

# **BAY CITIES JOINT POWERS INSURANCE AUTHORITY**

## **BOARD OF DIRECTORS MEETING AGENDA**

**Thursday and Friday, October 23-24, 2025  
9:00am**

**Dream Inn, 175 W Cliff Drive, Santa Cruz, CA 95060**

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

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

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- 1. CALL TO ORDER**
- 2. INTRODUCTIONS/ICE BREAKER**
- 3. APPROVAL OF AGENDA AS POSTED (OR AMENDED)**
- 4. PUBLIC COMMENTS** - The Public may submit any questions in advance of the meeting by contacting John Burdette at: [John.burdette@sedgwick.com](mailto:John.burdette@sedgwick.com). This time is reserved for members of the public to address the Board relative to matters of the BCJPIA not on the agenda. No action may be taken on non-agenda items unless authorized by law. Comments will be limited to five minutes per person and twenty minutes in total.
- 5. CONSENT CALENDAR**  
If a Board member would like to discuss any item listed, it may be pulled from the Consent Calendar.
  - \*A. Minutes of the June 5, 2025, Board of Directors Meeting
  - \*B. Minutes of the September 11, 2025, Special Board of Directors Meeting
  - \*C. Minutes of the October 25, 2024, Board of Directors Meeting - Amended
  - \*D. Warrant Listings for the Months of July, August and September 2025
  - \*E. BCJPIA Cash & Investment Report for the Quarter Ended June 30, 2025
  - \*F. Internal Financial Statements as of June 30, 2025
  - \*G. Member Contingency Fund Balances as of June 30, 2025
  - \*H. Risk Management Fund as of June 30, 2025
  - \*I. Analysis and Update of Delayed Workers' Compensation Claims
  - \*J. Public Self-Insurers Annual Report for Fiscal Year 2024/2025
  - \*K. New Board Representatives for:
    - Christina Fernandez – City of Brisbane
    - Irene Barragan – City of Los Altos

- Kiran Bawa – City of Piedmont
- \*L. CARMA E-Brief for September 2025
- \*M. ERMA Bi-Annual Letter to Members
- \*N. 2025 BCJPIA Annual Report
- \*O. Scholarship Fund Update
- \*P. Resolution 01 2025-2026 Amending the Underwriting Policy for Current and Prospective Members

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

## 6. REVIEW OF STRATEGIC ACTION PLAN

*Recommendation: Provide feedback to staff, if needed.*

## 7. STRATEGIC PLAN INITIATIVES

- \*A. **Goal 3 and 4:** Evaluate Options for Catastrophic Risks and Explore Creation of Captive Insurance Company

1. Presentation by Conor Boughey, Alliant, on Commercial Insurance Market Options for Catastrophic Risks and Overview of Previously Evaluated Options
2. Discussion of Member Needs Related to Catastrophic Events
3. Presentation by Mike Harrington, Bickmore, on Captive Insurance Companies

*Recommendation: Provide direction to staff.*

## 8. FINANCIAL MATTERS

- \*A. Liability Program Dividend Calculation as of June 30, 2025

*Recommendation: Staff recommends the Board retain the dividend to strengthen the pool's net position and accept and file the Liability Program Fund Balance Calculation as of June 30, 2025.*

- \*B. Workers' Compensation Program Dividend Calculation as of June 30, 2025

*Recommendation: Staff recommends the Board retain the dividend to strengthen the pool's net position and accept and file the Workers' Compensation Program Fund Balance Calculation as of June 30, 2025.*

- \*C. Property Program Dividend Calculation as of June 30, 2025

*Recommendation: Staff recommends the Board retain the dividend to strengthen the pool's net position and accept and file the Property Program Dividend Calculation as of June 30, 2025.*

- \*D. Benchmarking Analysis as of June 30, 2025

*Recommendation: Staff recommends the Board receive and file the Benchmarking Analysis as of June 30, 2025.*

## 9. PRESENTATIONS

\* Reference materials enclosed with staff report.

- \*A. Presentation by Chandler Asset Management Regarding Investment Portfolio Performance and Review of Investment Policy  
*Recommendation: Staff recommends the Board of Directors approve the BCJPIA Investment Policy as presented, effective October 23, 2025.*
- B. Liability Program Update by Acclamation Insurance Management Services (AIMS)  
*Recommendation: None.*

## 10. GOVERNING DOCUMENTS

- \*A. Review of Proposed Revisions to BCJPIA Bylaws  
*Recommendation: The Executive Committee recommends the Board approve the revisions to the Bylaws as presented, with the amendments to take effect on December 1, 2025, following 30 days written notice to the BCJPIA members.*
- \*B. Review of Proposed Revisions to BCJPIA Master Program Documents  
*Recommendation: The Executive Committee recommends the Board approve the revisions to the Pooled Liability MPD, Pooled Workers' Compensation MPD, Pooled Property MPD, and Pooled APD MPD, as presented.*

## 11. STRATEGIC PLAN INITIATIVES

- \*A. **Goal 6:** Consideration of Data Collection and Storage Platform Proposal  
*Recommendation: Staff recommends the Board approve Option 2 outlined the proposal from Goods and Services.*
- \*B. **Goal 5:** Review of CAJPA Report "Protecting Public Funds" and Request Approval to Provide Data in 2025/26  
*Recommendation: Staff recommends the Board approve for BCJPIA staff to provide CAJPA with updated loss information for 2025/26.*

## 12. LIABILITY PROGRAM MATTERS

- \*A. Consideration of Town of Tiburon's Application to Join the Pooled Liability Program  
*Recommendation: Staff recommends the Board approve the Town of Tiburon's application to BCJPIA's Liability Program effective July 1, 2026.*
- \*B. Annual Review of BCJPIA Defense Panel  
*Recommendation: None.*

## 13. RISK CONTROL AND CYBER MATTERS

- \*A. 2025/26 Risk Control Service Delivery Update  
*Recommendation: None.*
- \*B. **Goal 2:** Review of Proposed Master Agreement between BCJPIA and Precision Concrete Cutting

*Recommendation: Staff recommends the Board approve the Master Agreement between BCJPIA and Precision Concrete Cutting, as presented.*

**\*C. Cyber Liability Program Update**

*Recommendation: None.*

**14. FINANCE ITEMS**

**\*A. Presentation of the Financial Audit for the Year Ended June 30, 2025**

*Recommendation: The Board receives and files the audited financial statements for year ended June 30, 2025.*

**\*B. 2025/26 Final BCJPIA Budget**

*Recommendation: Approve final budget as presented and provide direction to staff regarding 2025/26 cyber liability services fee from Sedgwick.*

**15. WORKERS' COMPENSATION PROGRAM MATTERS**

**\*A. Workers' Compensation Program Update from Workers' Compensation and Return-to-Work Program Managers and Innovative Claim Solutions**

*Recommendation: None.*

**\*B. Consideration of City of Pleasanton's Application to Join the Pooled Workers' Compensation Program**

*Recommendation: Staff recommends the Board approve the City of Pleasanton as a member of the Pooled Workers' Compensation Program, effective July 1, 2026.*

**16. ADMINISTRATIVE MATTERS**

**\*A. Annual Review of Members that Qualify for the Member Assistance Program**

*Recommendation: Staff and the Executive Committee recommend the Board review the analysis but does not recommend any members to participate in the Member Assistance Program.*

**\*B. BCJPIA Staffing Update**

*Recommendation: Provide feedback to staff, if needed.*

**\*C. Review and Approval of Resolution 02 2025-2026 Approving the 2026/27 Meeting Dates**

*Recommendation: Staff recommends the Board approve Resolution 02 2025-2026, provide direction on whether to hold the June 3, 2027, Board of Directors Meeting in-person or via teleconference, and provide direction on where to hold the 2026 Annual Board of Directors Meeting.*

**\*D. Review of Sedgwick and Service Providers Evaluations**

*Recommendation: Staff recommends the Board provide additional feedback with regard to service provider performance, if warranted, and direction regarding the contracts soon to expire.*

**17. CLOSED SESSION** - Pursuant to Government Code Section 54956.95(a), The Board will hold a closed session to discuss the claims for the payment of tort liability

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losses, workers' compensation losses, or public liability losses incurred by the Joint Powers Authority.

**Workers' Compensation Claims**

Detrick v. City of Larkspur  
DeJong v. City of Union City  
Stewart v. City of Union City

**Liability Claims**

Gilliland v. City of Pleasanton  
Guzman-Martinez, Jose v. City of Berkeley  
Hart v. City of Redwood City  
Huizar v. City of Berkeley  
Menda v. City of Berkeley  
Riley v. City of Berkeley  
Jane Doe v. City of Novato

**REPORT FROM CLOSED SESSION** - Pursuant to Government Code Section 54957.1, The Board must report in open session any action taken, or lack thereof, in closed session.

**18. EXECUTIVE DIRECTOR'S REPORT**

A. Report by Executive Director  
*Recommendation: None.*

**19. CLOSING COMMENTS**

This time is reserved for comments by Bay Cities Joint Powers Insurance Authority members and/or staff and to identify matters for future Bay Cities Joint Powers Insurance Authority business.

A. Board of Directors  
B. Staff

**20. ADJOURNMENT**

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**NOTICES:**

- The next LAWCX Board of Directors meeting will be held on Tuesday, November 4, 2025. Location: Sacramento. The BCJPIA representative to the LAWCX Board is Ruben Martin, Central Marin Fire Authority, and the alternate is Adam Wolff, Town of Corte Madera.
- The next BCJPIA Executive Committee meeting will be held on Thursday, December 11, 2025, via Zoom.
- The next CARMA Board of Directors meeting will be held Friday, January 16, 2026, Location: TBD. The BCJPIA representative to the CARMA Board is Dan Schwarz, City of Larkspur and the alternate is Todd Cusimano, City of Mill Valley.
- The next BCJPIA Board of Directors Meeting will be held on Thursday, February 12, 2026, via Zoom.
- The next ERMA Board of Directors meeting will be held Monday, March 9, 2026. Location: Napa Valley Marriot Hotel & Spa, 3425 Solano Ave, Napa, CA 94588. The BCJPIA Representative to the ERMA Board is Jason Castleberry, City of Union City, and the alternate is Carolina Yuen, City of Brisbane.