

RESOLUTION NO. 4392-2021

**RESOLUTION OF THE FORT BRAGG CITY COUNCIL
AUTHORIZING PARTICIPATION IN THE EMPLOYMENT RISK
MANAGEMENT AUTHORITY**

WHEREAS, the City of Fort Bragg wishes to obtain Employment Practices Liability coverage for the period beginning on July 1, 2021; and

WHEREAS, the Employment Risk Management Authority (ERMA) is a self-insured joint powers authority created for the sole purpose of Employment Practices Liability Coverage. ERMA is comprised of various public entities who risk share up to \$1 million against potentially unlawful employment practices and discrimination claims; and

WHEREAS, ERMA formed primarily due to the fact that government entities have not historically been able to secure Employment Practices Liability (EPL) coverage at a competitive cost through the commercial insurance marketplace; and

WHEREAS, ERMA has met all of the high professional standards established by the California Association of Joint Powers Authorities (CAJPA) in the areas of governance, finance, claims control, safety and loss control and ERMA is fully accredited by CAJPA. CAJPA's accreditation process requires reviews by independent consultants in the areas of accounting, claims adjusting, and actuarial analysis; and

WHEREAS, ERMA provides services to both Joint Powers Insurance Authorities and individual public entities; and

WHEREAS, the City of Fort Bragg has determined that it is in the best interest to become a member of ERMA for the purpose of obtaining Employment Practices Liability coverage; and

WHEREAS, ERMA requires the City of Fort Bragg to pass a resolution expressing the desire and commitment of the City of Fort Bragg's participation in ERMA, which requires a three year minimum participation period. City of Fort Bragg also understands our entity will be bound by the provisions in the ERMA Joint Powers Agreement just as though it were fully set forth and incorporated herein whether our entity had signed it individually or through an underlying Joint Powers Insurance Authority.

NOW, THEREFORE, BE IT RESOLVED that the City Council of the City of Fort Bragg does hereby approve participation in ERMA as of July 1, 2021 and the City Manager is hereby authorized to take any and all actions necessary to implement the forgoing resolution.

The above and foregoing Resolution was introduced by Councilmember Peters, seconded by Councilmember Rafanan, and passed and adopted at a regular meeting of

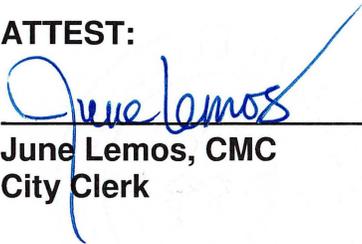
the City Council of the City of Fort Bragg held on the 24th day of May, 2020, by the following vote:

AYES: Councilmembers Albin-Smith, Morsell-Haye, Rafanan, Peters and Mayor Norvell.
NOES: None.
ABSENT: None.
ABSTAIN: None.
RECUSED: None.



Bernie Norvell
Mayor

ATTEST:



June Lemos, CMC
City Clerk