



# **Municipal Pooling Authority**

## **Amended & Restated Joint Exercise of Powers Agreement**

**April 14, 2026**

Presented by:  
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# Agenda

1. Overview of the Municipal Pooling Authority (“MPA”)
2. Summary of Services Provided
3. Governance Structure
4. Amended & Restated MPA Joint Exercise of Powers Agreement (“JPA”)



# Overview of the MPA

1. Joint Exercise of Powers Authority (“JPA”)
2. 21 member cities
3. Hercules member since 1977
4. Pool risk across agencies
5. Provide insurance & risk management services
6. Stabilize long-term costs



# Summary of Services Provided

Workers' Compensation Claims Administration & Litigation

Liability Claims Administration & Litigation

Vehicle Physical Damage Coverage

Property Brokerage and Coverages

Benefits: Short Term Disability, Long Term Disability, Life Insurance

Wellness Program

Safety & Risk Training and Support

Police Risk Committee

Public Works & Safety Risk Committee

Employee Ergonomics Evaluations and Trainings



# Layers of Coverage

## Workers' Compensation

- MPA Provides coverage up to \$500K
- Excess Coverage of \$500K to statutory limits through PRISM

## General Liability Coverage

- MPA provides for coverage up to \$1M above individual self- insured retentions limits.
  - Hercules' SIR is \$10K
- Excess Coverage of \$9M through CARMA
- CARMA retains excess liability insurance \$10M - \$34.5M



# MPA Governance Structure



MPA is governed by a Board of Directors; each of the 21 members designates a primary and alternate Board member to sit on the Board.



The Board delegates authority of claims matters to the elected officers that make up the 7-member Executive Committee.



The Coverage and Governance Committee reviews all governing documents of the pool.



Governing documents include the Joint Exercise of Powers Authority Agreement, Bylaws, and Memorandums of Coverage



# Why Update the MPA JPA

- ▶ Last updated in 2005
- ▶ Aligns with current laws
- ▶ Clarifies governance
- ▶ Improves consistency
- ▶ No change to coverage, services, or participation



# Staff Recommendation

Adopt a resolution approving the Municipal Pooling Authority Amended and Restated Joint Exercise of Powers Agreement for providing Property, Workers' Compensation, Public Liability, and other insurance coverages.



**THANK YOU**

