



**FAIRA BOARD & EXECUTIVE
BOARD MEETING
March 9, 2020**



FAIRA Key Contacts

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FAIRA MEETING CALENDAR 2020

MEETING DATES	TIME	MEETING	LOCATION
Monday, March 9, 2020	10:30 a.m.	Board and Executive Meeting	Arthur J. Gallagher Risk Management Services 1255 Battery Street, Suite 450 San Francisco, CA 94111
Monday, June 15, 2020	10:30 a.m.	Annual Board and Executive Meeting	Arthur J. Gallagher Risk Management Services 1255 Battery Street, Suite 450 San Francisco, CA 94111
Monday, September 7, 2020 AS CALLED ON BY THE BOARD PRESIDENT	10:30 a.m.	Board and Executive Meeting	Arthur J. Gallagher Risk Management Services 1255 Battery Street, Suite 450 San Francisco, CA 94111
Monday, December 14, 2020 AS CALLED ON BY THE BOARD PRESIDENT	10:30 a.m.	Board and Executive Meeting	Arthur J. Gallagher Risk Management Services 1255 Battery Street, Suite 450 San Francisco, CA 94111

*All dates and meeting venues are subject to change as directed by the President of the Board

FAIRA Board

President

Jonathan Wilby
Orange County Fire Authority
Irvine, CA

Director

Chief Scott Draper
Mason Valley FPD
Yerington, NV

Director

Chief Richard Pearce
Tiburon FPD
Tiburon, CA

Vice President

Criss Brainard
San Miguel Consolidated FPD
Spring Valley, CA

Director

Chief Mike Sims
Bonita-Sunnyside FPD
San Diego, CA

Director

Chief Howard Wood
Vacaville FPD
Vacaville, CA

Treasurer

Chief Mark Pomi
Kentfield, FPD
Kentfield, CA

Director

Chief Sean Bailey
Northstar CSD
Truckee, CA

Director

Chief David Fulcher
Aromas Tri-County FPD
Monterey, CA

Secretary

Chief Mark A. Johnson
Fresno FPD
Sanger, CA

Director

Chief Brian Boggeln
Alpine FPD
Alpine, CA

Elected Executive Board Member

Chief Don Butz
Lakeside FPD
Lakeside, CA

Director

Chief Eric Walder
South Placer FPD
Granite Bay, CA



1 Call to Order and Determination of a Quorum

Call to Order and Determination of a Quorum

2 Confirmation of Agenda

NOTICE AGENDA OF THE FIRE AGENCIES MEETING OF THE BOARD

March 9, 2020 at 10:30 a.m.

To be posted by all Districts in accordance with the Ralph M. Brown Act, California Government Code Section 54950, et seq.

The Fire Agencies Insurance Risk Authority ("FAIRA" or the "Authority") will hold the Board and the Executive Board Meeting on Monday, March 9, 2020, at 10:30 a.m. in the offices of Arthur J. Gallagher, 1255 Battery Street, Suite 450, Board Room, San Francisco, CA 94111.

Telephonic Attendance (Optional)

Dial in # 877-920-8434

Participation # 3816979

Kentfield Fire Protection District, 1004 Sir Francis Drake Blvd., Kentfield, CA 94904

Northstar Fire Station 31, 910 Northstar Dr., Truckee, CA 96161

Lakeside Fire Protection District, 12216 Lakeside Ave., Lakeside, CA 92040

Station 64, 420 Vine St., Vacaville, CA 95688

Alpine Fire Protection District, 1364 Tavern Rd., Alpine, CA 91901

Orange County Fire Authority, 1 Fire Authority Rd., Irvine, CA 92602

Carmel Highlands FPD, 2221 Garden Rd., Monterey, CA 93940

San Miguel Consolidated FPD, 2850 Via Orange Way, Spring Valley, CA 91978

South Placer FPD, 6900 Eureka Rd., Granite Bay, CA 95746

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	This portion of the Agenda may be utilized by any person to address the Board of Directors' on any matter within the jurisdiction of FAIRA not listed on the agenda. Depending on the subject matter, per the Ralph M. Brown Act, the Board may not be able to respond at this time or until the specific item is placed on the Agenda for a future meeting. Speakers are limited to three (3) minutes.	9
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The above matters described on the agenda may be held in closed session as a conference with counsel under the provisions of Government Code § 54956.9 (a) and (b). If closed sessions are held, a report of actions subject to disclosure will be made by the Authority's Counsel upon return to open session respectively. ----- 63

10 Other Business -----64

Other business as necessary so that FAIRA can perform its functions as authorized by law and which has arisen within seventy-two (72) hours prior to the initiation of this meeting and may be considered under the Brown Act.----- 64

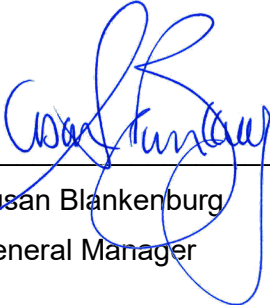
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I certify that this Authority Agenda was posted and sent by First Class United States Mail to all Members of the Authority 72 hours before the noted meeting. ----- 66



Susan Blankenburg
General Manager

Date: March 6, 2020

FAIRA, in complying with the Americans with Disabilities Act (ADA), requests individuals who require specific accommodations to access, attend or participate in the Board Meeting, due to disability, to please contact the General Manager at 415-536-4005 at least two (2) business days prior to the scheduled meeting to ensure that the Authority may assist you. Others with questions concerning this Agenda please contact the General Manager at 415-536-4005.

3 Public Comment

Oral Communications to the Board, opportunity for public comment with respect to matters not on the Agenda

This portion of the Agenda may be utilized by any person to address the Board of Directors' on any matter within the jurisdiction of FAIRA not listed on the agenda. Depending on the subject matter, per the Ralph M. Brown Act, the Board may not be able to respond at this time or until the specific item is placed on the Agenda for a future meeting. Speakers are limited to three (3) minutes.

4 Approval of the Minutes of the December 16, 2019 Board and Executive Board Meeting

FAIRA Board and Executive Board Meeting Minutes – December 16, 2019



FIRE AGENCIES INSURANCE RISK AUTHORITY MINUTES OF THE BOARD AND EXECUTIVE BOARD MEETING

December 16, 2019 at 10:00 a.m.

**To be posted by all Districts in accordance with the Ralph M. Brown Act,
California Government Code Section 54950, et seq.**

Telephonic Meeting

Dial in # 877-920-8434

Participation # 3816979

Kentfield Fire Protection District, 1004 Sir Francis Drake Blvd., Kentfield, CA 94904

Northstar Fire Station 31, 910 Northstar Dr., Truckee, CA 96161

Lakeside Fire Protection District, 12216 Lakeside Ave., Lakeside, CA 92040

Station 64, 420 Vine St., Vacaville, CA 95688

Alpine Fire Protection District, 1364 Tavern Rd., Alpine, CA 91901

Orange County Fire Authority, 1 Fire Authority Rd., Irvine, CA 92602

Carmel Highlands FPD, 2221 Garden Rd., Monterey, CA 93940

San Miguel Consolidated FPD, 2850 Via Orange Way, Spring Valley, CA 91978

South Placer FPD, 6900 Eureka Rd., Granite Bay, CA 95746

PRESENT: President Bill Paskle (Alpine FPD); Mark Pomi (Kentfield FPD); Criss Brainard (San Miguel Consolidated FPD); Sean Bailey (Northstar CSD); Howard Wood (Vacaville FPD); Eric Walder (South Placer FPD); Don Butz (Lakeside FPD); Jonathan Wilby (Orange County FA); David Fulcher (Aromas Tri-County FPD)

Absent: Scott Draper (Mason Valley FPD); Mark Johnson (Fresno FPD); Richard Pearce (Tiburon FPD); Mike Sims (Bonita-Sunnyside FPD);

Staff: Susan Blankenburg (FAIRA General Manager); Marco Guardì (FAIRA Loss Control Consultant); Zack Phillips (Arthur J. Gallagher); Alex Banks (FAIRA Analyst); Eric Kikalo (Arthur J. Gallagher); Dale Bacigalupi (Lozano Smith)

ITEM 1 - CALL TO ORDER AND DETERMINATION OF A QUORUM

President Bill Paskle called the meeting to order at 10:05 am and confirmed we do have a quorum. Alex Banks confirmed each District was at the noted location listed on the agenda. Mark Pomi confirmed he was at Kentfield Fire Protection District, 1004 Sir Francis Drake Blvd., Kentfield, CA 94904; Sean Bailey confirmed he was at Northstar Fire Station 31, 910 Northstar Dr., Truckee, CA 96161; Don Butz confirmed he was at Lakeside Fire Protection District, 12216 Lakeside Ave., Lakeside, CA 92040; Howard Wood confirmed he was at Station 64, 420 Vine St., Vacaville, CA 95688; Bill Paskle confirmed he was at Alpine Fire Protection District, 1364 Tavern Rd., Alpine, CA 91901; Jonathan Wilby confirmed he was at Orange County Fire Authority, 1 Fire Authority Rd., Irvine, CA 92602; David Fulcher confirmed he was at Carmel Highlands FPD, 2221 Garden Rd., Monterey, CA 93940; Criss Brainard confirmed he was at San Miguel Consolidated FPD, 2850 Via Orange Way, Spring Valley, CA 91978; Eric Walder confirmed he was at South Placer FPD, 6900 Eureka Rd., Granite Bay, CA 95746;

Mr. Banks announced that individuals who were calling in from the public needed to both announce themselves and where they were calling from. Jim Arend advised he was calling from Santa Rose Fire on behalf of Chief Gosner. Susan Blankenburg confirmed with Mr. Arend that Chief Gosner was previously with Roseland FPD, a former Member of FAIRA. Davina Hatfield called in from San Ramon Valley FPD.

Item 2 – Confirmation of Agenda

A motion was made to approve the Agenda.

M/S/P Brainard/Wilby

Members that voted to approve the Agenda: Bill Paskle, Alpine; Criss Brainard, San Miguel; David Fulcher, Carmel Highlands; Don Butz, Lakeside; Eric Walder, South Placer; Howard Wood, Vacaville; Jonathan Wilby, Orange County; Mark Pomi, Kentfield; Sean Bailey, Northstar.

ITEM 3 - ORAL COMMUNICATIONS TO THE BOARD, OPPORTUNITY FOR PUBLIC COMMENT WITH RESPECT TO MATTERS NOT ON THE AGENDA

There was no public comment. Mr. Banks confirmed with each member that no members of the public were present at their location.

ITEM 4 - APPROVAL OF MINUTES OF THE September 9, 2019 BOARD MEETING OF THE FAIRA BOARD AND EXECUTIVE BOARD.

A motion was made to approve the minutes of the September 9, 2019 FAIRA Board and Executive Meeting, as submitted.

M/S/P Wilby/Walder

Members that voted to approve the motion: Bill Paskle, Alpine; Criss Brainard, San Miguel; David Fulcher, Carmel Highlands; Don Butz, Lakeside; Eric Walder, South Placer; Howard Wood, Vacaville; Jonathan Wilby, Orange County; Mark Pomi, Kentfield; Sean Bailey, Northstar.

Item 5.1 – Deductible Payments Update

Zack Phillips stated that \$308,000 of the \$750,000 annual aggregate deductible has been billed to FAIRA by Allied World. He noted that \$117,000 of the \$308,000 has been billed to the Members for their deductible reimbursement.

Mr. Phillips noted that Orange County Fire Authority is now the only District with an outstanding balance. We recently received another invoice from Allied World for \$308,000 which puts us at \$616,000 towards our \$750,000 deductible.

Item 6.1 – Roseland FPD

Susan Blankenburg stated that we had a Roseland representative on the line on behalf of Santa Rosa Fire Department. She announced that Roseland FPD was dissolved in April of 2019 and has had insurance since 7/1/2019 from the city. She noted that they did not give us timely reporting of intent to leave FAIRA. The City of Santa Rosa, which took over all of Roseland's assets, is asking for FAIRA's consideration to waive the outstanding premium. It is staff's recommendation that we allow them to leave and waive their annual premium.

Howard Wood motioned to waive the Roseland Premium

M/S/P Wood/Pomi

Members that voted to approve the motion: Bill Paskle, Alpine; Criss Brainard, San Miguel; David Fulcher, Carmel Highlands; Don Butz, Lakeside; Eric Walder, South Placer; Howard Wood, Vacaville; Jonathan Wilby, Orange County; Mark Pomi, Kentfield; Sean Bailey, Northstar.

Item 6.2 – Minor Updates to FAIRA's Joint Power Authority and Liability Risk Coverage Agreement

Ms. Blankenburg noted that there were some very minor changes that were needed to complete the JPA and LRSA. She noted that the changes are all stylistic and do not change the intent of the documents. Dale Bacigalupi, FAIRA's Legal Counsel, concurred with Ms. Blankenburg.

Item 6.3 – Status on Mailing of the Updated Joint Power Authority and Liability Risk Coverage Agreement

President Bill Paskle asked Ms. Blankenburg if there was an update on the amount of signed agreements we had received back, and Ms. Blankenburg advised that we had received 52, which was enough to make the updates to each document effective.

Item 6.4 – CAJPA Tort Liability Study

Ms. Blankenburg stated that this study will be starting in December. The \$5,000 funding was approved in June for the study looking into the historical growth of the Tort Liability claims and what the cost drivers are, as many public agencies are seeing them go out of control.

Item 7.1 – Loss Control Site Visits

Marco Guardi noted that Mark Shadowens, FAIRA's Northern California Loss Control Consultant, had conducted seven visits. Mr. Guardi is going to split the seven into two different groups. The first group of four is related to Districts with high EPLI losses. With these Districts, Mr. Shadowens asked to review policies and procedures related to HR, conduct a review, and organize a follow up meeting with them to discuss

recommendations. He also requests they complete the Risk Control Survey. Out of the four Districts, which are Arcata FPD, Central FPD of Santa Cruz, Moraga Orinda FPD and Vacaville FPD, we have had some trouble getting traction with Central FPD of Santa Cruz. Phone calls and emails have been sent but we have not received anything back.

The next group, consisting of the remaining three Districts, focused Districts that have had frequency with auto losses. Kneeland FPD falls into this group and we have had troubles reaching them. Another District in this group is Pajaro Valley FPD – their losses were reviewed and the meeting was successful. Mr. Guardi added that we have also had trouble reaching Humboldt FPD. Ms. Blankenburg interjected that we are recommending some sort of retribution for the Districts not responding. Jonathan Wilby inquired upon the amount of time that must pass in order for a penalty to take effect. We do not have exact dates of follow up's sent to the District, but we want a 30 day waiting period after the 3rd request to enforce any penalty. The third request would come from Ms. Blankenburg and would be sent via certified mail. Eric Walder added that he supports the penalty, but that each timeline should be equal for any District that gets put on notice. He would like a timeline set for when follow up's are sent and when the penalty will take effect.

A motion was made to approve the 10% penalty effective immediately, to send future emails with read receipts, hard copies via certified mail, and to add a resolution to the next Board Meeting

M/S/P Brainard/Bailey

Members that voted to approve the motion: Bill Paskle, Alpine; Criss Brainard, San Miguel; David Fulcher, Carmel Highlands; Don Butz, Lakeside; Eric Walder, South Placer; Howard Wood, Vacaville; Jonathan Wilby, Orange County; Mark Pomi, Kentfield; Sean Bailey, Northstar.

Item 7.2 – HR Policy Audit

Item 7.3 – AB1825/1661 Compliance Progress

Mr. Banks noted that in September, Gallagher's Core360 Loss Control Platform became free to all clients. We sent out an email to all Districts within FAIRA, and noted that Districts that were non-compliant with AB1825/1661 could now get the training for free. We did however receive some kickback from Districts who thought they did not need the training. We spoke to Mr. Bacigalupi and he advised that the only personnel who do not need to take the training are people who are completely unpaid and receive no compensation whatsoever. This includes travel, food, lodging, etc. We have had a couple of Districts confirm they fall into this category. We are now down to 10 Districts that have not signed up for the Core360 Loss Control Portal and have not completed the training. This is better than where we were at the last Board Meeting, but there is still work to do.

Item 7.4 – Drive to Survive – 2020 Plan

Mr. Banks confirmed we will be doing the Drive to Survive classes again in 2020. The plan is to have the meetings around the same time as they were this year – late July or early August. The first class will likely be at Tiburon FPD, the second class at San Miguel Consolidated, and the third at one of our Nevada Districts.

Item 7.5 – Core360 Loss Control Platform Update

Mr. Banks noted this ties into 7.3 – the Loss Control Platform is now free. He added that you get 10 courses for free and each course gets you unlimited seats. He noted that the following seven pages are all of the 100+ courses available to pick from.

Item 7.6 – Core360 – EigenPrism

Mr. Phillips noted that the EigenPrism is another free tool offered to clients from Gallagher. What we can do with this is generate maps, graphs and reports by uploading the statement of values, which shows exposures to natural hazards and catastrophes that could potentially effect a Districts assets. We can also activate real time alerts, so should an event happen, you will receive an alert to give an update on where a fire is moving, when a storm will hit, etc. Mr. Paskle stated that it would be good to have a presentation on this to see how it works in action. Mr. Phillips said we will have that prepared for the March meeting.

Item 8.1 – State of the Property & Liability Marketplace

Eric Kikalo stated that Property rates are up about 10%, Liability is at roughly 5-10%, Management Liability nearing 10-20% and Auto is looking at 5-15%. One difference about the current marketplace from times past is that they are seeing trends with major catastrophes. One thing we are going to do to attempt to mitigate an expected increase in premium is get to the market as early as possible. Ms. Blankenburg added that we were extremely lucky that we were able to secure a flat property rate at the last renewal.

She noted that in the current marketplace, we have seen increases anywhere from 10% to 100%, and that we are hoping to limit the increase to 10% at the 2020 renewal.

Item 8.2 – Prospect Activity

Mr. Kikalo advised that on November 18, we sent out our first prospect mailing to 74 Districts that were identified as potential Members to join FAIRA. He explained that the prospect are identified by confirming their estimated insurance premium of \$7,500 or greater. The second mailing will take place shortly after and will be a follow up to FAIRA's program as a whole. We will also include a state of the marketplace to show them how rates are expected to rise, and how FAIRA has been able to keep its rates relatively flat.

Item 9.1 – Potential Litigation. [Government Code 54956.9(b)]

Item 9.2 – Potential Litigation. [Government Code 54956.9(a)]

Item 9.3 – FAIRA Claims and Loss Report

Item 10 – Incoming President Wilby to Appoint an Elected Executive Board Member

Jonathan Wilby would like to elect Don Butz as the Elected Executive Board Member.

M/S/P Brainard/Pomi

Members that voted to approve the motion: Bill Paskle, Alpine; Criss Brainard, San Miguel; David Fulcher, Carmel Highlands; Don Butz, Lakeside; Eric Walder, South Placer; Howard Wood, Vacaville; Jonathan Wilby, Orange County; Mark Pomi, Kentfield; Sean Bailey, Northstar.

Item 11 – Other Business

No other business.

Item 12 – Adjournment

A motion was made to adjourn the meeting at 10:55AM.

M/S/P Walder/Butz

DRAFT

5 General Manager Report

5.1 FAIRA Activity Update

Susan and Alex have serviced the General Manager side of FAIRA with the following:

- Signed 20 Fire District's up for Gallagher's Core360 Loss Control Portal
- Sent out the FAIRA Audited Financials for the years ending June 30th 2019 and 2018
- Sent out 3rd request notices to District's who have been non-responsive to our HR policy and procedure reviews
- Sent out over 200 accident reporting kits
- Scheduled the 2020 Drive to Survive locations and dates
- Met with OFCA to conduct an Insurance 101 and reviewed a list of their questions that included claims, for which we arranged a follow-up call with the claims adjuster where we worked through a number of questions. The Insurance 101's will continue after the 7/1/2020 renewal
- Held monthly calls with Allied Public Risk to discuss open claims
- Sent out 10 year FAIRA Loss Summary to Districts with over 25% loss ratios. An example of what was sent it on the follow pages. The Districts with a loss ratio of over 25% are:
 - o Capenteria-Summerland FPD
 - o South Coast FPD
 - o Montecito FPD
 - o Anderson FPD
 - o Lakeside FPD
 - o Kneeland FPD
 - o Tiburon FPD
 - o Penn Valley FPD
 - o Placer Hills FPD
 - o Alta FPD
 - o American Canyon FPD
 - o Central FPD of Santa Cruz County
 - o Smith Valley FPD
 - o Orange County FA
 - o Vacaville FPD
 - o Occidental CSD FD
 - o Fresno County FPD
 - o Moraga-Orinda FPD
 - o Ben Lomond FPD
 - o Valley Center FPD
 - o Montezuma FPD
 - o Humboldt Bay Fire JPA
 - o For Dick FPD
 - o Gold Ridge FPD
 - o Five Cities FA
 - o Salida FPD
 - o San Ramon Valley FPD
 - o Lake Valley FPD
 - o Arcata FPD
 - o Murrieta FPD

- Mi-Wuk Sugar Pine FPD
- Lee Vining FPD
- Oakdale Rural FPD
- Sonoma County FD
- Cypress FPD
- Central County FD
- Pajaro Valley FPD
- Murphy's FPD

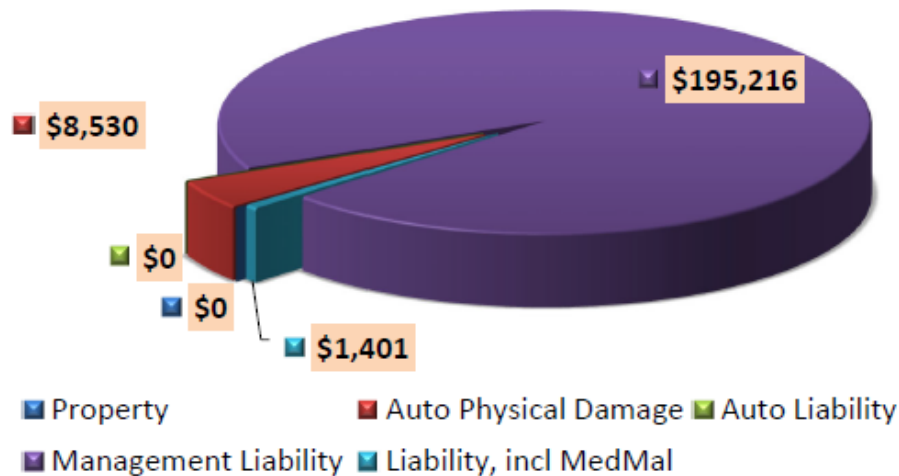
Receive and File

10 Year - FAIRA Loss Summary 7/1/2010 to Present

\$185,912 FAIRA Premium

\$205,147 Incurred

110% Loss Ratio



As of 10/31/2019

FAIRA - Annual Loss Summary

7/1/2010 to Present (as of 10/31/2019)

Policy Inception Year	Claim Type	Number of Claims	Incurred Loss	% of Total	Annual Total
2019	Property	0	\$0	0%	\$0 Incurred \$22,374 Premium 0% Loss Ratio
	Auto Physical Damage	0	\$0	0%	
	Auto Liability	0	\$0	0%	
	Management Liability	0	\$0	0%	
	Liability, incl MedMal	0	\$0	0%	
2018	Property	0	\$0	0%	\$0 Incurred \$19,295 Premium 0% Loss Ratio
	Auto Physical Damage	0	\$0	0%	
	Auto Liability	0	\$0	0%	
	Management Liability	0	\$0	0%	
	Liability, incl MedMal	0	\$0	0%	

2017	Property	0	\$0	0%	\$1,401 Incurred
	Auto Physical Damage	0	\$0	0%	
	Auto Liability	1	\$0	0%	\$15,501 Premium
	Management Liability	0	\$0	0%	
	Liability, incl MedMal	1	\$1,401	100%	9% Loss Ratio
2016	Property	0	\$0	0%	\$648 Incurred
	Auto Physical Damage	0	\$0	0%	
	Auto Liability	0	\$0	0%	\$15,642 Premium
	Management Liability	1	\$648	100%	
	Liability, incl MedMal	0	\$0	0%	4% Loss Ratio
2015	Property	0	\$0	0%	\$194,568 Incurred
	Auto Physical Damage	0	\$0	0%	
	Auto Liability	0	\$0	0%	\$15,411 Premium
	Management Liability	2	\$194,568	100%	
	Liability, incl MedMal	0	\$0	0%	1263% Loss Ratio
2014	Property	0	\$0	0%	\$0 Incurred
	Auto Physical Damage	0	\$0	0%	
	Auto Liability	0	\$0	0%	\$17,976 Premium
	Management Liability	0	\$0	0%	
	Liability, incl MedMal	0	\$0	0%	0% Loss Ratio
2013	Property	0	\$0	0%	\$8,530 Incurred
	Auto Physical Damage	1	\$8,530	100%	
	Auto Liability	0	\$0	0%	\$18,674 Premium
	Management Liability	0	\$0	0%	
	Liability, incl MedMal	0	\$0	0%	46% Loss Ratio
2012	Property	0	\$0	0%	\$0 Incurred
	Auto Physical Damage	0	\$0	0%	
	Auto Liability	0	\$0	0%	\$20,195 Premium
	Management Liability	0	\$0	0%	
	Liability, incl MedMal	0	\$0	0%	0% Loss Ratio

2011	Property	1	\$0	0%	\$0 Incurred \$20,073 Premium 0% Loss Ratio
	Auto Physical Damage	0	\$0	0%	
	Auto Liability	0	\$0	0%	
	Management Liability	0	\$0	0%	
	Liability, incl MedMal	0	\$0	0%	
2010	Property	0	\$0	0%	\$0 Incurred \$20,771 Premium 0% Loss Ratio
	Auto Physical Damage	0	\$0	0%	
	Auto Liability	0	\$0	0%	
	Management Liability	0	\$0	0%	
	Liability, incl MedMal	0	\$0	0%	

FAIRA Loss Report
As Of 10/31/2019 for Policy Periods 2010 Through 2019

Average per Claim: \$ 29,307

Year Date of Loss	Coverage Line	Accident Description	Closed Date	Loss Paid	Other Paid	Loss Reserve	Other Reserve	Recoveries	TOTAL INCURRED
2017									
09/08/2017	AL	BA-PDIV STRUCK CV WHILE MAKING A RIGHT TURN	11/27/2017	\$0	\$ -	\$0	\$ -	\$0	\$0
11/13/2017	LIAB	GL-PDINSURED LADDER CRACKED CV GRILL	04/05/2018	\$1,401	\$ -	\$0	\$ -	\$0	\$1,401
2017 Total				\$1,401	\$ -	\$0	\$ -	\$0	\$1,401
2016									
02/22/2017	EPL	EPLIALLEGES MULTIPLE DISCRIMINATION CHARGES	04/24/2017	\$0	\$ 648	\$0	\$ -	\$0	\$648
2016 Total				\$0	\$ 648	\$0	\$ -	\$0	\$648
2015									
04/14/2016	EPL	PLAINTIFF ALLEGES WRONGFUL TERMINATION FROM PROBATIONARY STATUS DUE TO DISABILITY/GENDER DISCRIMINATION AND RETALIATION FOR TAKING TOO MANY SICK DAYS	05/31/2018	\$140,000	\$ 59,568	\$0	\$ -	(\$5,000)	\$194,568
04/14/2016	EPL	PLAINTIFF ALLEGES WRONGFUL TERMINATION FROM PROBATIONARY STATUS DUE TO DISABILITY/GENDER DISCRIMINATION AND RETALIATION FOR TAKING TOO MANY SICK DAYS	04/23/2018	\$0	\$ -	\$0	\$ -	\$0	\$0
2015 Total				\$140,000	\$ 59,568	\$0	\$ -	(\$5,000)	\$194,568
2013									
09/08/2013	APD	HEAT DAMAGE TO INSURED VEHICLE FROM A FIRE	12/06/2013	\$8,530	\$ -	\$0	\$ -	\$0	\$8,530
2013 Total				\$8,530	\$ -	\$0	\$ -	\$0	\$8,530
2011									
01/24/2012	PROP	PROPERTY BURNED OUT	10/17/2012	\$0	\$ -	\$0	\$ -	\$0	\$0
2011 Total				\$0	\$ -	\$0	\$ -	\$0	\$0
Grand Total				\$149,931	\$ 60,216	\$0	\$ -	(\$5,000)	\$205,147

5.2 CAJPA Data Analysis Project

At the June 17, 2019 Board Meeting, the Board approved a contribution of \$5,000 towards a California specific General Liability Study on behalf of CAJPA. The purpose of the study is to determine which types of losses serve as the greatest severity and frequency to California Public Entities.

The project itself is currently underway. The goal is to have the study completed in 2020. On the following two pages is the information we received from CAJPA.

Receive and File



*Trusted Leadership
for California's Public
Risk Sharing Pools*

February 13, 2020

Susan Blankenburg
Fire Agencies Insurance Risk Authority (FAIRA)
1255 Battery St.
San Francisco, CA 94101

Dear Susan Blankenburg:

On behalf of the leadership of the California Association of Joint Powers Authorities (CAJPA), I want to thank you for your support of our Tort Liability Data Analysis Project. As you know, tort liability costs are a growing issue facing public entities in California which can threaten both the long-term financial stability of an agency as well as the ability to secure essential coverages at a reasonable price. The cost of claims, driven by unexpectedly high jury verdicts, social inflation, settlements and defense costs has created a hard liability insurance market and are placing severe financial pressures on California public entities.

The CAJPA Board recognized our members concerns about these emerging trends and started looking for a solution. After two years of thoughtful dialogue and research, CAJPA commissioned the California statewide public sector data project. The project, funded by the generous financial support of CAJPA members like you, will entail the mass collection, aggregation and analysis of general liability claims data from all types of claims across all types of public entities.

After an RFP process was conducted, Aon was selected to undertake this important project and has started their initial steps including reaching out to potential participants. Julie Theirl from Aon will serve as the Project Manager and will be supported by others from Aon and Bickmore Actuarial. The goal is to have the results of the project available by the end of 2020. An Advisory Committee has been identified to guide the project through to its conclusion.

Again, thank you for your contribution to this important project which will only be successful with the full commitment of the California public sector community. We are providing you with an invoice for your pledged amount. If you have any questions, please do not hesitate to contact me or any member of the CAJPA Board of Directors.

Most sincerely,

Catherine Smith
Executive Director

700 R Street, Suite 200 | Sacramento | CA | 95811
P: 916-231-2139 | F: 916-231-2141 | www.cajpa.org

CAJPA Tort Liability Data Analysis Project – FAQ's

- Q) Why am I receiving this invoice?
- A) Because your JPA has agreed to a financial contribution towards the CAJPA California General Liability Data Analysis Project
- Q) What is the CAJPA California General Liability Data Analysis Project?
- A) The project will encompass collecting general liability claims data from specific California JPAs and individual public entities so that we can analyze the severity and frequency of GL claims and their impact to California public sector as a whole.
- Q) Will my entity be asked to contribute claims data?
- A) The list of entities that will be invited to contribute data has not yet been finalized; but it is possible that even though your entity contributes funding, that you will not be asked to contribute data.
- Q) What is the goal of this study?
- A) The results of the study will be used to determine which types of losses are having the greatest impact to California public entities. It will also be used to examine possible tort reform initiatives such as joint and several liability.
- Q) When will the project begin and end?
- A) The project formally kicked off in December 2019 and is expected to conclude by December 2020.



5.3 Non-Responsive Districts

At the December meeting, Marco reported that he and Mark Shadowens were having difficulty getting in contact with 1. Kneeland FPD, 2. Central of Santa Cruz FPD and 3. Humboldt FPD to review HR policies and procedures. With our first and second requests being unsuccessful, we prepared third request letters that were to be sent to the three Districts. While doing so, Kneeland had contacted us, making them compliant.

Third requests were sent via certified mail to both Central of Santa Cruz and Humboldt. We have heard back from both, putting them into compliance. Should have one of these District not responded to the third and final request, a 10% increase in premium would have been levied. The letters sent are on the follow pages.

Receive and File



Fire Agencies Insurance Risk Authority

Susan Blankenburg, General Manager
1255 Battery Street, Suite 450
San Francisco, CA 94111
Office 415-536-4005 Fax 415-536-8499

SENT VIA CERTIFIED MAIL

January 13, 2020

Chief Sean Robertson
Humboldt Bay Fire JPA
533 C Street
Eureka, CA 95501

Dear Chief Robertson,

In an attempt to lower losses and keep our premiums low, FAIRA has hired Mark Shadowens, our Loss Control Consultant, to arrange site visits with Districts to review policies and procedures related to Human Resources/Employment Practices Liability matters.

We have been unsuccessful in our attempts to reach you on the following dates:

1. 8-29-2019 we sent a Loss Control Survey and requested that you provide us with a copy of the District's Sexual Harassment Policy
2. A follow-up email was sent on 9-16-2019
3. A follow up phone call was placed on 10-25-2019

The FAIRA Board of Directors' adopted a policy where non-compliant members would be subject to a 10% penalty on your 7-1-2020 renewal premium.

This penalty can be avoided by reaching out to Mark Shadowens at 530-308-1241 or Marco Guardi at Marco_Guardi@ajg.com to discuss getting into compliance.

Your prompt response will be greatly appreciated.

Sincerely,



Susan Blankenburg
FAIRA, General Manager

cc: Mark Shadowens, FAIRA, Northern California Loss Control Consultant
Marco Guardi, FAIRA Loss Control Manager
FAIRA Board of Directors



Fire Agencies Insurance Risk Authority

Susan Blankenburg, General Manager
1255 Battery Street, Suite 450
San Francisco, CA 94111
Office 415-536-4005 Fax 415-536-8499

SENT VIA CERTIFIED MAIL

January 13, 2020

Chief Steven Hall
Central FPD of Santa Cruz County
930 17th Ave
Santa Cruz, CA 95062

Dear Chief Hall,

In an attempt to lower losses and keep our premiums low, FAIRA has hired Mark Shadowens, our Loss Control Consultant, to arrange site visits with Districts to review policies and procedures related to Human Resources/Employment Practices Liability matters.

We have been unsuccessful in our attempts to reach you on the following dates:

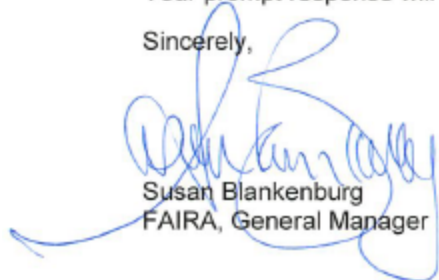
1. 10-10-2019 we sent a Loss Control Survey and requested that you provide us with a copy of the District's Sexual Harassment Policy
2. A follow-up email was sent on 10-14-2019
3. A follow up phone call was placed on 10-25-2019

The FAIRA Board of Directors' adopted a policy where non-compliant members would be subject to a 10% penalty on your 7-1-2020 renewal premium.

This penalty can be avoided by reaching out to Mark Shadowens at 530-308-1241 or Marco Guardi at Marco_Guardi@ajg.com to discuss getting into compliance.

Your prompt response will be greatly appreciated.

Sincerely,



Susan Blankenburg
FAIRA, General Manager

cc: Mark Shadowens, FAIRA, Northern California Loss Control Consultant
Marco Guardi, FAIRA Loss Control Manager
FAIRA Board of Directors

5.4 Consideration of Implementing Experience Modifications and/or Increased Deductibles

To be reported on verbally by FAIRA's General Manager, Susan Blankenburg.

Receive and File

5.5 FDAC Agreement

Enclosed for your review and consideration is the FDAC agreement extending the current terms and conditions effective July 1, 2020 to July 1, 2021. The agreement remains at a \$15,000 annual fee.

Consideration and Possible Action

FAIRA/ FDAC Agreement

AGREEMENT BETWEEN FIRE AGENCIES INSURANCE RISK AUTHORITY AND FIRE DISTRICTS ASSOCIATION OF CALIFORNIA

THIS AGREEMENT ("Agreement") is made and entered into as of July 1, 2018, by and between the Fire Agencies Insurance Risk Authority, a joint powers authority, organized and existing under the provisions of the Joint Exercise of Powers Act (Government Code 6500, et. seq.) ("FAIRA") and Fire Districts Association of California, a California non-profit public benefit corporation ("FDAC") with respect to terms and conditions of certain services and consideration to be exchanged between FAIRA and FDAC.

WHEREAS, FAIRA desires FDAC to promote the insurance and self-insurance services of FAIRA with respect to existing and prospective members of the FDAC; and,

WHEREAS, FDAC desires FAIRA to promote the membership in FDAC with local agency members of FAIRA who are not currently members of FDAC;

NOW THEREFORE, in consideration of the mutual covenants contained in this Agreement, the parties agree as follows:

1. Term

1.1 The parties ratify the obligations as set forth hereinafter in the Agreement from and after July 1, 2020, the Agreement effective date, through June 30, 2021. The parties agree to review the terms of the Agreement from time-to-time for possible modification and if modification is sought then give written notice of such proposed modification consistent with Section 4 of this Agreement, at least thirty (30) days prior to July 1 of any calendar year that the Agreement is in effect.

1.2 Termination

Notwithstanding anything to the contrary herein, either party may terminate this agreement with or without cause by giving the other party 30 days written notice. In such event, any unearned or unpaid portion of the annual fee shall be prorated to the date of termination and paid or refunded, as the case may be.

2. Obligations of FAIRA

2.1 FAIRA shall, on or before January 15 of each calendar year in which this Agreement is in effect, pay to FDAC the amount of \$15,000 as an annual fee as payment for FDAC actions described below, after being invoiced for that amount by FDAC.

FAIRA/ FDAC Agreement

2.2 FAIRA shall promote and encourage membership in the FDAC to prospective members of FAIRA and to current members of FAIRA not currently members of FDAC.

3. Obligations of FDAC

3.1 FDAC shall allow the use, name and logo of the FDAC to FAIRA.

3.2 FDAC shall invoice FAIRA a fee as described in Section 2.1 of this Agreement on or after January 1 of each calendar year.

3.3 FDAC shall exclusively promote and encourage membership in FAIRA to all new and prospective members of FDAC and to all current members of FDAC not currently members of FAIRA.

3.4 FDAC shall maintain as current its membership data base and share the same with FAIRA for promotional services and shall maintain a link to the web site for FAIRA from the FDAC web site.

3.5 FDAC shall provide FAIRA a vendor booth at no cost at the annual conference of FDAC and other FDAC sponsored programs where vendor booths are provided and a half page box advertisement in the FDAC Report or similar newsletter published by the FDAC.

3.6 FDAC shall provide to FAIRA legislative advocacy and tracking through FDAC legislative committees.

3.7 It shall be the policy of the FDAC Board of Directors that FAIRA's Insurance Program shall be the exclusive Liability, Auto Liability, Property and Auto Physical Damage insurance program to receive the sponsorship, services and obligations described hereinabove in Sections 3.1 through 3.6 of this Agreement.

3.8 In order to fully carry out the FDAC duties to exclusively support and promote FAIRA and FAIRA's insurance programs, as set forth in sections 3.3 and 3.7, FDAC further agrees that neither the FDAC Board, nor any of its employees or staff, shall participate in, finance, endorse, support, or encourage any effort that would inhibit or interfere with its duty of exclusive support of FAIRA.

4. Notices

4.1 Any notices relating to this Agreement shall be given in writing and shall be deemed sufficiently given and served for all purposes when delivered personally or by generally recognized overnight courier service, or three (3) business days after deposit in the United States Mail, certified or registered, return receipt requested with postage prepaid addressed as follows:

If to FAIRA:

FAIRA/ FDAC Agreement
General Manager
Fire Agencies Insurance Risk Authority
1255 Battery Street, Suite 450
San Francisco, CA 94111

If to FDAC:

Executive Director
Fire Districts Association of California
700 R Street, Suite 200
Sacramento, CA 95811

5. Indemnification

5.1 FAIRA agrees to indemnify, defend and hold harmless FDAC, its officers, agents and employees from any and all claims for losses accruing or resulting to any person or entity arising out of FAIRA's breach of or its obligation hereunder or sole negligence in FAIRA's performance of this Agreement.

5.2 FDAC agrees to indemnify, defend and hold harmless FAIRA, its officers, agents and employees from any and all claims for losses accruing or resulting to any person or entity arising out of FDAC's breach of or its obligation hereunder or sole negligence in FDAC's performance of this Agreement.

6. Entire Agreement. The terms and conditions and covenants of this Agreement are intended by the parties as a final expression of their agreement with respect to such terms, conditions and covenants that are included in this Agreement and may not be contradicted by evidence by any prior or contemporaneous agreements. This Agreement specifically supersedes any prior written or oral agreements between the parties.

7. Amendment. This agreement may be amended from time-to-time only by the mutual written agreement of the parties, when preceded by the notice provisions of Section 1 of this Agreement.

8. Governing Law. This Agreement shall be governed by the laws of the State of California, and the rights and obligations of the parties set forth shall be construed and enforced in accordance with applicable Federal Law and the laws of the State of California.

9. Waiver. Any waiver at any time by any party of its rights with respect to default or any other matter arising in connection with this Agreement shall not be deemed to be a waiver with respect to any other default or matter. The exercise by a party of any remedy provided in the Agreement or at law shall not prevent the exercise by that party of any other remedy provided in this Agreement or at law.

FAIRA/ FDAC Agreement

10. Severability. If any terms, provisions, conditions and covenants of this Agreement shall be held invalid or unenforceable, the remainder of this Agreement shall not be affected and thereby shall be valid and enforceable to the fullest extent permitted by law.

11. Neutral Interpretation. The provisions of this Agreement shall be construed as to their fair meaning, and not for or against any party based on any attribution to such party as the source of the language in question. Headings used in this Agreement are for the convenience of reference only and shall not be used in construing this Agreement.

12. Counterparts. This Agreement is executed in two (2) duplicate originals, each of which shall be deemed an original, but each of which together shall constitute one in the same instrument. This Agreement consists of four (4) pages, which constitutes the entire understanding and agreement of the parties.

IN WITNESS WHEREOF, the parties hereto have executed this Agreement with the intent to be bound thereby as of the date first written above, ratifying performance, which has occurred since the Agreement Effective Date.

“FAIRA”

FIRE AGENCIES INSURANCE RISK AUTHORITY

Dated: _____ By:

Jonathan Wilby, President

“FDAC”

FIRE DISTRICTS ASSOCIATION OF CALIFORNIA

Dated: _____ By:

Steve Kovacs, President

5.6 Discussion on FAIRA's Annual Meeting – June 15, 2020

FAIRA's annual Board of Director's meetings have historically been in San Francisco, using the Gallagher Board Room and hosting a dinner nearby. Staff will be securing a dinner reservation for the Board of Director's and significant others for the evening of June 15, 2020.

Receive and File

6 Financial Update

6.1 Audited Financial Statement year ending June 30, 2019 and 2018

A copy of this report was sent to the FAIRA Board of Director's on 2/13/2020. Due to the new structure of our insurance program with the \$100,000 Deductible and the \$750,000 Annual Aggregate, an extensive amount of additional documentation was required for the auditors to complete the audit, all of which was provided by Zack.

Consideration and Possible Action



Fire Agencies Insurance Risk Authority

Date: February 10, 2020

To: FAIRA Board of Directors

From: Susan Blankenburg, General Manager

Subject: FAIRA Audited Financial Statement Fiscal Year Ending June 30, 2018 & 2019

In accordance with the Authority's JPA agreement, articles 401.3 and 401.4, we are required to have a certified audit each year that has been completed by Joe Mastro from Cuttone & Mastro Certified Public Accountants.

In accordance with accounting principles related to FAIRA's high deductible insurance effective 7/1/2018, the financial statements contain new line items and notes. These include deductible receivable and revenue, unpaid insurance claims, rate stabilization utilized and SIR pool. Additional information is provided in Notes 1, 3, 4 and the supplementary information. Zack worked close with Cuttone & Mastro to provide the additional data needed to assure that our financials were in full compliance.

Enclosed is your copy of FAIRA's Audited Financials for your review. Please do not hesitate to contact our office directly should you have any questions or concerns you would like to discuss.

Best regards,

Susan Blankenburg
Susan_Blankenburg@faira.org

cc: John Paget, FAIRA CPA

Fire Agencies Insurance Risk Authority (FAIRA)
1255 Battery Street, Suite 450, San Francisco, CA 94111
P.O. Box 7443, San Francisco, CA 94120-7443

www.faira.org

6.2 Deductible Payments Update

The last group of invoices distributed requesting reimbursement from member Districts for their deductible's that were paid on their behalf by FAIRA were sent 11/15/2019. All of the reimbursements have been paid with the exception of OCFA, whose check is in the mail.

We are experiencing delays with obtaining our loss runs from APR, from which the applicable deductibles are provided. We are expecting that the next batch of invoices will be higher than usual because we need to "catch up" for several months for both the 2018-19 and 2019-20 policy years. As of 2/25/2020, Allied World has billed FAIRA for \$616,000 of the \$750,000 aggregate for the 2018-19 term.

Receive and File

6.3 Presentation of the 2019-2020 Updated Annual Budget

Enclosed is the updated 2019/2020 and draft 2020/2021 Budget. The 2020/2021 budget includes estimates including Insurance Premium estimates and several assumptions that Zack and Susan present.

Consideration and Possible Action

FAIRA

2020-21 DRAFT BUDGET DRAFT5

FUND #	2018-19 Audited	2019-20 Updated	2020-21 Estimated	Variance +/(-)
	<i>Reinsurance</i>	<i>Reinsurance</i>	<i>Reinsurance</i>	
Summary				
INCOME				
6150 Total Insurance Premium Revenue	\$ 2,396,983	\$ 2,474,944	\$ 2,749,703	\$ 274,759
6150b Aggregate Deductible Fund	\$ 750,000	\$ 750,000	\$ 750,000	\$ -
3030 Surplus Used to Fund Aggregate Deductible Fund	\$ (460,000)	\$ (350,000) ¹	\$ (300,000) ³	\$ 50,000
3026 Pool Supplemental Premium	\$ 97,730	\$ 101,376	\$ 74,385	\$ (26,991)
Rate Stabilization Fund Adjustment	\$ (135,389)	\$ (113,024) ¹	\$ (113,024) ³	\$ -
TOTAL INSURANCE REVENUE	\$ 2,649,324	\$ 2,863,296	\$ 3,161,064	\$ 297,768
6150c Member Deductibles	\$ 223,170 ⁴	\$ 223,170 ⁴	\$ 225,000 ⁴	\$ 1,830
3061 Pool Supplemental Premium Adjustment	\$ -	\$ -	\$ -	\$ -
3060 Commission Income	\$ 358,050	\$ 369,742	\$ 410,970	\$ 41,228
3039 Net Investment Income	\$ 129,152	\$ 75,000	\$ 75,000	\$ -
TOTAL GROSS INCOME	\$ 3,359,696	\$ 3,531,208	\$ 3,872,034	\$ 340,826
EXPENSES				
6100 Total Insurance Premiums	\$ 2,396,983	\$ 2,474,944	\$ 2,749,703	\$ 274,759
Aggregate Deductible Fund	\$ 750,000	\$ 750,000	\$ 750,000	\$ -
TOTAL INSURANCE EXPENSES	\$ 3,146,983	\$ 3,224,944	\$ 3,499,703	\$ 274,759
Total Brokerage Fee	\$ 225,500	\$ 225,500	\$ 225,500	\$ -
<u>Other Expenses</u>				
6399 Total Claims & Risk Mgmt Expenses	\$ 18,287	\$ 36,000 ²	\$ 33,000	\$ (3,000)
7010 General Management Fee	\$ 205,254	\$ 211,822	\$ 218,177	\$ 6,355
Total Support Services	\$ 28	\$ 28	\$ 28	\$ -
Total Board Expenses	\$ 10,389	\$ 13,000	\$ 13,000	\$ -
Total Professional Fees	\$ 45,419	\$ 56,650 ²	\$ 53,650	\$ (3,000)
Total Other Expenses	\$ 25,591	\$ 17,000	\$ 17,000	\$ -
Total OTHER EXPENSES	\$ 304,968	\$ 334,500	\$ 334,855	\$ 355
TOTAL EXPENSES	\$ 3,677,451	\$ 3,784,944	\$ 4,060,058	\$ 275,114
NET INCOME (SHORTFALL)	\$ (317,755) ⁴	\$ (253,736) ⁴	\$ (188,024) ³	\$ 65,712
Premium Billable to Members	\$ 2,649,324	\$ 2,863,296 ¹	\$ 3,161,064 ³	
Billable % Change versus Prior Year	14.1%	8.1%	10.4%	
Rate Stabilization Fund	\$ 226,048	\$ 113,024	\$ -	\$ (113,024)
Surplus	\$ 2,551,482	\$ 2,410,770	\$ 2,335,770	\$ (75,000)
Total Equity	\$ 2,777,530	\$ 2,523,794	\$ 2,335,770	\$ (188,024)
¹ 2019-20 Adjustments & Net Income: To mitigate the insurance cost increase, the Board approved the use of \$350,000 from Surplus and rebate of \$113,024 from Rate Stabilization Fund (i.e. one-third of existing RSF, except OCFA). This is the main reason that FAIRA will spend \$253,736 more than it charges to members.				
² 2019-20 Other Expenses: The final \$15,000 of the \$0 Loss Control Fund established in 2016-17 is budgeted for 'Drive-to-Survive' courses. \$18,000 is budgeted for a Northern California Loss Control Consultant and a 'Harassment Training Compliance Grant Fund.' \$5,000 is budgeted for a CAJPA Tort Liability Study.				
³ 2020-21 Adjustments & Net Income: To mitigate the insurance cost increase, it is proposed that the Board approve the use of \$300,000 from Surplus and refund of \$113,024 from Rate Stabilization Fund (i.e. the third and final installment). This is the main reason that FAIRA will spend \$188,024 more than it charges to members.				
⁴ Member Deductible Revenue of \$223,000 per year have reduced budgeted shortfalls (i.e. the 2019-20 shortfall is now \$253,736 instead of the budgeted \$478,024). The 2018-19 Audited shortfall of \$317,755 is also better than the budgeted amount of \$625,189 due to \$57,000 higher Investment Income and \$25,000 lower NorCal Loss Control expense.				

FAIRA

DRAFT5

Commission is calculated on the total first dollar premium paid to insurance company.

FAIRA

2020-21 DRAFT BUDGET DRAFT5

FUND #		2018-19 Audited	2019-20 Updated	2020-21 Estimated	Variance +/(-)
		Reinsurance	Reinsurance	Reinsurance	
	EXPENSES				
	INSURANCE EXPENSES				
6112	Package Premium	\$ 2,039,535	\$ 2,086,869	\$ 2,324,168	\$ 237,299
6150	Cyber Risk	included	included	included	\$ -
	Terrorism	included	included	included	\$ -
	Excess (Central County FD \$5M Xs. \$1M Underlying)	\$ 10,129	\$ 10,129	\$ 10,635	\$ 506
	Policy Fee (Not Subject To Commission)	\$ 10,200	\$ 10,000	\$ 9,900	\$ (100)
	Loss Control Fund (Not Subject To Commission)	included	included	included	\$ -
	Total Package Premiums	\$ 2,059,864	\$ 2,106,998	\$ 2,344,703	\$ 237,705
6105	Umbrella Premium (\$10M, Argonaut Ins. Co.)	\$ 337,119	\$ 367,946	\$ 405,000	\$ 37,054
6100	Total Insurance Premiums	\$ 2,396,983	\$ 2,474,944	\$ 2,749,703	\$ 274,759
6110	Aggregate Stop Loss	\$ -	\$ -	\$ -	\$ -
6150	Aggregate Deductible Fund	\$ 687,535	\$ 750,000	\$ 750,000	\$ -
6160	Aggregate Deductible Paid	\$ 62,465	included	included	\$ -
	TOTAL INSURANCE EXPENSES	\$ 3,146,983	\$ 3,224,944	\$ 3,499,703	\$ 274,759
	BROKERAGE FEE				
6370	Brokerage Fee	\$ 225,500	\$ 225,500	\$ 225,500	\$ -
6375	Brokerage New Member Commissions	\$ -	\$ -	\$ -	\$ -
	Total Brokerage Fee	\$ 225,500	\$ 225,500	\$ 225,500	\$ -
	CLAIMS & RISK MGMT EXPENSES				
6395	Loss Control	\$ 14,843	\$ 33,000	\$ 30,000	\$ (3,000)
6398	Risk Management And Website	\$ 3,444	\$ 3,000	\$ 3,000	\$ -
6390	Driver Training Simulator	\$ -	\$ -	\$ -	\$ -
6399	Total Claims & Risk Mgmt Expenses	\$ 18,287	\$ 36,000	\$ 33,000	\$ (3,000)

FAIRA

2020-21 DRAFT BUDGET DRAFT5

FUND #	2018-19 Audited	2019-20 Updated	2020-21 Estimated	Variance +/(-)
	<i>Reinsurance</i>	<i>Reinsurance</i>	<i>Reinsurance</i>	
	ADMINISTRATIVE COSTS			
7010	General Management Fee	\$ 205,254	\$ 211,822	\$ 218,177 \$ 6,355
	SUPPORT SERVICES			
	Board Liaison Officer			
7451	Board Liaison Fee	\$ -	\$ -	\$ - \$ -
7623	Board Liaison Travel	\$ -	\$ -	\$ - \$ -
7206	Board Liaison Meals	\$ -	\$ -	\$ - \$ -
7500	Support Service Functions	\$ -	\$ -	\$ - \$ -
7350	Printing	\$ -	\$ -	\$ - \$ -
7400	Postage	\$ 28	\$ 28	\$ 28 \$ -
	Total Support Services	\$ 28	\$ 28	\$ 28 \$ -
	Total Administrative Costs	\$ 205,282	\$ 211,850	\$ 218,205 \$ 6,355
	BOARD EXPENSES			
7060	Dues, Expenses And Subscriptions As Needed	\$ -	\$ -	\$ - \$ -
7200	Board Meals And Lodging	\$ 5,736	\$ 6,000	\$ 6,000 \$ -
7220	Board Meeting Expenses	\$ 51	\$ 2,000	\$ 2,000 \$ -
7620	Board Travel	\$ 4,602	\$ 5,000	\$ 5,000 \$ -
	Total Board Expenses	\$ 10,389	\$ 13,000	\$ 13,000 \$ -
	PROFESSIONAL FEES			
7100	Legal Fees - Retainer	\$ 3,368	\$ 7,500	\$ 7,500 \$ -
7101	Legal Fees - Other	\$ 6,835	\$ 5,000	\$ 2,000 \$ (3,000)
7105	Actuarial Fees	\$ -	\$ 7,500	\$ 7,500 \$ -
7040	Investment Professional Fees	\$ 7,366	\$ 7,500	\$ 7,500 \$ -
7020	Accounting & Bookkeeping	\$ 20,200	\$ 20,200	\$ 20,200 \$ -
7022	Banking Service Charges	\$ 480	\$ 250	\$ 250 \$ -
7025	Annual Certified Audit	\$ 7,170	\$ 8,700	\$ 8,700 \$ -
7030	Digital Document Retention	\$ -	\$ -	\$ - \$ -
7031	Property Appraisals	\$ -	\$ -	\$ - \$ -
	Total Professional Fees	\$ 45,419	\$ 56,650	\$ 53,650 \$ (3,000)
	OTHER EXPENSES			
7000	FDAC Sponsor Fee	\$ 15,000	\$ 15,000	\$ 15,000 \$ -
7630	Communication	\$ -	\$ 1,000	\$ 1,000 \$ -
7632	Premium Dividends	\$ -	\$ -	\$ - \$ -
7110	Miscellaneous Other Expenses	\$ 10,591	\$ 1,000	\$ 1,000 \$ -
	Total Other Expenses	\$ 25,591	\$ 17,000	\$ 17,000 \$ -
	TOTAL NON-INSURANCE EXPENSES	\$ 304,968	\$ 334,500	\$ 334,855 \$ 355
	TOTAL EXPENSES	\$ 3,677,451	\$ 3,784,944	\$ 4,060,058 \$ 275,114
7025	NET INCOME (Shortfall)	\$ (317,755)	\$ (253,736)	\$ (188,024) \$ 65,712
2019-20 Loss Control includes Drive to Survive, NorCal Consultant and Training Fund: Legal includes CAJPA Study				

7 Loss Control Consultant

7.1 Loss Control Update

The most recent Members visited were Lakeside Fire Protection District and Valley Center Fire Protection District. With Lakeside, we are currently waiting for them to provide copies of the most current HR policies and procedures documentation for review, per the discussion that was conducted when Mark Shadowens met with them. Mark also held a telephonic meeting with Valley Center.

Next visit to be scheduled is with Murrieta Fire Protection District.

Receive and File

7.2 Automobile Liability Loss Control

Similar to the approach taken to identify and manage the pool's Employment Practice Liability escalating losses, we will be taking steps to address the pool's Automobile Liability and Physical Damage claims.

We have great loss data that will be analyzed by loss type, frequency and severity, from which a loss prevention program to be rolled out starting with our top loss leaders.

More details will be reported at the June Board meeting.

Receive and File

7.3 Claim Connect

Claim Connect is a tool that can be utilized by Gallagher Clients which shows all claims and where the majority of fall under. For example, if you have 100 total auto claims in a 5 year period, it will break down what each claim fell under. Such as, 40% are theft/vandalism, while 22% are rollovers, and 10% are the insured vehicle being rear-end. It also gives other analytics, such as the average cost incurred for physical damage claims, liability, etc. This is a report that can be ran for all lines of coverage.

Receive and File

7.4 Reserve Analysis

The Reserve Analysis provides an estimate of the unpaid liabilities at a given accounting date, for a given line of liability. It is useful for:

- Evaluating outstanding liabilities to date from the property/casualty lines of liability
- Independent review of the methodology, assumptions, and reasonableness of reserves computed by outside actuarial firms
- Monitoring the movement in ultimate losses, frequency and severity, and loss rate by policy year

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FAIRA

Reserve Analysis

Auto Liability

valued as of: 11/20/19

Date Issued: 01/27/20

Disclaimer:

Gallagher provides risk services consultation that is tailored to our clients' particular loss history, industry risk factors, and insurance program structure. Our services, summaries and recommendations can include claim advocacy, evaluation of loss frequency and severity, loss prevention strategy, sufficiency of self-insured retentions, risk transfer options, identification of risk exposures, and insurance coverage for particular claims. Our work can also include collaboration with carriers, our client's legal counsel, loss prevention or actuarial consultants. We emphasize that any of the above risk services, risk management opinions, and advice provided directly to clients or to clients' third-party vendors, is both confidential and intended for our clients' use and not for distribution. We also only offer the advice from an insurance/risk management perspective and it is NOT legal advice or intended to supplant the advice or services provided to clients from legal counsel and advisors. We recommend that our clients seek advice from legal counsel and third-party professionals to become fully apprised of all legal and financial implications to their businesses.

FAIRA
Auto Liability
Evaluated as of 11/20/19
Executive Summary





Gallagher

Insurance | Risk Management | Consulting

FAIRA

Reserve Analysis

General Liability

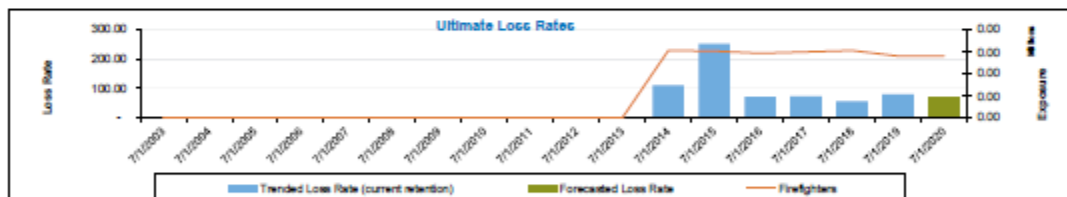
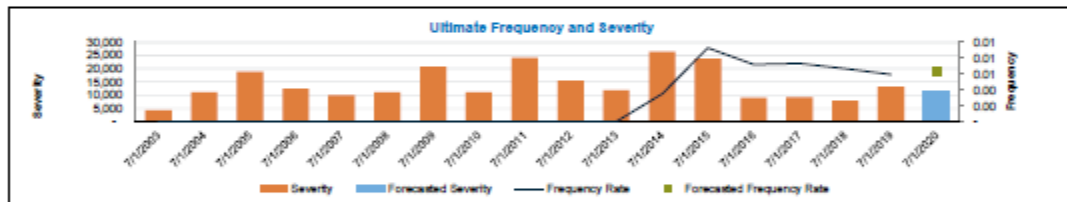
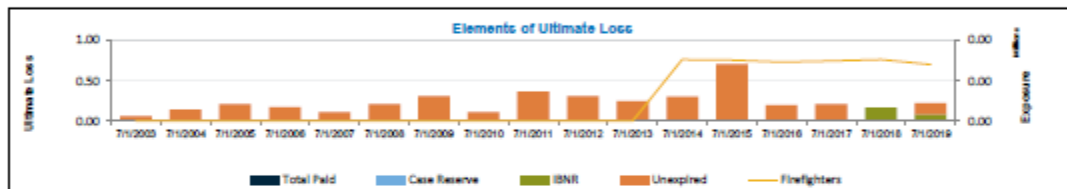
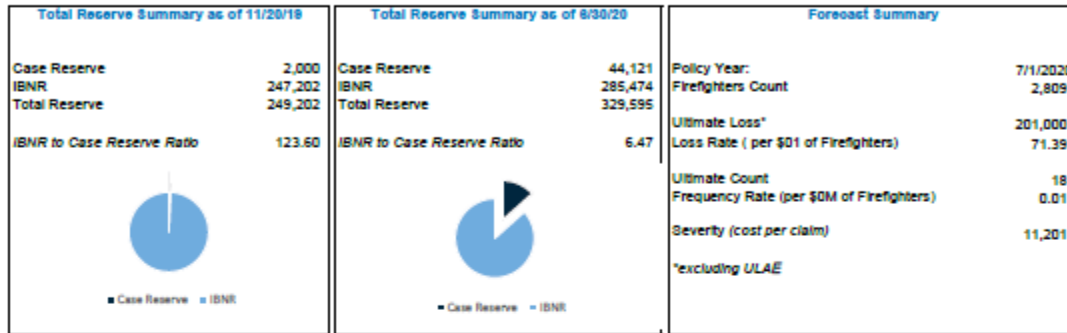
valued as of: 11/20/19

Date Issued: 01/27/20

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FAIRA
General Liability
Evaluated as of 11/20/19
Executive Summary





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FAIRA

Reserve Analysis

Property



valued as of: 11/20/19

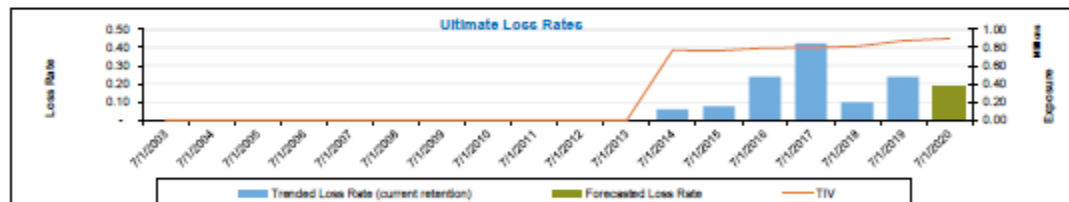
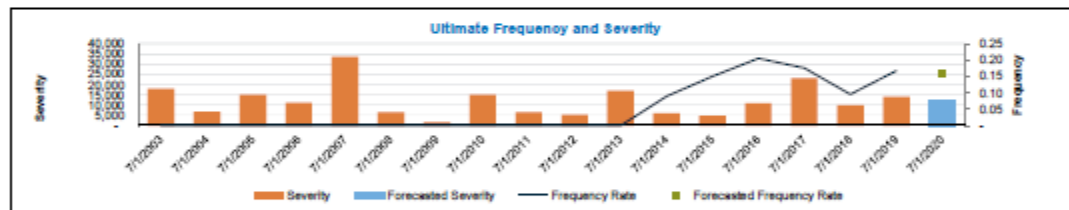
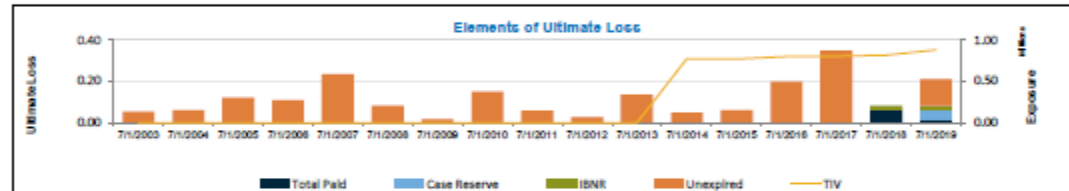
Date Issued: 01/27/20

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FAIRA
Property
Evaluated as of 11/20/19
Executive Summary

Total Reserve Summary as of 11/20/19		Total Reserve Summary as of 8/30/20		Forecast Summary	
Case Reserve	45,628	Case Reserve	90,963	Policy Year:	7/1/2020
IBNR	42,298	IBNR	47,754	TIV (000)	898,925
Total Reserve	87,926	Total Reserve	138,716	Ultimate Loss*	169,000
IBNR to Case Reserve Ratio	0.93	IBNR to Case Reserve Ratio	0.52	Loss Rate (per \$1,000 of TIV)	0.19
				Ultimate Count	14
■ Case Reserve ■ IBNR		■ Case Reserve ■ IBNR		Frequency Rate (per \$10M of TIV)	0.16
				Severity (cost per claim)	11,846
				*excluding ULAE	



7.5 Drive to Survive – 2020 Dates

The annual Drive to Survive dates are set. The schedule is as follows:

- July 27, 2020 at San Miguel from 9AM – 12PM
- July 28, 2020 at Kentfield from 9AM – 12PM
- July 29, 2020 at Mason Valley from 6PM – 9PM

As always, we encourage everyone to participate and invite as many other Districts as they can. On the following two pages is the flyer we sent to the hosting Fire Districts.

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“DRIVE TO SURVIVE”

One of the Nation's Leading Fire & EMS Safety Seminars is coming to...

San Miguel Consolidated FPD
2850 Via Orange Way, Spring Valley, CA 91978
ON
July 27, 2020 at 0900 hours

Each year, nearly 25 % of firefighter and EMS fatalities are the result of motor vehicle crashes, yet few agencies train their members on the safe operation of emergency apparatus and personal vehicles. The “Drive to Survive” training program is designed to teach members that no matter how long they have been driving, or how “good” they think they are, there are limits to the safe operation of an emergency apparatus or personal vehicle. Using the same techniques used by crash investigators, this class is designed to provide a better understanding of important topics that are essential for safe driving, such as:

- ✓ Vehicle Dynamics
- ✓ Air Brakes
- ✓ Brake Fade
- ✓ Roadway Friction
- ✓ Stopping Distances
- ✓ Skid Control
- ✓ G-Force



- ✓ Rollover Thresholds
- ✓ Anti-Lock Brakes
- ✓ Hydroplaning
- ✓ Tire Blowouts
- ✓ Drunk Driving
- ✓ The “Friction Circle”
- ✓ Seat Belt Use

As Featured at the Fire Department Instructor's Conference (FDIC)

NEW MATERIAL HAS BEEN ADDED FOR RETURNING STUDENTS

The “Drive to Survive” training program is a 3.0-hour, lecture-based seminar. Over 20,000 emergency responders have attended the class at over 500 different locations throughout the United States, including:

- | | |
|------------------------------------|-------------------------------------|
| ✓ FDIC 2019 thru 2006 | ✓ Whatcom County, WA Fire Dept. |
| ✓ New York Chief's Conference 2015 | ✓ City of Vandalia, OH Fire Dept. |
| ✓ New Holland EMS – Lancaster, PA | ✓ City of Manhattan, KS, Fire Dept. |

The class will be presented by Chris Daly, a full-time police officer who specializes in the reconstruction of serious and fatal vehicle crashes. Chris is also a 29-year veteran of the fire service having held numerous ranks, including Assistant Chief. Chris is a contributing author to “Fire Engineering Magazine” and “Fire Apparatus and Emergency Equipment Magazine” and is a court qualified expert in emergency vehicle operations.

Hosted by FAIRA

RSVP via [Reserve My Seat!](#)

WWW.DRIVETOSURVIVE.ORG

Recent Feedback:

- *Chris was well prepared and presented timely. He stated facts with engineering examples. I am going to be using the information I received today and share them with my co-workers*
- *Thanks Chris, good job with these presentations. You do save lives!*
- *Instructor was very knowledgeable and kept the class entertaining. With the new generation coming in I think the class is beneficial as a heads up to be safe*
- *Awesome course! Learned a lot, every department needs this training*
- *This was a great class for all experience levels*
- *Great instructor and great information*
- *The class was a tremendous eye opener as I will bring my driver operation classes next month. Safe driving is important and will save your life or others*
- *The expertise on subject was outstanding. Excellent engagement. Thank you!*
- *Great job covering G-Force and Applications*
- *Excellent. Best driver safety class I've ever had*
- *Excellent instructor. Great class*
- *Excellent instructor presentation – very informative and engaging – A++*

7.6 Core360 EigenPrism Demonstration

EigenPrism is another tool available from Gallagher's Core360 approach to evaluating and minimizing total cost of risk. It generates maps, graphs and reports which enables us to evaluate FAIRA's exposure to natural hazards and catastrophes such as wildfires, landslides and floods. Real-time alerts will be activated during the first quarter of 2020. The brokerage and pool administration teams will review the alerts and email them to the effected Fire Districts.

Receive and File

8 Brokerage Update

8.1 Stewardship Report



Fire Agencies Insurance Risk Authority (FAIRA)

Strategic Review
July 1, 2020-2021

Arthur J Gallagher Risk Management Services, Inc.

Eric Kikalo | Client Service Manager
Eric_Kikalo@ajg.com | 415.536.40533



ajg.com

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8.2 Gallagher Fee Renewal

FAIRA's agreement with Gallagher is up for renewal, and attached you will find a letter Eric Kikalo presented to President Wilby noting that the contract year is for the 1/2020-2021 term at a flat fee, per the terms of our agreement.

Consideration and Possible Action



Insurance | Risk Management | Consulting

Arthur J. Gallagher & Co. Insurance Brokers of California, Inc. M 415.546.9300
1255 Battery Street, Suite 450, San Francisco, CA 94111 F 415.536.8499
P.O. Box 7443, San Francisco, CA 94120-7443 ajg.com
CA Lic # 0726293
United States

March 2, 2020

Jonathan Wilby, FAIRA Board President
Orange County Fire Authority
One Fire Authority Road
Irvine, CA 92602

Susan Blankenburg
FAIRA General Manager
1255 Battery Street, Ste. 450
San Francisco, CA 94111

FAIRA Brokerage Fee Agreement - Extension

Dear Mr. Wilby and Ms. Blankenburg:

FAIRA's agreement with Gallagher is up for renewal in the 2020 – 2021 term.

Per section III (D) of our Brokerage Agreement, we propose extending the agreement for one additional year at the current, flat fee of \$225,500. We would be happy to discuss this with you and/or the Board should there be any questions.

Sincerely,

A handwritten signature in blue ink, appearing to read 'Eric Kikalo', is written over a light blue circular background.

Eric Kikalo
Client Service Manager



8.3 Renewal Expectations and Insurance Premiums

In our initial discussions with FAIRA's current carrier, we have requested a premium indication for budgetary purposes. It was brought to our attention that last year there was no increase for property, while most carriers had increased rates from 10-25%. There has been an increase in large Liability losses that may impact the premium as well. We are hoping to lock in a renewal premium earlier this year than last, to avoid any additional increases due to further development and/or wild fire activity impacting the property insurance marketplace.

We have requested our renewal premium by March 6, 2020 and will be presenting the renewal premium for the lead layer and will provide report on the terms. FAIRA's current broker, Eric Kikalo, and Ryan Jacques, Account Executive, will have more to report on this verbally.

Consideration and Possible Action

8.4 Prospecting Update

After sending out our marketing materials, we have gotten some interest from a few Districts that we have quoted in past years. The FAIRA brokerage team is working with targeted prospects in hopes to provide quotes to join the program come July 1, 2020. Following our mailing marketing campaign, we began to call the prospective Districts to determine if they would be a good fit for FAIRA, and to give them a chance to ask us any questions they have on the program. Below is a list of the prospects we sent our initial mailing to, along with the Districts we have personally followed up with highlighted in blue.

Monterey County Regional Fire District is a prospect we have been working closely with, and they will likely join the program in 2020-21. We have begun the process of quoting, and have provided the FAIRA documentation for counsel review.

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Organization	First Name	Last Name	City/Town	State
Alameda County Fire Department	David	Rocha	Dublin	CA
Albion-Little River Fire Protection District	Chuck	Greenberg	Albion	CA
Altaville-Melones FPD	Tom	Spence	Altaville	CA
Amador Fire Protection District	Jim	McCart	Jackson	CA
Apple Valley Fire Protection District	Sid	Hultquist	Apple Valley	CA
Aptos/La Selva Fire Protection District	Tom	Crosser	Aptos	CA
Artois FPD	Jack	Cavier	Artois	CA
Barona FPD	Randy	Sandoval	Lakeside	CA
Ceres Dept. of Public Safety - Emergency Services	Bryan	Nicoles	Ceres	CA
Chester PUD (incl. FPD)	Frank	Motzkus	Chester	CA
Chino Valley Independent Fire Protection District	Tim	Shackelford	Chino Hills	CA
Contra Costa County Fire Protection District	Jeff	Carman	Pleasant Hill	CA
Copperopolis Fire Protection District	Steve	Kovacs	Copperopolis	CA
Deer Springs Fire Protection District	Rick	Johnson	Escondido	CA
Diamond Springs-El Dorado Fire Protection District	Robert	Combs	Diamond Springs	CA
Dunsmuir-Castella FPD	Dan	Padilla	Dunsmuir	CA
El Dorado County Fire Protection District	Bruce	Lacher	Camino	CA
El Dorado Hills Fire Department	Maurice	Johnson	El Dorado Hills	CA
Elk Creek Fire Protection District	Bill	McLaughlin	Elk Creek	CA
Escalon Fire Protection District	Rick	Mello	Escalon	CA
French Camp-McKinley Rural Fire Protection District	Frederick	Manding	French Camp	CA
Georgetown Fire Protection District	Glenn	Brown	Georgetown	CA
Glenn-Cordora Fire Protection District	Randall	Toews	Glenn	CA
Hamilton Branch Fire Protection District	Gary	Pini	Lake Almanor	CA
Higgins Area Fire Protection District	Jerry	Good	Auburn	CA
Julian Cuyamaca Fire Protection District	Rick	Marinelli	Julian	CA
Kensington Fire Protection District	Michael	Pigoni	Kensington	CA
Keyes Fire Protection District	Erik	Klevmyr	Keyes	CA
Lake County Fire Protection District	Willie	Sapeta	Clearlake	CA
Lakeport Fire Protection District	Goug	Hutchison	Lakeport	CA

Lathrop-Manteca Fire District	Gene	Neely	Lathrop	CA
Linda Fire Protection District	Richard	Webb	Marysville	CA
Linden-Peters FPD	Kirk	Noffsinger	Linden	CA
Little Lake Fire Protection District	Chrisopher	Wilkes	Willits	CA
Long Valley Fire Department	Vince	Maniaci	Crowley Lake	CA
Madison Fire Protection District	Tom	Lopez	Madison	CA
Mammoth Lakes Fire Protection District	Frank	Frievalt	Mammoth Lakes	CA
Marina Fire Department	Doug	McCoun	Marina	CA
Meeks Bay Fire Protection District	Shawn	Crawford	Tahoma	CA
Monterey County Regional Fire District	Michael	Urquides	Salinas	CA
North County Fire Protection District	Stephen	Abbott	Fallbrook	CA
North County Fire Protection District of Monterey County	Richard	Hutchinson	CASTROVILLE	CA
North Tahoe Fire Protection District	Michael	Schwartz	Tahoe City	CA
Northshore Fire Protection District	Mike	Ciancio	Lucerne	CA
Ophir Hill FPD	Robb	Rothenberger	Cedar Ridge	CA
Orland Rural FPD	Vernon	Dado	Orland	CA
Peninsula FPD	Gary	Pini	Westwood	CA
Penryn FPD	Mitch	Higgins	Penryn	CA
Pioneer FPD	Robert	Gill	Somerset	CA
Plumas Brophy FPD (Now Know As Wheatland FA)	A.	Paquette	Wheatland	CA
Princeton FPD	Andy	Ferrendelli	Princeton	CA
Rancho Santa Fe Fire Protection District	Nicholas	Pavone	Rancho Santa Fe	CA
Rescue Fire Protection District	Thomas	Keating	Rescue	CA
Ripon Consolidated FD	Dennis	Bitters	Ripon	CA
Riverdale FPD	Ronald	Bass	Riverdale	CA
Rodeo Hercules Fire District	Bryan	Craig	Hercules	CA
Running Spring FPD	Bill	Smith	Running Springs	CA
Russian River Fire Protection District	Steve	Baxman	Guernville	CA
Sacramento Metropolitan Fire District	Todd	Harms	Mather	CA
San Bernardino County Fire Protection District	Mark	Hartwig	San Bernardino	CA
San Marcos FD	Todd	Newman	San Marcos	CA
Southern Marin Fire Protection District	Chris	Tubbs	Mill Valley	CA
Spring Lake FPD	Jeran	Ulrich	Woodland	CA
Strawberry FPD	Thomas	Brick	Strawberry	CA
Tahoe Douglas Fire Protection District	Scott	Baker	Zephyr Cove	NV
Truckee Fire Protection District	Robert	Bena	Truckee	CA
Truckee Meadows Fire Protection District	Charles	Moore	Reno	NV
Ventura County FPD	Mark	Lorenzen	Camarillo	CA
West Plainfield Fire Protection District	Cherie	Rita	Davis	CA
Williams Fire Protection Authority	Jeff	Gilbert	Williams	CA
Willows Rural FPD	Jake	Jacobs	Willows	CA
Wilton FPD	Jeff	Cookson	Wilton	CA
Winters FPD	Scott	Dozier	Winters	CA
Woodbridge Rural FPD	Steve	Butler	Woodbrige	CA

9 Closed Session Conference with Legal Counsel

The Board may enter into Closed session at this time.

9.1 Potential Litigation. [Government Code § 54956.9(b)]

9.2 Pending Litigation. [Government Code § 54956.9(a)]

9.3 FAIRA Claims and Loss Reports

The above matters described on the agenda may be held in closed session as a conference with counsel under the provisions of Government Code § 54956.9 (a) and (b). If closed sessions are held, a report of actions subject to disclosure will be made by the Authority's Counsel upon return to open session respectively.

10 Other Business

Other business as necessary so that FAIRA can perform its functions as authorized by law and which has arisen within seventy-two (72) hours prior to the initiation of this meeting and may be considered under the Brown Act.

11 Correspondence and Informational Items

11.1 Lakeside FPD – Change in District Alternative Representative



Lakeside Fire Protection District

12216 Lakeside Ave
Lakeside, CA 92040
Business (619)390-2350
Fax (619)443-1568

Donald H. Butz
Fire Chief

February 29, 2020

Susan Blankenburg, General Manager
1255 Battery Street, Suite 450
San Francisco, CA 94111

Re: Change in Alternate Representative

During the Lakeside Fire Protection District's Board of Directors' regular meeting on February 11, 2020; the District's representative to the Fire Agencies Insurance Risk Authority (FAIRA) were changed. As the alternate representative, Director Peter Liebig was replaced by Mukhtar Bari, Director of Human Resources.

I will remain as the primary representative to FAIRA as this reaffirmed during the February 11, 2020 meeting.

If there are any questions, please feel free to contact at 619-390-2350 extension 001 or via email at dbutz@lakesidefire.org.

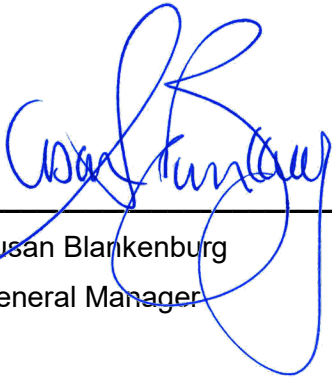
Sincerely,

Donald H. Butz
Fire Chief

Receive and File

12 Adjournment

I certify that this Authority Agenda was posted and sent by First Class United States Mail to all Members of the Authority 72 hours before the noted meeting.



Susan Blankenburg
General Manager

Date: December 16, 2019

