

CITY OF SEBASTOPOL CITY COUNCIL

AGENDA ITEM REPORT FOR MEETING OF: June 3, 2025

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To: Honorable Mayor and City Councilmembers
From: REMIF/CIRA Council Representative
Requestor: Mayor Zollman
Responsible Department: Acting City Manager Mary Gourley
Subject: INFORMATIONAL PRESENTATION: Information Presentation from California Intergovernmental Risk Authority (CIRA) (Mayor Zollman/Councilmember Hinton)
This will be a short presentation from the City's Risk Authority (CIRA) on CIRA Services & Resources and Protecting the assets of CIRA members which the City is a member. CIRA partners with member agencies in developing and implementing risk management best practices and prioritizing pool resources to those exposures with the highest potential for loss.

=====

RECOMMENDATION(S):

That the City Council receive the informational presentation from California Intergovernmental Risk Authority (CIRA).

EXECUTIVE SUMMARY:

The City of Sebastopol is a member of the California Intergovernmental Risk Authority (CIRA), a statewide Joint Powers Authority (JPA) providing comprehensive risk-sharing and insurance solutions to cities, towns, and public agencies across California.

As a CIRA member, the City of Sebastopol benefits from access to a wide range of insurance coverages and risk management services, including:

- General Liability
- Workers' Compensation
- Property Insurance
- Employment Practices Liability
- Cyber Liability
- Risk Management & Risk Assessments
- Employee Training and Education Programs

In addition, CIRA offers grant opportunities to support initiatives aimed at enhancing employee safety and reducing liability exposures. These grants may be used for training, safety equipment, or other preventative services.

BACKGROUND:

CIRA was established on July 1, 2021, following the merger of the Public Agency Risk Sharing Authority of California (PARSAC) and the Redwood Empire Municipal Insurance Fund (REMIF). The merger created a unified and financially robust authority with the goal of reducing and stabilizing insurance costs for local public agencies, while ensuring continued access to vital coverage for essential government functions including public safety, infrastructure, and transportation.

As a Joint Powers Authority, CIRA is governed under California Government Code and is:

- Member-owned
- Member-governed
- Member-driven

Each member agency is represented on CIRA's Board of Directors, which meets biannually to review program budgets, funding decisions, and organizational direction. An elected Executive Committee meets quarterly to propose strategic goals and policies. Additional subcommittees composed of subject matter experts support both governance and operational guidance. The City's current representative is Mayor Zollman and the City's alternate is Councilmember Hinton.

CIRA operates a self-funded liability program that includes:

- General Liability
- Auto Liability
- Public Officials' Errors and Omissions
- Employment Practices Liability
- Workers' Compensation

Other coverage programs offered include:

- Property Insurance
- Cyber Liability
- Pollution
- Deadly Weapons
- Crime
- Earthquake

The overarching goal is to maintain a stable and fiscally responsible risk-sharing pool for all member agencies.

DISCUSSION:

The purpose of tonight's presentation is to provide a general overview of CIRA's role and its partnership with the City of Sebastopol in managing risk and insurance. Key points to be covered include:

- How claims—particularly in general liability and workers' compensation (which are payroll-based)—can impact annual premiums.
- The influence of property losses, medical/dental coverage costs, and other liabilities on the City's total premium structure.
- A brief overview of tools and best practices for mitigating risk and managing rates, including proactive training and compliance protocols.

Staff Analysis:

There is no separate staff analysis for this item. City staff maintains a collaborative and ongoing relationship with CIRA's team, as well as the City's Representative and Alternate, working together on training, program compliance, risk assessments and safety protocols. This partnership helps ensure the City remains in good standing, which in turn contributes to lower claim frequency, improved risk posture, and premium cost control.

According to CIRA, the City has approximately \$1,800 in grant funds for the current fiscal year. The City will be utilizing those funds as the city has purchased ergonomical equipment for city staff. There will be an additional \$3,500 expected on July 1. City staff is currently evaluating potential uses for these funds in the upcoming year. One possible use is the Core Strengths Assessment—an evidence-based tool included in the risk mitigation

toolbox. Core Strengths is a strengths-based relationship intelligence assessment that helps individuals understand how they communicate, collaborate, and make decisions, both in routine and high-stress situations.

City Council Goals/Priorities; and/or General Plan Consistency:

This agenda item represents the City Council goals/priorities as follows:

Goal 4. HIGH PERFORMANCE ORGANIZATION
Restoring public trust
Improve Public Communications

FISCAL IMPACT: There is no fiscal impact with receipt of this presentation.

COMMUNITY OUTREACH:

This item has been noticed in accordance with the Ralph M. Brown Act and was available for public viewing and review at least 72 hours prior to schedule meeting date. The City has also used social media to promote and advertise the City Council Meeting Agenda Items.

As of the writing of this agenda item report, the City has received numerous complaints related to Elderberry Commons which have been included in the statistics above. Staff anticipates additional public comments upon the posting of this agenda report. If staff receives public comment from interested parties following the publication and distribution of this agenda item report, such comments will be provided to the City Council as supplemental materials before or at the meeting and will be posted to the city website.

RESTATED RECOMMENDATION:

That the City Council receive the informational presentation from California Intergovernmental Risk Authority (CIRA).

CITY COUNCIL OPTIONS: None

ATTACHMENTS:

CIRA - Summary of Programs and Services
CIRA – How does your coverage measure up brochure
Presentation Slides (will be uploaded to city website once received)

APPROVALS:

| | | | |
|---|---------------|----------------|-----------|
| Department Head Responsible for Agenda Item: | Mary Gourley | Approval Date: | 5-26-2025 |
| CEQA Determination (Community Development/Planning): | Emi Theriault | Approval Date: | 5-26-2025 |
| <i>This project is not subject to CEQA pursuant to CEQA Guidelines Section 15061(b)(3), often referred to as the "General Rule Exemption," as it is not an activity that has the potential for resulting in either a direct or reasonably foreseeable indirect physical change in the environment</i> | | | |
| Administrative Services (Financial): | Ana Kwong | Approval Date: | 5-26-2025 |
| Costs authorized in City Approved Budget: <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> N/A | | | |
| Account Code (if applicable) (Please list which account the funds are to be allocated from: | | | |
| City Attorney Approval | Alex Mog | Approval Date: | 5-26-2025 |
| Acting City Manager Approval: | Mary Gourley | Approval Date: | 5-26-2025 |



CALIFORNIA INTERGOVERNMENTAL
RISK AUTHORITY

SUMMARY OF PROGRAMS & SERVICES

Revised February 1, 2025

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mission statement

CIRA is a collaborative group of public agencies providing excellent* risk financing programs. We provide innovative and evolving risk management solutions.

vision statement

To be a recognized leader in providing public agency risk management solutions

core values

- ❖ We are stewards of public funds and act responsibly when it comes to financial decisions and accountability.
- ❖ We understand public entity risks and work hand-in-hand with our members on risk management and health promotion to reduce loss frequency and severity (which ultimately reduces the cost of coverage).
- ❖ We provide excellent member services and customized responses to our members' needs, setting the standard that any other carrier would have to imitate.
- ❖ We act in an advisory capacity well beyond traditional insurance coverage as an extension of the members' operations and staff.
- ❖ We have relationships with partners such as defense attorneys, experts, professional service providers, network providers, pharmacy benefit managers, and others to reduce the cost of services for our members.
- ❖ We help members implement risk management, loss prevention, and health promotion programs, which makes them better risk clients.
- ❖ We value long-term relationships with our members over short-term profitability.
- ❖ We provide networking and sharing of best practices between and among public entities, which helps make all public operations better.
- ❖ We participate in professional groups and associations to stay current on issues, understand changing public sector dynamics, and collaborate for improvements that benefit all public entities.
- ❖ We maintain focus on our core vision and mission to support local public entities in all our operations.

HISTORY

CIRA is a statewide risk-sharing Joint Powers Authority (JPA) providing comprehensive coverage to cities, towns, and non-municipal public agencies throughout California (see [Appendix A](#)). CIRA employs a dedicated management and staff team that is solely focused on members and their needs.

CIRA provides a self-funded general liability program that also includes public officials' errors and omissions, auto liability, and employment practices liability coverage, in addition to a variety of additional coverage programs such as self-funded workers' compensation, group purchase property, special events, fidelity bonds, cyber liability, and ancillary benefits.

LEGACY POOL MERGER

CIRA was formed on July 1, 2021, upon the merger of two legacy pools: Public Agency Risk Sharing Authority of California (PARSAC) and Redwood Empire Municipal Insurance Fund (REMIF).

PARSAC

- Established in 1986
- 35 members located throughout California
- Self-funded General Liability and Workers' Compensation programs
- Property, Cyber, Crime, Special Events, Pollution, etc.

REMIF

- Established in 1974
- 15 members located in Northern California
- Self-funded General Liability, Workers' Compensation, and Health Benefits programs
- Property, Cyber, Crime, Special Events, Pollution, etc.

PHILOSOPHY

The CIRA Board of Directors and staff work together with the membership to promote the following tenets of the pool's philosophy:

- Work together toward a greater good
- Balance individual interests with pool interests
- Engage in constructive discussion
- Embrace diverse opinions
- Encourage participation by all members

GOVERNANCE

CIRA is a JPA formed under the California government code and governed by a Board of Directors representing every member. The Board meets twice per year to determine program budget and funding, consider new programs and services, and guide the direction of the organization. An Executive Committee, elected from among the Board, meets quarterly to develop strategic goals and recommendations for the Board's consideration. Subcommittees comprised of member subject matter experts (e.g., Finance, Underwriting, Coverage, etc.) support the Executive Committee (see [Appendix B](#)).

Copies of governing documents such as the JPA Agreement, Bylaws, Conflict of Interest Code, Master Program Documents (General Liability/Workers' Compensation), and Memoranda of Coverage (General Liability/Workers' Compensation) are available on the [CIRA Website > Governance](#).

PROGRAMS

GENERAL LIABILITY

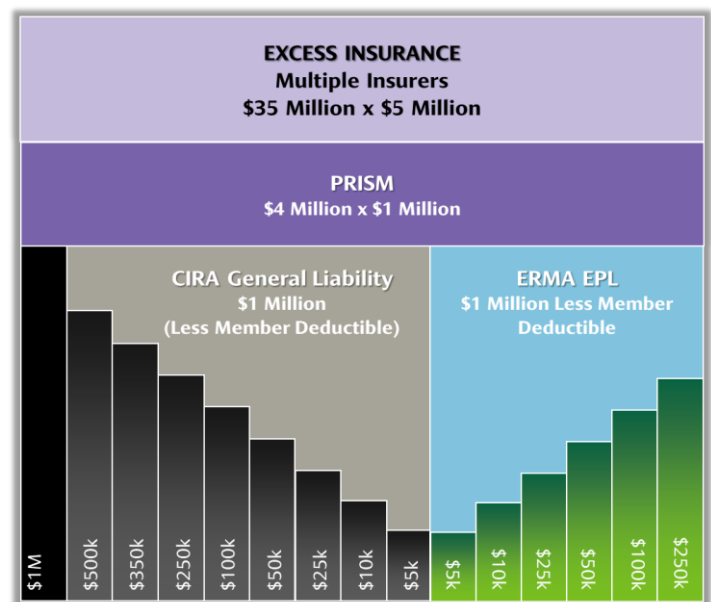
The **General Liability (GL) Program** provides coverage of \$40 million per occurrence for general and automobile liability as well as public officials' errors and omissions. CIRA self-funds coverage up to \$1 million while PRISM's excess GL program covers losses exceeding this amount.

Participants retain a portion of each loss through a self-insured retention (SIR)/deductible, with options ranging from \$5,000 to \$750,000. Regardless of the SIR/deductible selected, CIRA provides its members with proactive claim oversight and litigation management by working closely with each member and the third-party claims administrator, George Hills.

Under the GL policy, covered events include Automobile liability, Public Official Errors and Omissions, Personal and Bodily Injury, and Property Damage. Covered parties include employees, elected or appointed officials, volunteers, Boards or commissions governed by the City/Town Council, and additional covered parties as required by contract.

Excluded from coverage:

- Aircraft or Airport Operations
- Breach of Contract
- Dams
- Disability Accommodation Expenses
- Fixed Route Transit Operations
- Employee Benefits Plans
- Employee Injuries
- Land-use Regulations
- Medical or Healthcare Operations
- Use of Firearms by non-Peace Officers



Employment Practices Liability (EPL)

Employment Practices Liability (EPL) is a component of the GL program that provides coverage for claims involving employee rights or other unlawful employment practices (e.g., harassment). CIRA provides primary coverage to \$250,000 while the [Employment Risk Management Authority](#) (ERMA) provides coverage up to \$1 million per occurrence. Excess EPL claims are handled under PRISM's excess GL policy (up to \$40 million).

ERMA provides the following resources for members:

- **Attorney hotline.** ERMA provides members one hour of free legal advice per month for day-to-day employment related issues that are routine in nature (e.g., leaves of absence, harassment allegations etc.). Visit the [ERMA website > Attorney Hotline](#) for more information and to verify which firm your agency is assigned to.
- **Training & Risk Management Program.** Each member is allowed reimbursement of up to \$2,500 per Program Year for eligible employment-related training and loss control expenditures. Visit the [ERMA Website > Training & Risk Management Program](#) for information about qualifying expenses.
- **Live training.** ERMA sponsors the annual hosting of one approved training session per member agency, with trainings open to employees of any ERMA agency. The calendar of current trainings is available on the [ERMA website > Services](#) and trainings can be requested on the [Programs](#) page.

Additional details regarding claims reporting and services available through ERMA are listed in the [ERMA Quick Reference Handbook](#).

PROGRAMS (CONT.)

WORKERS' COMPENSATION

The **Workers' Compensation (WC) Program** provides coverage up to statutory limits (per occurrence), including volunteer operations. CIRA self-funds up to \$500,000, with any losses exceeding this threshold covered by Gray Insurance and Safety National.

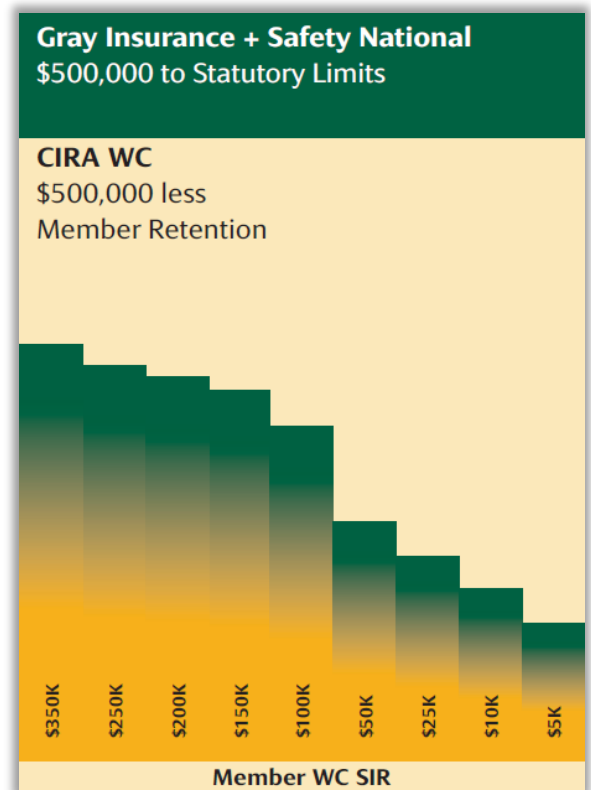
Program participants may select SIR/deductible levels up to \$350,000. CIRA provides proactive claims oversight by working closely with each member and the third-party claims administrator, LWP.

- **Medical Provider Network (MPN).** CIRA has identified a group of medical providers, doctors, and hospitals to provide medical treatment to employees.
- **Return-to-Work.** Since 2021, CIRA has partnered with [NPA](#) to assist members in managing the return of injured employees to the workplace, including coordinating with relevant personnel, choosing suitable temporary assignments, and providing regular status reports to ensure effective and efficient return-to-work outcomes.

GROUP PURCHASED INSURANCE

CIRA provides group purchased insurance for the following coverages:

- **PRISM Property-** All-risk replacement cost coverage, auto physical damage, boiler/machinery, course of construction, etc.
- **Special Events** - Affordable coverage for individuals using public facilities
- **Fidelity Bond** - Protection against employee theft and fraud
- **Cyber** - Breach response, extortion loss, data recovery, employee notification
- **Employee Benefits** - Medical, dental, vision, long-term disability, and life insurance
- **Pollution** - Coverage for bodily injury, property damage, and cleanup costs caused by pollution conditions
- **Deadly Weapons** - Third-party bodily injury liability, first-party property damage, business interruption, and crisis management for events occurring at scheduled locations
- **DIC (Earthquake)** - Protection for damages to public infrastructure and assets caused by certain seismic and aftershock-related events
- ***COMING SOON* Self-Insured Health & Benefits** - Includes Medical, Dental, Vision, EAP, life & voluntary life insurance, short-term and long-term disability, accidental death & dismemberment (AD&D), and Medicare supplemental plans



SERVICES AND RESOURCES

CLAIM REPORTING

In the event of a general liability, property, auto, EPL, cyber, or other claim, members should follow the [Claims Reporting Process](#). Due to reporting time requirements for some coverages, it is imperative that claims are reported as promptly as possible to avoid coverage denial and/or retention penalties.

In the event of a vehicle accident, CIRA developed the [Vehicle Accident Kit](#) that includes instructions for employees, a vehicle identification card, and an accident report form (including witness information). Members should maintain a kit in every vehicle. **For immediate assistance, call (800) 400-2642.**

SAFETY & LOSS CONTROL GRANT PROGRAM

CIRA's Safety & Loss Control Grant Program is designed to assist members in proactively improving employee safety and preventing general liability losses through training and the purchase of equipment or services. Grants are awarded based on their potential impact on the member's risk management objectives and may also include attendance at risk management conferences (e.g., PARMA, CAJPA, etc.), limited to \$3,500 per fiscal year. Visit the [CIRA Website > Services > Grant Programs](#) for additional information or to download an application.

RISK SERVICES

CIRA's experienced staff provides consultation and resource specialization in areas such as (but not limited to):

- Contractual review
- Consultation and Referral Services
- Customized Risk Management Presentations
- Defensive Driver Training
- DMV Pull Program
- DOT Drug Screening Program
- Ergonomic Assessments
- Consultation with Top Employment Law Firms
- Grant program
- Implementation of online tools
- Lexipol Policies and Daily Training Bulletins for Law Enforcement and Fire
- Liebert Cassidy Whitmore (LCW) Consortium Membership
- On-Site Risk Assessments
- Operational Best Practice Templates
- Post-incident Assistance and Mitigation
- Regional and On-Site Risk Management Training
- Safety/Risk training
- Safety inspections
- Safety and Risk Control Program development
- Video and Print Resource Libraries
- Web-based Employment Practices Courses
- Web-based OSHA-compliant Safety Courses

Each CIRA member is offered a minimum of one day of dedicated onsite service annually, with some members provided additional days if more assistance or follow-up assessments are needed. Initial site visits include a loss analysis and a comprehensive risk assessment intended to evaluate operations for general liability and workers' compensation exposures, compliance with regulations, and adherence to industry best practices. The assessment also identifies potential exposures, provides recommendations to correct/mitigate those hazards, and helps improve current practices and/or policies to better manage risks. Subsequent visits are dedicated to addressing any findings from the risk assessment, assisting members in implementing the suggested recommendations, and providing other services in consultation with members as needed.

ADDITIONAL RESOURCES



CIRA partners with Future Industrial Technologies ([FIT](#)) to participate in the Backsafe initiative, a hands-on training designed to help members significantly reduce the frequency, severity, and costs associated with the sometimes life-altering musculoskeletal injuries experienced by many field employees within Parks, Public Works, Utilities, and Water/Wastewater.



[KYND](#) provides cyber risk management services to members, including access to a dashboard that provides a snapshot of an organization's unique cyber exposures and monthly reports with the latest trends and insights related to cyber risks and system vulnerabilities, including prioritized recommendations for mitigating those risks.



The [Liebert Cassidy Whitmore \(LCW\) Employment Relations Consortium](#) is comprised of local agencies, schools, and community college districts joined together to secure quality employment relations services, which include live and recorded training, workshops, and monthly newsletters. Services also include unlimited telephone consultation with a labor attorney, which is separate from ERMA's Attorney Hotline and is available to members through participation in CIRA.



[Lexipol](#) is the leading provider of policy management for law enforcement (police) and fire agencies. Lexipol's Daily Training Bulletins (DTBs) bring the policy manual into practice through real-life, scenario-based training exercises emphasizing high-risk, low-frequency events. Completed and verified in less than ten minutes per day, DTBs often qualify for continuous training certification. CIRA subsidizes members' subscriptions to Lexipol for both law enforcement and fire operations, including annual policy manual maintenance and DTBs.



[Mindbase](#) is a technology platform that integrates with public safety dispatch and record management systems to identify employees whose call response history indicates a need for additional mental health support. This unique approach allows organizations to proactively identify those needing support compared to other reactive platforms requiring the public safety employee to initiate contact with a mental health professional. Through CIRA's three-year master service agreement, members receive a 30% discount on standard pricing for services.



Through its partnership with PRISM, CIRA members have access to Plexus Global to deliver drug and alcohol testing services at a significant discount compared to standalone programs (see the [Pricing Sheet](#) and [Plexus Global Fact Sheet](#)). Plexus Global Services include the following: Random driver selection, medical review officer (MRO) coordination; post-accident, reasonable suspicion, and applicant screening tests; Federal Motor Carrier Safety Administration (FMCSA) clearinghouse queries; and program management.

ADDITIONAL RESOURCES (CONT.)



Through PRISM, CIRA members are eligible to receive [discounted pricing](#) for sidewalk maintenance services provided by [Precision Concrete Cutting \(PCC\)](#). Services include assessing hazardous conditions, identifying issues, and addressing problems and/or making repairs.



[Restoration Family Counseling \(RFC\)](#) is a California-based behavioral health organization serving first responders and their families, providing member employees with a safe place to process work-related events as well as other services related to spouse support, critical incident stress debriefing, quarterly peer support training, and counseling/consultation services.



CIRA provides each member access to [Simple But Needed \(SBN\)](#), a software tool to assist members with conducting and recording inspections, managing assets, and developing procedures. Software training is available related to the functionality of web and mobile applications (apps) as well as various use cases like inspections, corrective actions, proper lockout/tagout (LOTO) procedures, preventative maintenance, and chemical inventory.



Members have access to [Vector Solutions](#) (formerly Target Solutions), which offers a suite of safety courses at no cost. Fire and Wastewater Continuing Education Unit (CUE) courses are provided to members at a discounted price, which will be reimbursed separately for each member employee who successfully completes a course.



Your input is valued!

CIRA is continually exploring new services for members! If you have any questions or suggestions, please contact a member of CIRA staff.

APPENDIX A – CIRA MEMBERSHIP

EFFECTIVE JANUARY 1, 2024

- ◆ [Central Fire District of Santa Cruz County](#)
- ◆ [City of Amador City](#)
- ◆ [City of Arcata](#)
- ◆ [City of Avalon](#)
- ◆ [City of Belvedere](#)
- ◆ [City of Blue Lake](#)
- ◆ [City of Calimesa](#)
- ◆ [City of Calistoga](#)
- ◆ [City of Citrus Heights](#)
- ◆ [City of Clearlake](#)
- ◆ [City of Cloverdale](#)
- ◆ [City of Coalinga](#)
- ◆ [City of Cotati](#)
- ◆ [City of Eureka](#)
- ◆ [City of Ferndale](#)
- ◆ [City of Fort Bragg](#)
- ◆ [City of Fortuna](#)
- ◆ [City of Grass Valley](#)
- ◆ [City of Healdsburg](#)
- ◆ [City of Highland](#)
- ◆ [City of Lakeport](#)
- ◆ [City of Menifee](#)
- ◆ [City of Nevada City](#)
- ◆ [City of Placentia](#)
- ◆ [City of Placerville](#)
- ◆ [City of Plymouth](#)
- ◆ [City of Point Arena](#)
- ◆ [City of Rancho Cucamonga](#)
- ◆ [City of Rancho Santa Margarita](#)
- ◆ [City of Rohnert Park](#)
- ◆ [City of San Juan Bautista](#)
- ◆ [City of Sebastopol](#)
- ◆ [City of Sierra Madre](#)
- ◆ [City of Sonoma](#)
- ◆ [City of South Lake Tahoe](#)
- ◆ [City of St. Helena](#)
- ◆ [City of Tehama](#)
- ◆ [City of Trinidad](#)
- ◆ [City of Twentynine Palms](#)
- ◆ [City of Upland](#)
- ◆ [City of Ukiah](#)
- ◆ [City of Watsonville](#)
- ◆ [City of Wheatland](#)
- ◆ [City of Wildomar](#)
- ◆ [City of Willits](#)
- ◆ [City of Yucaipa](#)
- ◆ [CONFIRE JPA](#)
- ◆ [Foresthill Fire Protection District](#)
- ◆ [Mosquito Fire Protection District](#)
- ◆ [Pajaro Regional Flood Management Agency](#)
- ◆ [Rancho Cucamonga Fire Protection District](#)
- ◆ [Redwood Empire Dispatch Communications Authority \(REDCOM\)](#)
- ◆ [Town of Truckee](#)
- ◆ [Town of Windsor](#)
- ◆ [Town of Yountville](#)
- ◆ [Town of Yucca Valley](#)
- ◆ [Wheatland Fire Authority](#)

APPENDIX B – CIRA COMMITTEES

EFFECTIVE JULY 1, 2024

| EXECUTIVE COMMITTEE | | |
|----------------------|----------------------------|--------------------|
| MEMBER | DIRECTOR | BOARD POSITION |
| Cloverdale | Susie Holmes | Auditor/Controller |
| Cotati | Damien O'Bid | Vice President |
| Eureka | Pam Powell | Large |
| Ferndale | Jay Parrish | Member at Large |
| VACANT | VACANT | Medium |
| Lakeport | Kelly Buendia | North |
| Placerville | Dave Warren | Treasurer |
| Rancho Cucamonga | John Gillison | President |
| Rancho Cucamonga FPD | Ty Harris | Special District |
| Rohnert Park | Jamie Cannon | Central |
| Sierra Madre | Miguel Hernandez | Member at Large |
| Tehama | Carolyn Steffan | Small |
| Watsonville | Tamara Vides | Member at Large |
| Yucca Valley | Debra Breidenbach-Sterling | South |

| UNDERWRITING COMMITTEE | | |
|------------------------|-------------------|----------------------------------|
| MEMBER | DIRECTOR | ENTITY POSITION |
| Cotati | Damien O'Bid | City Manager |
| Highland | Leticia Nava-Cruz | Administrative Services Director |
| Lakeport | Kelly Buendia | Administrative Services Director |
| Placerville | Dave Warren | Asst. City Manager |
| Plymouth | Margaret Roberts | City Manager |
| Rancho Cucamonga | John Gillison | City Manager |
| VACANT | VACANT | VACANT |

| SAFETY SUBCOMMITTEE | | |
|---------------------|----------------------------|----------------------------------|
| MEMBER | DIRECTOR | ENTITY POSITION |
| Fort Bragg | Heath Daniels | Public Works Operation Manager |
| Sebastopol | Dante Del Prete | Public Works Superintendent |
| South Lake Tahoe | Becky Penado | Risk Manager |
| Truckee | Nicole Casey | Administrative Services Director |
| Yucca Valley | Debra Breidenbach-Sterling | HR/Risk Manager |

APPENDIX B – CIRA COMMITTEES (CONT.)

| COVERAGE COMMITTEE | | |
|--------------------|--------------------|-----------------|
| MEMBER | DIRECTOR | ENTITY POSITION |
| Santa Margarita | Jennifer Cervantez | City Manager |
| Rancho Cucamonga | John Gillison | City Manager |
| Trinidad | Eli Naffah | City Manager |
| VACANT | VACANT | VACANT |

| FINANCE COMMITTEE | | |
|-------------------|-------------------|----------------------------------|
| MEMBER | DIRECTOR | ENTITY POSITION |
| Fortuna | Aaron Felmlee | Finance Director |
| Highland | Leticia Nava-Cruz | Administrative Services Director |
| Placerville | Dave Warren | Asst. City Manager |
| Ukiah | Dan Buffalo | Finance Director |
| Windsor | Nicholas Walker | Administrative Services Director |
| Yountville | Celia King | Administrative Services Director |

| WORKERS' COMPENSATION SUBCOMMITTEE | | |
|------------------------------------|----------------------------|----------------------------------|
| MEMBER | DIRECTOR | ENTITY POSITION |
| Fortuna | Siana Emmons | City Clerk/HR Manager |
| Lakeport | Kelly Buendia | Administrative Services Director |
| Rancho Cucamonga | Elisa Cox | Asst. City Manager |
| Yucca Valley | Debra Breidenbach-Sterling | HR/Risk Manager |

| CLAIMS SUBCOMMITTEE | | |
|---------------------|------------------|-----------------------------|
| MEMBER | DIRECTOR | ENTITY POSITION |
| Fort Bragg | Julie Mortensen | HR Manager |
| Sierra Madre | Miguel Hernandez | Asst. City Manager |
| South Lake Tahoe | Heather Stroud | City Attorney |
| Ukiah | Sheri Mannion | HR/Risk Management Director |

| HR TASK FORCE | | |
|--------------------------|----------------------------|-----------------------------|
| MEMBER | DIRECTOR | ENTITY POSITION |
| Eureka | Will Folger | HR Director |
| Fort Bragg | Julie Mortensen | HR Manager |
| City of Rancho Cucamonga | Robert Neiuber | Senior HR Director |
| Ukiah | Sheri Mannion | HR/Risk Management Director |
| Watsonville | Nathalie Manning | HR Manager |
| Wildomar | Emily Wolf | HR/Risk Management Director |
| Yucca Valley | Debra Breidenbach-Sterling | HR/Risk Manager |

Vision:

To be a recognized leader in providing public agency risk management solutions

Group Purchased Programs

CIRA members have access to the following Programs:

- **Property** - All-risk replacement cost coverage, auto physical damage, boiler/machinery, course of construction, etc.
- **DIC (Earthquake)** - Protection for damages to public infrastructure and assets caused by certain seismic and aftershock-related events.
- **Special Events** - Affordable coverage for events and individuals using public facilities.
- **Fidelity/Crime** - Protection against employee theft and fraud.
- **Cyber** - Breach response, extortion loss, data recovery, employee notification.
- **Pollution Liability** - Coverage for bodily injury, property damage, and cleanup costs caused by pollution conditions.
- **Deadly Weapons** - Third-party bodily injury liability, first-party property damage, and business interruption & crisis management for events occurring at scheduled locations.

Coming soon!

- **Self-Insured Health & Benefits** - Includes Medical, Dental, Vision, EAP, life & voluntary life insurance, short-term and long-term disability, accidental death & dismemberment, and Medicare supplemental plans.

City of Avalon



CALIFORNIA INTERGOVERNMENTAL
RISK AUTHORITY



City of Point Arena

CONTACT US

PHONE

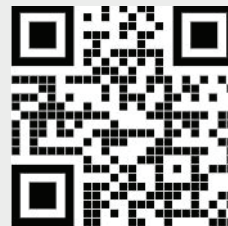
916-927-7727
707-938-2388

WEBSITE

www.cira-jpa.org

LOCATION

2330 East Bidwell St, Suite 150
Folsom, CA 95630



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HOW DOES
YOUR
COVERAGE
MEASURE UP?



Don't let your
protection fall short.



CALIFORNIA INTERGOVERNMENTAL
RISK AUTHORITY

CIRA is a collaborative group of public agencies providing excellent risk financing programs.

We provide innovative and evolving risk management solutions.

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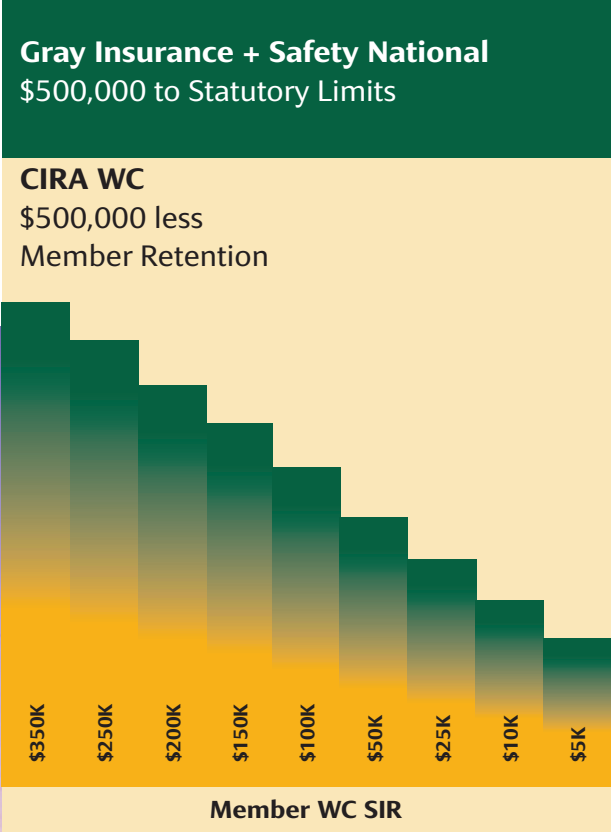
General Liability

CIRA provides members with a fiscally stable General Liability Program. The Program is self-funded for the first \$1 million, and an additional \$39 million of excess coverage is provided through a combination of pooling, excess insurance, and reinsurance through PRISM. The Employment Practices Liability (EPL) coverage limit is \$40 million through the program's excess coverage, with the first \$1 million provided by the Employment Risk Management Authority (ERMA).



Workers' Compensation

CIRA's Workers' Compensation Program delivers timely medical care and benefits to employees while providing members with affordable, financially stable coverage. CIRA self-funds the first \$500,000 with statutory limits provided through a combination of excess insurance through Gray Insurance and Safety National.



CIRA Services & Programs

Protecting the assets of our members and the pool is the primary objective of CIRA Risk Services. This is accomplished by partnering with our member agencies in developing and implementing risk management best practices and prioritizing pool resources to those exposures with the highest potential for loss. Risk services focus on providing resources and assistance in three primary areas: On-site Member Support, Training and Education, and Technology and Operational Efficiency.

The following are core programs of CIRA Risk Services:



Risk Transfer

On-Site Risk Assessments



In-Person Training

Forums & Webinars



Software Solutions

Best Practices Library



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