

Independent Cities Risk Management Authority

Summary of Current Member Contributions by Category

Operating Budget 2025-26

Member	Total Cost of Coverage	Administrative Expenses	Broker Fees	TPA Fees	TCTI Police Mental Health Services	2025-26 Total Contribution
Bell	1,291,629	43,479	3,462	36,426	16,915	\$ 1,391,911
Downey	4,549,288	128,493	19,045	63,774	40,174	4,800,773
El Monte	5,447,882	370,700	28,619	84,637	35,734	5,967,572
El Segundo	2,281,740	533,955	68,611	124,824	16,704	3,025,833
Fullerton	3,347,435	105,003	8,130	120,153	-	3,580,721
Glendora	2,391,548	67,780	13,177	76,373	20,510	2,569,388
Huntington Park	3,711,975	372,224	32,230	72,658	23,682	4,212,770
Inglewood	3,522,328	214,627	19,853	600,846	-	4,357,654
Lynwood	2,869,190	84,840	11,090	113,873	-	3,078,994
San Fernando	1,620,905	105,636	14,291	76,691	9,938	1,827,461
Santa Ana	8,944,652	378,842	33,076	11,760	127,923	9,496,254
South Gate	4,667,243	331,435	25,417	46,488	25,796	5,096,379
TOTAL for Current Members	\$ 44,645,815	\$ 2,737,014	\$ 277,000	\$ 1,428,505	\$ 317,376	\$ 49,405,711

Independent Cities Risk Management Authority Summary of Member Contributions by Program Operating Budget 2025-26

Member	Liability Program	Workers' Compensation Program	Property Program	APD Program	EM/Flood Program	Crime Program	Cyber Program	Terrorism Program	2025-26 Total Contribution	2024-25 Total Contribution	Increase/ (Decrease)	
											%	\$
	Note 1	Note 1						Note 2				
Adelanto	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 1,647,588	-100.0%	\$ (1,647,588)
Bell	1,385,053	-	-	-	-	-	5,534	1,324	1,391,911	1,280,508	8.7%	111,403
Downey	3,572,043	-	156,290	86,914	941,612	6,090	32,869	4,956	4,800,773	4,411,990	8.8%	388,783
El Monte	5,774,670	-	154,648	-	-	4,574	28,764	4,916	5,967,572	6,039,468	-1.2%	(71,896)
El Segundo	1,431,670	1,342,419	100,034	41,436	70,498	4,416	32,190	3,170	3,025,833	2,692,179	12.4%	333,654
Fullerton	3,148,572	-	296,354	81,635	-	5,916	38,849	9,395	3,580,721	3,171,696	12.9%	409,025
Glendora	1,617,130	250,570	95,592	21,826	566,017	2,693	12,528	3,032	2,569,388	3,734,930	-31.2%	(1,165,542)
Hawthorne	-	-	-	-	-	-	-	-	-	2,523,782	-100.0%	(2,523,782)
Huntington Park	3,629,266	189,566	92,099	11,942	271,510	2,063	13,388	2,937	4,212,770	3,739,387	12.7%	473,383
Inglewood	3,548,282	801,500	-	-	-	-	-	7,872	4,357,654	3,997,857	9.0%	359,797
Lynwood	2,519,483	150,157	53,928	16,913	321,330	1,558	13,918	1,708	3,078,994	2,952,076	4.3%	126,918
San Fernando	1,187,549	220,655	58,705	18,186	330,750	1,806	7,951	1,859	1,827,461	1,814,275	0.7%	13,186
Santa Ana	8,202,559	428,629	538,928	188,102	-	18,518	119,518	-	9,496,254	8,244,777	15.2%	1,251,477
South Gate	4,918,812	-	119,811	29,587	-	4,217	20,153	3,798	5,096,379	4,516,833	12.8%	579,546
TOTAL	\$ 40,935,089	\$ 3,383,496	\$ 1,666,390	\$ 496,541	\$ 2,501,716	\$ 51,850	\$ 325,662	\$ 44,967	\$ 49,405,711	\$ 50,767,346	-2.68%	\$ (1,361,635)

Independent Cities Risk Management Authority
LIABILITY PROGRAM COST OF COVERAGE
Allocation of Contribution to Member
Operating Budget 2025-26

Member	Member Retained Limit	ICRMA Claims Funding MRL to \$2M	Purchased A.R.T + GCP Reinsurance \$2M xs \$2M	Purchased Reinsurance \$5M xs \$4M	Purchased Reinsurance \$4M xs \$9M	Purchased Reinsurance \$2.5M xs \$13M	Purchased Reinsurance \$2.5M xs \$15.5M	Purchased Reinsurance \$2M xs \$18M	Purchased Reinsurance \$5M xs \$20M	Purchased Reinsurance \$5M xs \$25M	Purchased Reinsurance \$5M xs \$30M	Administrative Costs			TCTI Police Mental Health Services	2025-26	2024-25	Percent
												Administrative	Broker	TPA		Program	Program	Increase/
												Expenses	Fees	Fees		Contribution	Contribution	(Decrease)
	(1)	(2)	(3)	(4)	-(5)	(6)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(15)	(16)	(18)
		Note 1	Note 2	Note 2	Note 2	Note 2	Note 2	Note 2	Note 2	Note 2	Note 2	Note 3	Note 4	Note 5	Note 6	Note 7	Note 8	Note 9
Adelanto	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 1,507,937	-100.0%
Bell	250,000	283,892	308,482	229,785	154,855	86,166	67,008	40,482	54,989	37,246	22,601	42,873	3,333	36,426	16,915	1,385,053	1,273,947	8.7%
Downey	2,000,000	-	1,035,875	771,610	519,998	289,342	225,010	135,938	184,654	125,066	75,897	102,615	6,592	59,272	40,174	3,572,043	3,057,957	16.8%
El Monte	500,000	2,018,799	999,902	744,814	501,940	279,294	217,196	131,217	178,242	120,723	73,262	363,022	27,441	83,084	35,734	5,774,670	5,849,189	-1.3%
El Segundo	750,000	739,106	157,255	117,137	78,940	43,925	34,158	20,637	28,032	18,986	11,522	111,384	8,664	45,220	16,704	1,431,670	1,211,862	18.1%
Fullerton	4,000,000	-	-	975,757	657,575	365,894	284,541	171,903	233,509	158,155	95,978	85,356	5,482	114,422	-	3,148,572	2,757,862	14.2%
Glendora	2,000,000	-	474,589	353,515	238,238	132,563	103,089	62,280	84,600	57,299	34,773	25,027	1,607	29,040	20,510	1,617,130	2,654,195	-39.1%
Hawthorne	2,000,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2,337,549	-100.0%
Huntington Park	500,000	1,620,982	491,228	365,910	246,591	137,211	106,703	64,464	87,566	59,308	35,992	342,375	25,303	21,951	23,682	3,629,266	3,078,676	17.9%
Inglewood	2,000,000	-	984,336	733,220	494,126	274,947	213,815	129,175	175,467	118,843	72,121	124,610	8,004	219,618	-	3,548,282	3,112,648	14.0%
Lynwood	250,000	385,897	617,241	459,775	309,848	172,409	134,075	81,001	110,029	74,522	45,225	62,479	4,802	62,181	-	2,519,483	2,329,367	8.2%
San Fernando	250,000	387,607	219,377	163,411	110,125	61,277	47,653	28,789	39,106	26,486	16,074	58,159	4,527	15,020	9,938	1,187,549	1,158,709	2.5%
Santa Ana	3,000,000	-	1,253,493	2,174,898	1,465,691	815,554	634,224	383,161	520,475	352,517	213,928	244,960	15,735	-	127,923	8,202,559	6,927,723	18.4%
South Gate	500,000	1,706,718	860,721	641,140	432,073	240,418	186,963	112,953	153,431	103,919	63,064	323,090	24,239	44,286	25,796	4,918,812	4,341,485	13.3%
TOTAL		\$ 7,143,000	\$ 7,402,499	\$ 7,730,972	\$ 5,210,000	\$ 2,899,000	\$ 2,254,435	\$ 1,362,000	\$ 1,850,100	\$ 1,253,070	\$ 760,437	\$ 1,885,950	\$ 135,730	\$ 730,520	\$ 317,376	\$ 40,935,089	\$ 41,599,108	-1.6%

Note 1: Self-Funded - Confidence Level 75%, Discount Rate 3%.

Note 2: Purchased Insurance (reinsurance) brokered by Arthur J. Gallagher.

Reinsurance is allocated based on each member's population (State of CA E-5 Population) as a propotion of the total Pool's population.

Note: \$2M xs \$2M layer – Fullerton is not included; Santa Ana participates at \$1M xs \$3M.

Note : \$2M xs \$2M layer includes the Alternative Risk Transfer Option of \$50M 5-Year Term Aggregate for a premium of \$7.235M and Gallagher Crisis Protect premium of \$167,499.

Note 3: Administrative expenses are allocated based on weights of 70% 10yr historical losses and 30% member payroll and discounted by exiting member's administrative contributions.

Note 4: Broker fees are allocated based on weights of 70% 10yr historical losses and 30% member payroll.

Note: Fees noted here represent a subset of the total contract price noted on the "Program, Operating, and Administrative Expenses" page.

Note 5: Liability TPA fees are included in program costs and allocated to members by claim count per Carl Warren and Adminsure contracts. Santa Ana has a 5-year agreement with Adminsure and will continue to be billed directly under that agreement.

Note: Fees noted here reflect the total contract price for Carl Warren and AdminSure Liability TPA fees noted on the "Program, Operating, and Administrative Expenses" page.

Note 6: Counseling Team International (TCTI) provides law enforcement behavioral health and wellness services at a cost of \$16 per employee/per month.

The fee estimate is based on Police Department FTE employee count information that was provided to ICRMA.

All members with police departments with the exception of Fullerton and Inglewood, pay their TCTI fees through their ICRMA annual contribution regardless of if they implement or use the services.

Note 7: 2025-26 Program Contribution.

Premium Note: Columns (2), (13) and (14) are adjusted to reflect capping.

Columns (3) through (12), (15), and (16) are not affected by capping.

Note 8: 2024-25 Program Contribution.

Note 9: Percentage change over prior year.

Independent Cities Risk Management Authority

WORKERS' COMPENSATION PROGRAM COST OF COVERAGE

Allocation of Contribution to Member Operating Budget 2025-26

Member	Member Retained Limit	Coverage Costs			Administrative Costs			2025-26 Program Contribution	2024-25 Program Contribution	Percent Increase/ (Decrease)
		Contribution for Losses MRL to \$1M	Purchased Premiums		Administrative Expenses	Broker Fees	TPA Fees			
			Buffer Layer	Excess Ins.						
			\$1M xs \$1M	\$2M to Statutory						
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	
		Note 1	Note 2	Note 3	Note 4	Note 5	Note 6	Note 7	Note 8	Note 9
Adelanto	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 42,940	-100.0%
El Segundo	500,000	630,489	75,027	89,213	412,624	57,864	77,202	1,342,419	1,228,613	9.3%
Glendora	500,000	78,436	42,021	49,966	30,067	4,445	45,636	250,570	296,824	-15.6%
Huntington Park	500,000	56,243	27,042	32,155	21,559	3,187	49,380	189,566	220,366	-14.0%
Inglewood	1,000,000	-	146,706	174,442	87,759	11,365	381,228	801,500	819,858	-2.2%
Lynwood	500,000	37,908	20,552	24,437	14,532	2,148	50,580	150,157	170,595	-12.0%
San Fernando	500,000	58,924	25,711	30,572	39,456	5,524	60,468	220,655	189,662	16.3%
Santa Ana	2,000,000	-	-	320,317	95,894	12,418	-	428,629	459,770	-6.8%
TOTAL		\$ 862,000	\$ 337,059	\$ 721,102	\$ 701,891	\$ 96,950	\$ 664,494	\$ 3,383,496	\$ 3,428,629	-1.3%

Note 1: Funding for MRL to \$1M pooled layer. Confidence Level 75%, Discount Rate 2%

Note 2: Buffer layer \$1M in excess of \$1M MRL.

Note 3: Excess insurance in excess of \$2M MRL layer.

Note 4: Administrative expenses are allocated based on weights of 70% 10yr historical losses and 30% member payroll and discounted by exiting member's administrative contributions.

Note: Collectively, columns (5), (6), (7) represent Program, Operating, and Administrative Expenses less exiting members administrative contributions.

Note 5: Broker fees are allocated based on weights of 70% 10yr historical losses and 30% member payroll.

Note: Fees noted here represent a subset of the total contract price noted on the "Program, Operating, and Administrative Expenses" page.

Note 6: Workers' Compensation TPA fees are included in program costs and allocated to most members based on claim count per the Adminsure contract.

Santa Ana has a 5-year agreement with Adminsure and is billed directly. El Segundo is the sole member contracted to use Corvel for FY 25-26 therefore their TPA fees are 100% inclusive of Corvel's costs.

Note 7: 2025-26 Program Contribution.

Note 8: 2024-25 Program Contribution.

Premium Note: Columns (2), (5) and (6) are adjusted to reflect capping.

Columns (3), (4), and (7) are not affected by capping.

Note 9: Percentage change over prior year.

Independent Cities Risk Management Authority
APD PROGRAM COST OF COVERAGE
Allocation of Contribution to Member
Operating Budget 2025-26

Member	Member	Exposure	ICRMA		Total Premium	Administrative Costs				2025-26 Program Contribution	2024-25 Program Contribution	Percent Increase (Decrease)
	APD	APD	Pool Deductible	Purchased		Admin	Broker	TPA				
	Deductible	Insured Values							Loss Fund			
		Note 1	Note 2	Note 3	Note 4	Note 5	Note 5	Note 5	Note 6	Note 7	Note 8	
Adelanto	\$ 10,000	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 8,823	-100.0%	
Downey	10,000	23,893,216	24,155	52,326	76,482	6,774	727	2,931	86,914	72,881	19.3%	
El Segundo	10,000	11,390,931	11,516	24,946	36,462	3,230	347	1,397	41,436	37,792	9.6%	
Fullerton	10,000	22,441,934	22,688	49,148	71,836	6,363	683	2,753	81,635	70,009	16.6%	
Glendora	10,000	6,000,000	6,066	13,140	19,206	1,701	183	736	21,826	21,545	1.3%	
Hawthorne	10,000	-	-	-	-	-	-	-	-	42,924	-100.0%	
Huntington Park	10,000	3,282,878	3,319	7,190	10,508	931	100	403	11,942	11,788	1.3%	
Lynwood	10,000	4,649,588	4,701	10,183	14,883	1,318	142	570	16,913	14,427	17.2%	
San Fernando	10,000	4,999,555	5,054	10,949	16,003	1,417	152	613	18,186	16,648	9.2%	
Santa Ana	10,000	51,710,262	52,278	113,246	165,523	14,661	1,574	6,344	188,102	185,294	1.5%	
South Gate	10,000	8,133,737	8,223	17,813	26,036	2,306	248	998	29,587	29,207	1.3%	
Total		\$ 136,502,102	\$ 138,000	\$ 298,940	\$ 436,940	\$ 38,701	\$ 4,155	\$ 16,746	\$ 496,541	\$ 511,338	-2.9%	

Note 1: All APD insured values as provided to broker by members.

Note 2 : Loss Fund of \$138K to fund APD Retention of \$25K xs \$10K (based on 75% Confidence Level, not Discounted).

Note 3: Insured values divided by 100 times rates in rate table (plus estimated taxes & fees). APD excess premium not to exceed \$298,940. Limit of coverage \$10M.

Note 4: Sum of All APD Premiums (Note 2 and Note 3).

Note 5: Broker Fees, TPA Fees, and Admin Expenses allocated by APD Insured Values.

Administrative expenses are discounted by exiting member's administrative contributions.

Note: Broker fees noted here represent a subset of the total contract price noted on the "Program, Operating, and Administrative Expenses" page.

Note 6: 2025-26 Program Contribution - Sum of Total Premium, Admin Expenses, and Broker Fees

Note 7: Prior year contribution.

Independent Cities Risk Management Authority
PROPERTY and EQUIPMENT BREAKDOWN PROGRAM COST OF COVERAGE
Allocation of Contribution to Member
Operating Budget 2025-26

Member	Exposure												2025-26 Program Contribution	2024-25 Program Contribution	Percent Increase (Decrease)
	Member Property Deductible	Member Equip. Brkdwn Deductible	Insured Values		Aggregate Stop Loss Fund	Purchased Premiums			Administrative Costs						
			All Risk Insured Values	Equipment Breakdown Values		All Risk Property (x-eq) Premium	Equipment Breakdown Premium	Total Purchased Premium	Admin Expenses	Broker Fees	TPA Fees				
			Note 1	Note 1		Note 2	Note 3	Note 3	Note 4	Note 5	Note 5	Note 5			
Adelanto	\$ 10,000	\$ 10,000	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 78,756	-100.0%
Downey	10,000	10,000	225,584,604	223,584,604	32,818	113,524	4,072	117,595	3,916	390	1,571	156,290	154,839	0.9%	
El Monte	10,000	10,000	223,594,492	207,889,808	32,528	112,522	3,786	116,308	3,874	385	1,553	154,648	153,690	0.6%	
El Segundo	10,000	10,000	144,351,859	144,351,859	21,000	72,644	2,629	75,273	2,507	249	1,005	100,034	99,474	0.6%	
Fullerton	10,000	10,000	427,747,446	424,072,146	62,228	215,261	7,722	222,983	7,426	739	2,978	296,354	294,224	0.7%	
Glendora	10,000	10,000	138,076,179	133,202,186	20,087	69,486	2,426	71,911	2,395	238	960	95,592	94,869	0.8%	
Hawthorne	10,000	10,000	-	-	-	-	-	-	-	-	-	-	108,557	-100.0%	
Huntington Park	10,000	10,000	133,402,886	115,217,604	19,407	67,134	2,098	69,232	2,306	229	925	92,099	91,580	0.6%	
Lynwood	10,000	10,000	77,818,509	77,818,509	11,321	39,162	1,417	40,579	1,351	134	542	53,928	53,497	0.8%	
San Fernando	10,000	10,000	84,713,046	84,713,046	12,324	42,631	1,543	44,174	1,471	146	590	58,705	58,234	0.8%	
Santa Ana	10,000	10,000	777,685,468	777,685,468	113,136	391,364	14,162	405,526	13,506	1,344	5,416	538,928	534,757	0.8%	
South Gate	10,000	10,000	172,890,466	172,890,466	25,152	87,006	3,148	90,154	3,002	299	1,204	119,811	118,977	0.7%	
Total			\$ 2,405,864,954	\$ 2,361,425,695	\$ 350,000	\$ 1,210,733	\$ 43,002	\$ 1,253,735	\$ 41,754	\$ 4,155	\$ 16,746	\$ 1,666,390	\$ 1,841,453	-9.5%	

Note 1: All Risk & Equipment Breakdown insured values as provided to broker by members.

Note 2: Loss Fund of \$350K to fund Aggregate Stop Loss. Pool retained limit \$250K xs \$10K.

Note 3: Insured values divided by 100 times rates in rate table. Total purchased premium not to exceed \$1,253,735.

Note 4: Sum of All Risk Property and Equipment Breakdown Premiums (Note 2). Limits of coverage \$250M.

Note 5: Broker Fees, TPA Fees, and Admin Expenses allocated by Insured Values

Administrative expenses are discounted by exiting member’s administrative contributions.

Note: Broker fees noted here represent a subset of the total contract price noted on the "Program, Operating, and Administrative Expenses" page.

Note 6: 2025-26 Program Contribution - Sum of Notes 2, 4 and 5.

Note 7: Prior year contribution.

Note 8: Percentage change over prior year.

Independent Cities Risk Management Authority
EARTH MOVEMENT and FLOOD PROGRAM COST OF COVERAGE
Allocation of Contribution to Member
Operating Budget 2025-26

Member	Deductible	Exposure EM/Flood Insured Values	Purchased Premium	Admin Expenses	Broker Fees	2025-26 Premium	2024-25 Program Premium	Percent Increase (Decrease)
		Note 1	Note 2	Note 3	Note 3	Note 4	Note 5	Note 6
Downey	5% of Value	\$ 223,045,716	\$ 920,385	\$ 10,800	\$ 10,426	\$ 941,612	\$ 1,082,415	-13.0%
El Segundo	5% of Value	16,699,360	68,909	809	781	70,498	80,885	-12.8%
Glendora	5% of Value	134,076,179	553,258	6,492	6,267	566,017	650,008	-12.9%
Huntington Park	5% of Value	64,314,235	265,389	3,114	3,006	271,510	313,452	-13.4%
Lynwood	5% of Value	76,115,498	314,086	3,686	3,558	321,330	369,035	-12.9%
San Fernando	5% of Value	78,346,886	323,294	3,794	3,662	330,750	379,818	-12.9%
Total		<u>\$ 592,597,874</u>	<u>\$ 2,445,321</u>	<u>\$ 28,695</u>	<u>\$ 27,700</u>	\$ 2,501,716	\$ 2,875,613	-13.0%

Note 1: EM & Flood insured values as provided to broker by members. Insured values divided by 100 times rates in rate table.

Note 2: \$100M Limit Program. Premium not to exceed \$2,445,321.

Note 3: Broker fees and administrative expenses allocated by premium.

Administrative expenses are discounted by exiting member's administrative contributions.

Note: Broker fees noted here represent a subset of the total contract price noted on the "Program, Operating, and Administrative Expenses" page.

Note 4: 2025-26 Premium - Sum of Notes 2 and 3.

Note 5: Prior year contribution.

Note 6: Percentage change over prior year.

Independent Cities Risk Management Authority
CRIME PROGRAM COST OF COVERAGE
Allocation of Contribution to Member
Operating Budget 2025-26

Member	Deductible*	Exposure Employee Count	Rate	Purchased Premium	Admin Expenses	Broker Fees	2025-26 Premium	2024-25 Premium	Percent Increase (Decrease)
	Note 1*	Note 2	Note 3	Note 4	Note 4	Note 5	Note 6	Note 7	Note 8
Adelanto	\$ 25,000	0	5.6411	\$ -	\$ -	\$ -	\$ -	\$ 338	-100.0%
Downey	25,000	735	5.6411	4,146	1,618	325	6,090	5,943	2.5%
El Monte	25,000	552	5.6411	3,114	1,215	244	4,574	4,930	-7.2%
El Segundo	25,000	533	5.6411	3,007	1,174	236	4,416	4,192	5.3%
Fullerton	25,000	714	5.6411	4,028	1,572	316	5,916	5,731	3.2%
Glendora	25,000	325	5.6411	1,833	716	144	2,693	2,622	2.7%
Hawthorne	25,000	0	5.6411	-	-	-	-	2,677	-100.0%
Huntington Park	25,000	249	5.6411	1,405	548	110	2,063	1,955	5.5%
Lynwood	25,000	188	5.6411	1,061	414	83	1,558	1,303	19.5%
San Fernando	25,000	218	5.6411	1,230	480	96	1,806	1,712	5.5%
Santa Ana	25,000	2,235	5.6411	12,608	4,921	989	18,518	17,563	5.4%
South Gate	25,000	509	5.6411	2,871	1,121	225	4,217	3,933	7.2%
Total		<u>6,258</u>		<u>\$ 35,302</u>	<u>\$ 13,778</u>	<u>\$ 2,770</u>	<u>\$ 51,850</u>	<u>\$ 52,900</u>	<u>-2.0%</u>

Note 1: \$25,000 Deductable, \$50,000 deductible for social engineering/deception fraud claims.

Note 2: Number of employees as provided by members.

Note 3: Rates provided by AJG.

Note 4: Number of employees (Note 1) times rate from Note 2. Premium not to exceed \$35,302.

Note 5: Administrative expenses and broker fees are allocated by premium from Note 3.

Administrative expenses are discounted by exiting member's administrative contributions.

Note: Broker fees noted here represent a subset of the total contract price noted on the "Program, Operating, and Administrative Expenses" page.

Note 6: 2025-26 Premium - Sum of Notes 4 and 5.

Note 7: Prior year contribution.

Note 8: Percentage change over prior year.

Independent Cities Risk Management Authority
CYBER PROGRAM COST OF COVERAGE
Allocation of Contribution to Member
Operating Budget 2025-26

Member	Deductible	Exposure Budget	Rate	Purchased Premium	Admin Expenses	Broker Fees	2025-26 Premium	2024-25 Premium	Percent Increase (Decrease)
	Note 1	Note 2	Note 3	Note 4	Note 5	Note 5	Note 7	Note 8	Note 9
Adelanto	\$ 25,000	\$ -	-	-	\$ -	\$ -	\$ -	\$ 6,410	-100.0%
Bell	25,000	19,491,892	0.2698	5,260	227	47	5,534	5,338	3.7%
Downey	25,000	115,781,669	0.2698	31,242	1,348	280	32,869	33,090	-0.7%
El Monte	25,000	101,319,998	0.2698	27,340	1,179	245	28,764	27,010	6.5%
El Segundo	50,000	113,389,722	0.2698	30,597	1,320	274	32,190	26,253	22.6%
Fullerton	25,000	136,845,099	0.2698	36,926	1,593	330	38,849	34,852	11.5%
Glendora	25,000	44,131,078	0.2698	11,908	514	107	12,528	11,949	4.8%
Hawthorne	25,000	-	-	-	-	-	-	28,690	-100.0%
Huntington Park	25,000	47,160,900	0.2698	12,726	549	114	13,388	18,810	-28.8%
Inglewood	-	-	-	-	-	-	-	58,418	-100.0%
Lynwood	25,000	49,024,370	0.2698	13,229	571	118	13,918	12,201	14.1%
San Fernando	25,000	28,006,387	0.2698	7,557	326	68	7,951	7,694	3.3%
Santa Ana	100,000	421,000,000	0.2698	113,601	4,900	1,017	119,518	118,787	0.6%
South Gate	25,000	70,987,499	0.2698	19,155	826	171	20,153	19,566	3.0%
Total		<u>\$ 1,147,138,614</u>		<u>\$ 309,540</u>	<u>\$ 13,351</u>	<u>\$ 2,770</u>	\$ 325,662	\$ 409,068	-20.4%

Note 1: Deductibles are divided into three groups, \$25k, \$50k, \$100k due to factors such as risk size, claim history, and security reports.

Note 2: Exposure used is member annual budget.

Note 3: Rates provided by AJG

Note 4: Budget (Note 1)/\$1,000 times rate (Note 2). Premium not to exceed \$309,540. Limit of coverage is \$5M agg, \$1M per member agg.

Note 5: Administrative expenses and broker fees are allocated by premium from Note 4.

Administrative expenses are discounted by exiting member's administrative contributions.

Note: Broker fees noted here represent a subset of the total contract price noted on the "Program, Operating, and Administrative Expenses" page.

Note 7: 2025-26 Premium - Sum of Notes 4 and 5.

Note 8: Prior year contribution.

Note 9: Percentage change over prior year.

Independent Cities Risk Management Authority
TERRORISM PROGRAM COST OF COVERAGE
Allocation of Contribution to Member
Operating Budget 2025-26

Member	Exposure TIV	Rate	Purchased Premium	Admin Expenses	Broker Fees	2025-26 Premium	2024-25 Premium	Percent Increase (Decrease)
	Note 1	Note 2	Note 3	Note 4	Note 4	Note 5	Note 6	Note 7
Adelanto	\$ -	0.001457	\$ -	\$ -	\$ -	\$ -	\$ 2,306	-100.0%
Bell	59,231,694	0.001457	863	380	82	1,324	1,215	9.0%
Downey	221,685,507	0.001457	3,230	1,421	305	4,956	4,535	9.3%
El Monte	219,912,739	0.001457	3,204	1,410	303	4,916	4,509	9.0%
El Segundo	141,797,913	0.001457	2,066	909	195	3,170	2,913	8.8%
Fullerton	420,258,249	0.001457	6,123	2,694	579	9,395	8,603	9.2%
Glendora	135,607,410	0.001457	1,976	869	187	3,032	2,781	9.0%
Hawthorne	-	0.001457	-	-	-	-	3,179	-100.0%
Huntington Park	131,353,986	0.001457	1,914	842	181	2,937	2,652	10.7%
Inglewood	352,105,710	0.001457	5,130	2,257	485	7,872	6,871	14.6%
Lynwood	76,389,647	0.001457	1,113	490	105	1,708	1,566	9.1%
San Fernando	83,153,418	0.001457	1,211	533	115	1,859	1,705	9.0%
South Gate	169,890,220	0.001457	2,475	1,089	234	3,798	3,484	9.0%
Total	<u>\$ 2,011,386,493</u>		<u>\$ 29,303</u>	<u>\$ 12,893</u>	<u>\$ 2,770</u>	<u>\$ 44,967</u>	<u>\$ 46,319</u>	<u>-2.9%</u>

Note 1: All insured values as provided to broker by members.

Note 2: Rates provided by AJG.

Note 3: Insured values divided by 100 times rates in rate table (plus estimated taxes & fees). Premium not to exceed \$29,303.

Note 4: Administrative expenses and broker fees are allocated by premium from Note 3.

Administrative expenses are discounted by exiting member's administrative contributions.

Note: Broker fees noted here represent a subset of the total contract price noted on the "Program, Operating, and Administrative Expenses" page.

Note 5: 2025-26 Premium - Sum of Notes 3 and 4.

Note 6: Prior year contribution.

Note 7: Percentage change over prior year.

Member Note: Terrorism is a mandatory program, however, due to market conditions,

Santa Ana will not participate this policy year, but will secure a standalone policy for 2025-26.

Independent Cities Risk Management Authority

Program, Operating, and Administrative Expenses

Operating Budget 2025-26

	(a) 2024-2025 Adopted Budget	(b) 2025-2026 Proposed Budget	(a)-(b) \$ Change	(b)/(a) % Change
PROGRAM ADMINISTRATION				
ICRMA Program Administration - Sedgwick	1,021,512	1,024,980	3,468	0.3%
Finance Management - Eide Bailly	295,000	315,000	20,000	6.8%
Risk Control Services - Mainstream Unlimited (B. May)	130,000	130,000	-	0.0%
Legal General - Johnson Schachter & Lewis (K. Murphy)	80,000	80,000	-	0.0%
Legal ICRMA Internal Ligitation	150,000	100,000	(50,000)	-33.3%
Broker Fees - Gallagher	266,000	277,000	11,000	4.1%
Investment Fees - PFM	70,000	60,000	(10,000)	-14.3%
Subtotal PROGRAM ADMINISTRATION	\$2,012,512	\$1,986,980	-\$25,532	-1.3%
CLAIMS ADMINISTRATION				
Program Management - Liability - One Source	352,500	364,105	11,605	3.3%
Program Management - WC - Adminsure	30,000	31,500	1,500	5.0%
Claims Admin (TPA Fees) - Liability				
Adminsure	457,000	439,143	(17,857)	-3.9%
Carl Warren	301,200	291,377	(9,823)	-3.3%
Claims Admin (TPA Fees) - Workers Compensation				
Adminsure	740,000	587,292	(152,708)	-20.6%
Corvel	0	77,202	77,202	100.0%
Claims Admin (TPA Fees) - Prop/ADP - Adminsure	31,900	33,491	1,591	5.0%
Subtotal CLAIMS ADMINISTRATION	\$1,912,600	\$1,824,110	-\$88,490	-4.6%
OTHER MEMBER SERVICES				
Police Mental Health Services - The Counseling Team Intl.	365,200	317,376	(47,824)	-13.1%
Occu-med	34,200	34,200	-	0.0%
Legal Fee Review - Sterling Analytics	145,000	147,550	2,550	1.8%
Actuarial Studies - Bickmore Actuarial	80,600	70,330	(10,270)	-12.7%
Claims Audit	23,000	21,000	(2,000)	-8.7%
Property Appraisals	75,000	75,000	-	0.0%
Subtotal OTHER MEMBER SERVICES	\$723,000	\$665,456	-\$57,544	-8.0%
OTHER ADMINISTRATIVE EXPENSES				
Software Licensing - Origami	183,800	224,028	40,228	21.9%
Dues & Subscriptions	21,040	22,031	991	4.7%
Financial Audit - Moss Adams	33,200	35,000	1,800	5.4%
Website & Marketing	26,000	26,000	-	0.0%
Board E & O - Fidelity Bond	15,000	15,000	-	0.0%
Contingency Fund	50,000	50,000	-	0.0%
Banking and Payment Fees	7,500	3,975	(3,525)	-47.0%
Subtotal OTHER ADMINISTRATIVE EXPENSES	\$336,540	\$376,034	\$39,494	11.7%
MEETINGS AND TRAININGS				
Governance Meetings	67,500	67,500	0	0.0%
Risk Control Training (ICRMA University)	15,000	15,000	0	0.0%
Professional Development	30,000	30,000	0	0.0%
Subtotal MEETINGS AND TRAININGS	\$112,500	\$112,500	\$0	0.0%
Total Operating Expenses	\$ 5,097,152	\$ 4,965,079	\$ (132,072)	-2.6%