# CSRMA California Sanitation Risk Management Authority



c/o ALLIANT INSURANCE SERVICES 560 Mission Street, 6th Floor, San Francisco, CA 94105

OFFICERS: Craig Murray, President 805.684.7214 Sandeep Karkal, Vice President 415.892.1694

#### Insurance License No.: 0C36861 Tel: 415.403.1400 Fax: 415.874-4813

## EXECUTIVE BOARD MEETING AGENDA

Date: Time:	Tuesday, March 5, 2024 10:00 AM	LOCA	FION: Andaz Napa 1450 1st Street Napa, CA 94559 707-687-1234
A. CA	ALL TO ORDER	I: Information	
		V: Verbal	
B. PU	BLIC & BOARD MEMBER COMMENTS	A: Action	
		S: Separate	
		H: Handout	
C. CC	DNSENT CALENDAR		
1.	Meeting Minutes: January 24, 2024	Α	p. 8
	Recommendation: Approve minutes from their last meeting.		
2.	Demands as of: January 15, February 1, & 15, 2024	Α	р. 13
	Recommendation: Approve demands issued for payment.		
3.	CWIC Investment Report	I	p. 16
	Recommendation: Receive an update on CWIC's Investment Portfolio from PFM.		
4.	Long Range Action Plan 2023/24 Update	I	p. 38
	Recommendation: Receive an update on the Long Range Action Plan.		
D. CL	OSED SESSION TO DISCUSS PENDING CLAIMS		
	Action may be taken per Government Code Section 54956.95.		
	See reverse for full listing of claims that may be discussed.		
E. GF	ENERAL ADMINISTRATION		
<u>L. Gr</u> 1.	Reporting and Ratification of Claims Settlements	A/V	
1.	Recommendation: Receive report and ratify claims settlements approved in closed session.	A/v	
2.	WeTip Contract Renewal	А	р. 50
2.	Recommendation: Review and discuss the WeTip contract renewal effective July 1, 2024.	А	p. 30
3.	Business Continuity and Succession Plan	I	р. 54
5.	Recommendation: Review and discuss buisness continuity and succession plans.	1	p. 34
4.	Automation of Renewal Applications	Т	р. 56
٦.	Recommendation: Review and discuss the automation of renewal applications.	1	p. 30
5.	CAJPA Conference Attendance 2024	I	р. 74
5.	Recommendation: Discuss attendance at the upcoming CAJPA Conference.	1	p. /4
E OF			
	FFICER/STAFF/COMMITTEE REPORTS		
No	ne		
G. PO	OOLED LIABILITY PROGRAM		
No	ne		
H. PR	OPERTY PROGRAM		
n. rk No			
I 174			
-	ORKERS' COMPENSATION PROGRAM		=(
1.	Workers' Compensation Excellence Award Criteria	Α	р. 76
	Recommendation: Review the 2024 Workers' Compensation Excellence Award Criteria and provide direction.		
J. PR	RIMARY INSURANCE PROGRAM		
No			

None

#### K. LOSS CONTROL

None

INF	ORMATION ITEMS		
1.	"Poem of the Day"	Ι	<b>p. 8</b> 7
2.	Article - The City of Tomorrow Will Run on Your Toilet Water	Ι	р. 90
3.	Article - First ever iOS trojan discovered and its stealing facial recognition data to break into bank account	Ι	р. 96
4.	Article - Ransomware attack blamed for Change Healthcare outage stalling US prescriptions	Ι	р. 100
5.	CSRMA 2024 Meeting Calendar	Ι	р. 103
6.	CSRMA Organizational Chart	Ι	р. 104
7.	CSRMA Service Team Chart	Ι	р. 105
	The Executive Board will be asked to review the Information Items.		

#### M. ADJOURNMENT

#### The next meeting is scheduled for June 10, 2024 via Teleconference

Per Government Code section 54954.2, persons requesting disability-related modifications or accommodations, including auxiliary aids or services in order to participate in the meeting, are requested to contact Alliant at (415) 403-1400 twenty-four hours in advance of the meeting. Entrance to the meeting location requires routine provision of identification to building security. However, CSRMA does not require any member of the public to register his or her name, or to provide other information, as a condition to attendance at any public meeting and will not inquire of building security concerning information so provided. See Government Code section 54953.3.





## A **VENBROOK** Company CSRMA - Claim Register

Report Criteria: Feature Status <> C And Tier 1 = CAL SANITATION RMA And As-Of Transaction Begin Date = And As-Of Transaction End Date = And Loss Run? = Yes | Row Count: 84 | Report Run: 2/1/2024 04:32 AM

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PARPER_DUBUNE NUMPY CENTER         Security SULVEY SUL			Ring, Kevin				
J.S. BULLAN AURT, YANI AFF CERTICIT         MILKIN, INJ.         MICRI INF.         MICRI INF.         MICRI INF.           LAG BULLAN AURT, YANI AFF CERTICIT         BARDE         Calcura Analysis         MICRI INF.         MICRI INF.           LAG BULLAN AURT, YANI AFF CERTICIT         BARDE         Calcura Analysis         MICRI INF.         MICRI INF.           LAG BULLAN AURT, YANI AFF CERTICIT         BARDE         MICRI INF.         MICRI INF.         MICRI INF.           MICRI INF.         BARDE         MICRI INF.         MICRI INF.         MICRI INF.         MICRI INF.           MICRI INF.         MICRI INF.         MICRI INF.         MICRI INF.         MICRI INF.         MICRI INF.         MICRI INF.           MICRI INF.         MICRI INF.         MICRI INF.         MICRI INF.         MICRI INF.         MICRI INF.           MICRI INF.         MICRI INF.         MICRI INF.         MICRI INF.         MICRI INF.         MICRI INF.           MICRI INF.         MICRI INF.         MICRI INF.         MICRI INF.         MICRI INF.         MICRI INF.           MICRI INF.         MICRI INF.         MICRI INF.         MICRI INF.         MICRI INF.         MICRI INF.           MICRI INF.         MICRI INF.         MICRI INF.         MICRI INF.         MICRI INF.			Karahasku Waxaa				
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NUMBER AUXIES AUX SMULTER SUBJECT         NUMBER AUXIES AUXIE	LAS GALLINAS VALLEY SANITARY DISTRICT	3056762	California River Watch	PROPERTY DAMAGE	1	01/14/2022	08/22/2023
NUMBER         NUMBER<	MONTARA WATER AND SANITARY DISTRICT	3028986	Blum, Gonul & Mitch	PROPERTY DAMAGE	1	12/24/2021	01/11/2022
MONTAGEMONTAGENUMBERNU	MONTARA WATER AND SANITARY DISTRICT	3028986	Kaplan/Pettigrew-Kap, Jerry/Michelle	PROPERTY DAMAGE		12/24/2021	01/11/2022
NUMER         Solution         Solution         Solution         Solution         Solution         Solution         Solution           NUMAR         Solution         Solution         Solution         Solution         Solution         Solution           NUMAR         Solution         Solution         Solution         Solution         Solution         Solution           NUMAR         Solution         So			Moehring/Trieselmann, Janet/Erich				
M.Y. WARAGULTY MARKET STRIPT         200750         PURCHAZ, MURDO         PROPERTY MARKET         1         100230         100230           NORTH OF RURE NARTARY DISTRICT         201887         Management         PROPERTY MARKET         1         0.001203         0.001203           NORTH OF RURE NARTARY DISTRICT         201887         Management         PROPERTY MARKET         2         0.001203         0.001203           NORTH OF RURE NARTARY DISTRICT         201887         Management         PROPERTY MARKET         2         0.001203         0.001203           NORTH OF RURE NARTARY DISTRICT         20189         Management         PROPERTY MARKET         1         0.001203         0.001203           OSIS MLLX SMITH DISTRICT         20189         Management         PROPERTY MARKET         1         0.001203         0.001203           OSIS MLLX SMITH DISTRICT         20189         Done, ProFer         MARKET         1         0.001203         0.001203           OSIS MLLX SMITH DISTRICT         20189         Done, ProFer         MARKET         1         0.001203         0.001203           OSIS MLLX SMITH DISTRICT         20180         Done, ProFer         DARKET         0.001203         0.001203         0.001203           OSIS MLLX SMITH DISTRICT         20180					-		
NEWAG COUNTY WATTENDER         SIGEN         Fund (Intel Fragmences)         1         11.00.2020         101.00.2020           NORTH OF RICES ANALTAY USENCT         SIGEN         SIGEN (Intel Fragmences)         1         0.00.2020         0.00.2020           NORTH OF RICES ANALTAY USENCT         SIGEN / Marker         SIGEN (Intel Fragmences)         1         0.00.2020         0.00.2020           NORTH OF RICES ANALTAY USENCT         SIGEN / Marker         SIGEN / MARKER         1         0.00.2020         0.00.2020           NORTH OF RICES ANALTAY USENCT         SIGEN / Marker         SIGEN / MARKER         1         0.00.2020         0.00.2020           SIGEN / MARKER ANALTAY USENCT         SIGEN / MARKER							
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NEMPTA PRIVES MARTARY DISTINCT39.49Avac. SubdariMOD.Y. NUMPY1004102030603023OPD. CARCHY OF DISALACT AND DISTINCT39.41Reny, MunjaPROFENT DAMAGE10.4012030.4014203DOS. LUM. SWITARY DISTINCT30.50Gisserse, JenfelPROFENT DAMAGE10.4022030.4024031ROS NULLAR SWITARY DISTINCT30.50Gisserse, JenfelPROFENT DAMAGE10.4022030.4012033ROS NULLAR SWITARY DISTINCT30.50Gisserse, JenfelPROFENT DAMAGE10.4022030.4015033ROS NULLAR SWITARY DISTINCT30.50Rest, BerlPROFENT DAMAGE10.4022030.4015033ROS NULLAR SWITARY DISTINCT30.50Rest, BerlPROFENT DAMAGE10.4012030.4015033ROS NULLAR SWITARY DISTINCT30.50Rest, BerlPROFENT DAMAGE11.1102010.4012032ROS NULLAR SWITARY DISTINCT30.50Rest, BerlPROFENT DAMAGE11.1102010.401203ROS NULLAR SWITARY DISTINCT30.50Rest, BerlRest, Berl1.110201 </td <td></td> <td></td> <td>Munoz Salvador</td> <td></td> <td></td> <td></td> <td></td>			Munoz Salvador				
NERRIP (PRIVES MATTAY DESTRICT         30481         Amend, Nang         PROPERT MARGE         2         0.00323         0.003233           ORD LOM, SANTARY DESTRICT         3804         Reingue, Fa         PROPERT MARGE         1         0.004233         11024221           ROS MULLY SMRTAY DESTRICT         3804         Reingue, Fa         PROPERT MARGE         1         0.004221         11024221           ROS MULLY SMRTAY DESTRICT         3804         Rein, Jane         PROPERT MARGE         1         0.004223         0.0040233         0.0010333         0.0010333         0.0010333         0.0010333         0.0010333         0.0010333         0.0010333         0.0010333         0.0010333         0.0010333         0.0010333         0.0010333         0.0010333         0.0010333         0.0010333         0.0010333         0.0010333         0.0010333         0.0010333         0.0010233         0.001233         0.0012333							
DR-DL ASAMTARY DESTRICT         SXE144         PARASPARAY DESTRICT         SXE144         PARASP	NORTH OF RIVER SANITARY DISTRICT				2		
INSEG         Solution         Solution <t< td=""><td>ORO LOMA SANITARY DISTRICT</td><td>3049147</td><td>Burns, Marilyn</td><td>PROPERTY DAMAGE</td><td>1</td><td>03/01/2023</td><td>07/04/2023</td></t<>	ORO LOMA SANITARY DISTRICT	3049147	Burns, Marilyn	PROPERTY DAMAGE	1	03/01/2023	07/04/2023
FIGS VLLLY SINTARY DISTICT         S02240         Paink, Lach         PDOPERTY DAMAGE         1         D024021         D024021           ROBS VLLLY SINTARY DISTICT         S0256         Einra, James         ALTO CALLSION         1         D024021         D014022           ROBS VLLLY SINTARY DISTICT         S0256         Einra, James         ALTO CALLSION         1         D024021         D013024           ROBS VLLLY SINTARY DISTICT         S0256         COUNT, Wande         PROPERTY DAMAGE         1         D013024         D013024           SINTA MAGARITA WITER DISTICT         S0256         COUNT, Wande         PROPERTY DAMAGE         1         D013024         D013024           SINTA MAGARITA WITER DISTICT         S0256         D013024         D0130244	ORO LOMA SANITARY DISTRICT	3063149	Rodriguez, Eva	PROPERTY DAMAGE	1	09/30/2023	11/03/2023
INCESMONESTINGTM	ROSS VALLEY SANITARY DISTRICT	3026209	Glassman, Jennifer	PROPERTY DAMAGE	1	10/24/2021	10/24/2021
DRGS VLLLY SWITARY DISTICT         20452         Circle Link Switary Switary District         1         11/12/223         11/12/223           DRGS VLLLY SWITARY DISTICT         30555         O'Dwye, Werdie         PRGFETTY DMAGE         1         0/12/224         0/12/224           RUES SWITA MAREANT WISTER DISTICT         30254         O'Dwye, Werdie         PRGFETTY DMAGE         1         0/12/224         0/12/224           SWITA MAREANT WISTER DISTICT         30254         EMPLOYMENT PRACTICES         1         0/12/224         0/12/224           SWITA MAREANT WISTER DISTICT         30254         EMPLOYMENT PRACTICES         1         0/12/224         0/12/224           SWITA MAREANT WISTER DISTICT         30349         Emerity Marein         PRGFETTY DMAGE         1         0/12/224         0/12/224           SWITA MAREANT WISTER DISTICT         30149         Modaminfa, Mayneh         DOELY HUNY         1         0/17/2202         0/17/2202           SWITA MAREANT WISTER DISTICT         30149         Modaminfa, Mayneh         DOELY HUNY         1         0/17/2202         0/17/2202           SWITA MAREANT WISTER DISTICT         30447         Mareant Mar							
INDEX         VanueX I, Roart         PROPERTY DAMAGE         1         101/0202         011/0202           SUM LLY SAMTAP (DISTICT         30256         Orex, Marria         PROPERTY DAMAGE         1         11/02021         66/12002           SUMTA MARGANTA WATER DISTICT         30256         Devis, Marria         PROPERTY DAMAGE         2         11/02021         66/12002           SUMTA MARGANTA WATER DISTICT         30256         Devis, Marria         PROPERTY DAMAGE         2         08/0202         08/23022           SAMTA MARGANTA WATER DISTICT         30146         Borning, Din         PROPERTY DAMAGE         3         12/13/022         08/23022           SAMTA MARGANTA WATER DISTICT         30146         Collins, Rachele (Roki)         PROPERTY DAMAGE         3         12/13/022         01/13/022           SAMTA MARGANTA WATER DISTICT         30410         Boastrain, Namach         PROPERTY DAMAGE         3         01/16/022         01/13/022           SAMTA MARGANTA WATER DISTICT         30420         Cape, Dawin         PROPERTY DAMAGE         3         01/16/022         01/17/022           SAMTA MARGANTA WATER DISTICT         30420         Soffer, EI         Dawa, Damay         PROPERTY DAMAGE         3         01/12/22         01/17/022           SAMTA MARGANTA WATER D					-		
NOSE VALTA WAREA DISTRICT200534ODwys. WandsPROGRETY DAMAGE101/12/202401/12/2024SANTA MARGARTA WAREE DISTRICT301244MarinizPROGRETY DAMAGE111/10/202406/22/202SANTA MARGARTA WAREE DISTRICT301244MarinizPROGRETY DAMAGE106/82/20206/22/202SANTA MARGARTA WAREE DISTRICT301346MarinizPROGRETY DAMAGE106/82/20206/22/202SANTA MARGARTA WAREE DISTRICT301346MarinizPROGRETY DAMAGE112/12/20201/12/202SANTA MARGARTA WAREE DISTRICT301486Marcher (Naymen)PROGRETY DAMAGE112/12/20201/12/202SANTA MARGARTA WAREE DISTRICT304417Marcher (Naymen)PROGRETY DAMAGE101/12/20201/12/202SANTA MARGARTA WAREE DISTRICT304417Marcher (Naymen)PROGRETY DAMAGE101/12/20201/12/202SANTA MARGARTA WAREE DISTRICT304404Lope: J DavidPROGRETY DAMAGE101/12/20201/12/202SANTA MARGARTA WAREE DISTRICT304404Lope: J DavidPROGRETY DAMAGE106/202201/12/202SANTA MARGARTA WAREE DISTRICT304404Lope: L DavidPROGRETY DAMAGE106/202201/12/202SANTA MARGARTA WAREE DISTRICT304404Lope: L DavidPROGRETY DAMAGE106/202204/2022SANTA MARGARTA WAREE DISTRICT304404Lope: L DavidPROGRETY DAMAGE106/202204/2022SEVER ATH/PORITY DAMAGE306/20							
SMAR MARGARITA WATER DISTRICT         S0222         S0400         PROPERTY DAVAGE         I         11/10221         00/12022           SMAR MARGARITA WATER DISTRICT         S0284         EMMCOMMENT PRACTICES         2         11/10221         00/22022           SMAR MARGARITA WATER DISTRICT         S0284         EMMCOMMENT PRACTICES         1         00/22022         00/22022           SMAR MARGARITA WATER DISTRICT         S0344         Kommen, Din         PROPERTY DAVAGE         1         00/22022         00/22022         00/22022         00/22022         00/22022         00/22022         00/22022         00/22022         00/22022         00/22022         00/22022         00/22022         00/22022         00/22022         00/22022         00/22022         00/12020 <td></td> <td></td> <td></td> <td></td> <td>-</td> <td></td> <td></td>					-		
SMATA MARGARITA WATER DISTRICT         201292           SMATA MARGARITA WATER DISTRICT         201294           SMATA MARGARITA WATER DISTRICT         201294           SMATA MARGARITA WATER DISTRICT         201494           SMATA MARGARITA WATER DISTRICT         201494           SMATA MARGARITA WATER DISTRICT         201494           SMATA MARGARITA WATER DISTRICT         20149           MATA MARGARITA WATER DISTRICT         201400           SWER ALLINGRY MUCCANTSDE         2014024           SWER ALLINGRY MUCCANTSDE         2014024           SWER ALLINGRY MUCCANTSDE (SRU)         201402           SWER ALLINGRY MUCCANTSDE (SRU)         201402           SWER ALLINGRY MUCCANTSDE (SRU)         201412           SWER ALLINGRY MUCCANTSDE (SRU)         201412           SWER ALLINGRY MUCCANTSDE (SRU)         201412           SWER ALLINGRY MUCCANTSDE (SRU)							
SANTA MARGABITA WATER DISTRICT         SIZED         FMM COVMENT PARTORES         2         11/10/2021         60/2022           SANTA MARGABITA WATER DISTRICT         S02400         Collin, Rischell (Roki, Collin, Size)         PROFERTY DAMAGE         1         0.004/2022         0.002/2022           SANTA MARGABITA WATER DISTRICT         S04100         Collin, Rischell (Roki, Collin, Size)         PROFERTY DAMAGE         1         1.01/2022         0.11/2023           SANTA MARGABITA WATER DISTRICT         S04100         Maina MargABITA WATER DISTRICT         S04100         Ross         0.11/2023         0.11/2023         0.11/2023           SANTA MARGABITA WATER DISTRICT         S04100         David         Ross         Ross         0.11/2023         0.11/2023         0.11/2023           SANTA MARGABITA WATER DISTRICT         S0400         Loge L. Dovid         BROFERTY DAMAGE         1         0.10/2023         0.11/2023           SEVER AUTHORY MD-COASTSDE         S0400         S0400         S0400         S0400         2         0.10/2023         0.11/2023           SEVER AUTHORY MD-COASTSDE (S0U)         S04111         Maina Chan, Manual L         PROFERTY DAMAGE         3         0.01/2023         0.01/2023           SEVER AUTHORY MD-COASTSDE (S0U)         S04111         Maina Chan, Manual L         PROFERTY DA							
SANAT AMAGAMITA WATER DISTRICT         30340         Bowmen, Dan         PROPERTY DAMAGE         1         0004/202         00232022           SANAT AMAGAMITA WATER DISTRICT         30340         Contin, Rachelli, RWIN         PROPERTY DAMAGE         1         12132022         01122023           SANAT AMAGAMITA WATER DISTRICT         30412         Machaeheffa, Najmen         PROPERTY DAMAGE         1         12132022         01172023           SANAT AMAGAMITA WATER DISTRICT         30410         Koan, Saman         PROPERTY DAMAGE         1         0105202         01172023           SANAT AMAGAMITA WATER DISTRICT         30401         Dates, Dany         PROPERTY DAMAGE         1         01022023         01172023           SANAT AMAGAMITA WATER DISTRICT         304204         Loper, J. David         PROPERTY DAMAGE         1         01022023         01172033           SEWER AUTHORITY MID-COASTSDE         342544         Loper, J. David         PROPERTY DAMAGE         1         080024         04117203           SEWER AUTHORITY MID-COASTSDE (SBU)         345424         RAkin, Onis & Sun         PROPERTY DAMAGE         1         0804202         0411203           SEWER AUTHORITY MID-COASTSDE (SBU)         304524         RAkin, Onis & Sun         PROPERTY DAMAGE         1         0801202         0411203     <					2		
SMATA MARGARITA WATER DISTRICT         S04190         Colume, Rachele (Reak)         PROPERTY DAMAGE         2         0004/022         001/2022           SMATA MARGARITA WATER DISTRICT         304190         Mochandrafin, Najmenh         PROPERTY DAMAGE         1         12/13/022         011/2023           SMATA MARGARITA WATER DISTRICT         304107         Sanara Margarita         PROPERTY DAMAGE         2         011/82/023         011/72/023           SMATA MARGARITA WATER DISTRICT         305107         Davis, Damin         PROPERTY DAMAGE         1         10/12/2023         011/72/203           SMATA MARGARITA WATER DISTRICT         3050107         Jackad         Davis, Damin         PROPERTY DAMAGE         1         010/2023         011/72/203           SWERA UNFORNTMID-COASTSDE         304264         Low, Bodie Bui         PROPERTY DAMAGE         3         001/2023         011/72/203           SEVERA UNFORNTMID-COASTSDE (SU)         301612         Bal, Emma         PROPERTY DAMAGE         3         001/2023         001/2023         001/2023         001/2023         001/2023         001/2023         001/2023         001/2023         001/2023         001/2023         001/2023         001/2023         001/2023         001/2023         001/2023         001/2023         001/2023         001/2023			Browning, Dan		1		
SNAR AMAGARITA WATER DISTRICT         91428         Meabaderia, Najmeh         PROPERT DMAGE         1         1/21/2023         01/12/203           SNAR AMAGARITA WATER DISTRICT         304207         Dans, Sarvat         PROPERT DMAGE         2         01/16/203         01/17/2023           SNAR AMAGARITA WATER DISTRICT         306420         Dans, Sarvat         BOOLI, TNURY         1         01/22/203         01/17/2023           SNAR AMAGARITA WATER DISTRICT         306420         Darge Jr. Bavit         BOOLI, TNURY         1         01/02/203         01/17/203           SNER AUTHORITY MID-COASTSIDE         304204         Lowe, Boolie Sile         PROPERTY DMAGE         0         01/02/203         00/07/203           SEVER AUTHORITY MID-COASTSIDE (SBU)         306161         Ball, Emma         PROPERTY DMAGE         0         06/07/203         00/06/203           SEVER AUTHORITY MID-COASTSIDE (SBU)         306161         Ball, Emma         PROPERTY DMAGE         0         06/07/203         00/07/203           SEVER AUTHORITY MID-COASTSIDE (SBU)         306161         Ball, Emma         PROPERTY DMAGE         0         06/07/203         00/07/203           SEVER AUTHORITY MID-COASTSIDE (SBU)         306161         Soman         PROPERTY DMAGE         0         06/07/203         0/07/203 <td< td=""><td>SANTA MARGARITA WATER DISTRICT</td><td>3038480</td><td></td><td>PROPERTY DAMAGE</td><td>2</td><td>08/04/2022</td><td>09/23/2022</td></td<>	SANTA MARGARITA WATER DISTRICT	3038480		PROPERTY DAMAGE	2	08/04/2022	09/23/2022
SAMTA MARGARITA WATER DISTRICT         S042107         Nina, SMRAIM MARGARITA WATER DISTRICT         S04107         PROPERTY DMAAGE         1         01/16/2023         01/17/2023           SAMTA MARGARITA WATER DISTRICT         306490         Lopes, J., David         BODLY NULRY         1         12/22/202         11/15/2023           SINTA MARGARITA WATER DISTRICT         306490         Softee, Bill         PROPERTY DMAAGE         1         01/02/203         01/17/203           SINTA MARGARITA WATER DISTRICT         304294         Softee, Bill         PROPERTY DMAAGE         3         01/02/203         01/17/203           SINTA MARGARITA WATER DISTRICT         304294         Softee, Bill         PROPERTY DMAAGE         3         01/02/203         00/02/203           SINTA MARGARITA WATER DISTRICT         304294         Reken, Chris & Bein         PROPERTY DMAAGE         3         00/01/2023         00/02/203           SINTA MARGARITA WATER DISTRICT         306191         Wining, Share         PROPERTY DMAAGE         3         00/01/2023         00/02/203           SINTA MARGARITA WATER DISTRICT         306494         Joper, J. Sergio         00/01 / NULRY         1         03/02/202         04/12/203           SINTA MARGARITA WATER DISTRICT         304594         Joper, J. Sergio         00/01 / NULRY         1 <td>SANTA MARGARITA WATER DISTRICT</td> <td>3041926</td> <td>Mobasherifar, Najmeh</td> <td>BODILY INJURY</td> <td>1</td> <td>12/13/2022</td> <td>01/12/2023</td>	SANTA MARGARITA WATER DISTRICT	3041926	Mobasherifar, Najmeh	BODILY INJURY	1	12/13/2022	01/12/2023
SANTA MARGARITA WITER DISTRICT         394/107         Box1200         PROFERTY DAMAGE         2         0/17/2023           SANTA MARGARITA WITER DISTRICT         304/30         Soffeet, Bil         PROFERTY DAMAGE         1         01/02/203         01/17/2023           SEWER AUTHORTY MD-COASTBDE         304/200         Love, Bobos Sus         PROFERTY DAMAGE         2         01/02/203         01/17/2023           SEWER AUTHORTY MD-COASTBDE         304/200         Relwn, Chris & Boh         PROFERTY DAMAGE         1         0961/2023         0960/2023           SEWER AUTHORTY MD-COASTBDE (SBU)         306/10         Relwn, Chris & Boh         PROFERTY DAMAGE         1         0961/2023         0060/2023           SEWER AUTHORTY MD-COASTBDE (SBU)         306/10         Worms, Shane         PROFERTY DAMAGE         3         0041/2023         0006/2023           SEWER AUTHORTY MD-COASTBDE (SBU)         306/10         Worms and Loon, MauleI         PROFERTY DAMAGE         1         002/2022         0041/2023           STEGE SAWTARY DISTRICT         306/40         Worms and Loon, MauleI         PROFERTY DAMAGE         1         002/2022         0041/2023           UNION SAWTARY DISTRICT         306/40         Lope J, Sergio         POOLY NULRY         1         002/2022         041/2023	SANTA MARGARITA WATER DISTRICT	3041926	Mobasherifar, Najmeh	PROPERTY DAMAGE	1	12/13/2022	01/12/2023
SANTA MARCARITA WATE DISTRICT         98/490         kps:rd         PMC         1         1222202         1/1/2023           SEWER ALTHORTY MID-COASTBOE         36/420         kornes, Built         PROPERTY DAMAGE         2         01/02203         01/1/2023           SEWER ALTHORTY MID-COASTBOE         36/420         kow, Bobbis Sue         PROPERTY DAMAGE         3         01/02203         001/02203         00060203           SEWER ALTHORTY MID-COASTBOE (SBU)         30612         Kitz, Audison         PROPERTY DAMAGE         3         001/0220         00060203           SEWER ALTHORTY MID-COASTBOE (SBU)         30612         Kitz, Madison         PROPERTY DAMAGE         3         001/0220         00602023           SEWER ALTHORTY MID-COASTBOE (SBU)         306120         Kitz, Madison         PROPERTY DAMAGE         1         0060203           STEGE SANTARY DISTRICT         306430         Kitz, Audison         PROPERTY DAMAGE         1         0062023           STEGE SANTARY DISTRICT         306449         Loper, And         BOOLY NULRY         1         00622022         04/19203           UNION SANTARY DISTRICT         30459         Loper, And         BOOLY NULRY         1         0622022         04/19203           UNION SANTARY DISTRICT         30459         Loper, And			Khan , Samrah				
SEWER AUTHORITY MIC-COASTSIDE         344264         Soutes, Bill         PROPERTY DAMAGE         1         01022023         01/172023           SEWER AUTHORITY MIC-COASTSIDE         34254         Lows, Bobie Sue         PROPERTY DAMAGE         3         01022023         01/172023           SEWER AUTHORITY MIC-COASTSIDE         34254         Belle, Inna         PROPERTY DAMAGE         3         09012023         09062023           SEWER AUTHORITY MIC-COASTSIDE (58U)         306162         Kitz, Madion         PROPERTY DAMAGE         1         06042023         09062023           SEWER AUTHORITY MIC-COASTSIDE (58U)         306162         Witz, Madion         PROPERTY DAMAGE         1         06042023         09062023           STEGE SANTARY DISTRICT         306454         Witz, Madion         PROPERTY DAMAGE         1         06042023         09012023           UNION SANTARY DISTRICT         306454         Lopez Jr, Sergio         BODILY INJURY         1         06042023         0419023           UNION SANTARY DISTRICT         304544         Lopez Jr, Sergio         BODILY INJURY         1         06622022         04192023           UNION SANTARY DISTRICT         304544         Lopez Jr, Sergio         BODILY INJURY         1         06622022         010102023           UNION SANTARY D							
SEVER AUTHORITY MIC-COASTSIDE         SN4530         Low, Bobbe Sue         PROPERTY DAMAGE         2         01/02/223         01/17/223           SEVER AUTHORITY MIC-COASTSIDE (BU)         306122         Ball, Emma         PROPERTY DAMAGE         1         0901/023         0906/223           SEVER AUTHORITY MIC-COASTSIDE (BU)         306121         Kir, Madion         PROPERTY DAMAGE         2         0901/023         0906/223           SEVER AUTHORITY MIC-COASTSIDE (BU)         306121         Kir, Madion         PROPERTY DAMAGE         3         0901/023         0006/223           STEGE SANTARY DISTRICT         306414         Wihing, Shane         PROPERTY DAMAGE         1         0804/203         011/0223           STEGE SANTARY DISTRICT         306424         Lope, Jr, Sergio         BODILY INJURY         1         0703/221         12/10/221           UNION SANTARY DISTRICT         304544         Lope, Jr, Sergio         PROPERTY DAMAGE         1         0622/222         04/19/223           UNION SANTARY DISTRICT         304544         Lope, Jr, Sergio         PROPERTY DAMAGE         1         01/10/223         07/10/223           UNION SANTARY DISTRICT         304545         Lope, Jr, Sergio         PROPERTY DAMAGE         1         0602/11/10/10/10         01/10/203         07/10/203							
SEVER AUTHORITY MD-COASTSIDE         3042504         Røken, Chris & Beth         PROPERTY DAMAGE         3         01/02/202         001/02/202           SEWER AUTHORITY MD-COASTSIDE (BU)         3061621         Kill, Mindion         PROPERTY DAMAGE         1         080/02/203         090/62/203           SEWER AUTHORITY MD-COASTSIDE (BU)         3061621         Kill, Mindion         PROPERTY DAMAGE         3         080/02/203         090/62/203           SEWER AUTHORITY MD-COASTSIDE (BU)         3051621         Willing, Shane         PROPERTY DAMAGE         1         080/02/203         091/02/203 <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td>							
SEVER AUTHORITY MLD-COASTSIDE (SBU)         3081621         Ball, Emma         PROPERTY DAMAGE         1         0901/2023         0906/2023           SEVER AUTHORITY MLD-COASTSIDE (SBU)         3061621         Kir, Madiaon         PROPERTY DAMAGE         3         0901/2023         0906/2023           STEGE SANTARY DISTRICT         3081763         Guzman DE Leon, Manuel I.         PROPERTY DAMAGE         1         0801/2023         0906/2023           STEGE SANTARY DISTRICT         302642         Swark, Brendan         BODLY INJRY         1         0301/2023         10/06/2023           TRIUNPO SANTARY DISTRICT         302649         Lopez, Jr, Sergio         BODLY INJRY         1         062/2022         04/19/2023           UNION SANTARY DISTRICT         304549         Lopez, Jr, Sergio         BODLY INJRY         1         060/22/2022         04/19/2023           UNION SANTARY DISTRICT         394549         Lopez, Jr, Sergio         BODLY INJRY         1         060/02/2022         01/19/2023           VALLED FLODO AND WASTE WATER DISTRICT         394549         Johrason, Davina         BODLY INJRY         1         060/02/2022         01/12/2023           VALLED FLODO AND WASTE WATER DISTRICT         394279         Marinez, Andrea         BODLY INJRY         1         060/02/2022         01/12/2023 <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td>							
SEWER AUTHORITY MID-COASTSIDE (SBU)         3061621         Kitz, Madison         PROPERTY DAMAGE         2         0401/2023         0406223           SEVER AUTHORITY MID-COASTSIDE (SBU)         3061621         Guman De Leon, Manuel I.         PROPERTY DAMAGE         1         0404/2023         0406223           STEGE SANTARY DISTRICT         306424         sive, Richard         BODLY INJURY         1         0301/2023         10066/2023           TRINNFO SANTARY DISTRICT         304549         Lopez Jr, Sergio         BODLY INJURY         1         0622/2022         04/19/2023           UNION SANTARY DISTRICT         304549         Lopez Jr, Sergio         BODLY INJURY         1         06022/2022         04/19/2023           UNION SANTARY DISTRICT         304549         Lopez Jr, Sergio         BODLY INJURY         1         0402/2022         04/19/2023           UNION SANTARY DISTRICT         304541         Johnson, Davina         BODLY INJURY         1         0402/2022         04/14/2023           VALLEJO FLOOD AND WASTE WATER DISTRICT         304572         Cabera, Trever James F.         BODLY INJURY         1         0403/2022         04/14/2023           VALLEJO FLOOD AND WASTE WATER DISTRICT         304512         Newart, Brian         BODLY INJURY         1         0407/2023         01/11/2024 <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td>							
STEGE SANITARY DISTRICT         3061761         Guzman De Leon, Manuel I.         PROPERTY DAMAGE         1         0804/2023         09/11/2023           STEGE SANITARY DISTRICT         3062453         hvy, Richard         BODL' INULIYY         1         0301/2023         10/06/2023           TRUINPO SANITARY DISTRICT         3045484         Lopez Jr, Sengio         BODL' INULIYY         1         06622/2022         04/19/2023           UNION SANITARY DISTRICT         3045484         Lopez Jr, Sengio         BODLY INULIYY         1         06622/2022         04/19/2023           UNION SANITARY DISTRICT         3045844         Lopez Jr, Sengio         BODLY INULIYY         1         01/10/2023         07/10/2023           VALLEJO FLOCD AND WASTE WATER DISTRICT         3049241         Johnson, Davina         BODLY INULIYY         1         08052022         04/19/2023           VALLEJO FLOCD AND WASTE WATER DISTRICT         304572         Cabrean, Tever, Amae         BODLY INULIYY         1         08052023         01/11/2023           VALLEJO FLOCD AND WASTE WATER DISTRICT         3045127         Nk wen         PROPERTY DAMAGE         2         1206/2023         12/11/2023           VALLEJO FLOCD AND WASTE WATER DISTRICT         304512         Nk wen         PROPERTY DAMAGE         2         12/16/2023 <t< td=""><td></td><td></td><td></td><td></td><td>2</td><td></td><td></td></t<>					2		
STEGE SANITARY DISTRICT         3082453         Ny, Richard         BODILY INJURY         1         0301/2023         1006/2023           TRILING SANITARY DISTRICT         3026442         Seveck, Bendan         BODILY INJURY         1         0703/2021         12/10/2021           UNION SANITARY DISTRICT         304649         Lopez, J, Sergio         PROPERTY DAMAGE         1         06/22/2022         04/19/2023           UNION SANITARY DISTRICT         304549         Lopez, J, Sergio         BODILY INJURY         2         06/22/2022         04/19/2023           UNION SANITARY DISTRICT         304549         Lopez, Ava         BODILY INJURY         1         08/05/2022         01/1/2023           VALLEJO FLOOD AND WASTE WATER DISTRICT         304274         Martinez, Andrea         BODILY INJURY         1         08/05/2022         01/1/2023           VALLEJO FLOOD AND WASTE WATER DISTRICT         304127         Stewart, Brean         PROPERTY DAMAGE         2         12/06/2023         12/11/2023           VALLEJO FLOOD AND WASTE WATER DISTRICT         304127         N. Wen         PROPERTY DAMAGE         2         12/06/2023         12/11/2023           VALLEJO FLOOD AND WASTE WATER DISTRICT         304518         Protern Jalianne         PROPERTY DAMAGE         2         12/06/2023         12/11/2023 </td <td>SEWER AUTHORITY MID-COASTSIDE (SBU)</td> <td>3061621</td> <td>Whiting, Shane</td> <td>PROPERTY DAMAGE</td> <td>3</td> <td>09/01/2023</td> <td>09/06/2023</td>	SEWER AUTHORITY MID-COASTSIDE (SBU)	3061621	Whiting, Shane	PROPERTY DAMAGE	3	09/01/2023	09/06/2023
TRUNFO SANITATION DISTRICT       3028042       Swack, Brendan       BODILY INJURY       1       07/03/2021       12/10/2021         UNION SANITARY DISTRICT       3046849       Lopez, J., Sergio       BODILY INJURY       1       06/22/2022       04/19/2023         UNION SANITARY DISTRICT       3046849       Lopez, J., Sergio       PROPERTY DAMAGE       1       01/02/202       04/19/2023         UNION SANITARY DISTRICT       3046241       Johnson, Davina       BODILY INJURY       1       01/02/202       04/19/2023         VALLEJO FLODD AND WASTE WATER DISTRICT       3046272       Cabrera, Trever-James F.       BODILY INJURY       1       08/03/2022       04/14/2023         VALLEJO FLODD AND WASTE WATER DISTRICT       3064127       Niven       PROPERTY DAMAGE       2       12/06/2023       12/11/2023         VALLEJO FLODD AND WASTE WATER DISTRICT       3064127       Niven       PROPERTY DAMAGE       2       12/06/2023       12/11/2023         VALLEJO FLODD AND WASTE WATER DISTRICT       3064128       Ricatenite, Epifania D.       PROPERTY DAMAGE       2       12/06/2023       12/11/2023         VALLEJO FLODD AND WASTE WATER DISTRICT       3064128       Ricatenite, Epifania D.       PROPERTY DAMAGE       2       12/06/2023       12/11/2023         VENTURA REGIONAL SANITATION DIS	STEGE SANITARY DISTRICT	3061761	Guzman De Leon, Manuel I.	PROPERTY DAMAGE	1	08/04/2023	09/11/2023
UNION SANITARY DISTRICT         3045849         Lopez Jr. Sergio         BODILY INJURY         1         06/22/2022         04/19/2023           UNION SANITARY DISTRICT         3045849         Lopez Jr. Sergio         PROPERTY DAMAGE         1         06/22/2022         04/19/2023           UNION SANITARY DISTRICT         3045849         Lopez Jr. Sergio         BODILY INJURY         2         06/22/2022         04/19/2023           VALLED FLODD AND WASTE WATER DISTRICT         304241         Johnson, Davina         BODILY INJURY         1         08/06/2022         01/10/2023           VALLED FLODD AND WASTE WATER DISTRICT         304772         Cachera, Trever, James F.         BODILY INJURY         1         08/06/2022         12/11/2023           VALLED FLOOD AND WASTE WATER DISTRICT         3064127         Newart, Brian         PROPERTY DAMAGE         2         12/06/2023         12/11/2023           VALLED FLOOD AND WASTE WATER DISTRICT         3064127         Newart, Brian D.         PROPERTY DAMAGE         1         04/07/2023         07/27/2023           VALLED FLOOD AND WASTE WATER DISTRICT         304381         Ricafrente, Epifania D.         PROPERTY DAMAGE         1         04/07/2023         07/27/2023           VALLED VENTWAR REGIONAL SANITARY DISTRICT         304381         Proterny DAMAGE         1         0	STEGE SANITARY DISTRICT	3062453	Ivry, Richard	BODILY INJURY	1	03/01/2023	10/06/2023
UNION SANITARY DISTRICT         3045849         Lopez, Jr, Sergio         PROPERTY DAMAGE         1         06/22/2022         04/19/2023           UNION SANITARY DISTRICT         3045849         Lopez, Ava         BOOLLY INURY         2         06/22/2022         04/19/2023           UNION SANITARY DISTRICT         3049241         Johnson, Davina         BOOLLY INURY         1         08/05/2022         01/31/2023           VALLEJO FLOOD AND WASTE WATER DISTRICT         3042794         Martinez, Andrea         BOOLLY INURY         1         08/05/2022         04/14/2023           VALLEJO FLOOD AND WASTE WATER DISTRICT         304277         Cabrera, Trever-James F.         BOOLLY INURY         1         08/03/2022         12/11/2023           VALLEJO FLOOD AND WASTE WATER DISTRICT         3064127         N; Wen         PROPERTY DAMAGE         2         12/06/2023         12/11/2023           VALLEJO FLOOD AND WASTE WATER DISTRICT         3049351         Portera, Julianne         PROPERTY DAMAGE         2         04/07/2023         07/27/2023           VENTURA REGIONAL SANTATION DISTRICT         3049351         Portera, Julianne         PROPERTY DAMAGE         2         04/07/2023         07/27/2023           VICTOR VALLEY WASTEWATER RECLAMATION AUT         198078         Hanover Insurance Group         PROPERTY DAMAGE <t< td=""><td></td><td></td><td></td><td></td><td></td><td></td><td></td></t<>							
UNION SANITARY DISTRICT         304849         Lopez, Ava         BODILY INJURY         2         06/22/202         04/19/2023           UNION SANITARY DISTRICT         3049241         Johnson, Davina         BODILY INJURY         1         01/10/2023         07/10/2023           VALLEJO FLOOD AND WASTE WATER DISTRICT         304274         Martinez, Andrea         BODILY INJURY         1         08/03/2022         04/14/2023           VALLEJO FLOOD AND WASTE WATER DISTRICT         306417         Niceria         PROPERTY DAMAGE         1         12/06/2023         12/11/2023           VALLEJO FLOOD AND WASTE WATER DISTRICT         3064127         Ni, Wen         PROPERTY DAMAGE         2         12/06/2023         12/11/2023           VALLEJO FLOOD AND WASTE WATER DISTRICT         306438         Sevack, Brendan         BODILY INJURY         1         07/03/2021         12/11/2023           VENTURA REGIONAL SANITATION DISTRICT         304388         Sevack, Brendan         BODILY INJURY         1         07/03/2021         12/09/2023         07/27/2023           VENTURA REGIONAL SANITATION DISTRICT         304388         Sevack, Brendan         BODILY INJURY         1         04/07/2023         07/27/2023           VICTOR VALLEY WASTEWATER RECLAMATION AUT         1980783         EmPLOYMENT PRACTICES         1							
UNION SANITARY DISTRICT         304241         Johnson, Davina         BÖDIL Y INJURY         1         01/10/2023         07/10/2023           VALLEJO FLOOD AND WASTE WATER DISTRICT         304274         Martinez, Andrea         BODILY INJURY         1         08/05/2022         01/13/2023           VALLEJO FLOOD AND WASTE WATER DISTRICT         304677         Cabrera, Trever-James F.         BODILY INJURY         1         08/03/2022         04/14/2023           VALLEJO FLOOD AND WASTE WATER DISTRICT         3064127         N, Wen         PROPERTY DAMAGE         2         12/06/2023         12/11/2023           VALLEJO FLOOD AND WASTE WATER DISTRICT         3064128         Ricatrente, Epifania D.         PROPERTY DAMAGE         2         12/06/2023         12/11/2023           VALLEJO FLOOD AND WASTE WATER DISTRICT         308431         Ricatrente, Epifania D.         PROPERTY DAMAGE         1         04/07/2023         07/27/2023           VENTURA REGIONAL SANITATION DISTRICT         304931         Panover insurance Group         PROPERTY DAMAGE         1         04/07/2023         07/27/2023           VENTURA REGIONAL SANITATION DISTRICT         304931         Hanover insurance Group         PROPERTY DAMAGE         1         01/01/2014         12/17/2013           VICTOR VALLEY WASTEWATER RECLAMATION AUT         199028         Hanover in							
VALLEJO FLOOD AND WASTE WATER DISTRICT         3042794         Martinez, Andrea         BODILY INJURY         1         08/05/2022         01/31/2023           VALLEJO FLOOD AND WASTE WATER DISTRICT         304772         Cabren, Trever-James F.         BODILY INJURY         1         08/03/2022         04/14/2023           VALLEJO FLOOD AND WASTE WATER DISTRICT         3064127         Stewart, Brian         PROPERTY DAMAGE         2         12/06/2023         12/11/2023           VALLEJO FLOOD AND WASTE WATER DISTRICT         3064128         Ricafrente, Epifania D.         PROPERTY DAMAGE         2         12/06/2023         12/11/2023           VENTURA REGIONAL SANITATION DISTRICT         3064128         Ricafrente, Epifania D.         PROPERTY DAMAGE         1         0407/2023         07/27/2023           VENTURA REGIONAL SANITATION DISTRICT         3043351         Portera, Juliance         PROPERTY DAMAGE         1         0407/2023         07/27/2023           VICTOR VALLEY WASTEWATER RECLAMATION AUT         180733         Hanover Insurance Group         PROPERTY DAMAGE         1         0407/2023         07/27/2023           VICTOR VALLEY WASTEWATER RECLAMATION AUT         200586         EMPLOYMENT PRACTICES         1         04/17/2024         07/27/2023           VICTOR VALLEY WASTEWATER RECLAMATION AUT         3005200         VEST WAS SANITAR							
VALLEJO FLOOD AND WASTE WATER DISTRICT         3045772         Cabrera, Trever-James F.         BODILY INJURY         1         08/03/2022         04/14/2023           VALLEJO FLOOD AND WASTE WATER DISTRICT         3064127         Slewart, Brian         PROPERTY DAMAGE         1         12/06/2023         12/11/2023           VALLEJO FLOOD AND WASTE WATER DISTRICT         3064127         Ni, Wen         PROPERTY DAMAGE         2         12/06/2023         12/11/2023           VALLEJO FLOOD AND WASTE WATER DISTRICT         3064128         Ricafrente, Epifania D.         PROPERTY DAMAGE         2         12/06/2023         12/11/2023           VENTURA REGIONAL SANITATION DISTRICT         3049351         Portera, Julianne         PROPERTY DAMAGE         1         04/07/2023         07/27/2023           VENTURA REGIONAL SANITATION DISTRICT         3049351         Honover Insurance Group         PROPERTY DAMAGE         1         04/07/2023         07/27/2023           VICTOR VALLEY WASTEWATER RECLAMATION AUT         1909200         EMPLOYMENT PRACTICES         1         05/21/2018         05/21/2018           VICTOR VALLEY WASTEWATER RECLAMATION AUT         3009200         EMPLOYMENT PRACTICES         1         01/01/2014         12/07/2017           WEST BAY SANITARY DISTRICT         1973920         CHAN, TOYY.         PROPERTY DAMAGE         2 <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td>							
VALLEJO FLOOD AND WASTE WATER DISTRICT         3064127         Stewart, Brian         PROPERTY DAMAGE         1         12/06/2023         12/11/2023           VALLEJO FLOOD AND WASTE WATER DISTRICT         3064127         Ni, Wen         PROPERTY DAMAGE         2         12/06/2023         12/11/2023           VALLEJO FLOOD AND WASTE WATER DISTRICT         3064128         Ricafrente, Epifania D.         PROPERTY DAMAGE         2         12/06/2023         12/07/2021           VENTURA REGIONAL SANITATION DISTRICT         3049351         Portera, Julianne         PROPERTY DAMAGE         1         04/07/2023         07/27/2023           VENTURA REGIONAL SANITATION DISTRICT         3049351         Hanover Insurance Group         PROPERTY DAMAGE         2         04/07/2023         07/27/2023           VICTOR VALLEY WASTEWATER RECLAMATION AUT         206354         Hanover Insurance Group         PROPERTY DAMAGE         1         05/21/2018         05/21/2018           VICTOR VALLEY WASTEWATER RECLAMATION AUT         200584         Hanover Insurance Group         PROPERTY DAMAGE         1         08/19/2020         02/17/2023           VICTOR VALLEY WASTEWATER RECLAMATION AUT         200584         Hanover Insurance Group         PROPERTY DAMAGE         1         01/01/2016         12/07/2017           WEST BAY SANITARY DISTRICT         199020							
VALLEJO FLOOD AND WASTE WATER DISTRICT         3064128         Ricafrente, Epifania D.         PROPERTY DAMAGE         2         12/06/2023         12/11/2023           VENTURA REGIONAL SANITATION DISTRICT         3028388         Sevack, Brendan         BODILY INJURY         1         07/03/2021         12/09/2021           VENTURA REGIONAL SANITATION DISTRICT         3049351         Potera, Julianne         PROPERTY DAMAGE         1         04/07/2023         07/27/2023           VENTURA REGIONAL SANITATION DISTRICT         3049351         Hanover Insurance Group         PROPERTY DAMAGE         2         04/07/2023         07/27/2023           VICTOR VALLEY WASTEWATER RECLAMATION AUT         198038         EMPLOYMENT PRACTICES         1         05/21/2018         05/21/2018           VICTOR VALLEY WASTEWATER RECLAMATION AUT         3009200         EMPLOYMENT PRACTICES         1         08/19/2020         02/17/2021           WEST BAY SANITARY DISTRICT         1973920         OEN, PEBLES         PROPERTY DAMAGE         1         07/01/2016         12/07/2017           WEST BAY SANITARY DISTRICT         1973920         OEN, PEBLES         PROPERTY DAMAGE         2         07/01/2016         12/07/2017           WEST BAY SANITARY DISTRICT         1973920         VESTRYS, CHRISTOPHER         PROPERTY DAMAGE         4         07/01/2016 </td <td></td> <td></td> <td></td> <td></td> <td>1</td> <td></td> <td></td>					1		
VENTURA REGIONAL SANITATION DISTRICT         3028388         Sevack, Brendan         BODILY INJURY         1         07/03/2021         12/09/2021           VENTURA REGIONAL SANITATION DISTRICT         3049351         Portera, Julianne         PROPERTY DAMAGE         1         04/07/2023         07/27/2023           VENTURA REGIONAL SANITATION DISTRICT         3049351         Hanover Insurance Group         PROPERTY DAMAGE         2         04/07/2023         07/27/2023           VICTOR VALLEY WASTEWATER RECLAMATION AUT         1980783         EMPLOYMENT PRACTICES         1         05/21/2018         05/21/2018           VICTOR VALLEY WASTEWATER RECLAMATION AUT         2005386         EMPLOYMENT PRACTICES         1         01/01/2014         12/07/2017           VICTOR VALLEY WASTEWATER RECLAMATION AUT         3009200         EMPLOYMENT PRACTICES         1         01/01/2016         12/07/2017           VICTOR VALLEY WASTEWATER RECLAMATION AUT         1973920         CHAN, TONY.         PROPERTY DAMAGE         1         07/01/2016         12/07/2017           WEST BAY SANITARY DISTRICT         1973920         ODEN, PEBLES         PROPERTY DAMAGE         2         07/01/2016         12/07/2017           WEST BAY SANITARY DISTRICT         1973920         VESTRYS, CHRISTOPHER         PROPERTY DAMAGE         1         07/10/2016         1	VALLEJO FLOOD AND WASTE WATER DISTRICT	3064127	Ni, Wen	PROPERTY DAMAGE	2	12/06/2023	12/11/2023
VENTURA REGIONAL SANITATION DISTRICT         3049351         Pontera, Julianne         PROPERTY DAMAGE         1         04/07/2023         07/27/2023           VENTURA REGIONAL SANITATION DISTRICT         3049351         Hanover Insurance Group         PROPERTY DAMAGE         2         04/07/2023         07/27/2023           VICTOR VALLEY WASTEWATER RECLAMATION AUT         1980783         EMPLOYMENT PRACTICESS         1         05/21/2018         05/21/2019           VICTOR VALLEY WASTEWATER RECLAMATION AUT         2005200         EMPLOYMENT PRACTICESS         1         06/07/2023         02/17/2021           VICTOR VALLEY WASTEWATER RECLAMATION AUT         3009200         EMPLOYMENT PRACTICESS         1         06/01/02/16         12/07/2017           VICTOR VALLEY WASTEWATER RECLAMATION AUT         1973920         CHAN, TONY.         PROPERTY DAMAGE         1         07/01/2016         12/07/2017           WEST BAY SANITARY DISTRICT         1973920         DEN, FEBLES         PROPERTY DAMAGE         2         07/01/2016         12/07/2017           WEST BAY SANITARY DISTRICT         1973920         VESTRYS, CHRISTOPHER         PROPERTY DAMAGE         3         07/01/2016         12/07/2017           WEST BAY SANITARY DISTRICT         1973920         MORENO, JULIO         PROPERTY DAMAGE         1         07/01/2016         12/07/20	VALLEJO FLOOD AND WASTE WATER DISTRICT	3064128	Ricafrente, Epifania D.	PROPERTY DAMAGE	2	12/06/2023	12/11/2023
VENTURA REGIONAL SANITATION DISTRICT         3049351         Hanover Insurance Group         PROPERTY DAMAGE         2         04/07/2023         07/27/2023           VICTOR VALLEY WASTEWATER RECLAMATION AUT         1980783         EMPLOYMENT PRACTICES         1         05/21/2018         05/21/2018           VICTOR VALLEY WASTEWATER RECLAMATION AUT         2005386         EMPLOYMENT PRACTICES         1         01/01/2014         12/17/2019           VICTOR VALLEY WASTEWATER RECLAMATION AUT         3009200         EMPLOYMENT PRACTICES         1         08/19/2020         02/17/2017           WEST BAY SANITARY DISTRICT         1973920         CHAN, TONY.         PROPERTY DAMAGE         1         07/01/2016         12/07/2017           WEST BAY SANITARY DISTRICT         1973920         ODEN, PEBBLES         PROPERTY DAMAGE         3         07/01/2016         12/07/2017           WEST BAY SANITARY DISTRICT         1973920         VESTRYS, CHIRSTOPHER         PROPERTY DAMAGE         3         07/01/2016         12/07/2017           WEST BAY SANITARY DISTRICT         1973920         MORENO, JULIO         PROPERTY DAMAGE         1         07/01/2016         12/07/2017           WEST BAY SANITARY DISTRICT         1973920         MORENO, JULIO         PROPERTY DAMAGE         1         07/01/2016         12/07/2017	VENTURA REGIONAL SANITATION DISTRICT	3028388	Sevack, Brendan	BODILY INJURY	1	07/03/2021	12/09/2021
VICTOR VALLEY WASTEWATER RECLAMATION AUT         1980783         EMPLOYMENT PRACTICES         1         05/21/2018         05/21/2018           VICTOR VALLEY WASTEWATER RECLAMATION AUT         2005386         EMPLOYMENT PRACTICES         1         01/01/2014         12/17/2019           VICTOR VALLEY WASTEWATER RECLAMATION AUT         3009200         EMPLOYMENT PRACTICES         1         08/19/2020         02/17/2021           WEST BAY SANITARY DISTRICT         1973920         CHAN, TONY.         PROPERTY DAMAGE         1         07/01/2016         12/07/2017           WEST BAY SANITARY DISTRICT         1973920         ODEN, PEBBLES         PROPERTY DAMAGE         2         07/01/2016         12/07/2017           WEST BAY SANITARY DISTRICT         1973920         VESTRYS, CHRISTOPHER         PROPERTY DAMAGE         3         07/01/2016         12/07/2017           WEST BAY SANITARY DISTRICT         1973920         VESTRYS, CHRISTOPHER         PROPERTY DAMAGE         4         07/01/2016         12/07/2017           WEST BAY SANITARY DISTRICT         1982103         1740 OAK AVE LP, .         PROPERTY DAMAGE         1         08/18/2015         06/20/2018           WEST BAY SANITARY DISTRICT         198203         INSALCO, ROBERT AND, LOMAX, LESLIE         PROPERTY DAMAGE         1         02/16/2017         04/19/2017							
VICTOR VALLEY WASTEWATER RECLAMATION AUT       2005386       EMPLOYMENT PRACTICES       1       01/01/2014       12/17/2019         VICTOR VALLEY WASTEWATER RECLAMATION AUT       3009200       EMPLOYMENT PRACTICES       1       08/19/2020       02/17/2021         WEST BAY SANITARY DISTRICT       1973920       CHAN, TONY.       PROPERTY DAMAGE       1       07/01/2016       12/07/2017         WEST BAY SANITARY DISTRICT       1973920       ODEN, PEBBLES       PROPERTY DAMAGE       2       07/01/2016       12/07/2017         WEST BAY SANITARY DISTRICT       1973920       VESTRYS, CHRISTOPHER       PROPERTY DAMAGE       3       07/01/2016       12/07/2017         WEST BAY SANITARY DISTRICT       1973920       VESTRYS, CHRISTOPHER       PROPERTY DAMAGE       4       07/01/2016       12/07/2017         WEST BAY SANITARY DISTRICT       1982103       1740 OAK AVE LP, .       PROPERTY DAMAGE       4       07/01/2016       12/07/2017         WEST BAY SANITARY DISTRICT       1960263       INSALCO, ROBERT AND, LOMAX, LESLIE       PROPERTY DAMAGE       1       02/16/2017       04/19/2017         WEST COUNTY WASTEWATER DISTRICT       1960263       INSALCO, ROBERT AND, LOMAX, LESLIE       PROPERTY DAMAGE       1       02/16/2017       04/19/2017         WEST COUNTY WASTEWATER DISTRICT       1960263			Hanover Insurance Group				
VICTOR VALLEY WASTEWATER RECLAMATION AUT         3009200         EMPLOYMENT PRACTICES         1         08/19/2020         02/17/2021           WEST BAY SANITARY DISTRICT         1973920         CHAN, TONY.         PROPERTY DAMAGE         1         07/01/2016         12/07/2017           WEST BAY SANITARY DISTRICT         1973920         ODEN, PEBLES         PROPERTY DAMAGE         2         07/01/2016         12/07/2017           WEST BAY SANITARY DISTRICT         1973920         VESTRYS, CHRISTOPHER         PROPERTY DAMAGE         3         07/01/2016         12/07/2017           WEST BAY SANITARY DISTRICT         1973920         WCENC, JULIO         PROPERTY DAMAGE         4         07/01/2016         12/07/2017           WEST BAY SANITARY DISTRICT         1982103         1740 OAK AVE LP, .         PROPERTY DAMAGE         1         08/18/2015         06/20/2018           WEST BAY SANITARY DISTRICT         3064492         Adwere-Bomah, Cynthia         PROPERTY DAMAGE         1         02/16/2017         04/19/2017           WEST COUNTY WASTEWATER DISTRICT         1960263         INSALCO, ROBERT AND, LOMAX, LESLIE         PROPERTY DAMAGE         1         02/16/2017         04/19/2017           WEST COUNTY WASTEWATER DISTRICT         1960263         WONG/DU, MARY & LUCAS         PROPERTY DAMAGE         1         02/16/2017 </td <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td>							
WEST BAY SANITARY DISTRICT         1973920         CHAN, TONY.         PROPERTY DAMAGE         1         07/01/2016         12/07/2017           WEST BAY SANITARY DISTRICT         1973920         ODEN, PEBBLES         PROPERTY DAMAGE         2         07/01/2016         12/07/2017           WEST BAY SANITARY DISTRICT         1973920         VESTRS, CHRISTOPHER         PROPERTY DAMAGE         3         07/01/2016         12/07/2017           WEST BAY SANITARY DISTRICT         1973920         MORENO, JULIO         PROPERTY DAMAGE         4         07/01/2016         12/07/2017           WEST BAY SANITARY DISTRICT         1973920         MORENO, JULIO         PROPERTY DAMAGE         1         08/18/2015         06/20/2018           WEST BAY SANITARY DISTRICT         198103         1740 OAK AVE LP, .         PROPERTY DAMAGE         1         08/18/2015         06/20/2018           WEST COUNTY WASTEWATER DISTRICT         3064492         Adwere-Bomah, Cynthia         PROPERTY DAMAGE         1         02/16/2017         04/19/2017           WEST COUNTY WASTEWATER DISTRICT         1960263         INSALCO, ROBERT AND, LOMAX, LESLIE         PROPERTY DAMAGE         1         02/16/2017         04/19/2017           WEST COUNTY WASTEWATER DISTRICT         1960263         WONG/DU, MARY & LUCAS         PROPERTY DAMAGE         2							
WEST BAY SANITARY DISTRICT         1973920         ODEN, PEBBLES         PROPERTY DAMAGE         2         07/01/2016         12/07/2017           WEST BAY SANITARY DISTRICT         1973920         VESTRYS, CHRISTOPHER         PROPERTY DAMAGE         3         07/01/2016         12/07/2017           WEST BAY SANITARY DISTRICT         1973920         MORENO, JULIO         PROPERTY DAMAGE         4         07/01/2016         12/07/2017           WEST BAY SANITARY DISTRICT         1982103         1740 OAK AVE LP, .         PROPERTY DAMAGE         1         08/18/2015         06/20/2018           WEST BAY SANITARY DISTRICT         3064492         Adwere-Bomah, Cynthia         PROPERTY DAMAGE         1         02/16/2017         04/19/2017           WEST COUNTY WASTEWATER DISTRICT         1960263         INSALCO, ROBERT AND, LOMAX, LESLIE         PROPERTY DAMAGE         1         02/16/2017         04/19/2017           WEST COUNTY WASTEWATER DISTRICT         1960263         WOG/DU, MARY & LUCAS         PROPERTY DAMAGE         2         02/16/2017         04/19/2017           WEST COUNTY WASTEWATER DISTRICT         303920         EMPLOYMENT PRACTICES         1         11/09/2022         11/09/2022         11/09/2022         11/09/202         11/09/2022         11/09/2022         11/09/2022         03/30/2023         03/30/2023			CHAN TONY				
WEST BAY SANITARY DISTRICT         1973920         VESTRYS, CHRISTOPHER         PROPERTY DAMAGE         3         07/01/2016         12/07/2017           WEST BAY SANITARY DISTRICT         1973920         MORENO, JULIO         PROPERTY DAMAGE         4         07/01/2016         12/07/2017           WEST BAY SANITARY DISTRICT         1982103         1740 OAK AVE LP, .         PROPERTY DAMAGE         1         08/18/2015         06/20/2018           WEST BAY SANITARY DISTRICT         3064492         Adwere-Bornah, Cynthia         PROPERTY DAMAGE         1         12/11/2023         12/28/2023           WEST COUNTY WASTEWATER DISTRICT         1960263         INSALCO, ROBERT AND, LOMAX, LESLIE         PROPERTY DAMAGE         2         02/16/2017         04/19/2017           WEST COUNTY WASTEWATER DISTRICT         1960263         WONG/DU, MARY & LUCAS         PROPERTY DAMAGE         2         02/16/2017         04/19/2017           WEST COUNTY WASTEWATER DISTRICT         303920         WONG/DU, MARY & LUCAS         PROPERTY DAMAGE         2         02/16/2017         04/19/2017           WEST COUNTY WASTEWATER DISTRICT         3045201         WIlliams, Maurice & Mohania         PROPERTY DAMAGE         1         10/02/2023         11/09/2022           WEST COUNTY WASTEWATER DISTRICT         3045201         Williams, Maurice & Mohania         <							
WEST BAY SANITARY DISTRICT         1982103         1740 OAK AVE LP, .         PROPERTY DAMAGE         1         08/18/2015         06/20/2018           WEST BAY SANITARY DISTRICT         3064492         Adwere-Bomah, Cynthia         PROPERTY DAMAGE         1         12/11/2023         12/28/2023           WEST COUNTY WASTEWATER DISTRICT         1960263         INSALCO, ROBERT AND, LOMAX, LESLIE         PROPERTY DAMAGE         1         02/16/2017         04/19/2017           WEST COUNTY WASTEWATER DISTRICT         1960263         WONG/DU, MARY & LUCAS         PROPERTY DAMAGE         2         02/16/2017         04/19/2017           WEST COUNTY WASTEWATER DISTRICT         303920         Imployment Company Com							
WEST BAY SANITARY DISTRICT         3064492         Adwere-Bomah, Cynthia         PROPERTY DAMAGE         1         12/11/2023         12/28/2023           WEST COUNTY WASTEWATER DISTRICT         1960263         INSALCO, ROBERT AND, LOMAX, LESLIE         PROPERTY DAMAGE         1         02/16/2017         04/19/2017           WEST COUNTY WASTEWATER DISTRICT         1960263         VONG/DU, MARY & LUCAS         PROPERTY DAMAGE         2         02/16/2017         04/19/2017           WEST COUNTY WASTEWATER DISTRICT         30920         EMPLOYMENT PRACTICES         1         11/09/2022         11/09/2023           WEST COUNTY WASTEWATER DISTRICT         3045201         Williams, Maurice & Mohania         PROPERTY DAMAGE         1         03/28/2023         03/30/2023           WEST COUNTY WASTEWATER DISTRICT         3045201         Williams, Maurice & Mohania         PROPERTY DAMAGE         1         03/28/2023         03/30/2023	WEST BAY SANITARY DISTRICT	1973920	MORENO, JULIO	PROPERTY DAMAGE	4	07/01/2016	12/07/2017
WEST COUNTY WASTEWATER DISTRICT         1660263         INSALCO, ROBERT AND, LOMAX, LESLIE         PROPERTY DAMAGE         1         02/16/2017         04/19/2017           WEST COUNTY WASTEWATER DISTRICT         1960263         WONG/DU, MARY & LUCAS         PROPERTY DAMAGE         2         02/16/2017         04/19/2017           WEST COUNTY WASTEWATER DISTRICT         3039920         EMPLOYMENT PRACTICES         1         11/09/2022         11/09/2022           WEST COUNTY WASTEWATER DISTRICT         3045201         Williams, Maurice & Mohania         PROPERTY DAMAGE         1         03/28/2023         03/30/2023           WEST COUNTY WASTEWATER DISTRICT         3045201         Williams, Maurice & Mohania         PROPERTY DAMAGE         1         03/28/2023         03/30/2023           WEST COUNTY WASTEWATER DISTRICT         3045201         Willord & Gwendolyn         PROPERTY DAMAGE         2         03/28/2023         03/30/2023	WEST BAY SANITARY DISTRICT			PROPERTY DAMAGE	1		06/20/2018
WEST COUNTY WASTEWATER DISTRICT         1960263         WONG/DU, MARY & LUCAS         PROPERTY DAMAGE         2         02/16/2017         04/19/2017           WEST COUNTY WASTEWATER DISTRICT         3039920         EMPLOYMENT PRACTICES         1         11/09/2022         11/09/2022           WEST COUNTY WASTEWATER DISTRICT         3045201         Williams, Maurice & Mohania         PROPERTY DAMAGE         1         03/28/2023         03/30/2023           WEST COUNTY WASTEWATER DISTRICT         3045201         Willioms, Maurice & Gwendolyn         PROPERTY DAMAGE         2         03/28/2023         03/30/2023	WEST BAY SANITARY DISTRICT	3064492	Adwere-Bomah, Cynthia	PROPERTY DAMAGE	1	12/11/2023	12/28/2023
WEST COUNTY WASTEWATER DISTRICT         3039920         EMPLOYMENT PRACTICES         1         11/09/2022         11/09/2022           WEST COUNTY WASTEWATER DISTRICT         3045201         Williams, Maurice & Mohania         PROPERTY DAMAGE         1         03/28/2023         03/30/2023           WEST COUNTY WASTEWATER DISTRICT         3045201         McKneely , Wilford & Gwendolyn         PROPERTY DAMAGE         2         03/28/2023         03/30/2023							
WEST COUNTY WASTEWATER DISTRICT         3045201         Williams, Maurice & Mohania         PROPERTY DAMAGE         1         03/28/2023         03/30/2023           WEST COUNTY WASTEWATER DISTRICT         3045201         McKneely , Wilford & Gwendolyn         PROPERTY DAMAGE         2         03/28/2023         03/30/2023			WONG/DU, MARY & LUCAS				
WEST COUNTY WASTEWATER DISTRICT 3045201 McKneely , Wilford & Gwendolyn PROPERTY DAMAGE 2 03/28/2023 03/30/2023							
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## A **VENBROOK** Company CSRMA - Claim Register

Report Criteria: Feature Status <> C And Tier 1 = CAL SANITATION RMA And As-Of Transaction Begin Date = And As-Of Transaction End Date = And Loss Run? = Yes | Row Count: 84 | Report Run: 2/1/2024 04:32 AM

07/25/2023	08/21/2023
09/01/2023	09/05/2023
12/01/2022	11/17/2023
08/15/2023	01/09/2024
11/22/2023	01/30/2024
03/17/2019	03/19/2019
03/17/2019	03/19/2019
03/17/2019	03/19/2019
03/17/2019	03/19/2019
03/17/2019	03/19/2019
05/29/2023	05/30/2023
05/29/2023	05/30/2023
12/21/2023	01/12/2024
	12/01/2022 08/15/2023 11/22/2023 03/17/2019 03/17/2019 03/17/2019 03/17/2019 03/17/2019 05/29/2023 05/29/2023

## CSRMA WORKERS' COMPENSATION PROGRAM CLAIMS INCURRED AS OF 01.31.24

	Claimant Name	Account Name	Loss Date
INDEMNITY	/		
	Acosta, Gilbert	Lake Arrowhead Community Services District	05/12/2022
	Alejos, Sylvia	Silicon Valley Clean Water	08/17/2021
	Anderson, Frederick	Silicon Valley Clean Water	11/21/2021
	Baggerly, Russ	Ojai Valley Sanitary District	12/17/2018
	Banuelos, Martin	Oro Loma Sanitary District	09/12/2017
	Baxter, Kenneth	Dublin San Ramon Services District	03/01/2021
	Book, Kevin	Vallejo Flood and Wastewater District	06/12/2023
	Carrera, Benjamin	Victor Valley Wastewater Reclamation Authority	11/04/2019
	Chavarela, Jesse	Santa Margarita Water District	02/21/2023
	Cordova, Joana	Santa Margarita Water District	05/04/2021
	Corral, Cesar	Santa Margarita Water District	07/13/2020
	Egan, Mark	Napa Sanitation District	04/10/2021
	Espinoza, Julio	Victor Valley Wastewater Reclamation Authority	10/21/2019
	Ford, Thomas	Central Contra Costa Sanitary District	08/13/2019
	GALLAHER, RAYMOND	Ventura Regional Sanitation District	02/24/2019
	Gamble Holley, Robin	Napa Sanitation District	09/22/2021
	Gray, Mark	South Tahoe Public Utility District	02/06/2015
	Griewe, Adam	Santa Margarita Water District	10/05/2020
	Herrera, Jason	Silicon Valley Clean Water	04/21/2021
	Hunsaker, James	Victor Valley Wastewater Reclamation Authority	07/13/2022
	Kupel, Nora	West Valley Sanitation District	10/21/2013
	Lawhon, Lance	Carpinteria Sanitary District	09/09/2022
	Mayor, Joseph	Ross Valley Sanitary District	12/08/2013
	McDuffie, Jacqueline	Delta Diablo	07/22/2022
	Morales, Hugo	Monterey Water One	11/16/2022
	Mosing, James	Fairfield/Suisun Sewer District	07/20/2021
	Pearson, Derrick	Dublin San Ramon Services District	05/16/2022
	Pettit, Bob	Ventura Regional Sanitation District	12/30/2014
	Pimm, Michael	Central Marin Sanitation Agency	03/16/2022
	Prentice, Robert	Santa Margarita Water District	10/14/2022
	Ray, Steven	Fairfield/Suisun Sewer District	05/16/2019
	Ray, Steven	Fairfield/Suisun Sewer District	05/10/2020
	Rojo, Jamie	Union Sanitary District	09/24/2020
	Smith, Anthony	Central Marin Sanitation Agency	12/24/2019
	Solari, Tom	Union Sanitary District	08/24/2020
	Steinhauer, Karen	Selma Kingsbury Fowler County Sanitation District	11/29/2017
	Tarnowski, Allen	Union Sanitary District	11/07/2016
	Tarnowski, Allen	Union Sanitary District	10/03/2018
	VALDEZ, MICHAEL	Ventura Regional Sanitation District	12/18/2018
	Walker, Michael	Silicon Valley Clean Water	08/06/2022
	Wilkinson, Edward	South Tahoe Public Utility District	01/24/2014
	Wright, Robert	Delta Diablo	09/01/2018

## CSRMA WORKERS' COMPENSATION PROGRAM CLAIMS INCURRED AS OF 01.31.24

	Claimant Name	Account Name	Loss Date
FUTURE MED	DICAL	•	
	Acosta, Victor	Ventura Regional Sanitation District	03/11/2014
	Alsbury, Jay	South Tahoe Public Utility District	04/23/1999
	Armstrong, Albert	West Valley Sanitation District	11/10/1998
	Ayers, James	Vallejo Flood and Wastewater District	09/11/2002
	Bailey, David	Dublin San Ramon Services District	06/08/2004
	Baker, Jacob	Lake Arrowhead Community Services District	01/06/2005
	Bally, Robert	Central Marin Sanitation Agency	08/20/2020
	Becker, Louis	Carpinteria Sanitary District	06/20/1994
	Brough, Robert	Dublin San Ramon Services District	07/28/2016
	Comito, Anthony	Montecito Sanitary District	11/16/1995
	Culbertson, Robert	Union Sanitary District	09/24/2017
	Dincau, Dustin	Ventura Regional Sanitation District	01/10/2018
	Dugan, Jodey	Santa Margarita Water District	03/28/2007
	Eastland, Jerry	Delta Diablo	05/15/2015
	Fiore, Alan	Central Marin Sanitation Agency	05/24/2016
	Flanders, Dolores	Central Contra Costa Sanitary District	04/16/2009
	Ford Sr, Thomas	Central Contra Costa Sanitary District	06/22/2009
	Godinez, Ignacio	Ventura Regional Sanitation District	09/06/2010
	Gonzales, Frank	Carpinteria Sanitary District	06/19/2001
	Gregory, Leonard	Union Sanitary District	09/10/1993
	Hernandez, Ralph	Delta Diablo	04/17/1997
	Hofteig, Thomas	Ojai Valley Sanitary District	11/27/2019
	Inman, Erin	Ventura Regional Sanitation District	05/06/2014
	James, Gregory	South Tahoe Public Utility District	08/18/2015
	Jones, Lorine	Silicon Valley Clean Water	10/05/2005
	Keeton, Bonnie	Central Contra Costa Sanitary District	05/17/2014
	Kurz, Charles	Dublin San Ramon Services District	01/17/2001
	Lofgren, Russell	Delta Diablo	11/25/1997
	Lucia, Jesse	Central Contra Costa Sanitary District	06/10/2020
	Lynskey, Andrew	Vallejo Flood and Wastewater District	11/30/2016
	Marin, James	Union Sanitary District	11/01/1990
	Martinez, David	Central Contra Costa Sanitary District	10/10/2015
	McClease, Georgiana	Central Contra Costa Sanitary District	04/12/2006
	McCoy, Mike	Ironhouse Sanitary District	01/02/2000
	Moore, James	Ironhouse Sanitary District	11/25/2015
	Mueller Piombo, Gretchen	Central Marin Sanitation Agency	02/07/2017
	Myers, Charles	West County Wastewater District	06/14/2016
	Pagliarulo, Daniel	Santa Margarita Water District	02/04/2022
	Papp, Steven	Lake Arrowhead Community Services District	02/01/2006
	Pelupessy, Louis	Ventura Regional Sanitation District	05/11/2016
	PELUPESSY, LOUIS	Ventura Regional Sanitation District	07/19/2019
	Petagara, Dulce	Central Contra Costa Sanitary District	11/14/2016

## CSRMA WORKERS' COMPENSATION PROGRAM CLAIMS INCURRED AS OF 01.31.24

Claimant Name	Account Name	Loss Date
Potter, Timothy	Central Contra Costa Sanitary District	02/27/2007
Potter, Timothy	Central Contra Costa Sanitary District	04/11/2018
Prieto, Tony	South Tahoe Public Utility District	10/12/2004
Rabago, Francine	Ventura Regional Sanitation District	03/01/2010
Raphael, Zandra	Delta Diablo	02/11/2010
Rutherdale, Jeremy	South Tahoe Public Utility District	08/05/2008
Smith, Anthony	Central Marin Sanitation Agency	08/16/2017
Smith, David	Ironhouse Sanitary District	04/09/2012
Stanovich, Danilo	Vallejo Flood and Wastewater District	06/09/2021
Synsteby, Eric	Monterey Water One	09/21/2000
Turk, Donald	Central Contra Costa Sanitary District	06/24/2009
Tyler, Alan	Santa Margarita Water District	04/24/2019
Tyler, Alan	Santa Margarita Water District	04/24/2019
Van Horn, James	Carmel Area Wastewater District	08/04/2011
Vasut, Victor	Union Sanitary District	11/26/2011
Venegas, Refugio	Selma Kingsbury Fowler County Sanitation District	04/08/2019
Venegas, Refugio	Selma Kingsbury Fowler County Sanitation District	01/23/2019
Wesson, Lawrence	Ventura Regional Sanitation District	10/13/2017
Wright, Robert Delta Diablo		04/09/2013

## CALIFORNIA SANITATION RISK MANAGEMENT AUTHORITY EXECUTIVE BOARD MEETING PALM SPRINGS, CA JANUARY 24, 2024

## **MEMBERS & OFFICERS PRESENT**

Mr. Craig Murray, President, Carpinteria Sanitary District Mr. Sandeep Karkal, Vice-President, Novato Sanitary District Mr. Jason Dow, Treasurer-Auditor, Central Marin Sanitation Agency Mr. Roland Williams, Secretary, Castro Valley Sanitary District Ms. Michelle Gallardo, Dublin-San Ramon Services District Mx. Teresa Herrera, Silicon Valley Clean Water Mr. Steve Wagner, Goleta Sanitary District Mr. Vince De Lange, Delta Diablo Mr. Michael Thornton, San Elijo JPA

## **MEMBERS & OFFICERS ABSENT**

None

## **GUESTS & CONSULTANTS**

Ms. Saundra Jacobs, Santa Margarita Water District (left 12:38 pm)

Mr. Patrick Ostly, North of River Sanitary District (left 12:38 pm)

Mr. Seth Cole, Alliant Insurance Services, Inc.

Mr. P.J. Skarlanic, Alliant Insurance Services, Inc.

Mr. Myron Leavell, Alliant Insurance Services, Inc.

Mr. Steve Davidson, Alliant Insurance Services, Inc.

Mr. David Patzer, DKF Solutions Group

Mr. Byrne Conley, Gibbons & Conley

Mr. Alan Dialon, Carl Warren & Company

Ms. Suzie Spencer, Carl Warren & Company

Mr. Devon Thyme, Carl Warren & Company

## A. CALL TO ORDER

The meeting was called to order by President Craig Murray at 12:11 p.m.

## B. PUBLIC & BOARD MEMBER COMMENTS

There was a round of introductions. Alan Dialon noted the departure of Shari Huff from Carl Warren & Company, and introduced his colleagues, Suzie Spencer and Devon Thyme, who will be aiding CSRMA moving forward. An updated service team chart was included in the Information

Items. Patrick Ostly was introduced as an incoming Executive Board member and Sandra Jacobs, the CSRMA Board representative for CSRMA from Santa Margarita Water District was introduced to the group.

## C. CONSENT CALENDAR

## C.1. Meeting Minutes –December 4, 2023

The minutes of the meetings on December 4, 2023, were reviewed.

## C.2. Demands as of November 15, December 1 & 15, 2023 and January 1, 2024

The Executive Board reviewed the demands as of November 15, December 1 & 15, 2023 and January 1, 2024.

## C.3. Long Range Action Plan 2023/24 Update

The Executive Board reviewed the Long Range Action Plan document.

A motion was made to approve the Consent Calendar as presented above.

MOTION: Teresa Herrera SECOND: Roland Williams MOTION CARRIED

AYES:De Lange, Dow, Gallardo, Herrera, Karkal, Murray, Thornton, Wagner, WilliamsNAYS:NoneABSTAIN:NoneABSENT:None

## D. CLOSED SESSION TO DISCUSS PENDING CLAIMS

The Board entered Closed Session at 12:38 p.m. pursuant to Government Code Section 54956.95. The Board left Closed Session at 1:00 p.m., at which time it was announced that legal counsel was provided direction concerning the disposition of certain claims, however no final settlements were approved, nor was any action taken.

## E. GENERAL ADMINISTRATION

## E.1. Reporting and Ratification of Claims Settlements

None.

## E.2. Long Range Planning Session Discussion Topics

Seth Cole directed Executive Board's attention to the Long Range Planning (LRP) Agenda & Discussion Topics included in the agenda packet. Among the topics to be discussed at CSRMA's upcoming LRP are updates to CSRMA's Risk Control Work Plan, Employment Practices Liability

and targeted resources based on loss activity, Cyber Services, the JPA's governing documents and the results of the Member Satisfaction Survey.

There was discussion regarding member usage of the CSRMA provided risk control services and Vector Solutions, the online training platform. Metrics on member usage will be provided as part of the LRP discussion on the Risk Control Work Plan. The Program Administrators also expect that the survey results will provide useful information on members usage and needs as respects risk control services and online training.

Myron Leavell asked each LRP attendee to complete a rooming survey.

# E.3. Prospective New Member: Lincoln-Sewer Maintenance District 1 Wastewater Authority (LiSWA)

Seth Cole advised the Executive Board of LiSWA's desire to join CSRMA and participate in the Primary Insurance and Property Insurance Programs effective May 1, 2024, when their current insurance program expires. Seth provided background on LiSWA. They are a joint powers authority between the City of Lincoln and Placer County formed in 2023.

The Program Administrators are requesting pre-approval to have LiSWA participate in the Primary Insurance and Property Programs, subject to underwriting approval by the Program underwriters and respective CSRMA Committees. LiSWA currently obtains its Property and Casualty insurance through the WaterPlus Insurance Program. This is the same Program that insures the CSRMA Primary Insurance Program. Therefore, the Program Administrators expect this would be a seamless transition to CSRMA. As LiSWA does not have any employees of their own, nor do they have any plans to hire staff in the near future, they would not require Workers' Compensation coverage.

The Program Administrators reviewed LiSWA's application and claims history and found it to be acceptable for CSRMA membership.

A motion was made to recommend admission of Lincoln-Sewer Maintenance District 1 Wastewater Authority (LiSWA) to CSRMA to the Board of Directors.

MOTION: St	eve Wagner	SECOND: Jason Dow	MOTION CARRIED
AYES: NAYS: ABSTAIN: ABSENT:	None	Gallardo, Herrera, Karkal, Murray	, Thornton, Wagner, Williams

## E.4. Captive Update

P.J. Skarlanic provided an update to the Executive Board on the Clean Water Insurance Captive's (CWIC). CWIC has been reinsuring CSRMA's Workers' Compensation Program since its inception in July 2023 and began reinsuring CSRMA's Pooled Liability Program effective 12/31/23. Early in the 4<sup>th</sup> quarter of 2023 PFM began investing CWIC's funds per the asset

allocation targets approved by the CWIC Board. CWIC's investments earned an approximate 4% return in the most recent quarter. As the most recent quarter is the only quarter in which CWIC held such investments, the lifetime return on investments is also approximately 4%.

## E.5. Resolution Recognizing the Contributions of Melissa Morton

The Executive Board reviewed the resolution recognizing the contributions of Melissa Morton.

Melissa Morton has served on CSRMA's Board of Directors, Pooled Liability Committee, and Executive Board for several years. CSRMA has greatly benefited from her experience, expertise, guidance, and support.

Seth Cole reported that Melissa retired last month and the Executive Board discussed Melissa's many contributions that have benefited CSRMA.

A motion was made to recommend that the Board of Directors honor the contributions of Melissa Morton with a formal resolution.

MOTION: Jason DowSECOND: Vince De LangeMOTION CARRIED

AYES:De Lange, Dow, Gallardo, Herrera, Karkal, Murray, Thornton, Wagner, WilliamsNAYS:NoneABSTAIN:NoneABSENT:None

## E.6. Resolution Recognizing the Contributions of Steve Wagner

The Executive Board reviewed the resolution recognizing the contributions of Steve Wagner.

Steve Wagner has served on CSRMA's Board of Directors, Workers' Compensation Committee, and Executive Board for many years. CSRMA has greatly benefited from his experience, expertise, guidance, and support.

Seth Cole commented on Steve's many contributions to CSRMA and noted that he will be missed on the Executive Board but his time with CSRMA is not over yet. Steve will continue in his role on the CSRMA Board of Directors and will remain on the CWIC Board.

A motion was made to recommend that the Board of Directors honor the contributions of Steve Wagner with a formal resolution.

MOTION: Sa	ndeep Karkal	SECOND: Roland Williams	MOTION CARRIED
AYES: NAYS: ABSTAIN: ABSENT:	Wagner	allardo, Herrera, Karkal, Murray, Tl	nornton, Williams

## F. OFFICER/PROGRAM DIRECTORS/COMMITTEE REPORTS

None.

G. Pooled Liability Program

None.

H. PROPERTY PROGRAM

None.

I. WORKERS' COMPENSATION PROGRAM

None.

J. PRIMARY INSURANCE PROGRAM

None.

K. LOSS CONTROL

None.

- L. INFORMATION ITEMS
- L.1. Review of Board of Directors Meeting Agenda
- L.2. Poem of the Day
- L.3. Article Exploding toilet at a Dunkin store in Florida left a customer filthy and injured
- L.4. Carl Warren & Company Team Directory
- L.5. CSRMA 2023 Meeting Calendar
- L.6. CSRMA Organizational Chart
- L.7. CSRMA Service Team

The Executive Board reviewed the information items.

## M. ADJOURNMENT

The meeting was adjourned at 1:03 p.m. The next meeting is scheduled for March 5, 2024.

#### CALIFORNIA SANITATION RISK MANAGEMENT AUTHORITY DISBURSEMENT REGISTER GENERAL ACCOUNT NO. xxxxxx2488 DEMANDS AS OF January 15, 2024

DISB. #	VENDOR	INVOICE DATE	INVOICE NUMBER	AMOUNT	DESCRIPTION
	BRIAN BIEHLE - CCD				
		01/01/2024	752	400.00 Webs	site Maint
ACH - 597	7 Total for BRIAN BIEHLE - CCD			\$ 400.00	
	CARL WARREN & CO CCD				
		12/31/2023	12/31/2023	2,727.80 Month	nly Claims Admin & Billings
ACH - 598	8 Total for CARL WARREN & CO CCD			\$ 2,727.80	
	ARCLIGHT MEDIA				
		01/02/2024	11426	<u>675.00</u> Web	Hosting/Consulting
25060	0 Total for ARCLIGHT MEDIA			\$ 675.00	
	PRO AUDIO VIDEO, INC.				
		01/11/2024	contract	4,214.94 audio	/video services
2506	1 Total for PRO AUDIO VIDEO, INC.			\$ 4,214.94	
	TOTAL			\$ 8,017.74	
2000	,				

I HEREBY CERTIFY THAT THE ABOVE LISTED DISBURSEMENTS ARE FOR CORRECT AND JUST SERVICES OR MATERIALS RECEIVED THAT PAYMENT HAS NOT BEEN PREVIOUSLY MADE, AND THAT FUNDS ARE AVAILABLE TO COVER THESE PAYMENTS.

JASON DOW, Treasurer-Auditor

ROLAND WILLIAMS, Secretary

#### CALIFORNIA SANITATION RISK MANAGEMENT AUTHORITY DISBURSEMENT REGISTER GENERAL ACCOUNT NO. xxxxxx2488 DEMANDS AS OF February 1, 2024

DISB. #	VENDOR	INVOICE DATE	INVOICE NUMBER	AMOUNT DESCRIPTION
	ALLIANT INSURANCE SERVICES - CCD	10/00/0000	0500705	
CH - 599	Total for ALLIANT INSURANCE SERVICES - CCD     CLEAN WATER INSURANCE CAPTIVE - CCD	12/06/2023	2500795	38,449.00 trustee e&o 12/23-24 \$ 38,449.00
		02/01/2024	Cap & Prem Liab	Liab - Capitalization & Premium - 1,781,112.50 Investment Account
CH - 600	) Total for CLEAN WATER INSURANCE CAPTIVE - CCD DKF SOLUTIONS GROUP, LLC - CCD			\$ 1,781,112.50
CH - 60'	I Total for DKF SOLUTIONS GROUP, LLC - CCD GIBBONS & CONLEY - CCD	01/24/2024	21966	1,650.00 Webinar
				General CSRMA Matters:
CH - 602	2 Total for GIBBONS & CONLEY - CCD HEATHER TRURO - CCD	01/05/2024	23Dec3877	4,820.06 Program/Gen Fees & Exp \$ 4,820.06
CH - 603	3 Total for HEATHER TRURO - CCD MCLARENS LLC - CCD	01/20/2024	05947 05953	5,703.75 Consulting/Printing \$ 5,703.75
CH - 604	4 Total for MCLARENS LLC - CCD STEVE DAVIDSON - CCD	01/22/2024	1189345 1191826	875.45 Professional Services <b>\$ 875.45</b>
\CH - 60	5 Total for STEVE DAVIDSON - CCD TOTAL	01/22/2024	2024 01 Davidson	1,612.54 dinner \$ 1,612.54 \$ 1,834,223.30

I HEREBY CERTIFY THAT THE ABOVE LISTED DISBURSEMENTS ARE FOR CORRECT AND JUST SERVICES OR MATERIALS RECEIVED THAT PAYMENT HAS NOT BEEN PREVIOUSLY MADE, AND THAT FUNDS ARE AVAILABLE TO COVER THESE PAYMENTS.

JASON DOW, Treasurer-Auditor

ROLAND WILLIAMS, Secretary

#### CALIFORNIA SANITATION RISK MANAGEMENT AUTHORITY DISBURSEMENT REGISTER GENERAL ACCOUNT NO. xxxxxx2488 DEMANDS AS OF February 15, 2024

DISB. #	VENDOR	INVOICE DATE	INVOICE NUMBER	AMOUNT DESCRIPTION
ACH - 606	ALLIANT INSURANCE SERVICES - CCD Total for ALLIANT INSURANCE SERVICES - CCD	01/23/2024	2552413	61,139.58 property add on \$ 61,139.58
	ATHENS INSURANCE SERVICE, INC CCD	02/01/2024	ivc0000000034545	29,850.33 Claim Admin
ACH - 607	Total for ATHENS INSURANCE SERVICE, INC CCD BRIAN BIEHLE - CCD			\$ 29,850.33
ACH - 608	Total for BRIAN BIEHLE - CCD CARL WARREN & CO CCD	02/01/2024	753	400.00 Website Maint
ACH - 609	Total for CARL WARREN & CO CCD DKF SOLUTIONS GROUP, LLC - CCD	01/31/2024	January 2024	8,241.50 Monthly Claims Admin & Billings 8,241.50
ACH - 610	Total for DKF SOLUTIONS GROUP, LLC - CCD GIBBONS & CONLEY - CCD	02/01/2024	21970	2,000.00 Vector Solutions Management <b>\$ 2,000.00</b>
ACH - 611	Total for GIBBONS & CONLEY - CCD JAMES MARTA & CO CCD	02/06/2024	24Jan3944	General CSRMA Matters: <u>4,474.12</u> Program/Gen Fees & Exp <b>4,474.12</b>
	Total for JAMES MARTA & CO CCD LIEBERT CASSIDY WHITMORE - CCD	01/31/2024	4110	2,670.00 FEE/audit/consulting <b>\$ 2,670.00</b>
	Total for LIEBERT CASSIDY WHITMORE - CCD MYRON D. LEAVELL - CCD	12/31/2023	259143	2,425.00 training & program consulting \$ 2,425.00
ACH - 614	Total for MYRON D. LEAVELL - CCD ARCLIGHT MEDIA	01/31/2024	2024 01 Leavell	4,527.18 CASA \$ 4,527.18
25063	Total for ARCLIGHT MEDIA BRUSH STROKES CONSULTING	02/03/2024	11486	675.00 Web Hosting/Consulting <b>675.00</b>
25062	Total for BRUSH STROKES CONSULTING DELTA DIABLO DIST.	12/31/2023	Application - remain	3,750.00 LRP \$ 3,750.00
25064	Total for DELTA DIABLO DIST. ORO LOMA SANITARY DIST.	02/01/2024	Prperty Claim	25,000.00 Property Claim <b>\$ 25,000.00</b>
25065	Total for ORO LOMA SANITARY DIST. TOTAL	02/01/2024	Property Claim	25,000.00 Property Claim \$ 25,000.00 \$ 170,152.71

I HEREBY CERTIFY THAT THE ABOVE LISTED DISBURSEMENTS ARE FOR CORRECT AND JUST SERVICES OR MATERIALS RECEIVED THAT PAYMENT HAS NOT BEEN PREVIOUSLY MADE, AND THAT FUNDS ARE AVAILABLE TO COVER THESE PAYMENTS.

## JASON DOW, Treasurer-Auditor

ROLAND WILLIAMS, Secretary

## **Clean Water Insurance Captive Investment Report**

**ISSUE:** At the January Executive Board meeting the Program Administrators provided a verbal update on CWIC's Investment performance for the Quarter Ended December 31, 2023. Since that meeting PFM has provided the attached report detailing CWIC's investment performance.

**RECOMMENDATION:** None. Information Only.

FISCAL IMPACT: As depicted in the investment report.

**BACKGROUND:** The Board of Directors approved the funding and launch of the Clean Water Insurance Captive (CWIC) at their June meeting. This action enabled CWIC to "go live" effective July 1, 2023 and begin insuring the retained layer of CSRMA's Pooled Workers' Compensation Program. Effective December 31, 2023 CWIC also now insures the retained layer of CSRMA's Pooled Liability Program.

CSRMA is the "parent" of the Clean Water Insurance Captive. As such, the Program Administrators will include a standing item on Finance Committee, Executive Board and Board of Director agendas providing an update on CWIC. In its inaugural year, the CWIC Board will meet on a quarterly basis, and likely once annually thereafter.

Late in the third quarter of 2023 PFM received all the necessary approvals to invest the CWIC funds. In December of 2023 PFM began investing CWIC's funds per the asset allocation targets outlined in the Investment Policy Statement (IPS). Therefore the Quarterly Report provided by PFM includes one month of investment activity.

ATTACHMENTS: CWIC's Year End 12/31/23 Investment Performance Report from PFM

# pfm **`**asset management

# **Clean Water Insurance Captive**

Investment Performance Review For the Quarter Ended December 31, 2023

Client Management Team		PFM Asset Management LLC
Mallory Sampson, Director	1 California Street 10th Floor San Francisco, CA 94111 415-393-7270	1735 Market Street 43rd Floor Philadelphia, PA 19103 215-567-6100

**Financial Markets & Investment Strategy Review** 

Multi-Asset Class Management

	QTD	YTD	1 Year	3 Years	5 Years	7 Years	10 Years
DOMESTIC EQUITY							
S&P 500	11.69%	26.29%	26.29%	10.00%	15.69%	13.42%	12.03%
Russell 3000 Index	12.07%	25.96%	25.96%	8.54%	15.16%	12.81%	11.48%
Russell 1000 Value Index	9.50%	11.46%	11.46%	8.86%	10.91%	8.32%	8.40%
Russell 1000 Index	11.96%	26.53%	26.53%	8.97%	15.52%	13.21%	11.80%
Russell 1000 Growth Index	14.16%	42.68%	42.68%	8.86%	19.50%	17.68%	14.86%
Russell Midcap Index	12.82%	17.23%	17.23%	5.92%	12.68%	10.07%	9.42%
Russell 2000 Value Index	15.26%	14.65%	14.65%	7.94%	10.00%	6.10%	6.76%
Russell 2000 Index	14.03%	16.93%	16.93%	2.22%	9.97%	7.33%	7.16%
Russell 2000 Growth Index	12.75%	18.66%	18.66%	-3.50%	9.22%	8.08%	7.16%
INTERNATIONAL EQUITY							
MSCI EAFE (Net)	10.42%	18.24%	18.24%	4.02%	8.16%	6.91%	4.28%
MSCI AC World Index (Net)	11.03%	22.20%	22.20%	5.75%	11.72%	10.05%	7.93%
MSCI AC World ex USA (Net)	9.75%	15.62%	15.62%	1.55%	7.08%	6.33%	3.83%
MSCI AC World ex USA Small Cap (Net)	10.12%	15.66%	15.66%	1.49%	7.89%	6.70%	4.88%
MSCI EM (Net)	7.86%	9.83%	9.83%	-5.08%	3.68%	4.98%	2.66%
ALTERNATIVES							
FTSE NAREIT Equity REIT Index	16.22%	13.73%	13.73%	7.21%	7.39%	5.28%	7.65%
FTSE EPRA/NAREIT Developed Index	15.59%	10.85%	10.85%	2.16%	3.80%	3.57%	4.52%
FTSE Global Core Infrastructure 50/50 Index (Net)	10.85%	2.21%	2.21%	3.76%	6.04%	6.21%	5.93%
Bloomberg Commodity Index Total Return	-4.63%	-7.91%	-7.91%	10.76%	7.23%	3.59%	-1.11%
FIXED INCOME							
Blmbg. U.S. Aggregate	6.82%	5.53%	5.53%	-3.31%	1.10%	1.29%	1.81%
Blmbg. U.S. Government/Credit	6.63%	5.72%	5.72%	-3.53%	1.41%	1.52%	1.97%
Blmbg. Intermed. U.S. Government/Credit	4.56%	5.24%	5.24%	-1.63%	1.59%	1.57%	1.72%
Blmbg. U.S. Treasury: 1-3 Year	2.56%	4.29%	4.29%	-0.10%	1.28%	1.20%	1.04%
Blmbg. U.S. Corp: High Yield	7.16%	13.45%	13.45%	1.98%	5.37%	4.57%	4.60%
ICE BofAML Global High Yield Constrained (USD)	7.61%	13.41%	13.41%	-0.08%	4.13%	3.86%	3.66%
Blmbg. Global Aggregate Ex USD	9.21%	5.72%	5.72%	-7.21%	-1.56%	1.97%	-0.79%
JPM EMBI Global Diversified	9.16%	11.09%	11.09%	-3.56%	1.67%	1.97%	3.22%
CASH EQUIVALENT							
90 Day U.S. Treasury Bill	1.37%	5.02%	5.02%	2.15%	1.88%	1.73%	1.24%

Source: Investment Metrics. Returns are expressed as percentages. Please refer to the last page of this document for important disclosures relating to this material.

## THE ECONOMY

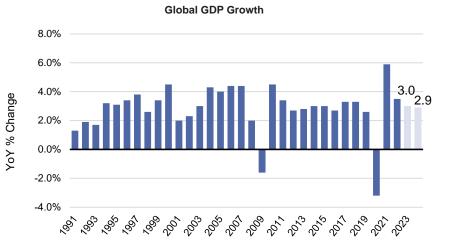
▶ In the third quarter, U.S. gross domestic product (GDP) grew at an annualized rate of 4.9%, marking the strongest growth since the fourth quarter of 2021, as resilient consumer spending drove the economy. This is above global growth estimates of 3.0%, which have been buoyed by emerging markets (EM) and developing economies.

► The U.S. labor market remains strong, ending the quarter with 3.7% unemployment rate that is in line with September's reading and a 62.5% participation rate, which is a slight decrease from last quarter. The number of job openings to unemployed ratio fell to 1.40, down from its high of 2.0 in 2022.

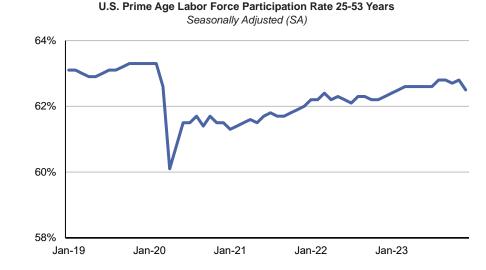
► Headline inflation (CPI) cooled over the quarter, with a year-over-year (YoY) rate of 3.1% in November, down from 3.7% at the end of the second quarter. These cooler readings came in large part from falling energy prices which dropped 5.4% in November, the less volatile core inflation reading (which excludes food and energy) still tells the same story of cooling over the quarter but shows a slightly higher level of inflation at 4.0% YoY.

▶ Through the strong labor market and continued growth, consumer confidence saw relative improvement. The Michigan Consumer Sentiment survey ended the quarter at 69.7, up 8.4 year-to-date, though below the long-term average. Consumers savings and income standpoint remain strong, but debt levels and defaults are increasing.





Source: IMF. Dark blue bars indicate actual numbers; light blue bars indicate forecasted estimates.



Source: Bureau of Labor Statistics.

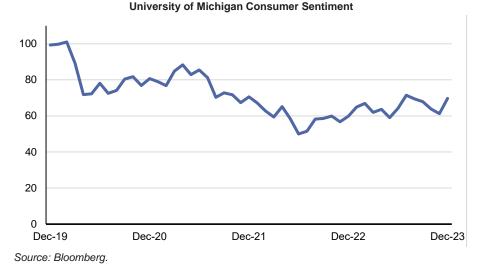
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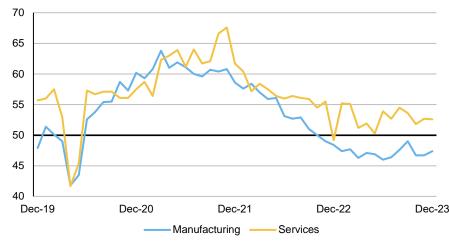
## WHAT WE'RE WATCHING

► After a total of four hikes this year, the final quarter closed out with the Federal Open Market Committee (FOMC) on pause with member expectations that the policy rate is at or near its peak. Looking forward, the median dot plot projection shows 75 basis points (bps) of cuts for 2024 as inflation and economic growth slow. Globally, most major central banks also held rates steady, with European Central Bank (ECB) and Bank of England (BOE) both pausing despite increasing pressure from poor economic growth.

► The U.S. saw manufacturing conditions worsen during the quarter as ISM U.S. Manufacturing fell to 47.4 in December, marking the fourteenth month of contractionary readings as producers saw diminishing demand for their goods, amid high borrowing costs and continued inflation. Services weakened slightly over the quarter but remain expansionary at 50.6.

► Globally, conditions varied. The HCOB Eurozone manufacturing PMI improved over the quarter but remained in sharply contractionary territory, at 44.4. The Eurozone services PMI continued to struggle, remaining flat at 48.8 for year end. Meanwhile, China's Caxin manufacturing PMI inched up over the quarter, with an expansionary reading of 50.8 after a dip into contractionary in October. China's services sectors saw a rebound over the quarter as the Caixin Service PMI rose to 52.9, marking the fastest expansion since July as new business grew solidly.

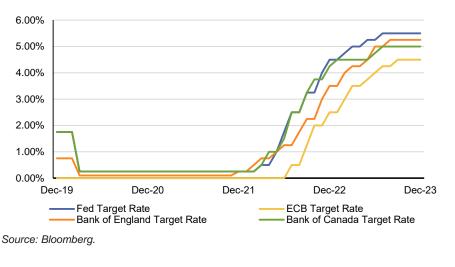




#### U.S. ISM Manufacturing & Services PMI



Source: Bloomberg



#### **Global Central Bank Rates**

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## DOMESTIC EQUITY

► The S&P 500 Index (S&P) posted an 11.69% return for the fourth quarter of 2023. As of December 31, 2023, the trailing 1-year return for the index was 26.29%.

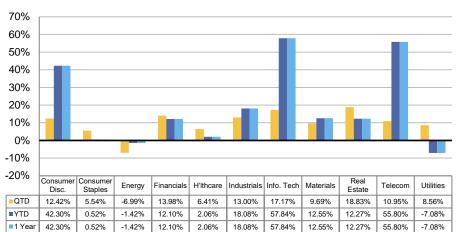
After being dominated by the Magnificent Seven for the first three quarters of the year, domestic equity markets saw a broadening of performance, as indicated by the S&P 500 Equal-Weighted index performing in line with the market capitalization-weighted index for the fourth quarter. Throughout the year, the equal-weighted index had significantly lagged the market capitalization-weighted index.

▶ Within S&P 500, the only GICS sector to post a negative return for the quarter was Energy (-6.99%). The next worst performers were Consumer Staples (5.54%) and Healthcare (6.41%). The sectors that led performance over the quarter were Real Estate (18.83%), Information Technology (17.17%) and Financials (13.98%).

Small-caps, as represented by the Russell 2000 Index, returned 14.03% during the quarter, outperforming mid- and large-caps. The Russell Midcap and Russell 1000 indices returned 12.82% and 11.96%, respectively.

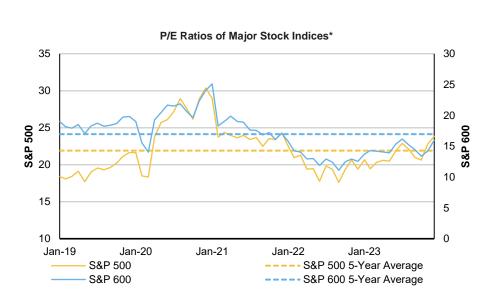
According to FactSet Earnings Insight (as of December 18, 2023), the expected YoY earnings growth rate for S&P 500 for calendar year 2023 is 0.6%, which is below the 10-year average of 8.4%.

► As of the end of the quarter, the S&P 500 P/E ratio was 23.85, above its 5-year average of 21.91. By comparison, the S&P 600, which represents small-cap stocks, had a P/E ratio of 16.0, below its 5-year average of 16.96.



#### S&P 500 Index Performance by Sector





Source: Bloomberg.

Source: Bloomberg.

\*P/E ratios are calculated based on one-year forward estimates and adjusted to include only positive earnings results for consistency.

## **NON-U.S. EQUITY**

Markets outside of the United States, as measured by the MSCI ACWI ex-U.S. Index, underperformed their U.S. counterparts, returning 9.75% for the quarter.

Developed ex-U.S. Markets, as represented by the MSCI EAFE Index, outperformed emerging markets (EM), represented by the MSCI Emerging Market Index, returning 10.42% versus 7.87% for the quarter.

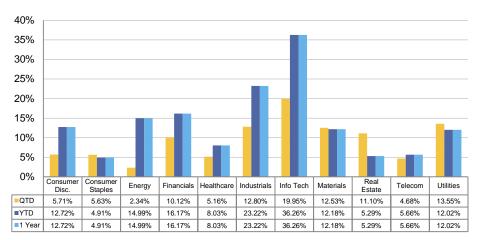
Stocks in the Eurozone fared better amid signs of falling inflation and increased manufacturing activity, leading to the outperformance of MSCI EMU (12.43%) versus the MSCI EAFE Index. The UK (6.48%) was the worst performer of the five largest-weighted countries in the index. The country continues to grapple with falling yet stubbornly high inflation.

Within EM, MSCI Brazil outperformed the index. Brazilian equities soared 17.84% during the quarter as inflation slowed in line with expectations, inching toward the central bank's target range. Conversely, MSCI China (-4.22%) lagged the index despite better retail sales and industrial production data.

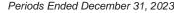
Value stocks underperformed growth stocks for the quarter as represented by the broad benchmark, a reversal of the trend observed during the first three quarters of the year. MSCI AC World ex-USA Value returned 8.43% while MSCI AC World ex-USA Growth returned 11.13%. Within EM, value continued to outperform growth returning 8.05% versus 7.72%.

Small-caps, as represented by MSCI ACWI ex-U.S. Small Cap Index, outperformed within the international equity markets, returning 10.12% for the quarter.

Non-U.S. equities valuations have moved closer to their long-term average across international equity markets. As of December 31, 2023, MSCI EM's P/E stood at 13.67 versus a 5-year average of 13.21. MSCI EAFE ended the year with a P/E ratio of 14.25, slightly lower than its 5-year average of 15.92.



## MSCI ACWI ex-U.S. Sectors







#### P/E Ratios of MSCI Equity Indices\*

Source: Bloomberg.

\*P/E ratios are calculated based on one-year forward estimates and adjusted to include only positive earnings results for consistency.

## **FIXED INCOME**

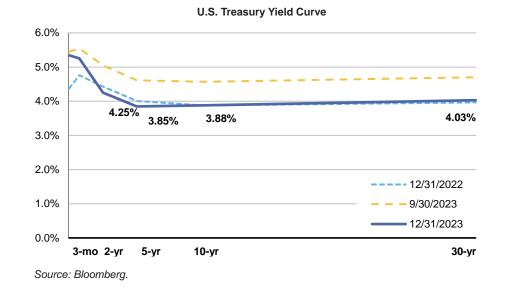
► The U.S. bond market represented by the Bloomberg U.S. Aggregate Index (Aggregate) had sharp gains in the quarter, rising 6.82%. The calendar year return for the U.S. Aggregate Index is 5.53%.

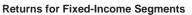
▶ The Bloomberg U.S. Treasury Index closed the quarter with a gain of 5.66%. During the period, the FOMC maintained interest rate levels and signaled several cuts for 2024. Long rates dropped anticipating a pivot on tightening. The curve remains inverted as the Fed Funds rate remains targeted at 5.5%. The 10-year declined about 69 bps in the quarter, ending at 3.88%, while the 2-year ended at 4.25%.

Corporate credit had strong results for the quarter on the declining rates. The investment-grade (IG) Bloomberg U.S. Corporate (IG Corp) Index surged 8.50% higher while high yield bonds, as represented by the Bloomberg U.S. Corporate High Yield (HY) Index, posted a significant gain of 7.16%. Spreads declined across all quality buckets, but BBB-rated bonds outperformed the high yield space.

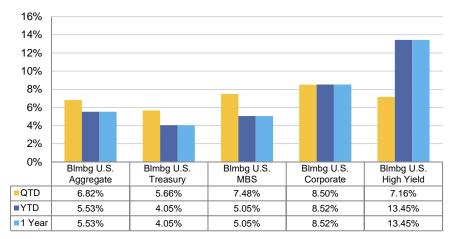
► The fixed-rate mortgage market, as measured by the Bloomberg U.S. Mortgage-Backed Securities (MBS) Index, gained 7.48%, aided by rates falling. On the commercial side, the Bloomberg U.S. Agency CMBS Index rose 5.60%.

Emerging market USD sovereign bonds, as represented by the JP Morgan EMBI Global Diversified index, gained 9.16% led by some of the largest weighted countries.





Periods Ended December 31, 2023



Source: Bloomberg.

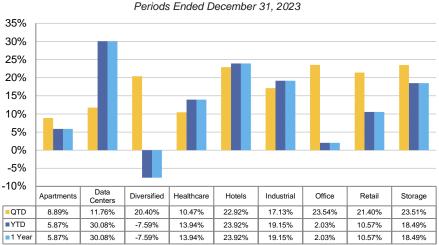
## **ALTERNATIVES**

REITs, as measured by the FTSE NAREIT Equity REITs Index, gained 16.22% in the fourth quarter of 2023, compared to a -7.13% return in the prior quarter. All major sectors posted gains during the guarter as market participants now expect falling interest rates in the near-term. The best performers were the Office and Self-Storage sectors, which posted returns of 23.54% and 23.51%, respectively. The worst performers during the guarter were the Apartments and Healthcare sectors, which posted returns of 8.89% and 10.47%, respectively.

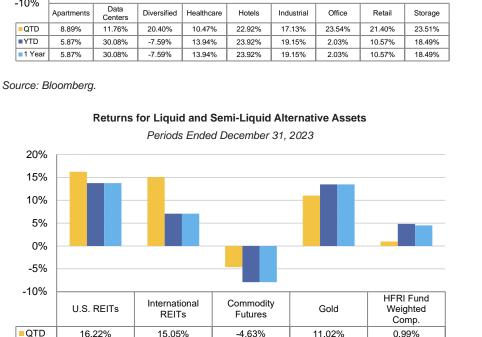
Listed infrastructure, as measured by the FTSE Global Core Infrastructure 50/50 Index, gained 11.11% in the fourth guarter of 2023, compared to a -7.80% decrease in the prior quarter. Most major sectors had positive returns during the quarter as interest rates fell from their highs. The best performing industry groups were Telecom Towers and Specialized, which posted returns of 30.67% and 25.66%, respectively. The worst performing industry groups during the guarter were Cable & Satellite Communications and Alternative Carriers, which posted returns of -5.07% and 3.29%, respectively.

Commodity futures, represented by the Bloomberg Commodity Total Return Index, fell 4.63% in the fourth quarter of 2023, compared to a 4.71% gain in the prior quarter. The U.S. Dollar Index (DXY) fell 4.56% during the same period. The price of gold increased 11.60% in Q4, due to expectations of falling yields and rising geopolitical tensions. Gold finished the quarter at \$2,062.98 per ounce, up from \$1,848.63 at the end of the previous guarter. The West Texas Intermediate (WTI) Crude Oil spot price fell 21.08% from \$90.79 to \$71.65 per barrel as the impacts of high supplies and falling demand outweighed potential price tailwinds arising from concerns in the Middle East.

Private real estate, as measured by the NCREIF Property Index, fell -1.37% in the third quarter of 2023, resulting in a -8.40% return over the twelve-month period ended September 2023. This was the fourth consecutive guarter of negative returns for the index. Weak performance has been driven by property value declines across sectors; although, Office has seen the most significant decline. Hotel properties were again the top performers, with a total return of 1.86% in the third guarter, comprised of 2.12% in income return and -0.25% in appreciation return. Office properties were again the worst performers with total return of -3.67%, comprised of 1.30% in income return and -4.97% in appreciation return.



**FTSE NAREIT Sectors** 



-7.91%

-7.91%

11.02%

13.45%

13.45%

Sources: Bloomberg and Hedge Fund Research, Inc.

13.73%

13.73%

15.05%

7.06%

7.06%

■YTD

1 Year

4.82%

4.52%

7.26%

## **ALTERNATIVES (continued)**

pfm asset

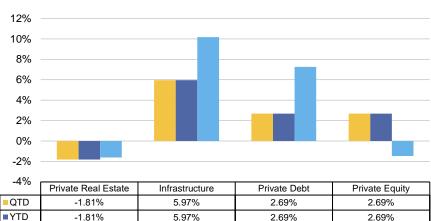
management

In the third quarter of 2023, infrastructure funds raised \$10.25 billion. While this is up from the prior quarter, 2023 has seen a sharp decline in fundraising with fewer funds raising capital. Infrastructure dry powder has also fallen from previous years and stands at \$244.06 billion as of Q1 2023. The asset class has received attention from investors in recent years due to expectations that it could provide steady returns during periods of volatility, inflation, and recession. According to PitchBook, infrastructure funds posted a return of 5.97% in Q1 2023. The asset class has generated an annualized return of 10.53% for the 5 years ended Q1 2023.

▶ In the third quarter of 2023, private debt funds raised \$31.70 billion, down from the prior quarter. Private debt dry powder has fallen to \$449.00 billion as of Q1 2023; although, it remains above the long-term average. The asset class has performed well relative to public fixed income over the longterm and may see more opportunities emerge in the near-term as tightening lending standards continue to push banks out of the private lending space. According to Cliffwater Direct Lending Index, U.S. middle market loans, a proxy for private debt, posted a return of 3.17% in Q3 2023. The asset class has also generated an annualized return of 8.64% for the 5 years ended Q3 2023.

▶ In the third quarter of 2023, private capital fundraising was led by private equity funds, which closed on \$133.40 billion, up from the prior quarter. Global private equity dry powder, which accounts for the bulk of private capital dry powder, remains high at \$1.55 trillion as of Q1 2023. Recent private equity performance has weakened as a result of increasing cost of leverage, slowing deal flow, and macroeconomic uncertainty; however, longer term performance relative to public equities remains strong. According to Cambridge Associates, U.S. private equity posted a return of 2.76% in Q2 2023. The asset class has generated an annualized return of 17.77% for the 5 years ended Q2 2023.

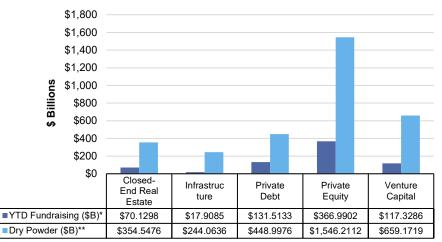
Hedge fund returns were mostly positive quarter-to-date through November 2023 with the HFRI Fund Weighted Composite Index returning 0.99%. During the same period, the HFRI Macro (Total) Index returned -1.67%. The HFRI Equity Hedge (Total) Index and the HFRI Fund of Funds Index returned 1.82% and 1.15%, respectively.



**Returns for Private Capital Assets** 

Source: NCREIF, PitchBook, Cliffwater, Cambridge Associates, manual inputs. As of March 31, 2023 - most recent period for which all performance data is available.

10.17%



Private Capital Fundraising & Dry Powder

Sources: Pitchbook.

1 Year

-1.60%

\* Total capital raised in 2023 as of September 30, 2023 - most recent period for which ALL fundraising data is available.

\*\* Cumulative dry powder as of most recent - March 31, 2022.

-1.46%

## **Investment Strategy Overview**

Asset Class	Our Q1 2024 Investment Outlook	Comments
<b>U.S. Equities</b> Large-Caps Mid-Caps Small-Caps		<ul> <li>Fed's guidance towards three rate cuts in 2024 and moderating inflation have led to recent rally in equities. Rising valuations are supported by improving earnings growth expectations and expectation of economic soft-landing. We expect a positive year for equities, as long as risks of recession remain low.</li> <li>Mid- and small-cap valuations are attractive and would be beneficiary of rate cuts as investor sentiment/earnings growth expectations improves.</li> </ul>
Non-U.S. Equities Developed Markets Emerging Markets International Small-Caps		<ul> <li>International equities continue to trade at a discount to U.S. equities but slowing economic growth in Europe and China is a headwind.</li> <li>EM equities trade at attractive valuations relative to developed market equities. Negative investor sentiment and slower growth expectations continue to weigh on Chinese equities. We remain positive on emerging market equities outside of China.</li> <li>International small-caps provide exposure to local revenue streams and are trading at attractive valuations.</li> </ul>
<b>Fixed Income</b> Long-Duration, Interest Rate-Sensitive Sectors Credit-Sensitive Sectors		<ul> <li>The Fed's recent guidance points towards soft-landing scenario with three expected rate cuts in 2024. Yields at short-end of the curve look attractive even as long-term yields fell back from the recent highs. We expect a further fall in yields as inflation continues to moderate.</li> <li>Credit markets remain attractive due to strong corporate fundamentals. We continue to seek diversified credit exposure and are closely watching signs for any distress in the corporate credit space.</li> </ul>
Alternatives Real Estate Private Equity Private Debt Commodities		<ul> <li>Higher interest rates and rising foreclosure for office buildings are headwinds for private real estate returns. Public REITs have recovered as interest rates have fallen from the recent highs. We expect this trend to continue.</li> <li>Private equity is facing headwinds from higher leverage costs and falling valuations. Debt strategies may benefit from banks' tighter lending standards, but risk is elevated as the economy continues to slow, which will likely lead to higher default rates.</li> <li>Commodities are being impacted by supply shocks in the near-term. Over the next year, we expect slowing global demand to offset price increases from supply shocks.</li> </ul>

Current outlook

Outlook one quarter ago

Negative	Slightly Negative	Neutral	Slightly Positive	Positive
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The view expressed within this material constitute the perspective and judgment of PFM Asset Management LLC at the time of distribution (December 31, 2023) and are subject to change.

## Factors to Consider Over the Next 6-12 Months

## **Monetary Policy:**



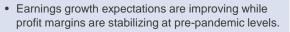
- The Fed's recent pivot towards rate cutting in 2024 points towards soft-landing scenario, which is favorable to risk assets. The path of rate cuts will determine performance of risk assets.
- Globally, most major central banks have maintained a hawkish stance but are nearing the end of the rate hike cycle.

## **Financial Conditions:**



- Fed pivot along with expectations of soft-landing in 2024 has led to loosening of financial conditions.
- We continue to be focused on identifying pockets of stress within financial markets due to higher level of interest rates.

## **Corporate Fundamentals:**



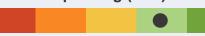
 Falling interest rates from the recent highs along with continued but slower economic growth are tailwinds.

## **Economic Growth:**



- U.S. economy is expected to avoid a recession in the near-term amidst continued strength within services activity, consumer spending, corporate balance sheets and labor markets.
- Eurozone economic growth is slowing. Emerging economies outside of China are expected to grow.

## Consumer Spending (U.S.):



- With inflation moderating, consumer confidence has improved and retail sales have held up.
- Moderating inflation, low unemployment rate and rising real personal income may keep consumer spending while student loan repayments is a headwind.

## Valuations:

- International equities look attractive relative to historical valuations but continued economic uncertainty is leading to increased volatility.
- Credit markets look attractive on the back of strong corporate fundamentals, but pockets of vulnerabilities could appear as rates remain high.

### Inflation:



- Inflation is continuing to moderate and we expect inflation data to be supportive of rate cuts in 2024.
- Upside surprise driven by services inflation or due to rising crude oil prices on goods inflation will be negative and could lead to renewed aggressive monetary policy.

## Labor Markets:



- Labor markets remain relatively strong but showing signs of softening as economy continues to slow.
- Improving labor force participation bodes well for lower wage growth and inflation.

## **Political Risks:**



Tensions between the U.S. and China, the war between Russia and Ukraine, the Israel and Hamas conflict, China's moves in South China Sea and Taiwan Strait further add to risks.



Statements and opinions expressed about the next 6-12 months were developed based on our independent research with information obtained from Bloomberg. The views expressed within this material constitute the perspective and judgment of PFM Asset Management LLC at the time of distribution (December 31, 2023) and are subject to change. Information is obtained from sources generally believed to be reliable and available to the public; however, PFM Asset Management LLC cannot guarantee its accuracy, completeness, or suitability.

**Plan Performance Summary** 

## Asset Allocation & Performance

Asset Allocation & Performance	Alloca	tion	Performance(%)						
	Market Value (\$)	%	1 Quarter	2023	1 Year	3 Years	5 Years	Since Inception	Inception Date
Total Fund	5,630,373	100.00	N/A	N/A	N/A	N/A	N/A	4.04	12/01/2023
Blended Benchmark			N/A	N/A	N/A	N/A	N/A	4.38	12/01/2023
Domestic Equity	1,460,816	25.95							
PFM Multi-Manager Domestic Equity Fund	1,460,816	25.95	11.98	22.05	22.05	7.69	14.23	5.57	12/01/2023
Russell 3000 Index			12.07	25.96	25.96	8.54	15.16	5.30	12/01/2023
Vanguard Total Stock Market ETF - 74.4%			12.16	26.02	26.02	8.45	15.07	5.32	12/01/2023
Vaughan Nelson Select - 11.3% (^)			11.01	22.81	22.81	13.41	17.72	4.58	12/01/2023
Aristotle Atlantic Core Equity - 7.7% (^)			11.87	22.37	22.37	N/A	N/A	5.29	12/01/2023
Russell 3000 Index			12.07	25.96	25.96	8.54	15.16	5.30	12/01/2023
Champlain Mid Cap Core - 1.0% (^)			12.07	16.33	16.33	2.88	12.68	8.80	12/01/2023
S&P MidCap 400			11.67	16.44	16.44	8.09	12.62	8.72	12/01/2023
Jacobs Levy Small Cap - 5.4% (^)			12.83	13.86	13.86	10.30	N/A	11.91	12/01/2023
S&P SmallCap 600			15.12	16.05	16.05	7.28	11.03	12.80	12/01/2023
International Equity	790,287	14.04							
PFM Multi-Manager International Equity Fund	790,287	14.04	10.62	14.63	14.63	-0.23	6.49	5.37	12/01/2023
MSCI AC World ex USA (Net)			9.75	15.62	15.62	1.55	7.08	5.02	12/01/2023
iShares Core MSCI Total Int'l Stock ETF - 39.8%			10.03	15.62	15.62	1.63	7.29	5.16	12/01/2023
WCM Focused Growth International - 10.2% (^)			12.05	18.14	18.14	0.28	N/A	5.15	12/01/2023
Ninety One Int'l Dynamic Equity - 16.0% (^)			9.95	13.61	13.61	N/A	N/A	5.31	12/01/2023
MSCI AC World ex USA (Net)			9.75	15.62	15.62	1.55	7.08	5.02	12/01/2023
Acadian Non-U.S. Equity - 6.6% (^)			11.88	15.37	15.37	4.94	N/A	5.73	12/01/2023
Aristotle International Equity - 12.4% (^)			11.28	19.51	19.51	3.65	9.00	6.15	12/01/2023
MSCI EAFE (net)			10.42	18.24	18.24	4.02	8.16	5.31	12/01/2023
Kayne Anderson International Small Cap - 4.8% (^)			13.58	25.96	25.96	N/A	N/A	8.74	12/01/2023
MSCI AC World ex USA Small Cap (Net)			10.12	15.66	15.66	1.49	7.89	6.35	12/01/2023
Schroders Global Emerging Markets - 5.1% (^)			8.59	9.08	9.08	-5.97	N/A	3.20	12/01/2023
iShares MSCI Emerging Markets ex China ETF - 4.8%			12.34	18.71	18.71	1.34	6.31	5.91	12/01/2023
MSCI EM (net)			7.86	9.83	9.83	-5.08	3.68	3.91	12/01/2023

Returns are net of mutual fund fees and are expressed as percentages.

(^) Performance information is gross of fees and reflects sleeve level information (not specific to this client/investor). It is provided by sub-advisers of the PFM Multi-Manager Equity Fund, PFM Multi-Manager International Equity Fund and PFM Multi-Manager Equity Fund.

## As of December 31, 2023

Asset Allocation & Performance									
	Allocation			Performance(%)					
	Market Value (\$)	%	1 Quarter	2023	1 Year	3 Years	5 Years	Since Inception	Inception Date
Fixed Income	3,362,636	59.72							
PFM Multi-Manager Fixed-Income Fund	3,362,636	59.72	6.56	6.70	6.70	-2.75	1.68	3.64	12/01/2023
Blmbg. U.S. Aggregate			6.82	5.53	5.53	-3.31	1.10	3.83	12/01/2023
PGIM Core Fixed - 32.0% (^)			7.26	6.70	6.70	-3.05	1.72	4.15	12/01/2023
TIAA Core Fixed - 32.8% (^)			6.81	6.36	6.36	-3.22	1.74	3.80	12/01/2023
iShares Core U.S. Aggregate Bond ETF - 14.8%			6.69	5.59	5.59	-3.36	1.06	3.71	12/01/2023
Blmbg. U.S. Aggregate			6.82	5.53	5.53	-3.31	1.10	3.83	12/01/2023
PineBridge IG Credit - 5.1% (^)			8.56	8.40	8.40	-3.01	3.84	4.47	12/01/2023
Blmbg. U.S. Credit Index			8.15	8.18	8.18	-3.21	2.45	4.19	12/01/2023
Brown Bros. Harriman Structured - 7.7% (^)			3.34	7.90	7.90	2.23	3.03	1.44	12/01/2023
ICE BofA Asset-Bckd Fxd & Flting Rate AA-BBB Idx			3.41	8.23	8.23	1.04	2.27	1.85	12/01/2023
Brandywine Global High Yield - 2.8%			7.11	15.27	15.27	3.30	7.73	3.47	12/01/2023
Blmbg. Ba to B U.S. High Yield			7.20	12.57	12.57	1.76	5.52	3.40	12/01/2023
MainStay MacKay High Yield Corp Bond Fund - 4.6%			5.82	11.97	11.97	2.83	5.29	3.01	12/01/2023
ICE BofA High Yield Master II			7.06	13.46	13.46	2.00	5.21	3.69	12/01/2023
Cash Equivalent	16,633	0.30							
First American Government Obligation - Z	16,633	0.30	1.32	4.96	4.96	2.14	1.77	0.44	12/01/2023
ICE BofA 3 Month U.S. T-Bill			1.37	5.02	5.02	2.15	1.88	0.47	12/01/2023

Returns are net of mutual fund fees and are expressed as percentages.

(^) Performance information is gross of fees and reflects sleeve level information (not specific to this client/investor). It is provided by sub-advisers of the PFM Multi-Manager Equity Fund, PFM Multi-Manager International Equity Fund and PFM Multi-Manager Equity Fund.

## Comparative Performance - Calendar Year

	2022	2021	2020	2019	2018
Total Fund	N/A	N/A	N/A	N/A	N/A
Blended Benchmark	N/A	N/A	N/A	N/A	N/A
Domestic Equity					
PFM Multi-Manager Domestic Equity Fund	-18.97	26.28	20.05	29.70	N/A
Russell 3000 Index	-19.21	25.66	20.89	31.02	-5.24
Vanguard Total Stock Market ETF - 74.4%	-19.50	25.72	20.95	30.80	-5.13
Vaughan Nelson Select - 11.3% (^)	-15.79	41.05	20.01	29.17	N/A
Aristotle Atlantic Core Equity - 7.7% (^)	-21.43	N/A	N/A	N/A	N/A
Russell 3000 Index	-19.21	25.66	20.89	31.02	-5.24
Champlain Mid Cap Core - 1.0% (^)	-25.67	25.95	30.51	27.82	N/A
S&P MidCap 400	-13.06	24.76	13.66	26.20	-11.08
Jacobs Levy Small Cap - 5.4% (^)	-15.58	39.61	18.81	N/A	N/A
S&P SmallCap 600	-16.10	26.82	11.29	22.78	-8.48
International Equity					
PFM Multi-Manager International Equity Fund	-20.79	9.38	13.74	21.23	N/A
MSCI AC World ex USA (Net)	-16.00	7.82	10.65	21.51	-14.20
iShares Core MSCI Total Int'l Stock ETF - 39.8%	-16.35	8.52	11.14	21.85	-14.55
WCM Focused Growth International - 10.2% (^)	-28.14	18.78	32.21	N/A	N/A
Ninety One Int'l Dynamic Equity - 16.0% (^)	-19.77	N/A	N/A	N/A	N/A
MSCI AC World ex USA (Net)	-16.00	7.82	10.65	21.51	-14.20
Acadian Non-U.S. Equity - 6.6% (^)	-12.37	14.31	11.10	N/A	N/A
Aristotle International Equity - 12.4% (^)	-20.52	17.21	10.14	25.45	N/A
MSCI EAFE (net)	-14.45	11.26	7.82	22.01	-13.79
Kayne Anderson International Small Cap - 4.8% (^)	-31.47	N/A	N/A	N/A	N/A
MSCI AC World ex USA Small Cap (Net)	-19.97	12.93	14.24	22.42	-18.20
Schroders Global Emerging Markets - 5.1% (^)	-21.44	-4.65	26.16	N/A	N/A
iShares MSCI Emerging Markets ex China ETF - 4.8%	-19.32	8.67	12.81	15.65	-12.73
MSCI EM (net)	-20.09	-2.54	18.31	18.42	-14.57

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## As of December 31, 2023

## Comparative Performance - Calendar Year

	2022	2021	2020	2019	2018
Fixed Income					
PFM Multi-Manager Fixed-Income Fund	-13.06	-0.85	7.86	9.56	N/A
Blmbg. U.S. Aggregate	-13.01	-1.55	7.51	8.72	0.01
PGIM Core Fixed - 32.0% (^)	-13.76	-0.98	9.01	9.65	N/A
TIAA Core Fixed - 32.8% (^)	-14.23	-0.64	9.76	9.59	N/A
iShares Core U.S. Aggregate Bond ETF - 14.8%	-13.06	-1.67	7.42	8.68	-0.05
Blmbg. U.S. Aggregate	-13.01	-1.55	7.51	8.72	0.01
PineBridge IG Credit - 5.1% (^)	-15.83	0.02	14.54	15.48	N/A
Blmbg. U.S. Credit Index	-15.26	-1.08	9.35	13.80	-2.11
Brown Bros. Harriman Structured - 7.7% (^)	-3.87	3.01	3.42	5.07	N/A
ICE BofA Asset-Bckd Fxd & Flting Rate AA-BBB Idx	-6.33	1.77	3.94	4.31	3.16
Brandywine Global High Yield - 2.8%	-9.38	5.52	13.92	15.56	1.27
Blmbg. Ba to B U.S. High Yield	-10.59	4.71	7.78	15.18	-1.86
MainStay MacKay High Yield Corp Bond Fund - 4.6%	-7.81	5.35	5.28	13.03	-1.34
ICE BofA High Yield Master II	-11.22	5.36	6.17	14.41	-2.27
Cash Equivalent					
First American Government Obligation - Z	1.51	0.02	0.37	2.08	1.70
ICE BofA 3 Month U.S. T-Bill	1.46	0.05	0.67	2.28	1.87

Returns are net of mutual fund fees and are expressed as percentages.

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## Account Reconciliation

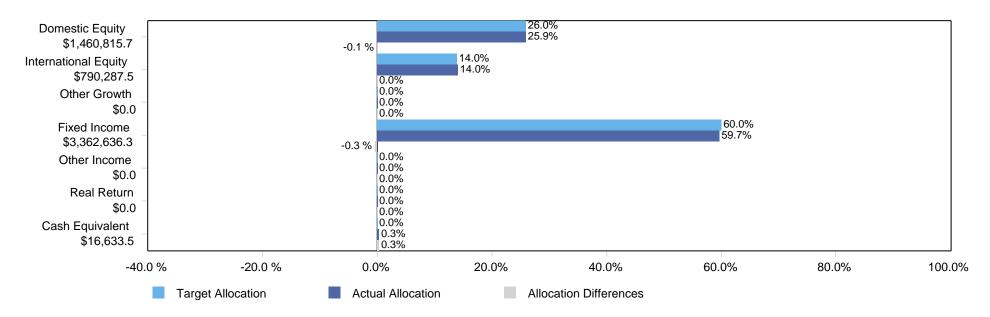
QTR				
	Market Value As of 10/01/2023	Net Flows	Return On Investment	Market Value As of 12/31/2023
Total Fund	-	5,311,754	318,619	5,630,373

YTD				
	Market Value As of 01/01/2023	Net Flows	Return On Investment	Market Value As of 12/31/2023
Total Fund	-	5,311,754	318,619	5,630,373

1 Year				
	Market Value As of 01/01/2023	Net Flows	Return On Investment	Market Value As of 12/31/2023
Total Fund	-	5,311,754	318,619	5,630,373

## **Asset Allocation Compliance - Total Fund**

	Asset Allocation (%)	Target Allocation (%)	Minimum Allocation (%)	Maximum Allocation (%)	Differences (%)
Total Fund	100.0	100.0	N/A	N/A	0.0
Domestic Equity	25.9	26.0	6.0	46.0	-0.1
International Equity	14.0	14.0	0.0	34.0	0.0
Other Growth	0.0	0.0	0.0	10.0	0.0
Fixed Income	59.7	60.0	40.0	80.0	-0.3
Other Income	0.0	0.0	0.0	10.0	0.0
Real Return	0.0	0.0	0.0	10.0	0.0
Cash Equivalent	0.3	0.0	0.0	20.0	0.3



Historical Hybrid Composition - Blended Benchmark

Allocation Mandate	Weight (%)
Dec-2023	
Russell 3000 Index	26.0
MSCI AC World ex USA (Net)	14.0
Blmbg. U.S. Aggregate	60.0

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California Sanitation Risk Management Authority

## **Long-Range Action Plan**

## 2023/24



Alliant Insurance Services, Inc. 560 Mission St, 6<sup>th</sup> Floor San Francisco, CA 94105 (415) 403-1400

As of: February 25, 2024

- 1 -

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## **ON TARGET**

#### I. Clean Water Insurance Captive (CWIC) – Future Plans

**Description:** Evaluate CWIC insuring CSRMA's future losses in the Pooled Liability Program and a Loss Portfolio Transfer in the Workers' Compensation Program.

**Objective:** To more cost effectively insure CSRMA's losses in the Pooled Liability and Workers' Compensation Programs.

#### Action(s): **Pooled Liability** 1. Update Pooled Liability actuarial and feasibility study 2. Present findings and recommendation to Pooled Liability Committee 3. Present findings and recommendation to Executive Board 4. Implementation as necessary Workers' Compensation Update Workers' Compensation actuarial and feasibility study 1. 2. Present findings and recommendation to Workers' Compensation Committee 3. Present findings and recommendation to Executive Board 4. Implementation as necessary **Responsibility: Pooled Liability** 1. Alliant Captive Group and Davies Captive Management 2. Alliant Captive Group, Davies Captive Management, CSRMA Staff and Pooled Liability Committee Alliant Captive Group, Davies Captive Management, CSRMA Staff and 3. **Executive Board** 4. Alliant Captive Group, Davies Captive Management, CSRMA Staff **Workers'** Compensation 1. Alliant Captive Group and Davies Captive Management 2. Alliant Captive Group, Davies Captive Management, CSRMA Staff and Workers' Compensation Committee Alliant Captive Group, Davies Captive Management, CSRMA Staff and 3. **Executive Board**

4. Alliant Captive Group, Davies Captive Management, CSRMA Staff

Deadlines: Pooled Liability

- 1. September 2023
- 2. November 2023
- 3. December 2023
- 4. December 2023

#### Workers' Compensation

- 1. April 2024
- 2. May 2024
- 3. June 2024
- 4. July 2024

Fiscal Impact: Unknown at this time.

**Background:** Assuming the launch of CWIC on July 1, 2023, and beginning with the captive insuring future liabilities in the Workers' Compensation Program, CSRMA should consider utilizing the captive to insure future losses in the Pooled Liability Program and outstanding past losses for the Workers' Compensation Program through a Loss Portfolio Transfer (LPT). The ideal timing to add exposure from each Program coincides with each Program's renewal date; December 31<sup>st</sup> for the Pooled Liability Program, and July 1<sup>st</sup> for the Workers' Compensation.

**Status**: As of September 18, 2023, this project is on target. The update to the Pooled Liability actuarial and feasibility study has been initiated.

As of November 21, 2023, this project is on target. The updated Pooled Liability actuarial and feasibility study is complete. The results have been presented to the Pooled Liability Committee and will be presented to the Executive Board as part of the Pooled Liability Program renewal item at their December 4, 2023 meeting.

As of January 15, 2024, this project is on target. The Pooled Liability Program Pooled Layer (Member Deductible to \$750,000) was transferred to the Clean Water Insurance Captive (CWIC) effective 12/31/23.

As of February 25, 2024, this project is on target. An updated Workers' Compensation actuarial and feasibility study is in process and will be presented to the Workers' Compensation Committee at their May meeting.

## **IN PROCESS**

#### II. Cyber Security Services & Resources

**Description**: The Executive Board directed the Program Administrators and the CSRMA Risk Control Advisor to enhance and expand the cyber security services and resources CSRMA offers to its members.

**Objective**: To prevent and mitigate cyber related losses impacting the CSRMA membership.

Action(s):

- 1. Develop specific ideas for cyber security services and resources
- 2. Share ideas with the Pooled Liability Committee, and seek recommendations for the Executive Board
- 3. Review recommendations with the Executive Board
- 4. Implementation
- 5. Educate Membership on the new services available

#### **Responsibility:**

- 1. Risk Control Advisor and Alliant Insurance Services
- 2. Risk Control Advisor, Alliant Insurance Services, and Pooled Liability Committee
- 3. Risk Control Advisor, Alliant Insurance Services, and Executive Board
- 4. Risk Control Advisor and Alliant Insurance Services
- 5. Risk Control Advisor, Alliant Insurance Services and Board of Directors

#### **Deadlines:**

- 1. August September 2023
- 2. September 2023
- 3. October 2023
- 4. December 2023 ongoing as necessary depending on specific tasks
- 5. January 2024 ongoing

**Fiscal Impact**: The adopted FY 23/24 & 24/25 Risk Control Work Plan includes \$20,000 for each FY respectively for Cyber Security Services & Resources.

**Background:** At the March 2023 Long Range Planning Session the Executive Board discussed their desire to offer more resources, trainings and services related to cyber liability exposures. CSRMA Risk Control offered these general categories as potential ideas: cyber health checks, training, security audits, penetration testing, and development of cyber breach incident response plans.

Status: As of September 18, 2023, this project is on target. The Program Administrators presented ideas to enhance and expand the cyber security services and resources CSRMA offers to its members to the Pooled Liability Committee at their September meeting. The Pooled Liability Committee's recommendation will be presented to the Executive Board at its October meeting.

As of November 21, 2023, this project is on target. Based on discussion with the Pooled Liability Committee and Executive Board, this project has changed course. The Program Administrators were directed to obtain a quote from KYND (a cyber security consulting firm) to work with member agencies who have not completed the Beazley cyber coverage application and analyze all completed applications with the goal of identifying common weaknesses in member security postures to allow CSRMA to develop targeted risk control resources to address the identified deficiencies. KYND performed an initial gap analysis based on the applications that had been completed and provided a quote to work with member agencies who have not yet completed a cyber application and provide their KYND Ready Services. The Program Administrators are reviewing the information received from KYND and will report back to the Pooled Liability Committee and incorporate in the draft Risk Control Work Plan for discussion with the Risk Control Work Plan Subcommittee.

As of January 15, 2024, this project is in process. A placeholder for Cyber Security Servies and Resources has been included in the draft FY 24-26 Risk Control Work Plan to be discussed with the Pooled Liability Committee at their February meeting and ultimately presented to the Executive Board at the Long Range Planning Session in March. The topic "Cyber Risk" is also agendized for discussion at the Long Range Planning Session.

As of February 25, 2024, this project is in process. The draft FY 24-26 Risk Control Work Plan was presented to the Pooled Liability Committee at their February meeting and will be presented to the Executive Board at the Long Range Planning Session. A separate presentation outlining KYND's services will be provided at the Long Range Planning Session. Monies have been included in the draft Risk Control Work Plan to engage KYND.

## DELAYED

#### III. Enterprise Risk Management Implementation

**Description**: The Executive Board directed the Program Administrators to address any deficiencies in CSRMA's current Enterprise Risk Management efforts. These include:

- 1. Creation of a Business Continuity & Succession Plan Document
- 2. Perform annual member surveys to focus services provided

**Objective**: To meet CAJPA's new accreditation standard to maintain accreditation with excellence.

#### Action(s):

- 1. Draft a Business Continuity & Succession Plan
- 2. Present Draft Business Continuity & Succession Plan to the Executive Board for adoption
- 3. Perform member survey
- 4. Present member survey results to Executive Board at their Long Range Planning Session
- 5. Take action on member feedback as necessary

#### **Responsibility:**

- 1. Alliant Insurance Services and Risk Control Advisor
- 2. Alliant Insurance Services and Executive Board
- 3. Alliant Insurance Services
- 4. Alliant Insurance Services and Executive Board
- 5. Alliant Insurance Services and Risk Control Advisor

#### **Deadlines:**

- 1. October December 2023
- 2. December 2023
- 3. February 2024
- 4. March 2024
- 5. April 2024

#### Fiscal Impact: None.

**Background:** The California Association of Joint Powers Authorities (CAJPA) has introduced a new accreditation standard for JPAs to maintain accreditation with excellence. The new standard requires JPAs to implement Enterprise Risk Management (ERM).

ERM is a methodology that looks at risk management strategically from the perspective of the entire organization. It is a top-down strategy that aims to identify, assess, and prepare for potential losses, dangers, hazards, and other potentials for harm that may interfere with an organization's operations and objectives and/or lead to losses.

CSRMA has a long history of the program administrators and members working together looking at risk holistically, not only at the Committee and Board levels, but specifically by conducting an annual strategic planning retreat. This is further supported by systematic reporting by the program administrators to the Executive Board on progress made on the strategic plan.

For purposes of meeting the requirements of CAJPA's accreditation standards, CAJPA specifically will ensure that CSRMA looks critically at:

I. Member Understanding and Value – Ensuring CSRMA is meeting member needs through various cycles.

II. Funding, Capitalization and Risk Financing Structure – Ensuring the Board is adequately funding and capitalizing a program.

III. Operations and Operational Interruption.

It is the program administrator's opinion that we *generally* meet the accreditation standards through the process of:

- 1. Evaluating topics for our annual strategic planning meetings,
- 2. Having the Executive Board, Committee chairs, and the Program Administrators present at the meeting to plan for the future, and
- 3. By regularly reporting on the progress of the plan to the Executive Board.

Specific standards and some of the ways we meet them are noted below:

I. Member Understanding and Value - Meeting member needs through various cycles.

- CSRMA's operational structure and use of Committees, the Executive Board and the Board of Directors supported by transparency in agendas, supporting documents and decision making supports this goal
- Publishing and distributing an Annual Report that contains detailed information about CSRMA's group purchase programs, shared risk programs, risk control services, summary financial information, and future direction supports this goal
- CSRMA's communications such as the monthly Did You Know Newsletter supports this goal
- Performing an annual member survey and action plans derived from comments received would further supports this goal

II. Funding, Capitalization and Risk Financing Structure - Board adequately funding and capitalizing a program.

- Receiving the GFOA Award for Outstanding Achievement in Annual Financial Reporting and all that is needed to achieve this recognition supports this goal
- Retrospective rating adjustments made to member deposits that may occur, either up or down, shortly after the expiration of a program year due to the actual cost of claims brings financial stability to the pooled programs and supports this goal

III. Operations and Operational Interruption.

- Preparation and adoption of an annual risk control work plan outlining the initiatives to be undertaken in the coming year to address ongoing and new exposures supports this goal
- Creation and adoption of a Business Continuity Plan & Succession Planning would further support this goal
- Status: As of November 21, 2023, this project is delayed. A draft Business Continuity & Succession Plan is in process and is expected to be presented to the Executive Board for review in the Spring of 2024. The member survey is on target. The member survey will be performed in February 2024 with the results presented to the Executive Board at the Long Range Planning Session in March 2024.

As of January 15, 2024, this project is delayed. The Program Administrators have developed a draft succession plan for the program administration and brokerage services primary service team to be presented to the Executive Board at their March meeting. The Program Administrators (Alliant) have a robust Business Continuity and Disaster Recovery Plan (BCP), which would be relied upon to provide continuity of services to CSRMA and its members. A more in-depth review of Alliant's BCP will be included in the presentation of the draft succession plan.

The member survey is scheduled to be released to the membership on January 16, 2024, with the results to be presented to the Executive Board at the Long Range Planning Session in March.

As of February 25, 2024, this project is delayed. A draft continuity of services and succession plan for the program administration and brokerage services primary account service team is agendized for the March 5, 2024, Executive Board meeting.

Responses to the member survey have been received and will be presented to the Executive Board at the Long Range Planning Session.

## **ON TARGET**

#### IV. Automation of Renewal Applications

**Description:** The Executive Board directed the Program Administrators to create an automated renewal application process for the various coverage programs.

**Objective:** To create a more streamlined and user friendly application process for both the membership and CSRMA staff.

#### Action(s):

- 1. Investigate potential vendors to create an automated application process
- 2. Evaluate vendors
- 3. Report out findings to Executive Board
- 4. Develop automated applications for various coverage programs
- 5. Provide tutorial on the new application process to the membership via webinar
- 6. Implement

#### **Responsibility:**

- 1. Alliant Insurance Services
- 2. Alliant Insurance Services
- 3. Alliant Insurance Services and Executive Board
- 4. Alliant Insurance Services and selected Vendor
- 5. Alliant Insurance Services
- 6. Alliant Insurance Services

#### **Deadlines:**

- 1. October 2023 December 2023
- 2. January March 2024
- 3. March 2024
- 4. July August 2024
- 5. September 2024
- 6. September 2024

#### Fiscal Impact: Unknown.

**Background:** At their 2023 Long Range Planning Session, the Executive Board and the Program Administrators discussed the possibility of automating the application process for the various coverage programs. Currently, depending on the coverage program, renewal information is collected from the membership by emailing the members with requests and utilizing Excel spreadsheets, pdf documents and attachments. The Program Administrators imagine a much more streamlined process can be achieved by maintaining the membership's information in a database that allows for application information to automatically fill in required fields with prior year data. Requests to update the applications can be automatically sent to the appropriate member contact(s).

**Status:** As of November 21, 2023, this project is on target. The Program Administrators are in the process of investigating potential vendors to create an automated application process.

As of January 15, 2024, this project is on target. The Program Administrators are in the early stages of developing an in-house General Liability application portal, similar to the Cyber application portal a number of CSRMA members have used to complete a Cyber application. The Program Administrators envision the new application portal being developed could be used to automate the application renewal process for the various coverage programs. The Program Administrators will provide a status update at the Long Range Planning Session in March.

As of February 25, 2024, this project is on target. This item is agendized for discussion at the March 5, 2024, Executive Board meeting. The Program Administrators will provide an update on development of the General Liability application portal and estimated costs to complete the project.

## **ON TARGET**

# V. Insurance Market Messaging, CASA Session "Here's What's Going on with CSRMA", and Educate Members on Deadly Weapons Coverage

**Description:** As a result of discussion at the Long Range Planning Session, direction on several items not already discussed in this action plan was given to the Program Administrators. These items are discussed below.

**Objective:** To move forward with the direction given at the Long Range Planning Session.

#### Action(s):

- 1. Educate members on Deadly Weapons Coverage
- 2. Provide presentation at CASA on "Here's What's Going on at CSRMA"
- 3. State of the Insurance Market Presentation to the Board of Directors & Message to the Membership

#### **Responsibility:**

- 1. Alliant Insurance Services and Board of Directors
- 2. Alliant Insurance Services and Board of Directors
- 3. Alliant Insurance Services and Board of Directors

#### **Deadlines:**

- 1. January 2024
- 2. January 2024
- 3. January 2024 and ongoing

Fiscal Impact: None.

#### Background: None.

Status: As of January 15, 2024, this project is on target. The Program Administrators will be presenting "Here's What's Going on at CSRMA" during the CSRMA Sponsored Training Seminar at the January CASA Conference. A review of Deadly Weapons Coverage will be included in that presentation. The Program Administrators recorded a live "State of the Market" webinar in December for the membership, a hard copy of which will be included in the January Board of Directors agenda packet. Further, a brief "market update" will be presented at the Board of Directors meeting.

As of February 25, 2024, this project is on target. The Program Administrators presented "Here's What's Going on at CSRMA" during the CSRMA Sponsored Training Seminar at the January CASA Conference, including a review of Deadly Weapons Coverage. A brief "market update" was presented at the Board of Directors meeting. The Program Administrators will provide periodic market updates to the membership.

#### WeTip Contract Renewal

**ISSUE:** The contract with WeTip to provide Employee Fraud Hotline services to the CSRMA Membership renews July 1, 2024. WeTip has proposed a renewal with the same pricing and terms as the expiring contract with an option for a second year at the same annual price. The WeTip Renewal Quote is attached to this item for the Executive Board's review.

**RECOMMENDATION:** The Program Administrators recommend that the Executive Board renew the contract with WeTip as proposed.

FISCAL IMPACT: \$12,000 annually. This is a budgeted expense.

**BACKGROUND:** The Executive Board selected WeTip in 2015 to provide Employee Fraud Hotline services to the CSRMA Membership. In 2022, WeTip developed new collateral for the CSRMA members and included a dedicated 800# for the membership to anonymously report fraud.

WeTip is non-profit organization currently partnering with companies and JPAs (public entities) throughout the nation to offer solutions to address situations of workers compensation fraud, Insurance fraud, workplace threats, harassment and discrimination, drugs in the workplace, and loss and risk caused by criminal activity. The WeTip Organization has recognized the need to provide a safe and anonymous way to report FRAUD without fearing reprisal from the person or persons that are being reported.

ATTACHMENTS: WeTip Renewal Quote



# California Sanitation Risk Management Authority - WeTip Renewal

Quote Created: February 22, 2024

California Sanitation Risk Management Authority (Csrma) C/O Alliant Insurance Services

560 Mission St, 6th Floor San Francisco, California 94105

> Myron Leavell mleavell@alliant.com

> > Comments

## **Products & Services**

WeTip Live 24/7/365 Phone Call Center	1 x \$12,000.00 / year
Live call center operators taking your	for 2 years
dedicated anonymous tip reports 24 hours a	
day, 7 days a week, 365 days per year. Also	
included is our nationwide hotline numbers and	
WeTip website tip form submissions that	
generate over 25,000 tips per year!	
WeTip Internet Form Reporting	
Cloud-based tip reporting and management	
system.	
After hours form monitoring and triage services	
included in the cost of the form reporting. After	
hours includes Monday - Friday after school	
ends and Saturday/Sunday.	
Yearly service for 59- total sites	
for 12 months from July 1, 2024 - June 30, 2026	

Annua	al subtotal	\$12,000.00
Total		\$12.000.00

#### This quote expires on April 22, 2024

Terms: The client agrees to the Terms of Use on the <u>CatapultK12.com website</u>. The client agrees to the Terms of Use on the <u>WeTip.com website</u>. Our business is committed to providing top-level customer service and support. To ensure adequate support staff, our software service contracts automatically renews on July 1 of each year after the end of the initial contract term.

**Auto Renewal:** If Client wishes to discontinue software service, a cancellation notice must be sent via email to <u>billing@catapultk12.com</u> 30-days prior to the renewal date. If the cancellation notice is not received 30-days prior to the renewal date, Client will be responsible for paying for the entire 12 months of service, regardless of whether the service is used or not. Thank you for your understanding.

#### **Questions?** Contact me



Silas Morrow smorrow@wetip.com

#### CatapultK12

1340 Blue Oaks Blvd Suite 110 Roseville CA 95678 United States

#### **Business Continuity and Succession Plan**

**ISSUE:** The Program Administrators have developed a draft continuity of services and succession plan for the program administration and brokerage services primary account service team for review by the Executive Board attached to this item. The Program Administrators (Alliant) have a robust Business Continuity and Disaster Recovery Plan (BCP), which would also be relied upon to provide continuity of services to CSRMA and its members. An outline of Alliant's BCP is included below:

- Alliant Emergency Hotline
- Disaster Criteria
- Roles and Responsibilities
- Emergency Response Steps
- Office Closure Guidelines
- BCP for each Alliant office

**RECOMMENDATION:** The Program Administrators recommend that the Executive Board discuss and provide direction.

FISCAL IMPACT: Unknown.

**BACKGROUND:** As a result of the Long-Range Planning Session in March 2023, the Executive Board directed the Program Administrators to address any deficiencies in CSRMA's current Enterprise Risk Management efforts. This included:

• Creation of a Business Continuity & Succession Plan Document

**ATTACHMENTS:** CSRMA Primary Account Service Team Continuity of Services & Succession Plan.



#### CSRMA Primary Account Service Team Continuity of Services & Succession Plan

The Program Administrators have developed a continuity of services and succession plan for the primary account service team (Dennis Mulqueeney, Seth Cole, P.J Skarlanic and David Patzer). The continuity of services and succession plan addresses two key areas of service being provided to the JPA: 1.) Insurance Brokerage and Program Administration, and 2.) Risk Control.

#### Insurance Brokerage and Program Administration

Dennis Mulqueeney and/or Seth Cole could individually lead the Insurance Brokerage and Program Administration team to provide continuity of services. Additionally, Daniel Howell is a long-term employee at Alliant who has institutional knowledge of the JPA having served as its Program Administrator prior to Dennis in that role. In the event that either Dennis or Seth were unable to serve, the continuity of services and succession plan for the very near term would be to have Daniel continue the Insurance Brokerage and Program Administration operations. As soon as would be practical, the responsibilities for leadership would be transferred to P.J. Skarlanic, as he has recently taken a more visible leadership role on the CSRMA Insurance Brokerage and Program Administration team at Alliant. It is expected that in the longer term, P.J. Skarlanic will eventually serve as the senior Alliant Program Administrator, and he is being prepared for such a responsibility now as that is the long-term succession plan to provide continuity of Services to CSRMA.

#### Risk Control

DKF Solutions Group is the primary backup to David Patzer. Below are the key DKF staff available to provide continuity of services to CSRMA:

Kay Patzer: Kay currently manages several aspects of CSRMA risk control as partner with David Patzer in Patzer Risk Control Services and will be able to place the appropriate skill sets necessary to replace those left vacant by David.

Katie Frassinelli: Katie currently manages most aspects of Risk Control Online and related apps, Smart SOP, Vector Solutions and development of training modules for CSRMA.

John Balestrini: John currently provides the risk control advisor services for SCORE with David Patzer overseeing those activities. John, working with Kay and Katie, would be able to provide the risk control advisor services Kay and Katie would not.

Other DKF Services: DKF has a range of other specialty skill sets and subject matter experts available to supplement those provided by Kay, Katie and John, as needed.

#### **Automation of Renewal Applications**

**ISSUE:** The Program Administrators are in the early stages of developing an in-house General Liability application portal, similar to the Cyber application portal a number of CSRMA members use to complete their Cyber application. The Program Administrators hope to improve the renewal process for the various coverage programs by automating the collection and storage of renewal data.

The vision includes providing secure access to members to complete the standard CSRMA Pooled Liability application questions along with the ability to attach any needed documents to underwrite the program. Responses to questions could be "rolled over" to future application/coverage periods for easy updates, which should save the members time and improve data consistency. Further, it is envisioned that improved data analytics can be performed as data will be housed in a manner to make comparisons between members and other pooling groups simpler.

**RECOMMENDATION:** The Program Administrators recommend that the Executive Board authorize inclusion of funds in the 2024-25 FY budget to assist in customizing the portal for CSRMA's needs.

FISCAL IMPACT: The estimated cost is \$20,000.

**BACKGROUND:** As a result of the Long-Range Planning Session in March 2023, the Executive Board directed the Program Administrators to create an automated renewal application process for the various coverage programs to create a more streamlined and user-friendly application process for both the membership and CSRMA staff.

Currently, depending on the coverage program, renewal information is collected from the membership by emailing the members with requests and utilizing Excel spreadsheets, pdf documents and attachments. The Program Administrators imagine a much more streamlined process can be achieved by maintaining the membership's information in a database that allows for application information to automatically fill in required fields with prior year data. Requests to update the applications can be automatically sent to the appropriate member contact(s).

ATTACHMENTS: 1) CSRMA Pooled Liability Renewal Application.2) Munich Re Dams/Dikes/Levees/Reservoir Supplemental Application

#### CALIFORNIA SANITATION RISK MANAGEMENT AUTHORITY

#### GENERAL LIABILITY QUESTIONNAIRE FOR WASTEWATER AGENCIES AND DISTRICTS POOLED LIABILITY PROGRAM

#### (PLEASE USE SEPARATE SHEET WHERE REQUIRED FOR EXPLANATION OF ANSWERS)

NAME OF AGENCY/DISTRICT:

CONTACT INFORMATION:

The official designated to receive any and all notices from the Authority or their authorized representatives concerning this insurance is:

Name:

Phone Number:

E-Mail:

The Agency/District warrants and agrees that the answers, including attachments, are in all respects true and shall be deemed material and that the California Sanitation Risk Management Authority (CSRMA) and any insurance company underwriters providing coverage will rely upon same when issuing a Memorandum of Coverage or insurance policy. The Agency/District further warrants that all pertinent information has been fully disclosed. The Agency understands that submission of the information creates no obligation on the part of the CSRMA and any insurance companies to provide a proposal. No proposal will be provided unless all questions are answered, and the questionnaire is signed by a duly authorized Agency or District official.

DATE:

#### LIABILITY INSURANCE SURVEY UNDERWRITING INFORMATION

#### I. GENERAL INFORMATION

Agency Name:

Phone Number:

Fax Number:

Street Address:

Mailing Address:

City, State, Zip:

Name of Person Completing Survey:

Is your agency a Joint Powers Agency?

If "yes," please include a copy of the JPA Agreement

Please provide names of member agencies:

#### Nature of Services Provided Directly by Agency:

 Annual Budget

 Wastewater Collection:
 \$

 Wastewater Treatment:
 \$

 Potable Water Treatment or Distribution:
 \$

 Solid Waste Distribution:
 \$

 Recycled Water Production or Distribution:
 \$

If Yes, what percentage of your ADDWF (influent) is reclaimed?

Of this, what percentage is used off site and for what purpose?

Miles of Recycled Water Line:

Are you engaged in any activities outside of your wastewater operations? (i.e. Van Pools, Selling of Biosolids, Cattle Ranching, etc.)

If yes, please describe.

Other (describe):

Nature of Services Contracted to Others: (Include Copies of Contracts)	<u>Annual Cost</u>
Wastewater Treatment:	\$
Sludge Removal:	\$
Sludge Disposal:	\$
Other (describe):	\$

Is there any other operational authority that your agency has that is not related to collection and/or treatment of wastewater or sewage? Yes No

If "Yes," please provide a description of these operations and a copy of any contracts that may be in place:

Sale of Processed End Products:	Annual Sales
Recycled Water:	\$
Sewage Sludge:	\$
Digester Gas:	\$
Potable Water:	\$
Other (describe)	\$

#### **Payroll Information**

Number of Employees:

WCIRB Class Code	Description	Payroll
7580	Sanitary or Sanitation Plant Operations:	\$
	Sewer Cleaning Your Operations:	\$
	Sewer Cleaning for Others:	\$
8810	Clerical:	\$
8742	Salesperson Outside:	\$
6307	Sewer Mains or Connection Construction (<\$26 per hour):	\$
6308	Sewer Mains or Connection Construction (\$26 or > per hour):	\$
7520	Waterworks Operations:	\$
8601	Engineers:	\$
9424	Landfill Operations:	\$
0251	Irrigation/Drainage/Reclamation:	\$

#### II. COMPREHENSIVE GENERAL LIABILITY INFORMATION

#### **General Information:**

Population served by district:

#### If You Have Collections Operations:

Number of Hook-ups (connections):

Residential (Number OR % of total hook-ups)

Commercial

TOTAL

#### **Collection Systems, including comments on the following:**

Miles of Sewer (excluding House Laterals):

Gravity - Miles of:

Pumping Stations - How Many?:

Force Mains - Miles of:

Percentage of force mains 4" or larger >50 years old:

Pressure Sewers - Miles of:

Type of Terrain (explain):

Does your Agency have storm drain connections, open<br/>canal/ditch connections or open outfall?:YesNo

No

Dams, reservoirs, levees or ponds?: Yes

If "Yes," please describe (including construction, downstream exposure, inspection procedures):

Does your Agency generate on-site electricity?:	Yes	No
If "Yes," please describe:		
Permitted capacity of your treatment plant in MGD:		
Licensed Percentage in use:		
Average Daily Dry Weather Flow (Lowest 3 consecutive months):		
(Attach flow data from monthly regional bo	ard report)	
Peak wet weather flow:		
Does your Agency have joint ownership in a treatment pla	nt? Yes	No
If yes, please provide a description of the relationship:		
Water Exposures		
(Answer the following or write N/A as appropriate.)		
Average daily flow for water exposure only (MGD):		
Miles of water pipeline:		
Number of water pump stations:		
What is your source of water?:		
Describe any treatment facilities for water only:		

What chemicals are used?:

#### **III. AUTOMOBILE**

**NOTE:** CSRMA has a mandatory policy regarding standards which eliminate coverage for employees with six or more DMV Violation points in the last three years.

Please attach full schedule of licensed vehicles, mobile equipment and trailers in use by your district including:

- Year, make and model
- Cost new of each
- Vehicle ID number

- City of garaging
- Gross vehicle weight

Please attach a list of the districts' current driver's names only, **please do not add DOB or Driver License numbers.** (CSRMA will assist members in joining the DMV Motor Vehicle Records "Pull Program," which is free to public agencies.)

#### IV. WATERCRAFT

Does your agency own/operate any watercraft?

District **DOES NOT** own or operate any watercraft.

District **DOES** own or operate any watercraft.

If Yes:

Please describe size and number of crafts:

Usage:

#### V. AUTONOMOUS VEHICLES & DRONES

(Answer the following or write N/A as appropriate.)

Does your agency currently have in service any Autonomous Vehicles or Drones?

Autonomous Vehicles:

If yes, please advise usage and description:

Drones:

If yes, please advise usage and description:

Are any of the Autonomous Vehicles or Drones currently in service owned by individuals other than your agency?

If yes, please advise individuals' relationship to the agency:

#### VI. SPILLS & OVERFLOWS

Please list and describe any overflow and spills occurring over the past 365 days (one year). Describe how these will be prevented in the future and which spills or overflows have been reported to the regional board. Describe your Agency's emergency procedures to mitigate backups.

#### VII. PUBLIC OFFICIALS/EMPLOYMENT PRACTICES

Names and official titles of governing board members:

<u>Name</u>

<u>Title</u>

Elected or <u>Appointed?</u>

For any appointed, indicate by whom:

Annual fiscal statement of Agency (3 most current years):

	Operating <u>Revenues/Income</u>	Operating <u>Expenditur</u>	
Current FY (budgeted):	\$	\$	
FY	\$	\$	
FY	\$	\$	
Any subsidiary, affiliated or related a boards, commissions or authorities?:	gencies,	Yes	No

If "Yes," provide name, function and budget for each specific entity:

In the past five years, has there been any;

Strike, slowdown or other employee disruption:	Yes	No
Layoffs or reduction in services:	Yes	No
Allegations of unfair or improper treatment:	Yes	No
(re: hiring, remuneration, advancement, termination)		
Disputes involving discrimination/civil rights:	Yes	No
Grand jury investigation, recall proceedings:	Yes	No
Indictment of any public officials:	Yes	No

If "Yes," to any of above please provide supplemental information sheet.

#### **PUBLIC ENTITY ERRORS & OMISSIONS**

Please complete and sign this section so that we may obtain a quotation/renewal quotation through the CSRMA. *For any "yes" responses, please attach detailed additional information.* 

- 1)
   Please list any employees who have professional designations (i.e. attorneys, architects, engineers, accountants)?

   Name/Profession
   Designations
- 2) During the past five years, have there been any disputes or claims alleging:

YES NO

- a) Appropriation or condemnation of property?
- b) Wrongful granting or refusal to grant zoning changes, building permits or similar allowances?
- c) Wrongful approval of building designs or specifications?
- d) Citizen complaints regarding operations (i.e. odors):
- e) Regulatory violations (except NPDES)?:

Other than the above, no fact, circumstance or situation indicating the probability of a claim or action is now known to any public official or employee: and it is agreed by all concerned that if there be knowledge of any such fact, circumstance or situation, any claim or action subsequently emanating therefrom shall be excluded from coverage here being applied for.

#### WARRANTY STATEMENT:

The undersigned declares that to the best of his/her knowledge and belief the statements set forth herein are true. Although the signing of this application does not bind the undersigned on behalf of the Authority, to effect coverage, the undersigned on behalf of the Authority agrees that this form and said statements shall be the basis of any quotation which may be submitted.

Date: \_\_\_\_\_ Signature: \_\_\_\_\_

Title: \_\_\_\_\_



#### Dams / Dikes / Levees / Reservoirs Supplemental Application

555 College Road East P.O. Box 5241 Princeton, NJ 08543-5241 Tel.: 609.243.4200 1.877.888.2081 Fax: 609.243.4257

#### Named Insured:

#### Effective Date of Coverage:

Application Date:

Please complete the following special application only if your entity has (or expects to have during the coming year) the abovecaptioned operations or facilities. These facilities include dams, dikes, levees, reservoirs, and any barrier built to impound water that, if it broke, would release water in a flood-like manner.

## Note: If you operate more than one dam, dike, levee, or reservoir, attach separate sheets for <u>each structure</u> answering the following questions.

General Information:				
Structure Name:				
Structure Location:				
Year Built:				
General condition and maintenance:				
Excellent	Good Good	🗌 Fair	Poor	
Built under the direction of:				
Owner	Dept of Interior		Corps of Engineers	
Dept of Agriculture	Bureau of Reclamation		Other (specify)	
Purpose (check all that apply):				
Flood Control	Industrial		☐ Water Supply	
	Power*			
*If Power, describe alternative source in event of power failure:				

### Dams / Dikes / Levees / Reservoirs Supplemental Application

General Information:							
Hazard Rating		Safety					
Low Hazard		□ Safe					
🗌 Medium Hazard			Unsafe				
High Hazard							
<ul> <li>Low Hazard – A dam or levee located in an area where failure will damage nothing more than isolated buildings, undeveloped lands, or township or county roads and/or will cause no significant economic loss or serious environmental damage</li> <li>Moderate Hazard - A dam or levee located in an area where failure may damage isolated homes, main highways, minor railroads, interrupt the use of relatively important public utilities, and/or will cause significant economic loss or serious environmental damage.</li> <li>High Hazard – A dam or levee located in an area where failure may cause loss of human life, serious damage to homes, industrial or commercial buildings, important public utilities, main highways or railroads and/or will cause extensive economic loss</li> </ul>							
Construction:							
Steel Sheeted	Timber		Earthen				
Other (specify)							
Dimensions:							
Height	Top Width	Top Width Base Width					
Name of tributary rivers:							
Upstream							
Downstream							
Normal pond measurements	5:						
Number of acres	Storage Capacity (acre feet)						
Is additional storage availab If <b>Yes</b> , please describe:	le in Flood State?		🗌 Yes 🗌 No				

.....

#### Dams / Dikes / Levees / Reservoirs Supplemental Application

Water level control:	Gates 🗌 Oth	er				
If gates, what type?						
How are they operated?						
By whom?						
Upstream Exposures						
Туре	Distance	Description				
Housing						
Other Structures						
Industrial Complexes						
Public Utilities						
Pumping Stations						
Lower Dams						
Recreational Areas						
Bridges (include number)						
Highways (include number and road types)						
Railroads (include number)						
Agricultural Areas (specify any livestock, crops, dwellings, barns, or sheds)						

#### Dams / Dikes / Levees / Reservoirs Supplemental Application

Downstream Exposures						
Туре	Distance	Description				
Housing						
Other Structures						
Industrial Complexes						
Public Utilities						
Pumping Stations						
Lower Dams						
Recreational Areas						
Bridges (include number)						
Highways (include number and road types)						
Railroads (include number)						
Agricultural Areas (specify any livestock, crops, dwellings, barns, or sheds)						
Dam Inspection						
How often?		By whom?				
Has risk been included in the National Program for Dam Inspection?			🗌 Yes	🗌 No		

#### If Yes, attach photographs and copy of most recent inspection report and response to recommendations.

If No, attach photographs and copy of most recent independent inspection report and response to recommendations.

### Dams / Dikes / Levees / Reservoirs Supplemental Application

Coverage		
During the past five years, has any company, cancelled, declined, or refuse insurance coverage to the applicant?	ed 🗌 Yo	es 🗌 No
If <b>Yes</b> , describe reasons:		

#### Losses

Describe any losses or pending suits which have occurred involving the dam or reservoir. Include the amount of total damages paid and total amounts in reserve:

Attach copy of Emergency Procedures/Plans – Mandatory for coverage

## **2024 CAJPA Conference Attendance**

**ISSUE:** The 2024 CAJPA Conference will be held September 10-13, 2024 in South Lake Tahoe. CSRMA budgets to send representatives to the conference each year.

**RECOMMENDATION:** The Program Administrators recommend that the Executive Board discuss this issue and select an attendee(s) for the 2024 CAJPA Conference.

**FISCAL IMPACT:** Expenses associated with conference attendance have been included in the budget.

**BACKGROUND:** The California Association of Joint Powers Authorities (CAJPA) was formed in 1981 as a nonprofit organization with membership from public entity joint powers authorities which provide risk management services, self-insurance, and insurance programs to their members. The Association currently has over 100 member entities. The purpose of CAJPA is:

- To provide a forum for our members to exchange information on mutual issues arising in the administration of self-funded coverage and group purchasing insurance programs and other programs associated with the operation of Joint Powers Authorities;
- To work effectively in initiating legislation and administrative policies and regulations and provide support for, or opposition to, legislation affecting programs of JPAs;
- To provide accreditation standards and award Certificates of Accreditation to JPAs that meet those standards;
- To act as a peer resource to members in administering programs; and
- To sponsor educational conferences and programs to benefit and enhance all areas of JPA administration.

ATTACHMENTS: CAJPA Annual Conference Save the Date

2024 CAJPA FALL CONFERENCE: CULTIVATING CHANGE SEPTEMBER 10-13, 2024 | SOUTH LAKE TAHOE, CA

## Workers' Compensation Program Workers' Compensation Excellence Award Criteria

**ISSUE:** The CSRMA Workers' Compensation Excellence Award P&P #3-WC indicates the Workers' Compensation Committee shall review the prior years' losses and the number of members meeting the prior year's award criteria and recommend to the Executive Board that the award criteria remain the same or be updated to target a different type of injury. In the event of the latter, the Workers' Compensation Committee will provide the Executive Board with award criteria designed to reduce the frequency of the type of injury to be targeted.

The award criteria were changed for 2022 and unchanged in 2023. Typically, CSRMA runs the same application award criteria two consecutive years to allow more members the time needed to meet the application criteria. CSRMA had 4 members in 2022 and 4 members in 2023 meet the requirements of the award program.

The Workers' Compensation Committee is recommending the award application be modified to reflect the attached draft application.

**RECOMMENDATION:** The Workers' Compensation Committee recommends that Executive Board approve the modified application for the 2024 award. The proposed changes will be reviewed at the meeting.

**FISCAL IMPACT:** \$50,000 – this will be included in the FY draft 24/25 budget.

BACKGROUND: None.

#### **ATTACHMENTS:**

- 1. CSRMA Workers' Compensation Excellence Award Policy and Procedure #3-WC
- 2. Draft Workers' Compensation Excellence Award Application 2024

#### CSRMA POLICY AND PROCEDURE #3-WC

SUBJECT:	Workers' Compensation Program Award - Workers' Compensation Excellence Award Program
EFFECTIVE:	August 6, 2004
REVISED:	January 15, 2011 January 22, 2015 August 20, 2015 January 24, 2018 February 15, 2022

#### **Policy:**

Soft tissue injuries due to strain and overexertion are CSRMA's most frequent workers' compensation claims. CSRMA wishes to recognize those members of the Workers' Compensation Program who meet criteria developed by the Workers' Compensation Committee and adopted by the Executive Board each year that are designed to target these types of claims.

The first year this policy and procedure is implemented the type of injury to be targeted are low back injuries due to strain and overexertion. Members meeting the following criteria will be recognized:

Effective 2/15/22:

Have no low back lost time claims due to strain/overexertion for the program year being evaluated. (Note: No need to provide anything on your application for this item - CSRMA will verify using your agency's workers' compensation claims data for the time period of 7/1/21-6/30/22).

Provide evidence that the CSRMA Return to Work program, or equivalent, has been implemented in order help injured employees heal more quickly and reduce the indemnity portion of the workers' compensation claim. Specifically, provide evidence of the following:

- a. Copy of the form your agency uses when an employee reports an injury but declines medical treatment.
- b. Copy of the form your agency provides treating physicians to identify the physical activities the employee is able to perform to facilitate returning the injured employee to work when modified duty is necessary.
- c. Copy of the form your agency uses to document how an injured employee's job duties are being temporarily modified and the time period the modifications are valid.
- d. Copy of the form your agency uses to document the interactive process for permanently disabled employees.

For each work group at your agency, identify 15 *routine* and 10 *non-routine* tasks/equipment that, if operated/performed incorrectly, are *likely* to cause any of the following: a. Injury to the employee performing the task/operating the equipment

- b. Injury to a coworker
- c. Damage to agency property
- d. Damage to private property

Once these have been identified, assign a risk score of 1-3 to each (3 being high probability) on each of the 4 criteria above and total the risk score for each task/equipment.

Example:

- Task: Setting up lane closures on public streets
  - a. Injury to the employee performing the task/operating the equipment: Risk Score = 3
  - b. Injury to a coworker: Risk Score = 3
  - c. Damage to agency property: Risk Score = 3
  - d. Damage to private property: Risk Score = 3
- Total Risk Score for this Task = 12

Please submit a copy of this written analysis with your application.

Perform the following for the 10 tasks/equipment that have the highest risk scores identified in item #3:

- a. Job Hazard Evaluation
- b. Develop an SOP with the completed JHA incorporated into the SOP (**Note**: The SOP must identify each step in the performance of the task or operation of the equipment so it can be used to train someone who has never performed the task or operated the equipment. Incomplete SOPs or SOPs without JHA's incorporated are not acceptable)

Please submit copies of a and b, above with your application.

Provide evidence that annual training on the ergonomic and biomechanical principles relevant to the work activities and risk factors present at your agency, by department, is being provided.

Provide evidence that an employee health promotion program with specific activities designed to target employee health risk factors has been implemented. The term "Program" does necessarily mean a written policy or procedure. Providing evidence of ongoing and regular efforts to reduce employee health risk factors will meet the definition of Program as used here. Examples:

- a. Onsite gym or gym memberships subsidies
- b. Brown bag lunch talks on wellness related topics
- c. Wellness incentive programs (i.e. 10,000 Steps A Day Program)
- d. Health Risk Factor Assessment programs or incentives

Working with staff from Operations, Collections and Maintenance (*as applicable*) identify at least 10 tasks per department staff feels are most physically strenuous in terms of lifting demands.

Using CSRMA's Physical Demand Assessment (*PDA*)software, evaluate each task identified in 7, above and provide a copy of the report for each task.

For any task in 8, above, that indicates a NIOSH score of 2.5 or greater provide evidence of how the task was redesigned, reengineered or otherwise modified (*i.e. team lift, mechanical assist, a material change, etc*) to reduce the NIOSH score to less than 2.5 (*please provide the report from the PDA software after the task was modified*).

Provide training to staff on human error and error prevention methods using the U.S. Dept of

Energy's Human Performance Improvement Handbook Vol. 1, CSRMA Human Error webinar or equivalent.

For Collections, Operations and Maintenance (*as applicable*), have each group evaluate 5 <u>non-routine</u> and 5 <u>routine</u> tasks with a high risk score from Step 3 for error precursors as described on Attachment 1.

For each of the 10 tasks identified above, identify at least 2 error reduction tools (*sample list provided below – you are not limited to these tools*) your agency can provide training and/or implement to reduce the likelihood of an error occurring when performing the task.

- Sample Error Reduction Tools:
  - Pre-job briefing
  - Trouble-shooting decision guide
  - Verification practices (i.e. Peer check, peer review, concurrent verification, independent verification, post job review)
  - Task review, Validate assumptions
  - Procedure use and adherence
  - Do not disturb signs
  - 2-way communication verification of understanding
  - o Division of duties
  - Use of SAFER (Summarize steps, Anticipate errors, Foresee probable and worst case consequences at each step, Evaluate controls at each step to prevent, catch and recover from errors, Review relevant previous experience and lessons learned)

#### Procedures:

To qualify for the award members must submit an application explaining how each of the award criteria has been met, along with proof of completion. The Workers' Compensation Committee will review each application and make recommendations to the Executive Board for those members meeting the award criteria.

Applications are due September 30 of each year for the prior Workers' Compensation program year ended June 30. Applications will be evaluated and qualifying agencies announced at the following January Board of Directors meeting.

Members meeting the award criteria will share equally in a cash prize of \$50,000, or an amount otherwise agreed to by the Executive Board upon a recommendation of the Workers Compensation Committee. The cash prize will be paid directly to the employees of each qualifying member in an amount not to exceed \$499 per employee.

Additionally, each qualifying member will receive the following:

- 1. Wall Plaque
- 2. Lobby Banner

Each year the Workers' Compensation Committee shall review the prior years' losses and the number of members meeting the prior year's award criteria and recommend to the Executive Board that the award criteria remain the same or be updated to target a different type of injury. In the

event of the latter, the Workers' Compensation Committee will provide the Executive Board with award criteria designed to reduce the frequency of the type of injury to be targeted.

# California Sanitation Risk Management Authority (CSRMA)

# 2024 Workers' Compensation Excellence Award Application (Due 9/30/24)

#### Name of Your Agency:

If we have questions regarding your application, who should we contact at your agency?

- Name:
- Phone:

Email:

Please Note: This award program is only available to members of the CSRMA pooled Workers' Compensation Program. If you are unsure if your agency is a member, please contact David Patzer at <u>dpatzer@dkfsolutions.com</u> or Seth Cole at <u>Scole@alliant.com</u>

To qualify for the 2024 Workers' Compensation Excellence Award, please submit this application <u>and</u> support documentation <u>electronically</u> in pdf format following the directions below to David Patzer at <u>dpatzer@dkfsolutions.com</u> by 9/30/24. Members submitting a qualifying application will be announced at the January 2025 Board of Directors meeting.

**NOTE:** Applications are not considered submitted unless you receive an email confirmation of receipt from David Patzer.

#### **IMPORTANT NOTES:**

- If your agency was a recipient of the 2023 Workers' Compensation Excellence award, you will need to select different tasks for application items 3-4 and 7-9 than your agency used for your 2023 application.
- Application submittals must be submitted as a single pdf document with a table of contents and attachments/supporting documentation listed in the same order as the application.
- Submittals are not deemed accepted unless notified via email by David Patzer the application was received.

REQUIRED QUALIFYING CRITERIA (must meet each)	SOURCES FOR HELP	
1: Have no low back lost time claims due to strain/overexertion for the program year being evaluated. (Note: No need to provide anything on your application for this item - CSRMA will verify using your agency's workers' compensation claims data for the time period of 7/1/23-6/30/24).		
2: Provide evidence that the CSRMA Return to Work program, or equivalent, has been implemented in order help injured employees heal more quickly and reduce the indemnity portion of the workers' compensation claim. Specifically, provide evidence of the following:	<ul> <li>CSRMA Risk Control Advisor, David Patzer: <u>dpatzer@dkfsolutions.com</u></li> <li>CSRMA Workers' Compensation Claims and Return to Work Advisor, Heather Truro: <u>htruro@gmail.com</u></li> </ul>	

<ul> <li>a. Copy of the form your agency uses when an employee reports an injury but declines medical treatment.</li> <li>b. Copy of the form your agency provides treating physicians to identify the physical activities the employee is able to perform to facilitate returning the injured employee to work when modified duty is necessary.</li> <li>c. Copy of the form your agency uses to document how an injured employee's job duties are being temporarily modified and the time period the modifications are valid.</li> <li>d. Copy of the form your agency uses to document the interactive process for permanently disabled employees.</li> </ul>	CSRMA's Workers' Compensation Claims Management and Return to Work Program available for download from <u>Risk Control Online</u>
<ul> <li>3: For each work group at your agency, identify 15 <u>routine</u> and 10 <u>non-routine</u> tasks/equipment that, if operated/performed incorrectly, are <u>likely</u> to cause any of the following: <ul> <li>a. Injury to the employee performing the task/operating the equipment</li> <li>b. Injury to a coworker</li> <li>c. Damage to agency property</li> <li>d. Damage to private property</li> </ul> </li> <li>Once these have been identified, assign a risk score of 1-3 to each (3 being high probability) on each of the 4 criteria above and total the risk score for each task/equipment.</li> </ul>	CSRMA Risk Control Advisor: <u>dpatzer@dkfsolutions.com</u>
<ul> <li>Task: Setting up lane closures on public streets <ul> <li>a. Injury to the employee performing the task/operating the equipment: Risk Score = 3</li> <li>b. Injury to a coworker: Risk Score = 3</li> <li>c. Damage to agency property: Risk Score = 3</li> <li>d. Damage to private property: Risk Score = 3</li> <li>Total Risk Score for this Task = 12</li> </ul> </li> <li>Please submit a copy of this written analysis with your application.</li> </ul>	
4: Perform the following for the 10 tasks/equipment that have the highest risk scores identified in item #3:	CSRMA Risk Control Advisor: <u>dpatzer@dkfsolutions.com</u>

<ul> <li>a. Job Hazard Evaluation</li> <li>b. Develop an SOP with the completed JHA incorporated into the SOP (Note: The SOP must identify each step in the performance of the task or operation of the equipment so it can be used to train someone who has never performed the task or operated the equipment. Incomplete SOPs or SOPs without JHA's incorporated are not acceptable)</li> <li>Please submit copies of a and b, above with your application.</li> </ul>	• OSHA's "How to Perform a Job Hazard Evaluation": https://www.osha.gov/Publications/osha3071.pdf
5: Provide evidence that annual training on the ergonomic and biomechanical principles relevant to the work activities and ris factors present at your agency, by department, is being provided.	
<ul> <li>6: Provide evidence that an employee health promotion program with specific activities designed to target employee health risk factors had been implemented. The term "Program" does necessarily mean a written policy or procedure. Providing evidence of ongoing and regular efforts to reduce employee health risk factors will meet the definition of Program as used here. Examples: <ul> <li>a. Onsite gym or gym memberships subsidies</li> <li>b. Brown bag lunch talks on wellness related topics</li> <li>c. Wellness incentive programs (i.e. 10,000 Steps A Day Program)</li> <li>d. Health Risk Factor Assessment programs or incentives</li> </ul> </li> </ul>	<ul> <li>Wellness Councils of America Free Wellness Resources</li> <li>American Heart Association Workplace Wellness Resources</li> </ul>
<ol> <li>Working with staff from Operations, Collections and Maintenance (a applicable) identify at least 10 tasks per department staff feels are most physically strenuous in terms of lifting demands.</li> </ol>	
8. Using CSRMA's Physical Demand Assessment (PDA)software evaluate each task identified in 7, above and provide a copy of the report for each task.	
9. For any task in 8, above, that indicates a NIOSH score of 2.5 or greater provide evidence of how the task was redesigned, reengineered of otherwise modified ( <i>i.e.</i> team lift, mechanical assist, a material change, etc) to reduce the NIOSH score to less than 2.5 (please provide the report from the PDA software after the task was modified).	• Don Freeman: <u>don.freeman@occumetric.com</u>

<ul> <li>10. Provide training to staff on human error and error prevention methods using the U.S. Dept of Energy's Human Performance Improvement Handbook Vol. 1, CSRMA Human Error webinar or equivalent.</li> <li>11. For Collections, Operations and Maintenance (as applicable), have</li> </ul>	<ul> <li>CSRMA Risk Control Advisor: <u>dpatzer@dkfsolutions.com</u></li> <li>U.S. DOE Standards Human Performance Improvement Handbook Volume 1: Concepts and Principles: <u>https://www.standards.doe.gov/standards-</u> <u>documents/1000/1028-BHdbk-2009-v1/@@images/file</u></li> <li>Attachment 1 – Error Precursors (<i>Short List</i>)</li> </ul>
each group evaluate 5 <u>non-routine</u> and 5 <u>routine</u> tasks with a high risk score from Step 3 for error precursors as described on Attachment 1.	CSRMA Risk Control Advisor: <u>dpatzer@dkfsolutions.com</u>
<ul> <li>12. For each of the 10 tasks identified above, identify at least 2 error reduction tools (sample list provided below – you are not limited to these tools) your agency can provide training and/or implement to reduce the likelihood of an error occurring when performing the task.</li> <li>Sample Error Reduction Tools: <ul> <li>Pre-job briefing</li> <li>Trouble-shooting decision guide</li> <li>Verification practices (i.e. Peer check, peer review, concurrent verification, independent verification, post job review)</li> <li>Task review, Validate assumptions</li> <li>Procedure use and adherence</li> <li>Do not disturb signs</li> <li>2-way communication verification of understanding</li> <li>Division of duties</li> <li>Use of SAFER (Summarize steps, Anticipate errors, Foresee probable and worst case consequences at each step, Evaluate controls at each step to previous experience and lessons learned)</li> </ul> </li> </ul>	2009-human-performance-improvement-handbook- volume-2-human-performance-tools-for-individuals- work-teams-and-management
<b>13.</b> Develop and submit your written accident/near miss investigation program that includes a root cause analysis and senior management review/sign off.	•
<b>14.</b> Submit documentation that the individual(s) responsible for managing your agency's workers' compensation and making return to work decisions have received online training from Don Freeman on the Sentinel Return to Work online portal.	•

15. Submit documentation that your agency's staff received training in	• i.e. Stress claims that may precede an EPL claim
2024 on interpersonal skills/conflict resolution skills.	
<b>16.</b> Submit your Workplace Violence Policy that meets the requirements	
of SB533 Workplace Violence and submit evidence that staff training	
was provided by 7/1/24.	

Error Precursors (short	list)	
Task Demands	Individual Capabilities	
Time pressure (in a hurry)	Unfamiliarity w/task / First time	
High Workload (memory requirements)	Lack of knowledge (mental mode)	
Simultaneous, multiple tasks	New technique not used before	
Repetitive actions, monotonous	Imprecise communication habits	
Irrecoverable acts	Lack of proficiency / Inexperience	
Interpretation requirement	Indistinct problem-solving skills	
Unclear goals, roles, and responsibilities	"Hazardous" attitude for critical task	
Lack of or unclear standards	Illness / Fatigue	
Work Environment	Human Nature	
Distractions / Interruptions	☐ Stress (limits attention)	
Changes / Departures from routine	Habit patterns	
Confusing displays or controls	Assumptions (inaccurate mental picture)	
Workarounds / OOS instruments	Complacency / Overconfidence	
Hidden system response	Mindset ("tuned" to see)	
Unexpected equipment conditions	Inaccurate risk perception (Pollyanna)	
Lack of alternative indication	Mental shortcuts (biases)	
Personality conflicts	Limited short-term memory	



# **Ode to Plastic Cups**

BY NAOMI ORTIZ

"The goal is for no trash to be sent to landfills, incinerators or the ocean." –Zero waste definition, Wikipedia 2022

Weight of both reusable glass plus liquid means my wrist twists down the only direction it bends sends drink to splash on carpets or slippery floor

Worse yet non-flexing elbow means arm smacks cup across room with accidental gusto at least once a week Beloved coffee cups shatter into h u n d r e d s of p i e c e s must dredge energy to clean up now hot beverages, my expensive habit

At restaurants, I have to ask for a straw slick perspiring drink pointless to even try to lift to lips with fingers, hand, shoulder Instead, I bat and slide glass across tabletop position straw below mouth, sip then push it back, nudge, shift

Except, every once in a while, I miscalculate or glass bottom catches on table surface to topple and douse eating companion with cold beverage saturate my clothes and shoes good

Unless the cup is plastic

Oh, chemically bonded vessel, with your springy forgiveness to bounce passively on floor, patiently listless you wait for me to retrieve you in my own time

Oh, plastic cup with your bright shiny colors your fun designs your resilient sides As scooter squeezes you between wheel and wall you may bend, but do not crack where you lie

Weight light, large brim I can sip straight from the rim

Glossy red party cups sold in long plastic bags last me month-long jags I stock up, dollar store deals just what works for my body call it an accommodation this need for plastic cups

As disabled person independence is precarious daily-life and reason constructed upon a wobbly set of Crip-hacks get me from, *can't* to *good enough* 

Where is my place in zero waste?

Naomi Ortiz, "Ode to Plastic Cups" from *Rituals for Climate Change: A Crip Struggle for Ecojustice.* Copyright © 2023 by Naomi Ortiz. Reprinted by permission of Naomi Ortiz.

Source: Rituals for Climate Change: A Crip Struggle for Ecojustice (punctum books, 2023)

CONTACT US NEWSLETTERS PRESS PRIVACY POLICY Ode to Plastic Cups by Naomi Ortiz | Poetry Foundation

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# The City of Tomorrow Will Run on Your Toilet Water

wired.com/story/the-city-of-tomorrow-will-run-on-your-toilet-water/

The residents of the 40 floors of San Francisco apartments above our heads may live in luxury, but really, they're just like the rest of us: showering, washing their hands, doing laundry. Normally in the US, all their water would flush out to a treatment facility, and eventually out to a body of water; 34 billion gallons of wastewater is processed this way across the country every day. But with multiple problems for cities now converging—extreme heat, water shortages, and rapid population growth—increasingly scientists are finding clever ways to extract more use from water that's flushed away.

In this basement, a company called Epic Cleantec intercepts the building's gray water (dirty water that doesn't contain human waste or food scraps) and passes it through tanks and a maze of pipes for fine filtration and disinfection with chlorine and UV light. The resulting liquid is then piped back upstairs to fill toilets and urinals, taking at least some of the "waste" out of wastewater.

"By regulation, we're only reusing the water for nonpotable applications," says Aaron Tartakovsky, cofounder and CEO of Epic Cleantec. "Scientifically, we can produce drinking-water quality." Indeed, the company brewed a beer with its recycled water from this building. (A kölsch, if you were curious.) "We're turning wastewater—which in my opinion, is a term that is in dire need of a rebrand—into clean water, into renewable energy, and into soil," says Tartakovsky.

Theoretically, the used water that flows out of your home contains 10 times the amount of energy it takes for a treatment facility to process it. It's also rich in valuable nutrients and minerals, says Peter Grevatt, CEO of the Water Research Foundation, a US nonprofit supported by water utilities. And so as well as recycling water, Epic Cleantec is experimenting with heat exchangers that can extract energy from a building's wastewater and use it to warm up the water going back upstairs, thus reducing utility bills. The company is also developing a system that processes residents' black water—which includes human waste and food organics from kitchen sinks and dishwashers—into a soil amendment.



Photograph: Matt Simon

Across the street from this apartment building, in Epic Cleantec's offices, Tartakovsky grabs a handful of the stuff, which has been treated to remove pathogens. "You can touch it, smell it, whatever you're comfortable with," Tartakovsky says. (I do both—it feels and smells like compost.)

This sort of water reuse is happening increasingly at a municipal level, too, with state-of-the-art facilities recycling water instead of releasing it all into nature. What Epic Cleantec has achieved is to essentially shrink down what a water recycling plant does into a system that fits in a high-rise basement, lightening the burden on municipal wastewater treatment and reducing pressure on water supplies.

## Turning on the Tap

Whatever the system, water recycling will to need to ramp up massively in the coming decades. Today 56 percent of humanity lives in cities, but that'll jump to 70 percent by 2050. Cities suck up a whole lot of water, especially as their populations get richer (and therefore more wasteful) and urban industrial activity increases. All the while, climate change is drying out many of the places people are flocking to, like the

southwestern US. "You look to the places that are already experiencing the greatest level of water stress, many of those places are the places that are most rapidly growing," says Grevatt. "Needing to figure out how we recover resources is incredibly important."

A recent study laid out the surprising dynamics of how this urban growth will unfold. Greenhouse gases scale sublinearly as a city grows, meaning at a slower rate than the population increases, due in part to efficiencies around things like public transportation. Solid waste, which ends up in a landfill, scales linearly, meaning it increases in lockstep with changes to the human population. Wastewater, though, scales *super*linearly, so it grows at a faster rate than a growing population.

Put another way: The bigger a city gets, the more wasteful it gets with water, even though its energy usage becomes more efficient. "We had a hard time figuring out *why*," says New York University industrial ecologist Mingzhen Lu, coauthor of the study. "The best explanation we came up with is there could be a strong link with wealth creation, which in itself is superlinear with city size. Any dollar we generate as a human society, we consume water. On the other side, when you have more wealth, there might be an argument that you will use more water more lavishly."

As urban water use grows, the risk is continuing with wastewater treatment as usual: pumping the stuff into the environment. "I think that will be one of the things future societies think is most crazy about the last few hundred years, is that we just dumped wastewater into the ocean rather than pumping it back into the farmland," says Santa Fe Institute theoretical physical biologist Chris Kempes, coauthor of the paper.



The input to the system operated by Epic Cleantec in the San Francisco building, versus the output.

#### Photograph: Matt Simon

The technology to extract fresh water from wastewater has existed for decades. In San Diego, which has been recycling water since 1981, two water reclamation plants together produce 21 million gallons of water every day (on a yearly average), with more capacity being added in the coming years. Technically, that water isn't considered potable, so it's used for agriculture and industry. But in 2026, San Diego will start delivering drinking water, thanks to even more advanced purification techniques: Wastewater is hit with ozone, killing bacteria and viruses, then passes through filters and then through ultrafine membranes with pores so small, basically only water molecules can get through. They'll eventually ramp up to produce 30 million gallons of water daily, aiming to provide half the city's drinking water this way by 2035.

While this process is expensive—it costs a lot to build out the facilities to process the water and takes a lot of energy to shove liquid through such fine membranes—the technology is maturing and costs are falling. "What's really wild is we've had visitors from other agencies and areas that are water-*rich*," says Juan Guerreiro, San Diego's director of public utilities. "You wouldn't think they'd want to push towards these

projects. But what they're realizing is that recycling the water that we already have contained within our wastewater systems, from an environmental stewardship perspective, is really beneficial." Recycling can help reduce demand for river water, for example, thus protecting the fish species there.

#### **Dirty Work**

The trickier half of wastewater recycling is the solid human waste that facilities accumulate as biosolids, or sludge. In the US, 56 percent of sludge produced is applied to the land, 27 percent is dumped in landfills, and 16 percent is incinerated. In addition to all the carbon from the food we eat, sludge is infused with chemicals that we (and industries) flush down the drain.

In 2022, Maine banned the use of sludge as fertilizer due to contamination with PFAS, a group of chemicals linked to cancers and hormonal problems. Sludge is also notoriously loaded with microplastics: When we do a load of laundry, millions of synthetic fibers break off and wash into a wastewater facility. Sludge applied to fields turns out to be a major source of microplastics corrupting the environment.

The industry is researching ways to isolate these contaminants, Grevatt says, both so it can keep them from the environment and to safely unlock the potential of our waste carbon and nutrients. "It's extraordinarily challenging," says Grevatt. "Wastewater treatment operations are not the producers, but they are recipients of PFAS from all kinds of different sources."

An alternative option to sludge is biochar. If you heat that organic matter in a special chamber, a process known as pyrolysis, it turns to concentrated carbon. Startups have been doing this with agricultural waste, like corn stalks, to create charcoal and oil that they bury underground. (As those plants grew, they sequestered carbon, so in this case you'd actually be removing carbon from the atmosphere by putting it back in the earth.) Farmers are also sprinkling biochar on their fields, which can improve crop yields and add carbon to soils.

Epic Cleantec's soil amendment

#### Photograph: Matt Simon

Researchers are experimenting with using the same technique for wastewater solids, basically turning sludge into a solid product. "If you do pyrolysis—because it's thermochemical, it's a heated process—you kill these bacteria, kill these pathogens, kill these viruses. It's much cleaner," says engineer Fengqi You, who studies wastewater at Cornell University. In addition, sludge is a heavy, unwieldy liquid to ship from facility to farm. "You transport a lot of water in that, and the density is low. But biochar, it's light—you can put it in bags —making transport easier." So producers could ship it off more easily to faraway farms, but also distribute it more locally, to urban farms closer to the source of wastewater.

A wastewater facility can also create fuel in oxygen-free chambers, where microbes eat the solid waste and release methane "biogas" as a byproduct. "This biogas can be burned to generate heat," says You. In Ithaca, New York, that can fully power a wastewater facility itself, but You has also been experimenting with using

biogas to heat nearby buildings, including a medical center. Heating a building with natural gas adds carbon emissions to the atmosphere, but as biogas comes from the crops we eat and poop into the sewer system, which grew by drawing down carbon from the atmosphere, so burning it forms a carbon loop.

Before those microbes create biogas, they also generate volatile fatty acids. These could be made into jet fuel, or maybe even a fuel for fleets of city vehicles, says environmental engineer Sybil Sharvelle, who studies wastewater at Colorado State University. "There's a lot of value in all sorts of those volatile fatty acids," says Sharvelle.

In addition to using the waste solids as compost, like Epic Cleantec is experimenting with, Sharvelle notes that urban farms could benefit from using recycled wastewater that's been disinfected for use on crops, but with the nitrogen and phosphorus left in. Those are essential nutrients for plants, but are actually difficult to remove from water. "If you can leave nitrogen and phosphorus in the system, that's a much more energy-efficient way to just make use of those nutrients directly," says Sharvelle.

All told, the linear path of water—from source to city to sea—is starting to curve. The future of wastewater is circular, recycling back into drinking water, compost for urban farms, and energy. Far from being unnatural, drinking repurposed toilet water is the kind of resourcefulness that nature intended. "Recycling is ubiquitous in nature," says Kempes. "If there's an untapped source of energy or nutrients, someone finds a way to use it. If you can create a fertilizer, find a way to clean water, and produce heat and electricity at the same time, that mirrors what we've seen biology evolve to do over billions of years."

# First ever iOS trojan discovered — and it's stealing facial recognition data to break into bank accounts

tomsguide.com/computing/malware-adware/first-ever-ios-trojan-discovered-and-its-stealing-face-id-data-to-break-into-bank-accounts



(Image credit: Tom's Guide)

One of the reasons many people pick one of the <u>best iPhones</u> over their Android counterparts is due to security. However, that could be changing as the first ever <u>banking trojan</u> designed to target iPhone users has been spotted in the wild.

According to a <u>new report</u> from <u>Group-IB</u>, the Android trojan GoldDigger has now been modified with new capabilities that make it easier for this malware to drain victims' bank accounts. First discovered last October, the trojan's new variation has been dubbed GoldPickaxe, with versions specifically designed for both Android and iOS devices.

Once installed on either an iPhone or an Android phone, GoldPickaxe can collect facial recognition data, identity documents and intercepted text messages, all to make it easier to siphon off funds from banking and other financial apps. To make matters worse, this biometric data is then used to create <u>AI deepfakes</u> to impersonate victims and access their bank accounts.

It's worth noting that at the moment, the GoldPickaxe trojan is only being used to target victims in Vietnam and Thailand. However, as with with other malware campaigns, if this one proves successful, the cybercriminals behind it could expand their operations to target both iPhone and Android users in the U.S., Canada and other English-speaking countries.

## RECOMMENDED VIDEOS FOR YOU ...

#### Temu Review 2

As we discovered in our last video unboxing and reviewing fake Apple products from Temu, you can find all kinds of tech knock-offs on the popular shopping app. This time, we ordered dupes of the AirPods Max, AirPods Pro 2, Apple Watch Ultra bands and Apple MagSafe Battery Pack to see how they compare to the real things — and we were surprised by what they looked like and how they performed. Are \$10 fake AirPods not so bad after all? Let's find out.

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► PLAY SOUND

Whether you have an iPhone or an Android, here's what you need to know about this new banking trojan along with some tips to help keep iPhone users safe, as they likely haven't dealt with a threat like this before.

**Correction:** We have updated the headline of this story to reflect that facial recognition data had been collected and not Face ID data.

# From TestFlight to Mobile Device Management

While Android banking trojans are typically distributed through <u>malicious apps</u> and <u>phishing attacks</u>, getting a trojan onto an iPhone is a bit more difficult due to how Apple's ecosystem is much more closed off than Google's. Still, like they often do, hackers have found a way.

During the beginning of this malware campaign, the hackers behind it leveraged Apple's mobile application testing platform <u>TestFlight</u> to distribute the GoldPixaxe.IOS trojan. It's extremely difficult to get a malicious app onto Apple's App Store but by abusing the iPhone maker's TestFlight program, it is possible. This worked at the start of the campaign but once this malicious app was removed from TestFlight, the hackers behind this campaign had to come up with a more sophisticated means of distributing their iOS trojan.

With TestFlight access revoked, the hackers used social engineering to persuade their victims into installing a Mobile Device Management (MDM) profile. For those unfamiliar, <u>MDM</u> is a methodology and set of tools used by a business' IT department to manage company phones, computers and other devices. If a victim did fall for this new tactic, the end result was that the hackers now had complete control over their iPhone.

According to Group-IB, a single threat actor with the codename GoldFactory is responsible for developing both versions of the GoldPickaxe banking trojan. However, after publishing their initial research, the firm's security researchers also discovered a new variant of the malware named GoldDiggerPlus. Unlike with the <u>best streaming services</u>, though, the "plus" here indicates that the malware now offers the ability for hackers to call their victims in real time on an infected device.

Given how profitable a banking trojan like GoldDigger or GoldPickaxe can be — especially when it can target iPhones as well as Android phones — this likely isn't the last we'll hear about this malware or the hackers behind it.



# How to keep your iPhone safe from malware

(Image credit: robert coolen/Shutterstock)

So what do you do now given the fact that your iPhone can come down with a nasty malware infection just like an Android phone can? Fortunately, Apple is likely already aware of this trojan and is working on a fix. In the meantime, here are some additional tips to help keep you and your devices protected.

For starters, don't install any apps through TestFlight. This is easy enough to avoid as you first have to download TestFlight before you can install any non-vetted apps on your iPhone, according to this <u>support</u> <u>document</u> from Apple. Very few people personally know an app developer that may want their help, so if someone asks you to install TestFlight onto your iPhone or iPad, just don't. The same goes for adding a MDM profile to your iPhone. Your employer is the only one that should be asking you to do this and that's only if you have a company-issued iPhone.

While there isn't an equivalent of the <u>best Android antivirus apps</u> for iOS due to Apple's own restrictions around malware scanning apps, there is a workaround. With <u>Intego Mac Internet Security X9</u> or <u>Intego Mac Premium Bundle X9</u> — two of the <u>best Mac antivirus software</u> solutions — you can scan an iPhone or iPad for malware but only when it's connected to a Mac via a USB cable. If you're really worried about malware on your iPhone, this feature alone could make signing up for either product worth it.

For those who are at more risk than other iPhone users, enabling <u>Lockdown Mode</u> might be a good idea. It's worth noting that this feature does limit the functionality of some apps. At the same time, you should also consider enabling Apple's <u>Stolen Device Protection</u>, as this can give you peace of mind when it comes to having your iPhone stolen in person.

iPhone malware is now a reality but if you practice good cyber hygiene and don't take unnecessary risks, you and your devices should be safe from hackers.

# More from Tom's Guide

- Your iPhone could be secretly spying on you via push notifications
- How to enable Apple's Lockdown Mode on your iPhone
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Anthony Spadafora

in Senior Editor Security and Networking

Anthony Spadafora is the security and networking editor at Tom's Guide where he covers everything from data breaches and ransomware gangs to password managers and the best way to cover your whole home or business with Wi-Fi. Before joining the team, he wrote for ITProPortal while living in Korea and later for TechRadar Pro after moving back to the US. Based in Houston, Texas, when he's not writing Anthony can be found tinkering with PCs and game consoles, managing cables and upgrading his smart home.

# Ransomware attack blamed for Change Healthcare outage stalling US prescriptions

techcrunch.com/2024/02/26/ransomware-attack-change-healthcare-prescription-pharmacy-outages/

Security news coverage encompasses investigative cybersecurity reporting and analysis on the latest security breaches, hacks and cyberattacks around the globe.



Image Credits: Tiffany Hagler-Geard / Bloomberg / Getty Images

An ongoing cyberattack at U.S. health tech giant Change Healthcare that sparked outages and disruption to hospitals and pharmacies across the U.S. for the past week was caused by ransomware, TechCrunch has learned.

A healthcare executive with knowledge of the incident, who was on the call briefed by the company's executives, said the healthcare tech giant attributed the cyberattack to the BlackCat ransomware group.

Reuters first reported the news linking the cyberattack to BlackCat, citing two people familiar with the incident.

A spokesperson for Change Healthcare did not immediately respond to a request for comment.

BlackCat, also often referred to as ALPHV, has not yet publicly claimed responsibility for the cyberattack. Ransomware and extortion gangs typically publish portions of a victim's stolen data to extort a ransom demand. Ransomware attacks typically scramble a victim's files and demand a ransom to receive the decryption key. Newer cyberattacks often involve cybercriminals stealing a victim's data before encrypting it.

It's not yet known if patient data was stolen in the ransomware attack.

UnitedHealth Group, the parent company of Change Healthcare and the largest U.S. health insurance provider, said in a government regulatory filing last week that it identified a "suspected nation-state" threat actor in its systems, but did not attribute the cyberattack to a specific government or state.

The accuracy of UHG's cyberattack attribution remains unclear, as cybersecurity researchers have not previously linked the BlackCat gang to a nation state or government.

Change Healthcare is an American healthcare tech giant and one of the country's largest processors of prescription medications, handling prescriptions and billing for more than 67,000 pharmacies across the U.S. healthcare system. The healthcare tech giant handles 15 billion healthcare transactions annually — or about one-in-three U.S. patient records.

Change Healthcare merged with healthcare provider Optum in 2022 as part of a \$7.8 billion deal under UnitedHealth Group. The deal allowed Optum broad access to patient records handled by Change Healthcare.

UnitedHealth Group collectively provides over 53 million U.S. customers with benefit plans and another five million outside of the United States, according to its latest full-year earnings report. Optum serves about 103 million U.S. customers.

The cyberattack at Change Healthcare began on February 21 early on the U.S. East Coast, causing widespread outages at pharmacies and healthcare facilities. Change Healthcare said it took much of its systems offline to expel the hackers from its systems.

Change Healthcare's incident tracker page shows nearly all of its customer-facing systems remain offline.

Hospitals, healthcare providers and pharmacies have reported that they are unable to fulfill or process prescriptions through patients' insurance.

The American Hospital Association (AHA), which represents more than 5,000 hospitals and healthcare providers, told its members in a notice last Friday to "consider disconnection from Optum until it is independently deemed safe to reconnect," and warned of "significant cascading and disruptive effects"

#### 101 of 105

caused by the cyberattack.

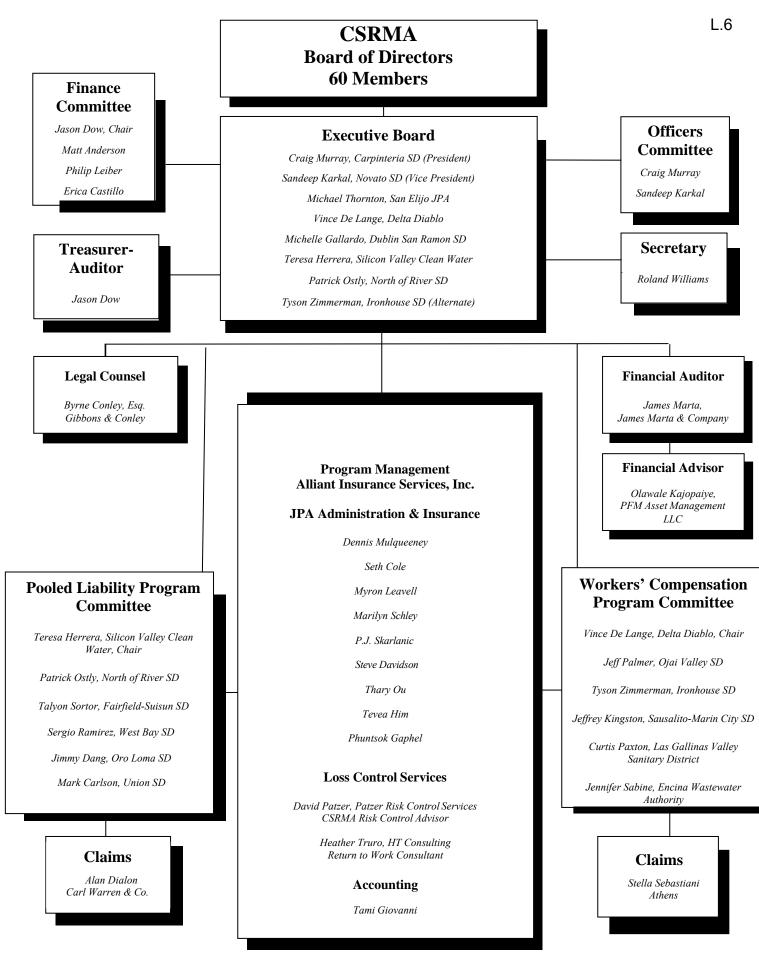
Columbia University, which runs one of New York's largest hospitals, told staff on Friday to disconnect all its systems from UnitedHealth Group, Change Healthcare and Optum and blocked access to their email domains.

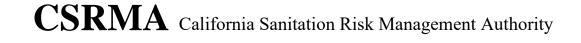
Tricare, the U.S. military's health insurance provider for active military personnel, said in a statement that the cyberattack at Change Healthcare is "impacting all military pharmacies worldwide and some retail pharmacies nationally."

BlackCat/ALPHV have previously taken credit for cyberattacks targeting U.S. healthcare giant Norton, news-sharing site Reddit, and mortgage and loan giant Fidelity National Financial.

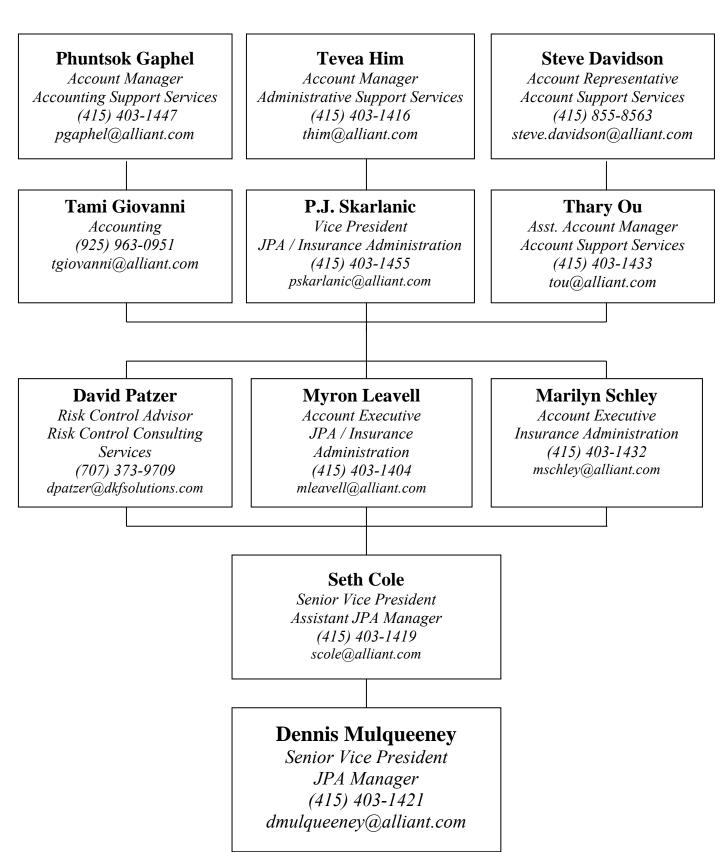
CSRMA MEETING CALENDAR 2024			
JANUARY	FEBRUARY	MARCH	APRIL
CSRMA EB - WED - 24	CSRMA LIAB (TC) - MON - 12	CSRMA LRP - SUN - TUE - 3, 4, 5	CSRMA FIN - MON - 15 (SFO)
CSRMA BD - WED - 24	CSRMA WC - THUR - 15		
CASA January 24 - 26	PARMA February 20 - 23		
Palm Springs	Indian Wells		
MAY	JUNE	JULY	AUGUST
CSRMA LIAB - MON - 6 (WC OFFICE)	CSRMA EB (TC) - MON - 10	CSRMA EB - WED - 31	CSRMA BD - THUR - 1
CSRMA OC (TC) - TUES - 7	CSRMA ED (TC) - MON - 10 CSRMA BOD (TC) - THUR - 20	COMMA ED - WED - 51	COMMY DD - IIIUN - I
CSRMA WC (TC) - THUR - 16	CSRMA OC (TC) - WED - 26		
		CASA July 31 - August 2	
		Monterey	
SEPTEMBER	OCTOBER	NOVEMBER	DECEMBER
CSRMA LIAB - MON - 9 (WC OFFICE)	CSRMA EB - MON - 7 (SFO)	CSRMA OC (TC) - FRI - 1	CSRMA EB (TC) - MON - 2
CSRMA OC (TC) - FRI - 13	CSRMA WC (TC) - WED - 16	CSRMA FIN (TC) - MON - 4	CSRMA OC (TC) - THUR - 12
		CSRMA LIAB - MON - 18 (WC OFFICE)	
CAJPA September 10 - 13			
South Lake Tahoe			

#### Meetings in RED are IN-PERSON





# Service Team



L.7