Board of Directors Meeting
Agenda

Monday, October 19, 2026
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.

6 *A. Minutes of the August 10, 2026, Board of Directors Meeting
20 *B. E-Brief 2026 Q3
24 *C. Treasurer's Report for Quarter Ended June 30, 2026
72 *D. Interim Financial Statements for Quarter Ended June 30, 2026
74 *E. Check History Report from August 1, 2026 to September 30, 2026
75 *F. Annual Investment Policy Review
89 *G. Workers' Compensation Claims Lag Time Report for Quarter Ended June 30, 2026
92 *H. Workers' Compensation Claims Oversight Summary Q2, 2026

** Reference materials enclosed with staff report.*

100 *I. Workers' Compensation Legislative and Industry Updates
103 *J. Board Document Review Schedule
116 *K. Endorsement to the 2025-26 MOC – Lake City FPD
117 *L. RFQ Consultant Agreement with Muchmore Than Consulting LLC
120 *M. RFP Consultant Agreement with ECBM LP
124 *N. Consultant Agreement Straggas Law Group, APC
129 *O. Discontinued Medical Benefits Assessment Payment Update
131 *P. Contract with Assessment Special Counsel – McCormick Barstow LLP
Recommendation: Approval of the Consent Calendar.

5. WORKERS' COMPENSATION PROGRAM

136 *A. Workers' Compensation Stewardship Report
Recommendation: None.
154 *B. Workers' Compensation Utilization Review Bypass Protocol
Recommendation: Approve the updated FRMS Workers' Compensation Utilization Review Bypass Protocol.
159 C. Introduction to Workers' Compensation Request for Proposal Consultant
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 claims for the payment of workers' compensation liability incurred by a local agency member of the joint powers authority, and update from special counsel.

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

District	Claimant	Date of Injury
Southern Marin FD	Moore, James – Claim # 22005029	10/28/2021
Amador FPD	Herrera, Silverio – Claim# 24018865	09/20/2023
Kelseyville FD	Taylor, Robert – Claim# 23021369	05/19/2023
Foresthill FPD	Kirk, Gary – Claim# 25025427	08/03/2025
Thornton Rural CFPD	Farrulla,Anthony – Claim# 23011209	08/29/2022
Chester FD	Wess, Robert – Claim# 20018057	08/04/2019
Ophir Hill FPD	Nelson, Jonathan – Claim# 24011234	02/22/2024
Stanislaus CFPD	Ehrenberg, Shawn – Claim # 23026210	12/31/2022
Northern Sonoma County FPD	Lee, Isaac – Claim# 24015126	04/22/2024
North Tahoe FPD	Wagner, Nicole – Claim# 24025898	05/20/2024
Ross Valley FD	Grasser, Timothy – Claim# 24008070	01/09/2024
Sonoma Valley FD	Greenslade, Jon – Claim# 23006970	01/16/2023
Sonoma County FD	Grinnell, Sean – Claim# 25001408	08/05/2024

** Reference materials enclosed with staff report.*

B. Conference with Legal Counsel – Anticipated Litigation.
Initiation of Litigation Pursuant to Gov. Code 54956.9(d)(4).
One Potential Case.

7. 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 6. Closed Session.

8. SAFETY & RISK CONTROL PROGRAM

163 A. Safety & Risk Control Manager's Report
Recommendation: Receive and file.

168 B. Safety & Risk Control Reimbursement Program
Recommendation: Receive and file.

9. BENEFITS PROGRAM

169 *A. Claims Update on Discontinued Medical Benefits Program and Assessment Review
Recommendation: None.

171 *B. Dental, Vision, and Life/AD&D 2026 Benefits Program Performance Update
Recommendation: None.

180 *C. Updated Lower Rates – Hartford Basic Life, AD&D, and Supplemental Life Rates
Recommendation: Approve the 2027 FRMS Life and AD&D rates as presented, including the removal of duplicative consulting and administrative fees, elimination of the current 4.5% margin load, adjustment of Basic Life rates to meet carrier renewal requirements, and no change to Voluntary Life rates.

184 *D. Employee Assistance Program Market Review Update
Recommendation: Provide direction to staff regarding any additional evaluation or program enhancement opportunities.

189 *E. 2027 Benefits Open Enrollment
Recommendation: None.

10. WELLNESS MATTERS

194 *A. First Alarm Wellness Contract
Recommendation: Approve the agreement with First Alarm Wellness for behavioral health and wellness services and authorize the Executive Director to execute the agreement with a first-year cost not to exceed $50,000.

** Reference materials enclosed with staff report.*

11. FINANCIAL MATTERS

219 *A. Equity Calculation as of June 30, 2026

Recommendation: Review the Program Year Equity Calculation as of June 30, 2026, and continue monitoring the equity position annually with no dividend disbursement at this time.

227 *B. Workers' Compensation Payroll Collection and Contribution Calculation Methodology

Recommendation: Approve the updated and proactive Workers' Compensation Payroll Collection and Contribution Calculation Methodology.

237 C. Preliminary Employee Benefits Budget for the 2026/27 Program Year

Recommendation: Approve the Preliminary Employee Benefits Budget for the 2026/27 Program Year.

12. GENERAL ADMINISTRATIVE MATTERS

240 A. Executive Director's Report

Recommendation: None.

244 *B. Board Counsel Request for Qualifications

Recommendation: Receive and file.

262 *C. Requests for Withdrawal

Recommendation: Approve the termination of participation in the FRMS Employee Benefits Program & FRMS Membership for Redway Community Services District and the City of Ceres effective January 1, 2027.

266 *D. Appeal to Terminate Life Insurance – El Dorado County Fire Protection District

Recommendation: Approve an exception to the August 15, 2026, notice requirement and authorize El Dorado County Fire Protection District to discontinue its Hartford benefit coverages effective January 1, 2027, while continuing participation in the FRMS dental, vision, and Workers' Compensation programs.

270 *E. Marketing & Membership Development Plan

Recommendation: Approve the Marketing and Membership Development Plan and staff authority to utilize budgeted funds approved by the Board of Directors for marketing, member engagement, retention, recruitment, travel, lodging, conference participation, educational events, risk control, and related activities that support FRMS membership growth and retention.

13. CLOSING COMMENTS

A. Board of Directors
B. Staff

14. ADJOURNMENT

➢The next regular meeting of the Board of Directors will be held at 10:00 a.m. on Monday, January 25, 2027.

** Reference materials enclosed with staff report.*