

RESOLUTION NO. R2026-\_\_

RESOLUTION OF THE CITY COUNCIL OF THE CITY OF NAPA, STATE OF CALIFORNIA, DELEGATING AUTHORITY TO THE CITY MANAGER OR DESIGNEE TO PROCURE AND ADMINISTER THE CITY'S INSURANCE, SELF-INSURANCE, AND RISK POOLING PROGRAMS, INCLUDING EXECUTION OF REQUIRED AGREEMENTS, CONSISTENT WITH APPROVED BUDGET APPROPRIATION OR ACTIONS TAKEN TO AMEND THE ANNUAL BUDGET.

WHEREAS, the City of Napa maintains a comprehensive risk management program designed to protect public assets, manage financial exposure, and ensure operational continuity; and

WHEREAS, the City participates in risk pooling arrangements, including PRISM and other joint powers authorities as applicable, and maintains commercial insurance policies, pooled coverage, self-insured retentions, excess liability coverage, and specialty coverages as necessary to address the City's risks; and

WHEREAS, insurance markets, regulatory requirements, contractual obligations, and emerging risk exposures continue to evolve, requiring timely action to bind and maintain appropriate coverage; and

WHEREAS, insurance carriers regularly adjust underwriting standards, coverage terms, retentions, available limits, and pricing, and securing or modifying coverage often requires prompt binding decisions due to renewal deadlines and market conditions; and

WHEREAS, as a condition of continued participation in certain PRISM programs for Fiscal Year 2026/2027 and beyond, PRISM requires member entities to execute Program-Specific Memoranda of Understanding and related program agreements for each program in which the entity participates; and

WHEREAS, execution of such Program-Specific Memoranda of Understanding and related agreements is necessary to maintain participation in PRISM programs and avoid any lapse in insurance coverage; and

WHEREAS, insurance premiums and related program costs are included in and subject to appropriations approved by the City Council through the City's annual budget process or actions taken to amend the annual budget; and

WHEREAS, delegating administrative authority to the City Manager or designee to procure and administer the City's insurance program will promote operational efficiency, ensure timely execution of required agreements, and

**ATTACHMENT 1**

maintain appropriate risk protection while preserving City Council oversight through the annual budget and reporting processes.

WHEREAS, the procurement and administration of insurance and risk pooling coverage is an operational function of the City and requires flexibility to respond to market conditions and program requirements between regularly scheduled City Council meetings;

NOW, THEREFORE, BE IT RESOLVED by the City Council of the City of Napa as follows:

1. The City Manager or their designee is hereby authorized to procure, maintain, renew, modify, and administer insurance, self-insurance, and risk pooling coverage on behalf of the City of Napa, including determination of coverage limits, deductibles, self-insured retentions, and policy terms and conditions, in amounts commensurate with the City’s risks, exposures, and operational needs, consistent with appropriations approved in the City’s annual budget.
2. The City Manager or their designee is further authorized to bind coverage and to execute Program-Specific Memoranda of Understanding, participation agreements, endorsements, amendments, renewals, and related documents necessary to maintain participation in PRISM programs and other insurance or risk pooling arrangements.
3. Nothing in this Resolution shall be construed to authorize expenditures beyond amounts appropriated by the City Council through the annual budget process.
4. This Resolution shall take effect immediately upon adoption.

I HEREBY CERTIFY that the foregoing Resolution was duly adopted by the City Council of the City of Napa at a public meeting of the City Council on the 17th day of March, 2026, by the following roll call vote:

AYES:

NOES:

ABSENT:

ABSTAIN:

ATTEST: \_\_\_\_\_

Tiffany Carranza  
City Clerk

Approved as to form:

# ATTACHMENT 1

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Christopher Diaz  
Interim City Attorney