



**LOCAL AGENCY WORKERS' COMPENSATION
EXCESS JOINT POWERS AUTHORITY
(LAWCX)**

MEMORANDUM OF COVERAGE

2023/2024 PROGRAM YEAR

POLICY NUMBER: LAWCX 23.24

ADOPTED JUNE 6, 2023
TO BECOME EFFECTIVE JULY 1, 2023

**LOCAL AGENCY WORKERS' COMPENSATION EXCESS
JOINT POWERS AUTHORITY**

**Memorandum of Coverage
For Self-Insurance of
Excess Workers' Compensation and Employers' Liability**

The Local Agency Workers' Compensation Excess Joint Powers Authority in consideration for the payment of applicable premiums, assessments, and contributions, does hereby agree to provide coverage to the Covered Members subject to the terms and conditions set forth in the Memorandum, Agreement, and Bylaws:

GENERAL SECTION

A. The Memorandum

This Memorandum includes at its effective date the Declarations Page and all endorsements listed on the Declarations Page. This Memorandum is the coverage document between the Covered Members and the Authority. The terms of this Memorandum may not be changed or waived except by endorsement issued by the Authority to be part of this Memorandum.

B. Who Is Covered

Each Covered Member as defined in Part One shall be covered by the Authority for excess workers' compensation coverage on and subject to the terms of this Memorandum. If a Covered Member named in Item 1 of the Declarations Page loses its status as an active "Member" of the Authority, the coverage under this Memorandum of Coverage shall terminate immediately upon such change in status.

C. Qualified Self-Insurer

The Covered Member represents that it is a duly qualified self-insured under the Workers' Compensation Act of the State of California, with a current and valid certificate of self-insurance, and will continue to maintain such qualification during the term this Memorandum is in effect. If the Covered Member should fail to qualify or fail to maintain such qualification, the coverage provided under this Memorandum may be terminated pursuant to the Bylaws.

PART ONE – DEFINITIONS

The term:

- A. "Agreement" means the Joint Exercise of Powers Agreement Local Agency Workers' Compensation Excess Joint Powers Authority dated June 18, 1992, as the same may be amended from time to time.
- B. "Bodily injury" shall have the meaning as provided by the applicable Workers' Compensation Act, and include death resulting therefrom, but shall not include occupational disease.
- C. "Bylaws" mean the Bylaws of the Local Agency Workers' Compensation Excess Joint Powers Authority, as the same may be amended from time to time.
- D. "Communicable disease" shall mean a disease caused by an infectious organism, which is transmissible from one source to another, directly or indirectly.
- E. "Covered Member" shall mean the entities named in Item 1 of the Declarations, those entities added by endorsement as indicated under FORMS AND ENDORSEMENTS of the Declarations, and any other agency, district, commission, authority, board, or other affiliated entity that is governed by the named Covered Member's governing board members (through the same or a different governing board) or otherwise under the named Covered Member's direction and control.

- F. “Covered Member’s service organization” shall mean an agent of the Covered Member paid to service or administer the Covered Member’s self-insured Workers’ Compensation and/or Employers Liability program.
- G. “Employee” shall mean any person (including a volunteer as defined below and officers) performing work that renders the Covered Member legally liable for workers’ compensation benefits under the Workers’ Compensation Act of the State of California.
- H. “Volunteer” shall mean any person while acting within the scope of his or her duties for or on behalf of the Covered Member, provided that, prior to the occurrence, the governing board of the Covered Member has adopted a resolution as provided in Division 4, Part 1, Chapter 2, Article 2, Section 3363.5 of the California Labor Code, declaring such volunteer workers to be employees of the Covered Member for purposes of the Workers’ Compensation Act; or provided that such volunteer workers are statutorily deemed by the Workers’ Compensation Act of the State of California to be employees for the purpose of workers’ compensation.
- I. “Loss” shall mean only such amounts as are actually paid by the Covered Member as benefits for an employee under the applicable Workers’ Compensation Act of the State of California in settlement of claims or in satisfaction of awards or judgments for liabilities imposed by the Workers’ Compensation Act of the State of California or other law for bodily injury or occupational disease to an employee. The term loss shall include claim-related expenses, court costs, interest upon awards and judgments, and investigation, adjustment, and legal expenses that are actually paid by the Covered Member as it pertains to the loss. However, the term loss shall not include the salaries paid to employees of the Covered Member, nor fees and retainers paid to the Covered Member’s service organization.

Notwithstanding the foregoing, loss does not include any amounts paid by the cover party as benefits, or in payment of amounts imposed upon the covered party by employers liability, deriving solely from any covered parties enactment, resolution, or other act establishing a presumption of work related illness or injury or any other expansion of benefits beyond those prescribed by the applicable Workers’ Compensation Act in the State of California. Despite any such enactment, resolution, or act, the covered parties shall retain the burden of establishing loss within the Memorandum of Coverage.

- J. “Occupational disease” shall have the meaning as provided by the applicable Workers’ Compensation Act of the State of California and include (1) death resulting therefrom and (2) related cumulative trauma injuries or illnesses.
- K. “Occurrence” means an injury or disease of an employee arising out of and in the course of employment. Bodily injury, illness, or disease sustained by one or more employees, as a result of a single accident, incident or exposure, shall be deemed to arise from a single occurrence. The occurrence shall be deemed to take place on the earlier of (a) the last day of the last exposure, in the employment of the Covered Member, to conditions causing or aggravating the disease, or (b) the date upon which the employee first suffered disability and either knew, or in the exercise of reasonable diligence should have known, that such disability was caused by employment with the Covered Member. All occupational disease sustained by one or more employees as a result of an outbreak of the same communicable disease shall be deemed to arise from a single occurrence. An outbreak of the same communicable disease that spans more than one coverage period shall be deemed to take place during the first such coverage period.
- L. “State” means any state of the United States of America, and the District of Columbia.
- M. “Workers’ Compensation Act” shall mean California Labor Code Division 4, the other acts as described below in Part Two; however, it shall not include any non-occupational disability benefit provisions of any such act.
- N. “Labor Code 4850” means the Covered Member’s obligation to pay salary in lieu of temporary disability benefits for the period of disability, but not exceeding one year, or until the earlier date as the employee is retired on permanent disability pension, and is actually receiving disability pension payments, or advanced disability pension payments.

PART TWO – WORKERS’ COMPENSATION COVERAGE

The Authority will reimburse the Covered Member for loss resulting from an occurrence during the Coverage Period provided that such loss would be compensable under the Workers’ Compensation Act of the State of California for an employee who is normally employed in the State of California, but only if such employee’s activity in any other state is incidental to the employee’s regular employment and duties in the State of California and California workers’ compensation benefits are administered.

However, if the Covered Member is not a duly qualified self-insurer at the time of the occurrence, the Authority will reimburse the Covered Member only for amounts that would have been paid had the Covered Member been a duly qualified self-insurer and the Authority will not pay or reimburse for any penalties, costs, expenses, or other amounts due to or arising from the failure to maintain good standing as a duly qualified self-insurer.

The indemnity afforded by this Memorandum shall also apply to loss paid by the Covered Member because of any compensation, benefits, or liability paid by the Covered Member under (a) the Longshoremen’s and Harbor Workers’ Compensation Act (33 USC Sections 901-950), as may be amended, or (b) the Merchant Marine Act of 1920, also known as the Jones Act (46 U.S. Code, Section 30104), as may be amended; however, only if such liability is incidental to the employee’s regular employment and duties in the State of California.

The Authority’s liability includes “bodily injury” to the master and members of the crew of a vessel, provided the “bodily injury” occurred in the territorial limits of, or the operation of a vessel sailing directly between the ports of the Continental United States of America, Alaska, Hawaii, or Canada.

Coverage under this Memorandum will be provided in accordance with the benefits, requirements, limitations, and other provisions of the Workers’ Compensation Act and this Memorandum will be implemented, administered, and construed pursuant to the Workers’ Compensation Act. If there is a conflict between this Memorandum and the Act, the Act will govern.

PART THREE – EMPLOYER’S LIABILITY COVERAGE

The Authority will reimburse the Covered Member for loss resulting from an occurrence during the Coverage Period because of the Covered Member’s legal liability for damages arising out of bodily injury or occupational disease sustained by employees normally employed in the State of California.

PART FOUR – THE COVERED MEMBER’S RETENTION AND AUTHORITY’S LIMIT OF LIABILITY

A. The Covered Member’s Retention

The Covered Member shall pay from its own account for an occurrence up to the amount stated in Item 3.a. of the Declarations Page as the Covered Member’s Retained Limit.

If, as a result of an occurrence that is a single accident, incident or exposure, employees from two or more Covered Members incur bodily injury, illness, or disease, then the Retained Limits of the involved Covered Members will be adjusted as provided in this provision. Initially, each Covered Member’s stated Retained Limit (i.e., the amount stated in the Declarations Page) will be applied to the calculation of the Authority’s payment of reimbursement under this Memorandum for the Covered Member’s losses paid as a result of the multiple-Covered Member accident, incident or exposure. Five years after the end of the program year in which the accident, incident or exposure occurred, the Authority will undertake the following adjustment: (1) calculate the total amount of the losses paid over that period for all Covered Members and employees involved in the multiple-Covered Member accident, incident or exposure; (2) calculate each involved Covered Member’s percentage share (based on the losses paid for the Covered Member’s involved employee or employees) of the total losses paid; (3) multiply each involved Covered Member’s percentage share of the total incurred losses times its stated Retained Limit; (4) use and apply the amount determined under step 3 as the Covered Member’s adjusted Retained Limit for purposes of determining the Authority reimbursement for the losses paid for the multiple-Covered Member accident, incident or exposure; (5) calculate the amount

of the Authority's payment of reimbursement, if any, to each involved Covered Member based on the adjusted Retained Limit of the Covered Member; and (6) if applicable, pay reimbursement or additional reimbursement to the involved Covered Member based on the adjusted Retained Limit. If losses for the multiple-Covered Member accident, incident or exposure remain payable after the five year period, the adjusted Retained Limits for the involved Covered Members will continue to apply to the calculation of Authority reimbursement until the employees' claims are closed and the Authority will not again readjust the involved Covered Members' Retained Limits. If the total losses for all involved Covered Members exceed the maximum program limit of indemnity, then the allocation of liability for the excess amount will be calculated based on each involved Covered Member's pro rata percentage share of the final total losses paid.

B. Authority's Limit of Liability

The Authority will reimburse the Covered Member for any loss for an occurrence over the amount stated as the Covered Member's retained limit in Item 3.a. of the Declarations Page provided California workers' compensation benefits are administered. The Authority's Limit of Liability for workers' compensation coverage, Part One of this document, will not exceed the limit stated in Item 3.b. of the Declarations Page. The Authority's Limit of Liability for employers' liability coverage, Part Two of this document, will not exceed the limit stated in Item 3.b. of the Declarations Page. The reimbursement of any loss shall be limited, by amount and time of payment, to the benefits that are paid or payable pursuant to the Workers' Compensation Act.

The Authority will reimburse the Covered Member for liability imposed upon the Covered Member by Section 4850 of the California Labor Code in excess of the Covered Member's retained limit. Payments made by the Covered Member in accordance with this section shall be credited to the satisfaction of the Covered Member's retained limit. The Covered Member shall report payments made by the Covered Member or its third party administrator in two separate entries: (1) maximum temporary disability benefits are coded as a temporary disability benefit, and (2) the remaining full salary amount is coded as a 4850 benefit.

C. Attachment of Coverage By Authority

The coverage provided by this Memorandum shall not apply to any claim until the amount paid by or on behalf of the Covered Member shall have equaled or exceeded the per occurrence retained limit of the Covered Member. The Authority shall then only be liable for the loss amount actually incurred that is in excess of the Covered Member's per occurrence retained limit, regardless of whether the Covered Member has other insurance, has other pooled coverage, or pays the per occurrence retained limit itself. Amounts to be paid on a claim otherwise covered under this memorandum shall not be paid until such time that the underlying per occurrence retained limit has been paid.

D. Subrogation of Claims – Recovery from Others

1. Settlement may include the subrogation of a claim covered under, or that may be covered under, this Memorandum of Coverage.
2. The Covered Member will do everything necessary to protect the rights of the Authority to recover the Authority's loss from any third party liable for the injury, illness, or disease. The Covered Member shall assist in enforcing the Authority's rights.

Any subrogation recovery by the Authority, after deducting the Authority's recovery expenses, will first be used to reduce the Authority's loss. The balance, if any, will be disbursed to the Covered Member.

PART FIVE – EXCLUSIONS

This Memorandum shall not apply:

- A. to punitive or exemplary damages, fines, interest, or penalties assessed against or imposed upon the Covered Member;

- B. additionally under Employer's Liability Coverage in Part Three of this Memorandum of Coverage:
1. to liability assumed by the Covered Member under any contract or agreement;
 2. to bodily injury or occupational disease to an employee while employed in violation of law with the actual knowledge of the Covered Member;
 3. to any obligation for which the Covered Member or any carrier as the Covered Member's insurer may be held liable under any unemployment compensation or disability benefits law, or under any similar law;
 4. to bodily injury or occupational disease intentionally caused or aggravated by or at the direction of the Covered Member;
 5. to loss or damages arising out of the coercion, criticism, demotion, evaluation, reassignment, discipline, defamation, harassment, humiliation, discrimination against or termination of an employee or any personnel practices, policies, acts, or omissions;
 6. to loss or damages arising out of operations for which the Covered Member has violated or failed to comply with any Workers' Compensation Law of the State of California; or
 7. to punitive or exemplary damages, fines, or penalties assessed against or imposed upon the Covered Member.
- C. to claims involving a waiver of subrogation approved by a member after the date of injury, illness, or disease that resulted in the claim. This exclusion shall not apply to a waiver of subrogation contained in an agreement or contract that was approved by the Covered Member and the Authority prior to the date of injury, illness, or disease that resulted in the claim;
- D. to losses resulting from damages imposed in any lawsuit brought in, or any judgment rendered by any court outside the United States of America, its territories or possessions, or Canada, or to any action on such judgments, wherever brought;
- E. to losses involving benefits paid or filed in accordance with any Workers' Compensation Act outside the State of California.
- F. to "bodily injury" covered by a protection and indemnity coverage or similar policy issued to or on behalf of the Covered Member; or
- G. to bodily injury or occupational illness or disease sustained by a peace officer, as defined in Section 50920 of the California Government Code, when they were off-duty, not acting under the immediate direction of their employer, and outside the state of California. However, this exclusion shall not apply to bodily injury or occupation disease sustained by a peace officer under such circumstances if:
1. the peace officer at the time of sustaining the injury, illness, or disease was engaging in the apprehension or attempted apprehension of law violators or suspected law violators, the protection or preservation of life or property, or the preservation of the peace; and
 2. prior to the occurrence, the governing board of the Covered Member has adopted a resolution, as provided for in California Labor Code Section 3600.2, subdivision (b)(4), accepting liability for such bodily injury or occupational illness or disease under the Workers' Compensation Act.

PART SIX – CLAIMS

A. The Covered Member's Claims Reporting Duties

The Covered Member shall immediately notify the Authority in writing of any claim for potential coverage under the Memorandum when the loss amount reaches a total incurred amount at 50% or more of the Covered

Member's retained limit stated in Item 3.a. of the Declarations Page.

The Covered Member also shall give the Authority immediate written notice of any of the following:

1. a fatality;
2. any claim involving an infectious disease
3. an amputation of a major extremity;
4. any serious head injury (including skull fracture or loss of sight of either or both eyes);
5. any injury to the spinal cord;
6. any second or third degree burn of 25% or more of the body;
7. any accident which causes serious injury to two or more employees;
8. any claim believed to be fraudulent and \$20,000 or more has been paid in allocated expenses;
9. any claim likely to result in a permanent disability of 50% or more; or
10. any disability of more than one year or when it appears reasonably likely that there will be a disability of more than one year.

Notice given to the Authority shall contain complete details. If a suit, claim, or other proceeding is commenced because of an incident described above or of any injury that might involve a loss to the Authority, the Covered Member shall give the Authority:

1. all notices and legal papers related to the claim, proceeding, or suit, or copies of these notices and legal papers;
2. copies of narrative medical reports;
3. copies of reports on investigations made by the Covered Member on such claims, proceedings, or suits; and
4. copies of DWC Form 1 (Employee Claim Form), Form 5020 (Employer's Report of Injury), and any report completed by a supervisor investigating or reporting the claim.

The Covered Member also shall provide the Authority with supplemental reports on any incident stated in Part Six, paragraph A of this Memorandum of Coverage. The report shall be on a form satisfactory to the Authority and submitted 90 days from the date of the initial notice and every 90 days thereafter, unless indicated otherwise by the Authority. For claims involving infectious disease, supplemental reports should be provided every 60 days and at time of closing. The supplemental report shall include the paid-to-date amounts, the reserve amounts, the employee's medical status, and the status of the settlement. Copies of narrative medical reports and legal correspondence received since the last report was submitted should also be included with subsequent supplemental reports.

B. Settlement

Any claim, suit, or proceeding with a total incurred amount in excess of the Covered Member's retained limit shall not be settled without the written consent of the Authority's Claims Manager. The Authority's Claims Manager also has the right to consult and participate with the Covered Member in the settlement, defense, or appeal of any other claim, suit, or proceeding that might involve a loss to the Authority.

PART SEVEN – CONDITIONS

A. Acceptance

By acceptance of this Memorandum, the Covered Member agrees that the statements made on the Declarations Page are the Covered Member's agreements and representations, that this Memorandum is issued in reliance upon the truth of such representations, and that this Memorandum embodies all agreements existing between the Covered Member and the Authority or any of the Authority's agents relating to this coverage.

B. Cancellation

The Covered Member may not withdraw from this Memorandum during the program year.

C. Inspection

The Authority has the right, but is not obligated, to inspect the Covered Member's workplaces at any time. The Authority's inspections are not safety inspections. They relate only to the insurability of the workplaces and premiums to be charged. The Authority may give the Covered Member reports on the conditions the Authority finds. The Authority may recommend changes. While they may help reduce losses, the Authority does not undertake to perform the duty of any person to provide for the health or safety of the Covered Member's employees or the public. The Authority does not warrant that the Covered Member's workplaces are safe or healthful or that they comply with law, regulations, codes, or standards.

D. Transfer of The Covered Member's Rights and Duties

The Covered Member's rights and duties under this Memorandum may not be transferred without the Authority's prior written consent.

E. Dispute Resolution

Decisions by the Authority concerning a claim (including, but not limited to, decisions regarding claim resolution, negotiation, investigation, defense, appeal or settlement, and decisions about whether coverage exists for a particular claim or part of a claim) shall be made by the Authority's Executive Director or his or her designee. If the affected Covered Member disagrees with a written decision by the Executive Director (including, but not limited to, a decision denying coverage of all or part of a claim), the Covered Member may appeal that decision to the Authority's Executive Committee by filing a written notice of appeal with the Executive Director within 30 days of the date of the Executive Director's written decision. If the affected Covered Member fails to timely file a notice of appeal, the decision of the Executive Director shall be final and binding and not subject to further appeal, arbitration, or judicial review. Upon timely filing a notice of appeal, the matter shall be placed on the agenda of the next regularly scheduled Executive Committee meeting. The Authority shall notify the Covered Member about the date and time of the meeting and given an opportunity to provide oral and written evidence and legal argument. The Executive Committee shall render a decision by resolution and the Authority shall provide the resolution to the Covered Member. The resolution of any dispute concerning the Executive Committee's decision will be subject to binding arbitration. If the Covered Member disagrees with the decision of the Executive Committee, it may file a written demand for arbitration with the Executive Director within 30 days from the date of the Executive Committee's resolution. If the affected Covered Member fails to timely file a demand for arbitration, the decision of the Executive Committee shall be final and binding and not subject to further appeal, arbitration, or judicial review.

Upon timely filing a demand for arbitration, the dispute shall be submitted to and decided by final and binding arbitration pursuant to the California Arbitration Act (Code of Civil Procedure sections 1280-1294.2). There shall be a single neutral arbitrator. The parties shall strive in good faith to agree upon and appoint an arbitrator. If the parties fail to agree upon an arbitrator, then either party may petition the Sacramento County Superior Court to appoint an arbitrator pursuant to Code of Civil Procedure section 1281.6. The costs of the arbitrator will be shared equally by the parties. The scope of an arbitrator's authority shall be limited to deciding disputes of the type described in this subpart, and nothing in this subpart shall be construed to give the arbitrator jurisdiction to decide any other type of dispute. Each party shall be responsible for its own costs and expenses of arbitration.

**LOCAL AGENCY WORKERS' COMPENSATION EXCESS
JOINT POWERS AUTHORITY**



Jim Elledge, Executive Director

SCHEDULE A

LOCAL AGENCY WORKERS' COMPENSATION EXCESS
JOINT POWERS AUTHORITY (LAWCX) MEMBERS

Bay Cities Joint Powers Insurance Authority (BCJPIA)

Central Marin Police Authority
Central Marin Fire Authority
City of Albany
City of Brisbane
Town of Corte Madera
City of Emeryville
Town of Fairfax
City of Larkspur
City of Menlo Park
City of Mill Valley
City of Novato
City of Piedmont
Town of San Anselmo
City of Sausalito
Town of Tiburon
City of Union City

California Housing Workers' Compensation Authority (CHWCA)

Area Housing Authority of the County of Ventura
Housing Authorities of the City of Eureka and County of Humboldt
Housing Authority of the City and County of Fresno
Housing Authority of the City of Alameda
Housing Authority of the City of Benicia
Housing Authority of the City of Madera
Housing Authority of the City of Paso Robles
Housing Authority of the City of Riverbank
Housing Authority of the City of San Luis Obispo
Housing Authority of the City of Santa Barbara
Housing Authority of the County of Alameda
Housing Authority of the County of Butte
Housing Authority of the County of Contra Costa
Housing Authority of the County of Kern
Housing Authority of the County of Kings
Housing Authority of the County of Marin
Housing Authority of the County of Merced
Housing Authority of the County of San Bernardino
Housing Authority of the County of San Joaquin
Housing Authority of the County of San Mateo
Housing Authority of the County of Santa Clara
Housing Authority of the County of Tulare
Monterey County Housing Authority
Plumas County Community Development Commission
Regional Housing Authority
Sacramento Housing & Redevelopment Agency
San Diego Housing Commission
Stanislaus Regional Housing Authority
Yolo County Housing

Central Contra Costa Transit Authority (CCCTA)

Central San Joaquin Valley Risk Management Authority (CSJVRMA)

City of Angels Camp
City of Arvin
City of Atwater
City of Avenal
City of Ceres
City of Chowchilla
City of Corcoran
City of Delano
City of Dinuba
City of Dos Palos
City of Escalon
City of Exeter
City of Farmersville
City of Firebaugh
City of Fowler
City of Gustine
City of Hughson
City of Huron
City of Kerman
City of Kingsburg
City of Lathrop
City of Lemoore
City of Livingston
City of Los Banos
City of Madera
City of Maricopa
City of McFarland
City of Mendota
City of Newman
City of Oakdale
City of Orange Cove
City of Parlier
City of Patterson
City of Porterville
City of Reedley
City of Ripon
City of Riverbank
City of San Joaquin
City of Sanger
City of Selma
City of Shafter
City of Sonora
City of Sutter Creek
City of Taft
City of Tehachapi
City of Tracy
City of Tulare
City of Wasco
City of Waterford
City of Woodlake

City of Alameda

City of Benicia

City of Clovis

City of Coronado

City of Encinitas

City of Gilroy

City of Livermore

City of Lodi

City of Merced

City of Morgan Hill

City of Newark

City of Placentia

City of Pleasanton

City of Roseville

City of San Leandro

City of Santa Maria

City of Santee

City of South Lake Tahoe

City of Suisun City

City of Vacaville

City of Vista

Fire Risk Management Services (FRMS)

Adin Fire Protection District
Alta Fire Protection District
Amador Fire Protection District
American Canyon Fire Protection District
Anderson Fire Protection District
Arbuckle-College City Fire Protection District
Bald Mountain Fire Protection District
Big Valley Fire Protection District
Bollinas Fire Protection District
Bridgeport Fire Protection District
Burbank-Paradise Fire Protection District
Cachagua Fire Protection District
Canby Volunteer Fire Department
Carlotta Community Services District
Carmel Highlands Fire Protection District
Castella Fire Protection District
Cazadero Community Services District
Cedarville Fire Protection District
Central Calaveras Fire and Rescue Protection District
Chalfant Valley Fire Department Community Service District
Clements Rural Fire Protection District
Cloverdale Fire Protection District
Coastside Fire Protection District

Collegeville Fire Protection District
Copperopolis Fire Protection District
Cordelia Fire Protection District
Cottonwood Fire Protection District
Covelo Fire Protection District
Crescent Mills Fire Protection District
Cypress Fire Protection District
Daggett Community Services District
Davis Creek Fire Protection District
Denair Fire Protection District
Diamond Springs/El Dorado Fire Protection District
Douglas City Community Services District
Doyle Fire Protection District
Eastern Plumas Rural Fire Protection District
El Dorado County Fire Protection District
Escalon Consolidated Fire District
Fairview Fire Protection District
Farmington Rural Fire Protection District
Ferndale Fire Protection District
Foresthill Fire Protection District
Fort Bidwell Fire District
Fort Bragg Fire Protection Authority
Fort Dick Fire Protection District
French Camp-McKinley Rural Fire Protection District
Fresno County Fire Protection District
Garberville Fire Protection District
Gasquet Fire Protection District
Gazelle Fire Protection District
Georgetown Fire District
Gold Ridge Fire Protection District
Graeagle Fire Protection District
Graton Fire Protection District
Happy Valley Fire Protection District
Hayfork Fire Protection District
Huntington Lake Volunteer Fire Department
Hyampom Community Services District
Independence Fire Protection District
Indian Valley Community Services District
Janesville Fire Protection District
Junction City Fire Protection District
June Lake Fire Protection District
Kanawha Fire Protection District
Kelseyville Fire Protection District
Kentfield Fire Protection District
Kenwood Fire Protection District
Keyes Fire Protection District
Klamath Fire Protection District
Lake City Volunteer Fire Department
Lake County Fire Protection District
Lake Forest Fire Protection District
Lathrop-Manteca Fire Protection District
Lee Vining Fire Protection District
Leggett Valley Fire Protection District
Liberty Rural County Fire Protection District
Linden-Peters Rural Fire Protection District
Little Lake Fire Protection District
Lockwood Fire Protection District
Loma Rica/Browns Valley Community Services District
Lone Pine Fire Department

Long Valley Community Services District
Lookout Fire Protection District
Mammoth Lakes Fire Protection District
Meadow Valley Fire Protection District
Meeks Bay Fire Protection District
Milford Fire District
Millville Fire Protection District
Mokelumne Hill Fire Protection District
Mokelumne Rural County Fire Protection District
Mono City Volunteer Fire Protection District
Monte Rio Fire Protection District
Monterey County Regional Fire District
Moraga-Orinda Fire Protection District
Mosquito Fire Protection District
Mountain Gate Community Services District
Mountain Valley Fire Department
Mountain View Fire Protection District
Murphys Fire Protection District
Newberry Community Services District
Newcastle Fire Protection District
North County Fire Protection District
North San Juan Fire Protection District
North Sonoma Coast Fire Protection District
North Tahoe Fire Protection District
Northern Sonoma County Fire Protection District
Novato Fire Protection District
Occidental Community Services District
Olancho Community Service District
Ophir Hill Fire Protection District
Orange Cove Fire Protection District
Paradise Fire Protection District
Peardale-Chicago Park Fire Protection District
Peninsula Community Services District
Penryn Fire Protection District
Petrolia Fire Protection District
Pioneer Fire Protection District
Plumas Eureka Community Services District
Post Mountain Public Utility District
Prattville-Almanor Fire Protection District
Princeton County Fire Protection District
Quincy Fire Protection District
Rescue Fire Protection District
Rio Dell Fire Protection District
Ripon Consolidated Fire District
Rodeo-Hercules Fire Protection District
Ross Valley Fire Department
Sacramento River Fire Protection District of Colusa County
Salida Fire Protection District
Salyer Community Service District
Santa Margarita Fire Protection District
Schell-Vista Fire Protection District
Scott Valley Fire Protection District
Shasta Lake Fire Protection District
Shaver Lake Volunteer Fire Department
Sierra City Volunteer Fire Protection District
Sierra Valley Fire Protection District
Smith River Fire Protection District
Sonoma County Fire District
Sonoma Valley Fire District

South Lake County Fire Protection District
South Monterey County Fire Protection District
South Placer Fire Protection District
Southern Inyo Fire Protection District
Southern Marin Fire Protection District
Southern Trinity Volunteer Fire Department
Spalding Community Service District
Standish-Litchfield Fire District
Stanislaus Consolidated Fire Protection District
Stones-Bengard Community Service District
Suisun Fire Protection District
Susan River Fire Protection District
Sutter Basin Fire District
Sutter Creek Fire Protection District
Telegraph Ridge Fire Protection District
Thornton Rural County Fire Protection District
Tiburon Fire Protection District
Timber Cove Fire Protection District
Turlock Rural Fire Protection District
Vacaville Fire Protection District
Valley Center Fire Protection District
Walnut Grove Fire Protection District
Waterloo-Morada Rural County Fire Protection District
West Almanor Community Services District
West Point Fire Protection District
West Stanislaus County Fire Protection District
Westport Fire Protection District
Westport Volunteer Fire Department
Wheeler Crest Fire Protection District
Whitethorn Fire Protection District
Willow Ranch Fire District
Woodbridge Rural Fire Protection District
Woodland Avenue Fire Protection District

Public Entity Risk Management Authority (PERMA)

Public Entity Risk Management Authority (PERMA Administration)
City of Banning
City of Barstow
City of Blythe
City of Canyon Lake
City of Cathedral City
City of Coachella
City of Colton
City of Desert Hot Springs
City of Hesperia
City of Holtville
City of La Mesa
City of Murrieta
City of Norco
City of Perris
City of Rancho Mirage
City of San Jacinto
SunLine Transit Agency
City of Victorville
City of Westmorland

Shared Agency Risk Pool (SHARP)

City of American Canyon
Town of Los Altos Hills

Town of Ross
City of Saratoga
Town of Woodside

Small Cities Organized Risk Effort (SCORE)

City of Biggs
City of Colfax
City of Dunsmuir
City of Etna
City of Live Oak
Town of Loomis
City of Loyalton
City of Montague
City of Mt. Shasta
City of Portola
City of Rio Dell
City of Shasta Lake
City of Susanville
City of Tulelake
City of Weed
City of Yreka

Town of Los Gatos

Vector Control Joint Powers Agency (VCJPA)

Alameda County Mosquito Abatement District
Burney Basin Mosquito Abatement District
Butte County Mosquito and Vector Control District
Coachella Valley Mosquito and Vector Control District
Coalinga-Huron Mosquito Abatement District
Colusa Mosquito Abatement District
Compton Creek Mosquito Abatement District
Consolidated Mosquito Abatement District
Contra Costa Mosquito and Vector Control District
Delta Mosquito and Vector Control District
Durham Mosquito Abatement District
Fresno Mosquito and Vector Control District
Glenn County Mosquito and Vector Control District
Greater Los Angeles County Vector Control District
Kings Mosquito Abatement District
Lake County Vector Control District
Los Angeles County West Vector Control District
Marin-Sonoma Mosquito and Vector Control District
Monterey County Mosquito Abatement District (formerly Northern Salinas Valley MAD)
Mosquito and Vector Management District of Santa Barbara County
Napa County Mosquito Abatement District
Northwest Mosquito and Vector Control District
Orange County Mosquito and Vector Control District
Pine Grove Mosquito Abatement District
Placer Mosquito and Vector Control District
Sacramento-Yolo Mosquito and Vector Control District
San Gabriel Valley Mosquito and Vector Control District
San Joaquin County Mosquito and Vector Control District
San Mateo County Mosquito and Vector Control District
Shasta Mosquito and Vector Control District
Sutter-Yuba Mosquito and Vector Control District
Tehama County Mosquito and Vector Control District
Turlock Mosquito Abatement District
West Valley Mosquito and Vector Control District