. The bold, capitalized sans-serif font adds an additional modern refresh from the previous logo.

Logo Option 2: The design considers BCJPIA as a forward-thinking brand using a rounded, geometric, art-deco element to evoke the image of bridge over water. Placing the visual element between the two halves of the name further emphasizes a bridge that connects communities. The bold, capitalized sans-serif font is used for an additional modern refresh.

RECOMMENDATION:

Discuss and provide direction to staff.

REFERENCE MATERIALS ATTACHED:

- To be distributed at the meeting