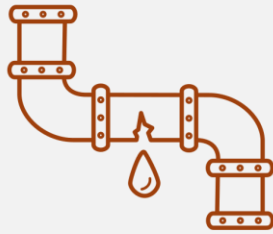




# CITY OF WHITTIER LIABILITY UPDATE

## 10-YEARS OF TREE CLAIMS PAID:



Sewer damages -  
\$687,000



Trip & falls - \$3.1M



Fallen trees or  
branches - \$29M

## BROKERAGE MARKET

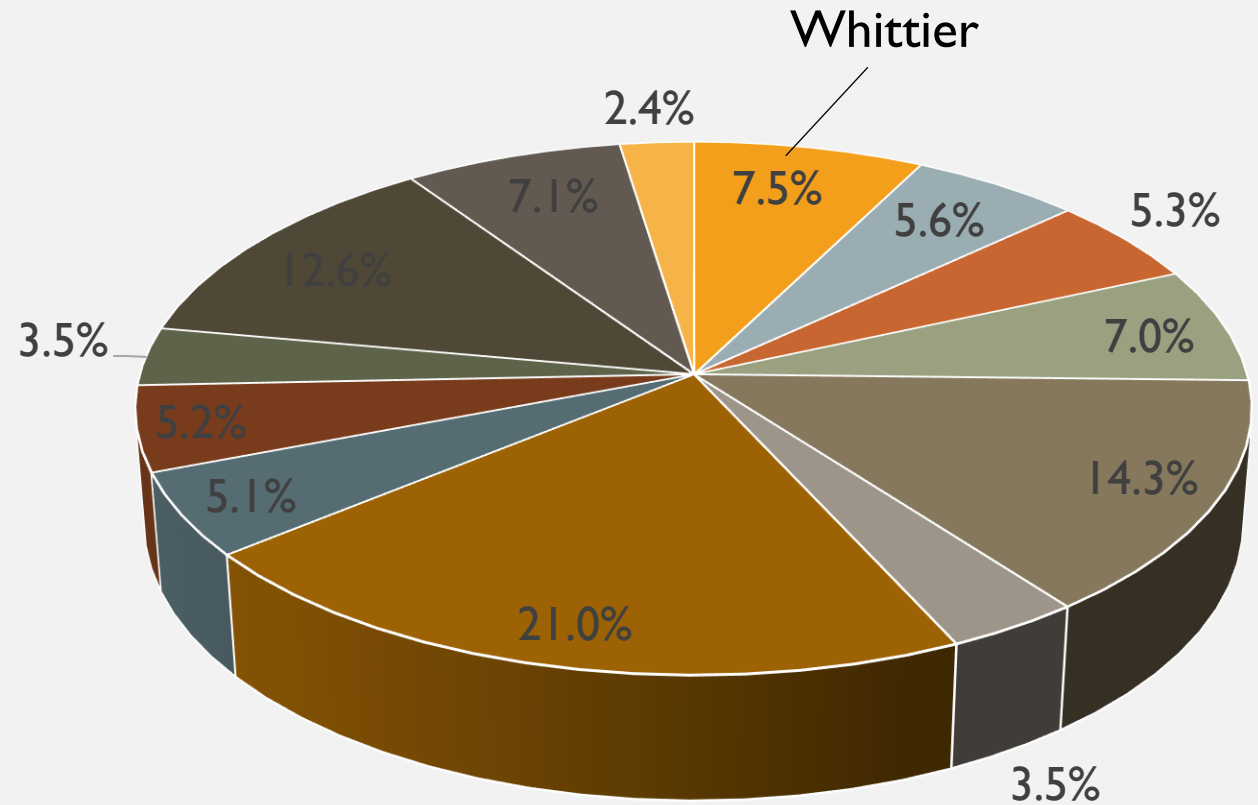
- Underwriters look for trends
- City's trend is consistent increase in tree claims
- Risks
  - If City is not transferring risk, insurance will be lost
  - CIPA may not be allowed to renew with the City

# CALIFORNIA INSURANCE POOL AUTHORITY (CIPA) MEMBERSHIP

- Arcadia
- Brea
- Buena Park
- Carlsbad
- Cypress
- Irvine
- Laguna Beach
- La Habra
- Montclair
- Newport Beach
- Orange
- Tustin
- Yorba Linda

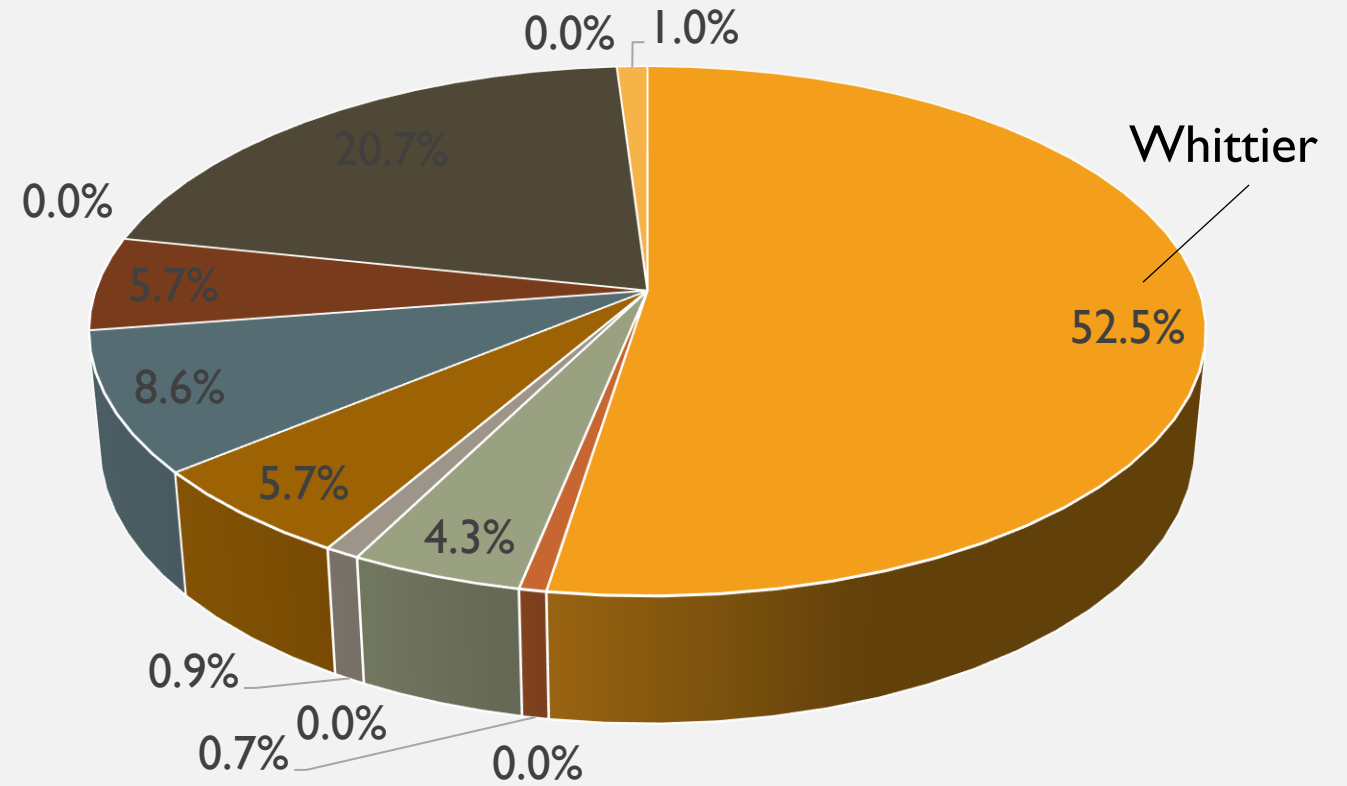
# CALIFORNIA INSURANCE POOL AUTHORITY (CIPA)

- CIPA's Member's % of Composite Exposure (Whittier 7.5%)



# CIPA

- CIPA's Member's % of Losses Above Self-Insured Retention (SIR): Capped at Pool Retention
- Whittier 52.5%



## COVERAGE LAYERS

Excess	\$5.01M - \$45M
CIPA	\$500,001 - \$5M*
Whittier	\$0 - \$500,000

\*Other members \$3M

# CIPA

- City premiums increased from 2013 at \$173k/yr. to 2022 at \$3M/yr.
- CIPA recommendations:
  - Sidewalk inspection program
  - Change/update all policies that affect future catastrophic claims