



City of Needles

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Councilmember Tona Belt
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Councilmember JoAnne Pogue
Councilmember Henry Longbrake
Councilmember Larry Ford

City Manager Patrick Martinez

May 26, 2026

California Joint Powers Insurance Authority
8081 Moody Street
La Palma, CA 90623

RE: Coalition to Protect Community Services – Statement of Support

Dear California Joint Powers Insurance Authority Board of Directors:

On behalf of the City of Needles, we write to express our strong support for the Coalition to Protect Community Services and its efforts to keep local taxpayer dollars available for the essential services our residents depend on.

Local governments across California are facing a growing liability crisis. Large claims against local agencies—arising from public roadways, public property, and routine government services—have increased sharply, and the rising costs are unsustainable. According to an analysis of claims data from 1,979 local government agencies conducted by the California Association of Joint Powers Authorities, claims exceeding \$1 million increased 67% between 2015 and 2022. Insurance premiums rose from \$115 million in 2016 to \$541 million in 2025—an increase of 370%. Every dollar consumed by excessive liability judgments and settlements is a dollar taken away from parks, libraries, public safety, road maintenance, senior services and youth programs.

Individuals who sustain legitimate injuries resulting from local government negligence deserve fair compensation. We are fully committed to that obligation. But balanced reforms are needed to ensure that compensation reflects true harm and proportionate responsibility—which serves the interests of both injured parties and the communities who rely on public services.

As you work to address this issue, we encourage you to consider the following principles:

Proportionality

Each party responsible for harm should bear liability in proportion to their actual share of fault—not based on which defendant happens to have the deepest pocket. Local government agencies should not be forced to subsidize damages caused by drunk drivers, uninsured motorists, careless contractors, or criminal actors who bear primary responsibility. An equitable system ensures that responsibility follows conduct, and that no single party is unfairly targeted simply because they have the ability to pay.

Accountability

Local governments must remain fully responsible for their own negligence. Sound reforms should preserve that accountability—not create blanket immunity, and not prevent injured parties from recovering the share of damages attributable to a local agency.

Stewardship of Taxpayer Dollars

Public funds are a public trust. Policy solutions should protect taxpayer dollars for their intended public purposes, and prevent local agencies from being used as a backstop for the liabilities of others. Durable, forward-looking reforms are needed to protect the long-term sustainability of local government services—the current trajectory of claim costs and insurance premiums is not sustainable.

We stand ready to support the Coalition and build the kind of just liability system our communities deserve.

Thank you for your consideration. Please contact Janet Jernigan, Mayor, at jjernigan@cityofneedles.com if we can provide additional information.

Sincerely,

Janet Jernigan
Mayor
City of Needles