



Independent Cities Risk Management Authority

Fiscal Year 2026-27

Program Budget

ADOPTED
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Independent Cities Risk Management Authority
Summary of Member Contributions by Category
Program Budget 2026-27

Member	Total Cost of Coverage	Administrative Expenses	Broker Fees	TPA Fees	TCTI Police Mental Health Services	2026-27 Total Contribution
Bell	\$ 1,450,099	\$ 46,914	\$ 4,250	\$ 38,247	\$ 9,000	\$ 1,548,510
Downey	5,002,873	102,737	25,744	67,578	23,220	5,222,153
El Monte	5,953,061	376,010	33,023	88,711	23,040	6,473,845
El Segundo	-	-	-	-	-	-
Fullerton	3,760,423	88,951	8,985	127,022	-	3,985,382
Glendora	-	-	-	-	-	-
Huntington Park	4,383,981	469,297	54,672	76,434	13,680	4,998,065
Inglewood	3,903,777	176,973	34,953	630,895	-	4,746,598
Lynwood	3,078,040	92,782	23,002	119,634	-	3,313,459
San Fernando	2,077,356	126,750	26,325	80,558	8,640	2,319,629
Santa Ana	10,162,848	348,337	64,541	14,580	64,620	10,654,925
South Gate	4,839,782	264,197	23,505	49,331	16,560	5,193,376
TOTAL for Current Members	\$ 44,612,240	\$ 2,092,949	\$ 299,000	\$ 1,292,991	\$ 158,760	\$ 48,455,941

Independent Cities Risk Management Authority
Summary of Member Contributions by Program
Program Budget 2026-27

Member	Liability Program	Workers' Compensation Program	Property Program	APD Program	EM/Flood Program	Crime Program	Cyber Program	Terrorism Program	2026-27 Total Contribution	2025-26 Total Contribution	Increase/ (Decrease) %	Increase/ (Decrease) \$
Bell	1,542,177	-	-	-	-	-	5,676	657	1,548,510	1,391,911	11.3%	156,599
Downey	3,923,438	-	229,631	93,923	935,002	5,973	30,982	3,205	5,222,153	4,800,773	8.8%	421,380
El Monte	6,264,082	-	174,437	-	-	4,063	28,828	2,435	6,473,845	5,967,572	8.5%	506,273
El Segundo	-	-	-	-	-	-	-	-	-	3,025,833	-100.0%	(3,025,833)
Fullerton	3,452,419	-	385,496	100,030	-	5,072	37,002	5,363	3,985,381	3,580,721	11.3%	404,660
Glendora	-	-	-	-	-	-	-	-	-	2,569,388	-100.0%	(2,569,388)
Huntington Park	4,386,040	204,127	129,285	12,210	250,683	1,675	12,279	1,767	4,998,066	4,212,770	18.6%	785,295
Inglewood	3,890,749	851,391	-	-	-	-	-	4,458	4,746,598	4,357,654	8.9%	388,944
Lynwood	2,780,605	168,705	64,576	18,963	264,416	1,365	13,927	901	3,313,458	3,078,994	7.6%	234,464
San Fernando	1,450,364	497,251	70,310	19,360	272,220	1,534	7,609	981	2,319,629	1,827,461	26.9%	492,168
Santa Ana	8,924,590	549,918	858,233	195,771	-	15,215	111,198	-	10,654,925	9,496,254	12.2%	1,158,671
South Gate	4,978,511	-	143,470	44,697	-	3,397	21,299	2,002	5,193,375	5,096,379	1.9%	96,997
TOTAL	\$ 41,592,975	\$ 2,271,392	\$ 2,055,438	\$ 484,954	\$ 1,722,320	\$ 38,292	\$ 268,800	\$ 21,769	\$ 48,455,941	\$ 49,405,711	-1.92%	\$ (949,770)

Independent Cities Risk Management Authority
LIABILITY PROGRAM COST OF COVERAGE
Allocation of Contribution to Member
Program Budget 2026-27

Member	Member Retained Limit (1)	Exposure Actual 2025 Payroll	ICRMA Claims Funding MRL to \$2M (2)	Purchased A.R.T + GCP Reinsurance \$2M xs \$2M (3)	Purchased Reinsurance \$5M xs \$4M (4)	Purchased Reinsurance \$4M xs \$9M (5)	Purchased Reinsurance \$2.5M xs \$13M (6)	Purchased Reinsurance \$2.5M xs \$15.5M (8)	Purchased Reinsurance \$5M xs \$18M (9)	Purchased Reinsurance \$2M xs \$23M (10)	Purchased Reinsurance \$5M xs \$25M (11)	Purchased Reinsurance \$5M xs \$30M (12)	Administrative Costs				TCTI Police Mental Health Services (16)	2026-27 Program Contribution (15)	2025-26 Program Contribution (16)	Percent Increase/(Decrease) (18)
													Alloc: 70% Losses/ 30% Payroll		TPA Fees (15)	Note 6				
													Administrative Expenses (13)	Broker Fees (14)						
		Note 1		Note 2		Note 2		Note 2		Note 2		Note 2		Note 3	Note 4	Note 5	Note 6	Note 7	Note 8	Note 9
Bell	\$ 250,000	\$ 10,556,879	\$ 337,944	\$ 335,954	\$ 259,924	\$ 179,932	\$ 96,461	\$ 74,872	\$ 77,491	\$ 18,693	\$ 38,856	\$ 23,792	\$ 46,914	\$ 4,096	\$ 38,247	\$ 9,000	\$ 1,542,177	\$ 1,385,053	11.3%	
Downey	2,000,000	55,039,560	-	1,135,787	878,746	608,306	326,115	253,125	261,983	63,197	131,366	80,440	92,056	6,862	62,235	23,220	3,923,438	3,572,043	9.8%	
El Monte	500,000	48,062,419	2,145,818	1,094,444	846,759	586,164	314,245	243,911	252,447	60,896	126,584	77,511	373,377	31,647	87,239	23,040	6,264,082	5,774,670	8.5%	
El Segundo	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1,431,670	-100.0%
Fullerton	4,000,000	64,947,902	-	1,097,456	759,707	407,282	316,124	327,188	78,926	164,061	100,460	75,448	5,624	120,143	-	-	3,452,419	3,148,572	9.7%	
Glendora	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1,617,130	-100.0%
Huntington Park	500,000	17,187,785	2,111,306	535,740	414,496	286,933	153,826	119,397	123,575	29,809	61,964	37,943	437,924	36,397	23,049	13,680	4,386,040	3,629,266	20.9%	
Inglewood	2,000,000	86,814,381	-	1,072,128	829,494	574,212	307,837	238,937	247,299	59,655	124,003	75,931	121,591	9,063	230,599	-	3,890,749	3,548,282	9.7%	
Lynwood	250,000	10,890,065	418,342	676,754	523,597	362,457	194,315	150,823	156,102	37,656	78,274	47,930	63,581	5,484	65,290	-	2,780,605	2,519,483	10.4%	
San Fernando	250,000	13,821,789	523,314	242,535	187,647	129,897	69,639	54,052	55,944	13,495	28,052	17,177	96,106	8,095	15,771	8,640	1,450,364	1,187,549	22.1%	
Santa Ana	3,000,000	180,890,500	-	1,358,469	2,448,175	1,694,734	908,554	705,202	729,882	176,065	365,984	224,104	231,542	17,259	-	64,620	8,924,590	8,202,559	8.8%	
South Gate	500,000	36,662,211	1,522,275	945,489	731,515	506,386	271,476	210,714	218,089	52,808	109,356	66,962	258,598	21,983	46,500	16,560	4,978,511	4,918,812	1.2%	
TOTAL			\$ 7,059,000	\$ 7,397,300	\$ 8,217,809	\$ 5,688,728	\$ 3,049,750	\$ 2,367,157	\$ 2,450,000	\$ 591,000	\$ 1,228,500	\$ 752,250	\$ 1,797,138	\$ 146,510	\$ 689,073	\$ 158,760	\$ 41,592,975	\$ 40,935,089	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-6 Population) as a proportion 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.
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 stand-alone 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 (CTI) 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: 2026-27 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: 2025-26 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
Program Budget 2026-27

Member	Exposure Actual 2025 Payroll	Member Retained Limit (1)	Coverage Costs			Administrative Costs			2026-27 Program Contribution (8) Note 7	2025-26 Program Contribution (9) Note 8	Percent Increase/ (Decrease) (10) Note 9
			Contribution for Losses MRL to \$1M (2) Note 1	Purchased Premiums		Alloc: 50% Equal /50% Payroll					
				Buffer Layer \$1M xs \$1M (3) Note 2	Excess Ins. \$2M to Statutory (4) Note 3	Administrative Expenses (5) Note 4	Broker Fees (6) Note 5	TPA Fees (7) Note 6			
El Segundo		500,000	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 1,342,419	-100.0%	
Glendora		500,000	-	-	-	-	-	-	250,570	-100.0%	
Huntington Park	18,934,191	500,000	47,377	29,069	34,345	28,484	13,001	51,852	189,566	7.7%	
Inglewood	86,814,381	1,000,000	-	169,807	200,628	55,382	25,278	400,296	801,500	6.2%	
Lynwood	10,275,095	500,000	32,759	20,099	23,747	26,769	12,218	53,112	150,157	12.4%	
San Fernando	14,082,780	500,000	333,864	27,035	31,942	28,095	12,823	63,492	220,655	125.4%	
Santa Ana	172,962,384	2,000,000	-	-	418,038	90,550	41,330	-	428,629	28.3%	
TOTAL			\$ 414,000	\$ 246,010	\$ 708,700	\$ 229,280	\$ 104,650	\$ 568,752	\$ 2,271,392	\$ 3,383,496	-32.9%

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 50% equal by members and 50% 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 50% equal by members and 50% 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 Admisure contract. Santa Ana has a stand-alone agreement Admisure and is billed directly.

Note 7: 2026-27 Program Contribution.

Note 8: 2025-26 Program Contribution.

Note 9: Percentage change over prior year.

Independent Cities Risk Management Authority
PROPERTY and EQUIPMENT BREAKDOWN PROGRAM COST OF COVERAGE
Allocation of Contribution to Member
Program Budget 2026-27

Member	Member Property Deductible	Member Equip. Brkdwn Deductible	Exposure Insured Values		Aggregate Stop Loss Fund	Purchased Premiums				Administrative Costs			2026-27 Program Contribution	2025-26 Program Contribution	Percent Increase (Decrease)
			All Risk Insured Values	Equipment Breakdown Values		All Risk \$100M Property (x-eq) Premium	\$150M Excess Property Premium	Equipment Breakdown Premium	Total Purchased Premium	Admin Expenses	Broker Fees	TPA Fees			
			Note 1	Note 1		Note 2	Note 3	Note 4	Note 5	Note 6	Note 6	Note 6			
Downey	10,000	10,000	\$ 276,719,817	\$ 276,719,817	\$ 41,437	\$ 177,219	\$ -	\$ 5,038	\$ 182,258	\$ 3,467	\$ 531	\$ 1,937	\$ 229,631	\$ 156,290	46.9%
El Monte	10,000	10,000	210,208,256	210,208,256	31,478	134,624	-	3,827	138,451	2,634	403	1,472	174,437	154,648	12.8%
El Segundo	10,000	10,000	-	-	-	-	-	-	-	-	-	-	-	100,034	-100.0%
Fullerton	10,000	10,000	464,548,026	464,548,026	69,564	297,510	-	8,458	305,969	5,820	891	3,252	385,496	296,354	30.1%
Glendora	10,000	10,000	-	-	-	-	-	-	-	-	-	-	-	95,592	-100.0%
Huntington Park	10,000	10,000	155,796,647	155,796,647	23,330	99,777	-	2,837	102,613	1,952	299	1,091	129,285	92,099	40.4%
Lynwood	10,000	10,000	77,818,509	77,818,509	11,653	49,837	-	1,417	51,254	975	149	545	64,576	53,928	19.7%
San Fernando	10,000	10,000	84,728,046	84,728,046	12,688	54,262	-	1,543	55,805	1,061	163	593	70,310	58,705	19.8%
Santa Ana	10,000	10,000	894,603,334	894,603,334	133,962	572,930	114,646	16,289	703,865	11,208	1,717	7,482	858,233	538,928	59.2%
South Gate	10,000	10,000	172,890,466	172,890,466	25,889	110,724	-	3,148	113,872	2,166	332	1,210	143,470	119,811	19.7%
Total			\$ 2,337,313,101	\$ 2,337,313,101	\$ 350,000	\$ 1,496,884	\$ 114,646	\$ 42,557	\$ 1,654,087	\$ 29,282	\$ 4,485	\$ 17,583	\$ 2,055,438	\$ 1,666,390	23.3%

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. Limits of coverage \$100M.

Note 4: Santa Ana to purchase \$150M excess of underlying \$100M for Civic Center complex valued at exposure of \$289M.

Note 5: Equipment Breakdown Premium provided by CAN for separate \$250M limit of coverage.

Note 6: 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 7: 2026-27 Program Contribution - Sum of Notes 2, 4 and 5.

Note 8: Prior year contribution.

Note 9: Percentage change over prior year.

Independent Cities Risk Management Authority
APD PROGRAM COST OF COVERAGE
Allocation of Contribution to Member
Program Budget 2026-27

Member	Member APD Deductible	Exposure APD Insured Values	ICRMA		Total Premium	Administrative Costs			2026-27 Program Contribution	2025-26 Program Contribution	Percent Increase (Decrease)
			Pool Deductible Loss Fund	Purchased Premium		Admin Expenses	Broker Fees	TPA Fees			
		Note 1	Note 2	Note 3	Note 4	Note 5	Note 5	Note 5	Note 6	Note 7	Note 8
Downey	10,000	\$ 25,791,069	\$ 25,952	\$ 56,482	\$ 82,435	\$ 7,214	\$ 869	\$ 3,405	\$ 93,923	\$ 86,914	8.1%
El Segundo	10,000	-	-	-	-	-	-	-	-	41,436	-100.0%
Fullerton	10,000	27,468,290	27,640	60,156	87,795	7,683	925	3,627	100,030	81,635	22.5%
Glendora	10,000	-	-	-	-	-	-	-	-	21,826	-100.0%
Huntington Park	10,000	3,352,878	3,374	7,343	10,717	938	113	443	12,210	11,942	2.2%
Lynwood	10,000	5,207,310	5,240	11,404	16,644	1,457	175	688	18,963	16,913	12.1%
San Fernando	10,000	5,316,120	5,349	11,642	16,992	1,487	179	702	19,360	18,186	6.5%
Santa Ana	10,000	53,758,652	54,094	117,731	171,826	15,037	1,811	7,098	195,771	188,102	4.1%
South Gate	10,000	12,273,791	12,350	26,880	39,230	3,433	413	1,621	44,697	29,587	51.1%
Total		<u>\$ 133,168,110</u>	<u>\$ 134,000</u>	<u>\$ 291,638</u>	<u>\$ 425,638</u>	<u>\$ 37,248</u>	<u>\$ 4,485</u>	<u>\$ 17,583</u>	<u>\$ 484,954</u>	<u>\$ 496,541</u>	<u>-2.3%</u>

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

Note 2 : Loss Fund of \$134K 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).

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: 2026-27 Program Contribution - Sum of Total Premium, Admin Expenses, and Broker Fees

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
Program Budget 2026-27

Member	Deductible	Exposure	Purchased	Broker	2026-27	2025-26	Percent
		EM/Flood (DIC) Insured Values	Premium	Fees	Premium	Program Premium	Increase (Decrease)
		Note 1	Note 2	Note 3	Note 4	Note 5	Note 6
Downey	5% of Value	\$ 269,151,929	\$ 918,770	\$ 16,232	\$ 935,002	\$ 941,612	-0.7%
El Segundo	5% of Value	-	-	-	-	70,498	-100.0%
Glendora	5% of Value	-	-	-	-	566,017	-100.0%
Huntington Park	5% of Value	72,162,137	246,331	4,352	250,683	271,510	-7.7%
Lynwood	5% of Value	76,115,498	259,826	4,590	264,416	321,330	-17.7%
San Fernando	5% of Value	78,361,886	267,494	4,726	272,220	330,750	-17.7%
Total		<u>\$ 495,791,450</u>	<u>\$ 1,692,420</u>	<u>\$ 29,900</u>	<u>\$ 1,722,320</u>	<u>\$ 2,501,716</u>	<u>-31.2%</u>

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.

Note 3: Broker fees are allocated by premium.

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

Note 4: 2026-27 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
Program Budget 2026-27

Member	Deductible*	Exposure Employee Count	Purchased Premium	Broker Fees	2026-27 Premium	2025-26 Premium	Percent Increase (Decrease)
	Note 1	Note 2	Note 3	Note 4	Note 5	Note 6	Note 7
Downey	25,000	888	\$ 5,506	\$ 466	\$ 5,973	\$ 6,090	-1.9%
El Monte	25,000	604	3,745	317	4,063	4,574	-11.2%
El Segundo	-	-	-	-	-	4,416	-100.0%
Fullerton	25,000	754	4,676	396	5,072	5,916	-14.3%
Glendora	-	-	-	-	-	2,693	-100.0%
Huntington Park	25,000	249	1,544	131	1,675	2,063	-18.8%
Lynwood	25,000	203	1,259	107	1,365	1,558	-12.3%
San Fernando	25,000	228	1,414	120	1,534	1,806	-15.1%
Santa Ana	25,000	2,262	14,027	1,188	15,215	18,518	-17.8%
South Gate	25,000	505	3,131	265	3,397	4,217	-19.5%
Total		5,693	\$ 35,302	\$ 2,990	\$ 38,292	\$ 51,850	-26.1%

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: Number of employees (Note 1) times rate from Note 2.

Note 4: Broker fees are allocated by premium from Note 3.

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

Note 5: 2026-27 Premium - Sum of Notes 4 and 5.

Note 6: Prior year contribution.

Note 7: Percentage change over prior year.

Independent Cities Risk Management Authority

CYBER PROGRAM COST OF COVERAGE

Allocation of Contribution to Member Program Budget 2026-27

Member	Deductible	Exposure Budget	Rate	Purchased Premium	Broker Fees	2026-27 Premium	2025-26 Premium	Percent Increase (Decrease)
	Note 1	Note 2	Note 3	Note 4	Note 5	Note 6	Note 7	Note 8
Bell	25,000	\$ 21,801,127	0.2575	\$ 5,613	\$ 63	\$ 5,676	\$ 5,534	2.6%
Downey	25,000	119,000,000	0.2575	30,638	345	30,982	32,869	-5.7%
El Monte	25,000	110,726,900	0.2575	28,508	321	28,828	28,764	0.2%
El Segundo	-	-	-	-	-	-	32,190	-100.0%
Fullerton	25,000	142,120,950	0.2575	36,591	412	37,002	38,849	-4.8%
Glendora	-	-	-	-	-	-	12,528	-100.0%
Huntington Park	25,000	47,160,900	0.2575	12,142	137	12,279	13,388	-8.3%
Lynwood	25,000	53,490,494	0.2575	13,772	155	13,927	13,918	0.1%
San Fernando	25,000	29,224,690	0.2575	7,524	85	7,609	7,951	-4.3%
Santa Ana	50,000	427,100,000	0.2575	109,961	1,237	111,198	119,518	-7.0%
South Gate	25,000	81,806,764	0.2575	21,062	237	21,299	20,153	5.7%
Total		<u>\$ 1,032,431,825</u>		<u>\$ 265,810</u>	<u>\$ 2,990</u>	\$ 268,800	<u>\$ 325,662</u>	<u>-17.5%</u>

Note 1: Deductibles are \$25k for all program members except for Santa Ana, \$50k.

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). Limit of coverage is \$5M agg, \$1M per member agg.

Note 5: Broker fees are allocated by premium from Note 4.

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

Note 6: 2026-27 Premium - Sum of Notes 4 and 5.

Note 7: Prior year contribution.

Note 8: Percentage change over prior year.

Independent Cities Risk Management Authority
TERRORISM PROGRAM COST OF COVERAGE
Allocation of Contribution to Member
Program Budget 2026-27

Member	Exposure TIV	Rate	Purchased Premium	Broker Fees	2026-27 Premium	2025-26 Premium	Percent Increase (Decrease)
	Note 1	Note 2	Note 3	Note 4	Note 5	Note 6	Note 7
Bell	\$ 56,731,113	0.000999	\$ 567	\$ 90	\$ 657	\$ 1,324	-50.4%
Downey	276,715,817	0.000999	2,765	440	3,205	4,956	-35.3%
El Monte	210,208,256	0.000999	2,100	334	2,435	4,916	-50.5%
El Segundo	-	-	-	-	-	3,170	-100.0%
Fullerton	463,026,413	0.000999	4,626	737	5,363	9,395	-42.9%
Glendora	-	-	-	-	-	3,032	-100.0%
Huntington Park	152,577,492	0.000999	1,524	243	1,767	2,937	-39.8%
Inglewood	384,935,658	0.000999	3,846	612	4,458	7,872	-43.4%
Lynwood	77,818,509	0.000999	777	124	901	1,708	-47.2%
San Fernando	84,728,046	0.000999	846	135	981	1,859	-47.2%
South Gate	172,890,466	0.000999	1,727	275	2,002	3,798	-47.3%
Total	<u>\$ 1,879,631,770</u>		<u>\$ 18,779</u>	<u>\$ 2,990</u>	<u>\$ 21,769</u>	<u>\$ 44,967</u>	<u>-51.6%</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).

Note 4: Broker fees are allocated by premium from Note 3.

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

Note 5: 2026-27 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 2026-27.

Independent Cities Risk Management Authority
Program, Operating, and Administrative Expenses
Program Budget 2026-27

	(a) 2025-2026 Adopted Budget	(b) 2026-2027 Proposed Budget	(a)-(b) \$ Change	(b)/(a) % Change
PROGRAM ADMINISTRATION				
ICRMA Program Administration - Sedgwick	1,024,980	1,055,729	30,749	3.0%
Finance Management - Eide Bailly	315,000	335,000	20,000	6.3%
Risk Control Services - Mainstream Unlimited (B. May)	130,000	100,000	(30,000)	-23.1%
Legal General - Johnson Schachter & Lewis (K. Murphy)	80,000	100,000	20,000	25.0%
Legal ICRMA Internal Litigation	100,000	100,000	-	0.0%
Broker Fees - Gallagher	277,000	299,000	22,000	7.9%
Investment Fees - PFM	60,000	60,000	-	0.0%
Subtotal PROGRAM ADMINISTRATION	\$1,986,980	\$2,049,729	\$62,749	3.2%
CLAIMS ADMINISTRATION				
Program Management - Liability - One Source	364,105	316,771	(47,334)	-13.0%
Program Management - WC - Admsure	31,500	33,072	1,572	5.0%
Claims Admin (TPA Fees) - Liability				
Admsure	439,143	383,128	(56,015)	-12.8%
Carl Warren	291,377	305,945	14,568	5.0%
Claims Admin (TPA Fees) - Workers Compensation				
Admsure	587,292	568,752	(18,540)	-3.2%
Corvel	77,202	0	(77,202)	-100.0%
Claims Admin (TPA Fees) - Prop/ADP - Admsure	33,491	35,166	1,675	5.0%
Subtotal CLAIMS ADMINISTRATION	\$1,824,110	\$1,642,834	-\$181,276	-9.9%
OTHER MEMBER SERVICES				
Police Mental Health Services - The Counseling Team Intl.	317,376	158,760	(158,616)	-50.0%
Occu-med	34,200	29,820	(4,380)	-12.8%
Legal Fee Review - Sterling Analytics	147,550	154,428	6,878	4.7%
Actuarial Studies - Bickmore Actuarial	70,330	72,080	1,750	2.5%
Claims Audit	21,000	23,100	2,100	10.0%
Property Appraisals	75,000	-	(75,000)	-100.0%
Subtotal OTHER MEMBER SERVICES	\$665,456	\$438,188	-\$227,269	-34.2%
OTHER ADMINISTRATIVE EXPENSES				
Software Licensing - Origami	224,028	204,938	(19,090)	-8.5%
Dues & Subscriptions	22,031	19,425	(2,606)	-11.8%
Financial Audit - Moss Adams	35,000	35,000	-	0.0%
Website & Marketing	26,000	20,000	(6,000)	-23.1%
Board E & O - Fidelity Bond	15,000	14,000	(1,000)	-6.7%
Contingency Fund	50,000	30,000	(20,000)	-40.0%
Banking and Payment Fees	3,975	3,975	-	0.0%
Subtotal OTHER ADMINISTRATIVE EXPENSES	\$376,034	\$327,337	-\$48,696	-13.0%
MEETINGS AND TRAININGS				
Governance Meetings	67,500	35,000	(32,500)	-48.1%
Risk Control Training (ICRMA University)	15,000	15,000	-	0.0%
Professional Development	30,000	20,000	(10,000)	-33.3%
Subtotal MEETINGS AND TRAININGS	\$112,500	\$70,000	-\$42,500	-37.8%
Total Operating Expenses	\$ 4,965,079	\$ 4,528,088	\$ (436,991)	-8.8%