



**Board of Directors Meeting
Agenda**

**Wednesday, January 21, 2026
10:00 a.m.**

[Zoom](#)

**Meeting ID: 854 2575 9700
Passcode: 316603
(669) 444-9171**

All portions of this meeting will be conducted via teleconference in accordance with Government Code Section 54953. The teleconference locations are as follows:

- Sedgwick, 1750 Creekside Oaks Dr, Suite 200, Sacramento, CA 95833
- Alpine Fire District, 1364 Tavern Rd, Alpine, CA 91901
- Cloverdale Fire District, 533 Port Circle, Cloverdale, CA 95425
- Lakeside Fire Protection District, 12216 Lakeside Ave., Lakeside, CA 92040
- Murphys Fire Protection District, 37 Jones St, Murphys, CA 95247
- Sonoma Valley Fire District, 630 Second St West, Sonoma, CA 95476
- South Lake County Fire Protection District, 21095 Hwy 175, Middletown, CA 95461
- South Placer Fire Protection District, 6900 Eureka Road, Granite Bay, CA 95746
- Southern Marin Fire Protection District, 28 Liberty Ship Way, Suite 2800, Sausalito, CA 94965
- Tiburon Fire Protection District, 1679 Tiburon Blvd, Tiburon, CA 94920

Each location is accessible to the public, and members of the public may address the Board from any teleconference location.

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

** Reference materials enclosed with staff report.*

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.

- 7 *A. Minutes of the November 20, 2025, Board of Directors Meeting
21 *B. Check History Report from October 25, 2025 to December 31, 2025
22 *C. Final Letter to MCLAIA Closure of Contingency Fund
31 *D. Worker’s Compensation Claims Lag Time Report for Quarter Ended September 30, 2025
33 *E. Workers’ Compensation Claims Oversight Summary Quarter ended September 30, 2025
38 *F. Amendment to Master Services Agreement Regarding Keenan Foregoing Commission

Recommendation: Approval of the Consent Calendar.

5. **GOVERNANCE MATTERS**

- 40 A. Election of Board Members
Recommendation: Elect Chief Robert Murach, Santa Margarita Fire Protection District, to the FRMS Board of Directors, for the open position expiring June 30, 2027, and allow the remaining vacant seat to remain unfilled until it expires on June 30, 2026.
42 B. Proposed Amendment to Bylaws to Expedite Elections—Hybrid Process for Board Vacancies
Recommendation: Amend the FRMS Bylaws to provide an expedited process for filling a mid-term Board of Director vacancy/vacancies via a hybrid election process as necessary.
43 *C. Dental & Vision Master Program Document
Recommendation: None.

6. **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 a recent stop loss communication.

- A. Stop Loss Carrier Communication

7. **BENEFITS PROGRAM**

- 56 *A. Program Performance Update
Recommendation: None.

** Reference materials enclosed with staff report.*

- 58 B. Member Participation Update
Recommendation: None.
- 59 C. Assessments Update on Non-Responsive Members
Recommendation: None.
- 60 D. Request For Proposal for COBRA Benefits Administration
Recommendation: None.

8. WELLNESS MATTERS

- 62 *A. Annual Medical Physicals - On Duty Health Contract Extension
Recommendation: None.
- 76 *B. Cancer, Mental Health, and Cardiac Screening
Recommendation: None.

9. GENERAL ADMINISTRATIVE MATTERS

- 99 *A. Executive Director's Report
Recommendation: None.
- 117 *B. Bay Actuarial Services Renewal
Recommendation: None.
- 133 *C. Board Counsel Contract Agreement
Recommendation: Approve Board Counsel contract as presented.
- 137 *D. Proposed Amendment to Sedgwick Pool Administration Services Agreement
Recommendation: Review and approve amendments to the Sedgwick Pool Administration Services Agreement proposed by Sedgwick.
- 150 *E. Keenan Benefits & Consulting Contract
Recommendation: Provide direction to staff on pricing considerations for contract approval at the April 20, 2026, Board of Directors meeting.
- 187 F. Consideration of FRMS Continued Membership in the Association of Governmental Risk Pools (AGRiP)
Recommendation: Consider FRMS's AGRiP membership and determine whether ongoing participation is appropriate.

10. FINANCIAL MATTERS

- 189 *A. 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.
- 232 B. Financial Updates as of September 30, 2025
Recommendation: None.

11. SAFETY AND RISK CONTROL

- 234 *A. 2026 FRMS Safety and Risk Control Webinar Series
Recommendation: Review and promote webinar participation.

- 240 B. Safety and Risk Control Update
Recommendation: Review and promote the Risk Control visits and workshop participation.

12. WORKERS' COMPENSATION PROGRAM

- 242 *A. Workers' Compensation Claims – Nurse Triage: Timeline and Draft Contract with Company Nurse
Recommendation: Approve negotiation of the Company Nurse contract terms and finalize contract with approval from a FRMS Board Officer and Board Counsel for services beginning July 1, 2026.
- 270 *B. Position Statement Regarding Vendors Marketing to Individual Districts
Recommendation: Review proposed position statement and provide feedback or approve as written.

13. CLOSING COMMENTS

- A. Board of Directors
B. Staff

14. ADJOURNMENT

➤ The next regular meeting of the Board of Directors will be held on Monday, April 20, 2026.