



**FAIRA BOARD & EXECUTIVE BOARD MEETING
May 28, 2024**



FAIRA Key Contacts

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Ken Musso (South Placer FPD)		916-990-6259	kmusso@comcast.net
George Nunez (Aromas FPD)	831-333-4600	831-601-2502	George.nunez@fire.ca.gov
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Dale Bacigalupi (FAIRA Counsel)	559-431-5600	559-246-8639	dbacigalupi@lozanosmith.com

FAIRA MEETING CALENDAR 2024

MEETING DATES	TIME	MEETING	LOCATION
Tuesday, May 28, 2024 APPROVE INITIAL INSURANCE PREMIUMS	10:30AM	Board and Executive Meeting	Remote Board Member's Physical Locations Posted in Agenda
Monday, June 24, 2024	9:30AM	Annual Board Meeting	Orange County Fire Authority Headquarters 1 Fire Authority Rd. Irvine, CA
September 2024 AS CALLED BY THE BOARD PRESIDENT	TBD	Board and Executive Meeting	TBD
December 2024 AS CALLED BY THE BOARD PRESIDENT	TBD	Board and Executive Meeting	TBD
March 2025	TBD	Board and Executive Meeting	TBD

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

President

Chief Don Butz

Lakeside FPD
Lakeside, CA

Director

**Assistant Chief
Ryan McIntosh**

Central Lyon County FPD
Dayton, NV

Director

Ken Musso

South Placer FPD
Granite Bay, CA

Vice President

Chief Eric Walder

Waterloo- Morada FPD
Stockton, CA

Director

Chief Mike Sims

Bonita-Sunnyside FPD
San Diego, CA

Director

Deputy Chief Ty Bailey

Sacramento Metropolitan Fire
Mather, CA

Director

Michael Golden

North Central FPD
Kerman, CA

Director

Chief Jason Gibeaut

Northstar CSD
Truckee, CA

Director

Chief George Nunez

Aromas Tri-County FPD
Monterey, CA

Director

Chief Dustin Hail

Fresno FPD
Sanger, CA

Director

Chief Brian Boggeln

Alpine FPD
Alpine, CA

Elected Executive Board Member

Rhonda Haynes

Orange County Fire Authority
Irvine, CA

Director

Chief Andy Lawler

San Miguel Consolidated FPD
Spring Valley, 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

May 28, 2024 at 9:00 a.m.

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


This meeting will be conducted in a manner that protects the statutory and constitutional rights of the parties or public appearing before the FAIRA Board of Directors. The Fire Agencies Insurance Risk Authority (FAIRA) will hold the Board Meeting on Tuesday May 28, 2024 with Directors of the Board attending remotely from physical locations as follows:

910 Northstar Dr, Truckee, CA 96161
1364 Tavern Rd, Alpine, CA 91901
210 S Academy Ave, Sanger, CA 93657
3849 Oak Tree Ln, Loomis, CA 95650
6925 E Foppiano Ln, Stockton, CA 95212
5070 N Sixth St. Ste #152, Fresno, CA 93710
246 Dayton Valley Rd. #106, Dayton, NV 89403
2221 Garden Rd, Monterey, CA 93940
1 Fire Authority Rd, Irvine, CA
12216 Lakeside Avenue, Lakeside, CA 92040
4900 Bonita Rd, Bonita, CA 91902
2850 via Orange Way, Spring Valley, CA 91977

AGENDA

1	<i>Call to Order and Determination of a Quorum</i> -----	5
2	<i>Confirmation of Agenda</i> -----	6
3	<i>Public Comment</i> -----	8
	Oral Communications to the Board, opportunity for public comment with respect to matters not on the Agenda. --	8
	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. -----	8
4	<i>Approval of the Minutes of the March 11, 2024 Board and Executive Board Meeting</i> -----	9
	Consideration and Possible Action -----	15
5	<i>AAAtraq Renewal Presentation – Caroline Chan, Laura Shilstone, and Susan Blankenburg</i> ----	16
	Consideration and Possible Action -----	16
6	<i>Broker's Report – Natalie Bates and Susan Blankenburg</i> -----	23
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8	Financial Report – Susan Blankenburg	27
8.1	Experience Modifications- Phase Two	27
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8.2	Draft 2024-2025 Budget	30
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9	Closed Session Conference with Legal Counsel	33
	The Board may enter into closed session at this time.	33
9.1	Potential Litigation. [Government Code § 54956.9(b)]	33
9.2	Pending Litigation. [Government Code § 54956.9(a)]	33
9.3	FAIRA Claims and Loss Reports	33
	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.	33
10	Return to Public Session- Other Business	34
	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.	34
11	Adjournment	35
	I certify that this Authority Agenda was posted and sent by email to all Members of the Authority 72 hours before the noted meeting.	35



 Susan Blankenburg
 General Manager

Date: May 28, 2024

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 March 11, 2024 Board and Executive Board Meeting



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

March 11, 2024 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 meeting was held at:

Sacramento Metropolitan Fire District Headquarters

10545 Armstrong Ave

Mather, CA 95655

Present: Eric Walder (Waterloo-Morada FPD); Andy Lawler (San Miguel Consolidated FPD); Brian Boggeln (Alpine FPD); Mike Sims (Bonita-Sunnyside FPD); Don Butz (Lakeside FPD); Ty Bailey (Sac Metro FPD); Jason Gibeaut (Northstar CSD); Ryan McIntosh (Central Lyon County FPD); Ken Musso (South Placer FPD); Rhonda Haynes (Orange County FA); George Nunez (Aromas Tri-County FPD)

Absent: Dustin Hail (Fresno FPD); Michael Golden (North Central FPD)

Staff: Susan Blankenburg (FAIRA); Zack Phillips (FAIRA); Tay Gonzalez (FAIRA);

Others in Attendance: Brad Svennungsen

Item 1 - CALL TO ORDER AND DETERMINATION OF A QUORUM

Acting President Don Butz called the meeting to order at 10:45 a.m. Quorum was confirmed via roll call.

Item 2 – Confirmation of Agenda

A **motion** was made by **Mike Sims** to approve the agenda as presented in the Board packet. A second on the motion was provided by **Ryan McIntosh**.

Motion passed with all Directors in attendance voting in the affirmative. Approvals by: Eric Walder (Waterloo-Morada FPD); Andy Lawler (San Miguel Consolidated FPD); Brian Boggeln (Alpine FPD); Mike Sims (Bonita-Sunnyside FPD); Don Butz (Lakeside FPD); Ty Bailey (Sac

Metro FPD); Jason Gibeaut (Northstar CSD); Ryan McIntosh (Central Lyon County FPD); Ken Musso (South Placer FPD); Rhonda Haynes (Orange County FA); George Nunez (Aromas Tri-County FPD)

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

There was no public comment.

Item 4- Approval of the December 11, 2023 Minutes

It was noted that the minutes inaccurately reported that our December meeting was held via Teams when it was actually held in-person at Sacramento Metropolitan Fire District Headquarters. Director Boggeln pointed out that on page 15, Item 8.2 had a typo; reading “plague” instead of “plaque.”

A motion was made by **Chief Brian Boggeln** to approve the agenda as presented in the Board packet. A second on the motion was provided by **Chief Jason Gibeaut**.

Motion passed with all Directors in attendance voting in the affirmative. Approvals by: Eric Walder (Waterloo-Morada FPD); Andy Lawler (San Miguel Consolidated FPD); Brian Boggeln (Alpine FPD); Mike Sims (Bonita-Sunnyside FPD); Don Butz (Lakeside FPD); Ty Bailey (Sac Metro FPD); Jason Gibeaut (Northstar CSD); Ryan McIntosh (Central Lyon County FPD); Ken Musso (South Placer FPD); Rhonda Haynes (Orange County FA); George Nunez (Aromas Tri-County FPD)

Item 5.1- Board of Directors Vacancy on Board

Item 5.1.1- San Miguel

Criss Brainard retired from his position at San Miguel FPD. The District appointed Andy Lawler by resolution to fill the vacant seat.

Item 5.1.2- Nomination & Appointment- President

With Criss Brainard’s retirement, there is a vacancy in the position of the President of the Board. General Manager Susan Blankenburg advised that Criss had hoped that the Vice-President, Don Butz would be considered by the Board for the position.

A **motion** was made by **Chief Mike Sims** to nominate Chief Don Butz as President and nominated Chief Eric Walder to assume the position of Vice- President to fill that inevitable vacancy. A second on the motion was provided by **Chief George Nunez**.

Motion passed with all Directors in attendance voting in the affirmative. Approvals by: Eric Walder (Waterloo-Morada FPD); Andy Lawler (San Miguel Consolidated FPD); Brian Boggeln (Alpine FPD); Mike Sims (Bonita-Sunnyside FPD); Don Butz (Lakeside FPD); Ty Bailey (Sac Metro FPD); Jason Gibeaut (Northstar CSD); Ryan McIntosh (Central Lyon County FPD); Ken Musso (South Placer FPD); Rhonda Haynes (Orange County FA); George Nunez (Aromas Tri-County FPD)

Item 5.2- Bank Authorization Updates

As the Board changes, the pool's administrative team needs to change authorizations for banking access. Former Directors will be removed from authorization and the appropriate Directors will be granted authorization access.

Currently, Zack Phillips and Susan Blankenburg have limited viewing access. They advised the Board that President Butz and Vice-President Walder need full transactional access. Additionally, John Chaquica and Chris Schaffer of George Hills have full transactional access to all accounts.

A **motion** was made to update the bank authorizations as needed.

M/S/P Walder/ Boggeln

Motion passed with all Directors in attendance voting in the affirmative. Approvals by: Eric Walder (Waterloo-Morada FPD); Andy Lawler (San Miguel Consolidated FPD); Brian Boggeln (Alpine FPD); Mike Sims (Bonita-Sunnyside FPD); Don Butz (Lakeside FPD); Ty Bailey (Sac Metro FPD); Jason Gibeaut (Northstar CSD); Ryan McIntosh (Central Lyon County FPD); Ken Musso (South Placer FPD); Rhonda Haynes (Orange County FA); George Nunez (Aromas Tri-County FPD)

Item 5.3- Humboldt Bay Withdrawal and other Related Activity

Susan reported to the Board that a local agent in Sonoma is actively soliciting FAIRA members. She cautioned that these District's need to evaluate their options carefully, as any that have loss ratios of 40% may not be eligible to rejoin the pool at a future date.

Humboldt Bay JPA cited "unbearable rates" as their main reason for wanting to withdraw from the pool and the agent who relayed that they could save a considerable amount of money.

Susan noted from the agenda packet on Humboldt's website that the savings was only 10%, and requested to see a copy of the new policy to make sure that they are getting the same coverage. She reached out to Humboldt Bay offering to review their new coverage and have not heard back.

Susan added in her reported to the Board that San Ramon Valley FPD (SRVFPD) has hired an insurance agent to undertake a complete analysis of their insurance program. They have requested a host of documents that we were not sure we could share about claims on Member Districts (after reading our minutes they wanted specific details), we provided answers that General Counsel confirmed we could release.

Director Haynes said OCFA went out for bid as part of routine due diligence and found that FAIRA's prices could not be beat for the same coverage. President Butz added that there are abundant services that are value added by the organization as well.

No Action Needed

Item 5.4- Actuarial Study

Susan emphasized the necessity and importance of conducting an actuarial study. This involves a thorough examination by an actuary to determine the appropriate levels of insurance coverage and the pool's financial stability.

Zack and Susan requested the actuary provide a wider range of options compared to previous years, resulting in an increase of \$1500 in the cost of the study.

The importance of assessing past liabilities to ensure adequate reserves was explained to the Board. Zack explained that the actuary's analysis encompasses all losses and aims to forecast future trends. Zack elaborated on the program's growth, noting an increase from a \$2 million to a \$4 million aggregate over recent years. He emphasized the importance of monitoring both historical and emerging liabilities.

Susan explained that FAIRA exceeded its \$2 million aggregate limit multiple years. She reminded the Board that they had been using an 80% confidence level based on past actuarial studies.

There was a **Motion** to approve moving forward with the actuarial study as described by the General Manager which includes the \$1500 increase in budget for the completion of the study.

M/S/P Sims/ Walder

Motion passed with all Directors in attendance voting in the affirmative. Approvals by: Eric Walder (Waterloo-Morada FPD); Andy Lawler (San Miguel Consolidated FPD); Brian Boggeln (Alpine FPD); Mike Sims (Bonita-Sunnyside FPD); Don Butz (Lakeside FPD); Ty Bailey (Sac Metro FPD); Jason Gibeaut (Northstar CSD); Ryan McIntosh (Central Lyon County FPD); Ken Musso (South Placer FPD); Rhonda Haynes (Orange County FA); George Nunez (Aromas Tri-County FPD)

Item 5.5- AAAtraq Renewal

Susan provided an overview of AAAtraq and its relevance to FAIRA's Membership. Notably, 36 entities registered for AAAtraq; of those, 20 engaged in the program beyond registration, and 14 achieved the \$10,000 level of coverage. Additionally, one entity each achieved levels of \$25,000 and \$50,000 in coverage.

During the discussion, Director Haynes inquired about the possibility for some Districts to opt in or out of using AAAtraq. She asked if there was some way of customizing coverage. Several Board members echoed the sentiment that approaching AAAtraq with a proposal to customize which Districts are covered would be favorable.

Chief Sims emphasized the significance of taking initial steps to shield Member Districts from potential legal notices, which often demand monetary compensation for alleged ADA violations. President Butz further elaborated on the prevalence of law firms constantly seeking opportunities to litigate over ADA compliance issues. He explained that it can be as simple as one letter of complaint that could cost a District millions of dollars.

President Butz proposed exploring a counter offer to AAAtraq, suggesting negotiation and potentially carving out tailored coverage options for specific Districts. He also recommended organizing a Tech Summit for FAIRA members.

Director Haynes reported favorably about AAAtraq's consultation services and suggested that Districts with in-house IT staff could utilize the consultation program as well.

Don advocated for initiating negotiations with AAAtraq to secure reduced rates for all members, leveraging FAIRA's status as early subscribers to the program.

Susan will invite Laura Shilstone of AAAtraq to present at the next meeting.

There was a **Motion** to direct Staff to approach AAAtraq to negotiate more favorable pricing and terms for those Member Districts who are already registered and to develop a sliding scale for other Members to be added later on.

M/S/P McIntosh/ Walder

Motion passed with all Directors in attendance voting in the affirmative. Approvals by: Eric Walder (Waterloo-Morada FPD); Andy Lawler (San Miguel Consolidated FPD); Brian Boggeln (Alpine FPD); Mike Sims (Bonita-Sunnyside FPD); Don Butz (Lakeside FPD); Ty Bailey (Sac Metro FPD); Jason Gibeaut (Northstar CSD); Ryan McIntosh (Central Lyon County FPD); Ken Musso (South Placer FPD); Rhonda Haynes (Orange County FA); George Nunez (Aromas Tri-County FPD)

Item 5.6- Cyber Webinar

Great American will give a Cyber Webinar on March 20, 2024 exclusively for FAIRA Members.

No Action Needed

Item 5.7- Annual Board of Directors Meeting

On June 23, there will be the annual dinner and social outing. Following this, the meeting will convene on June 24 at OCFA.

The May meeting is scheduled to be held virtually on May 28 at 9:00 AM. Staff is directed to coordinate with Counsel to confirm the necessary remote meeting provisions for this session.

No Action Needed

Item 5.8- Drive to Survive

Chris Daly has not responded to Susan's request for dates prior to May. Staff will continue to reach out for dates and booking for Drive to Survive.

No Action Needed

Item 6.1- 24-25 Insurance Renewal

The liability renewal process was discussed, as well as general renewal matters. Susan conducted a meeting in Princeton where she presented the details of FAIRA's loss control efforts. Directors Don Butz, Rhonda Haynes, and Ty Bailey contributed to the discussion at Princeton, expressing their admiration for the concerted efforts to mitigate losses. It was noted that FAIRA made a commendable effort in this regard.

Following the presentation, Susan and Zack engaged in discussions with the actuaries to further assess the situation.

It was emphasized that FAIRA should continue its efforts to minimize claims. Susan proposed exploring mock trials as a potential avenue, noting their cost-effectiveness. Additionally, attention was drawn to EPLI (Employment Practices Liability Insurance) claims as an area to focus loss control efforts.

No Action Needed

Item 7.1- Delinquent Premiums

Zack reported that all delinquent funds have been collected.

No Action Needed

Item 7.2- Audited Financials

Zack Phillips presented the audited financials. In his report, he highlighted that the net income exceeded expectations, attributed largely to higher-than-budgeted investment income. As a result, the net position stands at \$2 million, indicating a positive financial outlook driven by the growth of investments.

In exploring potential investment options, President Butz suggested California CLASS. However, Zack countered by highlighting California Bank & Trust's sweep account, which offers a comparable return in a more direct manner.

During the discussion, Zack drew attention to page 21 of the Audit, explaining how the trailing deductible contributed to an increase, particularly given the high deductible structure in place.

There was a **Motion** to accept the audit as presented.

M/S/P Boggeln/ Nunez

Motion passed with all Directors in attendance voting in the affirmative. Approvals by: Eric Walder (Waterloo-Morada FPD); Andy Lawler (San Miguel Consolidated FPD); Brian Boggeln (Alpine FPD); Mike Sims (Bonita-Sunnyside FPD); Don Butz (Lakeside FPD); Ty Bailey (Sac Metro FPD); Jason Gibeaut (Northstar CSD); Ryan McIntosh (Central Lyon County FPD); Ken Musso (South Placer FPD); Rhonda Haynes (Orange County FA); George Nunez (Aromas Tri-County FPD)

Item 8.1- EPL 24-25 Plan

FAIRA is gearing up to implement Loss Control measures, with Marco Guardi slated to visit Districts to assess areas for improvement and evaluate existing practices.

In tandem with this initiative, Susan issued a letter to remind Members of the necessity to seek legal counsel before proceeding with any actions related to EPLI claims. FAIRA covers the cost for a maximum of three-hours of consultation with Peter Flanderka, an attorney unaffiliated with the insurance carrier, to provide guidance on these matters. This policy has been in force for two years.

Additionally, as Marco Guardi is affiliated with Sedgwick, he may facilitate access to additional resources such as those offered by IRMA to further bolster FAIRA's Loss Control efforts.

No Action Needed

Item 9– Closed Session Conference with Legal Counsel

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

No business in this section.

Item 10 – Return to Public Session

Item 11 – Adjournment

Boggeln Motion to adjourn. **Butz** second. Meeting adjourned at 12:15 pm

Consideration and Possible Action

5 AAAtraq Renewal Presentation – Caroline Chan, Laura Shilstone, and Susan Blankenburg

FAIRA’s Board elected to purchase ADA Litigation Risk Protection services in March of 2021, set at a nominal premium of \$300 per District for a three (3) year term, or \$28,500. This coverage provides protection against third party losses due to ADA non-compliant websites.

AAAtraq provides different levels of coverage for current members, \$2.5K, \$10K, \$25K or \$50K in coverage and support including webinars and white papers sent monthly to Districts registered for their services. Staff have facilitated multiple webinars attempting to familiarize the entire FAIRA membership with AAAtraq’s services. Out of our membership, thirty-nine (39) FAIRA Member Districts (approx. one third) have signed up to use AAAtraq’s ADA Litigation Risk Protection services for their websites. Twenty (23) of our Members have achieved \$2,500 in coverage, fourteen (14) are covered at \$10,000, Tiburon Fire Protection District has gained \$25,000 in coverage, and Fort Bidwell Fire Protection District has reached the highest possible coverage level of \$50,000.

The initial renewal proposal to include all FAIRA Members was quoted at a premium of \$138,000.

FAIRA Staff, FAIRA’s Broker, and Board President Don Butz had multiple meetings and discussions with Laura Shilstone, Chief of Staff, from AAAtraq regarding the renewal terms for the pool. Laura provided a presentation on the proposed terms for this year. After being directed by the Board to negotiate, Don and Susan asked Laura to provide terms focusing on the 39 Member Districts who actively use the services.

The revised proposal, included below, includes a quote for **\$37,544** for 39 members. This averages out to a lower rate per member than initially quoted as Sac Metro has been included without changing the premium price for the pool.

Two new product offerings, the Accessibility Content Manager (ACM) and live support from AAAtraq’s technical team, were also presented to Don and Susan. These are two separate offerings which can be provided independently of each other. The live support option would include an additional fee of \$12,000. Staff does not recommend purchasing this option at this time. However, Don expressed an interest in the ACM tool believing it to be an asset to the Member Districts using the program.

Susan and Don were able to negotiate a stair-stepped cost structure for the Accessibility Content Manager (ACM) with the first year being free. The following includes both the cost for the risk control program and accessibility content manager.

Risk Control Program and Accessibility Content Manager

Year 1 – Free	\$37,544
Year 2 - 25% of annual cost = \$2,250	\$39,794
Year 3 - 50% of annual cost = \$4,500	\$42,044
Year 4 - 75% of annual cost = \$6,750	\$44,294
Year 5 - 100% of annual cost = \$9,000	\$46,544

The final proposal terms included a five-year term, as requested by Don, and the stair-stepped cost structure for the ACM. If interested, Member Districts could be added onto the program at a rate of \$963.

Consideration and Possible Action



Your Account Contact:

Laura Shilstone
lshilstone@AAAtraq.com
US 1 917 672 7766

Compliance Service // Renewal Agreement
(Contract Options)

Fire Agencies Insurance Risk Authority
Susan Blankenburg

Version 1.03
Dated May 3rd, 2024

Commercials

This Agreement being for the period specified below. Services are subject to AAAtraq general Terms and Conditions, please review at www.AAAtraq.com/terms.

Item

Service Commencement	March 23 rd , 2024										
Subscription Period	Five Years										
Subscription Start Date	March 23 rd , 2024										
Subscription End Date	March 23 rd , 2029										
Web Site(s)	39 websites for 38 members (including Sac Metro) plus the FAIRA website (one website per member). 'Websites' means websites owned or operated for or on behalf of FAIRA members.										
Subscription <i>Exc. Local Sales / Value Added Tax</i>	<p>Risk Control Program - \$37,544</p> <p>Standard AAAtraq Risk Control Program is \$1,975 and based on existing 38 members plus FAIRA = cost to FAIRA members would be \$77,025. However, we are offering FAIRA a 51% discount allowing FAIRA members to have program for \$963 each, annually, fixed for five years avoiding any increase.</p> <p>Risk Control Program and Accessibility Content Manager</p> <table> <tr> <td>Year 1 – Free</td> <td>\$37,544</td> </tr> <tr> <td>Year 2 - 25% of annual cost = \$2,250</td> <td>\$39,794</td> </tr> <tr> <td>Year 3 - 50% of annual cost = \$4,500</td> <td>\$42,044</td> </tr> <tr> <td>Year 4 - 75% of annual cost = \$6,750</td> <td>\$44,294</td> </tr> <tr> <td>Year 5 - 100% of annual cost = \$9,000</td> <td>\$46,544</td> </tr> </table>	Year 1 – Free	\$37,544	Year 2 - 25% of annual cost = \$2,250	\$39,794	Year 3 - 50% of annual cost = \$4,500	\$42,044	Year 4 - 75% of annual cost = \$6,750	\$44,294	Year 5 - 100% of annual cost = \$9,000	\$46,544
Year 1 – Free	\$37,544										
Year 2 - 25% of annual cost = \$2,250	\$39,794										
Year 3 - 50% of annual cost = \$4,500	\$42,044										
Year 4 - 75% of annual cost = \$6,750	\$44,294										
Year 5 - 100% of annual cost = \$9,000	\$46,544										
Payment Terms	2024 / Invoice due ASAP 2025 / Invoice due March 23 rd , 2025 2026 / Invoice due March 23 rd , 2026 2027 / Invoice due March 23 rd , 2027 2028 / Invoice due March 23 rd , 2028										

Service Inclusion

AAAtraq online service for FAIRA members existing provisions:

- 1) Program management & platform
- 2) Secure portal
- 3) Member education (communications, webinars)
- 4) Monthly reporting
- 5) Monthly Risk SCORECARD
- 6) Ongoing support

In addition, the scope of this contract provides for the following variations:

- i) Development of a Resources ability specific to FAIRA members.
 - ii) 2024, review of FAIRA Vendor contact terms and update, taking into account revision of standards and likely revisions of regulatory requirements)
-

Final Proposal Terms

- 1) Five year proposed term (requested by Don) as alternative to original three year proposed term.
 - 2) Stair stepped cost for ACM* in the following schedule to achieve actual annual cost of \$9,000:
 - Year 1 - Free
 - Year 2 - 25% of annual cost = \$2,250
 - Year 3 - 50% of annual cost = \$4,500
 - Year 4 - 75% of annual cost = \$6,750
 - Year 5 - 100% of annual cost = \$9,000
 - 3) Districts can be added at composite rate per member of \$963. AAAtraq to notify FAIRA when a new District has gone online, signed up (this will be the effective date) and the annual invoice will be amended for the pro-rated premium.
-

***Option 1 – ACM**

- AAAtraq have created the Accessibility Content Manger 'ACM' to solve 80% of member website compliance issues and reduce members' internal compliance costs by 95%.
- This removes the technicalities – using AI, ACM enables anyone to edit the content of their website in less than a minute.
- You log straight into the webpage, ACM tells you what to fix and the AI tells you how to fix it.
- Please take a look at these videos:
 - 1) Introduction to ACM: <https://www.youtube.com/watch?v=YNMVFOmlnCQ>
 - 2) Why we developed ACM: <https://www.youtube.com/watch?v=7LEv5bLbQWA>
- AAAtraq to create a bespoke FAIRA branded ACM at no additional charge.
- **\$9,000** Pro Rata based on the above number of members.

****Option 2 – Support Days**

- 12 member support days from our technical team will be made available for use on an ad-hoc basis as required with the option to purchase more throughout the year should they be required for an additional **\$12,000** per annum to the above renewal.
- \$1,000 per support day = 8 hours = 96 hours or \$125 per hour.

These support days can include but will not be limited to the following:

- Education & training - Remote training on digital compliance and hands on training of our product
- All levels of staff education sessions on digital compliance, example - why is it important and what is it?
- Supporting your technical and digital teams to make changes from our reporting
- Support with prioritisation of changes
- Support with day-to-day system support
- Manual and automated accessibility reviews of websites, providing clear recommendations presented back to your teams
- Carry out usability testing on your core journeys, uncovering issues with page abandonment or low conversion rates
- Option for Districts take more support hours at the rate of \$125 if needed, to be billed separately.

Usage

This contract is subject to the following:

- Service usage is restricted to the websites of the FAIRA member, it cannot be used for any website which is not directly owned, managed, or operated for or on behalf of the organization. Usage outside this restriction may be chargeable and usage for additional websites owned and operated by the FAIRA members must be fair and reasonable.

Stars

ADA Compliance process; independent recognition:

- Key element of the service: the compliance module holds your hand through your journey to compliance. Intelligence driven tasks advise you, step by step, as to the action required to understand, and attain ADA compliance. As actions are completed, you are awarded stars.
- The support package included is there to assist and help you, short-cutting the time required to ensure appropriate understanding of ADA compliance (sometimes also a useful interface between yourself and the web technical staff or where additional knowledge share is required for corrections).

Insurance

The full policy will be issued to each member, individually on commencement of service usage. Each member is being responsible for the accuracy of the details they provide. Members who do not sign in and confirm their details are not covered.

Coverage Summary: claims expense.

Claim	means a written demand received by the Insured to provide defense and indemnification solely in respect of an allegation made in writing against a claimant that the claimant failed to make reasonable accommodations to the claimant's website for users with disabilities;
Claims Expenses	means reasonable and necessary legal costs and expenses charged by a Defense Panel counsel to defend an allegation made in writing against a claimant that the claimant failed to make reasonable accommodations to the claimant's website for users with disabilities. Claims Expenses will not include any internal costs of the claimant, including salaries, wages or overhead.
Sublimit of Liability	means the maximum monetary amount the Underwriters will pay for any one Claim, which shall be based upon the compliance status of the claimant at the time the claimant's website allegedly failed to make reasonable accommodations for users with disabilities, as follows: Zero-star compliance: \$2,500 One-star compliance: \$10,000 Two-star compliance: \$25,000 Three-star compliance and above: \$50,000
Technology Services	means the provision of technology analysis and consulting related to compliance with regulations governing website and internet content used by persons with disabilities.



AAAtraq Limited

Name: Lawrence Shaw

Date: May 3rd, 2024

FAIRA

Name:

Date:

6 Broker's Report – Natalie Bates and Susan Blankenburg

6.1 2024-2025 Insurance Renewal

Natalie Bates, FAIRA's Broker, conducted an exhaustive marketing effort to provide the Board with multiple options for the July 1, renewal.

FAIRA's current carriers' renewal premiums have increased due to an uptick in EPLI and Auto losses during the course of the policy year. Ms. Bates will review year over year losses with the Board.

Natalie will provide options from APR, the incumbent carrier, as well as other options for purchasing coverage limits separately in a Self-Insured program structure.

Highlights of the renewal process include:

1. Early on, our lead Property carrier advised that they were abandoning all property placements with high Wildfire Zones. We restructured the program, and were successful in negotiating a full the \$100 Million limit, at an overall rate increase of 5%.
2. Property increased coverage to include earthquake, sprinkler leakage, and "named storm" coverage. Demolition of a building is covered at \$100 Million limit.
3. We received an impressive decrease in deductibles on cyber coverage and a rate reduction of 1% on our Cyber renewal. We will not be subject to a pool aggregate limit; each member will have a \$1 Million cyber and ransomware limit.

Natalie is awaiting final quotes that are expected several days before the Board Meeting that will be in her Renewal Presentation, requesting that the Board provide direction to authorize carriers to Bind coverage, and message members as soon thereafter as possible.

Consideration and Possible Action

7 General Manager's Report – Susan Blankenburg

7.1 Actuarial Study

7.1.1 Actuarial Study 2024-2025

Pooling standards require annual Actuarial Studies be obtained annually when there are self-funded layer to set pricing for the “self-funded” layer.

Last year FAIRA's renewal proposal included an increase in our Aggregate Stop Loss limit that went from a previous years \$2M, to \$4M when Sacramento Metro joined FAIRA. Rather than pre-collecting the full Aggregate of \$4M (as had previously done when at a \$2M Aggregate in past years), we relied on the Actuarial Study at an 80% confidence level of \$2,601,345 that was collected as part of the annual premium.

For the 24/25 Insurance Renewal, our Broker has presented five new program structures, at various Self-Insured Retentions that have been incorporated in the options presented by our broker.

Jack Joyce at Bay Actuarial worked with staff to finalize the options in the following pages. He commented on the loss development for the 23/24 year to date, that exceeded the actuarial projection.

Consideration and Possible Action

7.1.2 Actuarial Adjustment 2023-2024

It was determined that the terms for the 23/24 Deductible was intended to have the deductible included as part of the limit (as opposed to in addition to the limit) that differed from what we was originally relayed to staff.

Using last year's 23/24 Actuarial Table the amount came to \$291,134, which has been incorporated into this year's final premium calculations.

Consideration and Possible Action

7.2 Drive to Survive (Tay Gonzalez)

Drive to Survive seminars were held at four FAIRA Member District locations on May 21st -24th. These seminars are an effective way for us to contribute to reducing risk in our Districts, ultimately helping the entire pool's losses. Safety National provided \$10,000 of the \$13,950 total cost to bring these seminars to the host Districts.

These sessions were offered at the following Districts:

Sacramento Metropolitan Fire District (2 Sessions offered) – May 21

Sonoma Valley Fire Protection District – May 22

San Ramon Valley Fire Protection District – May 23

Bonita Sunnyside Fire Protection District – May 24

Thank you to all of our host Districts.

We are looking forward to putting together another slate of seminars in 2025. Staff proposes February 2025 as the target range for these course offerings.

Receive and File

“DRIVE TO SURVIVE”

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

Bonita Sunnyside Fire Protection District

4900 Bonita Rd, Bonita, CA

ON

May 24, 2024 at 9 AM

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
- ✓ Rollover Crashes
- ✓ Curve Crashes
- ✓ Roadway Friction
- ✓ Lateral G-Force
- ✓ Siren Limitations
- ✓ Intersection Crashes



- ✓ The Friction Circle
- ✓ Anti-Lock Brakes
- ✓ Drunk Driving
- ✓ Case Studies
- ✓ Tire Blowouts
- ✓ Driver Training Ideas
- ✓ Seat Belt Use

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

The **“Drive to Survive”** training program is a 3-hour, lecture-based seminar, which has been featured at over 600 different locations throughout the United States, including:

- ✓ FDIC 2023 thru 2006
- ✓ New York Chief’s Conference
- ✓ Orange County (CA) Fire Authority
- ✓ Whatcom County, WA Fire Dept.
- ✓ City of Vandalia, OH Fire Dept.
- ✓ 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 34-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. He is author to the *Fire Engineering Magazine* EVOC textbook *“Drive to Survive – The Art of Wheeling the Rig”*.

This class is sponsored by FAIRA and there is no charge to attend.

RSVP to Mike Sims at msims@bonitafd.org

***Optional textbooks can be purchased at Fireengineeringbooks.com and
online courses can be found at courses.drivetosurvive.org***

www.drivetosurvive.org

8 Financial Report – Susan Blankenburg

8.1 Experience Modifications- Phase Two

In March of 2021, the Board accepted staff's recommendation to apply an experience modification (Ex-Mod) to individual pool members' premiums. Four options were presented and reviewed; the Board adopted the option with the lowest impact, below:

- Losses capped at \$50,000 with 25% loss rated.

Staff recommends that the Ex-Mod threshold be changed from the current loss cap of \$50,000 per loss with 25% loss weighting to a loss cap of \$100,000 per loss with 50% loss weighting. Increasing the cap and weighting enables deeper discounts for members with no, or very low, losses.

Member with no losses for the past 10 years who are currently receiving a 5% credit, will be increased to a 10% credit. This will benefit 35 members. In total, 74 Members would have their credits increase by at least 2.5% each.

Approximately \$250,000 of premium would shift from good performers to poor performers, if the Board approves the change to experience modifiers based on a loss cap of \$100K per occurrence with 50% loss weighting.

Consideration and Possible Action

FAIRA Member Experience Modifier and Loss Ratio List

All Active Members

2024 Renewal

¹ Experience Modifier and Annualized Loss Ratio are based on latest expiring premium

² Premium (Expiring Base before E-Mod)

Proposed Change Statistics

+3% or more	9
+2% to -2%	16
-3% or more	68

Ranking Statistics:

- High
- Middle
- Low

Member Name	2023	2024		Proposed Modifier Change	
	Experience Modifier ¹	Annualized Loss Ratio ¹	Experience Modifier ¹		
	\$50,000 and 25%	Loss Ratio	\$50,000 and 25% \$100,000 and 50%		
Alpine FPD	0.96	1%	0.96	0.90	(6%)
Alta FPD	1.01	16%	1.00	0.97	(4%)
American Canyon FPD	1.04	63%	1.02	1.13	9%
Anderson FPD	1.10	69%	1.08	1.15	5%
Arbuckle-College City FPD	0.95	0%	0.95	0.90	(5%)
Arcata FPD	0.99	15%	1.01	0.97	(2%)
Aromas Tri-County FPD	0.98	7%	0.98	0.93	(5%)
Bald Mountain FPD	0.95	0%	0.95	0.90	(5%)
Ben Lomond FPD	1.05	25%	1.06	1.04	(1%)
Blue Lake FPD	0.95	0%	0.95	0.90	(5%)
Bonita-Sunnyside FPD	1.03	7%	0.97	0.93	(10%)
Borrego Springs FPD	0.96	0%	0.95	0.90	(6%)
Cachagua FPD	1.00	14%	1.00	0.96	(4%)
Carlotta CSD	0.95	6%	0.97	0.93	(2%)
Carmel Highlands FPD	0.95	0%	0.95	0.90	(5%)
Carpinteria-Summerland FPD	0.99	11%	0.99	0.95	(4%)
Central County FD	0.96	2%	0.96	0.91	(5%)
Central Lyon County FPD	0.96	4%	0.95	0.90	(6%)
Chalfant Valley CSD	0.97	9%	0.97	0.93	(4%)
Clements Rural FPD	0.99	3%	0.96	0.91	(8%)
Cloverdale FPD	0.97	5%	0.97	0.92	(5%)
Cordelia FPD	0.96	2%	0.96	0.91	(5%)
Cypress FPD	1.15	52%	1.15	1.15	0%
Eagleville FPD	1.01	14%	1.00	0.96	(5%)
Ebbetts Pass FPD	0.95	0%	0.95	0.90	(5%)
Fig Garden FPD	0.95	1%	0.95	0.90	(5%)
Five Cities FA	0.95	0%	0.95	0.90	(5%)
Fort Bidwell FPD	1.15	176%	1.15	1.15	0%
Fort Dick FPD	0.95	0%	0.95	0.90	(5%)
Fresno County FPD	0.99	10%	0.98	0.94	(5%)
Garberville FPD	0.95	7%	0.95	0.90	(5%)
Gold Ridge FPD	0.95	0%	0.95	0.90	(5%)
Gonzales Rural FPD	0.99	14%	1.00	0.97	(2%)
Happy Valley FPD	0.95	0%	0.95	0.90	(5%)
Kentfield FPD	0.96	1%	0.96	0.90	(6%)
Kenwood FPD	0.97	7%	0.97	0.92	(5%)
Lake Forest FPD	0.97	7%	0.98	0.93	(4%)
Lake Valley FPD	0.96	1%	0.96	0.90	(6%)
Lakeside FPD	0.95	0%	0.95	0.90	(5%)
Lee Vining FPD	1.01	13%	1.00	0.96	(5%)
Lone Pine FPD	1.12	82%	1.09	1.15	3%
Los Altos Hills County FD	1.00	12%	0.99	0.95	(5%)
Mason Valley FPD	0.95	0%	0.95	0.90	(5%)
Mi-Wuk Sugar Pine FPD	0.95	0%	0.95	0.90	(5%)
Montecito FPD	0.96	2%	0.96	0.91	(5%)
Monterey County RFD	0.98	15%	1.00	0.97	(1%)
Montezuma FPD	1.00	231%	1.03	1.11	11%
Moraga-Orinda FD	0.95	0%	0.95	0.90	(5%)
Mountain View FPD	0.96	5%	0.97	0.92	(4%)
Murphys FPD	1.04	26%	1.06	1.07	3%
North Central FPD	1.05	26%	1.04	1.03	(2%)
North Sonoma Coast FPD	0.97	4%	0.96	0.91	(6%)
Northern Sonoma County FD	0.97	15%	0.98	0.95	(2%)
Northstar CSD FD	0.97	6%	0.97	0.93	(4%)
Oakdale Rural FPD	0.99	35%	0.99	1.00	1%
Occidental CSD FD	0.95	0%	0.95	0.90	(5%)
Orange County FA	0.98	8%	0.98	0.94	(4%)
Orange Cove FPD	1.02	20%	1.02	0.99	(3%)
Pajaro Valley FPD	1.03	65%	1.00	1.02	(1%)
Penn Valley FPD	0.95	0%	0.95	0.90	(5%)
Placer Hills FPD	0.96	2%	0.96	0.91	(5%)
Ross Valley FPD	0.99	0%	0.95	0.90	(9%)
Sac Metro FD	1.06	54%	1.04	1.14	8%
Sacramento River FPD	0.97	6%	0.97	0.93	(4%)
Salida FPD	1.05	23%	1.05	1.10	5%
Samoa Peninsula FPD	0.98	5%	0.97	0.92	(6%)

Member Name	2023	2024		Proposed Modifier Change	
	Experience Modifier ¹	Annualized Loss Ratio ¹	Experience Modifier ¹		
	\$50,000 and 25%	Loss Ratio	\$50,000 and 25%	\$100,000 and 50%	
San Miguel Consolidated FPD	1.15	134%	1.15	1.15	0%
San Ramon Valley FPD	0.95	0%	0.95	0.90	(5%)
Shasta CSD	0.98	33%	0.97	0.95	(3%)
Shasta Lake FPD	0.99	18%	0.99	0.98	(1%)
Smith Valley FPD	1.12	95%	1.15	1.15	3%
Sonoma County FD	0.97	14%	1.00	0.97	0%
Sonoma Valley FD	0.99	10%	0.98	0.94	(5%)
South Monterey County FPD	0.95	6%	0.96	0.90	(5%)
South Placer FPD	0.96	4%	0.96	0.90	(6%)
South Santa Clara County FPD	0.95	1%	0.96	0.90	(5%)
Southern Inyo FPD	0.97	8%	0.97	0.93	(4%)
Suisun FPD	0.96	8%	0.98	0.94	(2%)
Susan River FPD	0.96	1%	0.96	0.90	(6%)
Telegraph Ridge FPD	0.96	3%	0.96	0.91	(5%)
Tiburon FPD	0.95	0%	0.95	0.90	(5%)
Timber Cove FPD	0.95	0%	0.95	0.90	(5%)
Vacaville FPD	1.01	116%	1.01	1.03	2%
Valley Center FPD	0.95	0%	0.95	0.90	(5%)
Waterloo-Morada FPD	0.99	10%	0.99	0.94	(5%)
West Stanislaus FPD	0.96	2%	0.96	0.91	(5%)
Westport FPD	0.95	0%	0.95	0.90	(5%)
Wheeler Crest FPD	0.97	3%	0.96	0.91	(6%)
White Mountain FPD	0.95	0%	0.95	0.90	(5%)
Woodland Avenue FPD	0.95	0%	0.95	0.90	(5%)
Zayante FPD	0.95	0%	0.95	0.90	(5%)
	0.98	7%	0.98	0.93	(5%)
	0.96	89%	1.03	1.15	19%

8.2 Draft 2024-2025 Budget

The budget projections for fiscal year 2024-2025 have been prepared with the options presented by FAIRA's Broker. Zack Phillips will present the various budget options and explain their implications accordingly.

Consideration and Possible Action

FAIRA

2024-25 BUDGET

DRAFT8 (Funding at 80% and 90% Confidence)

Lead Carrier Coverage Limit Scenario:	APR \$1M Occ, \$3M Agg	APR \$1M Occ, \$3M Agg	Everest \$1M xs \$500K, \$15M Agg	ART \$1M Occ, \$10M Ann Agg; \$25M Term	ART \$1M xs \$500K, \$10M Ann Agg; \$25M Term	ART \$1.5M Occ, \$15M Ann Agg, \$40M Term
FAIRA Retained Loss Scenario	\$500K Occ Ded; \$6.5M Agg Ded; \$500K x \$1M	\$500K Occ Ded; No Agg Ded; \$500K x \$1M	\$500K Occ Ret; No Agg Ret	\$500K x \$1M; No Agg Ded	\$500K Occ Ded; No Agg Ded	None

Description	account #	2024-25 APR #1	2024-25 APR #2	2024-25 Everest 500 Ret 1,15	2024-25 ART 500x1 Ret 1,10,25	2024-25 ART 500 Ret 1,10,25	2024-25 ART No Ret 1.5,15,40
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Summary

INCOME

Package Premium	3001	\$ 6,178,635	\$ 5,694,206	\$ 5,825,364	\$ 5,478,024	\$ 5,220,074	\$ 7,593,214
Excess Premium	3001	\$ 5,196,724	\$ 5,196,724	\$ 5,196,724	\$ 5,196,724	\$ 5,196,724	\$ 5,196,724
Claims Funding (Prop & APD @ 80%; Liab @ 90%)	3001	\$ 4,923,265	\$ 4,923,265	\$ 4,267,598	\$ 1,854,538	\$ 4,267,598	\$ 1,126,448
Surplus Funded/(Used)	3001	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Pool Supplemental Premium	3001	\$ (956,825)	\$ (920,492)	\$ (915,765)	\$ (499,265)	\$ (499,265)	\$ (499,265)
Other Revenue	3090	\$ 291,134	\$ 291,134	\$ 291,134	\$ 291,134	\$ 291,134	\$ 291,134
TOTAL INSURANCE REVENUE		\$ 15,632,933	\$ 15,184,837	\$ 14,665,055	\$ 12,321,155	\$ 14,476,265	\$ 13,708,255
Member Deductibles	3028	\$ 392,500	\$ 392,500	\$ 392,500	\$ 392,500	\$ 392,500	\$ 392,500
Pool Supplemental Premium Adjustment	3061	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Commission Income	3060	\$ 1,153,881	\$ 1,117,548	\$ 1,287,821	\$ 871,321	\$ 871,321	\$ 871,321
Net Investment Income	3075,3080	\$ 200,000	\$ 200,000	\$ 200,000	\$ 200,000	\$ 200,000	\$ 200,000
TOTAL GROSS INCOME		\$ 17,379,314	\$ 16,894,885	\$ 16,545,376	\$ 13,784,976	\$ 15,940,086	\$ 15,172,076

EXPENSES

Package Premium	6100	\$ 6,178,635	\$ 5,694,206	\$ 5,825,364	\$ 5,478,024	\$ 5,220,074	\$ 7,593,214
Excess Premium	6100	\$ 5,196,724	\$ 5,196,724	\$ 5,196,724	\$ 5,196,724	\$ 5,196,724	\$ 5,196,724
Claims Expense	6160	\$ 4,923,265	\$ 4,923,265	\$ 4,267,598	\$ 1,854,538	\$ 4,267,598	\$ 1,126,448
TOTAL INSURANCE EXPENSES		\$ 16,298,624	\$ 15,814,195	\$ 15,289,686	\$ 12,529,286	\$ 14,684,396	\$ 13,916,386
Total Brokerage Fee	6370	\$ 225,500	\$ 225,500	\$ 225,500	\$ 225,500	\$ 225,500	\$ 225,500
Other Expenses							
Total Claims & Risk Mgmt Expenses	see below	\$ 170,000	\$ 170,000	\$ 345,000	\$ 345,000	\$ 345,000	\$ 345,000
General Management Fee	7010	\$ 237,812	\$ 237,812	\$ 237,812	\$ 237,812	\$ 237,812	\$ 237,812
Total Support Services	7350-7500	\$ 100	\$ 100	\$ 100	\$ 100	\$ 100	\$ 100
Total Board Expenses	7200,7620,7220	\$ 13,000	\$ 13,000	\$ 13,000	\$ 13,000	\$ 13,000	\$ 13,000
Total Professional Fees	see below	\$ 122,144	\$ 122,144	\$ 122,144	\$ 122,144	\$ 122,144	\$ 122,144
Total Other Expenses	see below	\$ 21,000	\$ 21,000	\$ 21,000	\$ 21,000	\$ 21,000	\$ 21,000
Total OTHER EXPENSES		\$ 564,056	\$ 564,056	\$ 739,056	\$ 739,056	\$ 739,056	\$ 739,056
TOTAL EXPENSES		\$ 17,088,180	\$ 16,603,751	\$ 16,254,242	\$ 13,493,842	\$ 15,648,952	\$ 14,880,942
NET INCOME (SHORTFALL)		\$ 291,134	\$ 291,134	\$ 291,134	\$ 291,134	\$ 291,134	\$ 291,134
All Members: Premium Billable		\$ 15,632,933	\$ 15,184,837	\$ 14,665,055	\$ 12,321,155	\$ 14,476,265	\$ 13,708,255
Billable % Change versus Prior Year		36.2%	31.4%	26.9%	6.6%	25.2%	18.6%

Description	account #	2024-25 APR #1	2024-25 APR #2	2024-25 Everest 500 Ret 1,15	2024-25 ART 500x1 Ret 1,10,25	2024-25 ART 500 Ret 1,10,25	2024-25 ART No Ret 1.5,15,40
** Breakdown of Primary and Excess Premiums							
Primary Premium Breakdown:							
Package	6100	\$ 5,250,885	\$ 4,766,456	\$ -	\$ -	\$ -	\$ -
Liability Only (GL, ML, AL)	6100	\$ -	\$ -	\$ 4,165,000	\$ 3,817,660	\$ 3,559,710	\$ 5,932,850
Property and EB	6100	\$ 918,650	\$ 918,650	\$ 918,650	\$ 918,650	\$ 918,650	\$ 918,650
APD Only	6100	\$ -	\$ -	\$ 723,312	\$ 723,312	\$ 723,312	\$ 723,312
Crime Only	6100	\$ -	\$ -	\$ 18,402	\$ 18,402	\$ 18,402	\$ 18,402
Central County	6100	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Policy Fee	6100	\$ 9,100	\$ 9,100	\$ -	\$ -	\$ -	\$ -
Total Primary Premium Breakdown:		\$ 6,178,635	\$ 5,694,206	\$ 5,825,364	\$ 5,478,024	\$ 5,220,074	\$ 7,593,214
Excess Premium Breakdown:							
Liability 1st Excess	6100	\$ 2,615,783	\$ 2,615,783	\$ 2,615,783	\$ 2,615,783	\$ 2,615,783	\$ 2,615,783
Liability 2nd Excess	6100	\$ 1,764,945	\$ 1,764,945	\$ 1,764,945	\$ 1,764,945	\$ 1,764,945	\$ 1,764,945
Property 1st Excess	6100	\$ 388,215	\$ 388,215	\$ 388,215	\$ 388,215	\$ 388,215	\$ 388,215
Property 2nd Excess	6100	\$ 166,576	\$ 166,576	\$ 166,576	\$ 166,576	\$ 166,576	\$ 166,576
Cyber Excess	6100	\$ 261,205	\$ 261,205	\$ 261,205	\$ 261,205	\$ 261,205	\$ 261,205
Total Excess Premium Breakdown:		\$ 5,196,724	\$ 5,196,724	\$ 5,196,724	\$ 5,196,724	\$ 5,196,724	\$ 5,196,724
** Breakdown of Expenses Categories							
Claims & Risk Mgmt Expense Breakdown:							
Drive to Survive	6395	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000
Loss Control Services	6395	\$ 65,000	\$ 65,000	\$ 65,000	\$ 65,000	\$ 65,000	\$ 65,000
Risk Mgmt And Website	6398	\$ 5,000	\$ 5,000	\$ 5,000	\$ 5,000	\$ 5,000	\$ 5,000
TPA & Related Services	tbd	\$ 75,000	\$ 75,000	\$ 250,000	\$ 250,000	\$ 250,000	\$ 250,000
Total Claims & Risk Mgmt Expense Breakdown:		\$ 170,000	\$ 170,000	\$ 345,000	\$ 345,000	\$ 345,000	\$ 345,000
Professional Fees Breakdown:							
Legal Fees - Retainer	7100	\$ 5,000	\$ 5,000	\$ 5,000	\$ 5,000	\$ 5,000	\$ 5,000
Legal Fees - Other	7101	\$ 5,000	\$ 5,000	\$ 5,000	\$ 5,000	\$ 5,000	\$ 5,000
Actuarial Fees	7105	\$ 7,500	\$ 7,500	\$ 7,500	\$ 7,500	\$ 7,500	\$ 7,500
Investment Professional Fees	7040	\$ 8,000	\$ 8,000	\$ 8,000	\$ 8,000	\$ 8,000	\$ 8,000
Accounting & Bookkeeping	7020	\$ 38,500	\$ 38,500	\$ 38,500	\$ 38,500	\$ 38,500	\$ 38,500
Banking Service Charges	7022	\$ 600	\$ 600	\$ 600	\$ 600	\$ 600	\$ 600
Annual Certified Audit	7025	\$ 20,000	\$ 20,000	\$ 20,000	\$ 20,000	\$ 20,000	\$ 20,000
AAATraq	7030	\$ 37,544	\$ 37,544	\$ 37,544	\$ 37,544	\$ 37,544	\$ 37,544
Property Appraisals	7031	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Total Professional Fees Breakdown:		\$ 122,144	\$ 122,144	\$ 122,144	\$ 122,144	\$ 122,144	\$ 122,144
Other Expenses Breakdown:							
Sponsor Fees (FDAC, AGRIP, AFSS)	7000	\$ 19,000	\$ 19,000	\$ 19,000	\$ 19,000	\$ 19,000	\$ 19,000
Communication	7630	\$ 1,000	\$ 1,000	\$ 1,000	\$ 1,000	\$ 1,000	\$ 1,000
Miscellaneous Other Expenses	7110	\$ 1,000	\$ 1,000	\$ 1,000	\$ 1,000	\$ 1,000	\$ 1,000
Total Other Expenses Breakdown:		\$ 21,000	\$ 21,000	\$ 21,000	\$ 21,000	\$ 21,000	\$ 21,000

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 Return to Public Session- 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 Adjournment

I certify that this Authority Agenda was posted and sent by email to all Members of the Authority 72 hours before the noted meeting.



Susan Blankenburg
General Manager

Date: May 28, 2024

