



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

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Sandeep Karkal, Vice President
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PAST PRESIDENTS:
Greg Baatrup
2018-2020
Paul Bushee
2014-2018

EXECUTIVE BOARD MEETING AGENDA

Meeting Via Teleconference at the Following Location(s):

5300 Sixth Street, Carpinteria, CA 93013
500 Davidson Street, Novato, CA 94945
1301 Andersen Dr, San Rafael, CA 94901
21040 Marshall Street, Castro Valley, CA 94546
2695 Manchester Avenue, Cardiff by the Sea, CA 92007
2500 Pittsburg-Antioch Hwy, Antioch, CA 94509
7051 Dublin Blvd, Dublin, CA 94580

1400 Radio Road, Redwood City, CA 94065
204 Universe Avenue, Bakersfield, CA 93308
450 Walnut Meadows Drive, Oakley, CA 94561
170 Dogwood Lane, Vallejo, CA 94591
3480 Buskirk Avenue, Suite 200, Pleasant Hill, CA 94523
17862 E. 17th Street, Suite 111, Tustin, CA 92780
1950 S. Sunwest Lane, San Bernardino, CA 92408

Date/Time: Monday, October 7, 2024
11:00 AM

LOCATION: Alliant Offices
560 Mission Street, 6th Floor
San Francisco, CA 94105

Phone One-Tap: [+16699006833](tel:+16699006833), [93599162321](tel:+193599162321)#, [*043730#](tel:+1043730#)
<https://alliantinsurance.zoom.us/j/93599162321?pwd=ZH2RKTVNaNyNq9d5v0wJeqjiYtOV2f.1>

			I: Information
A.	CALL TO ORDER		A: Action
B.	PUBLIC COMMENTS		S: Separate
C.	BOARD MEMBER COMMENTS		H: Handout
			V: Verbal
D.	CONSENT CALENDAR		
1.	Meeting Minutes - July 30, 2024 <i>Recommendation: Approve minutes from their last meeting.</i>	A	p. 8
2.	Demands as of: August 1 & 15, September 1 & 15, 2024 <i>Recommendation: Approve demands issued for payment.</i>	A	p. 14
3.	Long Range Action Plan 2024/25 Update <i>Recommendation: Receive an update on the Long Range Action Plan.</i>	I	p. 19
E.	CLOSED SESSION TO DISCUSS PENDING CLAIMS Action may be taken per Government Code Section 54956.95 See Reverse for Full Listing of Claims that may be Discussed	A	
F.	GENERAL ADMINISTRATION		
1.	Reporting and Ratification of Claim Settlements <i>Recommendation: Receive report and ratify claims settlements approved in closed session.</i>	A/V	
2.	Executive Board Elections - Nominating Committee Formation <i>Recommendation: Appoint a nominating committee for the Executive Board Elections.</i>	A	p. 29
3.	Board Meeting Quorum Requirements <i>Recommendation: Discuss the Board of Directors meeting Quorum Requirements.</i>	I	p. 35
4.	CSRMA 2025 Preliminary Calendar Review <i>Recommendation: Review the preliminary 2025 Meeting Calendar.</i>	I	p. 37
5.	Identity Theft Coverage <i>Recommendation: Review and approve the Identity Theft Coverage renewal.</i>	A	p. 39
G.	OFFICER/PROGRAM DIRECTORS/COMMITTEE REPORTS		
1.	Clean Water Insurance Captive Update <i>Recommendation: Receive an update on the Clean Water Insurance Captive (CWIC).</i>	I	p. 41
2.	CSRMA Program Director Performance Standards 2023-24 <i>Recommendation: Review the Performance Standards grading sheet for 2023-24.</i>	I	p. 43
3.	Cyber Security Advisory Committee / KYND Liaison <i>Recommendation: Discuss the role of a liaison between KYND, CSRMA Risk Control and the Membership.</i>	I	p. 46

H. POOLED LIABILITY PROGRAM			
1.	PY 39 (2024-25) Renewal Update	I	p. 48
	<i>Recommendation: Receive an update regarding the upcoming PY 39 (2024-25) renewal.</i>		
2.	Deductible Selection Policy and Procedure	I	p. 50
	<i>Recommendation: Review the Deductible Selection Policy and Procedure results.</i>		
I. WORKERS' COMPENSATION PROGRAM			
None.			
J. PROPERTY PROGRAM			
None.			
K. PRIMARY INSURANCE PROGRAM			
1.	Program Renewal Update	V	
	<i>Recommendation: Receive a verbal report regarding the upcoming renewal.</i>		
L. LOSS CONTROL			
1.	Fall/Winter 2024 Area Training Update	I	p. 55
	<i>Recommendation: Receive an update on upcoming area trainings.</i>		
M. INFORMATION ITEMS			
1.	"Poem of the Day"	I	p. 58
2.	Article - Public employees cannot use labor law to sue employers California Supreme Court rules	I	p. 60
3.	Article - Teen cries foul over plans to auction home-run ball	I	p. 63
4.	Article - Appeals court says happy hour injury compensable	I	p. 65
5.	CSRMA 2024 Meeting Calendar	I	p. 67
6.	CSRMA Organizational Chart	I	p. 68
7.	CSRMA Service Team	I	p. 69
	<i>Recommendation: Review the presented Information Items.</i>		
N. ADJOURNMENT			

The next meeting is scheduled for December 2, 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: 111 | Report Run: 9/26/2024 12:10 PM

Member District	Claim Number	Claimant Name	Coverage	Claimant Number	Date Of Loss	Claim Date Reported
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
ENCINA WASTEWATER AUTHORITY	3074475	Salinas, Dario	BODILY INJURY	1	07/01/2024	08/12/2024
FAIRFIELD/SUISUN SEWER DISTRICT	3063039	Karchesky, Wayne	BODILY INJURY	1	02/12/2022	10/30/2023
FAIRFIELD/SUISUN SEWER DISTRICT	3075465	Davis, Akil	PROPERTY DAMAGE	1	09/16/2024	09/17/2024
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	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
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	Arisemendiz, 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	11/01/2021	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	PROPERTY DAMAGE	1	11/16/2023	02/20/2024
ORO LOMA SANITARY DISTRICT	3065955	Daniels, Deidra	BODILY INJURY	1	11/16/2023	02/20/2024
ORO LOMA SANITARY DISTRICT	3074368	Corral, Domingo	BODILY INJURY	1	05/14/2024	08/07/2024
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	Sandberg, Curtis	PROPERTY DAMAGE	1	04/15/2024	04/22/2024
SANITARY DISTRICT NO. 5 OF MARIN COUNTY	3066146	Boboc, Mihael	PROPERTY DAMAGE	1	02/27/2024	02/27/2024
SANTA MARGARITA WATER DISTRICT	3032924	Osorio, Mauricio	EMPLOYMENT PRACTICES	1	11/10/2021	05/12/2022
SANTA MARGARITA WATER DISTRICT	3032924	Osorio, Mauricio	PROPERTY DAMAGE	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	Mobasherfar, Najmeh	BODILY INJURY	1	12/13/2022	01/12/2023
SANTA MARGARITA WATER DISTRICT	3041926	Mobasherfar, Najmeh	PROPERTY DAMAGE	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	Progressive Ins a/s/o, Gruszczynski	PROPERTY DAMAGE	1	03/13/2024	04/05/2024
SANTA MARGARITA WATER DISTRICT	3069123	GUYOT, CAESAR & IRENE	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	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
STEGE SANITARY DISTRICT	3075601	Barrett, Bebe	PROPERTY DAMAGE	1	11/02/2021	09/20/2024
TRIUNFO SANITATION DISTRICT	3028042	Sevack, Brendan	BODILY INJURY	1	07/03/2021	12/10/2021
Under Review	3074783	Suzanne, Gemma	PROPERTY DAMAGE	1	08/19/2024	08/21/2024
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
UNION SANITARY DISTRICT	3074072	Nationwide Ins. ASO , Rochelle Pierce	PROPERTY DAMAGE	1	02/08/2024	07/29/2024
VALLEJO FLOOD AND WASTE WATER DISTRICT	3045772	Cabrera, Trever-James F.	BODILY INJURY	1	08/03/2022	04/14/2023
VALLEJO FLOOD AND WASTE WATER DISTRICT	3064127	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



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Member District	Claim Number	Claimant Name	Coverage	Claimant Number	Date Of Loss	Claim Date Reported
VALLEJO FLOOD AND WASTE WATER DISTRICT	3064128	Ricafrente, Epifania D.	PROPERTY DAMAGE	2	12/06/2023	12/11/2023
VALLEJO FLOOD AND WASTE WATER DISTRICT	3073566	Vincenty, Clifford	BODILY INJURY	1	03/27/2023	07/09/2024
VENTURA REGIONAL SANITATION DISTRICT	3028388	Sevack, Brendan	BODILY INJURY	1	07/03/2021	12/09/2021
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	3065754	Trinity Church	PROPERTY DAMAGE	1	12/22/2023	02/14/2024
WEST BAY SANITARY DISTRICT	3066947	Toaiva , Fanaufou - A Minor Faamalele.	BODILY INJURY	1	03/22/2024	03/25/2024
WEST BAY SANITARY DISTRICT	3073599	Guan, Yitao	PROPERTY DAMAGE	1	07/08/2024	07/11/2024
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 COUNTY WASTEWATER DISTRICT	3071849	Rollins, Ashley	BODILY INJURY	2	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	BODILY INJURY	2	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, 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
WEST VALLEY SANITATION DISTRICT	3075320	Stoffer , Katie	PROPERTY DAMAGE	1	09/09/2024	09/11/2024
WEST VALLEY SANITATION DISTRICT	3075653	Carnico Tools and Provisions	PROPERTY DAMAGE	1	09/20/2024	09/23/2024

**CSRMA WORKERS' COMPENSATION PROGRAM
CLAIMS INCURRED AS OF 09.27.24**

Claimant Name	Account Name	Loss Date
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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
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
Fontaine, Tyrell	Dublin San Ramon Services District	08/29/2024
Gaetano, Anthony	Santa Margarita Water District	02/12/2020
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
Hughes, Tim	Union Sanitary District	02/03/2024
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
Lucia, Jesse	Central Contra Costa Sanitary District	01/18/2024
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
Rajo, Jamie	Union Sanitary District	09/24/2020
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
Walker, Michael	Silicon Valley Clean Water	08/06/2022
Wright, Robert	Delta Diablo	09/01/2018

**CSRMA WORKERS' COMPENSATION PROGRAM
CLAIMS INCURRED AS OF 09.27.24**

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
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
Freitas, Ronald	Dublin San Ramon Services District	11/09/2015
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 09.27.24**

Claimant Name	Account Name	Loss Date
Pelupessy, Louis	Ventura Regional Sanitation District	05/11/2016
PELUPESSY, LOUIS	Ventura Regional Sanitation District	07/19/2019
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
Solari, Tom	Union Sanitary District	08/24/2020
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
Whitman, Joshua	Central Contra Costa Sanitary District	07/19/2017
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
MONTEREY, CA
JULY 30, 2024**

MEMBERS & OFFICERS PRESENT

Mr. Craig Murray, President, Carpinteria Sanitary District
Mr. Jason Dow, Treasurer-Auditor, Central Marin Sanitation Agency
Mr. Roland Williams, Castro Valley Sanitary District
Mr. Michael Thornton, San Elijo JPA (arrived 4:18 p.m.)
Mr. Vince De Lange, Delta Diablo
Ms. Michelle Gallardo, Dublin-San Ramon Services District
Mx. Teresa Herrera, Silicon Valley Clean Water
Mr. Patrick Ostly, North of River Sanitary District
Mr. Tyson Zimmerman, Ironhouse Sanitary District

MEMBERS & OFFICERS ABSENT

Mr. Sandeep Karkal, Vice President, Novato Sanitary District

GUESTS & CONSULTANTS

Mr. Steven Ruetters, North of River Sanitary District
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, Patzer Risk Control Services
Mr. Byrne Conley, Gibbons & Conley
Mr. Alan Dialon Carl Warren & Company
Ms. Stella Sebastiani, Athens Administrators (via teleconference)
Mr. Manuel Berumen, Athens Administrators (via teleconference)
Ms. Erica Alvarado, Athens Administrators (via teleconference)

A. CALL TO ORDER

The meeting was called to order by President Craig Murray at 4:10 p.m.

B. PUBLIC COMMENTS

There was a round of introductions.

C. EXECUTIVE BOARD MEMBER COMMENTS

None.

D. CONSENT CALENDAR

D.1. Meeting Minutes – June 10, 2024

The minutes of the meeting on June 10, 2024 were reviewed.

D.2. Demands as of: June 1 & 15, and July 1 & 15, 2024

The Executive Board reviewed the demands as of June 1 & 15, and July 1 & 15, 2024.

D.3. Long Range Action Plan 2024-25 Update

The Executive Board reviewed the Long Range Action Plan.

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

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

AYES: De Lange, Dow, Gallardo, Herrera, Murray, Ostly, Thornton, Williams,
Zimmerman

NAYS: None

ABSTAIN: None

ABSENT: Karkal

E. CLOSED SESSION TO DISCUSS PENDING CLAIMS

The Board entered Closed Session at 4:12 p.m. pursuant to Government Code Section 54956.95. The Board left Closed Session at 5:19 p.m., at which time it was announced that legal counsel was provided direction concerning the disposition of certain claims, however no final settlements were approved, nor was any action taken.

F. GENERAL ADMINISTRATION

F.1. Reporting and Ratification of Claims Settlements

None.

F.2–4. Resolutions Recognizing the Contributions of Erica Castillo, Jeff Palmer, and Talyon Sortor

The Executive Board reviewed the resolutions recognizing the contributions of Erica Castillo, Jeff Palmer and Talyon Sortor.

Each individual has served on various Boards and Committees of CSRMA, contributing to the overall growth and success of the organization. CSRMA has greatly benefited from their experience, expertise, guidance, and support.

A motion was made to recommend that the Board of Directors honor the contributions of each individual with formal resolutions.

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

AYES: De Lange, Dow, Gallardo, Herrera, Murray, Ostly, Thornton, Williams, Zimmerman

NAYS: None

ABSTAIN: None

ABSENT: Karkal

F.5. Conflict of Interest Code Biennial Notice

Seth Cole reviewed the item with the Executive Board. CSRMA is required by the Fair Political Practices Commission (FPPC) 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.

A motion was made to submit CSRMA's Conflict of Interest Code, as presented, with no amendments needed.

MOTION: Michelle Gallardo **SECOND:** Michael Thornton **MOTION CARRIED**

AYES: De Lange, Dow, Gallardo, Herrera, Murray, Ostly, Thornton, Williams, Zimmerman

NAYS: None

ABSTAIN: None

ABSENT: Karkal

G. OFFICER/PROGRAM DIRECTORS/COMMITTEE REPORTS

G.1. Clean Water Insurance Captive Update

P.J. Skarlanic reviewed the item with the Executive Board. Clean Water Insurance Captive (CWIC) last met virtually on May 22, 2024. CWIC has been reinsuring CSRMA's Workers' Compensation Program since July 1, 2023, and began reinsuring CSRMA's Pooled Liability Program as of December 31, 2023.

P.J. reviewed CWIC's Investment Performance Report as of June 30, 2024, as prepared by PFM Asset Management. 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 1% return in the most recent quarter. Since inception of CWIC, its investments have returned approximately 8%.

CWIC's annual in-person Board meeting is scheduled for September 20, 2024, at the office of Smart Schofield Shorter, P.C. in Murray, UT, to fulfill the State of Utah's requirement for holding at least one Board meeting per year physically within the State.

G.2. CSRMA Rebranding

P.J. Skarlanic reviewed the item with the Executive Board. At their March 2024 Long Range Planning Session, the Executive Board suggested that CSRMA may be due for rebranding. The Executive Board recommended that the CSRMA President establish an ad hoc committee to undertake a review of CSRMA's current *Mission, Vision & Values* statement to ensure the message represents the current goals and direction of CSRMA. Seth Cole added that the ad hoc committee will also weigh the pros and cons of potentially renaming CSRMA as part of their review of the mission statement.

CSRMA President Craig Murray appointed Executive Board members Roland Williams, Teresa Herrera, Michelle Gallardo and Vince De Lange to the ad hoc committee. The ad hoc will meet in August/September and report back to the Executive Board at its October meeting.

G.2. Key Vendor Succession Planning

Seth Cole reviewed the item with the Executive Board. Seth reported that the Program Administrators developed a succession and business continuity plan for the primary service team this past year. At their March 2024 Long Range Planning Session, the Executive Board requested that the Program Administrators identify other key vendors and service providers that warrant succession plans for the respective personnel assigned to CSRMA.

The key vendors identified were:

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

The Executive Board concurred and directed the Program Administrators to work with these key vendors to create succession plans and report back at the next Executive Board meeting.

H. POOLED LIABILITY PROGRAM

None.

I. WORKERS' COMPENSATION PROGRAM

None.

J. PROPERTY PROGRAM

J.1. Dedicated Excess Cyber Liability Limits

Seth Cole reviewed the item with the Executive Board. The Program Administrators negotiated a premium reduction on the property renewal premium beyond what was approved by the Executive Board at their June meeting, and this created an opportunity to buy additional cyber limits for members of the Property Program at no additional cost to the members. The Officers Committee approved the purchase of additional cyber limits (\$2M xs \$2M) ahead of the renewal and is looking to the Executive Board to ratify that decision.

The Officers Committee recommended that the Executive Board ratify their decision to bind the Dedicated Excess Cyber Liability coverage at a cost of \$153,000 as outlined in the proposal attached. The net result to CSRMA was approximately a \$100,000 total reduction in expected cost for the Property Insurance premium.

MOTION: Jason Dow **SECOND:** Patrick Ostly **MOTION CARRIED**

AYES: De Lange, Dow, Gallardo, Herrera, Murray, Ostly, Thornton, Williams, Zimmerman

NAYS: None

ABSTAIN: None

ABSENT: Karkal

K. PRIMARY INSURANCE PROGRAM

None.

L. LOSS CONTROL

None.

M. INFORMATION ITEMS

M.1. Review of Board of Directors Meeting Agenda

M.2. Poem of the Day

M.3. Article – *Business email compromise threats are rising and may not be getting enough attention* – Guy Carpenter

M.4. Article - *The Link Between On-the-Job Tenure and Injury Rates* - carrierchronicles.com

M.5. CSRMA 2024 Meeting Calendar

M.6. CSRMA Organizational Chart

M.7. CSRMA Service Team

The Executive Board reviewed the information items.

N. ADJOURNMENT

The meeting was adjourned at 5:31 p.m. The next meeting is scheduled for October 7, 2024 at the Alliant San Francisco offices.

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

DISB. #	VENDOR	INVOICE DATE	INVOICE NUMBER	AMOUNT	DESCRIPTION
	ATHENS INSURANCE SERVICE, INC. - CCD				
ACH - 677	Total for ATHENS INSURANCE SERVICE, INC. - CCD	08/01/2024	ivc0000000036459	31,999.00	Claim Admin
	CLEAN WATER INSURANCE CAPTIVE - CCD			\$ 31,999.00	
ACH - 678	Total for CLEAN WATER INSURANCE CAPTIVE - CCD	08/01/2024	2	1,911,767.00	CWIC 1/2 WC Premium 24/25
	DKF SOLUTIONS GROUP, LLC - CCD			\$ 1,911,767.00	
ACH - 679	Total for DKF SOLUTIONS GROUP, LLC - CCD	08/01/2024	22370	2,000.00	Vector Solutions
	MYRON D. LEAVELL - CCD			\$ 2,000.00	
ACH - 680	Total for MYRON D. LEAVELL - CCD	08/01/2024	2024 07 Leavell	7,453.59	CASA
	Sentinel Occupational Software - CCD			\$ 6,232.71	
ACH - 681	Total for Sentinel Occupational Software - CCD	07/17/2024	724	20,000.00	Subscription
	CARMEL AREA WASTEWATER DIST.			\$ 20,000.00	
25101	Total for CARMEL AREA WASTEWATER DIST.	06/30/2024	Wellness/Safety	2,500.00	Safety/Wellness
	CASTRO VALLEY SANITARY DISTRICT			\$ 2,500.00	
25102	Total for CASTRO VALLEY SANITARY DISTRICT	06/30/2024	Wellness/Safety	2,650.00	Safety/Wellness
	CENTRAL MARIN SANITARY			\$ 2,650.00	
25103	Total for CENTRAL MARIN SANITARY	06/30/2024	Wellness/Safety	2,471.49	Safety/Wellness
	ENCINA WASTEWATER AUTH.			\$ 2,471.49	
25104	Total for ENCINA WASTEWATER AUTH.	06/30/2024	Wellness/Safety	3,867.48	Safety/Wellness
	EWERS ENGINEERING			\$ 3,867.48	
25121	Total for EWERS ENGINEERING	07/25/2024	104-46A	550.00	Webinar
	FAIRFIELD/SUISUN SEWER DISTRICT			\$ 550.00	
25105	Total for FAIRFIELD/SUISUN SEWER DISTRICT	06/30/2024	Wellness/Safety	3,900.00	Safety/Wellness
	GOLETA SANITARY DIST.			\$ 3,900.00	
25106	Total for GOLETA SANITARY DIST.	06/30/2024	Wellness/Safety	3,900.00	Safety/Wellness
	LAKE ARROWHEAD C.S.D.			\$ 3,900.00	
25107	Total for LAKE ARROWHEAD C.S.D.	06/30/2024	Wellness/Safety	1,250.00	Safety/Wellness
	LAS GALLINAS VALLEY S.D.			\$ 1,250.00	
25108	Total for LAS GALLINAS VALLEY S.D.	06/30/2024	Wellness/Safety	1,400.00	Safety/Wellness
	LEUCADIA WASTEWATER DIST.			\$ 1,400.00	
25109	Total for LEUCADIA WASTEWATER DIST.	06/30/2024	Wellness/Safety	3,291.02	Safety/Wellness
	NORTH OF RIVER SANITARY DIST			\$ 3,291.02	
25110	Total for NORTH OF RIVER SANITARY DIST	06/30/2024	Wellness/Safety	3,805.59	Safety/Wellness
	NOVATO SANITARY DIST.			\$ 3,805.59	
25111	Total for NOVATO SANITARY DIST.	06/30/2024	Wellness/Safety	3,770.68	Safety/Wellness
	ORO LOMA SANITARY DIST.			\$ 3,770.68	
25112	Total for ORO LOMA SANITARY DIST.	06/30/2024	Wellness/Safety	3,900.00	Safety/Wellness
	SELMA-KINGSBURG-FOWLER C.S.D.			\$ 3,900.00	
25113	Total for SELMA-KINGSBURG-FOWLER C.S.D.	06/30/2024	Wellness/Safety	3,900.00	Safety/Wellness
	SILICON VALLEY CLEAN WATER DIST			\$ 3,900.00	
25114	Total for SILICON VALLEY CLEAN WATER DIST	07/22/2024	Property - Silicon Va	95,000.00	Property
	STEGE SANITARY DIST.	06/30/2024	Wellness/Safety	3,900.00	Safety/Wellness
				\$ 98,900.00	
25115	Total for STEGE SANITARY DIST.	06/30/2024	Wellness/Safety	3,900.00	Safety/Wellness
	UNION SANITARY DIST.			\$ 3,900.00	
25116	Total for UNION SANITARY DIST.	06/30/2024	Wellness/Safety	803.28	Safety/Wellness
	VICTOR VALLEY WASTEWATER RECL. AUTHORITY			\$ 803.28	
25117	Total for VICTOR VALLEY WASTEWATER RECL.	06/30/2024	Wellness/Safety	1,196.20	Safety/Wellness
	WEST BAY SANITARY DIST.			\$ 1,196.20	
25118	Total for WEST BAY SANITARY DIST.	06/30/2024	Wellness/Safety	1,643.48	Safety/Wellness
	WEST COUNTY WASTEWATER DISTRICT			\$ 1,643.48	
25119	Total for WEST COUNTY WASTEWATER DISTRICT	06/30/2024	Wellness/Safety	3,900.00	Safety/Wellness
	WEST VALLEY SANITATION DISTRICT			\$ 3,900.00	
25120	Total for WEST VALLEY SANITATION DISTRICT	06/30/2024	Wellness/Safety	3,584.37	Safety/Wellness
	TOTAL			\$ 3,584.37	
				\$ 2,127,082.30	

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

Jason Dow, Treasurer-Auditor

Roland Williams, Secretary

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

DISB. #	VENDOR	INVOICE DATE	INVOICE NUMBER	AMOUNT	DESCRIPTION
	ALLIANT INSURANCE SERVICES - CCD				
ACH - 682	Total for ALLIANT INSURANCE SERVICES - CCD BRIAN BIEHLE - CCD	08/06/2024	2774135	153,222.30 <u>\$ 153,222.30</u>	Cyber in property renewal 24/25
ACH - 683	Total for BRIAN BIEHLE - CCD CARL WARREN & CO. - CCD	08/01/2024	759	400.00 <u>\$ 400.00</u>	Website Maint
ACH - 684	Total for CARL WARREN & CO. - CCD GIBBONS & CONLEY - CCD	07/31/2024	July 2024	11,584.64 <u>\$ 11,584.64</u>	Monthly Claims Admin & Billings
ACH - 685	Total for GIBBONS & CONLEY - CCD JAMES MARTA & CO. - CCD	08/06/2024	24July4350	2,767.50 <u>\$ 2,767.50</u>	Program/Gen Fees & Exp
ACH - 686	Total for JAMES MARTA & CO. - CCD STEVE DAVIDSON - CCD	07/31/2024	4586	2,000.00 <u>\$ 2,000.00</u>	FEE/audit/consulting
ACH - 687	Total for STEVE DAVIDSON - CCD JANICE S. LITVIN	08/08/2024	2024 07 Davidson	2,474.77 <u>\$ 2,474.77</u>	CASA
25126	Total for JANICE S. LITVIN MONTEREY CONFERENCE CENTER	07/31/2024	24-0731	2,944.31 <u>\$ 2,944.31</u>	seminar
25125	Total for MONTEREY CONFERENCE CENTER NAPA SANITATION DISTRICT	07/31/2024	ND8R9DGAYL	1,710.00 <u>\$ 1,710.00</u>	Board Meeting
25122	Total for NAPA SANITATION DISTRICT PRO AUDIO VIDEO, INC.	07/31/2024	Wellness/Safety	2,650.00 <u>\$ 2,650.00</u>	Safety/Wellness
25124	Total for PRO AUDIO VIDEO, INC. SAN ELIJO JOINT POWERS AUTHORITY	07/31/2024	24098R	76.47 <u>\$ 76.47</u>	audio/video services
25123	Total for SAN ELIJO JOINT POWERS AUTHORITY TOTAL	07/31/2024	Wellness/Safety	3,900.00 <u>\$ 3,900.00</u> <u>\$ 183,729.99</u>	Safety/Wellness

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Jason Dow, Treasurer-Auditor

Roland Williams, Secretary

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

DISB. #	VENDOR	INVOICE DATE	INVOICE NUMBER	AMOUNT	DESCRIPTION
	ATHENS INSURANCE SERVICE, INC. - CCD				
ACH - 688	Total for ATHENS INSURANCE SERVICE, INC. - CCD	08/27/2024	ivc0000000036793	31,999.00	Claim Admin
	HEATHER TRURO - CCD			<u>\$ 31,999.00</u>	
ACH - 689	Total for HEATHER TRURO - CCD	08/20/2024	05975 79 83	9,896.25	Consulting/Printing
	BONNIE R. KOLESAR			<u>\$ 9,896.25</u>	
25127	Total for BONNIE R. KOLESAR	08/02/2024	8/2/2024	2,289.30	Seminar
	TOTAL			<u>\$ 2,289.30</u>	
				<u>\$ 44,184.55</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 September 15, 2024

DISB. #	VENDOR	INVOICE DATE	INVOICE NUMBER	AMOUNT	DESCRIPTION
	ALLIANT INSURANCE SERVICES - CCD				
ACH - 690	Total for ALLIANT INSURANCE SERVICES - CCD BRIAN BIEHLE - CCD	08/29/2024	2798441	2,429.00 <u>\$ 2,429.00</u>	23/24 WC added audit premium
ACH - 691	Total for BRIAN BIEHLE - CCD CARL WARREN & CO. - CCD	09/01/2024	760	400.00 <u>\$ 400.00</u>	Website Maint
ACH - 692	Total for CARL WARREN & CO. - CCD DKF SOLUTIONS GROUP, LLC - CCD	08/31/2024	August 2024	6,089.01 <u>\$ 6,089.01</u>	Monthly Claims Admin & Billings
ACH - 693	Total for DKF SOLUTIONS GROUP, LLC - CCD GIBBONS & CONLEY - CCD	09/01/2024 09/01/2024	22429 22423	2,000.00 299.88 <u>\$ 2,299.88</u>	Vector Solutions Knowledge Subscription
ACH - 694	Total for GIBBONS & CONLEY - CCD JAMES MARTA & CO. - CCD	09/05/2024	24 Aug 4404	135.00 <u>\$ 135.00</u>	Program/Gen Fees & Exp
ACH - 695	Total for JAMES MARTA & CO. - CCD PATZER RISK CONTROL SERVICES LLC - CCD	09/01/2024	4680	6,000.00 <u>\$ 6,000.00</u>	FEE/audit/consulting
ACH - 696	Total for PATZER RISK CONTROL SERVICES LLC - CCD ARCLIGHT MEDIA	08/28/2024	1103	1,669.13 <u>\$ 1,669.13</u>	CASA Handouts
25130	Total for ARCLIGHT MEDIA PETER KUCHINSKY II	09/01/2024	11771 11836	1,350.00 <u>\$ 1,350.00</u>	Web Hosting/Consulting
25129	Total for PETER KUCHINSKY II VERONICA CAZARES	08/30/2024	24-1015	1,000.00 <u>\$ 1,000.00</u>	Knowledge Base Development
25128	Total for VERONICA CAZARES TOTAL	08/28/2024	2024 09 Cazares	9.00 <u>\$ 9.00</u> <u>\$ 21,381.02</u>	Committee Meeting Expense

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



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

As of: September 26, 2024

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ON TARGET

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: As of July 22, 2024, this project is on target. The Program Administrators have identified key vendors and service providers that they believe warrant succession plans for their respective personnel assigned to CSRMA. This topic is agendaized for discussion at the July 30th Executive Board meeting.

As of September 26, 2024, this project is on target. Based on discussions at the July Executive Board meeting, the following vendors were identified as warranting succession plans: Carl Warren and Company, Athens Administrators, and Gibbons and Conley. The Program Administrators are working with each vendor to establish a succession plan. The respective succession plans will be presented to the Executive Board at their December meeting.

ON TARGET

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: This project is slated to begin in November 2024.

ON TARGET

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: As of September 26, 2024, this project is on target. The Pooled Liability Committee discussed opportunities to provide enhanced/expanded EPL trainings to the membership at their September meeting. The ideas discussed at the meeting will be reviewed with the Risk Control Work Plan subcommittee when they meet. The Committee also discussed Employment Practices Coverage and related Policies & Procedures (i.e. Deductible Selection) provided in the Pooled Liability Program at their meeting and concluded that EPL coverage in the Memorandum of Coverage is in keeping with coverage provided by other JPAs.

DELAYED

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: As of July 22, 2024, this project is on target. Creation of an ad-hoc committee is agendaized for discussion at the July 30th Executive Board meeting.

As of September 26, 2024, this project is delayed. An ad-hoc committee was appointed at the July Executive Board meeting, however, the ad-hoc committee has not met. The Program Administrators are in the process of scheduling a meeting and expect that they will be able to report out to the Executive Board at their December meeting.

2025 Executive Board Elections – Nominating Committee Formation

ISSUE: The following table depicts the current Executive Board membership, and the eligibility of members whose terms are expiring. A Nominating Committee needs to be formed to administer the election process including recommending a slate of candidates for the open positions.

Position	Current Member	Expiring Term	Eligible for Reelection
President	Craig Murray	Yes	No
Vice President	Sandeep Karkal	Yes	No
Member #1	Michael Thornton	Yes	Yes
Member #2	Vince De Lange	Yes	Yes
Member #3	Michelle Gallardo	Yes	No
Member #4	Teresa Herrera	No	N/A
Member #5	Pat Ostly	No	N/A
Alternate	Tyson Zimmerman	No	N/A

RECOMMENDATION: The Program Administrators recommend that the following action be taken:

- A Nominating Committee will be formed to administer the election process and recommend a slate of candidates to the Board of Directors at the January 2025 meeting.
- That the members whose terms are expiring and eligible for reelection advise the Nominating Committee of their desire to continue to serve.

FISCAL IMPACT: None.

BACKGROUND: The CSRMA Executive Board terms of office are governed by Article III of the Bylaws and Section 11 of the Joint Exercise of Powers Agreement, attached. Last year the nominating committee was comprised of Sandeep Karkal, Steve Wagner and Roland Williams.

ATTACHMENTS: Section 11 of the JEPa and Article III of the Bylaws.

**JOINT EXERCISE OF POWERS AGREEMENT
FOR THE CALIFORNIA SANITATION
RISK MANAGEMENT AUTHORITY**

SECTION 11: Officers of the Authority

- (a) The officers of the Authority shall be a President, Vice- President, Secretary and Treasurer whose duties shall be as set forth in this Agreement, the Bylaws or as prescribed by applicable provisions of law.
- (b) The President and Vice President shall be elected by the Board of Directors and shall serve two-year terms. Neither officer shall serve for more than two complete consecutive terms in his or her respective office. The terms of each office will ordinarily commence immediately following the first Board of Directors meeting of each odd-numbered calendar year except that if an election has not been conducted by that date, the terms shall commence as soon as the election has been held.
- (c) Unless the Board of Directors determines otherwise, the Secretary shall be an individual who is the senior representative of the Program Director. The Secretary shall serve at the pleasure of the Executive Board. If the senior representative of the Program Director is unable to serve for any reason, including his or her removal from office by the Executive Board, the Executive Board shall appoint a replacement who may be another senior member of the Program Director, a senior staff member of the Authority, a member of the Executive Board, a member of the Board of Directors or an officer, director or employee of a Member Agency.
- (d) Unless the Board of Directors determines otherwise, the Treasurer shall be appointed by the Executive Board and shall serve at the Executive Board's pleasure. The Treasurer shall be an officer, director or employee of a Member Agency.
- (e) The Authority may have such other officers as provided in the Bylaws.
- (f) If a vacancy occurs mid-term in the office of the President, the Vice President shall automatically succeed to the office of President to serve out the balance of the term of his/her predecessor. If a vacancy occurs mid-term in the office of Vice President, a successor shall be appointed by the Executive Board to serve out the balance of the term.

SECTION 12: Executive Board

- (a) The day-to-day business of the Authority will be conducted, directed and supervised by an Executive Board consisting of eight members of the Board of Directors, seven of whom shall be regular members and one of whom shall be an alternate member. The alternate shall attend and participate in all meetings of the Executive Board but shall not be entitled to vote except in the absence of a regular member.

- (b) The Executive Board shall have the powers, duties and obligations granted to it by this Agreement, the Bylaws and as delegated by the Board of Directors.
- (c) The President and Vice President of the Authority shall serve as members of the Executive Board. The other five members and the alternate shall be elected by the Board of Directors and shall serve terms of office as provided in the Bylaws.
- (d) If a vacancy occurs mid-term in the office of a regular member of the Executive Board, the Alternate member, if there is one, shall automatically succeed to the vacant office for the balance of the term of his/her predecessor. If there is no Alternate member, or if the vacancy occurs mid-term in the office of the Alternate member, the Executive Board shall fill the vacant office by appointment and the appointee shall serve out the balance of his/her predecessor's term.

**BYLAWS
of the
CALIFORNIA SANITATION RISK MANAGEMENT AUTHORITY**

ARTICLE III - EXECUTIVE BOARD

SECTION 3.1. Membership.

(a) The membership of the Executive Board shall be as set forth in Section 12 of the Agreement.

(b) The members of the Executive Board shall be appointed as individuals and not merely as representatives of a specific Member Agency.

SECTION 3.2. Term. The President and Vice President of the Board shall serve as Executive Board members during their tenure as such officers. The terms of all members of the Executive Board other than President and Vice President shall be two (2) years, with the terms of two (2) regular members and the alternate expiring in even-numbered years and the terms of the other three (3) regular members expiring in odd-numbered years. A member may be reappointed to serve on the Executive Board, but except for the President and Vice President, a member may not be appointed for more than two complete consecutive terms.

SECTION 3.3. Powers, Duties and Responsibilities.

(a) The Executive Board shall conduct, direct and supervise the day-to-day business of the Authority and in doing so shall exercise the powers expressly granted to it by the Agreement, these Bylaws and as otherwise delegated by the Board of Directors.

(b) The following duties and responsibilities shall be assumed and carried out by the Executive Board, which shall have all powers necessary for those purposes:

- i. Provide general supervision and direction to the Program Director.
- ii. Authorize payment of claims against the Authority; provided, however, that with respect to claims arising under programs operated by the Authority, claim settlement authority shall be in accordance with the policies and procedures governing the particular program.
- iii. Enter into contracts, within budget limits.
- iv. Make payments pursuant to previously authorized contracts, within budget limits; this authority includes the power to authorize and reimburse expenses incurred for budgeted activities, within budget limits.
- v. Review and recommend a budget to the Board no later than fifteen (15) days prior to the regular spring meeting of the Board.
- vi. Act as Program Director in the absence of the Program Director.

vii. Establish policies and procedures to implement the Agreement, the Bylaws and the operation of specific programs.

viii. Appoint a nominating committee for each election of officers and members of the Executive Board.

(c) Subject only such limitations as are expressly stated in the Agreement, these Bylaws or a resolution of the Board of Directors, the Executive Board shall have and be entitled to exercise all powers which may be reasonably implied from powers expressly granted and which are reasonably necessary to conduct, direct and supervise the business of the Authority.

SECTION 3.4. Meetings.

(a) Regular Meetings. Regular meetings of the Executive Board shall be held at least twice a year and at other times as the Executive Board deems appropriate. The time and place of regular meetings shall be set by the Executive Board, and the Board of Directors shall be notified of the meeting schedule. The agenda for each regular meeting of the Executive Board shall be posted at the principal office of the Authority and mailed to each Executive Board member and alternate at least seven (7) days in advance of the meeting.

(b) Special Meetings. Special meetings of the Executive Board may be called by the Chairman or a majority of Executive Board members, in accordance with the provisions of California Government Code Section 54956. The agenda for each special meeting of the Committee shall be posted at the principal office of the Authority and mailed to each Executive Board member so as to be received by each member at least two (2) days in advance of the meeting.

(c) Public Meetings. All meetings of the Executive Board shall be open to the public, except as provided by law.

(d) Quorum. Four (4) members of the Executive Board shall constitute a quorum for the transaction of business. Except as otherwise provided, no action may be taken by the Executive Board except by affirmative vote of not less than a majority of those Executive Board members present. A smaller number may adjourn a meeting.

(e) Action by the Executive Board. All resolutions of the Board shall be in writing, signed by the President and attested to by the Secretary. All other actions of the Board shall be by motion recorded in written minutes.

(f) Removal From Executive Board. A member may be removed from the Executive Board in the following ways:

- i. Death of a Board member.
- ii. Voluntary resignation.

iii. Absence from three (3) consecutive meetings without a valid reason, in which case the Chair may recommend to the Executive Board that member be terminated from Executive Board membership. If the Executive Board recommends to the Board of Directors that an Executive Board member be terminated, the Board of Directors shall vote on the matter at its next regularly scheduled meeting. Removal of an Executive Board member shall require an affirmative vote of not less than two-thirds (2/3) of those Board members present.

Board Meeting Quorum Requirements

ISSUE: As a result of discussion at the Long Range Planning Session in March 2024, the Program Administrators were directed to explore creating a policy on the number of members that should serve on the Board of Directors to achieve a quorum. The Board meeting quorum requirements are detailed in the Background section. A majority of the appointed members of the Board of Directors constitute a quorum. Member agencies have the option to be active (appointed) or in-active. There are currently forty-seven active members and therefore twenty-four members present at a meeting constitute a quorum.

The Executive Board should consider changing the language to conduct business to “a majority of those present at a meeting” or change to a smaller number of members necessary to be in attendance to conduct business.

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

FISCAL IMPACT: None

BACKGROUND: The Board of Directors meeting quorum requirements are detailed in both the JPA Agreement and Bylaws. A majority of the appointed members of the Board of Directors constitute a quorum. Member agencies have the option to be active (appointed) or in-active. There are currently forty-seven active members. The JPA currently has sixty members.

JPA Agreement Section 10 (c)

The presence in person (or by telephone in the case of a noticed telephonic meeting) of a majority of the then duly appointed members (including one alternate in the case of absence of the member) of the Board of Directors shall constitute a quorum for the conduct of business of the Board except as otherwise provided by this Agreement, the Bylaws or other applicable provisions of law.

Bylaws Section 2.3 (d)

Quorum. The presence of a majority of the members of the Board shall constitute a quorum for the transaction of business. Except as otherwise provided in the Agreement, the Bylaws or by law, no action may be taken by the Board except by affirmative vote of not less than a majority of those members of the Board present. A smaller number may adjourn a meeting.

Other provisions in the JPA Agreement and Bylaws require a two-thirds vote of the entire Board of Directors:

JPA Agreement Section 26: Amendment of Agreement

This Agreement may be amended at any time by a two-thirds vote of the entire Board of Directors.

Bylaws Article IX – Amendment

These Bylaws may be amended from time to time by resolution of the Board of Directors duly adopted upon a two-thirds vote of the entire Board of Directors at a regular or special meeting of the Board.

Whereas to terminate a member agency’s participation in the Authority requires a “vote of not less than two-thirds (2/3) of those Board members present” at the meeting.

ATTACHMENTS: None.

CSRMA 2025 Preliminary Calendar Review

ISSUE: Every year the Executive Board adopts a meeting calendar. The Executive Board Meetings are included in that calendar. The Executive Board should review the preliminary meeting dates for the upcoming year, including the Long Range Planning Session, and advise the Program Administrators of any known conflicts. The Program Administrators will bring the meeting calendar back to the Executive Board for final approval at the December meeting.

In-person meetings resumed in 2022 with a hybrid schedule of in-person and virtual meetings. In-person meetings are highlighted in red on the preliminary calendar attached to this item. The Executive Board should consider whether to return to in-person meetings for all calendar dates or continue with a hybrid schedule of virtual and in-person meetings.

RECOMMENDATION: None. Information only.

FISCAL IMPACT: None.

BACKGROUND: None.

ATTACHMENTS: CSRMA 2025 Preliminary Meeting Calendar.

CSRMA MEETING CALENDAR 2025

JANUARY	FEBRUARY	MARCH	APRIL
CSRMA EB - TUE - 28	CSRMA LIAB (TC) - TUE - 18	CSRMA LRP - SUN - TUE - 16, 17, 18	CSRMA FIN - MON - 14 (SFO)
CSRMA BD - WED - 29	CSRMA WC - THUR - 20 (SFO)		
<i>CASA January 29 - 31 Palm Springs</i>	<i>PARMA February 23 - 26 Anaheim</i>		
MAY	JUNE	JULY	AUGUST
CSRMA LIAB - MON - 5 (WC OFFICE)	CSRMA EB (TC) - MON - 9		CSRMA EB - TUE - 12
CSRMA OC (TC) - TUES - 6	CSRMA BOD (TC) - WED - 18		CSRMA BD - WED - 13
CSRMA WC (TC) - THUR - 15	CSRMA OC (TC) - WED - 25		
			<i>CASA August 13 - 15 San Diego</i>
SEPTEMBER	OCTOBER	NOVEMBER	DECEMBER
CSRMA LIAB - MON - 8 (WC OFFICE)	CSRMA EB - MON - 6 (SFO)	CSRMA FIN (TC) - MON - 3	CSRMA EB (TC) - MON - 8
CSRMA OC (TC) - FRI - 12	CSRMA WC (TC) - WED - 15	CSRMA LIAB - MON - 17 (WC OFFICE)	CSRMA OC (TC) - THUR - 11
	CSRMA OC (TC) - FRI - 31		
<i>CAJPA September 16 - 19 Monterey</i>			

Meetings in RED are IN-PERSON

Identity Theft Coverage Renewal

ISSUE: Identity Theft coverage for agency employees and their family members and agency board members will renew effective October 13, 2024. The carrier, Travelers Excess and Surplus Lines Insurance Company (non-admitted, AM Best Rating A+ XV) has offered renewal coverage for a three-year term.

RECOMMENDATION: The Program Administrators recommend that the Executive Board renew coverage with Travelers as presented.

FISCAL IMPACT: \$16,848 for three year term, \$5,616 annually, plus applicable taxes and fees. This represents a 5.3% decrease over the expiring policy due to a decrease in member employee count. There are sufficient funds in the JPA General Insurance Fund to cover this expense.

BACKGROUND: Identity theft insurance covers legal fees, lost wages and other expenses an individual may have to pay to restore their credit after their identity has been stolen. Not only is this a benefit that CSRMA members can offer to their employees at a reasonable cost, it mitigates the exposure that the CSRMA members have as employers.

The policy provides for reimbursement of expenses up to \$25,000. No deductible applies.

ATTACHMENTS: Travelers Identity Fraud Expense Reimbursement Brochure



Identity Fraud Expense Reimbursement Coverage

This document is a summary only and is intended to provide important information about the protection available to an Insured Person under the Identity Fraud Expense Reimbursement Policy (the "Policy"). Keep this coverage description for your records. This summary is not an insurance policy and does not amend, extend or alter the coverage afforded by the Policy described herein.

has purchased the Identity Fraud Expense Reimbursement policy from from Travelers Casualty and Surety Company of America in order to provide you and your spouse with this valuable coverage.

Your Policy Number is:

Your Coverage Limit is:

Your Deductible is:

If you are a victim of Identity Fraud, please call Travelers to report your claim: 800.842.8496 or email at bsiclaims@travelers.com

The coverage reimburses identity fraud victims for the following:

- Lost wages as a result of time taken off from work to meet with, or talk to, law enforcement agencies, credit agencies and/or legal counsel, to complete fraud affidavits, or due to wrongful incarceration arising solely from someone having committed a crime in the insured person's name, up to \$1,000 per week for five weeks up to the policy limit.
- Notary and certified mail charges for completing and delivering fraud affidavits.
- Fees to re-apply for loans that were denied because of erroneous credit information due to the identity fraud.
- Long distance telephone charges for calling merchants, law enforcement agencies or credit grantors to discuss an actual identity fraud.
- Attorney fees incurred, with Travelers' prior consent, for:
 - Defending suits brought incorrectly by merchants or their collection agencies
 - Removing criminal or civil judgments wrongly entered against the victim
 - Challenging information in a credit report
 - Release of medical records in cases of medical identity fraud
 - Contesting wrongfully incurred tax liability
 - Contesting the wrongful transfer of ownership of an insured person's tangible property
- Costs for daycare and eldercare coverage, if that coverage is necessary for an insured person to attend meetings or otherwise have the ability to restore financial health and credit history as a result of identity fraud.
- Travel and accommodations expense up to \$1,000 per week up to five weeks which are incurred in the process of resolving fraud.
- Expenses and fees for new government issued identification such as passports, drivers license and social security cards.
- Expense and fees for copies of health records for purpose of investigating medical identity fraud.

travelersbond.com

Travelers Casualty and Surety Company of America and its property casualty affiliates. One Tower Square, Hartford, CT 06183

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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 met for their Annual in-person meeting on September 20th at the offices of Smart Schofield Shorter in Murray Utah. The State of Utah requires at least one meeting to be held in the State on an annual basis.

The Table of Contents from the meeting agenda is attached to this item for the Executive Board's review, and the Program Administrators will discuss the meeting highlights in more detail at the meeting.

The next CWIC Board meeting is tentatively scheduled for November 2024, pending the results of the actuarial study for CSRMA's Liability program to help inform CWIC on an appropriate premium to charge CSRMA for the December 2024 renewal.

ATTACHMENTS:

1. Table of Contents from the CWIC Annual Meeting Agenda, September 20, 2024

Annual Shareholder and Board of Directors Meeting Agenda

Date/Time: September 20, 2024
9:00am PDT / 10:00am MDT

via Virtual Zoom Meeting
Meeting ID No. / Passcode: 946 5641 1710 / 842297
Join by Telephone: 1.669.444.9171

A.	Shareholder Meeting Call to Order	
1.	Meeting Notices	I
2.	Election of Captive Directors	A
B.	Board Meeting Call to Order	
1.	Meeting Notices	I
C.	Board Member Comments	
D.	Consent Calendar	A
1.	Meeting Minutes - May 22, 2024 <i>Recommendation: Approve minutes from May 22,2024 meeting.</i>	
E.	Election of Captive Officers	A
F.	PFM	I
1.	Presentation of investment performance report by PFM	
G.	Financials	I
1.	Review of June 30, 2024 unaudited financials	
H.	Audit Status Review	I
1.	Review of June 30, 2024 audit status	
2.	Review of June 30, 2024 actuarial review	
I.	Appointment of Service Providers	A
J.	Worker's Compensation	I
1.	Quote approved and policy bound July 1, 2024	
K.	Liability Renewal	I
1.	12/31/2024 renewal status update	
L.	D&O Coverage	A
1.	Review of October 1, 2024 renewal quote <i>Recommendation: Bind renewal per quote</i>	
M.	Annual Conflict of Interest Statement	I/A
N.	Closing Comments	
O.	Adjournment	

CSRMA Program Director Performance Standards 2023-24

ISSUE: The CSRMA Performance Standards grading sheet for the 2023-24 contract year has been reviewed by the Officers Committee and is attached to this item for the Executive Board's review.

RECOMMENDATION: None, information only.

FISCAL IMPACT: None

BACKGROUND: Per Alliant's contract with CSRMA, Alliant is to report accomplishment on the Performance Standards to the Executive Board annually.

ATTACHMENTS: CSRMA Performance Standards Grading Sheet 2023-24

Attachment D
CSRMA PROGRAM DIRECTOR PERFORMANCE STANDARDS
Review of July 1, 2023 to July 1, 2024 Period

If the Executive Board amends or adjusts Attachment A- Scope of Work, judgment on the performance of these standards will take into consideration such amendment or adjustment.		Grade	Comments
<u>A. JPA ADMINISTRATION SERVICES</u>			
1. Produce and distribute to the membership Annual Operating Report within 60days of calendar year end.	A	Distributed at the January 2024 BOD meeting.	
2. Produce a Proposed Annual Operating Budget not later than the Board of Director's regularly scheuled June Board meeting.	A	FY 24/25 budget was approved by the BOD at their June meeting.	
3. Produce an annual Independent Financial Report in compliance with all applicable statutes and professional standards that reflects an unqualified opinion by the independent auditor, no material weaknesses, and implementation of any Management Letter items within 30 days of report issuance.	A	The independent financial report as of 6/30/23 was presented to the BOD at their January 2024 meeting. The report reflected an unqualified opinion and no material weaknesses.	
4. Cooperate fully with Executive Board in any substantive review process of the contract between CSRMA and Alliant Insurance Services. Judgment of the degree of performance of this item is left to the discretion of the Executive Board.	A	We cooperated with the Executive Board in their substantive review of our contract renewal effective 7/1/23.	
5. Present Budget Performance Reports to the CSRMA Board of Directors not less than two (2) times each fiscal year.	A	Budget to date reports were presented to the BOD at their August 2023 and January 2024 meetings.	
6. Report accomplishment on these Performance Standards to the CSRMA Executive Board at their meeting in June.	C	Presented accomplishment of these Performance Standards to the Officers Committee in August and Executive Board to follow.	
7. Distribute 90% of Executive Board, Board of Directors and Committee Agendas, including all supplemental information required for the board or Committee to effectively conduct its meeting, not less than seven (7) days prior to the meeting.	A	All agendas were emailed seven days prior to the meeting with limited exceptions.	
8. Provide for the Executive Board's bi-annual review of each third party administration contract.	A	Claims audits are performed of the TPAs bi-annually. Carl Warren & Company (Liability) was audited in 2023 and Athens Administrators will be audited in 2024.	
9. Contract with a third-party actuary to conduct an actuarial study of at least one (1) of the pooled programs annually.	A	Pooled Liability actuarial study was performed in 2023; Property and WC actuarial studies were performed in 2024.	
10. Include a current update of the Long-Range Plan Action Items at each regularly scheduled Executive Board Meeting. Make progress on each item with no undue delays in implementation of the goals of the Executive Board. Determination of performance on this item is left to the discretion of the Executive Board.	A	The 23/24 Action Plan document was updated regularly with updates on progress provided to the EB in writing at their regularly scheduled meetings.	
11. Issue accurate Pooled Program Memorandum of Coverage document(s) within 60 days of renewal or amendment. Insurance policies may be transmitted under separate cover, but are to be issued no later than 60 days from receipt.	C	The WC MOC and Excess policies were issued within 60 days. The PLP MOC and Excess policies were issued > 60 days. The 23/24 Property MOC was not issued timely. The excess insurance policy documents were issued within 60 days of receipt.	

B. BROKERAGE SERVICES		
1. Issue accurate Group Purchased Commercial Insurance Policy Forms within 60 of receipt from insurance carriers.	A	The group purchased policies were issued within 60 days of receipt from insurance carriers.
2. Recommend Excess Liability, Excess Workers' Compensation Insurance or coverage placement with supporting analysis customary in the profession to Executive Board not later than the last regularly scheduled Executive Board meeting prior to the renewal of each Program	A	Excess Liability and Excess Workers' Compensation insurance placements were presented to the Executive Board not later than their last regularly scheduled meeting prior to the renewal of the programs.
3. Recommend Property Insurance placement with supporting analysis customary in the profession to Executive Board not later than the last regularly scheduled meeting prior to the renewal of the Program.	A	Property insurance placement was presented to the Executive Board at their June meeting prior to the renewal of the program.
C. LOSS CONTROL SERVICES		
1. Update the CSRMA Risk Control Survey Engine every 3 years to reflect regulatory changes, new and emerging exposures and best practices as directed by the Executive Board and the Workers' Compensation and Pooled Liability Committees. Administer the CSRMA Risk Control Survey every 3 years to the pooled program members. Following the deadline to complete the Risk Control Survey, conduct a follow up visit to review deficiencies and recommendations in each member's risk control survey report. All follow up visits will be completed prior to the administration of the next Risk Control Survey.	A	FY23/24 worked with Peter Kachinsky, retired Sr. Risk Control Advisor at ACWA to develop condensed version of RC audit to be administered winter FY24/25.
2. Attend, or be available to participate in, CSRMA meetings as necessary or required by the Officers Committee.	A	Attended 90+% of CSRMA meetings in FY23/24
3. Distribute monthly editions of the Did You Know e-newsletter; produce and distribute to the membership Safety Bulletins on items of high interest.	A	Developed and distributed monthly
4. Produce and distribute to the Board of Directors the Quarterly Pooled Liability Program and Pooled Workers Compensation Program Loss Analysis.	A	Included in the Board of Directors agendas.
5. Administer the CSRMA Workers' Compensation Excellence award program.	A	Administered the Excellence Awards in FY 23/24.
6. Provide the following Loss Control and Safety Training:		
a. Winter and Summer CASA/CSRMA Risk Management Seminars	A	Sessions provided on a variety of topics at the Winter and Summer CASA conferences in FY 23/24.
b. A minimum of 18 webinars.	A	Delivered >40 in FY23/24.
c. Schedule and oversee 10 annual EPL online seminars on topics suggested by CSRMA legal counsel and/or LCW.	A	Hosted 10 EPL online seminars in FY 23/24.
d. Provide up to 6 training workshops at member locations on risk control topics, excluding CalOSHA & CalEPA regulatory compliance, affecting CSRMA.	C	No on site trainings FY3/24 but several Zoom meetings/trainings provided on misc topics to individuals at member agencies; recommend this item be edited to read as follows to reflect current practices and technology: d. Provide up to 6 Zoom or in person trainings to members on risk control topics affecting CSRMA.

Cyber Security Advisory Committee / KYND Liaison

ISSUE: A member inquiry has been received suggesting that CSRMA may want to consider either:

1. Forming a “Cyber-Security Advisor Committee” comprised of member employees that may advise CSRMA and its members on cyber related security matters, or
2. Creating volunteer liaison position to work with both the Risk Control Advisor and third-party contractor, Kynd, to assist in bringing cyber security initiatives to the membership.

RECOMMENDATION: The Program Administrators recommend pursuing the second option at this time as it is believed that such a move would be simpler administratively while still providing much of the benefit as option 1 would. If it is learned over the course of implementation, that wider access to cyber expertise would be of greater benefit, then CSRMA could move to formalize an ad hoc, or standing committee.

FISCAL IMPACT: None expected.

BACKGROUND: CSRMA is now fully engaged with Kynd in the delivery of cyber advisory services to the membership. As such, the communication and coordination needs between CSRMA, Kynd and the membership have increased and it is believed that CSRMA and the membership could benefit from adding a knowledgeable member employee to this ongoing conversation. Robert Chapman, an IT Analyst at Silicon Valley Clean Water has volunteered for this role.

As an example, a member liaison could help in communication of the most recent results of Kynd’s interaction with the membership as depicted in our August “Kynd Signals Report”. A summary is provided here and is detailed in the handout provided. Of note is that although the report is showing improvement, a significant number of CSRMA members have yet to take up Kynd offerings.

Headline Data:

- Total Organizations with **Red** status: **0**
- Total Organizations with **Amber** status: **4 (7%)**
- Total Organizations with **Green** status: **56 (93%)**

27 % Members enrolled in KYND ON

Positive Movement

- **1** Member shifted from **Red** to **Green** **San Rafael Sanitation District**
- **1** Member shifted from **Red** to **Amber** **Oro Loma Sanitary District**
- **1** Members shifted from **Amber** to **Green** **Oceana Marin Sewer Improvement**

Updates from KYND

- **New System Features:**
 - **US Language Option in KYND ON:** The entire KYND experience - including the web app, PDFs, emails, and relevant API components - is now fully supported in US English. Navigate to [User Settings](#) within the KYND ON to select US English, or choose it during the sign-up process.
 - **Signals Report PDF in KYND ON:** The [Signals Report PDF](#) is now available to download directly from KYND ON. Starting in September, Members will be directed to access their monthly Signals Report PDF from within their KYND ON instance in our monthly Member Communications. This change helps us ensure better data protection and provides a more seamless experience with how users interact with KYND ON and the KYND Signals report.
 -
- **Member Webinar:** We're launching a weekly Webinar for all Members to walk through the KYND ON platform and reports. This 30-minute session is a great opportunity for new users (or users needing a refresher) to join a live session and ask questions. Feel free to share the [registration link](#) with your Members.
- **Member Survey:** We're currently running our biannual Member Survey to all Members who have completed their KYND ON Enrollment. Members received the survey via email and will also receive a link to it in their monthly Member Communications. We'd appreciate it if you'd be willing to complete the survey and promote it within your channels. You can find the survey [HERE](#).

HANDOUT: CSRMA KYND Signals Report September 2024

Pooled Liability Program
Program Year 39 (2024-25) Renewal Update

ISSUE: The Pooled Liability Program will be renewing December 31, 2024. This item is intended to provide the Executive Board with an update on the renewal in a couple of key areas.

1. Pooled Deposit / CWIC Gross Premium (funding/premium for claims in the pooled layer). The draft actuarial work for CSRMA has been completed. The CWIC actuarial study is in process. The Program is experiencing fewer claims; however, the severity (cost) has increased considerably.
2. The Clean Water Insurance Captive (CWIC). Effective December 31, 2023, the risk for the Pooled Layer (Member Deductible to \$750,000) was transferred to CWIC. We will evaluate doing the same for the PY 39 renewal.
3. Reinsurance/Excess insurance. We continue to be in a challenging insurance environment, and we may need to restructure the program as carriers look to further reduce their capacity and increase retentions in California. Based on early conversations with the lead reinsurer on the program (Munich Re), we expect they will continue to provide \$10M in capacity and continue at the \$750K self-insured retention. They will also be providing an option at a \$1M self-insured retention for consideration. Berkley provides the second layer of coverage and has indicated they are looking for a minimum rate increase of 15% at renewal. AWAC provides the top layer of coverage and may look to reduce their capacity from \$10M to \$5M, necessitating the need to potentially introduce new capacity to the program.

RECOMMENDATION: None at this time.

FISCAL IMPACT: Conservatively, the Program Administrators are estimating a 10-20% increase in total cost for the renewal. Below is a snapshot of expiring costs.

	PY 38 2023/24
Expense Item	\$25.75 million limit
CWIC Gross Premium (pooled layer)	2,947,225
Est. Reinsurance/Excess Costs (Net)	3,419,637
Est. Fixed Expense (JPA Charge)	386,833
Pool Deposit Fees	686,000
Total Expected Costs	7,439,695

BACKGROUND: The pooled layer is reinsured by CWIC (member deductible to \$750,000). Munich Re is the reinsurer providing coverage in excess of the pooled layer (\$10M x \$750K).

Berkley is the reinsurer providing \$5M in limits excess of \$10M. AWAC provides the top layer of coverage (\$10M x \$15M) for a total of \$25M in limits excess of the pooled layer.

ATTACHMENTS: None.

Pooled Liability Program **Deductible Selection Policy and Procedure**

ISSUE: Each year prior to the renewal of the Pooled Liability Program, the Program Administrators perform a review of member agency loss history to determine appropriate deductible levels. If a member agency’s loss history constitutes “Adverse Loss Experience” as defined in the Deductible Selection Policy and Procedure, a risk management audit is triggered and the member agency’s General Liability and or Employment Practices Liability deductible will be established as provided for in Procedure Sections 3 and 5 of the Policy and Procedure.

The Pooled Liability Committee reviewed the deductible selection worksheet as of 6/30/24 at their September meeting and directed the Program Administrators to schedule meetings with two member agencies who meet the threshold of having adverse loss experience. The Program Administrators have scheduled meetings with Santa Margarita Water District and West County Wastewater District to discuss claims activity at the respective agencies and risk control efforts to address the root causes of those claims. The Program Administrators will be reporting back to the Committee in November and the Executive Board in December.

RECOMMENDATION: None at this time.

FISCAL IMPACT: Unknown at this time.

BACKGROUND: The Board of Directors approved the attached Deductible Selection Policy and Procedure. The Policy and Procedure incorporates a member agency’s loss experience into the deductible selection process. General Liability deductible levels range from \$2,500 to \$500,000 with a minimum deductible for sewer overflows set at \$25,000. Effective December 31, 2023, CSRMA will increase the EPL deductible to \$50,000 from the current level of \$25,000 for all members and hold 10 virtual management level training courses annually on topics recommended by Liebert Cassidy Whitmore (LCW). Members who meet the criteria annually will have their EPL deductible reduced to \$25,000.

General Liability “adverse loss experience” is defined as a) Three or more losses incurred by the members in any one of the two most recent program years where each loss exceeds the member’s General Liability deductible for that year; or b) Total incurred losses by the member in any one of the two most recent program years equal to \$100,000 or more in excess of the member’s General Liability deductible for that year.

Employment Practices Liability “adverse loss experience” is defined as “Two or more losses incurred by the member in five of the most recent program years”.

ATTACHMENTS: Deductible Selection Policy & Procedure #8-L

CSRMA - Pooled Liability Program Manual

CSRMA POLICY & PROCEDURE MEMORANDUM # 8-L

EFFECTIVE: **May 2, 2003**
 Revised August 6, 2004
 Revised January 18, 2017

SUBJECT: **Deductible Selection**

PURPOSE

This Policy & Procedure Memorandum (P&P) governs the manner in which a member's annual deductible will be selected for purposes of the coverage provided by CSRMA's Pooled Liability Program (PLP).

APPLICATION; EXCEPTIONS

This P&P applies to the selection of annual deductibles for all CSRMA members participating in the PLP. However, if the PLP Memorandum of Coverage (MOC) specifies a minimum deductible for any coverage, the amount of which is greater than the deductible selected pursuant to this P&P, then in that case the minimum deductible established by the MOC controls. Nothing in this P&P is intended to, nor does it, preclude CSRMA from exercising other available remedies for a members' unsatisfactory claims history, such as removal of a member from participation in a program or removal from membership in CSRMA.

POLICIES

The following are policies of CSRMA:

1. Subject to the provisions of this P&P, each member participating in the PLP may select a General Liability deductible that will be applicable to the member during each annual coverage period. The Employment Practices Liability deductible for all members is \$25,000.
2. A member may not select a General Liability deductible that is less than the Recommended Minimum General Liability Deductible set forth in the Table below, unless the smaller deductible amount is approved by CSRMA.

Participant' s Pool Deposit Amount*		Recommended Minimum General Liability Deductible
From	To	
\$20,000 or Less		\$2,500
\$20,001	\$30,000	\$5,000
\$30,001	\$50,000	\$10,000
\$50,001	\$70,000	\$25,000
\$70,001	90,000	\$50,000
\$90,001	\$110,000	\$100,000
\$110,001	\$135,000	\$250,000
\$135,000 or More		\$500,000

3. A member may select a General Liability deductible that is greater than the Recommended Minimum General Liability Deductible amount, except that the maximum deductible amount may not exceed \$500,000.

4. Unless precluded by Adverse Loss Experience, a member may select a General Liability deductible that is less than the recommended minimum General Liability deductible shown in the Table if the member' s selection is approved as provided in this P&P.

5. If a member' s General Liability loss history constitutes Adverse Loss Experience, the member' s General Liability deductible will be established as provided in Procedure Section 3, below, of this P&P.

6. General Liability Adverse Loss Experience is defined as follows:

(a) Three or more losses incurred by the member in any one of the two most recent program years where each loss exceeds the member' s General Liability deductible for that year; or

(b) Total incurred losses by the member in any one of the two most recent program years equal to \$100,000 or more in excess of

*For the purposes of this Table, a member' s Pool Deposit Amount is the premium deposit payable by the member exclusive of the deposit required for Public Officials Errors and Omissions Coverage and before allowance is made for any deductible credits.

the member's General Liability deductible for that year.

For these purposes, the phrase two most recent program years means the PLP program year then in effect and the program year preceding it.

7. If a member's Employment Practices Liability loss history constitutes Adverse Loss Experience, the member's Employment Practices Liability deductible will be established as provided in Procedure Section 5, below, of this P&P.

8. Employment Practices Liability Adverse Loss Experience is defined as follows:

(a) Two or more losses incurred by the member in the five most recent program years.

PROCEDURES

1. Unless (a) the member selects another General Liability deductible amount, or (b) other provisions of this P&P allow or require a different selection, a member is deemed to have selected the Recommended Minimum General Liability Deductible indicated in the Table above.

2. If a member wishes to select a General Liability deductible other than the Recommended Minimum General Liability Deductible, the member must notify CSRMA's Program Administrators of the member's selection not later than 90 days before the commencement of the program year.

(a) Subject to the provisions of this P&P concerning Adverse Loss Experience, selection of a deductible greater than the Recommended Minimum General Liability Deductible will be approved without further action.

(b) In the case of any PLP Participant that, as of the effective date of this P&P, has a General Liability deductible which is less than the Recommended Minimum General Liability Deductible, the participant is entitled to select and retain that lesser deductible amount so long as the PLP participant's loss history does not reflect Adverse Loss Experience, as defined in Policy Section 6 above.

(c) In cases not covered by Subsection (b) above, if the member wishes to select a deductible that is lower than the Recommended Minimum General Liability Deductible, the selection shall be referred to the PLP Committee for determination. The PLP Committee shall review the member's selection in relation to relevant underwriting considerations including, especially, the member's loss experience. The requested General Liability deductible selection may be approved by the Committee if the Committee believes:

- i. It is more probable than not that the member will not experience more than one loss during the next coverage period that would exceed the member's selected General Liability deductible amount, and
- ii. Other pertinent underwriting considerations do not favor selection of a larger amount.

3. During any interval that a PLP participant's General Liability loss history reflects Adverse Loss Experience, as defined in Policy Section 6 above, the member's minimum General Liability deductible shall be established by CSRMA as follows:

(a) A Risk Management Audit will be triggered. The Risk Management Audit will be performed by CSRMA's Risk Control Advisor.

(b) CSRMA's Program Administrators will make a recommendation to the PLP Committee on an appropriate General Liability deductible level for the member, based on the results of the risk management audit and an analysis of the member's loss history.

4. At such time as a PLP participant's loss history no longer reflects Adverse Loss Experience, as defined in Policy Section 6 above, the provisions of Procedure Section 3, above, shall no longer apply.

5. During any interval that a PLP participant's Employment Practices Liability loss history reflects Adverse Loss Experience, as defined in Policy Section 8 above, the member's Employment Practices Liability deductible shall be established by CSRMA as follows:

(a) A Risk Management Audit will be triggered to determine the root cause of the adverse loss experience. The Risk Management Audit will be performed by CSRMA's Risk Control Advisor.

(b) CSRMA's Program Administrators will make a recommendation to the PLP Committee on an appropriate CSRMA provided training program targeted at the root cause of the adverse loss experience and an appropriate Employment Practices Liability deductible level for the member based on an analysis of the member's loss history. The training program will be mandatory.

6. Any decision or determination by the PLP Committee may be appealed by the affected member or any other member of the PLP to CSRMA's Executive Board, who shall hear and determine the appeal as promptly as possible. The decision of the Executive Board is final.

Fall/Winter 2024 Training Update

ISSUE: As part of CSRMA’s ongoing risk control efforts, training is provided on topics of interest to the CSRMA membership at multiple locations throughout the year.

Topic	Tentative Dates	Tentative Locations
Sewer Summit (see Attachment for Schedule)	October 10	Virtual conference
Webinars:	Sep-Dec	Webinars
Underground Utility Locator	9/3/24	Webinar
Navigating FEMA Assistance: An Insider’s Guide To Effectively Obtaining FEMA Assistance Following a Declared Disaster	9/10/24	Webinar
Understanding Your Agency's CalOSHA Training Requirements	9/12/24	Webinar
Staying Cool and Stay Indoors: Navigating Cal/OSHA's New Heat Illness Regulation	9/17/24	Webinar
Jarvis: Your Virtual Claims Assistant	9/24/24	Webinar
From Ground to Sky: Scaffolding Safety for Public Works Professionals	9/25/24	Webinar
Sewer Backups: Does Your SERP Address This? Best Practices and Risk Management for 1st Responders	9/26/24	Webinar
Are You Prepared for Bypass Pumping	10/1/24	Webinar
The Art of Risk Management, How to Implement an Effective Risk Management Program	10/3/24	Webinar
Cybersecurity Basics for Employees	10/8/24	Webinar
KnowledgeVine- Leveraging Technology to Create a Sustainable Safety Culture.	10/16/24	Webinar
Returning a Waterline to Service	10/17/24	Webinar
SOPs: Cornerstone of Safety and Reliable Operations	10/22/24	Webinar
CalOSHA Inspections: Survival Planning and Tips	10/24/24	Webinar

Understanding your JPA Insurance Pool	11/7/24	Webinar
Effective Tailgate Safety Meetings/Trainings	11/13/24	Webinar
NFPA 70E Electrical Safety for Water and Wastewater Workers	11/14/24	Webinar
Lift Station Inspection & Condition Assessment	11/19/24	Webinar
Claims Management, the Key to Effectively Managing Claims from Cradle to Grave	12/12/24	Webinar
Contracts, Contracts, Contracts, How to Effectively Manage a Program!	1/9/25	Webinar
Is Your Sewer Spill Emergency Response Plan in Compliance?	1/14/25	Webinar
Insurance Requirements in Contracts	2/6/25	Webinar
Pump Station Emergency Response Plans: A Commonly Overlooked SSMP Requirement	2/12/25	Webinar
Unlocking the Training Power of Your Treatment Plant O/M Manual	2/19/25	Webinar
CSRMA/CASA Risk Mgt Seminar <ul style="list-style-type: none"> • Verbal Judo • Fireline Wildfire Risk Assessment Service • Turning O/M Manuals into Training Tools for the Next Generation Operator 	Jan CASA	Seminar

RECOMMENDATION: None – information only.

FISCAL IMPACT: Approximately \$80,000. These training programs are part of the 24/25 risk control training budget.

BACKGROUND: As part of CSRMA’s ongoing risk control efforts, training is provided on topics of interest to the CSRMA membership at multiple locations throughout the year. Each training topic is selected based on timeliness and member need. Further, each training event has two goals:

- To provide information and training that is timely, useful, understandable and practical for the purposes of loss control and regulatory compliance;
- To reach the largest number of people for which the training was designed in the most cost-effective manner possible.

ATTACHMENTS: Sewer Summit 2024 Schedule

19th Annual Sewer and Stormwater Summit

Raising the Bar Achieving the Gold Standard in Sewer and Stormwater System Performance

Thursday, October 10, 2024

8:00 AM - 2:45 PM PST

Virtual/Online

[CLICK HERE TO REGISTER](#)

Questions? Contact Kay Patzer at kpatzer@dkfsolutions.com

Event Schedule

Expanded View ▾

📍 Displaying agenda in event timezone (8:37 AM PDT)

Thursday, October 10

8:00 am – 9:00 am	<p>Traffic Control 🗄</p> <p>COLLECTIONS WORKER SAFETY & PROFESSIONAL DEVELOPMENT</p> <p>· John Balestrini, Managing Partner, The Barritt Group</p>
8:00 am – 9:00 am	<p>Data Submitter Training 🗄</p> <p>REGULATORY COMPLIANCE</p> <p>· Sam Rose, Principal, Sam Rose Consulting</p>
8:00 am – 9:00 am	<p>Overview of City of Houston Stormwater Maintenance and Operations 🗄</p> <p>OPERATIONS</p> <p>· Rusty Nezat, Director, Nezat Training and Consulting, Inc.</p>
8:00 am – 9:00 am	<p>Industrial Hazardous Materials Management Strategies to Positively Impact Stormwater Testing Results 🗄</p> <p>STORMWATER</p> <p>· Briana Lipka, Environmental Director, Du-All Safety</p>
8:00 am – 9:00 am	<p>Managing the Coming Whirlwind: Projecting and Preparing for CIP Projects to Comply with the WDRs 🗄</p> <p>COLLECTION SYSTEM MGT/ENGINEERING</p> <p>· Chris Ewers, Principal Engineer, Ewers Engineering, Inc.</p>
9:15 am – 10:15 am	<p>Competency Based Training and Training Plan for Collections Workers 🗄</p> <p>COLLECTIONS WORKER SAFETY & PROFESSIONAL DEVELOPMENT</p> <p>· David Patzer, Managing Partner, SERP Services</p>
9:15 am – 10:15 am	<p>SSMP Audit Compliance Issues 🗄</p> <p>REGULATORY COMPLIANCE</p> <p>· Paul Causey, Principal, Causey Consulting</p>
9:15 am – 10:15 am	<p>An Effective Method for Determining if Training Stuck 🗄</p> <p>OPERATIONS</p> <p>· Sam Rose, Principal, Sam Rose Consulting</p>
9:15 am – 10:15 am	<p>Enforcement Actions of Reporting and Effluent Limit Violations 🗄</p> <p>STORMWATER</p> <p>· Pavlova Vitale, Unit Supervisor, Los Angeles Regional Water Quality Control Board, Enforcement Unit</p> <p>· Emma Averill, Water Resource Control Engineer, Los Angeles Water Board</p>
9:15 am – 10:15 am	<p>Optimizing Sewer and Storm Drain Inspections and Data Management with Drones 🗄</p> <p>COLLECTION SYSTEM MGT/ENGINEERING</p> <p>· Joseph Valenzuela, Pathfinder Optics</p>
10:30 am – 11:30 am	<p>How to Keep Lone Rangers Safe When There Isn't a Tonto-Lone Worker Best Practices 🗄</p> <p>COLLECTIONS WORKER SAFETY & PROFESSIONAL DEVELOPMENT</p> <p>· Jo Cavanaugh</p>
10:30 am – 11:30 am	<p>Preparing SSMP Audits for Scrutiny Prior to Uploading to CIWQS by Your Agency LRO 🗄</p> <p>REGULATORY COMPLIANCE</p> <p>· James Fischer, Co-Owner, Fischer Compliance LLC</p>
10:30 am – 11:30 am	<p>Measuring the Success of your CMMS and Steps to Enhance Based On your Operational Needs and Budget 🗄</p> <p>OPERATIONS</p> <p>· Steve Miksis, Vice President, SKL Solutions</p>
10:30 am – 11:30 am	<p>Stormwater Solutions to the Climate Change Challenge 🗄</p> <p>STORMWATER</p> <p>· Tamarin Austin, Attorney</p>
10:30 am – 11:30 am	<p>Innovative Case Studies on SmartCover for Sewer Management 🗄</p> <p>COLLECTION SYSTEM MGT/ENGINEERING</p> <p>· Eric Van Cleave, Southern California Regional Sales Manager, SmartCover Systems</p>
12:30 pm – 1:30 pm	<p>The 6 Types of Working Genius – Discover Your Gifts Transform Your Work 🗄</p> <p>COLLECTIONS WORKER SAFETY & PROFESSIONAL DEVELOPMENT</p> <p>· Keith Sorsdal, President / CEO, The Sorsdal Group, LLC</p>
12:30 pm – 1:30 pm	<p>SERP Best Practices 🗄</p> <p>REGULATORY COMPLIANCE</p> <p>· David Patzer, Managing Partner, SERP Services</p>
12:30 pm – 1:30 pm	<p>PSERPs 🗄</p> <p>OPERATIONS</p> <p>· John Balestrini, Managing Partner, The Barritt Group</p>
12:30 pm – 1:30 pm	<p>Innovative Case Studies on SmartCover for Sewer Management 🗄</p> <p>STORMWATER</p> <p>· Sean Hennessy, SmartCover Systems</p>
12:30 pm – 1:30 pm	<p>Data Science for Gravity Main Cleaning Optimization 🗄</p> <p>COLLECTION SYSTEM MGT/ENGINEERING</p> <p>· Lars Stenstedt, Data Science Services, V&A Consulting Engineers, Inc.</p>
1:45 pm – 2:45 pm	<p>CalOSHA Inspection Procedures and Serious Injury Reporting - Understanding and Knowing Your Responsibilities, Rights and Requirements 🗄</p> <p>COLLECTIONS WORKER SAFETY & PROFESSIONAL DEVELOPMENT</p> <p>· Peter Kuchinsky</p>
1:45 pm – 2:45 pm	<p>An Update on the Implementation of the 2022 Sanitary Sewer Systems Order 🗄</p> <p>REGULATORY COMPLIANCE</p> <p>· Jarma Bennett, State Water Resources Control Board, NPDES Unit</p>
1:45 pm – 2:45 pm	<p>PRINCIPLES OF ROOT FOAMING – Implementing a Chemical Sewer Root Control Program 🗄</p> <p>OPERATIONS</p> <p>· Tom Edwards, Duke's Root Control</p>
1:45 pm – 2:45 pm	<p>Guide to a Simple, Sticky Data Judgement Tool 🗄</p> <p>STORMWATER</p> <p>· Chris Ewers, Principal Engineer, Ewers Engineering, Inc.</p>
1:45 pm – 2:45 pm	<p>Mastering Your Collection System with 2024 Technology and Artificial Intelligence 🗄</p> <p>COLLECTION SYSTEM MGT/ENGINEERING</p> <p>· Steve Miksis, Vice President, SKL Solutions</p>

Filter by date

🗄 Thursday, October 10

Filter by track ✔

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October

BY ROBERT FROST

O hushed October morning mild,
Thy leaves have ripened to the fall;
Tomorrow's wind, if it be wild,
Should waste them all.
The crows above the forest call;
Tomorrow they may form and go.
O hushed October morning mild,
Begin the hours of this day slow.
Make the day seem to us less brief.
Hearts not averse to being beguiled,
Beguile us in the way you know.
Release one leaf at break of day;
At noon release another leaf;
One from our trees, one far away.
Retard the sun with gentle mist;
Enchant the land with amethyst.
Slow, slow!
For the grapes' sake, if they were all,
Whose leaves already are burnt with frost,
Whose clustered fruit must else be lost—
For the grapes' sake along the wall.

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Public employees cannot use labor law to sue employers, California Supreme Court rules

aol.com/news/controversial-labor-law-doesnt-apply-194543665.html

Suhauna Hussain



Justice Carol A. Corrigan, left, and Chief Justice Patricia Guerrero at a California Supreme Court session in Los Angeles in 2023. (Irfan Khan / Los Angeles Times)

Public agencies in California are not subject to a controversial law that gives workers the power to sue their employers over alleged labor violations, the state's Supreme Court has ruled.

In the unanimous decision issued last week in a case involving a large healthcare system in the Bay Area, justices on California's top court also found that public employers are largely exempt from wage law giving workers the right to daily meal and rest breaks.

Taken together, the two prongs of the ruling significantly curtail the ability of public employees in the state to seek help from the courts in labor disputes. Advocates for workers criticized the decision, while others said it would provide needed protections for agencies against costly lawsuits and penalties.

"Public employers are getting hit with lawsuits that can be very expensive to defend," said Brian P. Walter, an attorney. The decision "is beneficial for the public."

The case stemmed from a lawsuit filed in 2021 by a medical assistant and nurse working at Highland Hospital in Oakland against Alameda Health System, which operates several hospitals and clinics. The workers alleged their employer frequently denied or discouraged staff from taking breaks to eat and rest, deducted half an hour of pay from each work day even if a worker didn't take a meal break, and failed to keep accurate payroll records.

The suit sought civil penalties for those violations under the Private Attorneys General Act, which grants workers the ability to sue employers on behalf of themselves and other employees over allegations of wage theft and other workplace abuses.

The case delved squarely into the unsettled intersection of labor law and government agencies. Some provisions of California labor code are ambiguous on whether they apply to the public sector, while others clearly include public employees. For example, a new statute enacted in 2023, explicitly requires meal and rest breaks for public employees involved directly in patient care in hospital, clinic and other public health settings.

The court's ruling, authored by Justice Carol A. Corrigan, clarified that the labor code only applies to public agencies when they are expressly included. The "plain language of the governing wage order ... excludes public employers from most of the wage and hour obligations it places on private employers," she wrote.

On the issue of the right of public employees to sue their employers, Corrigan said the Legislature did not intend government agencies to incur penalties under the Private Attorneys General Act. It would be strange for a public agency to have to pay out such penalties and attorney fees from taxpayer-funds, as "the result would simply rob Peter to pay Paul," the ruling said.

PAGA allows workers to pursue civil penalties on the state's behalf, with a quarter of any award going to the employees who brought the claim and the rest to the state's Labor and Workforce Development Agency to help fund its enforcement of labor rules.

In light of the ruling, state lawmakers could pass new legislation or amend the law to include government workers, the court said. Lawmakers, however, may be reluctant to revisit the act's wording following a recent compromise that lessened penalties under the law to address long-running concerns from businesses that it left them exposed to potentially devastating rulings.

Some lower courts have upheld PAGA lawsuits by public employees in the past, but the top court's decision prevents such rulings in the future.

The decision adds to a long history of "cutting public employees out of certain rights," said Ari Stiller, attorney for the California Employment Lawyers Assn. Treating public employers as sovereign entities "hurts public workers," Stiller said.

Stiller said the ruling is at odds with previous statements by justices arguing that PAGA is one of the most important statutes workers have available to them to enforce their labor code rights. Although unions representing public sector workers may be able to negotiate rights for workers similar to those provided by state laws, Stiller said, "that's not a strong justification for depriving all public workers of those rights in the first place."

This story originally appeared in [Los Angeles Times](#).

Illustration shows U.S. dollar banknotes

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Teen cries foul over plans to auction home-run ball

businessinsurance.com/teen-cries-foul-over-plans-to-auction-home-run-ball

September 27, 2024



Looks like a judge in Florida may join the opinionated masses perhaps obsessively examining replay after replay of now-viral video shot at a Miami Marlins v. Los Angeles Dodgers baseball game in which spectators scuffled over the now-famous 50/50 home-run ball sent soaring into the nosebleed section by Dodger star Shohei Ohtani.

That's because Max Matus, who says he caught the ball first, filed a lawsuit Thursday seeking a temporary injunction against Goldin Auctions, which had scheduled Friday to open bidding on the ball at \$500,000.

The lawsuit, which also names fans Chris Belanski and Kelvin Ramirez, says Mr. Belanski "wrongfully and forcefully" obtained possession of the ball from Mr. Matus in the stands. (In summing up the thousands of social media commentary, as one quipped: "it's 50-50.")

Goldin Auctions, which denied any wrongdoing on its part, said in a statement to ESPN Thursday that it has its own verdict: "Having reviewed the allegations and images included in the lawsuit, and publicly available video from the game, Goldin plans to go live with the

auction of the Ohtani 50/50 ball,” of which it did at 11 a.m. CST on Friday. One person had bid within minutes.

Mr. Matus’ lawsuit claims he was celebrating his 18th birthday that day and was standing by the fence in left field when he saw the ball coming toward him. When he went to try to get it, the suit says, he “successfully grabbed” it in his left hand and intended to keep it.

Claiming rightful ownership of the ball, he said “a muscular, older man” then trapped his arm “in between his legs and wrangled the 50/50 Ball out of Max’s left hand.”

Appeals court says happy hour injury compensable

businessinsurance.com/appeals-court-says-happy-hour-injury-compensable

by Louise Esola

September 27, 2024



Appellate Division of the Supreme Court of the State of New York on Thursday ruled a Google Inc. worker who was diagnosed with traumatic brain injury after being struck by two motor vehicles while leaving a happy hour event in October 2021 suffered a compensable workplace injury.

Google denied the claim, arguing that Bruce Matter was not injured within the course and scope of his job as an account executive, according to *In the Matter of the Claim of Bruce A. Matter v. Google Inc. et al.* A workers compensation law judge ruled in favor of Google and the insurer.

In testifying before the Workers' Compensation Board, Mr. Matter said that attending the happy hour, which had been placed on "everyone's calendar" by one of Google's managers, was not only encouraged but was "absolutely" part of his job requirements.

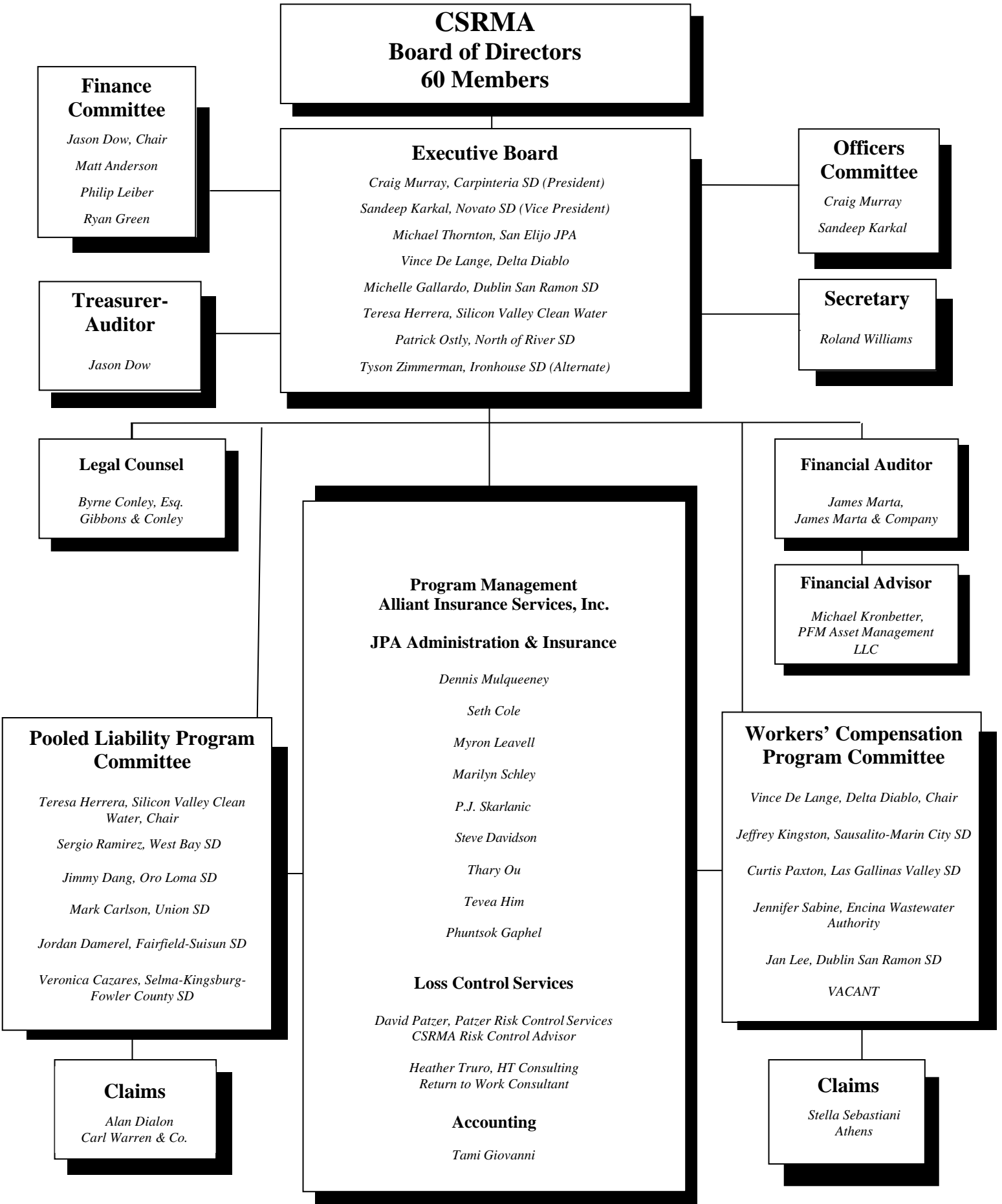
As he explained, sessions and events such as the happy hour were “an integral part” of his duties as an account executive, and that “building positive working relationships with the employer’s business partners was ‘the only way’ he and his co-workers could ‘sell anything’,” the court record states.

The board reversed, finding that “the employer exercised a degree of control sufficient to find a causal nexus at the time of the accident.”

The state’s appellate court agreed with the board, writing that its decision is “supported by substantial evidence. Despite the informal nature of the happy hour, it is readily apparent that the employer derived a benefit from claimant’s participation in the event.”

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



Service Team

