



## Fire Agencies Insurance Risk Authority

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Date: October 20, 2020  
To: Sean Grinnell, Secretary/Treasurer Sonoma County Fire Districts Association  
From: Susan Blankenburg, FAIRA General Manager  
Subject: FAIRA Update

All members were sent their annual insurance and risk management packets via email that included: FAIRA's Insurance Coverage Outline, a customized Summary of Insurance, schedules of insured buildings and vehicles, copies of all Certificates of Insurance issued to vendors, a Certificate that serves as Evidence of the District's coverage, and a document with suggestions for Insurance Requirements and Indemnification language for use in third party agreements.

FAIRA, along with 17 other JPA's in California, made a one-time contribution to undertake a project to address sky rocketing Tort Liability costs driven by high jury verdicts, settlements and defense costs that are putting financial pressures on all public entities. This coupled with the additional costs incurred to operate and comply with COVID -19 mandates, makes the effort even more important today than ever. Phase one has been completed that was a significant undertaking of data. Phase two is to analyze the loss data. Once the actuary has confirmed that there is adequate loss data to represent the large losses for California's public sector, the oversight committee will recommend initiating Phase two that is to focus on Joint and Several Liability, Inverse Condemnation, and Sexual Abuse/Molestation.

Lastly, FAIRA will be sending out invitations to all members with an invitation to a 45 minute webinar on December 14, 2020 at 10:30am to provide an overview of the **State of the Insurance Marketplace**. 2020 is the most challenging year the insurance industry has faced in over 15 years. With the civil unrest, impacts of the Corona virus and a Wildfire season that has already hit record highs – the perfect storm has hit. Carriers have begun to walk away from business if they don't think that that can write it profitably. Please join us to hear what is driving the marketplace and what we can do to be prepared.

If we can be of any assistance please reach out to me at 415.517.8028 or Alex Banks at 510.499.3415.

Best regards,

Susan Blankenburg, FAIRA General Manager

cc: FAIRA Board of Directors