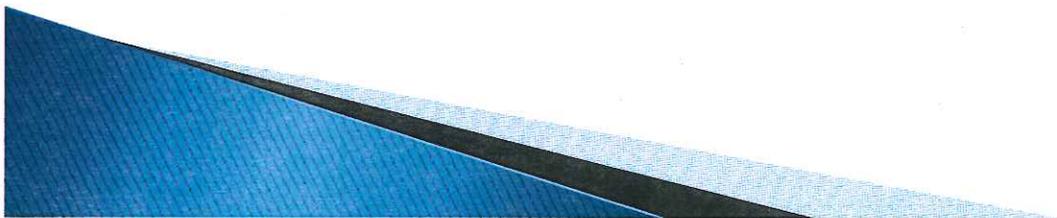


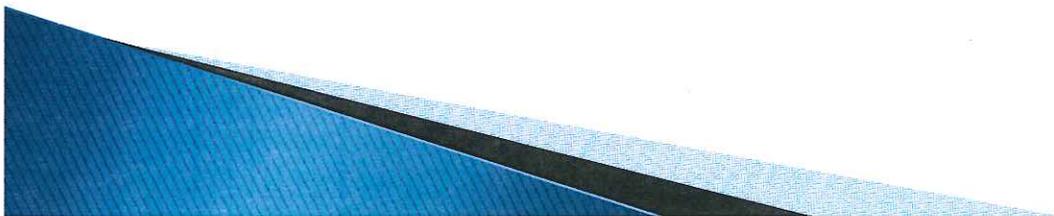
Background – Who is ERMA?

- A Joint Powers Authority (JPA)
 - JPA is a public agency formed to provide insurance-like coverage and risk management types of services to its members
- ERMA is not an insurance company
- ERMA pays claims with public entities' dollars after the member pays their self-insured retention (a SIR is like a deductible)

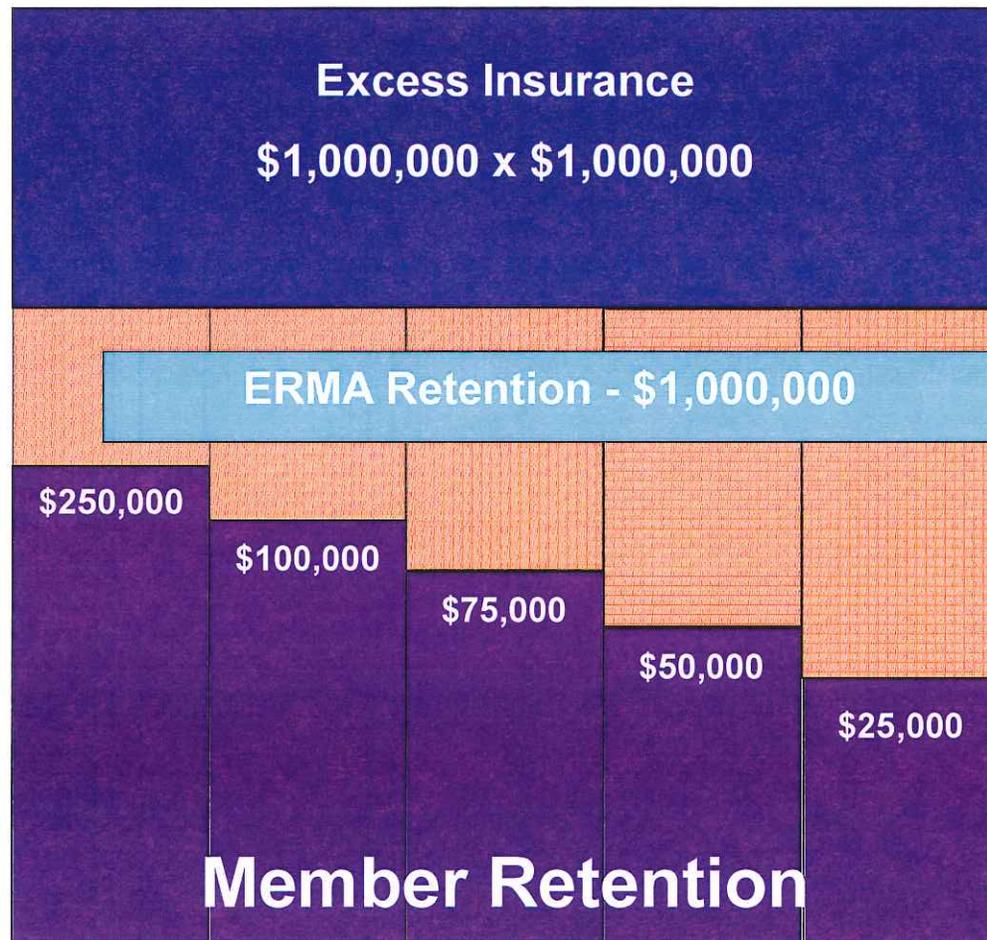


Background– How does it work?

- Share risk and costs of self-insured losses
- Members select an individual Self-Insured Retention (SIR)
- Jointly purchase ERMA Resources
- Determine scope of own coverage which is outlined in the Memorandum of Coverage (MOC)



Coverage 2012/13



Coverage

Coverage for claims alleging Wrongful Employment Practices

- Most common types:
 - Discrimination and/or harassment based on race, sex, religion, national origin, disability, sexual orientation, and all other protected categories
 - Wrongful termination
 - Retaliation
 - Whistleblower
 - Violation of Constitutional Rights (employment based)
 - Defamation, invasion of privacy



Exclusions

- Administrative appeals by an employee of discipline
- Writs of Mandate and other actions for Equitable Relief
- Breach of Contract
- FLSA and other wage/hour claims
- Grievances, PERB, and Union issues
 - Submit to ERMA if they contain allegations of discrimination for coverage determination.



Damages

- ERMA covers most damages awarded to a plaintiff in a discrimination claim:
 - Back pay
 - Damages for Emotional Distress
 - Attorneys' fees and costs
- ERMA does not cover:
 - Prospective salary or benefits
 - Damages under an employment contract
 - Salary or benefits as a result of an order to hire, reinstate or promote an employee



Resources –Employee Reporting Line



Resources – Training

- **Live Training**

- Individual and Regional Workshops at member locations on Prevention of Harassment & Discrimination and other ERMA-related topics
- Attorney Workshops – conducted by ERMA’s Law Firm Partners on important topical Issues

- **Online Training (in2vate)**

- Available 24/7
- AB 1825, Ethics, Interviewing Strategies, Personnel Files, Sensitivity Basics, Workplace Investigation

Important Reminder: All ERMA Members must be compliant with AB 1825



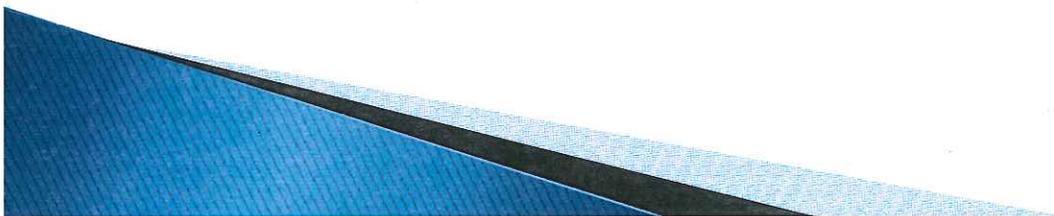
Resources

Attorney Hotline

- Members receive one hour of free legal consultation per month through ERMA's Law Firm Partners

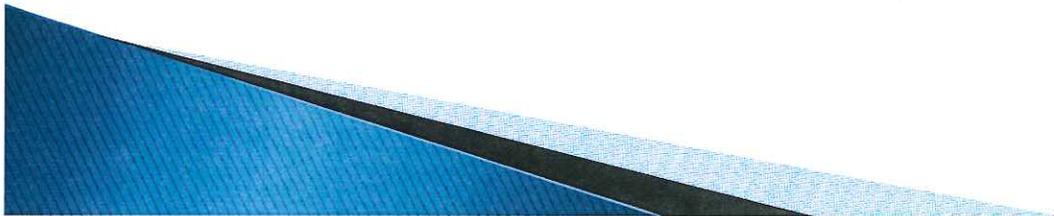
Self Assessment Checklist

- Self assessment tool to help members evaluate and develop EPL best practices



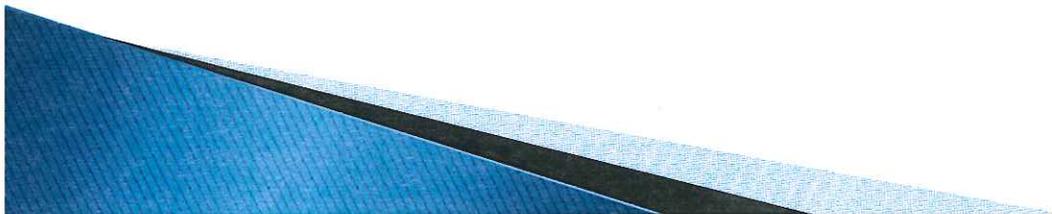
Resources –Approved Defense Panel

- Consists of 9 law firms specializing in Public Sector Employment Law
- Members must use approved defense panel for fees and costs to count against SIR and in all lawsuits
- ERMA's Litigation Manager must approve law firm assignment



Resources – Investigators

- How to Select an Independent Investigator for an ERMA Claim
 - Consult website for list of experienced investigators (Note: Members may request to use other qualified EPL investigators)
 - Select investigator
 - Notify ERMA's Litigation Manager of desired investigator and obtain advance approval





Web Site Search

[Login](#) [Register](#)

[HOME](#) [ABOUT ERMA](#) [AGENDAS & MINUTES](#) [PROGRAM SERVICES](#) [MEMBERS ONLY](#) [CALENDAR OF EVENTS](#)

Training



ERMA offers individual and interactive online training sessions for AB 1234, Ethics Education, and AB 1825, sexual harassment, that are available 24/7 through in2vate, formerly AGOS, at www.in2vate.com/erma

[Click here](#) to access regulations approved by the Fair Employment and Housing Commission regarding AB 1825 Training.

ERMA also offers live, regional training for AB 1825 and other topical employment related matters. [Click here](#) to access our complete training calendar.



Report An Incident



[I am an Employer](#)

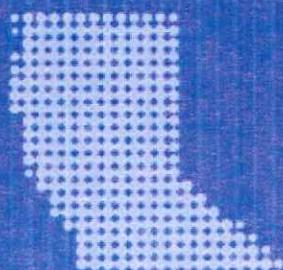


[I am an Employee](#)

Resource Links

[Investigations](#) [Training Calendar](#) [Claim Forms](#)
[Defense Panel](#) [Meeting Calendar](#) [Prospective Member](#)

ERMA Participating Member Entities



[Bay Cities Joint Powers Insurance Authority \(BCJPIA\)](#)
[Central San Joaquin Valley Risk Management Authority \(CSJVRMA\)](#)
[Monterey Bay Area Self Insurance Authority \(MBASIA\)](#)
[Municipal Pooling Authority of Northern California \(MPA\)](#)
[Public Agency Risk Sharing Authority of California \(PARSAC\)](#)
[Public Entity Risk Management Authority \(PERMA\)](#)
[Small Cities Organized Risk Effort \(SCORE\)](#)

Upcoming Trainings

Dates and Times	Location	Last Date to Register
5/3/2012 9 a.m. - 12 p.m.	Watsonville	4/27/2012
5/10/2012 1 p.m. - 4 p.m.	Banning	5/4/2012
5/16/2012 9 a.m. - 12 p.m.	Rancho Cucamonga	5/10/2012