

## **Risk Pool Organizational Summaries**

### ***ICRMA***

ICRMA was started in 1980 and initially only offered excess general liability coverage. The City was a founding member. In 1983 an excess workers' compensation pool program was created. Over time ICRMA has developed several other group purchase, first dollar coverage programs that include property, cyber liability, crime bond, and special events programs.

ICRMA is currently comprised of 18 Southern California cities including the cities of Alhambra, Baldwin Park, Bell, Downey, El Monte, El Segundo, Fullerton, Glendora, Hawthorne, Hermosa Beach, Huntington Park, Inglewood, Lynwood, Manhattan Beach, Monterey Park, Redondo Beach, San Fernando, and South Gate. The governance structure allows for one primary voting member on the Board of Directors and two alternates to act in the stead of the primary if not available. ICRMA also has committees that perform some of the governance work. They are the Administrative Committee and the Claims Committee, and the Nominating Committee. Various Ad Hoc committees are appointed as necessary to perform a specific function and are temporary in nature.

Daily operations are carried out by a contracted pool administrator that provides staff and other resources to perform research, formulate recommendations, manage finances, and field member inquiries. Bickmore was the contracted administrator for years, but elected to cease providing services effective July 1, 2016. Gallagher Risk Pool Administrators are the new pool administrators as of July 1, 2016. The day to day operations are currently headquartered in Irvine, California. General meetings take place at various member locations.

### ***The EIA***

The CSAC-Excess Insurance Authority (EIA) is a member directed insurance risk sharing pool that was formed in 1979 by 29 California counties. The sole purpose of this JPA was finding cost effective insurance solutions and risk management services for members. While initially an organization that served only California counties, in 2001 the EIA sponsored the formation of the California Public Entities Insurance Authority (CPEIA), which allowed access to the EIA's programs, but did not confer membership to the individual entities. In 2006 the CPEIA was dissolved and membership was made available to all California public entities. The current membership of the EIA includes 55 of the 58 counties and 266 various public entity members that vary from cities, special districts, schools, courts, and smaller JPA's. Member cities include Costa Mesa, Del Mar, Downey, Hawthorne, Irvine, Newport Beach, Oceanside, Torrance, and Solana Beach with member JPAs including the cities of Huntington Beach, Santa Monica and Anaheim.

The EIA offers numerous coverage programs. There are excess pooled programs, first dollar pooled programs, and fully insured group purchase programs in the property and casualty and employee benefits areas. These programs include one first dollar general liability program and two excess general liability programs, a first dollar workers' compensation program and an excess workers' compensation program, a pooled medical

malpractice program, a first dollar pooled all-risk property program that includes boiler and machinery coverage, a fully insured aviation program, a fully insured group purchase master crime program, a fully insured cyber liability program, a fully insured group purchase pollution liability program, a group purchase watercraft program, a fully insured equipment maintenance management program, a fully insured fiduciary liability program, a fully insured special property insurance program, and a special events program. There are other myriad offerings that are available to members.

Governance is mixed and weighted towards continued county voting power. Each county has one voting member on the Board of Directors and one alternate that can vote in the absence of the primary board member. Public entities elect 7 voting board members and three alternates that can vote in the absence of one of the 7 primary board members. The by-laws have a provision that the public entity voting representation on the Board of Directors can never exceed 20%.

Governance is also carried out by numerous committees. While public entities have limited presence on the governing board, they can apply for representation on any committee. Some committees do require that committee members participate in a specific program in order to serve. Committees make program recommendations to the Executive Committee and to the Board of Directors. This committee format provides a robust forum for problem solving and program innovation driven by members. These committees include the Executive Committee, Claims Review Committee, Finance Committee, General Liability 2 Committee, Legislative Committee, Loss Preventions Committee, Medical Malpractice Committee, Governance Sub-Committee, Personnel Sub-Committee, Primary General Liability Committee, Property Committee, Technology Committee, Underwriting Committee, EIA Health Committee, and the Employee Benefits Committee.

The pool is staffed by 63 employees that provide full-time administrative services. A CEO is appointed as the chief administrator of the organization and reports to the Board of Directors on all matters. The JPA is headquartered in Folsom, California.

### **CJPRMA**

CJPRMA is a statewide risk retention pool that was established in 1986. Initially the organization provided excess general liability coverage and over time built other programs to services members. The pool membership is comprised of 17 cities including Alameda, Chico, Fairfield, Fremont, Livermore, Lodi, Petaluma, Redding, Richmond, Roseville, San Leandro, San Rafael, Santa Rosa, Stockton, Sunnyvale, Vacaville and Vallejo, and 4 smaller JPA's. Over time the pool has built group purchase programs for property, boiler and machinery, automobile physical damage, and special events. They also provide group purchase access to coverage for crime bonding, cyber liability, difference in conditions for dedicated property limits, and pollution liability. The pool consistently returns dividends to member entities and there have been no program assessments to members throughout the history of the program. The general liability program provides \$40,000,000 of excess coverage with various SIR's available to members.

Governance is provided by a Board of Directors. The board is made up of one primary board member and one alternate selected per entity. There is an Executive Committee

that provides the primary guidance to JPA staff pursuant to powers delegated by the board. These powers may include direction on personnel matters, approval of settlements, and approval of contracts. There are no other committees promulgated under the JPA by-laws.

Day to day operations are performed by five full-time staff members. This group of risk management professionals is led by a General Manager and reports directly to, and takes direction from, the board. The JPA headquarters is in Livermore, California.

**CJPIA**

The CJPIA was established in 1978 for the purpose of providing liability protection for its members from losses and lawsuits. Today, CJPIA is one of the largest municipal self-insurance pools in the state, with nearly 120 participating members. Member cities include Azusa, Malibu, Calabasas, Palm Desert, Camarillo, San Marino, Monrovia, Palos Verdes Estates, Bell Gardens, Rancho Palos Verdes, Dana Point, Seal Beach, San Clemente, Laguna Niguel and others. While started as a first dollar pool for general liability coverage, the pool also offers other first dollar pooled programs, fully insured group purchase programs, and recently created an excess pooled liability program. These programs include one first dollar general liability program and one brand new excess general liability program, a first dollar workers' compensation program, a first dollar all-risk property program that includes boiler and machinery coverage, a fully insured pollution and remediation legal liability program, a fully insured group purchase master crime program, a fully insured cyber liability program, a group purchase property damage recovery program, and a special events program. There are a myriad of other optional programs members can access.

Primary governance is carried out by the Board of Directors, which consists of one individual from each member of the Authority as selected by the member's legislative body. The members take an active role in determining the programs and services that will be provided by the Authority. Council members, city managers, finance officers, and risk managers all participate in directing the progression of the organization toward a properly maintained and risk-free environment. There are also committees organized and delegated functions by the Board. These committees include an Executive Committee, a Managers Committee, and a Finance Officers Committee.

The daily operations are staffed by 26 full-time employees. This group of professionals is led by a Chief Executive Officer that answers to the Board of Directors. The JPA headquarters is located in La Palma, California.