



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

**MEMORANDUM OF COVERAGE**

**2024/2025 PROGRAM YEAR**

**POLICY NUMBER: LAWCX 24.25**

ADOPTED JUNE 4, 2024  
TO BECOME EFFECTIVE JULY 1, 2024

**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 A) All bodily injury sustained *or alleged* by one (1) or more employees involving one (1) or more Covered Parties, from any one (1) disaster, accident or event, or any series of disasters, accidents, or events, and is traceable to the same single disaster, accident or event, or series of disasters accidents or events, shall be deemed to arise from a single occurrence; however, any one (1) occurrence shall be limited to no more than seven (7) calendar days such that each individual employee claimant’s date of injury must fall within the seven (7) calendar day period. LAWXCX will defer to LAWXCX’s excess carrier, Public Risk Innovations, Solutions, and Management (PRISM) as to the date when any such seven (7) calendar day period begins, provided that it is not earlier than the date and time of the first recorded employee claimant’s date of injury, and provided that no two (2) periods overlap. Should this Memorandum expire or terminate while an occurrence covered hereunder is in progress, LAWXCX will be responsible for its portion of loss arising from such occurrence under this Memorandum through the conclusion of the seven (7) calendar day period, even if such period extends beyond the term of this Memorandum, subject to the terms and conditions hereof, provided that no amount of loss for the same occurrence shall be claimed against any renewal or replacement of this Memorandum, and provided the Covered party has continued coverage under the subsequent policy period. (B) Occupational disease and communicable disease sustained or alleged by each employee shall be deemed to arise from a separate occurrence, and the occurrence shall be deemed to take place on the last day of the last exposure, in the employment of the Covered Party, to conditions causing or aggravating the disease OR 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 his or her employment with the Covered Party, whichever comes first.

- 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 (paid and reserves) 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**

*Rebekah Winger*

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Rebekah Winger, 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 Los Altos  
City of Menlo Park  
City of Mill Valley  
City of Novato  
City of Piedmont  
Town of San Anselmo  
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  
Bolinas 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 Eastvale  
City of Hesperia  
Hesperia Recreation and Parks District  
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