



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

Insurance License No.: 0C36861
Fax: 415.874.4813

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

PAST PRESIDENTS:
Greg Baatrup
2018-2020
Paul Bushee
2014-2018

EXECUTIVE BOARD MEETING AGENDA

Date/Time: Tuesday, July 30, 2024
4:00 PM

Location: Monterey Marriott
350 Calle Principal
Monterey, CA 93940
Hotel Phone: (831) 649-4234
Room: Los Angeles

| A. CALL TO ORDER | I: Information |
|--|----------------|
| B. PUBLIC COMMENTS | A: Action |
| C. EXECUTIVE BOARD MEMBER COMMENTS | S: Separate |
| D. CONSENT CALENDAR | H: Handout |
| E. CLOSED SESSION TO DISCUSS PENDING CLAIMS | V: Verbal |
| F. GENERAL ADMINISTRATION | |
| G. OFFICER/PROGRAM DIRECTORS/COMMITTEE REPORTS | |
| H. POOLED LIABILITY PROGRAM | |
| I. WORKERS' COMPENSATION PROGRAM | |
| 1. Meeting Minutes - June 10, 2024 <i>Recommendation: Approve minutes from their last meeting.</i> | A p. 8 |
| 2. Demands as of: June 1 & 15, July 1 & 15, 2024 <i>Recommendation: Approve demands issued for payment.</i> | A p. 17 |
| 3. Long Range Action Plan 2024/25 Update <i>Recommendation: Receive an update on the Long Range Action Plan.</i> | A p. 21 |
| Action may be taken per Government Code Section 54956.95 See Reverse for Full Listing of Claims that may be Discussed | A |
| 1. Reporting and Ratification of Claim Settlements <i>Recommendation: Receive report and ratify claims settlements approved in closed session.</i> | A/V |
| 2. Resolution Recognizing the Contributions of Erica Castillo <i>Recommendation: Review and recommend a resolution honoring the contributions of Erica Castillo.</i> | A p. 30 |
| 3. Resolution Recognizing the Contributions of Jeff Palmer <i>Recommendation: Review and recommend a resolution honoring the contributions of Jeff Palmer.</i> | A p. 32 |
| 4. Resolution Recognizing the Contributions of Talyon Sortor <i>Recommendation: Review and recommend a resolution honoring the contributions of Talyon Sortor.</i> | A p. 34 |
| 5. Conflict of Interest Code Biennial Notice <i>Recommendation: The Executive Board will be asked to review CSRMA's Conflict of Interest Code</i> | A p. 36 |
| 1. Clean Water Insurance Captive Update <i>Recommendation: Receive an update on CWIC.</i> | I p. 46 |
| 2. CSRMA Rebranding <i>Recommendation: Discuss the creation of an Ad Hoc Committee.</i> | A p. 62 |
| 3. Key Vendor Succession Planning <i>Recommendation: Identify key vendors and service providers.</i> | I p. 64 |
| None | |
| None | |

| | | | |
|-----------|--|---|-------|
| J. | PROPERTY PROGRAM | | |
| 1. | Dedicated Excess Cyber Liability Coverage for Property Program Members | A | p. 65 |
| | <i>Recommendation: Review and discuss excess cyber limits for Property Program Members.</i> | | |
| K. | PRIMARY INSURANCE PROGRAM | | |
| | None | | |
| L. | LOSS CONTROL | | |
| | None | | |
| M. | INFORMATION ITEMS | | |
| 1. | Review of Board of Directors Meeting Agenda | V | |
| 2. | Poem of the Day | I | p. 75 |
| 3. | Article - <i>Business email compromise threats are rising and may not be getting enough attention</i> - Guy Carpenter | I | p. 76 |
| 4. | Article - <i>The Link Between On-the-Job Tenure and Injury Rates</i> - carrierchronicles.com | I | p. 79 |
| 5. | CSRMA 2024 Meeting Calendar | I | p. 82 |
| 6. | CSRMA Organizational Chart | I | p. 83 |
| 7. | CSRMA Service Team Chart | I | p. 84 |
| | <i>Recommendation: Review the presented Information Items.</i> | | |
| N. | ADJOURNMENT | | |

The next meeting is scheduled for October 7, 2024

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.



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: 113 | Report Run: 7/2/2024 12:37 PM

| Member District | Claim Number | Claimant Name | Coverage | Claimant Number | Date Of Loss | Claim Date Reported |
|---|--------------|--------------------------------------|----------------------|-----------------|--------------|---------------------|
| CARPINTERIA SANITARY DISTRICT | 3019758 | Casitas Village HOA | SUBROGATION | 6 | 08/23/2021 | 08/25/2021 |
| CARPINTERIA SANITARY DISTRICT | 3064382 | English, Vanessa | PROPERTY DAMAGE | 1 | 08/12/2022 | 12/20/2023 |
| DUBLIN SAN RAMON SERVICES DISTRICT | 3064369 | Ring, Kevin | PROPERTY DAMAGE | 1 | 08/01/2023 | 12/20/2023 |
| ENCINA WASTEWATER AUTHORITY | 3035218 | Fetu, John | EMPLOYMENT PRACTICES | 1 | 11/08/2021 | 07/29/2022 |
| ENCINA WASTEWATER AUTHORITY | 3072543 | Gilberg, Mary Grace. | EMPLOYMENT PRACTICES | 1 | 05/06/2024 | 05/31/2024 |
| FAIRFIELD/SUISUN SEWER DISTRICT | 3063039 | Karchesky, Wayne | BODILY INJURY | 1 | 02/12/2022 | 10/30/2023 |
| IRONHOUSE SANITARY DISTRICT | 3071581 | Paz, Susan | EMPLOYMENT PRACTICES | 1 | 05/26/2023 | 04/26/2024 |
| LAS GALLINAS VALLEY SANITARY DISTRICT | 3006388 | MENON, RAJU | PROPERTY DAMAGE | 1 | 11/04/2020 | 11/04/2020 |
| LAS GALLINAS VALLEY SANITARY DISTRICT | 3043418 | Ferguson, Teresa | PROPERTY DAMAGE | 1 | 01/13/2023 | 02/14/2023 |
| LAS GALLINAS VALLEY SANITARY DISTRICT | 3056762 | California River Watch | PROPERTY DAMAGE | 1 | 01/14/2022 | 08/22/2023 |
| MID-COASTSIDE | 3042504 | Sorfleet, Bill | PROPERTY DAMAGE | 1 | 01/02/2023 | 01/17/2023 |
| MID-COASTSIDE | 3042504 | Love, Bobbie Sue | PROPERTY DAMAGE | 2 | 01/02/2023 | 01/17/2023 |
| MID-COASTSIDE | 3042504 | Reiken, Chris & Beth | PROPERTY DAMAGE | 3 | 01/02/2023 | 01/17/2023 |
| MID-COASTSIDE | 3066061 | Sorfleet, William | PROPERTY DAMAGE | 1 | 02/04/2024 | 02/24/2024 |
| MONTARA | 3028986 | Blum, Gonul & Mitch | PROPERTY DAMAGE | 1 | 12/24/2021 | 01/11/2022 |
| MONTARA | 3028986 | Kaplan/Pettigrew-Kap, Jerry/Michelle | PROPERTY DAMAGE | 2 | 12/24/2021 | 01/11/2022 |
| MONTARA | 3028986 | Moehring/Trieselmann, Janet/Erich | PROPERTY DAMAGE | 3 | 12/24/2021 | 01/11/2022 |
| MONTARA WATER AND SANITARY DISTRICT | 3039571 | Kleckner, Ashley | PROPERTY DAMAGE | 1 | 10/31/2022 | 10/31/2022 |
| MONTARA WATER AND SANITARY DISTRICT | 3072779 | Carroll, Susan | BODILY INJURY | 1 | 12/15/2023 | 06/10/2024 |
| MONTECITO SANITARY DISTRICT | 3066345 | Withers, Cynthia | PROPERTY DAMAGE | 1 | 02/19/2024 | 03/06/2024 |
| MT. VIEW SANITARY DISTRICT | 2003745 | GUTIERREZ, ARTURO | PROPERTY DAMAGE | 1 | 10/23/2019 | 10/23/2019 |
| NEVADA COUNTY WASTEWATER | 3062589 | Logan, Derrick | EMPLOYMENT PRACTICES | 1 | 11/16/2022 | 10/11/2023 |
| NORTH OF RIVER SANITARY DISTRICT | 3049847 | Munoz, Salvador | PROPERTY DAMAGE | 1 | 04/10/2023 | 08/03/2023 |
| NORTH OF RIVER SANITARY DISTRICT | 3049847 | Munoz, Salvador | BODILY INJURY | 1 | 04/10/2023 | 08/03/2023 |
| NORTH OF RIVER SANITARY DISTRICT | 3049847 | Arismendiz, Nancy | BODILY INJURY | 2 | 04/10/2023 | 08/03/2023 |
| NOVATO SANITARY DISTRICT | 3065528 | Gallardo, Len | PROPERTY DAMAGE | 1 | 01/30/2024 | 02/06/2024 |
| NOVATO SANITARY DISTRICT | 3066603 | Waters, Chris | PROPERTY DAMAGE | 1 | 02/04/2024 | 03/14/2024 |
| ORO LOMA SANITARY DISTRICT | 3049147 | Burns, Marilyn | PROPERTY DAMAGE | 1 | 03/01/2023 | 07/04/2023 |
| ORO LOMA SANITARY DISTRICT | 3049970 | Cooper, Melody | BODILY INJURY | 1 | 02/21/2019 | 08/11/2023 |
| ORO LOMA SANITARY DISTRICT | 3049970 | Nand, Ajish | BODILY INJURY | 2 | 02/21/2019 | 08/11/2023 |
| ORO LOMA SANITARY DISTRICT | 3049970 | Nand, Lalita | BODILY INJURY | 3 | 02/21/2019 | 08/11/2023 |
| ORO LOMA SANITARY DISTRICT | 3063149 | Rodriguez, Eva | PROPERTY DAMAGE | 1 | 09/30/2023 | 11/03/2023 |
| ORO LOMA SANITARY DISTRICT | 3065955 | Daniels, Deidra | BODILY INJURY | 1 | 11/16/2023 | 02/20/2024 |
| ORO LOMA SANITARY DISTRICT | 3065955 | Daniels, Deidra | PROPERTY DAMAGE | 1 | 11/16/2023 | 02/20/2024 |
| ROSS VALLEY SANITARY DISTRICT | 3026209 | Glassman, Jennifer | PROPERTY DAMAGE | 1 | 10/24/2021 | 10/24/2021 |
| ROSS VALLEY SANITARY DISTRICT | 3028517 | Reyes, Carol | PROPERTY DAMAGE | 1 | 12/27/2021 | 12/29/2021 |
| ROSS VALLEY SANITARY DISTRICT | 3032249 | Parkin, Leah | PROPERTY DAMAGE | 1 | 10/24/2021 | 11/02/2021 |
| ROSS VALLEY SANITARY DISTRICT | 3061908 | Rice, Sheri | PROPERTY DAMAGE | 1 | 09/08/2023 | 09/15/2023 |
| ROSS VALLEY SANITARY DISTRICT | 3063524 | Eichar, James | AUTO COLLISION | 1 | 11/13/2023 | 11/16/2023 |
| ROSS VALLEY SANITARY DISTRICT | 3064837 | Vannucci II, Robert | PROPERTY DAMAGE | 1 | 12/01/2023 | 01/10/2024 |
| ROSS VALLEY SANITARY DISTRICT | 3065354 | O'Dwyer, Wendie | PROPERTY DAMAGE | 1 | 01/12/2024 | 01/31/2024 |
| ROSS VALLEY SANITARY DISTRICT | 3065766 | Ferris, Brian | PROPERTY DAMAGE | 1 | 01/31/2024 | 02/14/2024 |
| SAN ELIJO JOINT POWERS AUTHORITY | 3066442 | Cordato, Tom | PROPERTY DAMAGE | 1 | 12/01/2023 | 03/08/2024 |
| SAN ELIJO JOINT POWERS AUTHORITY | 3068999 | City of Escondido | PROPERTY DAMAGE | 1 | 04/15/2024 | 04/22/2024 |
| SANITARY DISTRICT NO. 5 OF MARIN COUNTY | 3066146 | Boboc, Mihail | PROPERTY DAMAGE | 1 | 02/27/2024 | 02/27/2024 |
| SANTA MARGARITA WATER DISTRICT | 3032924 | Osorio, Mauricio | PROPERTY DAMAGE | 1 | 11/10/2021 | 05/12/2022 |
| SANTA MARGARITA WATER DISTRICT | 3032924 | Osorio, Mauricio | EMPLOYMENT PRACTICES | 1 | 11/10/2021 | 05/12/2022 |
| SANTA MARGARITA WATER DISTRICT | 3032924 | Ramsey, Maryam | EMPLOYMENT PRACTICES | 2 | 11/10/2021 | 05/12/2022 |
| SANTA MARGARITA WATER DISTRICT | 3038480 | Browning, Dan | PROPERTY DAMAGE | 1 | 08/04/2022 | 09/23/2022 |
| SANTA MARGARITA WATER DISTRICT | 3038480 | Collins, Rachelle (Ricki) | PROPERTY DAMAGE | 2 | 08/04/2022 | 09/23/2022 |
| SANTA MARGARITA WATER DISTRICT | 3041926 | Mobasherifar, Najmeh | PROPERTY DAMAGE | 1 | 12/13/2022 | 01/12/2023 |
| SANTA MARGARITA WATER DISTRICT | 3041926 | Mobasherifar, Najmeh | BODILY INJURY | 1 | 12/13/2022 | 01/12/2023 |
| SANTA MARGARITA WATER DISTRICT | 3041926 | State Farm ASO Linda Perreira | PROPERTY DAMAGE | 2 | 12/13/2022 | 01/12/2023 |
| SANTA MARGARITA WATER DISTRICT | 3042107 | Khan, Samrah | PROPERTY DAMAGE | 1 | 01/16/2023 | 01/17/2023 |
| SANTA MARGARITA WATER DISTRICT | 3042107 | Davis, Danny | PROPERTY DAMAGE | 2 | 01/16/2023 | 01/17/2023 |
| SANTA MARGARITA WATER DISTRICT | 3063490 | Lopez Jr., David | BODILY INJURY | 1 | 12/22/2022 | 11/15/2023 |
| SANTA MARGARITA WATER DISTRICT | 3068531 | McConneaughey, Christopher | PROPERTY DAMAGE | 1 | 03/13/2024 | 04/05/2024 |
| SANTA MARGARITA WATER DISTRICT | 3069123 | CAESAR A. GUYOT and IRENE K. GUYOT | PROPERTY DAMAGE | 1 | 04/20/2022 | 04/24/2024 |
| SANTA MARGARITA WATER DISTRICT | 3072545 | Monaco, Vincent | EMPLOYMENT PRACTICES | 1 | 05/15/2024 | 05/31/2024 |
| SEWER AUTHORITY MID-COASTSIDE (SBU) | 3061621 | Ball, Emma | PROPERTY DAMAGE | 1 | 09/01/2023 | 09/06/2023 |
| SEWER AUTHORITY MID-COASTSIDE (SBU) | 3061621 | Kitz, Madison | PROPERTY DAMAGE | 2 | 09/01/2023 | 09/06/2023 |
| SEWER AUTHORITY MID-COASTSIDE (SBU) | 3061621 | Whiting, Shane | PROPERTY DAMAGE | 3 | 09/01/2023 | 09/06/2023 |
| STEGE SANITARY DISTRICT | 3007397 | JONES, BILL | PROPERTY DAMAGE | 1 | 12/13/2020 | 12/14/2020 |
| STEGE SANITARY DISTRICT | 3061761 | Guzman De Leon, Manuel I. | PROPERTY DAMAGE | 1 | 08/04/2023 | 09/11/2023 |
| STEGE SANITARY DISTRICT | 3062453 | Ivry, Richard | BODILY INJURY | 1 | 03/01/2023 | 10/06/2023 |
| STEGE SANITARY DISTRICT | 3066967 | Wolter, Jonathon and Lynn | PROPERTY DAMAGE | 1 | 02/25/2024 | 03/25/2024 |
| STEGE SANITARY DISTRICT | 3068849 | Wong, Jacob | PROPERTY DAMAGE | 1 | 04/16/2024 | 04/17/2024 |
| TRIUNFO SANITATION DISTRICT | 3028042 | Sevack, Brendan | BODILY INJURY | 1 | 07/03/2021 | 12/10/2021 |
| 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 | 1 | 06/22/2022 | 04/19/2023 |
| UNION SANITARY DISTRICT | 3045849 | Lopez, Ava | BODILY INJURY | 2 | 06/22/2022 | 04/19/2023 |
| UNION SANITARY DISTRICT | 3049241 | Johnson, Davina | BODILY INJURY | 1 | 01/10/2023 | 07/10/2023 |
| UNION SANITARY DISTRICT | 3056915 | Chen, Chung-Ho | BODILY INJURY | 1 | 02/07/2023 | 08/28/2023 |
| VALLEJO FLOOD AND WASTE WATER DISTRICT | 3042794 | Martinez, Andrea | BODILY INJURY | 1 | 08/05/2022 | 01/31/2023 |
| VALLEJO FLOOD AND WASTE WATER DISTRICT | 3045772 | Cabrera, Trever-James F. | BODILY INJURY | 1 | 08/03/2022 | 04/14/2023 |



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: 113 | Report Run: 7/2/2024 12:37 PM

| Member District | Claim Number | Claimant Name | Coverage | Claimant Number | Date Of Loss | Claim Date Reported |
|--|--------------|------------------------------------|---------------------------|-----------------|--------------|---------------------|
| 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 | 12/11/2023 |
| 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 | VALLES, ANGELA | EMPLOYMENT PRACTICES | 1 | 05/21/2018 | 05/21/2018 |
| VICTOR VALLEY WASTEWATER RECLAMATION AUT | 2005386 | CLOUTIER, GINA | EMPLOYMENT PRACTICES | 1 | 01/01/2014 | 12/17/2019 |
| VICTOR VALLEY WASTEWATER RECLAMATION AUT | 3009200 | WILSON, EMILY | 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 | 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 | 3065754 | Trinity Church | PROPERTY DAMAGE | 1 | 12/22/2023 | 02/14/2024 |
| WEST BAY SANITARY DISTRICT | 3066947 | Unknown, Unknown | BODILY INJURY | 1 | 03/22/2024 | 03/25/2024 |
| 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 | 3039920 | Malek-Zadeh, Lisa | 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 | 3045328 | Christian, Evelyn | EMPLOYMENT PRACTICES | 1 | 04/22/2022 | 08/15/2022 |
| WEST COUNTY WASTEWATER DISTRICT | 3056801 | Martinez, Brenda | EMPLOYMENT PRACTICES | 1 | 07/25/2023 | 08/21/2023 |
| WEST COUNTY WASTEWATER DISTRICT | 3061610 | Cummings, Veronica | EMPLOYMENT PRACTICES | 1 | 09/01/2023 | 09/05/2023 |
| WEST COUNTY WASTEWATER DISTRICT | 3061610 | Cummings, Veronica | LIABILITY PERSONAL INJURY | 1 | 09/01/2023 | 09/05/2023 |
| WEST COUNTY WASTEWATER DISTRICT | 3063620 | Stowell, Samuel | PROPERTY DAMAGE | 1 | 12/01/2022 | 11/17/2023 |
| WEST COUNTY WASTEWATER DISTRICT | 3064771 | Hutton, Angelita | PROPERTY DAMAGE | 1 | 08/15/2023 | 01/09/2024 |
| WEST COUNTY WASTEWATER DISTRICT | 3065343 | Angelita | PROPERTY DAMAGE | 1 | 11/22/2023 | 01/30/2024 |
| WEST COUNTY WASTEWATER DISTRICT | 3071849 | Ashley Rollins C/O AAA Insurance | PROPERTY DAMAGE | 1 | 04/10/2024 | 05/08/2024 |
| WEST VALLEY SANITATION DISTRICT | 1992584 | YOUNGBLOOD, FRANKIE & DORIS | PROPERTY DAMAGE | 1 | 03/17/2019 | 03/19/2019 |
| WEST VALLEY SANITATION DISTRICT | 1992584 | RAMACCIOTTI, MARIA | PROPERTY DAMAGE | 2 | 03/17/2019 | 03/19/2019 |
| WEST VALLEY SANITATION DISTRICT | 1992584 | RAMACCIOTTI, MARIA | BODILY INJURY | 2 | 03/17/2019 | 03/19/2019 |
| WEST VALLEY SANITATION DISTRICT | 1992584 | RAMACCIOTTI, SOPHIA | BODILY INJURY | 4 | 03/17/2019 | 03/19/2019 |
| WEST VALLEY SANITATION DISTRICT | 1992584 | RAMACCIOTTI, GIULIANA | BODILY INJURY | 5 | 03/17/2019 | 03/19/2019 |
| WEST VALLEY SANITATION DISTRICT | 3047315 | Studzinski, Wanda | PROPERTY DAMAGE | 1 | 05/29/2023 | 05/30/2023 |
| WEST VALLEY SANITATION DISTRICT | 3047315 | Rhodes, Paul | PROPERTY DAMAGE | 2 | 05/29/2023 | 05/30/2023 |
| WEST VALLEY SANITATION DISTRICT | 3064952 | Fawcett, John | PROPERTY DAMAGE | 1 | 12/21/2023 | 01/12/2024 |
| WEST VALLEY SANITATION DISTRICT | 3066980 | Rahbar, Mahnaz | PROPERTY DAMAGE | 1 | 03/23/2024 | 03/25/2024 |

CSRMA WORKERS' COMPENSATION PROGRAM
CLAIMS INCURRED AS OF 07.24.24

| 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 |
| Bailey, David | Dublin San Ramon Services District | 08/25/2023 |
| 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 |
| Derrick, DeWayne | Central Contra Costa Sanitary District | 06/01/2021 |
| 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 | 12/30/2021 |
| 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 |
| Pimm, Michael | Central Marin Sanitation Agency | 03/16/2022 |
| Prentice, Robert | Santa Margarita Water District | 10/14/2022 |
| Pretzinger, Richard | Lake Arrowhead Community Services District | 05/08/2022 |
| Rojo, Jamie | Union Sanitary District | 09/24/2020 |
| Solari, Tom | Union Sanitary District | 08/24/2020 |
| Stiltner, Brian | Central Contra Costa Sanitary District | 11/23/2020 |
| Tarnowski, Allen | Union Sanitary District | 11/07/2016 |
| Tarnowski, Allen | Union Sanitary District | 10/03/2018 |
| Valdez, Ivan | Santa Margarita Water District | 02/06/2023 |
| Valdez, Michael | Ventura Regional Sanitation District | 12/18/2018 |
| Walker, Michael | Silicon Valley Clean Water | 08/06/2022 |
| Wright, Robert | Delta Diablo | 09/01/2018 |

CSRMA WORKERS' COMPENSATION PROGRAM
CLAIMS INCURRED AS OF 07.24.24

| Claimant Name | Account Name | Loss Date |
|---------------|--------------|-----------|
|---------------|--------------|-----------|

FUTURE MEDICAL

| | | |
|--------------------------|--|------------|
| 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 |
| Benitez, Victor | Ironhouse Sanitary District | 03/31/2016 |
| Bish, Mark | West County Wastewater District | 05/12/2015 |
| 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 |
| Grabowski, Mathew | Union Sanitary District | 11/09/2015 |
| 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 |
| McCleave, Georgiana | Central Contra Costa Sanitary District | 04/12/2006 |
| Moore, James | Ironhouse Sanitary District | 11/25/2015 |
| Moore, Paul | Vallejo Flood and Wastewater District | 04/23/2007 |
| 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 |

CSRMA WORKERS' COMPENSATION PROGRAM
CLAIMS INCURRED AS OF 07.24.24

| Claimant Name | Account Name | Loss Date |
|----------------------|--|------------------|
| 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 |
| Plascencia, Jose | Central Contra Costa Sanitary District | 04/19/2022 |
| 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 |
| Rutherford, 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 |
| Synstebly, Eric | Monterey Water One | 09/21/2000 |
| 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 |
| Wesson, Lawrence | Ventura Regional Sanitation District | 10/13/2017 |
| Wilkinson, Edward | South Tahoe Public Utility District | 01/24/2014 |
| Wright, Robert | Delta Diablo | 04/09/2013 |

**CALIFORNIA SANITATION RISK MANAGEMENT AUTHORITY
EXECUTIVE BOARD MEETING TELECONFERENCE
SAN FRANCISCO, CA
June 10, 2024**

MEMBERS & OFFICERS PRESENT

Mr. Craig Murray, President, Carpinteria Sanitary District
Mr. Sandeep Karkal, Vice-President, Novato Sanitary District, joined at 10:03 a.m.
Mr. Roland Williams, Secretary, Castro Valley Sanitary District
Mr. Jason Dow, Treasurer-Auditor, Central Marin Sanitation Agency, left at 11:55a.m.
Ms. Michelle Gallardo, Dublin-San Ramon Services District, joined at 10:02 a.m.
Mx. Teresa Herrera, Silicon Valley Clean Water
Mr. Michael Thornton, San Elijo Joint Powers Authority
Mr. Patrick Ostly, North of River Sanitary District
Mr. Tyson Zimmerman, Ironhouse Sanitary District

MEMBERS & OFFICERS ABSENT

Mr. Vince De Lange, Delta Diablo

GUESTS & CONSULTANTS

Mr. Dennis Mulqueeny, Alliant Insurance Services, Inc., joined at 10:02 a.m.
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
Ms. Dianna Wheeler-Williams, Carl Warren & Company
Mr. Devon Thyme, Carl Warren & Company
Mr. Alan Dialon, Carl Warren & Company

A. CALL TO ORDER

The meeting was called to order by President Craig Murray at 10:01 a.m.

B. PUBLIC COMMENTS

Alan Dialon introduced Diana Wheeler-Williams, claims director at Carl Warren & Company for CSRMA.

C. PUBLIC COMMENTS

None.

D. CONSENT CALENDAR

D.1. Meeting Minutes – March 5, 2024

The minutes of the meetings on March 5, 2024 were reviewed.

D.2. Demands as of March 1 & 15, April 1 & 15, May 1 & 15, 2024

The Executive Board reviewed the demands as of March 1 & 15, April 1 & 15, May 1 & 15, 2024.

D.3. Budget to Date Report as of March 31, 2024

The Executive Board reviewed the Budget to Date Report as of March 31, 2024.

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

MOTION: Teresa Herrera **SECOND:** Michael Thornton **MOTION CARRIED**

AYES: Dow, Herrera, Murray, Ostly, Williams, Zimmerman

NAYS: None

ABSTAIN: None

ABSENT: Gallardo, Karkal, De Lange

E. CLOSED SESSION TO DISCUSS PENDING CLAIMS

The Board entered Closed Session at 10:02 a.m. pursuant to Government Code Section 54956.95. The Board left Closed Session at 10:51 a.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.

F. GENERAL ADMINISTRATION

F.1. Reporting and Ratification of Claims Settlements

None.

F.2. Captive Update

P.J. Skarlanic provided an update to the Executive Board on the Clean Water Insurance Captive (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 4th quarter of 2023 PFM began investing CWIC's funds per the asset allocation targets approved by the CWIC Board. CWIC's investments earned approximately 3% return in the most recent quarter. Since inception of CWIC, its investments have returned approximately 7%.

CWIC's annual in-person Board Meeting is scheduled to occur on Friday, September 20th at the offices of Smart, Schofield, Shorter, P.C. in Salt Lake City, UT.

F.3. Estimated Actual 23/24 Budget & Proposed 24/25 Budget

Seth Cole presented a high-level overview of the Budget Packet to the Executive Board. Seth explained that a new line item was added to the budget this year to capture premiums paid to CWIC and noted that two new exhibits were included to show the projected consolidated budget for CSRMA and CWIC to explain some of the imbalance in the expense numbers related to transferring of the pooled layer risk to CWIC. Seth also reported that LiSWA joined the Property and PIP Programs effective 5/1/24 and the associated premiums have been included in the budgeted figures.

Each year, the majority of CSRMA's budget is allocated towards insurance premiums. While market conditions continue to be challenging, certain areas such as Property are trending favorably. Liability is the most challenging at the moment, with claims severity trending upwards.

Seth reported that revenues and expenses for FY 23/24 generally tracked with the budget with the exception of the premiums paid to CWIC. Investment earnings are projected to be more than expected due to investment portfolio performance. Operating revenues for FY 24/25 are projected to increase about 8.7% year over year but cautioned that will vary by program, changes in exposures and losses for individual members.

A motion was made to recommend the proposed 2024/25 budget to CSRMA's Board of Directors.

MOTION: Sandeep Karkal

SECOND: Jason Dow

MOTION CARRIED

AYES: Dow, Gallardo, Herrera, Karkal, Murray, Ostly, Williams, Zimmerman

NAYS: None

ABSTAIN: None

ABSENT: De Lange

F.4. LRP Action Plan 2024-25

P.J. Skarlanic reviewed the item with the Executive Board. As a result of discussion at the Long Range Planning Session held in March, the Program Administrators have drafted a Long Range Action Plan for 2024/25, consisting of the following four action items:

- I. Key Vendor Succession Planning
- II. CSRMA Value Proposition
- III. Employment Practices
- IV. CSRMA Rebranding

The draft Action Plan was attached to this item for the Executive Board's review and consideration.

A discussion was held regarding CSRMA’s Value Proposition and Rebranding, with respects to who CSRMA’s target audience is with a potential rebrand. It was clarified that any potential rebrand should better communicate to existing CSRMA members what value-adds the Authority provides, and accurately convey what CSRMA does to others.

Additionally, Seth Cole noted that through discussions at the LRP Session this year, the Program Administrators have created a separate “to-do” list not discussed in the Draft Long Range Action Plan document and are working through these items in a timely fashion.

A motion was made to adopt the draft 2024/25 Long Range Action Plan items.

MOTION: Mike Thornton **SECOND:** Roland Williams **MOTION CARRIED**

AYES: Dow, Gallardo, Herrera, Karkal, Murray, Ostly, Williams, Zimmerman
NAYS: None
ABSTAIN: None
ABSENT: De Lange

H. POOLED LIABILITY PROGRAM

H.1. Primary Endorsement

Seth Cole reviewed a proposed new endorsement to CSRMA’s Pooled Liability Program Memorandum of Coverage (MOC), which would cause the MOC to be primary and non-contributory to any other entity’s coverage.

Seth explained that many vendors and other jurisdictions require an entity’s coverage be “primary and noncontributory” before approving contracts and or granting annual permits. This standard practice presents a problem for CSRMA member agencies as the MOC contains an “Other Coverage or Insurance” clause. The proposed endorsement provides a remedy.

A motion was made to recommend the proposed endorsement to CSRMA’s Board of Directors.

MOTION: Sandeep Karkal **SECOND:** Michelle Gallardo **MOTION CARRIED**

AYES: Dow, Gallardo, Herrera, Karkal, Murray, Ostly, Williams, Zimmerman
NAYS: None
ABSTAIN: None
ABSENT: De Lange

I. WORKERS’ COMPENSATION PROGRAM

I.1.a. Actuarial Study

Seth Cole reported that every year prior to the Workers’ Compensation renewal, an actuarial study is conducted in order to restate outstanding liabilities posted to CSRMA’s financials, as well as

project funding requirements needed to collect from members for the upcoming year to pay for claims in the pooled layer. Maureen Stazinski and Trevor Herzog of Willis Towers Watson presented the results of the study at the Workers' Compensation Committee in May. A copy of the presentation was included in the agenda packet for the Executive Board's review.

Seth provided a high-level overview of the report. Outstanding liabilities decreased 2.9% and projected funding for Program Year 24/25 is down about 5%. The Equity Net Position is estimated at \$4.7 million as of June 30, 2024, not including PY 23/24 as the pooled layer risk was transferred to CWIC.

Seth also reported the financial position had CSRMA not transferred the risk it did to CWIC, CSRMA's Equity Net Position would have been estimated closer to approximately \$7 million.

I.1.b. Retrospective Rating Calculation as of June 30, 2023

Seth Cole reported that the draft Retrospective Rating Calculation based on updated loss information and financial data as of June 30, 2023 has been completed. The calculation results in an adjustment of \$275,001 to be returned to the membership in total. A small number of CSRMA members owe additional money mostly driven by their loss experience, but most members will be getting monies returned.

A motion was made to approve the retrospective rating calculation results as of June 30, 2023 of \$275,001 to be returned to the pool, as presented above.

MOTION: Jason Dow **SECOND:** Teresa Herrera **MOTION CARRIED**

AYES: Dow, Gallardo, Herrera, Karkal, Murray, Ostly, Williams, Zimmerman

NAYS: None

ABSTAIN: None

ABSENT: De Lange

I.1.c. Workers' Compensation Program PY 35 (2024-25) Renewal Costs

Seth Cole presented the expected renewal costs to the Executive Board and reviewed the table in the middle of page 143. Overall, the renewal represents a 2.49% decrease in total costs. Individual member costs will vary based on changes in payroll and experience modification factors. Base rates for the Program are derived from the Workers' Compensation Insurance Rating Bureau's (WCIRB) payroll classification codes, which increased/decreased based on industry loss experience.

Seth provided a high level overview of the various cost components of the renewal. Alliant's actuarial team performed the analysis to develop the CWIC Gross Premium. The analysis included the cost to fund losses in the \$0 - \$250K layer and CWIC's administrative expenses. The actuary projected a year over year decrease in the gross premium. The premium for estimated excess insurance expense increased about 8%, mainly due to an increase in member payroll. The premium

for the buy down reinsurance expense remained essentially flat and the estimated program expense increased about 3% mainly due to an increase in the Outside Safety line item.

A motion was made to approve the Workers' Compensation Program renewal transferring the Pooled Layer risk (\$0 - \$250,000) to the Clean Water Insurance Captive, at a total expected renewal cost not to exceed \$6,507,588.

MOTION: Roland Williams **SECOND:** Tyson Zimmerman **MOTION CARRIED**

AYES: Dow, Gallardo, Herrera, Karkal, Murray, Ostly, Williams, Zimmerman

NAYS: None

ABSTAIN: None

ABSENT: De Lange

I.2. Dividend Calculation as of December 31, 2023

Seth Cole reported that since the Workers' Compensation Program does not meet the adopted dividend policy and procedure retained funds requirements as of June 30, 2024, dividends are not eligible for declaration.

J. PROPERTY PROGRAM

J.1.a Property Program Renewal

P.J. Skarlanic reviewed this item with the Executive Board.

The premium rate increased by approximately 4%. The Program's exposure, the Total Insurable Values (TIV) has increased year over year by approximately 8.33%. The result is an increase in premium of approximately 11%. The JPA charge increased by approximately \$45,538 (69%). A sizeable portion of this increase is due to the new cyber risk management initiative with KYND. Overall, the total expected renewal costs are up 12.71% (or \$1.17 million). This includes funding for the pooled layer at the actuarially recommended funding of \$658,863 (70% Confidence Level, Present Value).

P.J. reported that the Property Program includes both Cyber Liability and Pollution Liability coverages. The cost for each of these coverages is broken out in the Executive Summary attached to the agenda item.

The Pooled Liability Committee reviewed the estimates provided in the agenda packet at their May meeting and is recommending that the Executive Board approve the renewal.

A motion made to renew the Property Program as presented.

MOTION: Teresa Herrera **SECOND:** Tyson Zimmerman **MOTION CARRIED**

AYES: Dow, Gallardo, Herrera, Karkal, Murray, Ostly, Williams, Zimmerman

NAYS: None
ABSTAIN: None
ABSENT: De Lange

J.1.a Cyber Liability Coverage Renewal

P.J. Skarlanic explained that separate from the coverage purchased by the individual members via APIP Cyber, CSRMA purchases Cyber Liability coverage for the entity itself via an endorsement to the “core” Cyber Liability coverage purchased by the Property Program members. Said coverage for CSRMA, the entity, will continue to be available for a total premium of approximately \$760.

A motion was made to renew Cyber Coverage for CSRMA the entity as presented.

MOTION: Michael Thornton **SECOND:** Tyson Zimmerman **MOTION CARRIED**

AYES: Dow, Gallardo, Herrera, Karkal, Murray, Ostly, Williams, Zimmerman
NAYS: None
ABSTAIN: None
ABSENT: De Lange

J.2. Deadly Weapons Response Coverage Renewal

P.J. Skarlanic reported that CSRMA purchases Deadly Weapons Response (Active Assailant) coverage for members of the Property Program and those members who do not participate in the Property Program but provided a property schedule.

The annual renewal premium is \$33,183; the expiring annual premium was \$33,216. TIV is used as the rating basis for the Deadly Weapons Response Coverage. CSRMA’s TIV increased approximately 8% year-over-year, and a rate reduction was offered by Beazley to keep the premium essentially flat.

A motion was made to renew the Alliant Deadly Weapons Response Program coverage as presented above.

MOTION: Teresa Herrera **SECOND:** Patrick Ostly **MOTION CARRIED**

AYES: Dow, Gallardo, Herrera, Karkal, Murray, Ostly, Williams, Zimmerman
NAYS: None
ABSTAIN: None
ABSENT: De Lange

K. LOSS CONTROL

K.1. Spring/Summer/Fall 2024 Area Training Update

David Patzer reviewed the training schedule with the Executive Board, as shown below:

| Topic | | Tentative Dates | Tentative Locations |
|---|---|--|---------------------|
| Sentinel Training Program for WC members | | FY23/24 | Zoom |
| Interpersonal Skills: | | | Webinars |
| <ul style="list-style-type: none"> • How to Have a Difficult Conversation • De-Escalation Skills | | <ul style="list-style-type: none"> • 5/30 • 6/20 | |
| August CSRMA/CASA Risk Mgt Seminar | | July 31 | Monterey |
| <ul style="list-style-type: none"> • Janice Litvin (Banish Burnout) • Bonnie Kolesar (Managing Risk) • Fred Deschamps (FitMe) • Tamarin Austin (Austin Clean Water) | | | |
| Sewer Summit | | October 12 | Virtual conference |
| Webinars: | | May-July | Webinars |
| 4/23/24 | Effective Tailgate Safety Meetings/Trainings | | |
| 4/24/24 | Wrong Chemical into the Wrong Tank - Could an incident like this occur at your Water or Wastewater Treatment Plant? | | |
| 4/25/24 | Insurance Requirements in Contracts | | |
| 4/30/24 | Accident Investigation Reporting Roles and Responsibilities - Who, What, When, Where, Why and How | | |
| 5/7/24 | Navigating FEMA Assistance: An Insider's Guide To Effectively Obtaining FEMA Assistance Following a Declared Disaster | | |
| 5/7/24 | Navigating FEMA Assistance: An Insider's Guide To Effectively Obtaining FEMA Assistance Following a Declared Disaster | | |
| 5/9/24 | SERP Services – Professional Support for Sewer Spill Response, Training and Compliance | | |
| 5/14/24 | Water Distribution & Treatment Operator Math Workshop - Webinar | | |
| 5/15/24 | Developing a Stormwater Emergency Response Plan | | |
| 5/16/24 | Underground Service Alert | | |
| 5/21/24 | Managing Sidewalk Liability- Sidewalk Best Practices | | |
| 5/22/24 | What Supervisors Need to Know About Workers' Compensation to Avoid Legal Pitfalls | | |
| 5/22/24 | Mastering FOG Management: Best Practices for an Effective Fats, Oils, and Grease Program | | |
| 5/23/24 | Finding Solutions to Drinking Water Treatment Scenarios | | |
| 5/28/24 | Understanding The ASTM F3445 Slip Resistant Footwear Standard | | |
| 5/30/24 | Change Management Leading Your Team Through Transformation | | |
| 6/4/24 | Developing Your Leadership Skills Webinar | | |
| 6/5/24 | Smooth Operations, Solid Safety: Harnessing Smart SOP for SOPs and LOTO | | |

| | |
|---------|--|
| 6/11/24 | NFPA 70E Electrical Safety for Water and Wastewater Workers |
| 6/13/24 | CalOSHA Inspection and Serious Injury Reporting - Understanding and Knowing Your Responsibilities, Rights and Requirements |
| 6/19/24 | Soft Tissue Injury Risks and Solutions for Collection, Ops and Maintenance Workers |
| 6/20/24 | How To ID and Classify Confined Spaces for Wastewater Workers |
| 6/25/24 | Wildfire Property Risk Mitigation for Agencies that Own and/or Operate Exposed Facilities |
| 6/27/24 | Forklift Safety Awareness |
| 7/11/24 | Developing Condition Assessment Programs |

M. INFORMATION ITEMS

M.1. *Poem of the Day*

M.2. *Article – Drinking water rule sparks litigation fears*

M.3. *Article – At least \$630 billion needed for wastewater & stormwater over next 20 years*

M.4. *Article – EPA Issues Alert After Finding Critical Vulnerabilities in Drinking Water Systems*

M.5. *Article – FBI Releases Internet Crime Report*

M.6. *CSRMA 2024 Meeting Calendar*

M.7. *CSRMA Organizational Chart*

M.8. *CSRMA Service Team*

The Executive Board reviewed the information items.

N. ADJOURNMENT

The meeting was adjourned at 12:09 p.m. The next meeting is scheduled for July 30, 2024 at the CASA Annual Conference.

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

| DISB. # | VENDOR | INVOICE DATE | INVOICE NUMBER | AMOUNT | DESCRIPTION |
|--------------------------------------|--|--------------------------|-----------------------|--|--|
| ATHENS INSURANCE SERVICE, INC. - CCD | | | | | |
| ACH - 649 | Total for ATHENS INSURANCE SERVICE, INC. - CCD BRIAN BIEHLE - CCD | 06/01/2024 | ivc00000000035798 | 29,850.33 <u>\$ 29,850.33</u> | Claim Admin |
| BRIAN BIEHLE - CCD | | | | | |
| ACH - 650 | Total for BRIAN BIEHLE - CCD DKF SOLUTIONS GROUP, LLC - CCD | 06/01/2024 | 757 | 400.00 <u>\$ 400.00</u> | Website Maint |
| DKF SOLUTIONS GROUP, LLC - CCD | | | | | |
| ACH - 651 | Total for DKF SOLUTIONS GROUP, LLC - CCD LIEBERT CASSIDY WHITMORE - CCD | 05/15/2024 06/01/2024 | 22202 22227 | 2,800.00 2,000.00 <u>\$ 4,800.00</u> | Webinar Shared Fees Vector Solutions Management |
| LIEBERT CASSIDY WHITMORE - CCD | | | | | |
| ACH - 652 | Total for LIEBERT CASSIDY WHITMORE - CCD STEVE DAVIDSON - CCD | 04/30/2024 | 267515 | 2,425.00 <u>\$ 2,425.00</u> | training & program consulting |
| STEVE DAVIDSON - CCD | | | | | |
| ACH - 653 | Total for STEVE DAVIDSON - CCD SAM ROSE CONSULTING | 05/28/2024 | 2024 05 Davidson | 258.75 <u>\$ 258.75</u> | EB |
| SAM ROSE CONSULTING | | | | | |
| 25088 | Total for SAM ROSE CONSULTING WEST COUNTY WASTEWATER DISTRICT | 05/22/2024 | SRC2024-31 -38 | 800.00 <u>\$ 800.00</u> | Webinar |
| WEST COUNTY WASTEWATER DISTRICT | | | | | |
| 25089 | Total for WEST COUNTY WASTEWATER DISTRICT TOTAL | 05/28/2024 | Property - West Count | 66,924.32 <u>\$ 66,924.32</u> <u>\$ 105,458.40</u> | Property Claim |

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 June 15, 2024

| DISB. # | VENDOR | INVOICE DATE | INVOICE NUMBER | AMOUNT | DESCRIPTION |
|------------|--|-----------------|-------------------|---------------------|---------------------------------|
| | CARL WARREN & CO. - CCD | | | | |
| ACH - 654 | Total for CARL WARREN & CO. - CCD | 06/10/2024 | May 2024 | 10,881.80 | Monthly Claims Admin & Billings |
| | GIBBONS & CONLEY - CCD | | | <u>\$ 10,881.80</u> | |
| ACH - 655 | Total for GIBBONS & CONLEY - CCD | 06/07/2024 | 24Apr4146 May4221 | 2,652.18 | Program/Gen Fees & Exp |
| | HEATHER TRURO - CCD | | | <u>\$ 2,652.18</u> | |
| ACH - 656 | Total for HEATHER TRURO - CCD | 05/20/2024 | 05971 05967 | 9,095.82 | Consulting/Printing |
| | MCLARENS LLC - CCD | | | <u>\$ 9,095.82</u> | |
| ACH - 657 | Total for MCLARENS LLC - CCD | 06/04/2024 | 1245957 58 | 1,260.90 | Professional Services |
| | Sentinel Occupational Software - CCD | | | <u>\$ 1,260.90</u> | |
| ACH - 658 | Total for Sentinel Occupational Software - CCD | 06/10/2024 | 720 721 | 3,600.00 | Physical Demand Assessment |
| | ARLIGHT MEDIA | | | <u>\$ 3,600.00</u> | |
| 25091 | Total for ARLIGHT MEDIA | 06/01/2024 | 11655 | 675.00 | Web Hosting/Consulting |
| | BICKMORE ACTUARIAL | | | <u>\$ 675.00</u> | |
| 25090 | Total for BICKMORE ACTUARIAL | 05/16/2024 | 30732 | 10,000.00 | WC Matrix & Retro Calculation |
| | TOTAL | | | <u>\$ 10,000.00</u> | |
| | | | | <u>\$ 38,165.70</u> | |

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 July 1, 2024**

| DISB. # | VENDOR | INVOICE DATE | INVOICE NUMBER | AMOUNT | DESCRIPTION |
|-----------|---|--------------|------------------|-------------------------|--------------------------------|
| | ALLIANT INSURANCE SERVICES - CCD | | | | |
| ACH - 659 | | 07/01/2024 | 2716187 | 33,182.69 | ADWRP Renewal 24/25 |
| ACH - 660 | | 07/01/2024 | 10155231 2727231 | 9,341,125.33 | Prop Renewal 24/25 |
| ACH - 661 | | 07/01/2024 | 2698762 89 | 2,130,745.10 | WC Renewal 24/25 |
| ACH - 662 | | 07/01/2024 | 2704272 | 10,000.00 | CSRMA IT Programming Fee 24/25 |
| | Total for ALLIANT INSURANCE SERVICES - CCD | | | \$ 11,515,053.12 | |
| | ATHENS INSURANCE SERVICE, INC. - CCD | | | | |
| ACH - 663 | Total for ATHENS INSURANCE SERVICE, INC. - CCD | 07/01/2024 | ivc0000000035798 | 37,999.00 | Claim Admin |
| | CLEAN WATER INSURANCE CAPTIVE - CCD | | | \$ 37,999.00 | |
| ACH - 664 | Total for CLEAN WATER INSURANCE CAPTIVE - CCD | 07/01/2024 | 1 | 1,911,767.00 | CWIC 1/2 WC Premium 24/25 |
| | DKF SOLUTIONS GROUP, LLC - CCD | | | \$ 1,911,767.00 | |
| ACH - 665 | Total for DKF SOLUTIONS GROUP, LLC - CCD | 07/01/2024 | 22319 | 2,000.00 | Vector Solutions Management |
| | JAMES MARTA & CO. - CCD | | | \$ 2,000.00 | |
| ACH - 666 | Total for JAMES MARTA & CO. - CCD | 06/30/2024 | 4507 | 4,000.00 | FEE/audit/consulting |
| | KBF COLLABORATIVE SERVICES - CCD | | | \$ 4,000.00 | |
| ACH - 667 | Total for KBF COLLABORATIVE SERVICES - CCD | 06/25/2024 | CSR-185 | 450.00 | program update |
| | LIEBERT CASSIDY WHITMORE - CCD | | | \$ 450.00 | |
| ACH - 668 | Total for LIEBERT CASSIDY WHITMORE - CCD | 05/31/2024 | 268363 270425 | 2,539.00 | training & program consulting |
| | TARGETSOLUTIONS LEARNING LLC - CCD | | | \$ 2,539.00 | |
| ACH - 669 | Total for TARGETSOLUTIONS LEARNING LLC - CCD | 07/01/2024 | inv97585 | 155,500.00 | membership and expense |
| | KYND Limited - WIRE | | | \$ 155,500.00 | |
| ACH - 670 | Total for KYND Limited - WIRE | 07/01/2024 | CSR870 | 92,559.00 | Subscription |
| | ARCLIGHT MEDIA | | | \$ 92,559.00 | |
| 25094 | Total for ARCLIGHT MEDIA | 06/28/2024 | 11709 | 2,675.00 | Web Hosting/Consulting |
| | CATAPULTK12 | | | \$ 2,675.00 | |
| 25095 | Total for CATAPULTK12 | 07/01/2024 | TR-1880 | 12,000.00 | Annual Membership |
| | LAKE ARROWHEAD C.S.D. | | | \$ 12,000.00 | |
| 25096 | Total for LAKE ARROWHEAD C.S.D. | 07/01/2024 | WC Retro 24-25 | 8,587.00 | WC Retro 24-25 |
| | SAM ROSE CONSULTING | | | \$ 8,587.00 | |
| 25093 | Total for SAM ROSE CONSULTING | 06/22/2024 | SRC2024-48 | 400.00 | Webinar |
| | SANTA MARGARITA WATER DIST. | | | \$ 400.00 | |
| 25097 | Total for SANTA MARGARITA WATER DIST. | 07/01/2024 | WC Retro 24-25 | 18,772.00 | WC Retro 24-25 |
| | SOUTH TAHOE PUBLIC UTILITY DIST. | | | \$ 18,772.00 | |
| 25098 | Total for SOUTH TAHOE PUBLIC UTILITY DIST. | 07/01/2024 | WC Retro 24-25 | 19,011.00 | WC Retro 24-25 |
| | TONY LIPKA, CONSULTANT AND TRAINER | | | \$ 19,011.00 | |
| 25092 | Total for TONY LIPKA, CONSULTANT AND TRAINER | 06/11/2024 | CSRM2401 | 400.00 | |
| | TOTAL | | | \$ 400.00 | |
| | | | | \$ 13,783,712.12 | |

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 July 15, 2024

| DISB. # | VENDOR | INVOICE DATE | INVOICE NUMBER | AMOUNT | DESCRIPTION |
|------------|---|--------------------------|----------------------|------------------------|----------------------------------|
| | ALLIANT INSURANCE SERVICES - CCD | | | | |
| ACH - 671 | Total for ALLIANT INSURANCE SERVICES - CCD BRIAN BIEHLE - CCD | 07/12/2024 | 2705279 | 383.00 | Crime renewal 24/25 |
| | | | | \$ 383.00 | |
| ACH - 672 | Total for BRIAN BIEHLE - CCD CARL WARREN & CO. - CCD | 07/01/2024 | 758 | 400.00 | Website Maint |
| | | | | \$ 400.00 | |
| ACH - 673 | Total for CARL WARREN & CO. - CCD DKF SOLUTIONS GROUP, LLC - CCD | 06/30/2024 | June 2024 | 13,186.98 | Monthly Claims Admin & Billings |
| | | | | \$ 13,186.98 | |
| ACH - 674 | Total for DKF SOLUTIONS GROUP, LLC - CCD GIBBONS & CONLEY - CCD | 07/03/2024 07/03/2024 | 22341 2 22336 7 8 | 13,700.00 91,000.00 | Training Link Smart SOP, CBT, |
| | | | | \$ 104,700.00 | |
| ACH - 675 | Total for GIBBONS & CONLEY - CCD MCLARENS LLC - CCD | 06/30/2024 | 24Jun4280 | 2,276.43 | Program/Gen Fees & Exp |
| | | | | \$ 2,276.43 | |
| ACH - 676 | Total for MCLARENS LLC - CCD PRO AUDIO VIDEO, INC. | 06/04/2024 | 1245957 8 | 1,260.90 | Professional Services |
| | | | | \$ 1,260.90 | |
| 25099 | Total for PRO AUDIO VIDEO, INC. Ross Valley | 07/01/2024 | 24098 | 8,241.25 | audio/video services |
| | | | | \$ 8,241.25 | |
| 25100 | Total for Ross Valley TOTAL | 07/01/2024 | Refund Overpayment | 3,451.10 | Refund overpayment |
| | | | | \$ 3,451.10 | |
| | | | | \$ 133,899.66 | |

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

Long-Range Action Plan

2024/25

DRAFT



Alliant Insurance Services, Inc.

560 Mission St, 6th Floor
San Francisco, CA 94105
(415) 403-1400

As of: May 7, 2024

Table of Contents

I. Key Vendor Succession Planning3

II. CSRMA Value Proposition4

III. Employment Practices5

IV. CSRMA Rebranding8

I. Key Vendor Succession Planning

Description: The Executive Board directed the Program Administrators to work with CSRMA’s key vendors and service providers on their respective succession plans for personnel assigned to CSRMA.

Objective: To ensure that all vendors and service providers key to CSRMA have a plan to provide continuity of services should there be a disruption to their service teams.

Action(s):

- 1. Identify key vendors and service providers
- 2. Present list of key vendors to the Executive Board for review
- 3. Work with those key vendors to establish a succession plan for each
- 4. Present succession plans to the Executive Board

Responsibility:

- 1. Alliant Insurance Services
- 2. Alliant Insurance Services and Executive Board
- 3. Alliant Insurance Services and Key Vendors
- 4. Alliant Insurance Services and Executive Board

Deadlines:

- 1. July 2024
- 2. August 2024
- 3. September – November 2024
- 4. December 2024

Fiscal Impact: None.

Background: At the March 2024 Executive Board meeting, the Program Administrators provided the Executive Board with their Business Continuity and Succession Plan Documents. The document provided a detailed succession plan for the Insurance Brokerage, Program Administration and Risk Control duties provided. Review of this plan prompted the Executive Board to discuss succession plans for other vendors and service providers key to CSRMA.

Status: None.

II. CSRMA Value Proposition

Description: Develop a written value proposition for CSRMA.

Objective: To establish a document that outlines what sets CSRMA apart from other risk pools, insurance and risk management solutions. To ultimately be used for both marketing of new members and retention/recruitment of member agency's employees.

Action(s):

1. Gather ideas for items to include, and the format for the value proposition
2. Draft value proposition document
3. Review draft document with the Executive Board
4. Share final document with the Board of Directors
5. Implement and update as necessary

Responsibility:

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

Deadlines:

1. November – December 2024
2. January - February 2025
3. March 2024
4. June 2025
5. June 2025 – ongoing updates as necessary

Fiscal Impact: Unknown at this time.

Background: At the March 2024 Long Range Planning Session the Executive Board provided direction to the Program Administrators to develop a Value Proposition for CSRMA. The goal is to have a quick-reference document that explains the benefits of CSRMA membership and be used as marketing collateral.

Status: None.

III. Employment Practices

Description: The Executive Board directed the Program Administrators to continue CSRMA's efforts in reducing the impact of Employment related matters on CSRMA, by addressing the issue from two tracks:

1. Enhanced training for the membership
2. Evaluation of the coverage provided in the Pooled Liability Program

Objective: To reduce both the frequency and severity of Employment Practices Liability claims on the membership, and ultimately reduce the impact of these claims on the Pool.

Track 1: Enhanced Training for Membership

Action(s):

1. Review current training opportunities provided to the membership
2. Share and solicit ideas for enhanced/expanded offerings with the PLP Committee
3. Review ideas with Risk Control Work Plan Sub-Committee
4. Review with Workers' Compensation Committee as part of Draft Risk Control Work Plan
5. Review with Pooled Liability Committee as part of Draft Risk Control Work Plan
6. Review with Executive Board as part of Risk Control Work Plan
7. Implement as part of Risk Control Work Plan

Responsibility:

1. Alliant Insurance Services and Risk Control Advisor
2. Alliant Insurance Services, Risk Control Advisor and PLP Committee
3. Alliant Insurance Services, Risk Control Advisor and Risk Control Work Plan Sub-Committee
4. Alliant Insurance Services, Risk Control Advisor and WC Committee
5. Alliant Insurance Services, Risk Control Advisor and PLP Committee
6. Alliant Insurance Services, Risk Control Advisor and Executive Board
7. Alliant Insurance Services and Risk Control Advisor

Deadlines:

1. August 2024
2. September 2024
3. September - October 2024
4. October 2024
5. November 2024
6. March 2025
7. March – Ongoing 2025

Track 2: Evaluation of Coverage Provided in Pooled Liability Program

Action(s):

1. Review Employment Practices Coverage, and related Policies & Procedures (i.e. Deductible Selection) provided in PLP
2. Develop ideas for potential coverage and/or deductible changes
3. Draft language for changes as necessary
4. Review draft language with PLP Committee
5. Review draft language with Executive Board
6. Review draft language with Board of Directors
7. Adopt and implement as necessary

Responsibility:

1. Alliant Insurance Services
2. Alliant Insurance Services, PLP Committee
3. Alliant Insurance Services and CSRMA Legal Counsel
4. Alliant Insurance Services, CSRMA Legal Counsel and PLP Committee
5. Alliant Insurance Services, CSRMA Legal Counsel and Executive Board
6. Alliant Insurance Services, CSRMA Legal Counsel and Board of Directors
7. Alliant Insurance Services, CSRMA Legal Counsel and Board of Directors

Deadlines:

1. July 2024
2. September 2024
3. October 2024
4. November 2024
5. December 2024
6. January 2025
7. January 2025 – retroactive to December 31, 2024 if necessary

Fiscal Impact: Unknown at this time.

Background: The Executive Board discussed the ongoing concern surrounding Employment Practices Liability (EPL) claims at their March 2024 Long Range Planning Session. EPL claims, while not the most frequent cause of loss for CSRMA, are among the costliest. Over the years CSRMA has dedicated resources to the membership in an effort to prevent and minimize these types of claims. The Pooled Liability Committee and Executive Board regularly discuss this topic, and at the 2020 Long Range Planning Session an item was included to develop ideas and potential strategies to address the issue. From this conversation the EPL Deductible Reduction Incentive Program was developed and made effective at the December 31, 2023 Program Renewal.

Below is a sampling of items CSRMA has instituted to address the issue.

- EPL Deductible Reduction Incentive Program
- CSRMA Provided 10 virtual seminars on labor law issues in calendar year 2023
- Liebert Cassidy Whitmore (LCW) provides 20+ hours of EPL Instruction Annually
- LCW Employment Hotline

- Focused CASA Trainings
- Email Communications – EPL Law Changes and Updates
- EPL related questions on Risk Control Survey

Status: None.

IV. CSRMA Rebranding

Description: The Executive Board directed the Program Administrators to explore a potential rebranding of CSRMA, beginning with a review of the current *Mission, Vision & Values* statement.

Objective: To ensure the *Mission, Vision & Values* represents the current message and direction desired.

Action(s):

1. Create an Ad-Hoc Committee
2. Ad-Hoc Committee meets
3. Report out to Executive Board, and share any suggested changes
4. Share with Board of Directors and adopt changes if necessary
5. Take on any other rebranding initiatives as suggested by Ad-Hoc Committee, if necessary

Responsibility:

1. Alliant Insurance Services and Executive Board
2. Alliant Insurance Services and Ad-Hoc Committee
3. Alliant Insurance Services, Ad-Hoc Committee and Executive Board
4. Alliant Insurance Services, Ad-Hoc Committee and Board of Directors
5. Alliant Insurance Services and Ad-Hoc Committee

Deadlines:

1. August 2024
2. September 2024
3. October 2024
4. January 2025
5. January 2025 – Ongoing

Fiscal Impact: Unknown.

Background: The original CSRMA Mission was adopted in 1988, it has been rewritten and evolved over time. Every year at the Long Range Planning Session the Executive Board reviews the Mission Statement to guide their thinking and work efforts for the Authority. In 2019 a special Task Force was assembled from members of the Executive Board to review the Statement and make any suggested changes. The most current Statement comes from the suggestions made by this task force in 2019, and ultimately adopted by the Board of Directors in January 2020.

At their March 2024 Long Range Planning Session, the Executive Board suggested that CSRMA may be due for a rebranding. More specifically, undertaking a detailed review of the current *Mission, Vision & Values* statement of CSRMA to ensure the message represents the current goals and direction of CSRMA. For the same reason, the Executive Board also discussed potentially renaming CSRMA. The wastewater industry at large has begun to move away from the “wastewater” terminology and instead rebranding with

a “clean water” focus. A number of CSRMA members have rebranded themselves along these lines, and we suspect others are considering the change as well.

Status: None.

**Resolution Recognizing the Contributions
of
Erica Castillo**

ISSUE: The Executive Board wishes to recognize in a formal manner Erica Castillo’s many contributions to CSRMA over her tenure.

RECOMMENDATION: The Program Administrators recommend that the Executive Board recommend that the Board of Directors honor the contributions of Erica Castillo with a formal resolution.

BACKGROUND: Erica Castillo has served on CSRMA's Finance Committee for several years. CSRMA has greatly benefited from her experience, expertise, guidance and support.

ATTACHMENTS: Resolution No. 4-24 (BD)

**California Sanitation Risk
Management Authority**

**Board of Directors
Resolution No. 4-24 (BD)**

**Resolution Recognizing the Contributions of
Erica Castillo
To the California Sanitation Risk Management Authority**

The Board of Directors of the California Sanitation Risk Management Authority finds and determines as follows:

- (a) Erica Castillo has diligently served as a Finance Committee Member of the California Sanitation Risk Management Authority.
- (b) Erica Castillo has dedicated her time and effort and has made many contributions to ensure the growth and success of the California Sanitation Risk Management Authority.
- (c) For the many contributions made to the California Sanitation Risk Management Authority, its Board of Directors finds it incumbent to express sincere gratitude and appreciation.

In consideration of the foregoing findings and determinations,

IT IS RESOLVED by the Board of Directors of the California Sanitation Risk Management Authority as follows:

1. The California Sanitation Risk Management Authority does hereby recognize the many contributions of Erica Castillo to the Authority, and by this Resolution does express to her sincere gratitude and appreciation.
2. The President and Secretary are directed to subscribe and execute on behalf of the Authority a true copy of this Resolution, and to cause a copy of the Resolution to be suitably bound, inscribed and presented to Erica Castillo.

* * * * *

I hereby certify that the foregoing is a full, true and correct copy of a Resolution duly and regularly adopted and passed at a meeting of the Board of Directors of the California Sanitation Risk Management Authority held on the 31st day of July 2024, which was approved by unanimous acclamation of all Board of Directors members in attendance.

ATTEST:

President

Secretary

**Resolution Recognizing the Contributions
of
Jeff Palmer**

ISSUE: The Executive Board wishes to recognize in a formal manner Jeff Palmer’s many contributions to CSRMA over his tenure.

RECOMMENDATION: The Program Administrators recommend that the Executive Board recommend that the Board of Directors honor the contributions of Jeff Palmer with a formal resolution.

BACKGROUND: Jeff Palmer has served on CSRMA's Pooled Liability Committee and Workers’ Compensation Committee for several years. CSRMA has greatly benefited from his experience, expertise, guidance and support.

ATTACHMENTS: Resolution No. 5-24 (BD)

**California Sanitation Risk
Management Authority**

**Board of Directors
Resolution No. 5-24 (BD)**

**Resolution Recognizing the Contributions of
Jeff Palmer
To the California Sanitation Risk Management Authority**

The Board of Directors of the California Sanitation Risk Management Authority finds and determines as follows:

- (a) Jeff Palmer has diligently served as a Pooled Liability Committee Member and Workers' Compensation Committee Member of the California Sanitation Risk Management Authority.
- (b) Jeff Palmer has dedicated his time and effort and has made many contributions to ensure the growth and success of the California Sanitation Risk Management Authority.
- (c) For the many contributions made to the California Sanitation Risk Management Authority, its Board of Directors finds it incumbent to express sincere gratitude and appreciation.

In consideration of the foregoing findings and determinations,

IT IS RESOLVED by the Board of Directors of the California Sanitation Risk Management Authority as follows:

1. The California Sanitation Risk Management Authority does hereby recognize the many contributions of Jeff Palmer to the Authority, and by this Resolution does express to him sincere gratitude and appreciation.
2. The President and Secretary are directed to subscribe and execute on behalf of the Authority a true copy of this Resolution, and to cause a copy of the Resolution to be suitably bound, inscribed and presented to Jeff Palmer.

* * * * *

I hereby certify that the foregoing is a full, true and correct copy of a Resolution duly and regularly adopted and passed at a meeting of the Board of Directors of the California Sanitation Risk Management Authority held on the 31st day of July 2024, which was approved by unanimous acclamation of all Board of Directors members in attendance.

ATTEST:

President

Secretary

**Resolution Recognizing the Contributions
of
Talyon Sortor**

ISSUE: The Executive Board wishes to recognize in a formal manner Talyon Sortor’s many contributions to CSRMA over his tenure.

RECOMMENDATION: The Program Administrators recommend that the Executive Board recommend that the Board of Directors honor the contributions of Talyon Sortor with a formal resolution.

BACKGROUND: Talyon Sortor has served on CSRMA's Pooled Liability Committee and Executive Board for several years. CSRMA has greatly benefited from his experience, expertise, guidance and support.

ATTACHMENTS: Resolution No. 6-24 (BD)

**California Sanitation Risk
Management Authority**

**Board of Directors
Resolution No. 6-24 (BD)**

**Resolution Recognizing the Contributions of
Talyon Sortor
To the California Sanitation Risk Management Authority**

The Board of Directors of the California Sanitation Risk Management Authority finds and determines as follows:

- (a) Talyon Sortor has diligently served as a Pooled Liability Committee Member and Executive Board Member of the California Sanitation Risk Management Authority.
- (b) Talyon Sortor has dedicated his time and effort and has made many contributions to ensure the growth and success of the California Sanitation Risk Management Authority.
- (c) For the many contributions made to the California Sanitation Risk Management Authority, its Board of Directors finds it incumbent to express sincere gratitude and appreciation.

In consideration of the foregoing findings and determinations,

IT IS RESOLVED by the Board of Directors of the California Sanitation Risk Management Authority as follows:

- 1. The California Sanitation Risk Management Authority does hereby recognize the many contributions of Talyon Sortor to the Authority, and by this Resolution does express to him sincere gratitude and appreciation.
- 2. The President and Secretary are directed to subscribe and execute on behalf of the Authority a true copy of this Resolution, and to cause a copy of the Resolution to be suitably bound, inscribed and presented to Talyon Sortor.

* * * * *

I hereby certify that the foregoing is a full, true and correct copy of a Resolution duly and regularly adopted and passed at a meeting of the Board of Directors of the California Sanitation Risk Management Authority held on the 31st day of July 2024, which was approved by unanimous acclamation of all Board of Directors members in attendance.

ATTEST:

President

Secretary

Conflict of Interest Code
Biennial Notice

ISSUE: CSRMA is required by the Fair Political Practices Commission (FPPC), as the code reviewing body for multi-county agencies, to submit a Conflict-of-Interest Code Biennial Notice by October 1, 2024. Legal counsel has reviewed the notice and no changes are needed to CSRMA’s current Conflict-of-Interest Code.

RECOMMENDATION: Legal counsel recommends that CSRMA review their Conflict-of-Interest Code and approve the submission of the Biennial Notice indicating no changes needed by October 1, 2024.

FISCAL IMPACT: None

BACKGROUND: The Political Reform Act requires every multi-county agency to review its conflict-of-interest code biennially and submit a notice to its code reviewing body that specifies if the code is accurate, or alternatively, that the code must be amended. CSRMA as a multi-county agency must adhere to these rules.

ATTACHMENTS: 1) 2024 Multi-County Agency Biennial Notice and Instructions
2) CSRMA Conflict-of-Interest Code

2024 Multi-County Agency Biennial Notice

Name of Agency: _____

Mailing Address: _____

Contact Person: _____ Phone No. _____

Email: _____ Alternate Email: _____

Counties within Jurisdiction, or for Charter Schools, Counties in which the School is Chartered:
(if more space is needed, include an attachment):

No. of Employees* _____ No. of Form 700 Filers* _____

**Including board and committee members*

Accurate disclosure is essential to monitor whether officials have conflicts of interest and to help ensure public trust in government. The biennial review examines current programs to ensure that the agency's code includes disclosure by those agency officials who make or participate in making governmental decisions.

Please identify which statement accurately describes your agency's status.

- This agency has reviewed its conflict of interest code. The current code designates all positions which make or participate in making governmental decisions. The designated positions are assigned accurate disclosure categories that relate to the job duties of the respective positions. The code incorporates FPPC regulation 18730 so that all relevant Government Code Sections are referenced.
- This agency has reviewed its conflict of interest code and has determined that an amendment is necessary. An amendment may include the following:
- New positions which involve the making or participating in the making of decisions which may foreseeably have a material impact on a financial interest
 - Current designated positions need renaming or deletion
 - Statutorily required provisions of the code need to be addressed
 - Disclosure categories need revision

Verification (to be completed if no amendment is required)

This multi-county agency's code accurately designates all positions that make or participate in the making of governmental decisions. The disclosure assigned to those positions accurately requires that all investments, business positions, interests in real property, and sources of income that may foreseeably be affected materially by the decisions made by those holding designated positions are reported. The code includes all other provisions required by Government Code Section 87302.

Signature of Chief Executive Officer

Date

All multi-county agencies must complete and return this notice, including those agencies whose codes are currently under review. Please return this notice no later than **October 1, 2024** to the FPPC at biennialnotice@fppc.ca.gov or 1102 Q Street, Suite 3050, Sacramento, CA 95811.

www.fppc.ca.gov
FPPC Advice: advice@fppc.ca.gov (866.275.3772)
Page 1 of 1

How to Amend a Multi-County Agency's Conflict of Interest Code

The law requires that every multi-county agency have a conflict of interest code which identifies all agency officials and employees who make or participate in making governmental decisions. Conflict of interest codes are a fundamental tool in ensuring the public's trust in government officials.

It is essential and legally-required that an agency's conflict of interest code reflect the current structure of its organization and properly identify officials who should be filing Statements of Economic Interests (Form 700).

One of the FPPC's primary goals is to streamline the process for amending conflict of interest codes so the process is more efficient.

Elements of a Conflict of Interest Code:

A conflict of interest code must:

- Provide reasonable assurance that all financial interests that pose a foreseeable conflict of interest will be disclosed;
- Provide to each affected person a clear and specific statement of his or her disclosure requirements; and
- Adequately differentiate between designated employees with different powers and responsibilities.

A Conflict of Interest Code Consists of Three Components:

1) Incorporation Page (Terms of the Code)

This section designates where the Form 700s are filed. Generally, statements are maintained at each agency. However, the FPPC receives certain statements from over 150 agencies including those that contract all administrative functions to a private third party.

Each agency's conflict of interest code references [Regulation 18730](#). This regulation, among other things, provides rules for disqualification procedures, reporting financial interests, and lists the current gift limit.

2) List of Designated Positions

The conflict of interest code must list all agency positions that involve making or participation in making decisions that "may foreseeably have a material effect on any financial interest." This covers agency members, officers and employees who are in positions where it is reasonably foreseeable that the decisions they make or participate in making will have financial impacts.

A committee of volunteers may need to be included in the conflict of interest code if the committee members make or participate in making governmental decisions. The FPPC may ask for a general description of the committee's duties and responsibilities, recent committee minutes and the agency's opinion on whether the committee is solely advisory or should be listed in the conflict of interest code.

Do not include in the list of designated positions those positions that do not have decision-making authority or are solely ministerial, manual or clerical. Each agency is unique and it is important to review job duty statements and organizational charts.

3) Detailed Disclosure Categories

A disclosure category is a description of the types of financial interests officials must disclose on their Form 700. These categories must be tailored to the duties performed that may affect the individual's financial interests.

A conflict of interest code must strike the appropriate balance between protecting an individual's right to privacy, while still ensuring the appropriate disclosure to help avoid conflicts of interest. Normally, only the higher-level agency positions with broad duties, as well as those positions that advise them, require full disclosure. Otherwise, the agency must tailor disclosure so filers are not required to disclose private financial information that does not relate to the duties of his or her public position. If an agency's conflict of interest code requires officials to report all financial interests, the FPPC will request justification for such disclosure.

Depending on the scope of the agency's decision-making authority and financial interests affected, an agency's conflict of interest code can have several disclosure categories. The FPPC has developed standardized categories for procurement, grant funding, information technology, regulatory and licensing programs, and others. You can view the standardized categories [here](#).

Determining When a Conflict of Interest Code Must Be Amended:

Over time, the structure of an agency will change because employees' duties shift, positions are renamed or eliminated, and the organizational structure is modified. When an agency makes these types of changes, the conflict of interest code must be amended accordingly.

Factors to Consider to Determine Whether an Amendment is Required:

- Is the current conflict of interest code more than five years old?
- Have there been any substantial changes to the agency's organizational structure since the current conflict of interest code was approved by FPPC?
- Have any positions been eliminated or renamed since the current conflict of interest code was approved by FPPC?
- Have any new positions been added since the current conflict of interest code was approved by FPPC?

- Have there been any substantial changes in duties or responsibilities for any positions since the current conflict of interest code was approved by FPPC?

If you answered yes to any of the above questions, your agency's conflict of interest code will likely need to be amended.

Process for Amending a Multi-County Agency's Conflict of Interest Code:

There are generally six main steps in amending an agency's conflict of interest code.

1. Gather the Tools You Will Need and Attend [FPPC Training](#)

- Last approved conflict of interest code from FPPC
- Current organizational chart
- Job descriptions
- Agency information (e.g., website link, annual report, budget, press releases)
- FPPC's [Multi-County Agency Code Internal Checklist](#)

2. Complete Your Tasks

- Review the agency's programs and organizational chart and compare to the current conflict of interest code.
- Identify necessary changes and create a draft conflict of interest code. Changes include:
 - Deleting positions that have been eliminated since the last conflict of interest code was adopted or amended
 - Adding new positions to the conflict of interest code as needed
 - Reviewing and revising disclosure categories; and
 - Assigning appropriate disclosure categories to designated positions.

3. Submit the Required Documents to FPPC via email to advice@fppc.ca.gov

- Proposed conflict of interest code in Word in a strikeout/underline format (using last approved conflict of interest code as basis)
- Current organizational chart
- Written description of changes
- Job descriptions/duty statements will be requested on an as-needed basis
- Brief justification when an official is designated to report all financial interests.

4. Complete Agency and FPPC Review and Discussion

Once a draft conflict of interest code and the required documents are received, the FPPC will conduct an initial review. FPPC staff will follow up with you on any questions or concerns regarding the draft conflict of interest code, and may meet with you to clarify any questions.

- This consultation process may result in changes to the draft conflict of interest code. Once the FPPC and the agency agree on the draft conflict of interest code, it is ready for public notice.
- Note: An agency that requires its board to approve the conflict of interest code should obtain that approval at this stage.

5. Conduct the Public Comment Period

- Agencies must provide a public comment period of at least 45 days. Many multi-county agencies will place the draft code on its public meeting agenda, but there is no requirement to do so.
- All employees must be notified and provided 45 days to comment. Notification may be completed via e-mail or internet.
- Agencies must provide FPPC with copy of public notice.
- Agencies must provide FPPC with public comments, if any.
- The FPPC also conducts a 45-day public notice period with the Office of Administrative Law.
- If suggestions during the public comment period result in changes or modifications to the draft code, no further public notice is required as long as the code is substantially similar to the originally noticed code.

6. Complete the Final Approval Process - a Conflict of Interest Code is not effective until it is approved by the FPPC

- Agencies must provide Chief Executive Officer Declaration to FPPC.
- FPPC's Executive Director or designee approves conflict of interest code.
- FPPC sends approval letter to agency.
- The conflict of interest code is effective 30 days from the Executive Director's approval date.

Statutory Authority

[Government Code Sections](#) 87302, 87302.6, 87303, 87306, 87307, 87309, 87310, and 87311

[Regulations](#) 18750

CALIFORNIA SANITATION RISK MANAGEMENT AUTHORITY

CONFLICT OF INTEREST CODE

The Political Reform Act (Government Code Section 81000, et. seq.) requires state and local government agencies to adopt and promulgate conflict of interest codes. The Fair Political Practices Commission has adopted a regulation (2 Cal. Code of Regs. Sec. 18730) which contains the terms of the standard conflict of interest code, which can be incorporated by reference in an agency's code. After public notice and hearing it may be amended by the Fair Political Practices Commission to conform to amendments in the Political Reform Act. Therefore, the terms of 2 Cal. Code of Regs. Section 18730 and any amendments to it duly adopted by the Fair Political Practices Commission are hereby incorporated by reference. This regulation and the attached Appendices designating officials and employees and establishing disclosure categories, shall constitute the conflict of interest code of the **CALIFORNIA SANITATION RISK MANAGEMENT AUTHORITY (Authority)**.

Individuals holding designated positions must file their statements of economic interests electronically with the **Fair Political Practices Commission**, which will make the statements available for public inspection and reproduction. (Gov. Code Sec. 81008.)

**CALIFORNIA SANITATION RISK MANAGEMENT AUTHORITY
APPENDIX A - DESIGNATED POSITIONS**

| <u>Designated Positions</u> | <u>Disclosure Category</u> |
|---|----------------------------|
| Members of Pooled Liability Program Committee | 1, 2, 3, and 4 |
| Members of Workers' Compensation Program Committee | 1, 2, 3, and 4 |
| Attorney | 1, 2, 3, and 4 |
| Program Director | 1, 2, 3, and 4 |
| Risk Management Consultant | 1, 2, 3, and 4 |
| Secretary | 1, 2, 3, and 4 |
| Claims Administrators | 1, 2, 3, and 4 |
| Consultants/New Positions | * |

Note: The positions of Program Director, Risk Management Consultant, and Claims Administrators are filled by outside consultants, but act in a staff capacity.

Officials who manage public investments:

The following positions are not covered by the code because the positions manage public investments. Individuals holding such positions must file under Government Code Section 87200 and are listed for informational purposes only. Section 87200 requires disclosure of all investments and business positions in business entities, all income, including gifts, loans and travel payments, and real property.

- Members of the Board of Directors
- Alternates of the Board of Directors
- Members of the Executive Board
- Members of the Officers Committee
- Members of the Finance Committee
- President
- Vice-President
- Treasurer

* Consultants/New Positions shall be included in the list of designated positions and shall disclose pursuant to the broadest disclosure category in the code, subject to the following limitation:

The President of the CSRMA may determine in writing that a particular consultant or new position, although a “designated position,” is hired to perform a range of duties that is limited in scope and thus is not required to fully comply with the disclosure requirements in this section. Such written determination shall include a description of the consultant’s or new position’s duties and, based upon that description, a statement of the extent of disclosure requirements. The President’s determination is a public record and shall be retained for public inspection in the same manner and location as this conflict-of-interest code. (Gov. Code Sec. 81008.)

APPENDIX B - DISCLOSURE CATEGORIES

Disclosure Category 1

Investments and business positions in business entities, and sources of income, including gifts, loans, and travel payments, from entities of the type to contract with the Authority to supply materials, commodities, supplies, books, machinery, vehicles or equipment utilized by the Authority.

Disclosure Category 2

Investments and business positions in business entities, and sources of income, including gifts, loans, and travel payments, from entities that are contractors engaged in the performance of work or services of the type utilized by the Authority, including but not limited to, insurance companies, carriers, holding companies, underwriters, agents or accounting firms.

Disclosure Category 3

Investments and business positions in business entities, and sources of income, including gifts, loans, and travel payments, from entities that have filed claims, or have claims pending against the Authority.

Disclosure Category 4

Investments and business positions in business entities, and sources of income, including gifts, loans, and travel payments, from entities that are banks or savings and loans institutions.

This is the last page of the conflict of interest code for the **California Sanitation Risk Management Authority**.



CERTIFICATION OF FPPC APPROVAL

Pursuant to Government Code Section 87303, the conflict of interest code for the **California Sanitation Risk Management Authority** was approved on 1/8/ 2020. This code will become effective on 2/7/ 2020.

A large, stylized handwritten signature in black ink, appearing to read "John M. Feser, Jr.", written over a horizontal line.

John M. Feser, Jr.
Senior Commission Counsel
Fair Political Practices Commission

Clean Water Insurance Captive Update

ISSUE: The Program Administrators will provide the Executive Board with an update on the Clean Water Insurance Captive (CWIC).

RECOMMENDATION: None. Information Only.

FISCAL IMPACT: None.

BACKGROUND: The CWIC Board last met virtually on May 22nd, and an overview of this meeting was shared with the CSRMA Executive Board at their June meeting. Since that time, we are now in receipt of the quarter end 6/30/24 investment performance report for CWIC, and have attached the report to this agenda for the CSRMA Executive Board's review.

The next CWIC Board meeting is the annual in person meeting on September 20th.

ATTACHMENTS:

1. CWIC's Investment Performance Report as of 6/30/24, prepared by PFM

Clean Water Insurance Captive

Performance Report
Quarter Ending June 30, 2024

July 30, 2024

512.364.4007

pfmam.com

Mallory Sampson CFP®, Director

PFM Asset Management LLC

47 of 84

NOT FDIC INSURED : NO BANK GUARANTEE : MAY LOSE VALUE

Current Market Themes



- ▶ The U.S. economy is characterized by:
 - ▶ Moderating economic growth following two quarters of exceptional strength
 - ▶ Recent inflation prints resuming the path towards the Federal Reserve (Fed)'s 2% target
 - ▶ Labor markets continuing to show strength while unemployment has ticked up modestly
 - ▶ Resilient consumer spending supported by wage growth that is outpacing inflation



- ▶ Federal Reserve pushes out rate cuts
 - ▶ Fed revises expectations from 3 rate cuts in 2024 to 1 by year end following a lack of progress in the fight against inflation
 - ▶ Market continues to expect 1 or 2 rate cuts in 2024
 - ▶ Fed officials note that the risks to its “dual mandate” of stable inflation and maximum employment are becoming more balanced



- ▶ Treasury yields increase in response to economic data over the quarter
 - ▶ Yields on maturities between 2 and 10 years rose 13-20 basis points during the quarter
 - ▶ The yield curve has now been inverted for 24 months, the longest period in history
 - ▶ Spreads across most sectors remain near multi-year highs and represent market expectations for a soft landing

Major Equity and Fixed Income Market Indices

| Market Indices as of 06/30/2024 | | | | | |
|--|------------|------------|---------------|----------------|----------------|
| Domestic Equity | QTD | YTD | 1 Year | 3 Years | 5 years |
| S&P 500 | 4.28% | 15.29% | 24.54% | 9.98% | 15.01% |
| Russell 3000 | 3.22% | 13.56% | 23.11% | 8.02% | 14.11% |
| Russell 2000 | -3.28% | 1.73% | 10.03% | -2.61% | 6.90% |
| Russell 1000 | 3.57% | 14.23% | 23.86% | 8.72% | 14.57% |
| International Equity | QTD | YTD | 1 Year | 3 Years | 5 years |
| MSCI ACWI ex US (net) | 0.96% | 5.69% | 11.62% | 0.46% | 5.54% |
| MSCI EAFE (net) | -0.42% | 5.34% | 11.54% | 2.89% | 6.46% |
| MSCI Emerging Markets (net) | 5.00% | 7.49% | 12.55% | -5.06% | 3.09% |
| Fixed Income | QTD | YTD | 1 Year | 3 Years | 5 years |
| Bloomberg Aggregate | 0.07% | -0.71% | 2.63% | -3.02% | -0.23% |
| Bloomberg Global Agg | -1.10% | -3.16% | 0.93% | -5.49% | -2.02% |
| High Yield Fixed Income | QTD | YTD | 1 Year | 3 Years | 5 years |
| ICE BoFA HY Index | 1.09% | 2.62% | 10.45% | 1.64% | 3.73% |
| Alternatives | QTD | YTD | 1 Year | 3 Years | 5 years |
| MSCI US REIT Index | 0.08% | -0.24% | 7.60% | 0.21% | 3.90% |
| MSCI World Core Infrastructure | -1.03% | -1.19% | 2.63% | 0.60% | 3.06% |
| Bloomberg Commodity Index Total Return | 2.89% | 5.14% | 5.00% | 5.65% | 7.24% |

Source: Bloomberg, as of June 30, 2024

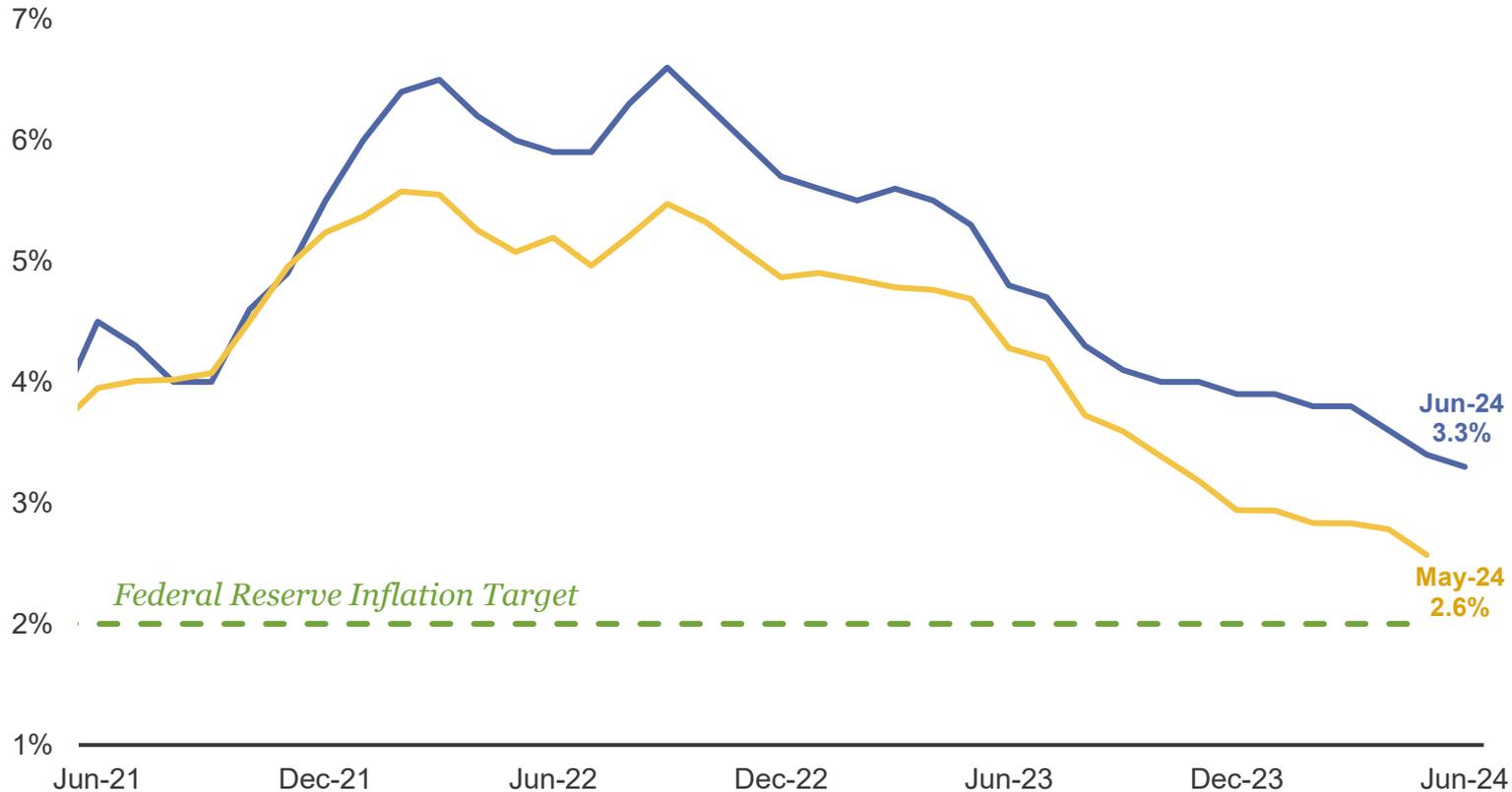
Net total return is calculated by MSCI using the companies' country of incorporation and maximum withholding tax rate applicable to institutional investors to determine the relevant dividend withholding. Net return comprises of price returns and net dividends, which incorporate impact of taxes on dividends.

Fed's Preferred Inflation Measure Shows Progress

Core Inflation Measures

Year-Over-Year Changes

— Core CPI — Core PCE

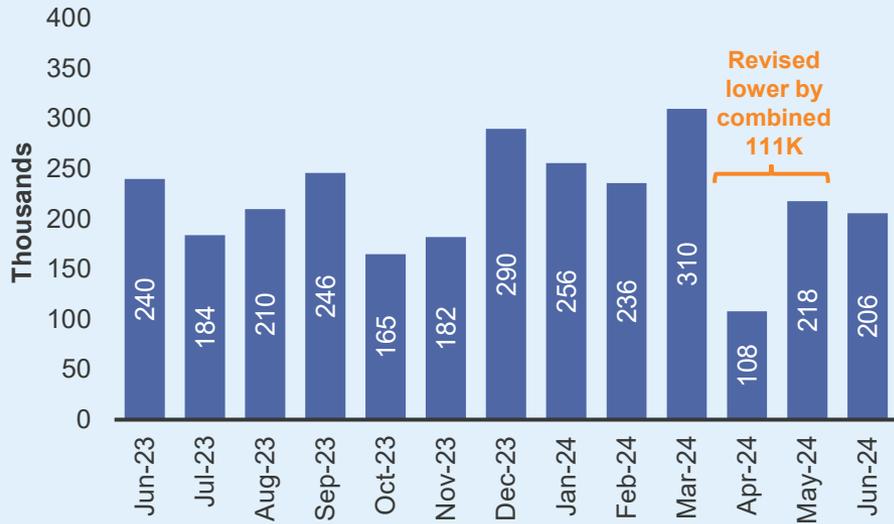


Core CPI and PCE strips out the volatile food and energy components.

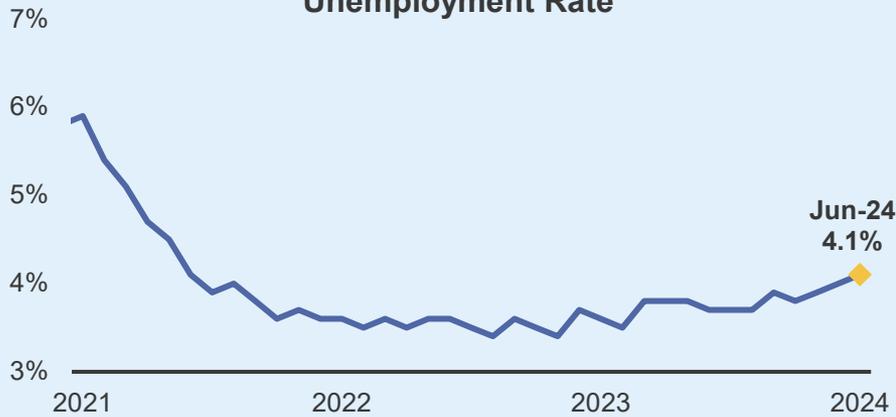
Source: Bureau of Labor Statistics, Bureau of Economic Analysis, and Bloomberg. CPI as of June 2024, PCE as of May 2024.

Labor Market Moves Into Better Balance

Monthly Change In Nonfarm Payrolls

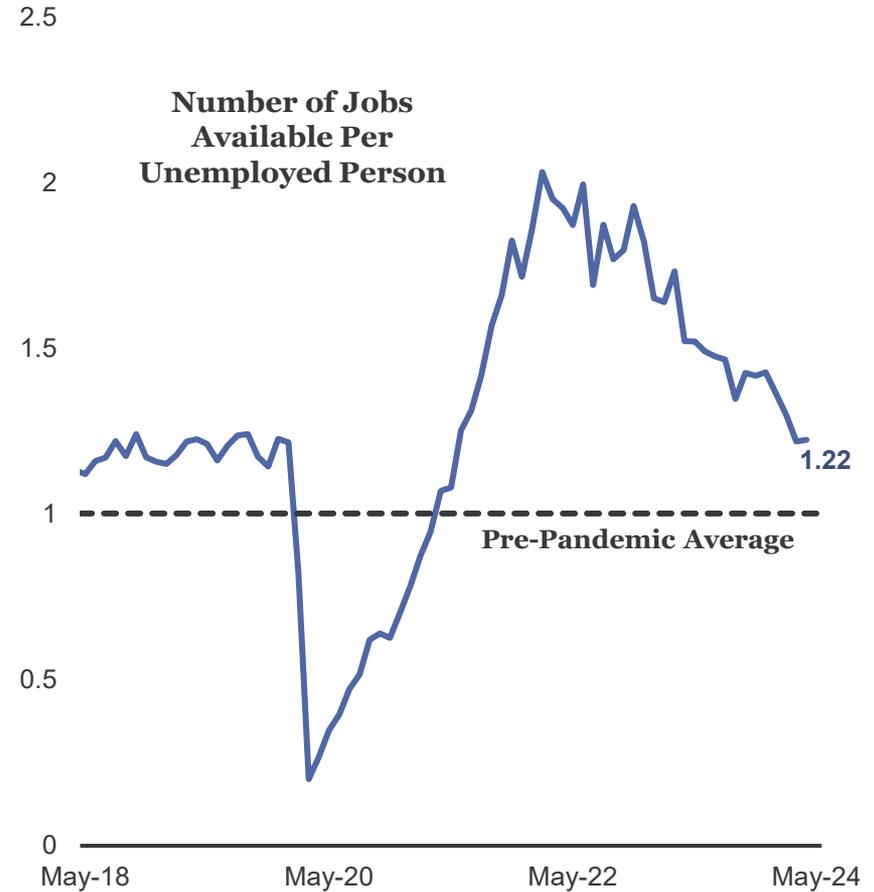


Unemployment Rate



Worker-Demand Gap

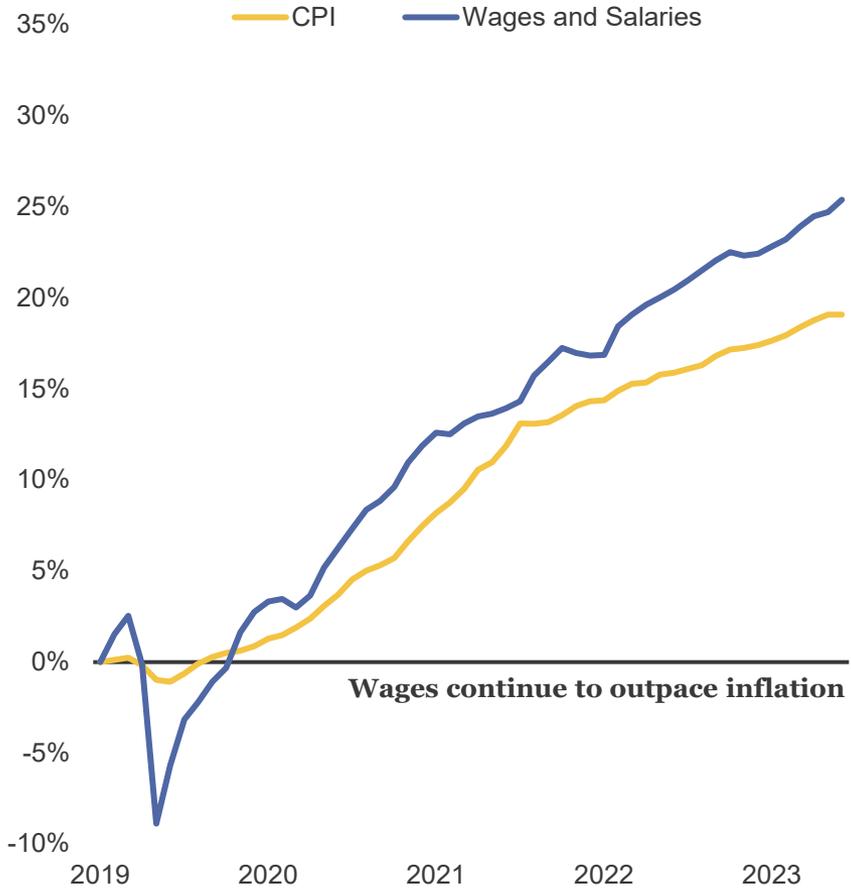
May 2018 - May 2024



Source: Bloomberg, Bureau of Labor Statistics. Monthly change in nonfarm payrolls and unemployment rate as of June 2024. Data is seasonally adjusted (left). Worker demand gap as of May 2024. Pre-pandemic average from February 2016 – February 2020 (right).

The Consumer Moderates But Remains Well Positioned Given Strong Wage Growth

Percentage Change in Earnings and Inflation

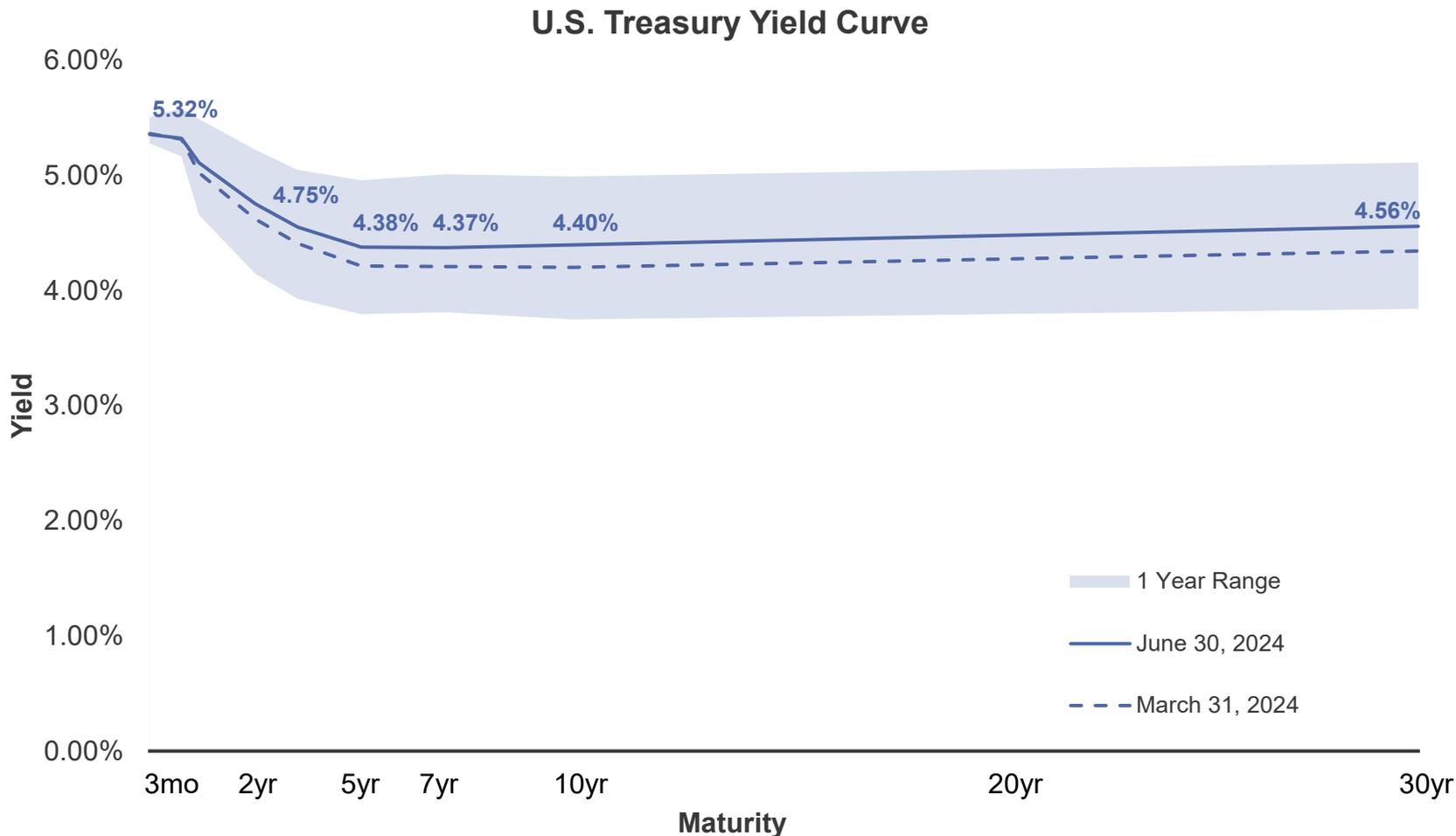


Retail Sales (Monthly)



Source: Bloomberg, U.S. Census Bureau, Bureau of Economic Analysis as of May 2024 (left). Bloomberg, U.S. Census Bureau as of May 2024 (right).

Treasury Yields Move Higher as Market Evolves to Revised Fed Expectations



Source: Bloomberg, as of 6/30/2024.

Performance as of June 30, 2024



Asset Allocation & Performance

June 30, 2024

| | Allocation | | Performance(%) | | | | | | |
|---|-------------------|---------------|----------------|--------------|------------|------------|------------|-----------------|-------------------|
| | Market Value (\$) | % | 1 Quarter | Year To Date | 1 Year | 3 Years | 5 Years | Since Inception | Inception Date |
| Total Fund | 9,521,240 | 100.00 | 1.01 | 4.16 | N/A | N/A | N/A | 8.37 | 12/01/2023 |
| Blended Benchmark | | | 1.02 | 3.79 | N/A | N/A | N/A | 8.34 | 12/01/2023 |
| Domestic Equity | 2,505,529 | 26.32 | | | | | | | |
| PFM Multi-Manager Domestic Equity Fund | 2,505,529 | 26.32 | 2.46 | 12.36 | 20.79 | 6.71 | 13.08 | 18.62 | 12/01/2023 |
| <i>Russell 3000 Index</i> | | | 3.22 | 13.56 | 23.12 | 8.05 | 14.14 | 19.58 | 12/01/2023 |
| Schwab US Large-Cap ETF - 76.4% | | | 3.79 | 14.70 | 24.41 | 8.91 | 14.73 | 3.44 | 06/01/2024 |
| <i>Russell 1000 Index</i> | | | 3.57 | 14.24 | 23.88 | 8.74 | 14.61 | 3.31 | 06/01/2024 |
| Vaughan Nelson Select - 10.8% (^) | | | -2.76 | 7.35 | 13.28 | 9.34 | 15.39 | 12.27 | 12/01/2023 |
| Aristotle Atlantic Core Equity - 7.7% (^) | | | 5.51 | 18.22 | 27.04 | N/A | N/A | 25.49 | 12/01/2023 |
| <i>Russell 3000 Index</i> | | | 3.22 | 13.56 | 23.12 | 8.05 | 14.14 | 19.58 | 12/01/2023 |
| Jacobs Levy Small Cap - 4.8% (^) | | | -6.32 | -3.25 | 3.08 | 0.00 | 10.41 | 8.28 | 12/01/2023 |
| <i>S&P SmallCap 600</i> | | | -3.11 | -0.72 | 8.66 | -0.26 | 8.06 | 11.98 | 12/01/2023 |
| International Equity | 1,308,235 | 13.74 | | | | | | | |
| PFM Multi-Manager International Equity Fund | 1,308,235 | 13.74 | 1.02 | 6.13 | 11.38 | -1.18 | 4.97 | 11.83 | 12/01/2023 |
| <i>MSCI AC World ex USA (Net)</i> | | | 0.96 | 5.69 | 11.62 | 0.46 | 5.55 | 11.00 | 12/01/2023 |
| iShares Core MSCI Total Int'l Stock ETF - 43.6% | | | 0.93 | 5.37 | 11.15 | 0.26 | 5.70 | 10.81 | 12/01/2023 |
| WCM Focused Growth International - 14.8% (^) | | | -0.65 | 11.38 | 14.22 | 0.24 | N/A | 17.11 | 12/01/2023 |
| Ninety One Int'l Dynamic Equity - 15.0% (^) | | | 2.02 | 10.04 | 15.16 | N/A | N/A | 15.88 | 12/01/2023 |
| <i>MSCI AC World ex USA (Net)</i> | | | 0.96 | 5.69 | 11.62 | 0.46 | 5.55 | 11.00 | 12/01/2023 |
| Acadian Non-U.S. Equity - 7.5% (^) | | | -0.07 | 8.03 | 18.17 | 3.72 | N/A | 14.22 | 12/01/2023 |
| Aristotle International Equity - 7.5% (^) | | | -0.95 | 2.76 | 8.23 | 1.02 | 5.87 | 8.19 | 12/01/2023 |
| <i>MSCI EAFE (net)</i> | | | -0.42 | 5.34 | 11.54 | 2.89 | 6.46 | 10.94 | 12/01/2023 |
| Kayne Anderson International Small Cap - 1.0% (^) | | | -0.01 | -0.53 | 8.56 | -4.18 | N/A | 8.17 | 12/01/2023 |
| <i>MSCI AC World ex USA Small Cap (Net)</i> | | | 0.66 | 2.78 | 11.26 | -1.45 | 6.13 | 9.31 | 12/01/2023 |
| Schroders Global Emerging Markets - 10.3% (^) | | | 6.23 | 9.24 | 12.23 | -5.41 | N/A | 12.74 | 12/01/2023 |
| <i>MSCI EM (net)</i> | | | 5.00 | 7.49 | 12.55 | -5.07 | 3.10 | 11.69 | 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 Fixed-Income Fund.

Asset Allocation & Performance

June 30, 2024

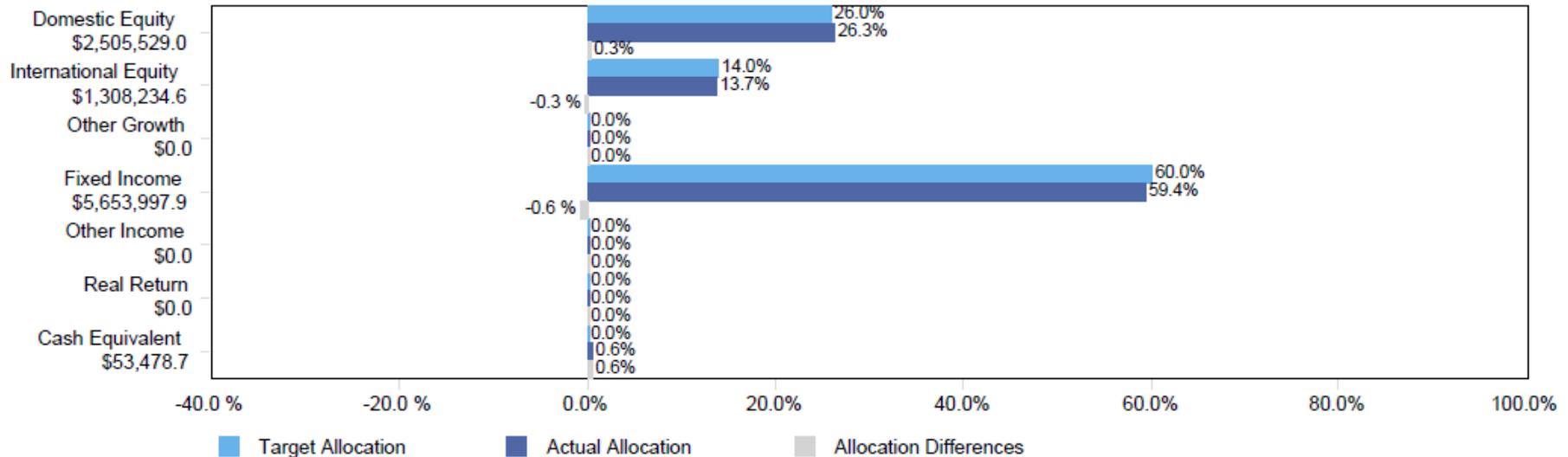
| | Allocation | | Performance(%) | | | | | | |
|---|-------------------|--------------|----------------|--------------|--------|---------|---------|-----------------|----------------|
| | Market Value (\$) | % | 1 Quarter | Year To Date | 1 Year | 3 Years | 5 Years | Since Inception | Inception Date |
| Fixed Income | 5,653,998 | 59.38 | | | | | | | |
| PFM Multi-Manager Fixed-Income Fund | 5,653,998 | 59.38 | 0.40 | 0.25 | 4.18 | -2.39 | 0.41 | 3.90 | 12/01/2023 |
| <i>Blmbg. U.S. Aggregate</i> | | | 0.07 | -0.71 | 2.63 | -3.02 | -0.23 | 3.09 | 12/01/2023 |
| PGIM Core Fixed - 32.8% (^) | | | 0.23 | -0.05 | 4.02 | -2.67 | 0.41 | 4.10 | 12/01/2023 |
| TIAA Core Fixed - 32.8% (^) | | | 0.38 | 0.34 | 3.99 | -2.81 | 0.55 | 4.15 | 12/01/2023 |
| iShares Core U.S. Aggregate Bond ETF - 15.1% | | | 0.13 | -0.62 | 2.61 | -3.02 | -0.26 | 3.07 | 12/01/2023 |
| <i>Blmbg. U.S. Aggregate</i> | | | 0.07 | -0.71 | 2.63 | -3.02 | -0.23 | 3.09 | 12/01/2023 |
| iShares 10-20 Year Treasury Bond ETF - 1.3% | | | -1.16 | -3.39 | -3.18 | -8.60 | -3.89 | 0.11 | 03/01/2024 |
| <i>ICE U.S. Treasury 10-20 Year Bond Index</i> | | | -1.17 | -3.36 | -3.15 | -8.62 | -3.87 | 0.14 | 03/01/2024 |
| PineBridge IG Credit - 4.9% (^) | | | -0.02 | -0.24 | 5.33 | -3.01 | 1.77 | 4.22 | 12/01/2023 |
| <i>Blmbg. U.S. Credit Index</i> | | | -0.05 | -0.46 | 4.42 | -2.94 | 0.54 | 3.72 | 12/01/2023 |
| Brown Bros. Harriman Structured - 6.8% (^) | | | 1.88 | 3.93 | 9.02 | 2.86 | 3.14 | 5.43 | 12/01/2023 |
| <i>ICE BofA Asset-Bckd Fxd & Flting Rate AA-BBB Idx</i> | | | 1.55 | 3.63 | 8.45 | 1.64 | 2.38 | 5.54 | 12/01/2023 |
| Brandywine Global High Yield - 2.7% | | | 1.25 | 3.83 | 12.90 | 3.25 | 6.40 | 7.43 | 12/01/2023 |
| <i>Blmbg. Ba to B U.S. High Yield</i> | | | 1.19 | 2.45 | 10.01 | 1.60 | 3.97 | 5.94 | 12/01/2023 |
| MainStay MacKay High Yield Corp Bond Fund - 3.5% | | | 1.41 | 3.12 | 9.69 | 2.54 | 4.22 | 6.23 | 12/01/2023 |
| <i>ICE BofA High Yield Master II</i> | | | 1.09 | 2.62 | 10.45 | 1.65 | 3.73 | 6.40 | 12/01/2023 |
| Cash Equivalent | 53,479 | 0.56 | | | | | | | |
| First American Government Obligation - Z | 53,479 | 0.56 | 1.30 | 2.61 | 5.33 | 3.02 | 2.07 | 3.07 | 12/01/2023 |
| <i>ICE BofA 3 Month U.S. T-Bill</i> | | | 1.32 | 2.63 | 5.40 | 3.03 | 2.16 | 3.11 | 12/01/2023 |

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

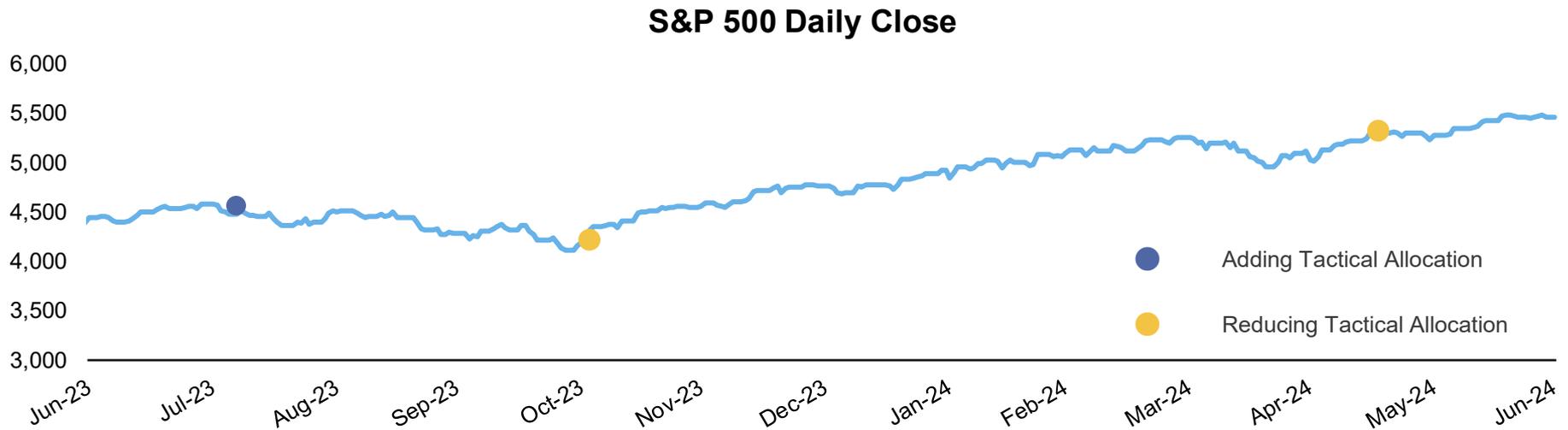
(^) Performance information is gross of fees and reflects sleeve level information (not specific to this client/investor). It is provided by sub-advisers of the PFM Multi-Manager Equity Fund, PFM Multi-Manager International Equity Fund and PFM Multi-Manager Fixed-Income Fund.

Asset Allocation Summary

| | Asset Allocation (%) | Target Allocation (%) | Minimum Allocation (%) | Maximum Allocation (%) | Differences (%) |
|----------------------|----------------------|-----------------------|------------------------|------------------------|-----------------|
| Total Fund | 100.0 | 100.0 | N/A | N/A | 0.0 |
| Domestic Equity | 26.3 | 26.0 | 6.0 | 46.0 | 0.3 |
| International Equity | 13.7 | 14.0 | 0.0 | 34.0 | -0.3 |
| Other Growth | 0.0 | 0.0 | 0.0 | 10.0 | 0.0 |
| Fixed Income | 59.4 | 60.0 | 40.0 | 80.0 | -0.6 |
| 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 | 0.6 | 0.0 | 0.0 | 20.0 | 0.6 |



Investment Committee Tactical Decision Timeline in the Past Year



- ▶ **July:** Reduced overweight to US Large Cap, increased exposure to Emerging Markets ex China
- ▶ **October:** Reduced the Domestic Equity allocation to its strategic target, allocating the assets to Fixed Income, increasing it to its strategic target
- ▶ **May:** Removed tactical allocation to EM Ex China

Source: Bloomberg, as of June 30, 2024

| Asset Class | Our Q3 2024 Investment Outlook | Comments |
|------------------------------|--------------------------------|---|
| U.S. Equities | | <ul style="list-style-type: none"> Recent earnings strength, fiscal support, moderating inflation are positives while rate cut uncertainty, election related volatility, higher valuations and geopolitical turbulence are negatives. Fed continues to be data dependent with recent guidance pointing to one rate cut. Given the rate cut uncertainty, we prefer to remain close to targets currently. Rising valuations for large caps are supported by improving earnings growth expectations but market breadth (measured by performance difference between equal weight and market cap weighted S&P 500) has been lagging in the recent months. Small cap valuations are attractive and would benefit as investor sentiment/earnings growth expectations improve. Exposure to interest rate sensitive sectors such as regional banks remains a concern. |
| Large-Caps | | |
| Small-Caps | | |
| Non-U.S. Equities | | <ul style="list-style-type: none"> International equities continue to trade at a discount to U.S. equities but stronger dollar and slower growth in Eurozone warrants a neutral stance. Recent ECB rate cuts, the recovery in manufacturing and services activity along with recent recovery in PEs are positive for developed market equities that continue to look attractive but election related volatility needs to be watched. EM equities trade at attractive valuations relative to developed market equities but strong dollar and China's uncertain growth weigh on outlook. |
| Developed Markets | | |
| Emerging Markets | | |
| Fixed Income | | <ul style="list-style-type: none"> Higher for longer narrative has led to increased volatility and uncertainty around rate cut path. Yields at short-end of the curve look attractive even as long-term yields fell back from the recent highs. Given the rate cut scenarios, we are maintaining duration close to the benchmark duration and consider ways to close any duration gap over the next few months. Credit markets remain attractive due to strong corporate fundamentals. We remain positive on investment grade but are scaling down our exposure within high yield given the tighter spreads. We continue to closely watch for signs for any distress in the corporate credit space. |
| Core Bonds | | |
| Investment Grade Credit | | |
| High Yield Credit | | |
| Diversifying Assets | | <ul style="list-style-type: none"> Lower office sector exposure, attractive valuations and possibility of rate cuts this year are positives for listed real estate while higher level of interest rates is a headwind. Transition to renewable energy and increase in AI led data center infrastructure spend are tailwinds for listed infrastructure while higher level of interest rates is a headwind. |
| Listed Real Estate | | |
| Listed Global Infrastructure | | |

● Current outlook ○ Outlook one quarter ago



Factors to Consider for 6-12 Months

Monetary Policy (Global):



- Fed remains data dependent. Recent Fed guidance has been revised from three rate cuts to one rate cut in 2024 with markets expecting two cuts.
- Globally, major central banks have begun easing cycle with rate cuts leading to divergence from Fed policy.

Economic Growth (Global):



- U.S. economic growth remains resilient but some softness as consumer spending tapers.
- Economic growth outside U.S. remain mixed with slower but improved growth projected in Eurozone and continued growth projected in emerging markets.

Inflation (U.S.):



- The latest inflation reading has revived market confidence that inflation is heading in the right direction after experiencing broad disinflation across both goods and services.
- Despite progress on inflation, policymakers would like more data to confirm the downward trend.

Financial Conditions (U.S.):



- Market measures, such as narrow corporate yield spreads, record equity index levels and low volatility, reflect economic confidence.
- With interest rates elevated and the gradual normalization of labor markets and the consumer, we continue to focus on identifying potential catalysts for a broader slow down.

Consumer Spending (U.S.):



- The consumer has begun to exercise caution and limit spending shedding light on a notable downshift over recent months.
- Moderation in the pace of overall spending is expected to continue given persistent inflation, reduced/lower savings, and a cooling job market.

Labor Markets:



- The labor market normalization has begun. After the pandemic led jolt, labor force participation rate and non farm payrolls have moved to be in line with long term averages.
- With the quits rate and excess demand for workers reaching a better balance, this should help cool wage pressures and inflation.

Corporate Fundamentals:



- Earnings growth expectations and profit margins are improving across US large caps while earnings growth recovery has been slower for US small cap and international equities.
- Higher cash levels especially across S&P 500 companies a positive.

Valuations:



- U.S. equity and credit markets have experienced a run up in valuations. Any negative shock relating to economic growth could lead to sell-off.
- International equities look attractive but continued economic and geopolitical uncertainty is leading to increased volatility.

Political Risks:



- Geopolitical risks continue to remain elevated. US/China tensions, Russia/Ukraine war, Israel/Hamas conflict, China's moves in South China Sea and Taiwan Strait further add to risks.
- Elections across the globe could also lead to short-term volatility.

● Current outlook ○ Outlook one quarter ago

Stance Unfavorable to Risk Assets

Negative

Slightly Negative

Neutral

Slightly Positive

Positive

Stance Favorable to Risk Assets

Statements and opinions expressed about the next 6-12 months were developed based on our independent research with information obtained from Bloomberg and FactSet. The views expressed within this material constitute the perspective and judgment of PFM Asset Management LLC at the time of distribution (6/30/2024) 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.

Disclaimer

Investment advisory services are provided by PFM Asset Management LLC (“PFMAM”), an investment adviser registered with the U.S. Securities and Exchange Commission and a subsidiary of U.S. Bancorp Asset Management, Inc. (“USBAM”). USBAM is a subsidiary of U.S. Bank National Association (“U.S. Bank”). U.S. Bank is a separate entity and subsidiary of U.S. Bancorp. U.S. Bank is not responsible for and does not guarantee the products, services or performance of PFMAM. The information contained is not an offer to purchase or sell any securities. Additional applicable regulatory information is available upon request.

For more information regarding PFMAM’s services please visit www.pfmam.com.



CSRMA Rebranding

ISSUE: The Executive Board should create an Ad-Hoc Committee to review the CSRMA *Mission, Vision & Values* statement.

RECOMMENDATION: Call for volunteers within the Executive Board to serve on the Ad-Hoc Committee.

FISCAL IMPACT: None.

BACKGROUND: The original CSRMA Mission was adopted in 1988, it has been rewritten and evolved over time. Every year at the Long Range Planning Session the Executive Board reviews the Mission Statement to guide their thinking and work efforts for the Authority. In 2019 a special Task Force was assembled from members of the Executive Board to review the Statement and make any suggested changes. The most current Statement comes from the suggestions made by this task force in 2019, and ultimately adopted by the Board of Directors in January 2020.

At their March 2024 Long Range Planning Session, the Executive Board suggested that CSRMA may be due for a rebranding. More specifically, undertaking a detailed review of the current *Mission, Vision & Values* statement of CSRMA to ensure the message represents the current goals and direction of CSRMA. For the same reason, the Executive Board also discussed potentially renaming CSRMA. The wastewater industry at large has begun to move away from the “wastewater” terminology and instead rebranding with a “clean water” focus. A number of CSRMA members have rebranded themselves along these lines, and we suspect others are considering the change as well.

ATTACHMENTS: CSRMA Mission, Vision and Values – adopted 2020

CSRMA MISSION STATEMENT

OUR MISSION

We provide excellent coverage and comprehensive risk management services in a reliable and cost-effective manner.

OUR VISION

To be an industry leader through the effective mitigation of all risk and exposure through innovative solutions.

OUR VALUES

We are a member-owned organization working together for the benefit of all members to:

- *Reduce risk of loss;*
- *Maintain fiscal stability;*
- *Ensure employee safety; and*
- *Protect public resources;*

Through innovative risk management solutions and knowledge transfer.

Key Vendor Succession Planning

ISSUE: The Program Administrators have identified the following key vendors and service providers that warrant succession plans for their respective personnel assigned to CSRMA.

- Carl Warren and Company
- Athens Administrators
- Gibbons and Conley

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

RECOMMENDATION: None.

FISCAL IMPACT: Unknown.

BACKGROUND: As a result of the Long-Range Planning Session in March 2024, the Executive Board directed the Program Administrators to work with CSRMA's key vendors and service providers on their respective succession plans for personnel assigned to CSRMA to ensure that all vendors and service providers key to CSRMA have a plan to provide continuity of services should there be a disruption to their service teams. The first step for this action item is to identify key vendors and service providers.

ATTACHMENTS: None.

Dedicated Excess Cyber Liability Limits

ISSUE: In final negotiations surrounding the renewal of the July 1, 2024 Property Insurance Program, the Program Administrators were able to secure a premium reduction in excess of the expected (and budgeted) amount such that funds would be freed up to secure Dedicated Excess Cyber Liability coverage for the membership that participates in the Property and Cyber Liability Program. Given this opportunity, the Program Administrators recommended to the Officers committee approve the purchase of the Dedicated Excess Cyber coverage.

RECOMMENDATION: Ratify the Officers Committee decision to secure Dedicated Excess Cyber Liability Coverage for members of the Property Program who participate in the Cyber Liability Coverage.

FISCAL IMPACT: The net impact is ~\$53,000 reduction in expected cost as a result of a ~\$206,000 reduction in the Property premium, and \$153,000 premium charge for the Dedicated Excess Cyber cover.

BACKGROUND: The Dedicated Excess Cyber cover provides an additional \$2MM in total limits excess of the primary \$2MM already purchased, as well as ‘doubling’ sublimits as depicted in this table:

| Sublimit Table | APIP Core Limits | AmTrust (Option) | Total: |
|---|------------------|------------------|---------------|
| Per Member Aggregate (Pool) | \$ 2,000,000 | \$ 2,000,000 | \$ 4,000,000 |
| RPG Aggregate Limit | \$ 55,000,000 | | \$ 55,000,000 |
| Breach Response Beazley Vendors | \$ 1,000,000 | \$ 1,000,000 | \$ 2,000,000 |
| Breach Response Non Beazley Vendors | \$ 500,000 | \$ 500,000 | \$ 1,000,000 |
| Data & Network Liability | \$ 2,000,000 | \$ 2,000,000 | \$ 4,000,000 |
| Regulatory Defense & Penalties | \$ 2,000,000 | \$ 2,000,000 | \$ 4,000,000 |
| Payment Card Liabilities & Costs | \$ 2,000,000 | \$ 2,000,000 | \$ 4,000,000 |
| Media Liability | \$ 2,000,000 | \$ 2,000,000 | \$ 4,000,000 |
| BI from Security Breach * | \$ 750,000 | \$ 750,000 | \$ 1,500,000 |
| BI from System Failure * | \$ 500,000 | \$ 500,000 | \$ 1,000,000 |
| DBI from Security Breach * | \$ 750,000 | \$ 750,000 | \$ 1,500,000 |
| DBI from System Failure * | \$ 100,000 | \$ 100,000 | \$ 200,000 |
| Cyber Extortion | \$ 750,000 | \$ 750,000 | \$ 1,500,000 |
| Data Recovery Costs | \$ 750,000 | \$ 750,000 | \$ 1,500,000 |
| Fraudulent Instruction | \$ 75,000 | \$ 75,000 | \$ 150,000 |
| Funds Transfer Fraud | \$ 75,000 | \$ 75,000 | \$ 150,000 |
| Telephone Fraud | \$ 75,000 | \$ 75,000 | \$ 150,000 |
| Criminal Reward | \$ 25,000 | Nil | \$ 25,000 |
| Reputation Loss | \$ 200,000 | \$ 200,000 | \$ 400,000 |
| Bricking | \$ 200,000 | \$ 200,000 | \$ 400,000 |
| Cryptojacking | \$ 50,000 | Nil | \$ 50,000 |
| Invoice Manipulation | \$ 100,000 | \$ 100,000 | \$ 200,000 |

(*Note:* The sublimits denoted above with * have the limits shown, but also are grouped at a max sublimit of \$1,500,000 combined.)

Further, a **critical and key feature** of the Excess limits, is that in addition to providing *more* cover per event, is that the limits **drop down** to become primary if the overall APIP Program limit is exhausted by other Alliant clients who participate in the program. While this has never happened, in theory, it could. This potential lack of coverage caused by a widespread cyber event creating losses to unrelated entities is a topic that has been discussed with the Executive Board in the past, but was not something that the Board wished to take up at JPA level as the problem could be solved by individual members securing such excess cover on their own, if they wished. While the Program Administrators have always hoped that individual members would do this, none have, citing cost. Solving the potential lack of coverage issue at the JPA level is significantly less expensive than it would be if each member solved on their own.

The Program Administrators strongly recommended to the Officers Committee that the additional coverage be purchased, noting one caveat to the coverage being that depending upon a member's cyber risk profile, some members may not be able to access the cover unless certain IT standards (two) are in place in their operation at the time of loss. In this regard, we have reviewed the members "state of readiness" with KYND, and for the two issues at play, which are described below along with the current member status:

1 - Enforce multifactor authentication for all remote access and privileged access:

- 6 members are NOT enforcing MFA for remote access to email.
- 9 members DO NOT have MFA in place for privileged user access.

(Note: This based on KYND's "Themes of Deficiencies Report" utilizing app data from possibly 6 months ago or longer.

It is possible these members have improved their stance since then. KYND is working with members now to address deficiencies here and in other areas.

2 - Close all remote desktop protocol ports if not in use.

- As of KYND's scans of 26th June 2024: Zero (0) members have exposed RDP vulnerabilities.

This is effectively a non-issue since all members in compliance and KYND scans for open ports every 30 days.

ATTACHMENTS: Dedicated Excess Cyber Liability Proposal

**ALLIANT INSURANCE SERVICES, INC.
ALLIANT PROPERTY INSURANCE PROGRAM (APIP)**

APIP CYBER PROGRAM - OPTIONAL COVERAGES

| | | | | |
|-------------------------------------|--|----------------|---------------|--------------------|
| Type of Coverage | APIP Cyber Excess Policy – Claims Made & Reported | | | |
| Program | Alliant Property Insurance Program (APIP) inclusive of Public Entity Property Insurance Program (PEPIP), and Hospital All Risk Property Program (HARPP) | | | |
| Named Insured | California Sanitation Risk Management Authority (CSRMA) | | | |
| Policy Period | July 1, 2024 to July 1, 2025 | | | |
| Retroactive Date | Follows APIP Cyber Underlying Policy | | | |
| Coverage Form | Follow Form – Claims Made & Reported | | | |
| Insurance Company | Associated Industries Insurance Company Inc. | | | |
| A.M. Best Rating | A- (Excellent), Financial Size Category: XV (Greater Than or Equal to USD 2.00 Billion) As of August 23 rd , 2023 | | | |
| Standard & Poor’s Rating | | | | |
| Admitted Status | Non-Admitted | | | |
| Underlying Insurance | Layer | Insurer | Limits | Retention |
| | Primary | Beazley | \$2,000,000 | Follows APIP Cyber |

COVERAGES & LIMITS

| | | |
|--------------------------------|--|-----------------------|
| | <u>Dedicated Limits in Excess of APIP Core</u> | |
| Option 1 - \$2M xs \$2M | \$2,000,000 | Each Member Aggregate |
| | \$2,000,000 | Policy Aggregate |

SUB-LIMITS (Per Member and Policy Aggregate)

Option 1

| | <u>Dedicated Limits in Excess of Underlying</u> |
|---|---|
| Breach Response/Notification Expense Costs:\$ | 500,000 (Non-Beazley Vendors) |
| | \$ 1,000,000 (Beazley Vendors) |
| Business Interruption resulting from a Security Breach:\$ | 750,000 |
| Business Interruption resulting from a System Failure:\$ | 500,000 |
| Dependent Business Interruption resulting from a Security Breach:\$ | 750,000 |
| Dependent Business Interruption resulting from a System Failure:\$ | 100,000 |
| Cyber Extortion Loss:\$ | 750,000 |
| Data Recovery Loss:\$ | 750,000 |
| Fraudulent Instruction:\$ | 75,000 |
| Funds Transfer Fraud:\$ | 75,000 |
| Telephone Fraud:\$ | 75,000 |
| Computer Hardware Replacement (Bricking):\$ | 200,000 |
| Reputation Loss:\$ | 200,000 |
| Invoice Manipulation\$ | 100,000 |
| Cryptojacking:\$ | Nil |
| Criminal Reward:\$ | Nil |
| Claims Preparation Cost for Reputation Loss Claims Only:\$ | Nil |

Endorsements & Exclusions (including but not limited to):

- Cap on Losses From Certified Acts of Terrorism and Disclosure Pursuant To Terrorism Risk Insurance Act
- OFAC Notice
- Nuclear Incident Exclusion
- MD Surplus Lines Endorsement
- Drop Down and Follow Form Endorsement

Notes:

1. **If you are a member of a JPA and your JPA purchases a group excess cyber policy above APIP cyber, the excess limit quotes provided above will be excess of your JPA's group excess cyber policy.**
2. 6 month minimum premiums
3. BI and DBI coverages subject to \$750k aggregate sublimit, as per underlying Beazley policy.

| 7/1/2024 – 7/1/2025 | Premium | Surplus Lines Taxes & Fees | Total Cost |
|----------------------------------|--------------|-------------------------------|--------------|
| Option 1 \$2M xs \$2M / \$2M Agg | \$148,500.00 | \$4,722.30 | \$153,222.30 |

Proposal Valid Until **July 1, 2024**

Subjectivities

- *Copy of all Underlying Binders Prior to Binding Coverage*
- *Copy of all Underlying Policies Prior to Policy Issuance*
- *Please be advised that this proposal is also expressly conditioned on there being no material change in the risk between the date of this proposal and the inception date of the proposed policy (including the occurrence of any claim or notice of circumstances that may give rise to a claim under any policy which the policy being proposed is a renewal or replacement). In the event of such change of risk, the insurer may, at its sole discretion, modify, or withdraw this proposal, whether or not this offer has already been accepted*
- *Signed warranty of no claims or circumstances reasonably likely to give rise under our proposed participation*

Binding Conditions

- A written request to bind coverage
- Completion of subjectivity request(s) by the Insured/Member and satisfactory review of information and agreement to remove subjectivities by Underwriter

Broker **ALLIANT INSURANCE SERVICES, INC.**
License No. 0C36861

NOTES: Coverage outlined in this Proposal is subject to the terms and conditions set forth in the quote. Please refer to quote for specific terms, conditions and exclusions.

See Disclaimer Page for Important Notices and Acknowledgement

Disclosures

This proposal of insurance is provided as a matter of convenience and information only. All information included in this proposal, including but not limited to personal and real property values, locations, operations, products, data, automobile schedules, financial data and loss experience, is based on facts and representations supplied to Alliant Insurance Services, Inc. by you. This proposal does not reflect any independent study or investigation by Alliant Insurance Services, Inc. or its agents and employees.

Please be advised that this proposal is also expressly conditioned on there being no material change in the risk between the date of this proposal and the inception date of the proposed policy (including the occurrence of any claim or notice of circumstances that may give rise to a claim under any policy which the policy being proposed is a renewal or replacement). In the event of such change of risk, the insurer may, at its sole discretion, modify, or withdraw this proposal, whether or not this offer has already been accepted.

This proposal is not confirmation of insurance and does not add to, extend, amend, change, or alter any coverage in any actual policy of insurance you may have. All existing policy terms, conditions, exclusions, and limitations apply. For specific information regarding your insurance coverage, please refer to the policy itself. Alliant Insurance Services, Inc. will not be liable for any claims arising from or related to information included in or omitted from this proposal of insurance.

Alliant embraces a policy of transparency with respect to its compensation from insurance transactions. Details on our compensation policy, including the types of income that Alliant may earn on a placement, are available on our website at www.alliant.com. For a copy of our policy or for any inquiries regarding compensation issues pertaining to your account you may also contact us at: Alliant Insurance Services, Inc., Attention: General Counsel, 701 B Street, 6th Floor, San Diego, CA 92101.

Analyzing insurers' over-all performance and financial strength is a task that requires specialized skills and in-depth technical understanding of all aspects of insurance company finances and operations. Insurance brokerages such as Alliant Insurance typically rely upon rating agencies for this type of market analysis. Both A.M. Best and Standard and Poor's have been industry leaders in this area for many decades, utilizing a combination of quantitative and qualitative analysis of the information available in formulating their ratings.

A.M. Best has an extensive database of nearly 6,000 Life/Health, Property Casualty and International companies. You can visit them at www.ambest.com. For additional information regarding insurer financial strength ratings visit Standard and Poor's website at www.standardandpoors.com.

Our goal is to procure insurance for you with underwriters possessing the financial strength to perform. Alliant does not, however, guarantee the solvency of any underwriters with which insurance or reinsurance is placed and maintains no responsibility for any loss or damage arising from the financial failure or insolvency of any insurer. We encourage you to review the publicly available information collected to enable you to make an informed decision to accept or reject a particular underwriter. To learn more about companies doing business in your state, visit the Department of Insurance website for that state.

NY Regulation 194

Alliant Insurance Services, Inc. is an insurance producer licensed by the State of New York. Insurance producers are authorized by their license to confer with insurance purchasers about the benefits, terms and conditions of insurance contracts; to offer advice concerning the substantive benefits of particular insurance contracts; to sell insurance; and to obtain insurance for purchasers. The role of the producer in any particular transaction typically involves one or more of these activities.

Compensation will be paid to the producer, based on the insurance contract the producer sells. Depending on the insurer(s) and insurance contract(s) the purchaser selects, compensation will be paid by the insurer(s) selling the insurance contract or by another third party. Such compensation may vary depending on a number of factors, including the insurance contract(s) and the insurer(s) the purchaser selects. In some cases, other factors such as the volume of business a producer provides to an insurer or the profitability of insurance contracts a producer provides to an insurer also may affect compensation.

The insurance purchaser may obtain information about compensation expected to be received by the producer based in whole or in part on the sale of insurance to the purchaser, and (if applicable) compensation expected to be received based in whole or in part on any alternative quotes presented to the purchaser by the producer, by requesting such information from the producer.

Privacy

At Alliant, one of our top priorities is making sure that the information we have about you is protected and secure. We value our relationship with you and work hard to preserve your privacy and ensure that your preferences are honored. At the same time, the very nature of our relationship may result in Alliant's collecting or sharing certain types of information about you in order to provide the products and services you expect from us. Please take the time to read our full Privacy Policy posted at www.alliant.com, and contact your Alliant service team should you have any questions.

Other Disclosures / Disclaimers

FATCA:

The Foreign Account Tax Compliance Act (FATCA) requires the notification of certain financial accounts to the United States Internal Revenue Service. Alliant does not provide tax advice so please contact your tax consultant for your obligation regarding FATCA.

NRRA:

(Applicable if the insurance company is non-admitted)

The Non-Admitted and Reinsurance Reform Act (NRRA) went into effect on July 21, 2011. Accordingly, surplus lines tax rates and regulations are subject to change which could result in an increase or decrease of the total surplus lines taxes and/or fees owed on this placement. If a change is required, we will promptly notify you. Any additional taxes and/or fees must be promptly remitted to Alliant Insurance Services, Inc.

Other Disclosures / Disclaimers - Continued

Guarantee Funds

Established by law in every state, guaranty funds are maintained by a state's insurance commissioner to protect policyholders in the event that an insurer becomes insolvent or is unable to meet its financial obligations. *If your insurance carrier is identified as 'Non-Admitted', your policy is not protected by your state's Guaranty Fund.*

Claims Reporting:

Your policy will come with specific claim reporting requirements. Please make sure you understand these obligations. Contact your Alliant Service Team with any questions.

Claims Made Policy:

(Applicable to any coverage that is identified as claims made)

This claims-made policy contains a requirement stating that this policy applies only to any claim first made against the Insured and reported to the insurer during the policy period or applicable extended reporting period. Claims must be submitted to the insurer during the policy period, or applicable extended reporting period, as required pursuant to the Claims/Loss Notification Clause within the policy in order for coverage to apply. Late reporting or failure to report pursuant to the policy's requirements could result in a disclaimer of coverage by the insurer.

Any Employment Practices Liability (EPL) or Directors & Officers (D&O) with EPL coverage must give notice to the insurer of any charges / complaints brought by any state / federal agency (i.e. EEOC and similar proceedings) involving an employee. To preserve your rights under the policy, it is important that timely notice be given to the insurer, whether or not a right to sue letter has been issued.

Changes and Developments

It is important that we be advised of any changes in your operations, which may have a bearing on the validity and/or adequacy of your insurance. The types of changes that concern us include, but are not limited to, those listed below:

- Changes in any operations such as expansion to another state, new products, or new applications of existing products.
- Travel to any state not previously disclosed.
- Permanent operations outside the United States, Canada or Puerto Rico.
- Mergers and/or acquisition of new companies and any change in business ownership, including percentages.
- Any newly assumed contractual liability, granting of indemnities or hold harmless agreements.
- Any changes in existing premises including vacancy, whether temporary or permanent, alterations, demolition, etc. Also, any new premises either purchased, constructed or occupied
- Circumstances which may require an increased liability insurance limit.
- Any changes in fire or theft protection such as the installation of or disconnection of sprinkler systems, burglar alarms, etc. This includes any alterations to the system.
- Immediate notification of any changes to a scheduled of equipment, property, vehicles, electronic data processing, etc.
- Property of yours that is in transit, unless previously discussed and/or currently insured.

Other Disclosures / Disclaimers - Continued

Certificates / Evidence of Insurance

A Certificate or Evidence is issued as a matter of information only and confers no rights upon the certificate holder. The certificate does not affirmatively or negatively amend, extend or alter the coverage afforded by a policy, nor does it constitute a contract between the issuing insurer(s), authorized representative, producer or recipient.

You may have signed contracts, leases or other agreements requiring you to provide this evidence. In those agreements, you may assume obligations and/or liability for others (Indemnification, Hold Harmless) and some of the obligations that are not covered by insurance. We recommend that you and your legal counsel review these documents.

In addition to providing a Certificate or Evident of Insurance, you may be required to name your landlord, client or customer on your policy as a loss payee on property insurance or as an additional insured on liability insurance. This is only possible with permission of the insurance company, added by endorsement and, in some cases, an additional premium.

By naming the certificate holder as additional insured, there are consequences to your risks and insurance policy including:

- Your policy limits are now shared with other entities; their claims involvement may reduce or exhaust your aggregate limit.
- Your policy may provide higher limits than required by contract; your full limits can be exposed to the additional insured.
- There may be conflicts in defense when your insurer has to defend both you and the additional insured.
- An additional insured endorsement will most likely not provide notification of cancellation. Some insurance companies use a “blanket” additional insured endorsement that provides coverage automatically when it is required in a written contract. Most insurance companies do not want to be notified of all additional insureds when there is a blanket endorsement on the policy. If a notice of cancellation is required for the additional insured party, you must notify us immediately and we will request an endorsement from your insurance company. There may be an additional premium for adding a notice of cancellation endorsement for an additional insured.

See Request to Bind Coverage page for acknowledgment of all disclaimers and disclosures.

Request to Bind Coverage

California Risk Management Sanitation Authority (CSRMA)

Effective Date: July 1, 2024

We have reviewed the proposal and agree to the terms and conditions of the coverages presented. We are requesting coverage to be bound as outlined by coverage line below:

| Bind Coverage For: | Total Cost: |
|---|---------------------------------------|
| Option 1 \$2M xs \$2M with \$2M Policy Aggregate | <input type="checkbox"/> \$153,222.30 |

After review of the optional coverages summarized in this proposal, we have elected to decline all option(s) presented above.

**Did you know that Alliant works with premium financing companies?
Are you interested in financing your annual premium?**

| Yes, please provide us with a financing quote. | No, we do not wish to finance our premium. |
|--|--|
| <input type="checkbox"/> | <input type="checkbox"/> |

This Authorization to Bind Coverage also acknowledges receipt and review of all disclaimers and disclosures, including exposures used to develop insurance terms, contained within this proposal.

| | |
|---|-------------|
| Signature of Authorized Insured Representative | Date |
| Title | |
| Printed / Typed Name | |

**This proposal does not constitute a binder of insurance. Binding is subject to final carrier approval.
The actual terms and conditions of the policy will prevail.**

AN ODE TO NICK CAVE

by Frederick Seidel

Because the motorcycle is very light

Ducati called it the Superleggera

And very good-looking and vastly fast and made of light

And the factory would make only five hundred of them

And stop. Which would make it rare.

And one was lucky to have one for sixty-five thousand dollars

And that was quite some years ago and a lot of money.

Mine poses on its stand expensively unridden right there.

And the enormous beauty of the poet and singer Nick Cave

Issuing his impossibly lyrical notice of unending grief

Over the son he has lost and the love and the life.

And the superlight lifting into the light. And only art can.

I have written this poem for you, Nick,

This awkwardly unrhymed sonnet meant to not make sense.



Zywave Professional Front Page News - Wednesday, July 10, 2024

 [E-mail This Story](#)  [Print This Story](#)

Business email compromise threats are rising - and may not be getting enough attention: Guy Carpenter

By Erin Ayers, Front Page News

Business email compromise (BEC) events can have devastating financial consequences for organizations but rarely get the same attention or focus of ransomware, according to new research from Guy Carpenter.

“Cyber threats such as ransomware attacks, zero-day vulnerability exploits, and cloud service provider outages dominate the headlines. The consequences of a successful BEC attack, however, can also be devastating for an organization and create large losses for cyber (re)insurers,” said Erica Davis, global co-head of cyber for Guy Carpenter, the reinsurance broking arm of Marsh McLennan. “By driving awareness of the right cybersecurity measures, we can collectively improve the resilience of organizations against BEC threats and mitigate its impact on underwriting profitability.”

According to the broker, BEC has become a “sleeper cyber threat,” costing an estimated \$17.3 billion between 2013 and 2022, per FBI statistics.



The term BEC typically refers to cyberattacks that see criminals masquerading as legitimate companies or individuals to trick their targets into transferring funds, sharing sensitive information, or giving up their login credentials, or otherwise jeopardizing the security of an organizations.

Wire fraud is among the most common forms of BEC events, where cybercriminals manipulate employees into making unauthorized wire transfers, Guy Carpenter reported. These might be efforts to divert payments to vendors or business partners into accounts set up by the attackers or fake invoices.

“The consequences of falling victim to BEC wire fraud can be dire, with organizations facing staggering financial losses, damaged reputations and operational disruption,” said the broker, adding, “At the heart of BEC wire fraud is the intersection of impersonation tactics and psychological manipulation, orchestrated by cybercriminals to exploit human vulnerabilities and bypass organizational defenses.”

Guy Carpenter experts analyzed Marsh claims from the last five years and found 500 successful BEC events for clients carrying either a cyber or crime policy. Most resulted in an average loss of 0.1% of a company’s revenue – for example, a \$1 million loss for a \$1 billion firm. Higher revenue firms did see a greater percentage of successful BEC attacks and may be more often targeted, but Guy Carpenter noted that organizations of all sizes and industries have been affected.

Marsh data showed the retail trade sector to be the most affected industry, followed by wholesale trade, education, and manufacturing.

BEC events have trended upward since 2019, hitting a peak in 2022 and dropping off to 2021 levels in 2023, the broker said. However, data from 2023 may not be fully available.

Despite the rising costs, most cyber models don’t consider BEC as a separate cyber peril with the potential to develop into a cyber catastrophe, according to the report.

“While conventional wisdom may categorize BEC as a more attritional and frequency-driven threat, an analysis of the Marsh claims database reveals the severe financial implications that BEC events can entail,” Guy Carpenter commented.

The report includes several security steps businesses can take to minimize their BEC risk, including using multi-factor authentication (MFA) to prevent threat actors from

infiltrating email accounts; training employees on the warning signs of fraudulent emails; using endpoint security tools to prevent malicious emails from reaching employees; and improving password management.

“With proper cybersecurity tools, controls and employee training in place, BEC is a preventable risk,” Guy Carpenter concluded.

The Link Between On-the-Job Tenure and Injury Rates

© carrierchronicles.com/the-link-between-on-the-job-tenure-and-injury-rates

April 22, 2024

[Carrier Chronicles](#) » [Risk Management](#) » [The Link Between On-the-Job Tenure and Injury Rates](#)
[Risk Management](#)

A strong labor market with increased job openings has created an abundance of newly employed workers. While job growth is optimal, inexperienced employees may pose challenges for employers.

April 22, 2024



A new report from the Workers' Compensation Insurance Rating Bureau of California (WCIRB), *Impacts of Employee Tenure on Workers' Compensation Claim Frequency in California*, indicates that injury rates for short-tenured employees are on the rise.

“Recently, claims concerns have focused on the aging workforce due to the rapidly increasing number of older workers and their associated accident severity,” said Sean Fitzsimmons, Large Casualty Workers’ Compensation Claims Manager at Safety National. “However, short-tenured employees not only experience more frequent injuries, but they are also more likely to sustain an injury that results in an emergency room visit. With higher wages increasing indemnity payments and accelerated rates of job turnover, the impact of short-tenured employees should not go unnoticed.”

We examine some of this report’s key findings and the impact on claims frequency.

1. 40% of workers’ compensation claims result from injuries sustained by workers employed for less than one year.

Since 2020, the share of claims for employees with less than one year of experience has increased by 5% industrywide. Yet, there was a 3% drop in their share of claims from 2018 to 2020. The correlation could be due to a strong labor market in the last few years with more available job openings. This adds newer employees with less training to the workforce, potentially causing a rise in injury frequency. Additionally, increased employee turnover could be to blame for the service industry contributing to a higher percentage of these claims.

2. Fall, struck by, and cut injuries are more common in workers employed less than a year, while strain injuries are more frequent in longer-tenured employees.

This group, aged 16-34, is more prone to fall, struck, or cut injuries due to a lack of knowledge about worksite hazards and risks. Simple techniques like assessing for hazards before starting a job and proper training can prevent these occurrences. Alternatively, the longer-tenured group is more likely to suffer strain injuries from repetitive motions, which typically take longer to occur. Cumulative trauma (CT) claims are more common in longer-tenured employees, especially in healthcare, education, and office roles. Healthcare and education CT claims may be related to the physical demands of the job, while office jobs require extended periods of computer use and inactivity.

3. Employees with less than one year of tenure in a physical labor industry are more than three times as likely to have a claim.

This group has the highest claims frequency across all industries, likely due to the hazardous nature of these types of jobs, which may require lifting and carrying heavy objects. This group of employees is followed by service industry employees with less than one year of experience, who are twice as likely to have a claim. When roles need to be immediately filled, employers may be tempted to make concessions during onboarding procedures, but setting a strong standard of safety from the beginning may help prevent accident frequency.

| 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 | | |
| | | | |
| | | | |
| <i>CASA January 24 - 26</i> | <i>PARMA February 20 - 23</i> | | |
| <i>Palm Springs</i> | <i>Indian Wells</i> | | |
| | | | |
| MAY | JUNE | JULY | AUGUST |
| CSRMA LIAB - MON - 6 (WC OFFICE) | CSRMA EB (TC) - MON - 10 | CSRMA EB - TUE - 30 | |
| CSRMA OC (TC) - TUES - 7 | CSRMA BOD (TC) - THUR - 20 | CSRMA BD - WED - 31 | |
| CSRMA WC (TC) - THUR - 16 | CSRMA OC (TC) - WED - 26 | | |
| | | | |
| | | <i>CASA July 31 - August 2</i> | |
| | | <i>Monterey</i> | |
| | | | |
| 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) | |
| | | | |
| <i>CAJPA September 10 - 13</i> | | | |
| <i>South Lake Tahoe</i> | | | |
| | | | |
| | | | |

Meetings in RED are IN-PERSON

**CSRMA
Board of Directors
60 Members**

Finance Committee
Jason Dow, Chair
Matt Anderson
Philip Leiber
Ryan Green

Executive Board
Craig Murray, Carpinteria SD (President)
Sandeep Karkal, Novato SD (Vice President)
Michael Thornton, San Elijo JPA
Vince De Lange, Delta Diablo
Michelle Gallardo, Dublin San Ramon SD
Teresa Herrera, Silicon Valley Clean Water
Patrick Ostly, North of River SD
Tyson Zimmerman, Ironhouse SD (Alternate)

Officers Committee
Craig Murray
Sandeep Karkal

Treasurer-Auditor
Jason Dow

Secretary
Roland Williams

Legal Counsel
Byrne Conley, Esq.
Gibbons & Conley

Financial Auditor
James Marta,
James Marta & Company

**Program Management
Alliant Insurance Services, Inc.
JPA Administration & Insurance**
Dennis Mulqueeny
Seth Cole
Myron Leavell
Marilyn Schley
P.J. Skarlanic
Steve Davidson
Thary Ou
Tevea Him
Phuntsok Gaphel
Loss Control Services
David Patzer, Patzer Risk Control Services
CSRMA Risk Control Advisor
Heather Truro, HT Consulting
Return to Work Consultant
Accounting
Tami Giovanni

Financial Advisor
Michael Kronbeter,
PFM Asset Management LLC

Pooled Liability Program Committee
Teresa Herrera, Silicon Valley Clean Water, Chair
Sergio Ramirez, West Bay SD
Jimmy Dang, Oro Loma SD
Mark Carlson, Union SD
Jordan Damerel, Fairfield-Suisun SD
Veronica Cazares, Selma-Kingsburg-Fowler County SD

Workers' Compensation Program Committee
Vince De Lange, Delta Diablo, Chair
Jeffrey Kingston, Sausalito-Marin City SD
Curtis Paxton, Las Gallinas Valley SD
Jennifer Sabine, Encina Wastewater Authority
Jan Lee, Dublin San Ramon SD
VACANT

Claims
Alan Dialon
Carl Warren & Co.

Claims
Stella Sebastiani
Athens

CSRMA California Sanitation Risk Management Authority

Service Team

