



**CONFIRE**

## STAFF REPORT

**DATE: August 27, 2024**

**FROM: Nathan Cooke  
Interim Director**

**TO: CONFIRE Administrative Committee**

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**SUBJECT: CONFIRE/County of San Bernardino Services Agreement**

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### **Recommendation**

Adopt Resolution No: 2024-04 authorizing participation in the Employment Risk Management Authority (ERMA) program for employment practices liability insurance coverage.

### **Background Information**

CONFIRE currently is insured with Alliant Insurance Services for employment practices liability insurance; however, Alliant Insurance Services excludes insurance coverages for any services related to ambulance operations, as a result, CONFIRE had to search for other insurance companies to provide coverages for compliance with CONFIRE's contract for ambulance operations, a requirement in the contract is for employment practices liability insurance coverage.

ERMA is a statewide risk sharing pool comprised of thirteen (13) joint powers authorities that provides coverage and loss prevention services to California public entities. ERMA has been in operation since July 1999, and provides programs and coverages for public agencies throughout the state. ERMA coverage is an added benefit for CONFIRE as a member of California Intergovernmental Risk Authority (CIRA), which provides liability insurance coverage including bodily injury, property damage, personal injury and public official's errors and omissions.

Upon approval and adoption of Resolution No: 2024-04 from the Administrative Committee for participation in ERMA for employment practices liability insurance coverage, CONFIRE will have access to the following services:

**Risk Management:** ERMA provides resources and strategies to mitigate risks associated with employment practices, such as wrongful termination, discrimination, and harassment claims.

**Legal Support:** Access to legal counsel and assistance with navigating complex employment laws and regulations.

**Training and Education:** ERMA invests a considerable effort in prevention and education providing a full suite of online and in-persons training including AB1234, Ethics, Prevention of Harassment, Discrimination and Retaliation. Coverage through ERMA includes administration and litigation, or workplace misconducts claims such as harassment, discrimination, or unlawful hiring practices.

**Policy Development:** Assistance in developing and implementing effective employment policies and procedures to ensure compliance with legal standards and promote a positive workplace culture.

**Claims Management:** Support in managing and resolving claims efficiently, including investigation and resolutions strategies.

### **Fiscal Impact**

The costs for participation in ERMA is based on CONFIRE's annual payroll and will fluctuate with any increase or decrease in payroll. The total current year cost for liability insurance from ERMA is \$589,463. These costs have been included in the current year budgets for funds 5008 and 5020.