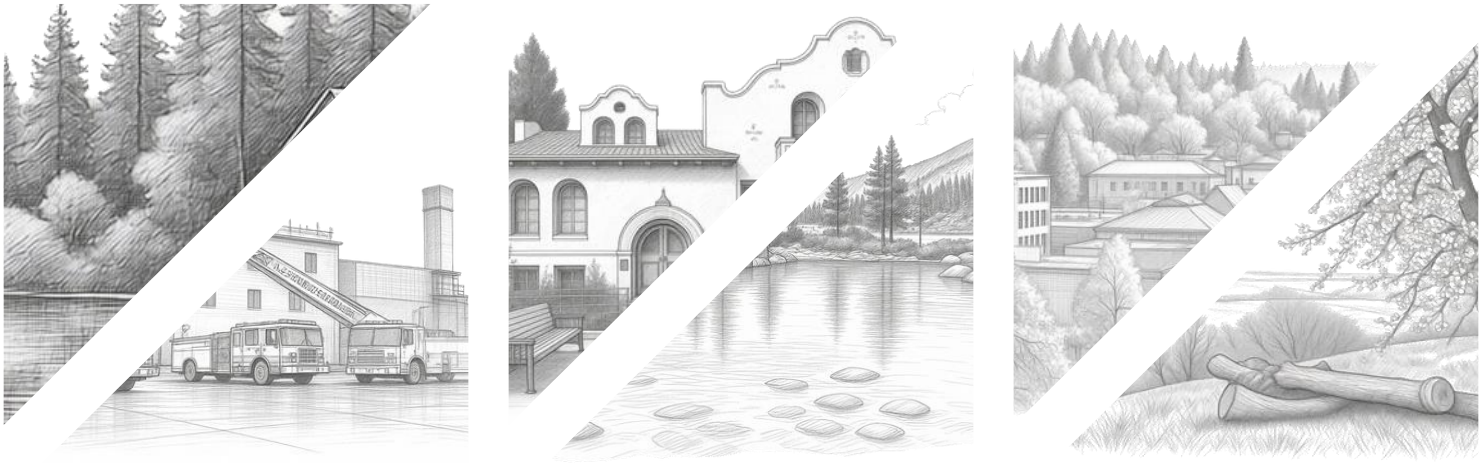
CIRA

CALIFORNIA INTERGOVERNMENTAL RISK AUTHORITY



SUMMARY OF

PROGRAMS & SERVICES

July 1, 2026

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CIRA
California Intergovernmental Risk Authority

mission statement

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

vision statement

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

** "Excellent" is defined as sustainable and stable yet flexible*

CIRA
CALIFORNIA INTERGOVERNMENTAL RISK AUTHORITY

core values

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

HISTORY

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

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

LEGACY POOL MERGER

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

PARSAC

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

REMIF

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

PHILOSOPHY

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

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

GOVERNANCE

CIRA is a Joint Powers Authority (JPA) formed pursuant to the California Joint Exercise of Powers Act (Government Code § 6500 et seq.) and governed by a Board of Directors comprised of representatives from each member agency. The Board meets at least twice annually to establish program funding, approve budgets and policy changes, evaluate new programs and services, and provide strategic direction for the organization.

An Executive Committee, elected from among the Board of Directors, meets quarterly to oversee organizational priorities, monitor emerging issues affecting public agencies, and develop recommendations for Board consideration. Supporting the Executive Committee are several advisory committees and task forces composed of member subject matter experts in areas such as finance, underwriting, coverage, human resources, public works, and risk management. These groups provide technical expertise, identify emerging trends, and help shape CIRA's programs, services, and educational offerings. Current committee and task force rosters are available on the CIRA Website > About > Members.

Copies of CIRA's JPA Agreement and Bylaws are available on the CIRA Website > Governance. Other governing documents, such as the Conflict of Interest Code, Master Program Documents (General Liability/Workers' Compensation), Memoranda of Coverage (General Liability/Workers' Compensation), and declaration pages, are available on CIRA's secure Member Portal. Access to the Member Portal is provided to each member agency upon joining, with designated administrative users assigned to manage and oversee login credentials for their organization.

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CIRA
California Intergovernmental Risk Authority

Strategic Plan / Goals & Objectives

Member-Driven Priorities Guiding CIRA's Future

> During CIRA's May 2026 Strategic Planning Session, member representatives identified and adopted five strategic goals to help guide the organization's long-term direction. These priorities reflect the Board's shared vision for strengthening governance, advancing legislative advocacy, expanding education and professional development, fostering collaboration among member agencies, and continuing to deliver exceptional value to CIRA's membership.

1

Membership Size, Composition, & Governance

Evaluate the optimal size and composition of the membership and evolve CIRA's governance structure, including committees, voting rights, and member representation, to support long-term sustainability as the organization continues to grow.

Governance · Membership Growth

2

Tort Reform & Workers' Compensation Advocacy

Establish a formal legislative advocacy platform focused on tort reform and workers' compensation issues affecting public agencies, supported by coalition partnerships and regular updates to the Board of Directors on legislative priorities and advocacy efforts.

Legislative Advocacy · Public Policy

3

Networking, Knowledge Sharing, & Lessons Learned

Expand opportunities for collaboration among member agencies through peer networking, benchmarking resources, regular staff forums, and structured reviews of significant claims to promote shared learning and continuous improvement.

Collaboration · Knowledge Sharing · Benchmarking

4

Leadership Education and Member Awareness

Expand awareness of CIRA's programs, coverage, and risk management services by developing educational resources, presentations, and outreach materials for elected officials, executive leadership, and agency staff.

Leadership · Education · Outreach

5

Risk Management Education and Professional Development

Develop a comprehensive, curriculum-based Risk Management Academy that provides in-person training, practical case studies, and professional networking opportunities to strengthen the knowledge and capabilities of current and emerging public sector risk management professionals.

Training · Professional Development · Skill Building

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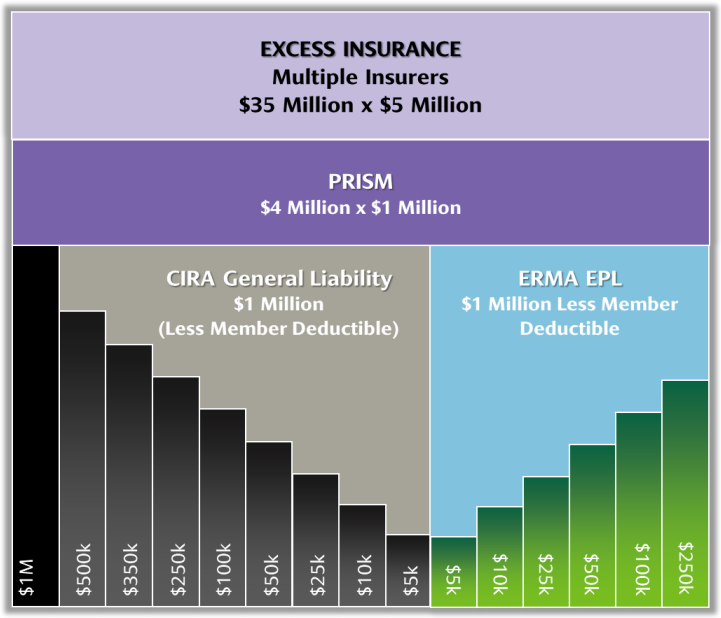
PROGRAMS

GENERAL LIABILITY

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

Participants retain a portion of each loss through a self-insured retention (SIR)/deductible, with options ranging from $5,000 to $1 million. Regardless of the SIR/deductible selected, CIRA provides its members with proactive claim oversight and litigation management by working closely with each member and the third-party claims administrator, George Hills.

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



Example of coverage exclusions (non-exhaustive):

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

EMPLOYMENT PRACTICES LIABILITY (EPL)

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

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

Members also receive access to PRISM's Labor Law/Employment Practices Legal Advice Service, which allows for unlimited telephone calls and email communications to answer employment law questions, including return to work issues, modified duty and reasonable accommodations, leave of absence management and tracking, harassment and retaliation prevention, responding to grievances and complaints, performance management, discipline, policy and handbook review, wage and hour compliance, or other related employment law/practices issues. Members can receive step-by step-coaching and advice in a privileged context for employment law decisions and subsequent actions.

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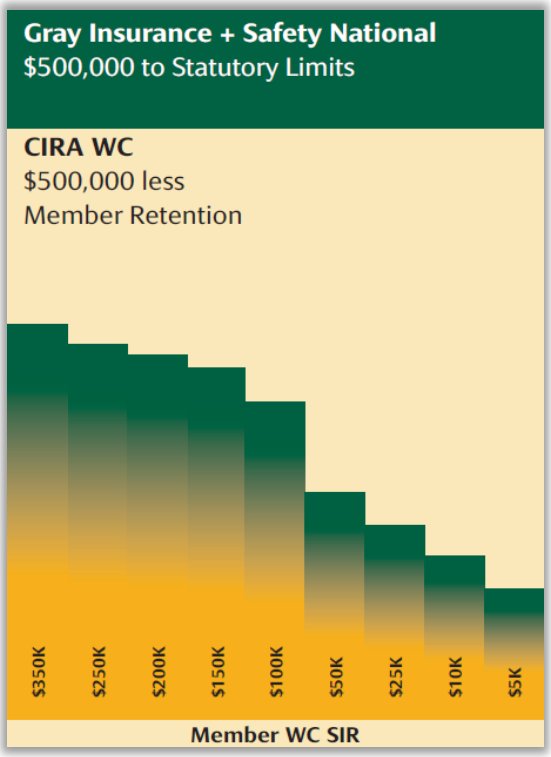
PROGRAMS (CONT.)

WORKERS' COMPENSATION

The **Workers' Compensation (WC) Program** provides coverage up to statutory limits (per occurrence), including volunteer operations. CIRA self-funds up to $500,000, with any losses exceeding this threshold covered by Gray Insurance and Safety National. CIRA works closely with each member and the third-party claims administrator, LWP, to provide proactive claims oversight. Program participants may select SIR/deductible levels up to $500,000.

- **Medical Provider Network (MPN)**. CIRA has identified a group of medical providers, doctors, and hospitals to provide medical treatment to employees.
- **Return-to-Work**. Since 2021, CIRA has partnered with NPA to assist members in managing the return of injured employees to the workplace, including coordinating with relevant personnel, choosing suitable temporary assignments, and providing regular status reports to ensure effective and efficient return-to-work outcomes.
- **Compromise and Release (C&R)**: CIRA's C&R-first approach prioritizes early, permanent claim resolution by closing indemnity and future medical exposure, reducing long-term liability and allowing staff to focus on active cases.



HEALTH (BENEFITS)

Effective July 1, 2026, the CIRA Health Program provides Medical, Dental, Vision, Employee Assistance Program (EAP), Life and Voluntary Life, Short-Term and Long-Term Disability, and Accidental Death and Dismemberment (AD&D) coverage through a pooled program in partnership with PRISM. The pooled structure is designed to provide greater purchasing power, more stable renewal outcomes, and a broader, more balanced risk pool than standalone agency renewals.

An ad hoc committee composed of representatives from participating member agencies meets quarterly to discuss renewals and rate development, plan options, and program enhancements.

GROUP PURCHASED INSURANCE

CIRA provides group purchased insurance for the following coverages:

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

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SERVICES AND RESOURCES

CLAIM REPORTING

In the event of a claim, members should follow the Claim Reporting Process outlined on the CIRA Website > Report a Claim. Due to reporting time requirements for some coverages, it is imperative that claims are reported as promptly as possible to avoid coverage denial and/or penalties.

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

SAFETY & LOSS CONTROL GRANT PROGRAM

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

RISK SERVICES

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

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

Each CIRA member receives at least one day of dedicated onsite service annually, with additional days provided as needed. Initial visits include a loss analysis and comprehensive risk assessment of general liability and workers' compensation exposures, regulatory compliance, and industry best practices. The assessment identifies potential exposures and recommends improvements to practices or policies to better manage risk. Subsequent visits address assessment findings, support implementation of recommendations, and provide other services based on member needs.

LOSS CONTROL RESOURCES

Located on the CIRA Website > Services > Loss Control Resources, CIRA's Operational Best Practices/Loss Control Resources library is designed to support members in developing program templates that can be tailored to their specific operations to accommodate a wide range of organizational structures. Before adoption, members are encouraged to review and tailor each template to fit their organization's operations and consider using available grant funds to support implementation and ongoing management, if needed.

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ADDITIONAL RESOURCES & VENDOR PARTNERS

Though Alliant's Special Events Program, members may transfer risk to individuals or groups using public facilities for weddings, athletic competitions, fairs, parades, and other events. Coverage is available for public and private events, with limits up to $5 million per occurrence and options for participants, instructors, volunteers, vendors, and liquor liability.

CIRA partners with Evident to streamline contract management and insurance verification by leveraging AI-powered automation and human-assisted reviews. Evident's platform automates the verification of vendor compliance with contractual risk transfer requirements, reducing administrative workload for CIRA staff and members while improving efficiency, accuracy, and compliance tracking.

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

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

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

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

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

Motor pool losses can be a leading claims and expense for pooled members departments. Through our partnership with Safety National members can request access to On Q Safety EVOC Training. This 2.5-hour training is provided at no cost to CIRA members and reinforces critical driving skills. It focuses on intersection negotiation under Code-3 with five lessons covering approaching, assessing, navigating and exiting an intersection. IADLEST Nationally Certified Training

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ADDITIONAL RESOURCES & VENDOR PARTNERS (CONT.)

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

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

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

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

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

WaiverSign is a cloud-based digital waiver and release-of-liability platform where members can create branded, legally binding waivers and consent forms, collect signatures across web, mobile, or on-site kiosk, and securely store completed waivers with searchable participant data for recordkeeping and compliance purposes.

Your input is valued!

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

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CIRA MEMBERSHIP

EFFECTIVE JULY 1, 2026

1. Central Fire District of Santa Cruz County
2. City of Amador City
3. City of Arcata
4. City of Avalon
5. City of Belvedere
6. City of Blue Lake
7. City of Calimesa
8. City of Calistoga
9. City of Citrus Heights
10. City of Clearlake
11. City of Cloverdale
12. City of Coalinga
13. City of Cotati
14. City of El Segundo
15. City of Eureka
16. City of Ferndale
17. City of Fort Bragg
18. City of Fortuna
19. City of Grass Valley
20. City of Healdsburg
21. City of Highland
22. City of Industry
23. City of Lakeport
24. City of Menifee
25. City of Maywood
26. City of Nevada City
27. City of Placentia
28. City of Placerville
29. City of Plymouth
30. City of Point Arena
31. City of Rancho Cucamonga
32. City of Rancho Santa Margarita
33. City of Rohnert Park
34. City of San Juan Bautista
35. City of Sebastopol
36. City of Sierra Madre
37. City of Sonoma
38. City of South Lake Tahoe
39. City of St. Helena
40. City of Tehama
41. City of Trinidad
42. City of Twentynine Palms
43. City of Upland
44. City of Ukiah
45. City of Watsonville
46. City of Wheatland
47. City of Wildomar
48. City of Willits
49. City of Yucaipa
50. CONFIRE JPA
51. Broadmoor Police Protection District
52. Foresthill Fire Protection District
53. Mosquito Fire Protection District
54. Pajaro Regional Flood Management Agency
55. Pioneer Fire Protection District
56. Rancho Cucamonga Fire Protection District
57. REDCOM
58. Town of Truckee
59. Town of Windsor
60. Town of Yountville
61. Town of Yucca Valley
62. Wheatland Fire Authority

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