California JPIA

El Capitan Room
8081 Moody Street
La Palma, California 90623
(Teleconference Locations Listed Below)

AGENDA

RISK MANAGERS COMMITTEE

REGULAR MEETING

June 15, 2026

12:00 P.M.

CALL TO ORDER	Brad McKinney, Chairman, Risk Managers Committee
ORAL COMMUNICATIONS	Any persons present desiring to address the Risk Managers Committee on any proper matter may do so at this time.
1. APPROVAL	Joint Managers, Finance Officers, and Risk Managers Committee Minutes for the meeting of November 17, 2025
2. RECEIVE AND FILE	Americans with Disabilities Act (ADA) Update
3. RECEIVE AND FILE	Cybersecurity Resources Update
4. RECEIVE AND FILE	Wildfire Readiness Inspections Update
5. RISK MANAGERS COMMITTEE ROUNDTABLE	Informal discussion among committee members regarding current topics of interest.
ADJOURNMENT	To a Risk Managers Committees on September 21, 2026 at 12:00 p.m. in the El Capitan Room of the California JPIA 8081 Moody Street, La Palma, CA 90623.

In compliance with Americans with Disabilities Act, if you need special assistance to participate in this meeting, please contact the Agency Clerk at (562) 467-8736. Notification 48 hours before meeting will

enable the Authority to make reasonable arrangements to ensure accessibility. (28 CFR 35.102.35.104 ADA Title II)

TELECONFERENCE PARTICIPATION

To be a voting participant in action items appearing on the agenda, the participant's teleconference location must appear below, and the participant must have posted the agenda in a location accessible to the general public no less than 72 hours prior to the announced meeting time, in accordance and within the requirements of the Brown Act (Gov. Code, § 54950 et seq.). At the announced time of the meeting, teleconference participants (unless otherwise instructed) shall call the California JPIA's teleconference number at **1(253) 215-8782, enter Meeting ID: 831 7666 6993 and Password 503838**, and identify themselves for the record.

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If you have any problems with the meeting link or connecting to the meeting, please call Jennifer Torres at (562) 455-0321.

TELECONFERENCE LOCATIONS

City of Arroyo Grande, 300 E. Branch Street, Arroyo Grande, CA 93420 | (805) 473-5400

City of Azusa, 213 E Foothill Boulevard, Azusa, CA 91702 | (626) 812-5200

Big Bear City Community Services District, 139 East Big Bear Blvd., Big Bear City, CA 92314 | (909) 585-2565

City of Big Bear Lake, 39707 Big Bear Boulevard, Big Bear Lake, CA 92315 | (909) 866-5831

City of Bishop, 377 W. Line Street, Bishop, CA 93514 | (760) 873-5863

City of Calabasas, 100 Civic Center Way, Calabasas, CA 91302 | (818) 224-1600

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Midpeninsula ROSD, 5050 El Camino Real, Los Altos, CA 94022 | (650) 651-1200

City of Mission Viejo, 200 Civic Center, Mission Viejo, CA 92691 | (949) 470-3000

City of Poway, 13325 Civic Center Drive, Poway, CA 92064 | (858) 668-4400

City of San Clemente, 910 Calle Negocio, San Clemente, CA, 92673 | (949) 361-8200

City of San Marino, 2200 Huntington Drive, San Marino, CA 91108 | (626) 300-0700

City of West Hollywood, 8300 Santa Monica Boulevard, West Hollywood, CA 90069 | (323) 848-6400

Town of Apple Valley, 14955 Dale Evans Parkway, Apple Valley, CA 92307 | (760) 240-7000

City of Ojai, 401 S. Ventura Street, Ojai, CA 93023 | (805) 646-5581

City of Norwalk, 12700 Norwalk Boulevard, Norwalk, CA 90650 | (562) 929-5700

City of Claremont, 207 Harvard Avenue, Claremont, CA 91711 | (909) 399-5460

City of Temple City, 9701 Las Tunas Drive, Temple City, CA 91780 | (626) 285-2171

City of Chino Hills, 14000 City Center Drive, Chino Hills, CA 91709 | (909) 364-2600

City of Alhambra, 111 S First Street, Alhambra, CA 91790 | (626) 570-5007

City of Rosemead, 8838 East Valley Blvd, Rosemead, CA 91770| (626) 569-2100

City of Paso Robles, 4305 Second Wind Way, Paso Robles, CA 93446| (805) 227-7276

Dated: June 10, 2026
Posted: June 10, 2026

s/Jennifer Torres
Jennifer Torres
Administrative Analyst

AFFIDAVIT OF POSTING

I, Jennifer Torres, declare as follows: That I am the duly designated Administrative Analyst for the California Joint Powers Insurance Authority, and that I caused to be posted the foregoing agenda in accordance with the Brown Act. Dated this 10th day of June, 2026.

By: Jennifer Torres, Administrative Analyst

CALIFORNIA JPIA

MINUTES

MANAGERS, FINANCE OFFICERS AND RISK MANAGERS COMMITTEE

JOINT MEETING

November 17, 2025

12:00 P.M.

CALL TO ORDER

Chairman McCormack called to order the joint meeting of the Managers, Finance Officers and Risk Managers Committees of the California Joint Powers Insurance Authority at 12:08 p.m. in the El Capitan Room at the California JPIA, 8081 Moody Street, La Palma, CA 90623.

ATTENDANCE

A quorum was established by roll call.

PRESENT:

Managers Committee Chairman Thaddeus McCormack, Lakewood
Finance Officers Committee Chairman Jose Gomez, Lakewood
Risk Managers Committee Chairman Brad McKinney, San Dimas
Abel Avalos, Artesia
Melissa Burke, Artesia
Jamie Murguia, Artesia
Ericka Jackson, Artesia (*Teleconference*)
Lara Christensen, Atascadero (*Teleconference*)
Jeri Rangel, Atascadero (*Teleconference*)
Vu Nguyen, Azusa (*Teleconference*)
Andrew Tse, Bell Gardens
Jeanette Prickett, Big Bear CCSD (*Teleconference*)
Rachel Bowman, Big Bear Lake (*Teleconference*)
Robert Lopez, Cerritos
Lauren Vargas, Cerritos
Susan Shaker, Chino Hills (*Teleconference*)
Katie Wand, Claremont (*Teleconference*)
Albert Galvan, Desert Recreation District (*Teleconference*)
Brian Villalobos, Duarte

Maribel Garcia, El Centro (*Teleconference*)
Rebecca Eageman, Goleta (*Teleconference*)
Arabo Parseghian, La Canada Flintridge (*Teleconference*)
Tony Moreno, La Mirada
Andrew Camacho, Lakewood
Pam Kobylarz, Mammoth Lakes (*Teleconference*)
Ann Marie Hoyt, Midpeninsula Regional Open Space District (*Teleconference*)
Kathy Holman, Midpeninsula Regional Open Space District (*Teleconference*)
Ellis Chang, Mission Viejo (*Teleconference*)
Patrick Martinez, Needles (*Teleconference*)
Kathy Holman, Ojai (*Teleconference*)
Matthew Morgensen, Pacific Grove (*Teleconference*)
Andrea Staehle, Palm Desert (*Teleconference*)
Lana Dich, Paramount (*Teleconference*)
Jorge Garcia, Pismo Beach (*Teleconference*)
Karina Banales, Rolling Hills (*Teleconference*)
Brian Brower, San Clemente (*Teleconference*)
James Ramirez, SCAG
Bryan Cook, Temple City

ATTENDEES: Mike DeMattei, Milliman (*Teleconference*)

STAFF: Alex Smith, Chief Executive Officer
Habib Ali, Accountant (*Teleconference*)
Olga Berdial, Communications Director (*Teleconference*)
Toni Consolo, Senior Risk Manager (*Teleconference*)
Melaina Francis, Senior Risk Manager (*Teleconference*)
Maria Galvan, Senior Risk Manager
Chris Gray, Insurance Program Manager (*Teleconference*)
Chris Kustra, Liability Program Manager (*Teleconference*)
Jason McBride, Finance Director
Alex Mellor, Risk Services Director
Jessica Ramos, Administrative Assistant
Ben Rodriguez, Technology Projects Manager
Veronica Ruiz, Agency Clerk (*Teleconference*)
Jennifer Torres, Administrative Analyst

Aaron Webb, Data and Underwriting Analyst (*Teleconference*)
Tracey Yonemura, Accountant (*Teleconference*)
Paul Zeglovitch, Chief Operating Officer

ORAL COMMUNICATIONS

There were no comments from the audience.

CONSENT CALENDAR

Chairman McCormack presented the items appearing on the Consent Calendar.

The Consent Calendar included:

- Joint Managers, Finance Officers, and Risk Managers Committee Minutes for the meeting of March 20, 2025, Managers Committee Minutes for the meeting of May 12, 2025, and Risk Managers Committee Minutes for the meeting of June 26, 2025
- Treasurer's Monthly Compliance Reports for August, September, and October 2025
- Local Agency Investment Fund Quarterly Report as of September 30, 2025
- Los Angeles County Pooled Investment Fund Report as of September 30, 2025
- 2025 Committee Meeting Dates

It was moved by Tse, that the Consent Calendar items be approved in one action. The motion was seconded by Lopez. The motion carried unanimously by roll call vote.

RECEIVE AND FILE
Investment Performance Review for the Quarter Ended September 30, 2025

Chairman McCormack presented the Investment Performance Review for the Quarter Ended September 30, 2025 item.

Jason McBride, Finance Director, presented a market update and review of the Authority's investment portfolio for the quarter ended September 30, 2025. For the quarter ended September 30, 2025, the portfolio returned 1.33%, while the benchmark returned 1.25%.

There being no objection, Chairman McCormack received and filed the Investment Performance Review for the Quarter Ended September 30, 2025.

RECEIVE AND FILE
Actuarial Study as of June 30, 2025

Chairman McCormack presented the Actuarial Study as of June 30, 2025 item.

Jason McBride, Finance Director, introduced Mike DeMattei, Principal and Consulting Actuary with Milliman. DeMattei presented the results of the actuarial study of claim reserves for the period ending June 30, 2025. A comparison to previous estimates, as well as frequency and severity trend analysis was provided.

There being no objection, Chairman McCormack received and filed the Actuarial Study as of June 30, 2025.

RECEIVE AND FILE
Woodchipper Safety Shield

Chairman McCormack presented the Woodchipper Safety Shield item.

Alex Mellor, Risk Services Director, presented information on the Woodchipper Safety Shield, a patented magnetic proximity technology that addresses the primary cause of woodchipper fatalities: operator entanglement in feed mechanisms. Mellor stated that the Authority would fund the purchase and installation of one (1) WCSS per member on a first-come, first-served basis until available funds are exhausted. Mellor encouraged participation from members with active woodchipper operations. There being no objection, Chairman McCormack received and filed the Woodchipper Safety Shield report.

ADJOURNMENT

The meeting adjourned at 1:08 p.m. to a regular Managers Committee meeting on February 9, 2026 at 12:00 p.m., Finance Officers Committee meeting on March 12, 2026 at 12:00 p.m., and Risk Managers Committee meeting on March 16, 2026 at 12:00 p.m.

Respectfully submitted,

Thaddeus McCormack, Chairman of the Managers Committee

Jose Gomez, Chairman of the Finance Officers Committee

Brad McKinney, Chairman of the Risk Managers Committee

CALIFORNIA JPIA

AGENDA REPORT

To: **RISK MANAGERS COMMITTEE**

From: **Alexander Smith, Chief Executive Officer**

By: **Alex Mellor, Risk Services Director**

Date: **June 15, 2026**

Subject: **Americans with Disabilities Act (ADA) Update**

Background

The ADA was signed into law by President George H.W. Bush on July 26, 1990. For more than three decades, public agencies have worked to identify and remove physical barriers, modify policies and practices, and provide reasonable accommodations to individuals with disabilities. Title II of the ADA requires public entities with 50 or more employees to maintain a current self-evaluation and transition plan identifying physical barriers, remediation schedules, and responsible officials. Many member agencies have historically struggled to develop and maintain compliant transition plans without outside support, due to the technical complexity and associated costs.

The Authority recognized this issue more than a decade ago and established a structured program to assist members. The ADA Assistance Program, launched in 2015, provides each member with a $24,300 allowance to develop a transition plan in partnership with the Authority's business partner, Disability Access Consultants (DAC). The program also provides consulting to help members respond to a wide variety of accessibility scenarios. Over 11 years, 88 members have leveraged the program to improve the accessibility of facilities, public rights-of-way, and services. DAC works directly with members to perform field assessments, inspections, and data collection. This investment has materially advanced accessibility across the pool and produced a body of documentation that has proven valuable in defending ADA-related claims.

Recent Public Records Act (PRA) Request

In the first quarter of 2026, many members received nearly identical PRA requests from a law firm seeking ADA Title II compliance documents, including self-evaluations, transition plans, grievance procedures, ADA coordinator information, training records, and complaints. Such requests are increasingly common and frequently precede demand letters or litigation. On April 14, 2026, the Authority issued a written advisory to all members recommending three steps: (1) work with legal counsel to review and respond to the PRA request; (2) notify the Authority

promptly so that responsive claims, litigation, and training records in the Authority's custody can be assembled; and (3) take advantage of a complimentary consultation with DAC. To date, 35 members have taken advantage of this service to help them respond to the PRA request.

Looking Ahead: Digital Accessibility Under the 2024 DOJ Final Rule

The next major compliance frontier for member agencies is digital accessibility. On April 24, 2024, the Department of Justice (DOJ) published a final rule adopting the Web Content Accessibility Guidelines (WCAG) 2.1 Level AA as the technical standard for web content and mobile applications operated by state and local governments. The rule applies to public-facing and many internal-facing digital resources, including websites, mobile apps, online services, documents, and third-party content posted on or linked from agency platforms. Compliance dates were originally tiered by jurisdiction size: April 24, 2026, for public entities with a population of 50,000 or more, and April 26, 2027, for public entities with a population under 50,000 and for special districts. On April 20, 2026, however, the DOJ issued a one-year extension of both deadlines in response to widespread implementation challenges and stakeholder feedback regarding cost, vendor capacity, and the complexity of remediating long-accumulated digital content. The revised deadlines are:

- **Public entities with a population of 50,000 or more:** extended from April 24, 2026, to April 26, 2027.
- **Public entities with a population under 50,000, or any special district:** extended from April 26, 2027, to April 26, 2028.

Importantly, the extension applies only to the compliance deadlines. The substantive requirements of the rule are unchanged, and members' ongoing obligations to make programs, services, and activities accessible under Title II continue without interruption. Members are strongly encouraged to use the additional time strategically to inventory existing web content and mobile applications, prioritize remediation by impact, document progress, and build sustainable internal practices for new content.

To build awareness about this issue, the Authority hosted a virtual Risk Managers Roundtable on December 4, 2025. This was followed by another virtual roundtable on March 17, 2026. Titled *Digital Accessibility: Practical Methodologies and Next Steps*, the event featured practical guidance on inventory, scoping, vendor management, and prioritization. The recording is available to members through June 17, 2026. Also available (in the Authority's online resource library) is a Digital Accessibility Vendor Inquiry Letter template that members can use when surveying existing vendors about the accessibility of digital services they provide.

Plans to Continue Supporting Members

Building on the 11-year track record of the ADA Assistance Program and informed by the patterns emerging in recent PRA activity and digital accessibility rulemaking, staff is exploring two potential additions to the Authority's ADA Assistance Program:

1. **Transition Plan Maintenance Agreements.** The Authority would provide partial funding for members to enter into ongoing service agreements with DAC or another qualified provider for regular transition plan maintenance, including barrier-removal tracking, field condition updates, and periodic standing meetings to keep transition plans current. Given the Authority's significant investment in helping members improve ADA compliance, providing ongoing funding to protect that investment is prudent.

2. **Digital Accessibility Assistance.** The Authority would provide partial funding to help members bring websites, online documents, and mobile applications into compliance with WCAG 2.1 Level AA. There are a number of software applications in the marketplace that facilitate this effort. One option under consideration is DAC A11y, a platform developed by Disability Access Consultants that automates accessibility scanning of websites and documents, generates remediation guidance, and produces compliance-ready reports. However, the intent is to keep the assistance system-agnostic, allowing members to apply funding toward any qualified provider or solution that fits their needs.

Both additions are consistent with the Authority's long-standing approach of pairing direct financial support with technical guidance.

Recommended Action

Receive and file.

CALIFORNIA JPIA

AGENDA REPORT

To: **RISK MANAGERS COMMITTEE**

From: **Alexander Smith, Chief Executive Officer**

By: **Alex Mellor, Risk Services Director**
Lucy Brockmeier, Senior Risk Manager

Date: **June 15, 2026**

Subject: **Cybersecurity Resources Update**

Background

Public agencies continue to face increasing cybersecurity risks. Cybercriminals routinely target organizations with public-facing systems, aging technology infrastructure, and limited information technology resources. At the same time, the cyber insurance market has become more selective, with carriers requiring detailed information about agencies' cybersecurity practices and expecting them to demonstrate measurable, ongoing progress in reducing cyber risk.

The Authority's 2022-23 Cyber Liability Program renewal brought these challenges into sharp focus. Members were required to complete a detailed cybersecurity insurance application, and the responses revealed a wide range of cyber maturity across the membership. Some members had mature practices in place, while others needed assistance identifying basic vulnerabilities, prioritizing improvements, and developing practical implementation roadmaps.

Following that renewal, staff sought input from members on how the Authority could best support cybersecurity improvement. Feedback from member IT contacts revealed a strong interest in assessment services to help members understand their current risk profile and identify practical steps to strengthen defenses.

In response, the Authority issued a request for qualifications for cybersecurity firms interested in providing assessment services to members. After reviewing the responses and interviewing the highest-scoring firms, staff selected Triden Group as the Authority's preferred cybersecurity business partner. The initial program focused on three core services: a National Institute of Standards and Technology (NIST) Cybersecurity Framework (CSF) Questionnaire, an external vulnerability assessment, and an internal vulnerability assessment. These services were designed to help members identify vulnerabilities, understand their cybersecurity posture, prioritize remediation, and improve their ability to prevent, respond to, and recover from cyber incidents.

Engagement and Outcomes

The cybersecurity assessment program has generated meaningful member engagement and has provided members with practical information to improve their cybersecurity posture. To date, 26 members have completed a cybersecurity assessment, with 2 additional assessments in progress. Participation spans all seven of the Authority's regions. Each completed assessment includes the NIST CSF Questionnaire, an external and an internal vulnerability assessment.

A detailed review of completed assessments reveals consistent, pool-wide patterns. Members averaged roughly 8 priority gaps each, and certain weaknesses were nearly universal: every member lacked a documented risk-assessment process and a tested incident response plan. Most also lacked a formal third-party or vendor risk-management program or sufficient security awareness training, and many had not validated their backup and recovery capabilities or deployed endpoint detection and response tooling. Measured against a five-point maturity scale with a target score of 3.5, participating members averaged approximately 1.3 across the five core NIST functions (identify, protect, detect, respond, recover), with incident response identified as the weakest area. Vulnerability scans reinforced this picture: external-facing systems were generally well protected, averaging fewer than 1 critical finding per member, while internal scans revealed substantial exposure, averaging more than 20 critical and 40 high-severity findings per member.

These assessments have also helped members move from identifying gaps to taking action. Based on information provided by Triden Group, several members have used their assessment results to pursue follow-up work, including advisory support, tabletop exercises, penetration testing, network upgrades, managed detection and response, improvements to backup systems, employee security awareness training, and IT governance support.

Taken together, these results confirm the program's value. It has helped members better understand their cybersecurity posture, provided concrete findings and remediation recommendations, helped prioritize limited IT resources, and established a baseline against which improvement can be measured over time.

New Cybersecurity Resources

To further assist members, the Authority is expanding available cybersecurity resources to include fully funded tabletop exercises, reassessments every three years for members who demonstrate meaningful improvement, and a reimbursement option for members who choose to use another qualified cybersecurity vendor.

Cybersecurity assessments help members identify vulnerabilities and prioritize remediation. Tabletop exercises address a different but equally important need: incident response readiness. A member may have a written cyber incident response plan, but the plan is most useful when tested before an actual incident occurs. These exercises simulate a cybersecurity incident in a structured environment, allowing member leadership, IT staff, legal counsel, public information officers,

and other key personnel to walk through their response. This includes testing procedures, clarifying roles and responsibilities, and identifying practical areas for improvement.

The Authority is also making cybersecurity reassessments available every three years for members who demonstrate meaningful improvement after their initial assessment. Reassessments will help to measure progress, validate remediation efforts, and identify new or remaining vulnerabilities. This approach rewards members that take action, and focuses reassessment funding on members actively improving their cybersecurity posture.

While Triden Group remains the Authority's preferred cybersecurity business partner, members who wish to obtain an assessment from another qualified provider may be eligible for reimbursement of up to $10,000, reflecting the average cost of an assessment through Triden Group. To qualify, the member's chosen vendor must deliver the same three core services that comprise the Authority's program: an evaluation of the member's cybersecurity posture against the NIST CSF, an external vulnerability assessment, and an internal vulnerability assessment. Any cost exceeding the reimbursement cap will remain the member's responsibility.

Next Steps

Staff will continue to track member participation, gather additional program metrics, and communicate the newly available resources to the full membership. This program aligns with the Authority's broader approach to loss control: providing members with practical resources, supporting measurable improvement, and helping reduce pool-wide exposure before claims occur.

Recommended Action

Receive and file.

CALIFORNIA JPIA

AGENDA REPORT

To: **RISK MANAGERS COMMITTEE**

From: **Alexander Smith, Chief Executive Officer**

By: **Alex Mellor, Risk Services Director**
Tony Leite, Senior Risk Manager

Date: **June 15, 2026**

Subject: **Wildfire Assessments Update**

Background

California consistently ranks among the highest wildfire-risk regions in the nation, and the threat to public facilities continues to grow as fire seasons lengthen and intensify. Member agencies own and operate a wide range of facilities — city halls, community centers, parks, water and utility infrastructure, and recreational sites — many of which are located in the wildland-urban interface (WUI). When these assets are damaged or destroyed by fire, the consequences extend well beyond the physical loss: essential public services are interrupted, response and recovery costs mount, and losses ultimately flow through the Authority's Property Program.

Recognizing this exposure, the Authority engaged Fireline Defense, LLC to conduct independent wildfire risk assessments of member facilities. During fiscal years 2022-23 and 2023-24, Fireline visited 83 locations and evaluated 204 structures across 48 member agencies. Each site received risk scores on a 1-to-10 scale, with 1 representing the worst conditions and 10 the best, across defensible space, structure defense, significant risk, and site access. Fireline issued a total of 1,177 individual mitigation recommendations and produced a detailed report for each property assessed.

Assessment Findings

The findings underscored the scope of the exposure. Fireline identified significant or severe wildfire risk at approximately two-thirds of the sites assessed, each warranting mitigation action by the member. The recommendations fell into four categories:

- **Defensible Space (58% of recommendations) —** clearing and managing combustible vegetation around structures. While some defensible space work requires periodic upkeep, many measures can be implemented just once, such as replacing decorative plantings within five feet of a structure with non-combustible ground cover.

- **Structure Defense (28%) —** hardening buildings against ember intrusion and ignition, such as replacing large vent screens with quarter-inch or finer mesh, substituting fire-rated materials for combustible ones, and sealing openings. These are almost exclusively one-time fixes.
- **Significant Risk (12%) —** topographical and neighboring-property factors, such as steep slopes, hilltop locations, or large fuel loads on adjacent parcels, that amplify fire behavior. These conditions are often best addressed by strategically strengthening defensible space and structural hardening.
- **Site Access (2%) —** measures that help firefighting agencies reach and protect a site, such as clearly posted address numbers and bridges able to bear heavy apparatus.

A key takeaway is that a substantial share of the recommended actions are low-cost, one-time improvements that can meaningfully reduce risk, making them sound investments of public funds.

Member Follow-Up

Following delivery of the individual assessment reports, the Authority's Senior Risk Managers followed up with members to encourage remediation of identified action items. While some members took action, overall implementation across the pool has been limited. Given the scale of the identified risks and the approach of peak fire season, staff determined that a more structured and consistent follow-up effort was warranted.

Building on the initial outreach, the Authority's Senior Risk Managers are now following up with members to strongly encourage remediation of identified action items. Staff has prioritized the findings and is asking members to remediate certain high-priority items — those that can typically be corrected with minimal effort but that significantly improve wildfire resilience — within 60 days. To confirm that the corrective work has been completed, members are being asked to provide before-and-after photographs of each remediated item. A second tier of recommendations represents valuable opportunities that may require additional planning or funding; staff will continue to work with members on these over a longer horizon.

Why Member Action Matters

Active member participation in wildfire mitigation is essential for several reasons:

- **Sound risk management.** Reducing physical wildfire exposure protects member facilities, the public services they support, and continuity of operations. Many of Fireline's recommendations can be completed quickly and inexpensively, yet substantially lower both the likelihood and the severity of fire damage.
- **Good neighbor and steward of public funds.** Wildfire does not respect property lines. Reducing fuel and hardening structures protects not only a member's own assets but neighboring properties and the surrounding community. Since so many recommended actions are low-cost and one-time, remediation is a prudent and responsible use of public resources.

- **Good standing in the pool.** The Authority's Property Program is built on the concepts of shared risk and joint protection. When one member leaves significant hazards unaddressed, the resulting losses affect every member. Active mitigation by each agency strengthens the pool as a whole.
- **Demonstrating fire loss control to carriers.** The property insurance market continues to closely scrutinize wildfire exposure. By implementing recommendations and documenting the results, members generate tangible evidence that loss control is taken seriously. This greatly helps Authority staff secure better terms for the Property Program at renewal time.

Staff will continue to support members throughout this effort, particularly as the region moves into peak fire season.

Recommended Action

Receive and file.