Board of Directors Meeting
Agenda

November 20, 2025
10:00 a.m.

Westin Sacramento
4800 Riverside Boulevard
Sacramento, CA 95822

In compliance with the Americans with Disabilities Act, if you need a disability-related modification or accommodation to participate in this meeting, please contact Amanda Bistolfo, amanda.bistolfo@sedgwick.com. Requests must be made as early as possible, and at least one full business day before the start of the meeting.

Documents and materials relating to an open session agenda item that are provided less than 72 hours prior to a regular meeting will be available for public inspection at 1750 Creekside Oaks Dr., Suite 200, Sacramento, CA 95833.

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1. **CALL MEETING TO ORDER; INTRODUCTIONS**

2. **APPROVAL OF AGENDA AS POSTED OR AMENDED**

3. **PUBLIC COMMENTS –** This time is reserved for members of the public to address the Board relative to matters of Fire Risk Management Services (FRMS) not on the agenda. No action may be taken on non-agenda items unless authorized by law. Comments will be limited to five minutes per person and twenty minutes in total.
4. **CONSENT CALENDAR –** If a Board member would like to discuss any item listed, it may be pulled from the Consent Calendar.

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5	*A.	Minutes of the September 2, 2025, Board of Directors Meeting
12	*B.	Treasurer's Report for Quarter Ended June 30, 2025
63	*C.	Treasurer's Report for Quarter ended September 30, 2025
110	*D.	Interim Financial Statements for Quarter Ended September 30, 2025
112	*E.	Check History Report from June 16 to October 24, 2025
114	*F.	Worker's Compensation Claims Lag Time Report for Quarter Ended June 30, 2025
116	*G.	Workers' Compensation Claims Oversight Summary Quarter ended June 30, 2025

** Reference materials enclosed with staff report.*

121 *H. Workers' Compensation Legislative and Industry Updates
124 *I. OSIP Annual Report
136 *J. Amended EAP Resolution
Recommendation: Approval of the Consent Calendar.

5. BENEFITS PROGRAM

137 *A. Gallagher Acquires Assured Partners—Update
Recommendation: None.
141 *B. Benefits Program Performance Update
Recommendation: None.
143 *C. Special Assessment Review
Recommendation: None.
153 *D. Update on Special Assessment Imposition
Recommendation: None.
159 *E. Amendment to Keenan Contract Regarding Foregoing of Commissions
Recommendation: Authorize FRMS Board Counsel and Executive Director to negotiate final terms of the Keenan contract addendum to facilitate the foregoing medical benefits program commissions from April 1, 2025, to December 31, 2025, for member districts that remain with Keenan for employee benefits in 2026.
182 F. Stop Loss Symetra
Recommendation: None.
183 *G. New Group Acceptance – Dental & Vision
Recommendation: Review South Placer Fire District and West Stanislaus County Fire Protection District for approval to join the FRMS Benefits Program effective January 1, 2026.
205 *H. Withdrawal Exception Requests
Recommendation: Approve the withdrawal exception requests as presented.

6. GENERAL ADMINISTRATIVE MATTERS

221 A. Executive Director's Report
Recommendation: None.
222 *B. Board Counsel Rate Increase
Recommendation: Approve the requested rate increase, and direct staff to work with Board Counsel on an updated contract between FRMS and Board Counsel to be negotiated and drafted including the hourly rate(s) approved by the Board along with clearly defined terms and required insurance provisions to be presented to the Board at its January 2026 meeting for review, discussion, and ratification.
230 *C. Contracts
Recommendation: i) Extend the contract with On Duty Health to June 30, 2026, to align with other annual physical providers, ii) begin negotiations with Bay Actuarial Services to extend the current contract, iii) begin drafting a request for proposals (RFP) for financial auditor services for the 2025/26

** Reference materials enclosed with staff report.*

audit (work beginning in September 2026), and iv) request proposed contract adjustments in scope and pricing from Keenan and Sedgwick for Board review in January 2026.

7. GOVERNANCE MATTERS

243 *A. Resolution Thanking Chief Grinnell for His Service
Recommendation: Adopt Resolution 2025-06 Expressing Appreciation for the Honorable Services Provided to FRMS by Fire Chief Sean Grinnell

245 B. Amendment to Bylaws to Expedite Elections
Recommendation: Amend the FRMS Bylaws to fill mid-term Board of Director member vacancies via the regular election process.

8. WELLNESS MATTERS

247 *A. Cancer & Mental Health Screening
Recommendation: Provide direction to staff.

265 *B. Cordico Wellness Application
Recommendation: Direct FRMS staff to enter into a new contract with CORDICO, as attached, at the offered price of $30,000.00 with the agreement usage is available to all member of FRMS.

9. FINANCIAL MATTERS

288 *A. Update on MCLAIA Contingency Fund
Recommendation: Approve to apply the $480,000 contingency cash held to offset the claims expense, reducing the net impact to the program.

305 B. Draft FRMS Audited Financial Statements as of June 30, 2025
Recommendation: Accept the Draft FRMS Audited Financial Statements for the Fiscal Year Ended June 30, 2025, and direct staff to work with the auditors to finalize the report.

306 *C. Annual Investment Policy
Recommendation: Approve the investment policy as presented.

10. SAFETY & RISK CONTROL PROGRAM

320 *A. Risk Control Review
Recommendation: Review and promote member participation.

11. WORKERS' COMPENSATION PROGRAM

324 *A. Nurse Triage RFQ
Recommendation: Provide input and direction regarding preference as to selecting a nurse triage vendor beginning with 2026-2027 program year.

344 *B. Marketing to Individual Member Districts
Recommendation: None.

346 C. LAWCX Renewal Rates
Recommendation: None.

** Reference materials enclosed with staff report.*

347 *D. Athens Board Report
Recommendation: None.

12. CLOSED SESSION

Pursuant to Government Code Section 54956.95(a) and 54956.9(b)(3)(C), the Board of Directors will recess to closed session to discuss claims for the payment of workers' compensation liability incurred by a local agency member of the joint powers authority.

A. Settlement Authority Requests to the Board of Directors:

District	Claimant	Date of Injury
Moraga-Orinda FD	Sillers, Christopher—Claim 22005690	12/31/21
Monterey County Regional FPD	Weed, Matthrew—Claim 23003675	10/16/22
Novato FPD	DeWitt, Bryce—Claim 22016565	05/31/22

B. Settlement Authority Extended by the Workers' Compensation Program Manager:

District	Claimant	Date of Injury
Southern Marin FD	Burger, Bret—Claim 24006274	12/29/15
North County FPD	Hudson, Royce—Claim 24012671	03/18/24
Southern Marin FD	Young, Dennis—Claim 24007223	09/16/24
Southern Marin FD	Young, Dennis—Claim 20001380	10/09/19
Peardale-Chicago FPD	Schreiber, Arthur—Claim 20000752	09/08/19
Gold Ridge FPD	DiCarli, Darrin—Claim 24004821	08/28/23
Petrolia Fire FPD	Howe, Travis—Claim 18001568	07/07/17
French Camp-McKinley FPD	Wesley, Jade—Claim 20001106	09/28/19
North County FPD	Baldwin, John—Claim 24008713	12/28/23

13. REPORT FROM CLOSED SESSION

The Board will reconvene into open session and report on any action(s), or lack thereof, taken with regard to the claim(s) discussed under agenda item 10. Closed Session.

14. CLOSING COMMENTS

A. Board of Directors
B. Staff

15. ADJOURNMENT

➢The next regular meeting of the Board of Directors will be held on Monday, January 19, 2026.

** Reference materials enclosed with staff report.*