



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

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OFFICERS:
Sandeep Karkal, President
415.892.1694
Vince De Lange, Vice President
925.756.1920

PAST PRESIDENTS:
Craig Murray
2020-2024
Greg Baatrup
2018-2020

EXECUTIVE BOARD MEETING AGENDA

Date: Tuesday, March 18, 2025
Time: 10:00 AM

LOCATION: Hilton Santa Barbara Beachfront Resort
633 East Cabrillo Boulevard
Santa Barbara, CA 93103
805-564-4333

A. CALL TO ORDER	I: Information V: Verbal
B. PUBLIC & BOARD MEMBER COMMENTS	A: Action S: Separate H: Handout
C. CONSENT CALENDAR	
1. Meeting Minutes: January 28, 2025 <i>Recommendation: Approve minutes from their last meeting.</i>	A p. 7
2. Demands as of: January 15, February 1, & 15, 2025 <i>Recommendation: Approve demands issued for payment.</i>	A p. 12
3. Captive Update <i>Recommendation: Receive a verbal report on CWIC captive insurance company.</i>	V
4. Long Range Action Plan 2024/25 Update <i>Recommendation: Receive an update on the Long Range Action Plan.</i>	I p. 16
D. 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.	
E. GENERAL ADMINISTRATION	
1. Reporting and Ratification of Claims Settlements <i>Recommendation: Receive report and ratify claims settlements approved in closed session.</i>	A/V
2. CAJPA Conference Attendance 2025 <i>Recommendation: Discuss attendance at the upcoming CAJPA Conference.</i>	I p. 27
F. OFFICER/STAFF/COMMITTEE REPORTS	
None	
G. POOLED LIABILITY PROGRAM	
None	
H. PROPERTY PROGRAM	
None	
I. WORKERS' COMPENSATION PROGRAM	
1. Workers' Compensation Program Claims Audit <i>Recommendation: Receive a report on the most recent claims audit.</i>	I p. 29
2. Workers' Compensation Excellence Award Criteria <i>Recommendation: Review the 2025 Workers' Compensation Excellence Award Criteria and provide direction.</i>	A p. 48
J. PRIMARY INSURANCE PROGRAM	
None	
K. LOSS CONTROL	
None	

L. INFORMATION ITEMS

1.	"Poem of the Day"	I	p. 59
2.	Article - <i>El Paso Is Going to Turn Wastewater Into Drinking Water Other Cities Will Soon Follow</i>	I	p. 62
3.	Article - <i>Water is about to get a lot more expensive for millions in California</i>	I	p. 73
4.	Article - <i>Unpatched Edimax IP camera flaw actively exploited in botnet attacks</i>	I	p. 76
5.	Article - <i>What is vishing Voice phishing is surging - expert tips on how to spot it and stop it</i>	I	p. 78
6.	CSRMA 2025 Meeting Calendar	I	p. 82
7.	CSRMA Organizational Chart	I	p. 83
8.	CSRMA Service Team Chart	I	p. 84

The Executive Board will be asked to review the Information Items.

M. ADJOURNMENT

The next meeting is scheduled for June 9, 2025 via Teleconference

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

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: 71 | Report Run: 3/1/2025 04:32 AM

Member District	Claim Number	Claimant Name	Coverage	Claimant Number	Date Of Loss	Claim Date Reported
CARPINTERIA SANITARY DISTRICT	3107168	Hubney, Charles	PROPERTY DAMAGE	1	02/20/2025	02/20/2025
ENCINA WASTEWATER AUTHORITY	3035218		EMPLOYMENT PRACTICES	1	11/08/2021	07/29/2022
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
IRONHOUSE SANITARY DISTRICT	3071581		EMPLOYMENT PRACTICES	1	05/26/2023	04/26/2024
MID-COASTSIDE	3042504	Sorfleet, Bill	PROPERTY DAMAGE	1	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	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	3077430	Frankel, Chris	PROPERTY DAMAGE	1	11/28/2024	11/28/2024
MT. VIEW SANITARY DISTRICT	3078748	Dambrusio, Vanessa	PROPERTY DAMAGE	1	01/17/2025	01/17/2025
NEVADA COUNTY WASTEWATER	3062589		EMPLOYMENT PRACTICES	1	11/16/2022	10/11/2023
NORTH OF RIVER SANITARY DISTRICT	3077466	Breakthrough Intl Church	PROPERTY DAMAGE	1	11/27/2024	12/02/2024
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	3074368	Corral, Domingo	BODILY INJURY	1	05/14/2024	08/07/2024
ROSS VALLEY SANITARY DISTRICT	3065766	Ferris, Brian	PROPERTY DAMAGE	1	01/31/2024	02/14/2024
ROSS VALLEY SANITARY DISTRICT	3077866	Kane, Ari	PROPERTY DAMAGE	1	12/14/2024	12/16/2024
S A S M	3074783	Watson, Gemma Suzanne	PROPERTY DAMAGE	1	08/19/2024	08/21/2024
SANTA MARGARITA WATER DISTRICT	3032924		EMPLOYMENT PRACTICES	1	11/10/2021	05/12/2022
SANTA MARGARITA WATER DISTRICT	3032924		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	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	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	3075790	Sweeney, Kevin	PROPERTY DAMAGE	1	09/28/2024	09/30/2024
SANTA MARGARITA WATER DISTRICT	3076326	Malfavon, Fidel and Amber	PROPERTY DAMAGE	1	10/18/2024	10/18/2024
SANTA MARGARITA WATER DISTRICT	3078391		EMPLOYMENT PRACTICES	1	10/15/2024	01/07/2025
SANTA MARGARITA WATER DISTRICT	3106293	Thomas, Julie	PROPERTY DAMAGE	1	01/17/2025	01/24/2025
SELMA-KINGSBURG-FOWLER COUNTY SANITARY D	3077808	Lake, Joslin	BODILY INJURY	1	11/17/2022	12/11/2024
SILICON VALLEY CLEAN WATER	3107114		EMPLOYMENT PRACTICES	1	08/01/2016	02/19/2025
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
TAHOE-TRUCKEE SANITATION AGENCY	3078127		EMPLOYMENT PRACTICES	1	06/27/2024	12/23/2024
Under Review	3106608	Courmoyer, Chris	PROPERTY DAMAGE	1	02/04/2025	02/04/2025
UNION SANITARY DISTRICT	3049241	Johnson, Davina	BODILY INJURY	1	01/10/2023	07/10/2023
UNION SANITARY DISTRICT	3056915	Chen, Chung-Ho	BODILY INJURY	1	02/07/2023	08/28/2023
VALLEJO FLOOD AND WASTE WATER DISTRICT	3045772	Cabrera, Trever-James F.	BODILY INJURY	1	08/03/2022	04/14/2023
VALLEJO FLOOD AND WASTE WATER DISTRICT	3073566	Vincenty, Clifford	BODILY INJURY	1	03/27/2023	07/09/2024
VICTOR VALLEY WASTEWATER RECLAMATION AUT	1980783		EMPLOYMENT PRACTICES	1	05/21/2018	05/21/2018
VICTOR VALLEY WASTEWATER RECLAMATION AUT	2005386		EMPLOYMENT PRACTICES	1	01/01/2014	12/17/2019
VICTOR VALLEY WASTEWATER RECLAMATION AUT	3009200		EMPLOYMENT PRACTICES	1	08/19/2020	02/17/2021
WEST BAY SANITARY DISTRICT	1973920	CHAN, TONY.	PROPERTY DAMAGE	1	07/01/2016	12/07/2017
WEST BAY SANITARY DISTRICT	1973920	ODEN, PEBBLES	PROPERTY DAMAGE	2	07/01/2016	12/07/2017
WEST BAY SANITARY DISTRICT	1973920	VESTRYS, CHRISTOPHER	PROPERTY DAMAGE	3	07/01/2016	12/07/2017
WEST BAY SANITARY DISTRICT	1973920	MORENO, JULIO	PROPERTY DAMAGE	4	07/01/2016	12/07/2017
WEST BAY SANITARY DISTRICT	3106422	Lim, Kyna	PROPERTY DAMAGE	1	07/23/2024	01/29/2025
WEST COUNTY WASTEWATER DISTRICT	3039920		EMPLOYMENT PRACTICES	1	11/09/2022	11/09/2022
WEST COUNTY WASTEWATER DISTRICT	3045201	Williams, Maurice & Mohania	PROPERTY DAMAGE	1	03/28/2023	03/30/2023
WEST COUNTY WASTEWATER DISTRICT	3045201	McKneely, Wilford & Gwendolyn	PROPERTY DAMAGE	2	03/28/2023	03/30/2023
WEST COUNTY WASTEWATER DISTRICT	3056801		EMPLOYMENT PRACTICES	1	07/25/2023	08/21/2023
WEST COUNTY WASTEWATER DISTRICT	3061610		EMPLOYMENT PRACTICES	1	09/01/2023	09/05/2023
WEST COUNTY WASTEWATER DISTRICT	3061610		LIABILITY PERSONAL INJURY	1	09/01/2023	09/05/2023
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 COUNTY WASTEWATER DISTRICT	3077882	Shapiro, Matt	PROPERTY DAMAGE	1	12/15/2024	12/16/2024
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	3075653	Carnico Tools and Provisions	PROPERTY DAMAGE	1	09/20/2024	09/23/2024

**CSRMA WORKERS' COMPENSATION PROGRAM
CLAIMS INCURRED AS OF 02.28.25**

INDEMNITY

Claimant Name	Account Name	Loss Date
Acosta, Gilbert	Lake Arrowhead Community Services District	05/12/2022
Adams, Nathanael	Sanitation District #5 of Marin County	11/07/2024
Alejos, Sylvia	Silicon Valley Clean Water	08/17/2021
Baggerly, Russ	Ojai Valley Sanitary District	12/17/2018
Bailey, David	Dublin San Ramon Services District	08/25/2023
Baxter, Kenneth	Dublin San Ramon Services District	03/01/2021
Carrera, Benjamin	Victor Valley Wastewater Reclamation Authority	11/04/2019
Chavarela, Jesse	Santa Margarita Water District	02/21/2023
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
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
Golshani, Sahar	Las Gallinas Valley Sanitation District	10/30/2023
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
Hill, Nathan	Central Contra Costa Sanitary District	11/06/2024
Hughes, Tim	Union Sanitary District	02/03/2024
Hughes, Timothy	Union Sanitary District	09/10/2024
Hunsaker, James	Victor Valley Wastewater Reclamation Authority	07/13/2022
Kaur, Akusha	Selma Kingsbury Fowler County Sanitation District	07/09/2024
Kupel, Nora	West Valley Sanitation District	10/21/2013
Loaiza, Stephen	Santa Margarita Water District	07/07/2020
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
Petersen, Blake	Central Marin Sanitation Agency	08/30/2023
Pimm, Michael	Central Marin Sanitation Agency	03/16/2022
Prentice, Robert	Santa Margarita Water District	10/14/2022
Proschold, Darrell	Ross Valley Sanitary District	12/10/2024
Rubio, Francis	Fairfield/Suisun Sewer District	10/10/2023
Valdez, Ivan	Santa Margarita Water District	02/06/2023
Valikonis, John	Carpinteria Sanitary District	08/30/2024
Walker, Michael	Silicon Valley Clean Water	08/06/2022
Woolwine, Dwight	Ojai Valley Sanitary District	12/06/2024
Wright, Robert	Delta Diablo	09/01/2018

FUTURE MEDICAL

Alsbury, Jay	South Tahoe Public Utility District	04/23/1999
Anderson, Frederick	Silicon Valley Clean Water	11/21/2021
Armstrong, Albert	West Valley Sanitation District	11/10/1998
Ayers, James	Vallejo Flood and Wastewater District	09/11/2002

**CSRMA WORKERS' COMPENSATION PROGRAM
CLAIMS INCURRED AS OF 02.28.25**

Claimant Name	Account Name	Loss Date
FUTURE MEDICAL (CONTINUED)		
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
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
Ford Sr, Thomas	Central Contra Costa Sanitary District	03/27/2019
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
Inman, Erin	Ventura Regional Sanitation District	05/06/2014
James, Gregory	South Tahoe Public Utility District	08/18/2015
Jannings, Andrew	Vallejo Flood and Wastewater District	10/27/2010
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
Lawhon, Lance	Carpinteria Sanitary District	09/09/2022
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
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
Papp, Steven	Lake Arrowhead Community Services District	02/01/2006
Pelupessy, Louis	Ventura Regional Sanitation District	05/11/2016
PELUPESSY, LOUIS	Ventura Regional Sanitation District	07/19/2019
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
Rojo, Jamie	Union Sanitary District	09/24/2020
Smith, Anthony	Central Marin Sanitation Agency	08/16/2017
Smith, David	Ironhouse Sanitary District	04/09/2012

**CSRMA WORKERS' COMPENSATION PROGRAM
CLAIMS INCURRED AS OF 02.28.25**

Claimant Name	Account Name	Loss Date
FUTURE MEDICAL (CONTINUED)		
Solari, Tom	Union Sanitary District	08/24/2020
Stanovich, Danilo	Vallejo Flood and Wastewater District	06/09/2021
Synsteby, Eric	Monterey Water One	09/21/2000
Tarnowski, Allen	Union Sanitary District	11/07/2016
Tarnowski, Allen	Union Sanitary District	10/03/2018
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
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
PALM SPRINGS, CA
JANUARY 28, 2025**

MEMBERS & OFFICERS PRESENT

Mr. Craig Murray, President, Carpinteria Sanitary District
 Mr. Sandeep Karkal, Vice-President, Novato Sanitary District
 Mr. Jason Dow, Treasurer-Auditor, Central Marin Sanitation Agency
 Mr. Roland Williams, Secretary, Castro Valley Sanitary District
 Mx. Teresa Herrera, Silicon Valley Clean Water
 Mr. Vince De Lange, Delta Diablo
 Mr. Michael Thornton, San Elijo JPA
 Mr. Patrick Ostly, North of River Sanitary District
 Mr. Tyson Zimmerman, Ironhouse Sanitary District

MEMBERS & OFFICERS ABSENT

Ms. Michelle Gallardo, Dublin-San Ramon Services District

GUESTS & CONSULTANTS

Mr. Jimmy Dang, Oro Loma Sanitary District (arrived 4:43 p.m.)
 Mr. Matt Anderson, Silicon Valley Clean Water
 Mr. Dennis Mulqueeny, Alliant Insurance Services, Inc.
 Mr. Seth Cole, Alliant Insurance Services, Inc.
 Mr. P.J. Skarlanic, Alliant Insurance Services, Inc.
 Mr. Myron Leavell, Alliant Insurance Services, Inc.
 Mr. Steve Davidson, Alliant Insurance Services, Inc.
 Mr. David Patzer, DKF Solutions Group
 Mr. Byrne Conley, Gibbons & Conley
 Ms. Teresa Collier, Carl Warren & Company
 Ms. Angelique King, Carl Warren & Company
 Ms. Suzie Spencer, Carl Warren & Company
 Mr. Eric Scriven, NHA Advisors, LLC (left 4:28 p.m.)

A. CALL TO ORDER

The meeting was called to order by President Craig Murray at 4:02 p.m.

B. PUBLIC & BOARD MEMBER COMMENTS

There was a round of introductions. Teresa Collier introduced herself as the new Senior Claims Examiner from Carl Warren & Company for CSRMA, replacing Alan Dialon following his departure from the company.

Teresa Herrera announced their retirement as of June 30, 2025.

C. CONSENT CALENDAR

C.1. Meeting Minutes –December 2, 2024

The minutes of the meetings on December 2, 2024 were reviewed.

C.2. Demands as of December 1 & 15, 2024 and January 1 & 7, 2025

The Executive Board reviewed the demands as of December 1 & 15, 2024 and January 1 & 7, 2025.

C.3. Long Range Action Plan 2024/25 Update

The Executive Board reviewed the Long Range Action Plan document.

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

MOTION: Teresa Herrera **SECOND:** Vince De Lange **MOTION CARRIED**

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

NAYS: None

ABSTAIN: None

ABSENT: Gallardo

D. CLOSED SESSION TO DISCUSS PENDING CLAIMS

The Board entered Closed Session at 4:28 p.m. pursuant to Government Code Section 54956.95. The Board left Closed Session at 4:58 p.m., at which time it was announced that legal counsel was provided direction concerning the disposition of certain claims, however no final settlements were approved, nor was any action taken.

E. GENERAL ADMINISTRATION

E.1. Reporting and Ratification of Claims Settlements

None.

E.2. Long Range Planning Session Discussion Topics

Seth Cole directed Executive Board's attention to the Long Range Planning (LRP) Agenda & Discussion Topics included in the agenda packet. As directed by the Executive Board, the Program Administrators prioritized the discussion topics and estimated the time frame for each. The topics to be discussed at CSRMA's upcoming LRP are updates to CSRMA's Risk Control Work Plan, Vision Statement and Tag Line, Claims Handling Philosophy for the Pooled Liability Program, Strategies for Controlling Employment Practices Liability Risk, and the future of Clean Water Insurance Captive. Climate Change and Flood Risk, and Growth Goals for CSRMA are low priority items and may be saved for a future LRP session. The Executive Board suggested that "Technology" be added as a discussion topic with the discussion centered how CSRMA is using technology and a wish list for consideration.

Myron Leavell asked each LRP attendee to complete the rooming & activity survey.

E.3. Captive Update

P.J. Skarlanic provided an update to the Executive Board on the Clean Water Insurance Captive (CWIC). CWIC has been reinsuring CSRMA's Workers' Compensation Program since its inception in July 2023 and began reinsuring CSRMA's Pooled Liability Program effective 12/31/23. Early in the 4th quarter of 2023 PFM began investing CWIC's funds per the asset allocation targets approved by the CWIC Board. CWIC's investments declined approximately 1% in the most recent quarter, however, CWIC's investment portfolio has outperformed CSRMA's investment portfolio over the past 12 months.

James Marta of James Marta & Company completed an audit of CWIC's 2023-24 Fiscal Year Financials. The audit, which was provided in the Agenda for the Executive Board's review, indicated that the financial statements are presented fairly and in accordance generally accepted accounting principles, and found no deficiencies in CWIC's internal controls. CWIC was described as being in a strong financial position with net position of \$3.4M

P.J. advised that effective December 31, 2024, CSRMA renewed its policy with CWIC, reinsuring the Pooled Liability Program's pooled layer as presented to the Executive Board at its December 2024 meeting.

E.4. Resolution Recognizing the Contributions of Craig Murray

The Executive Board reviewed the resolution recognizing the contributions of Craig Murray.

Craig Murray has served on CSRMA's Pooled Liability Committee, Workers' Compensation Committee, Executive Board, and Board of Directors for several year. Craig has also served as President of CSRMA for the past five years, following his service as Vice President. CSRMA has greatly benefited from his experience, expertise, guidance, and support over the past eighteen years.

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

MOTION: Roland Williams

SECOND: Teresa Herrera

MOTION CARRIED

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

E.5. Resolution Recognizing the Contributions of Michelle Gallardo

The Executive Board reviewed the resolution recognizing the contributions of Michelle Gallardo.

Michelle Gallardo has served on CSRMA's Pooled Liability Committee and as the Committee Chair, as a member of the Executive Board and Board of Directors for many years. CSRMA has greatly benefited from her experience, expertise, guidance, and support over the past eight years.

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

MOTION: Sandeep Karkal **SECOND:** Teresa Herrera **MOTION CARRIED**

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

F. OFFICER/PROGRAM DIRECTORS/COMMITTEE REPORTS

None.

G. Pooled Liability Program

G.1. Carl Warren & Company Staffing Update

Seth Cole advised that Alan Dialon had tendered resignation from his position with Carl Warren & Company, creating a vacancy for CSRMA's Pooled Liability Program's Senior Claims Examiner. Carl Warren & Company has identified Teresa Collier as the new Senior Claims Examiner, supported by Suzie Spencer and Angelique King, who were present at the meeting, with continued support from Beth Tavarez, who was not present but has been working with the Pooled Liability Program for approximately one year.

Seth reported that the Program Administrators will be a communication to the member agencies with an updated service team chart for Carl Warren.

H. PROPERTY PROGRAM

None.

I. WORKERS' COMPENSATION PROGRAM

None.

J. PRIMARY INSURANCE PROGRAM

None.

K. LOSS CONTROL

None.

L. INFORMATION ITEMS

L.1. *Review of Board of Directors Meeting Agenda*

L.2. *Poem of the Day*

L.3. *Article – LA fires: Average insured claim estimated at \$1.9m with 17,027 structures destroyed or damaged*

L.4. *GFOA Award News Release*

L.5. *CSRMA 2025 Meeting Calendar*

L.6. *CSRMA Organizational Chart*

L.7. *CSRMA Service Team*

The Executive Board reviewed the information items.

M. ADJOURNMENT

The meeting was adjourned at 4:59 p.m. The next meeting is scheduled for March 18, 2025.

CALIFORNIA SANITATION RISK MANAGEMENT AUTHORITY
 DISBURSEMENT REGISTER GENERAL ACCOUNT NO. xxxxxx2488
 DEMANDS AS OF January 15, 2025

DISB. #	VENDOR	INVOICE DATE	INVOICE NUMBER	AMOUNT	DESCRIPTION
	GIBBONS & CONLEY - CCD				
ACH - 736	Total for GIBBONS & CONLEY - CCD MCLARENS LLC - CCD	01/15/2025	24Dec4694	1,637.43 \$ 1,637.43	Program/Gen Fees & Exp
ACH - 737	Total for MCLARENS LLC - CCD WILLIS TOWERS WATSON US, LLC. - CCD	01/07/2025	90054641	586.50 \$ 586.50	Professional Services
ACH - 738	Total for WILLIS TOWERS WATSON US, LLC. - CCD California Assoc. of Joint Powers Authorities	01/14/2025	150141577382	25,920.00 \$ 25,920.00	Actuary Services Work Comp
25151	Total for California Assoc. of Joint Powers Authorities SELF INSURANCE PLANS	01/15/2025	300001835	3,500.00 \$ 3,500.00	CAJPA Membership
25150	Total for SELF INSURANCE PLANS TOTAL	12/03/2024	OSIP 72429	87,842.08 \$ 87,842.08 \$ 119,486.01	Assessment for Fiscal YR 24/25

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

Jason Dow, Treasurer-Auditor

Roland Williams, Secretary

CALIFORNIA SANITATION RISK MANAGEMENT AUTHORITY
DISBURSEMENT REGISTER GENERAL ACCOUNT NO. xxxxxx2488
DEMANDS AS OF February 1, 2025

DISB. #	VENDOR	INVOICE DATE	INVOICE NUMBER	AMOUNT	DESCRIPTION
	ATHENS INSURANCE SERVICE, INC. - CCD				
ACH - 739	Total for ATHENS INSURANCE SERVICE, INC. - CCD DKF SOLUTIONS GROUP, LLC - CCD	02/01/2025	ivc0000000038658	31,999.00 <u>\$ 31,999.00</u>	Claim Admin
ACH - 740	Total for DKF SOLUTIONS GROUP, LLC - CCD HEATHER TRURO - CCD	02/01/2025	22687	2,000.00 <u>\$ 2,000.00</u>	Vector Solutions
ACH - 741	Total for HEATHER TRURO - CCD LIEBERT CASSIDY WHITMORE - CCD	01/20/2025	05998 06002	5,250.00 <u>\$ 5,250.00</u>	Consulting/Printing
ACH - 742	Total for LIEBERT CASSIDY WHITMORE - CCD MCLARENS LLC - CCD	12/31/2024	284176	2,425.00 <u>\$ 2,425.00</u>	training & program consulting
ACH - 743	Total for MCLARENS LLC - CCD CENTRAL MARIN SANITARY	01/21/2025	90058977 60339	645.00 <u>\$ 645.00</u>	Professional Services
25154	Total for CENTRAL MARIN SANITARY DAVID CLOVIS	02/01/2025	Wellness Safety	2,048.20 <u>\$ 2,048.20</u>	Wellness Safety
25152	Total for DAVID CLOVIS DELTA DIABLO DIST.	01/16/2025	25-01	400.00 <u>\$ 400.00</u>	Webinar
25155	Total for DELTA DIABLO DIST. IRONHOUSE SANITARY DIST.	02/01/2025	Wellness/Safety	3,900.00 <u>\$ 3,900.00</u>	Wellness Safety
25153	Total for IRONHOUSE SANITARY DIST.	01/16/2025	Property Ironhouse	46,777.66 <u>\$ 46,777.66</u>	Property Claim 002.060975.mi.v
25156	Total for LEUCADIA WASTEWATER DIST. NOVATO SANITARY DIST.	02/01/2025	Wellness Safety	2,500.00 <u>\$ 2,500.00</u>	Wellness Safety
25157	Total for NOVATO SANITARY DIST. TOTAL	02/01/2025	Wellness Safety	501.01 <u>\$ 501.01</u> <u>\$ 98,445.87</u>	Wellness Safety

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

Jason Dow, Treasurer-Auditor

Roland Williams, Secretary

CALIFORNIA SANITATION RISK MANAGEMENT AUTHORITY
DISBURSEMENT REGISTER GENERAL ACCOUNT NO. xxxxxx2488
DEMANDS AS OF February 15, 2025

DISB. #	VENDOR	INVOICE DATE	INVOICE NUMBER	AMOUNT	DESCRIPTION
	BRIAN BIEHLE - CCD				
ACH - 744	Total for BRIAN BIEHLE - CCD CARL WARREN & CO. - CCD	02/01/2025	765	400.00 <u>\$ 400.00</u>	CSRMA Website Maint
ACH - 745	Total for CARL WARREN & CO. - CCD CLEAN WATER INSURANCE CAPTIVE - CCD	01/31/2025	January 2025	19,729.06 <u>\$ 19,729.06</u>	Monthly Claims Admin & Billings
ACH - 746	Total for CLEAN WATER INSURANCE CAPTIVE - CCD DGD RISK AND INSURANCE CONSULTING, LLC - CCD	02/15/2025	3	1,882,342.00 <u>\$ 1,882,342.00</u>	CWIC 1/2 Liab Premium 24/25
ACH - 747	Total for DGD RISK AND INSURANCE CONSULTING, LLC - CCD GIBBONS & CONLEY - CCD	01/31/2025	Reimbursement	684.12 <u>\$ 684.12</u>	CASA
ACH - 748	Total for GIBBONS & CONLEY - CCD JAMES MARTA & CO. - CCD	02/10/2025	25Jan4768	5,261.65 <u>\$ 5,261.65</u>	Program/Gen Fees & Exp
ACH - 749	Total for JAMES MARTA & CO. - CCD KRUG ENTERPRISES, INC. - CCD	01/31/2025	4997	5,945.00 <u>\$ 5,945.00</u>	FEE/audit
ACH - 750	Total for KRUG ENTERPRISES, INC. - CCD MCLARENS LLC - CCD	02/10/2025	1611	50.00 <u>\$ 50.00</u>	edit WC claim mgmt program files
ACH - 751	Total for MCLARENS LLC - CCD MYRON D. LEAVELL - CCD	02/14/2025	90073650	279.50 <u>\$ 279.50</u>	Professional Services
ACH - 752	Total for MYRON D. LEAVELL - CCD PATZER RISK CONTROL SERVICES LLC - CCD	02/12/2025	2025 02 Leavell	3,738.28 <u>\$ 3,738.28</u>	LRP
ACH - 753	Total for PATZER RISK CONTROL SERVICES LLC - CCD STEVE DAVIDSON - CCD	02/05/2025	1104	475.00 <u>\$ 475.00</u>	Wellness Newsletter
ACH - 754	Total for STEVE DAVIDSON - CCD US Bank - CCD	01/28/2025	2025 01 Davidson	2,205.01 <u>\$ 2,205.01</u>	meeting
ACH - 755	Total for US Bank - CCD ARCLIGHT MEDIA	02/15/2025	ACH Deduction	49,995.10 <u>\$ 49,995.10</u>	WC Awards
25159	Total for ARCLIGHT MEDIA PRO AUDIO VIDEO, INC.	02/01/2025	12134	675.00 <u>\$ 675.00</u>	RCO Web Hosting/Consulting
25158	Total for PRO AUDIO VIDEO, INC. Verbal Judo Institute(Training for Impact LLC)	01/31/2025	24263	4,772.69 <u>\$ 4,772.69</u>	audio/video services
25160	Total for Verbal Judo Institute(Training for Impact LLC) TOTAL	02/13/2025	9832	2,612.82 <u>\$ 2,612.82</u> <u>\$ 1,979,165.23</u>	Training

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 March 1, 2025

DISB. #	VENDOR	INVOICE DATE	INVOICE NUMBER	AMOUNT	DESCRIPTION
	ATHENS INSURANCE SERVICE, INC. - CCD				
ACH - 755	Total for ATHENS INSURANCE SERVICE, INC. - CCD CLEAN WATER INSURANCE CAPTIVE - CCD	02/28/2025	ivc00000000038918	31,999.00	Claim Admin
				\$ 31,999.00	
ACH - 755	Total for CLEAN WATER INSURANCE CAPTIVE - CCD DKF SOLUTIONS GROUP, LLC - CCD	02/14/2025	4	1,882,342.00	CWIC 1/2 Liab Premium 24/25
				\$ 1,882,342.00	
ACH - 755	Total for DKF SOLUTIONS GROUP, LLC - CCD HEATHER TRURO - CCD	03/01/2025	22722	2,000.00	Vector Solutions
				\$ 2,000.00	
ACH - 755	Total for HEATHER TRURO - CCD LIEBERT CASSIDY WHITMORE - CCD	02/20/2025	6006	2,748.75	Consulting/Printing
				\$ 2,748.75	
ACH - 755	Total for LIEBERT CASSIDY WHITMORE - CCD Erik Brown	01/31/2025	288280	2,425.00	training & program consulting
				\$ 2,425.00	
25161	Total for Erik Brown TOTAL	01/31/2025	2025 02 Brown	29.61	WC meeting
				\$ 29.61	
				\$ 1,921,544.36	

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: March 3, 2025

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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.

As of November 25, 2024, this project is delayed. Carl Warren and Company and Athens Administrators have prepared succession plans. The respective succession plans have been reviewed by the Pooled Liability and Workers' Compensation Committees and are attached to Long Range Action Plan for the Executive Board's review. The Program Administrators are working with Gibbons and Conley on their succession plan.

As of January 20, 2025, this project is completed. Gibbons and Conley's succession plan is attached to the Long Range Action Plan for the Executive Board's review. Given the recent staffing changes at Carl Warren & Company (CWC) to be discussed at the Executive Board meeting, the Program Administrators will work with CWC to update their succession plan.

DELAYED

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 2025
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: As of November 25, 2024, this project is on target. The Program Administrators have begun gathering ideas for items to include in the value proposition.

As of January 20, 2025, this project is on target. This action plan item ties into the CSRMA Rebranding action plan item. Once we have clarity on the Vision Statement and Tagline, the Program Administrators will prepare a draft value proposition document for review.

As of March 3, 2025, this project is delayed. The Program Administrators have prepared an outline of a value proposition document. The Vision Statement and Tagline are agendized for discussion at the Long-Range Planning Session March 16-18. Once finalized, the Program Administrators will prepare a draft value proposition document for review by the Executive Board.

COMPLETED

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.

As of November 25, 2024, this project is on target. The ideas to provide enhanced/expanded EPL trainings to the membership will be reviewed with the Risk Control Work Plan subcommittee when they meet in December.

As of January 20, 2025, this project is on target. The Risk Control Work Plan subcommittee discussed this topic and is recommending that four web-based training modules be developed to address soft skills. Additionally, the subcommittee discussed increasing the minimum EPL deductible in the Pooled Liability Program. This will be discussed as part of the 2025 LRP Discussion Topic “Refine Strategies for Controlling Employment Risk”.

As of March 3, 2025, this project is complete but CSRMA’s efforts to reduce the impact of Employment related matters on Pooled Liability Program will continue. “Refine Strategies to Control EPL Risk” is a discussion topic for the 2025 Long Range Planning Session.

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 agendized 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.

As of November 25, 2024, this project is back on target to share the outcome of this action plan item with the Board of Directors in January. The ad-hoc committee met twice and will be making a recommendation to the Executive Board to amend the Vision Statement and create a tag line. This topic is agendized for the Executive Board meeting on December 2nd.

As of January 20, 2025, this project is delayed. The Executive Board reviewed the Ad Hoc Committee’s proposed revision to the Vision Statement and the proposed Tagline at their December 2nd meeting. The Executive Board provided feedback and directed the Program Administrators and Ad Hoc Committee to reconvene and bring back this item for further discussion at the Long Range Planning Session in March. The Ad Hoc Committee will be meeting on January 28th in Palm Springs.

As of March 3, 2025, this project is delated. The Ad Hoc Committee met on January 28th and will be making a recommendation to the Executive Board at the Long-Range Planning Session March 16-18.

2025 CAJPA Conference Attendance

ISSUE: The 2025 CAJPA Conference will be held September 16-19, 2025 in Monterey. CSRMA budgets to send representatives to the conference each year.

RECOMMENDATION: The Program Administrators recommend that the Executive Board discuss this issue and select an attendee(s) for the 2025 CAJPA Conference.

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

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

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

ATTACHMENTS: CAJPA Annual Conference Save the Date



Workers' Compensation Program Claims Audit

ISSUE: In order to ensure that CSRMA members continue to benefit from quality workers' compensation claims handling services, the third-party administrator undergoes a claims handling audit every other year. Farley Consulting Services conducted an audit of Athens.

Tim Farley, from Farley Consulting Services, presented his audit to the Workers' Compensation Committee at their February meeting via teleconference. Athens was present at the meeting and also provided a written response, addressing the recommendations made by the auditor.

RECOMMENDATION: The Program Administrators recommend that the Executive Board review and discuss the audit.

FISCAL IMPACT: The cost of the audit is \$8,200.

BACKGROUND: Every other year, an audit is conducted of the claim handling practices of CSRMA's workers' compensation third party claims administrator. The last audit was conducted in 2023 by Farley Consulting Services. At this time the TPA was Sedgwick. This 2025 audit is the first audit performed with Athens as the TPA.

Audit areas include: adequacy of reserves, promptness of reporting, employee contact, payments, investigations, litigation, denials, rehabilitation, excess claims and subrogation.

ATTACHMENTS: 1) Workers' Compensation Claims Audit Report
2) Athens Response Letter

Workers' Compensation Claims Audit - 2025

for

California Sanitation Risk Management Authority (CSRMA)



February 6, 2025

FCS

F A R L E Y
CONSULTING SERVICES, LLC

14041 N. Running Brook Lane ~ Marana, AZ 85658-4503
Mobile: 760.533.3439 ~ farleyconsulting2000@gmail.com

**An Independent Claims Management
Consulting Firm**



February 6, 2025

Mr. P.J. Skarlanic
California Sanitation Risk Management Authority
% Alliant Insurance Services, Inc.
100 Pine Street, 11th Floor
San Francisco, CA 94111-5101

Workers' Compensation Claims Audit – 2025

This report summarizes the results of an audit of workers' compensation claims for the California Sanitation Risk Management Authority (CSRMA). FCS reviewed 80 claims via remote access to the claims management information system of Athens Administrators (Athens), CSRMA's third-party administrator in Concord, California. The review was conducted 1/23/2025-2/1/2025.

The project includes:

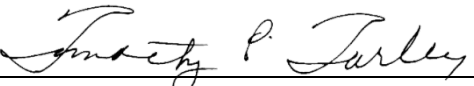
1. The review of 80 workers' compensation claims. The audit sample included:
 - 50 open indemnity claims
 - 15 closed indemnity claims
 - 15 open medical only claims
2. A submission to Athens of a list of claims to be reviewed prior to the audit. That list was chosen by FCS from a roster of claims provided by Athens.
3. Access to Athens's claims management information system from which the following data was obtained:
 - Current financial information (e.g., outstanding reserves and amounts paid to date for temporary disability, permanent disability, expense, and vocational rehabilitation).
 - Daily adjustor activity notes.
 - Date of claim receipt.

- Claimant information and injury description.
 - Vital documents sent and received (e.g., 5020 form, DWC-1; assorted medical documentation, settlement/closing documentation, legal correspondence)
5. Interviews and discussions with Mr. Manuel Berumen of Athens throughout the audit process.
 6. An exit discussion of audit findings with Mr. Berumen and Ms. Sunny White of Athens, was conducted by teleconference after the conclusion of the audit on January 2/3/2025.
 7. Receipt and consideration of rebuttal correspondence submitted by Athens on 2/4/2025 in reply to findings presented at the exit discussion.

FCS appreciates the opportunity to complete this important project for CSRMA.

Respectfully submitted,

FARLEY CONSULTING SERVICES

by 

Timothy P. Farley, CPCU
President

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Appendix

Audit Lists

I. Executive Summary

The audit of 80 workers' compensation claims for CSRMA reveals that Athens is providing effective claims administration for CSRMA. This is the first audit of Athens. It assumed the administration of the account subsequent to the last audit completed in January 2023. Notable deficiencies are evident in the key area of diary maintenance.

FCS makes the following observations and recommendations based on the audit:

1. Athens is adequately staffed to handle CSRMA claims. Three examiners handle combinations of active indemnity and future medical only claims. All 3 examiners are maintaining acceptable caseloads. Exhibit 1 on page 4 displays the personnel assigned to the CSRMA account.
2. Case reserves are accurate. Only 1 claim reviewed requires reserve adjustment. That claim is discussed in Exhibit 2 on page 6.
3. Athens is conducting thorough investigation on CSRMA claims. No investigation deficiencies are identified.

Three claims involve subrogation. Athens is aggressively pursuing the responsible party on all 3 claims.
4. Claim documentation confirms the consistent use of utilization review and nurse case management services to mitigate treatment and medical expense. Return-to-work efforts are aggressive.
5. Athens' fee schedule net savings are \$1,844,054 or 70.6% of the original amount billed on the 1,973 medical bills received in calendar year 2024. Other similar entities FCS has evaluated average 69% net savings. A table providing this calculation appears on page 8.
6. The audit identified no inaccurately calculated disability rates. FCS re-rated the permanent disability rate on 6 of the claims. The rating calculated by Athens is accurate for all 6 of those claims.
7. Forty-one (63%) of the 65 indemnity claims reviewed involve some element of litigation. All litigated claims exhibit timely referrals and status updates from defense counsel. No litigation management deficiencies are identified.
8. Athens' claims management information system documentation process is efficient. No documentation clarity deficiencies are observed.
9. Athens is not consistently maintaining timely diary on the claims reviewed. Six claims exhibit deficiencies. Those claims are discussed in Exhibit 3 on page 10.

10. Supervision is consistent and well documented on the claims reviewed. No supervisory deficiencies are identified.
11. Seventeen of the claims reviewed qualified for reporting to excess insurers. All of these claims were reported timely. No excess reporting deficiencies are identified.

These and other elements of this study are discussed in more detail in the remainder of this report.

II. Audit Results

A. Background

The objective of this audit is to assess the efficiency with which Athens is performing various elements of workers' compensation claims handling for CSRMA.

This report provides findings in key areas of claims handling that will inform CSRMA whether Athens is performing at or above industry standards and whether Athens' claims handling compares favorably with other administrators handling similar pooling entities in California.

The project acknowledges that Athens assumed the administration of the CSRMA account in July 2023. This is FCS's first assessment of Athens' performance.

B. Claims Handling Analysis

This section of the report discusses specific elements of workers' compensation claims handling. Recommendations for improvement are incorporated into the discussion of each element of claims handling, if applicable. Where possible, the report compares Athens performance with audit findings of other similar entities.

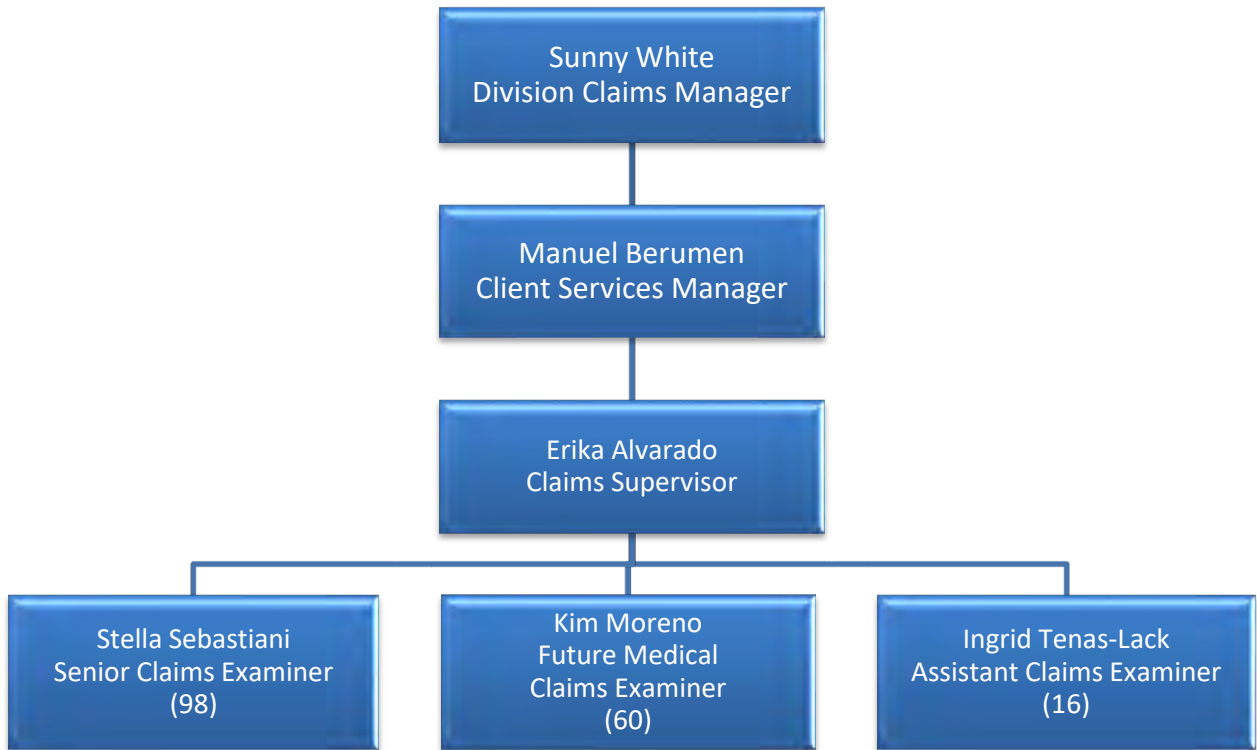
1. Staffing/Caseloads

This analysis seeks to confirm that caseloads comply with accepted industry averages and that the technical competence of staff assigned to the CSRMA account is sufficient.

Exhibit 1 displays the organizational make-up of Athens claims handling personnel assigned to CSRMA claims. Industry standards allow a maximum open indemnity caseload of 150. Medical only and future medical only claims handlers can maintain a caseload of 300. All 3 examiners assigned to the CSRMA account maintain caseloads that comply with this standard.

Athens is adequately staffed for the CSRMA account.

Exhibit 1 - Claims Handling Organizational Chart - Athens




2. Accuracy of Case Reserves

CSRMA claim reserves should anticipate the most *probable* outcome and should be based on:

- Information contained in Form 5020 (Employer's Report of Occupational Injury or Illness)
- Information contained in Form 5021 (Physician's First Report of Injury or Illness)
- Anticipated temporary disability (TD) benefits
- Anticipated medical costs
- Incorporation of utilization review (UR) and ACOEM guidelines recently enacted
- Employee's wage information
- Anticipated vocational rehabilitation (VR) or supplemental job displacement benefits (SJDB)
- Anticipated permanent disability (PD) benefits
- Life expectancy and three-year average annual medical expense history (lifetime medical)
- Anticipated legal expense
- Injury history information obtained through The Index System
- Other related injuries (apportionment)

Athens is considering these factors when establishing reserves on most of the claims reviewed. Only 1 claim requires reserve adjustment. That claim is listed and discussed in Exhibit 2 on the next page.

Exhibit 2 - CSRMA Case Reserve Analysis

Claim No.	Current Outstanding Reserve	Recommended Outstanding Reserve	Comments
	\$0 (permanent disability)	\$5,000 (precautionary)	Claim activity notes are not clear whether some PD is anticipated. FCS suggests the establishment of this precautionary reserve.

Reserve recommendations are based on FCS's review of claims for similar public entity pooling groups in California.

3. Quality of Investigation

Proper investigation for workers' compensation claims includes:

- Timely file set up after claim notification. Industry standards require Athens to set up the claim within 24 hours of receipt of the claim.
- Making prompt contact with the injured employee, the treating physician, and the employee's direct supervisor. Industry standards require this three-point contact within 48 hours of Athens' receipt of the claim.
- Verifying that the injury is work related.
- Researching injury history to determine potential for apportionment.
- Canvassing for possible witnesses to the industrial accident.
- Obtaining recorded or written statements regarding the incident from injured employees or witnesses when possible.
- Follow-up contact with medical providers to gain a clear understanding of the severity of the injury and the anticipated duration of disability.
- Obtaining police accident reports when the industrial injury is the result of a traffic accident.
- Obtaining updated wage information to accurately calculate benefits.
- Identifying claims with rehabilitation potential and effectively monitoring rehabilitation progress.
- Timely assignment of field investigation to independent contractors when necessary.
- Identification and aggressive pursuit of other parties responsible for the injury (subrogation).
- Identification and processing of employees qualified as Medicare eligible, thus requiring compliance with Medicare/Medicaid SCHIP Reporting Act requirements.

Athens is complying with industry standards for claim investigation. No investigation deficiencies are identified.

Three claims involve subrogation pursuit. Athens aggressively pursued the responsible party on all 3 claims.

4. Medical Expense Control/Cost Containment

Thorough scrutiny of all medical bills to identify charges not in compliance with California's fee schedule and charges or treatments that are not work related is a vital element of a fiscally responsible workers' compensation program. A complacent cost containment policy can result in thousands of dollars in unnecessary payments on a single claim. Multiplied by a substantial claim volume, this faulty policy can change a cost-effective program into a matter of great fiscal concern.

Athens is effectively containing medical costs on CSRMA claims.

Athens utilizes Athens Managed Care for medical bill review and California fee schedule compliance. Athens Managed Care cost containment efforts resulted in net savings of \$1,844,054 or 70.6% of the original amount billed on 2,698 bills received in calendar year 2024. This is comparable to the 69% net savings experienced by other California public entities for which FCS has conducted similar studies. The table below provides the calculation.

**CSRMA Bill Review Results
Calendar Year 2024**

A	Number of bills processed	1,973
B	Original amount billed	\$2,611,983
C	Amount paid	\$681,879
D	Gross savings (B) – (C)	\$1,930,104
E	Cost saving fees	\$86,050
F	Net savings (D) – (E)	\$1,844,054 or 70.6% of original amount billed

Athens is incorporating other medical cost mitigating activities. These include:

- Incorporating utilization review activity to ensure that only applicable treatment is compensated.
- The mitigating application of permanent disability awards in terms of the use of ACOEM guidelines and the newly revised standard for evaluating permanent disability, which is now based on the “diminished future earning capacity” of the employee.
- The establishment of a maximum number of chiropractic and/or physical therapy treatments.

Many of the claims reviewed document medical authorization for the employee to return to work with specific restrictions. Athens consistently identified these light duty restrictions and attempted to arrange the accommodation of them with the CSRMA member.

5. Payments/Settlements

This category evaluates the timeliness of temporary disability and permanent disability benefits, and attempts to confirm that Athens is accurately calculating benefit rates.

FCS re-rated the permanent disability on 6 of the claims reviewed. Athens’s rating on those claims is accurate. None of the claims reviewed exhibit inaccurate temporary disability or permanent disability benefit rate calculations.

Eight claims exhibit the appropriate distribution of permanent disability advances (PDA). In such instances, Athens estimates the probable PD award and is required to initiate payments before the actual award is approved. This was appropriate for all 8 claims.

6. Litigation Management

This category confirms that:

- Defense attorneys and the employee's attorney are responded to timely.
- Defense counsel fees are within industry averages.
- Claim examiners are performing routine activities and not assigning defense counsel to perform tasks that the examiner should be performing.

Forty-one (63%) of the 65 indemnity claims reviewed involve some degree of litigation. The claims selected were intended to be primarily those claims presenting the most exposure to CSRMA.

All litigated claims exhibit timely referral to counsel and timely status report updates from counsel. No litigation management deficiencies are identified.

7. Information System Accuracy/Documentation Clarity

All material viewed to conduct this audit was provided via access to Athens' claims management information system. The system provides organized and chronologically accurate claim-related correspondence, financial information and medical information.

Athens inputs periodic claim summaries to the note screen to update the status of the claim (routinely every 90 days). A key component of these inputs is a summary of the case reserves. Athens is consistently documenting a detailed description of the rationale or calculation of the specific case reserves. No documentation deficiencies are observed.

8. Diary/Case Closure

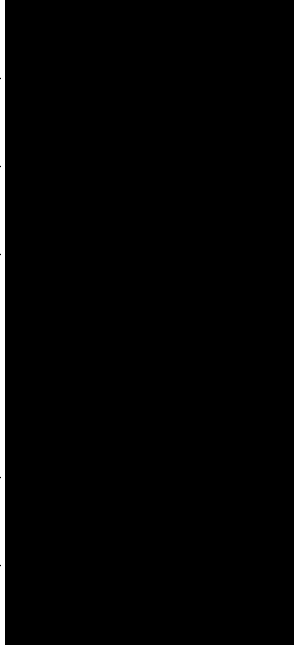
Industry standards require open active indemnity claims to be reviewed at least every 30 days by the handling examiner. Lifetime future medical claims warrant an extended diary (6 months is common).

Athens is not consistently maintaining timely diary. Six claims exhibit gaps in periodic claim handling activity that do not comply with diary maintenance standards. Those claims are discussed in Exhibit 3.

9. Supervision

All claims reviewed exhibit supervisory activity that complies with industry standards for peer review. There are no deficiencies.

Exhibit 3 - Diary Analysis

Claim Number	Discussion
	Claim activity notes reveal no plan of action since 5/17/2024.
	There is no plan of action documented in more than a year.
	Claim activity notes reveal no plan of action since 6/22/2023.
	Notes dated 7/1/2024 indicate that the employee was interested in a C&R settlement. There is limited pursuit of this resolution. It is noted that the employee's attorney has been particularly unresponsive. In its response, Athens pointed to the examiner receiving letters and returning a call. The examiner also sent a letter to the employee's attorney on 1/28/25. That letter was sent subsequent to this audit, and this activity does not explain the more than 6-month gap in attempts to resolve the claim.
	The last documented plan of action is dated 5/16/24.
	Claim activity notes reveal no activity since 7/24/24).

10. Excess Reporting

Seventeen of the claims reviewed generated an exposure that warrants reporting the claim to excess providers.

Claims that meet excess reporting criteria should be identified and reported within 30 days of Athens's knowledge of the excess qualification. Follow-up status reports to excess insurers should be issued every 90 days thereafter. Routinely, the excess insurer will authorize the discontinuation of any reporting. In those instances, Athens must document its notes accordingly.

All 17 claims have been reported timely. No excess reporting deficiencies are identified.

Appendix Audit Lists

Open Indemnity Claims

Claim No.	
1.	
2.	
3.	
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13.	

Claim No.	
14.	
15.	
16.	
17.	
18.	
19.	
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22.	
23.	
24.	
25.	
26.	

Claim No.	
27.	
28.	
29.	
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32.	
33.	
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35.	
36.	
37.	
38.	
39.	

Claim No.	
40.	
41.	
42.	
43.	
44.	
45.	
46.	
47.	
48.	
49.	
50.	

Closed Indemnity Claims

Claim No.	
1.	
2.	
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6.	
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Claim No.	
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12.	
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14.	
15.	

Open Medical Only Claims

Claim No.	
1.	
2.	
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Claim No.	
9.	
10.	
11.	
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14.	
15.	

February 10, 2025

Mr. P.J. Skarlanic
California Sanitation Risk Management Authority
c/o Alliant Insurance Services, Inc.
100 Pine Street, 11th Floor
San Francisco, CA 94111-5101

by email to pskarlanic@alliant.com

Dear. Mr. Skarlanic,

It has been our pleasure to work with Farley Consulting Services and Mr. Tim Farley for the 2025 Workers' Compensation Claims Audit. We are thrilled with the results and appreciate the opportunity to review the report and findings.

Athens Administrators is in agreement with the results and feedback identified in the audit. Mr. Farley reviewed 80 files for caseload adequacy, reserving, investigation, subrogation, documentation, disability ratings, litigation compliance, and bill review results.

There is one opportunity identified in the report. Mr. Farley indicates that there are notable deficiencies in the key area of diary maintenance. We do agree with the findings pertaining to those 6 claims but also recognize that 92.5% of the claims reviewed did have timely diaries. We take this as important feedback and will review the results with the claims team to ensure that all claims have a timely plan of action and that the actions identified are pursued timely.

We strive for ongoing growth and look forward to that improvement.

Thank you for the continued opportunity to partner with CSRMA as your workers' compensation third-party administrator.

Sincerely,

Manuel Berumen

Manuel Berumen
Client Services Manager
Athens Administrators

Workers' Compensation Program
Workers' Compensation Excellence Award Criteria

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

The award criteria were changed for 2022 and unchanged in 2023. CSRMA last updated the award criteria in 2024. Typically, CSRMA runs the same application award criteria two consecutive years to allow more members the time needed to meet the application criteria.

RECOMMENDATION: The Workers' Compensation Committee recommend the application criteria be unchanged for 2025.

FISCAL IMPACT: \$50,000 – this is included in the FY draft 25/26 budget.

BACKGROUND: None.

ATTACHMENTS:

1. CSRMA Workers' Compensation Excellence Award Policy and Procedure #3-WC
2. Workers' Compensation Excellence Award Application 2025

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

SUBJECT: Workers' Compensation Program Award - Workers' Compensation Excellence Award Program

EFFECTIVE: August 6, 2004

REVISED: January 15, 2011
January 22, 2015
August 20, 2015
January 24, 2018
February 15, 2022

Policy:

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

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

Effective 2/15/22:

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

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

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

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

- a. Injury to the employee performing the task/operating the equipment

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

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

Example:

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

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

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

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

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

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

Provide evidence that an employee health promotion program with specific activities designed to target employee health risk factors has been implemented. The term "Program" does not necessarily mean a written policy or procedure. Providing evidence of ongoing and regular efforts to reduce employee health risk factors will meet the definition of Program as used here. Examples:

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

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

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

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

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

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

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

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

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

Procedures:

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

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

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

Additionally, each qualifying member will receive the following:

1. Wall Plaque
2. Lobby Banner

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

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

**California Sanitation Risk Management Authority (CSRMA)
2025 Workers' Compensation Excellence Award Application (Due 9/30/25)**

Name of Your Agency:	
If we have questions regarding your application, who should we contact at your agency?	
• Name:	Email:
• Phone:	
Please Note: This award program is only available to members of the CSRMA pooled Workers' Compensation Program. If you are unsure if your agency is a member, please contact David Patzer at dpatzer@dkfsolutions.com or Seth Cole at Scole@alliant.com	
To qualify for the 2025 Workers' Compensation Excellence Award, please submit this application <u>and</u> support documentation <u>electronically</u> in pdf format <u>following the directions below</u> to David Patzer at dpatzer@dkfsolutions.com by 9/30/25. Members submitting a qualifying application will be announced at the January 2026 Board of Directors meeting.	
NOTE: Applications are not considered submitted unless you receive an email confirmation of receipt from David Patzer.	
IMPORTANT NOTES:	
<ul style="list-style-type: none"> If your agency was a recipient of the 2024 Workers' Compensation Excellence award, you will need to select different tasks for application items 3-4 and 7-9 than your agency used for your 2024 application. Application submittals must be submitted as a single pdf document with a table of contents and attachments/supporting documentation listed in the same order as the application. Submittals are not deemed accepted unless notified via email by David Patzer the application was received. 	
REQUIRED QUALIFYING CRITERIA (must meet each)	SOURCES FOR HELP
1: Have no low back lost time claims due to strain/overexertion for the program year being evaluated. (Note: No need to provide anything on your application for this item - CSRMA will verify using your agency's workers' compensation claims data for the time period of 7/1/24-6/30/25).	<ul style="list-style-type: none"> CSRMA Risk Control Advisor: dpatzer@dkfsolutions.com
2: Provide evidence that the CSRMA Return to Work program, or equivalent, has been implemented in order help injured employees heal more quickly and reduce the indemnity portion of the workers' compensation claim. Specifically, provide evidence of the following:	<ul style="list-style-type: none"> CSRMA Risk Control Advisor, David Patzer: dpatzer@dkfsolutions.com CSRMA Workers' Compensation Claims and Return to Work Advisor, Heather Truro: htruro@gmail.com

<ul style="list-style-type: none"> a. Copy of the form your agency uses when an employee reports an injury but declines medical treatment. b. Copy of the form your agency provides treating physicians to identify the physical activities the employee is able to perform to facilitate returning the injured employee to work when modified duty is necessary. c. Copy of the form your agency uses to document how an injured employee's job duties are being temporarily modified and the time period the modifications are valid. d. Copy of the form your agency uses to document the interactive process for permanently disabled employees. 	<ul style="list-style-type: none"> • CSRMA's Workers' Compensation Claims Management and Return to Work Program available for download from Risk Control Online
<p>3: For each work group at your agency, identify 15 <i>routine</i> and 10 <i>non-routine</i> tasks/equipment that, if operated/performed incorrectly, are <i>likely</i> to cause any of the following:</p> <ul style="list-style-type: none"> a. Injury to the employee performing the task/operating the equipment b. Injury to a coworker c. Damage to agency property d. Damage to private property <p>Once these have been identified, assign a risk score of 1-3 to each (3 being high probability) on each of the 4 criteria above and total the risk score for each task/equipment.</p> <p>Example:</p> <ul style="list-style-type: none"> • Task: Setting up lane closures on public streets <ul style="list-style-type: none"> a. Injury to the employee performing the task/operating the equipment: Risk Score = 3 b. Injury to a coworker: Risk Score = 3 c. Damage to agency property: Risk Score = 3 d. Damage to private property: Risk Score = 3 • Total Risk Score for this Task = 12 <p>Please submit a copy of this written analysis with your application.</p>	<ul style="list-style-type: none"> • CSRMA Risk Control Advisor: dpatzer@dkfsolutions.com
<p>4: Perform the following for the 10 tasks/equipment that have the highest risk scores identified in item #3:</p>	<ul style="list-style-type: none"> • CSRMA Risk Control Advisor: dpatzer@dkfsolutions.com

<p>a. Job Hazard Evaluation</p> <p>b. Develop an SOP with the completed JHA incorporated into the SOP (Note: The SOP must identify each step in the performance of the task or operation of the equipment so it can be used to train someone who has never performed the task or operated the equipment. Incomplete SOPs or SOPs without JHA's incorporated are not acceptable)</p> <p>Please submit copies of a and b, above with your application.</p>	<ul style="list-style-type: none"> • CSRMA Smart SOP mobile app (free to CSRMA members) – contact dpatzer@dkfsolutions.com • OSHA's "How to Perform a Job Hazard Evaluation": https://www.osha.gov/Publications/osha3071.pdf
<p>5: Provide evidence that annual training on the ergonomic and biomechanical principles relevant to the work activities and risk factors present at your agency, by department, is being provided.</p>	<ul style="list-style-type: none"> • CSRMA Video Lending Library available from Risk Control Online • CSRMA Risk Control Advisor: dpatzer@dkfsolutions.com
<p>6: Provide evidence that an employee health promotion program with specific activities designed to target employee health risk factors has been implemented. The term "Program" does necessarily mean a written policy or procedure. Providing evidence of ongoing and regular efforts to reduce employee health risk factors will meet the definition of Program as used here. Examples:</p> <p>a. Onsite gym or gym memberships subsidies</p> <p>b. Brown bag lunch talks on wellness related topics</p> <p>c. Wellness incentive programs (i.e. 10,000 Steps A Day Program)</p> <p>d. Health Risk Factor Assessment programs or incentives</p>	<ul style="list-style-type: none"> • CSRMA Risk Control Advisor: dpatzer@dkfsolutions.com • Wellness Councils of America Free Wellness Resources • American Heart Association Workplace Wellness Resources
<p>7. Working with staff from Operations, Collections and Maintenance (<i>as applicable</i>) identify at least 10 tasks per department staff feels are most physically strenuous in terms of lifting demands.</p>	<ul style="list-style-type: none"> • CSRMA Risk Control Advisor: dpatzer@dkfsolutions.com • Don Freeman: donfreeman@sentinelus.com
<p>8. Using the Center for Disease Control's (CDC) NIOSH Lifting Equation app, calculate the Lifting Index for each task identified in Criteria 7.</p>	<ul style="list-style-type: none"> • CSRMA Risk Control Advisor: dpatzer@dkfsolutions.com • CDC's NIOSH Lifting Equation app: https://www.cdc.gov/niosh/topics/ergonomics/nlecalc.html
<p>9. For any task in 8, above, that indicates a NIOSH Lifting Index of 2.5 or greater provide evidence of how the task was redesigned, reengineered or otherwise modified (<i>i.e. team lift,</i></p>	<ul style="list-style-type: none"> • CSRMA Risk Control Advisor: dpatzer@dkfsolutions.com • Don Freeman: donfreeman@sentinelus.com

<p><i>mechanical assist, a material change, etc</i>)to reduce the NIOSH score to less than 2.5 (<i>please provide the report from the PDA software after the task was modified</i>).</p>	
<p>10. Provide training to staff on human error and error prevention methods using the U.S. Dept of Energy’s Human Performance Improvement Handbook Vol. 1, CSRMA Human Error webinar or equivalent.</p>	<ul style="list-style-type: none"> • CSRMA Risk Control Advisor: dpatzer@dkfsolutions.com • U.S. DOE Standards Human Performance Improvement Handbook Volume 1: Concepts and Principles: https://www.standards.doe.gov/standards-documents/1000/1028-BHdbk-2009-v1/@images/file
<p>11. For Collections, Operations and Maintenance (as <i>applicable</i>), have each group evaluate 5 <i>non-routine</i> and 5 <i>routine</i> tasks with a high risk score from Step 3 for error precursors as described on Attachment 1.</p>	<ul style="list-style-type: none"> • Attachment 1 – Error Precursors (<i>Short List</i>) • CSRMA Risk Control Advisor: dpatzer@dkfsolutions.com
<p>12. For each of the 10 tasks identified above, identify at least 2 error reduction tools (<i>sample list provided below – you are not limited to these tools</i>) your agency can provide training and/or implement to reduce the likelihood of an error occurring when performing the task.</p> <ul style="list-style-type: none"> • Sample Error Reduction Tools: <ul style="list-style-type: none"> ○ Pre-job briefing ○ Trouble-shooting decision guide ○ Verification practices (i.e. Peer check, peer review, concurrent verification, independent verification, post job review) ○ Task review, Validate assumptions ○ Procedure use and adherence ○ Do not disturb signs ○ 2-way communication verification of understanding ○ Division of duties ○ Use of SAFER (Summarize steps, Anticipate errors, Foresee probable and worst case consequences at each step, Evaluate controls at each step to prevent, catch and recover from errors, Review relevant previous experience and lessons learned) 	<ul style="list-style-type: none"> • CSRMA Risk Control Advisor: dpatzer@dkfsolutions.com • U.S. DOE Standards Human Performance Improvement Handbook Volume 1: Concepts and Principles: https://www.standards.doe.gov/standards-documents/1000/1028-BHdbk-2009-v1/@images/file • U.S. DOE Standards Human Performance Improvement Handbook Volume 2: Human Performance Tools for Individuals, Work Teams and Management: https://www.standards.doe.gov/files/doe-hdbk-1028-2009-human-performance-improvement-handbook-volume-2-human-performance-tools-for-individuals-work-teams-and-management
<p>13. Develop and submit your written accident/near miss investigation program that includes a root cause analysis and senior management review/sign off.</p>	<ul style="list-style-type: none"> • Risk Control Online recorded webinar: “Incident Investigation – Getting to the Root Cause for Accident Prevention” • CSRMA Risk Control Advisor: dpatzer@dkfsolutions.com

<p>14. Submit documentation that the individual(s) responsible for managing your agency's workers' compensation and making return to work decisions have received online training from Don Freeman on the Sentinel Return to Work online portal.</p>	<ul style="list-style-type: none"> • CSRMA Risk Control Advisor: dpatzer@dkfsolutions.com • Don Freeman: donfreeman@sentinelus.com
<p>15. Submit documentation that your agency's staff received training in 2024 on interpersonal skills/conflict resolution skills.</p>	<ul style="list-style-type: none"> • Recorded webinar on Risk Control Online
<p>16. Submit your Workplace Violence Policy that meets the requirements of SB533 Workplace Violence and submit evidence that staff training was provided by 7/1/25.</p>	<ul style="list-style-type: none"> • https://www.employers.org/blog/2024/03/05/default/special-alert-finally-the-wvpp-template-is-here/ • CSRMA Risk Control Advisor: dpatzer@dkfsolutions.com

Error Precursors (short list)



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



On the Beach at Night

BY WALT WHITMAN

On the beach at night,
Stands a child with her father,
Watching the east, the autumn sky.

Up through the darkness,
While ravening clouds, the burial clouds, in black masses spreading,
Lower sullen and fast athwart and down the sky,
Amid a transparent clear belt of ether yet left in the east,
Ascends large and calm the lord-star Jupiter,
And nigh at hand, only a very little above,
Swim the delicate sisters the Pleiades.

From the beach the child holding the hand of her father,
Those burial-clouds that lower victorious soon to devour all,
Watching, silently weeps.

Weep not, child,
Weep not, my darling,
With these kisses let me remove your tears,
The ravening clouds shall not long be victorious,
They shall not long possess the sky, they devour the stars only in apparition,
Jupiter shall emerge, be patient, watch again another night, the Pleiades shall emerge,
They are immortal, all those stars both silvery and golden shall shine out again,
The great stars and the little ones shall shine out again, they endure,
The vast immortal suns and the long-enduring pensive moons shall again shine.

Then dearest child mournest thou only for Jupiter?

Considerest thou alone the burial of the stars?

Something there is,

(With my lips soothing thee, adding I whisper,

I give thee the first suggestion, the problem and indirection,)

Something there is more immortal even than the stars,

(Many the burials, many the days and nights, passing away,)

Something that shall endure longer even than lustrous Jupiter

Longer than sun or any revolving satellite,

Or the radiant sisters the Pleiades.

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El Paso Is Going to Turn Wastewater Into Drinking Water. Other Cities Will Soon Follow

insideclimatenews.org/news/03032025/el-paso-wastewater-drinking-water

March 3, 2025

Justice & Health

El Paso Water broke ground on the first U.S. facility that will treat wastewater for direct re-use in a city water supply, using a four-step process to transform wastewater into clean, potable drinking water.



By [Martha Pskowski](#)



A rendering of the Pure Water Center, which broke ground on Feb. 27 and is expected to be operational by 2028. Credit: Courtesy of El Paso Water

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Most Popular

EL PASO—This desert city gets less than nine inches of rain a year and experienced the two hottest years in its recorded history in 2023 and 2024.

But El Paso Water started planning decades ago for this hotter, drier climate. On Thursday the utility broke ground on its latest project to secure water for the city of 700,000: an advanced water purification facility that will deliver 10 million gallons per day of purified water from the city’s wastewater stream directly into its drinking water supply.

El Paso’s Pure Water Center, which will go online by 2028, is the first direct-to-distribution reuse facility in the country. Treating wastewater for reuse as drinking water has long been controversial. But as the technology has advanced and water resources dwindle, more cities are exploring direct reuse.

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El Paso is the first out of the gate, but Phoenix and Tucson are expected to follow suit. Elsewhere in Texas, communities from the Panhandle to the Hill Country are considering their own facilities. [Colorado](#) and [California](#) recently adopted rules to regulate the treatment technology.

“El Paso, Texas, is the center of the universe in water recycling right now,” said Gilbert Trejo, vice president of operations at the utility during the groundbreaking Thursday.

Growing Acceptance of Direct Reuse

El Paso Water began a pilot study in 2016 to test direct potable reuse of sewage and other wastewater with a four-step treatment process. The utility sent water samples to state-certified laboratories for testing and found that the water met all drinking water standards. The Texas Commission on Environmental Quality (TCEQ) reviewed the pilot data and authorized El Paso Water to move forward with the design of a full facility.

After nearly a decade of work, TCEQ approved construction of the facility in October 2024. The advanced purification process begins with treated wastewater from the Roberto Bustamante Wastewater Treatment Plant in El Paso. This source water then goes through a multiple barrier system, first going through reverse osmosis, in which a membrane separates

water molecules from other substances. Then hydrogen peroxide and ultraviolet light are used to kill bacteria in the water. Next, activated carbon absorbs chemicals or compounds in the water. Lastly, chlorine is added for disinfection.



El Paso Mayor Renard Johnson speaks at the groundbreaking for the Pure Water Center on Feb. 27.
Credit: Martha Pskowski/Inside Climate News



Local elected officials and water utility leadership join in the groundbreaking for the Pure Water Center.
Credit: Courtesy of El Paso Water

TCEQ requires an online monitoring system with alarms and automatic shut-down capability. Trejo said this real-time monitoring will detect constituents breaking through the treatment process.

“Before we start to break any type of threshold that would worry us, we will know well in advance so that we can take action,” he said.

The utility will also work to educate residents and businesses in El Paso to discourage them from putting chemicals and pharmaceuticals down the drain. Trejo acknowledged that unwanted material will inevitably enter the sewer system, so the treatment process is designed to remove these potential contaminants.

Environmental advocates have raised concerns about contaminants of emerging concern in the purified water, like per- and polyfluoroalkyl substances (PFAS), which aren't yet regulated in drinking water. The environmental nonprofit Food and Water Watch warns that, “It's impossible to monitor every potential toxin in a direct potable reuse system.”

Trejo said that the treatment process was designed to remove pharmaceuticals, emerging contaminants of concerns and future contaminants. The first step was understanding the baseline quality of the source water. To that end the utility began collecting data from its

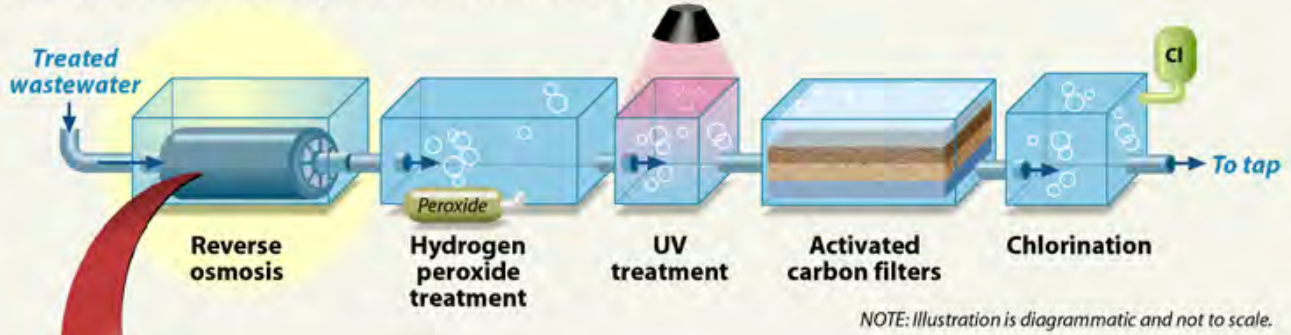
sewer system in 2016. The utility commissioned an independent panel of experts through the National Water Research Institute to review its designs for the plant.

El Paso Debuts 'Direct-to-Distribution' Water Treatment

El Paso Water's Pure Water Center will deliver 10 million gallons per day of treated, purified water from the wastewater stream directly into the drinking water supply. El Paso's facility will be the first direct-to-distribution facility in the country. More cities in the West are considering this technology as water resources dwindle.

THE PROCESS

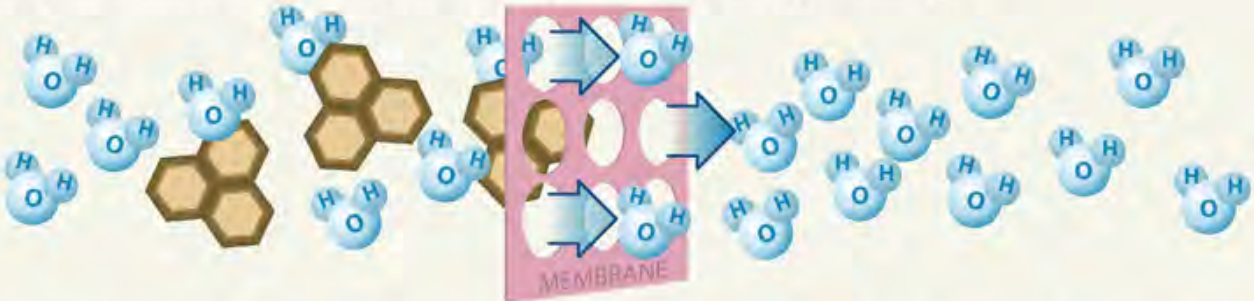
El Paso Water uses a specific sequence of filtration and treatment to eradicate all impurities from untreated water.



The process of reverse osmosis forces water through a membrane that filters out organic and inorganic compounds, bacteria and viruses.

THINK OF IT THIS WAY

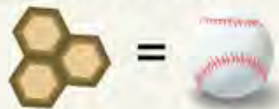
The reverse osmosis membrane is like a strainer that allows only water molecules to get through. Water molecules are made up of two hydrogen atoms and one oxygen atom (H₂O).



Now, if a **water molecule** was the size of a **tennis ball** ...



... then, relatively speaking, **metals and inorganic compounds** would be the size of a **softball** ...



... and **organic compounds** would be the size of a **soccer ball**.



A **virus** would be about the size of a **container truck** ...



... **bacteria** would be the size of the **Luxor Hotel/Casino** in Las Vegas ...



... and a **protozoa** would be the size of **Mount St. Helens**.





SOURCES: Colorado River Municipal Water District; City of San Diego

PAUL HORN / Inside Climate News

“The good thing is that our multiple barrier approach to remove viruses, pathogens and any of these emerging constituents of concern is in place,” Trejo said. “It’s a very robust system.”

TCEQ spokesperson Richard Richter said that the agency has met with El Paso Water since 2014 to review the project. TCEQ issued an authorization for the facility under Chapter 210 of Texas administrative code, which governs reclaimed water. Richter said each authorization is tailored to the specific plant design and source water quality. While TCEQ and the Environmental Protection Agency do not have specific design standards for direct potable reuse facilities, the Clean Water Act and the Safe Drinking Water Act are the foundation for design choices.

“Once the facility is constructed, there are multiple steps still required in the TCEQ review process before approval can be given for the facility to send water to customers,” he said.

El Paso Focuses on Reuse

El Paso Water CEO John Balliew said Thursday that the Pure Water Center “is the culmination of our efforts so far to diversify the water supply of El Paso.”

The utility has spent decades securing a diverse water portfolio in the Chihuahuan Desert. El Paso historically relied on the Rio Grande, whose flows have diminished, and groundwater pumped from the Hueco Bolson, an aquifer shared with Ciudad Juárez across the border.

Alex Mayer, a civil engineer and director of the University of Texas at El Paso’s Center for Environmental Resource Management, said El Paso has been a leader in “drought-proofing” water supplies. “The utility has been very effective in putting together plans that make sure the water availability is there,” he said.



A rendering of the treatment equipment at the Pure Water Center. The source water will go through a four-step treatment process and undergo real-time monitoring for contaminants. The center is expected to be in operation by 2028. Credit: Courtesy of El Paso Water

In the 1960s, El Paso began its water reclamation program, which distributes treated wastewater to irrigate outdoor areas. El Paso Water has also treated wastewater to drinking water standards to recharge the aquifer since the 1980s.

In the 1990s, El Paso Water undertook an educational campaign to encourage residents to conserve water, which successfully brought down average consumption. Green lawns were replaced with native desert landscaping. Meanwhile the utility set in motion plans to diversify its water supply.

El Paso Water brought the Kay Bailey Hutchison Desalination Plant online in 2017. The plant, the largest inland desalination facility in the U.S., treats brackish groundwater from the Hueco Bolson. The utility also acquired land in Dell City, Texas, from which it will import groundwater in the future.

Federal funding has aided El Paso Water's projects. The U.S. Bureau of Reclamation provided \$3.5 million for design of the advanced water purification facility in 2019 and provided another \$20 million in 2022 for construction. Utility officials have estimated the total project cost to be \$295 million. Balliew said that the utility will seek additional state and federal funding to complete the facility.

Balliew said that the cost of water from the Pure Water Center will be about \$500 per acre foot, which is comparable to the cost of water from the desalination plant. However this is several times more expensive than the fresh water pumped from the aquifers and the Rio

Grande.

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Mayer commended El Paso Water's "very progressive water rates" that charge lower rates to households that consume less water, which are typically low-income. But as water rates trend up with new water sources coming online, he has researched the impacts on low-income residents. Nearly one in five El Pasoans live in poverty, well above the national average.

In a 2022 [PLOS One paper](#), UTEP researchers Josiah Heymen, Jessica Alger and Mayer used climate change and groundwater depletion scenarios to project the impact of water rates on low-income households. They found that paying for basic water supply could become a significant burden for 40 percent of all households in El Paso.

Mayer said he is confident the utility will continue its progressive rate structures for low-income households. "I am just a little worried about how far that can go," he said.

Texas, Western States Move Ahead on Direct Potable Reuse

The first direct potable reuse plant in the world opened in 1968 in Namibia, southern Africa's driest country. The [New Goreangab Wastewater Reclamation Plant](#) replaced the original facility in 2002. The technology is poised to grow in the United States as southwestern states contend with aridification and growing populations.

The Texas Permian Basin town of Big Spring is home to the first direct re-use project in the United States. The Colorado River Municipal Water District began treating wastewater in Big Spring for direct re-use in 2013. Unlike in El Paso, the purified water is combined with raw water before distribution. Wichita Falls, Texas, also operated a temporary direct potable reuse facility from 2014 to 2015. Both Big Spring and Wichita Falls resorted to direct potable reuse during a severe drought.

The federal government relies on states to regulate direct potable reuse. Texas adopted a guidance manual in 2022 to regulate direct potable reuse facilities. Colorado adopted rules in 2023 and California followed suit in 2024. Arizona is in the process of [updating its rules](#) for direct potable reuse.

Several cities are moving ahead with new facilities. The Tucson City Council voted in January to accept \$86.7 million from the U.S. Bureau of Reclamation to construct a direct potable reuse plant by 2032. In exchange, Tucson will leave a portion of its water supply from the Colorado River in Lake Mead over a decade. Phoenix plans to add direct potable reuse to its 91st Avenue Wastewater Treatment Plant to purify 60 million gallons per day by 2030.

Communities across Texas, from Amarillo to Dripping Springs, have plans for direct potable reuse in their regional water plans filed with the Texas Water Development Board. The TCEQ spokesperson said that Liberty Hill, north of Austin, has notified the agency of their intent to pursue direct potable reuse.

All eyes will be on El Paso as El Paso Water begins construction on its advanced purification facility.

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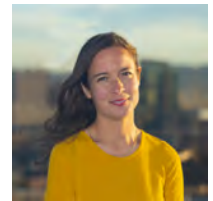
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Martha Pskowski

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Water is about to get a lot more expensive for millions in California

SFG sfgate.com/bayarea/article/water-rate-hike-california-20209007.php

Farley Elliott

March 9, 2025



A view of a water pipe in the post-treatment section, which includes adding minerals and disinfecting with chlorine, at the Claude “Bud” Lewis Carlsbad Desalination Plant, on March 30, 2022, in Carlsbad, Calif.

Allen J. Schaben/Los Angeles Times/Getty Images

Millions of Californians are set to see significant water rate hikes over the next few years, with prices for essential water supplies jumping by double-digit percentage points. In one large city, cumulative increases could see prices jump about 70% just in the next five years.

San Diego County, the second-largest county in California by population, will see its water rates jump 14% for 2025, according to the San Diego County Water Authority. The public water agency, responsible for providing the majority of water to nearly two dozen area municipalities, including the city of San Diego, currently imports the majority of its water from elsewhere. The utility blamed the rate hikes on increased costs to import water, among other issues. Those costs, handed from a supplier directly to a consumer, are known as “passthrough costs.”

While the San Diego County Water Authority's board of directors does approve percentage rate increases, as a purchaser of water from elsewhere, it does not control these passthrough costs. The agency "is required by law to set rates at the cost of service," according to the water authority.

"We realize cost increases are hard to swallow, and we are doing everything possible to combat rate inflation now and in the future," water authority general manager Dan Denham said [in a news release](#) last summer.

Now the city of San Diego, home to nearly 1.4 million people, is preparing for the worst of the county's rate hikes, with prices jumping as much as 70% between 2025 and the end of the decade. The San Diego City Council is staring down [proposed rate hikes](#) of 13.7% for 2026, 14.5% for 2027, and 11% or more in 2028 and again in 2029, the San Diego Union-Tribune reported.

The rate hike for 2025, which was narrowly approved by the city council this month and goes into effect on May 1, is only 5.5%. That number was negotiated down with the water authority from a previously proposed rate hike that could have been as high as 24%.

Cumulatively, those rate hikes could see average San Diego single-family homes go from paying about \$90 to \$145 or more by 2030, according to the Union-Tribune. The proposed hikes, as outlined in a city-funded budget analysis, will go in front of the San Diego City Council for a vote this fall.

Interestingly, despite statewide warnings of an incoming [period of drought](#), the county's rate increases aren't because of a lack of water. For decades, the water authority has built out a robust infrastructure network to store water and supply San Diego County even during dry periods, but new water reclamation and desalination projects mean that the region may not need that much imported water in the very near future.

Yet for now, the cost of the water itself, and the price of maintaining all that infrastructure, is leading to increased rates for homeowners. [Per the Union-Tribune](#), the rate hikes would be used to "cover sharply rising costs for workers, imported water, chemicals, energy, construction projects and other priorities."

In 2015, San Diego's Claude "Bud" Lewis Carlsbad Desalination Plant — the largest in the nation — came online, and it is currently producing water for area businesses and residents. And in 2027, the city of San Diego's [Pure Water program](#), which purifies recycled water, is set to begin. That project should be fully operational by 2035, further reducing the need for imported water from the water authority.

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March 8, 2025



Farley Elliott
SoCal Bureau Chief

Farley Elliott is the SoCal bureau chief for SFGATE. He was previously the senior editor for Eater Los Angeles, covering food and culture around LA, and his work has also appeared in print, film and television.



Unpatched Edimax IP camera flaw actively exploited in botnet attacks

bleepingcomputer.com/news/security/unpatched-edimax-ip-camera-flaw-actively-exploited-in-botnet-attacks

Bill Toulas

- March 7, 2025
- 01:36 PM



A critical command injection vulnerability impacting the Edimax IC-7100 IP camera is currently being exploited by botnet malware to compromise devices.

The flaw was discovered by Akamai researchers, who confirmed to BleepingComputer that the flaw is exploited in attacks that are still ongoing.

Akamai researcher Kyle Lefton told BleepingComputer that they will provide more technical details about the flaw and the associated botnet next week.



After discovering the flaw, Akamai reported it to the [U.S. Cybersecurity & Infrastructure Agency \(CISA\)](#), who attempted to contact the Taiwanese vendor.

"Both Akamai SIRT and CISA attempted to contact the vendor (Edimax) multiple times. CISA was unable to get a response from them," Lefton told BleepingComputer.com.

"I personally reached out to them and received a response, but all they said was that the device in question, IC-7100, was end of life, therefore not receiving further updates. As Edimax was unable to provide us with more information, it is possible that this CVE affects a wider range of devices, and it is unlikely that a patch will be released."

The Edimax IC-7100 is an IP security camera for remote surveillance at homes, small office buildings, commercial facilities, and industrial settings.

The product isn't widely available in retail channels anymore. It was released in October 2011, and Edimax lists it under its 'legacy products,' suggesting it's no longer produced and is likely no longer supported.

However, a significant number of those devices may still be used across the globe.

The Edimax vulnerability is tracked as [CVE-2025-1316](#) and is a critical severity (CVSS v4.0 score 9.3) OS command injection flaw caused by the improper neutralization of incoming requests.

A remote attacker can exploit this flaw and gain remote code execution by sending specially crafted requests to the device.

In this case, the current exploitation is being performed by botnet malware to compromise the devices.

Botnets typically use these devices to launch distributed denial of service (DDoS) attacks, proxy malicious traffic, or pivot to other devices on the same network.

Given the situation and active exploitation status for CVE-2025-1316, impacted devices should be taken offline or replaced with actively supported products.

CISA recommends that users minimize internet exposure for impacted devices, place them behind firewalls, and isolate them from critical business networks.

Moreover, the U.S. agency recommends using up-to-date Virtual Private Network (VPN) products for secure remote access when required.

Common signs of compromised IoT devices include performance degradation, excessive heating, unexpected changes in device settings, and atypical/anomalous network traffic.

What is vishing? Voice phishing is surging - expert tips on how to spot it and stop it

 [zdnet.com/article/what-is-vishing-voice-phishing-is-surging-expert-tips-on-how-to-spot-it-and-stop-it](https://www.zdnet.com/article/what-is-vishing-voice-phishing-is-surging-expert-tips-on-how-to-spot-it-and-stop-it)

Tech

[Home Tech Security](#)

Phishing isn't limited to your inbox anymore.

Written by [Lance Whitney, Contributor](#) March 4, 2025 at 6:25 a.m. PT



must read




ZDNET

Cybercriminals and hackers employ a variety of methods to access and steal sensitive information from individuals and organizations. One increasingly popular approach is vishing, or voice phishing. Here, the attacker tricks someone into sharing account credentials or other information through a simple phone call. According to the latest data from security firm CrowdStrike, these types of attacks have been skyrocketing.

Also: Hackers stole this engineer's 1Password database. Could it happen to you?

In its [11th annual 2025 CrowdStrike Global Threat Report](#), the security provider revealed that vishing attacks jumped 442% in the second half of 2024 compared with the first half. Throughout the year, CrowdStrike Intelligence tracked at least six similar but distinct campaigns in which attackers pretending to be IT staffers called employees at different organizations.

Help desk social engineering

In these particular campaigns, the scammers tried to convince their intended victims to set up remote support sessions, typically using the [Microsoft Quick Assist tool](#) built into Windows. In many of these, the attackers used Microsoft Teams to make the phone calls. At least four of the campaigns seen by CrowdStrike used spam bombing to send thousands of junk emails to the targeted users as a pretext for the alleged support call.

Also: How to protect yourself from phishing attacks in Chrome and Firefox

The type of vishing used in these attacks is often known as [help desk social engineering](#). Here, the cybercriminal posing as a help desk or IT professional stresses the urgency of the call as a response to some made-up threat. In some cases, the attacker requests the person's password or other credentials. In other cases, such as the ones documented in the report, the scammer tries to gain remote access to the victim's computer.

Callback phishing

Another tactic seen by CrowdStrike is [callback phishing](#). Here, the criminal sends an email to an individual over some type of urgent but phony matter. This could be a claim for an overdue invoice, a notice that they've subscribed to some service, or an alert that their account has been compromised. The email contains a phone number for the recipient to call. But naturally, that number leads them directly to the scammer, who tries to con them into sharing their credit card details, account credentials, or other information.

Because these attacks are usually aimed at organizations, ransomware is another key component. By gaining access to network resources, user or customer accounts, and other sensitive data, the attackers can hold the stolen information for ransom.

Also: The top 10 brands exploited in phishing attacks - and how to protect yourself

In its report, CrowdStrike identified a few different cybercrime groups that use vishing and callback phishing in their attacks. One group known as [Chatty Spider](#) focuses mostly on the legal and insurance industries and has demanded ransoms as high as \$8 million. Another group called [Plump Spider](#) targeted Brazil-based businesses throughout 2024 and uses vishing calls to direct employees to remote support sites and tools.

"Similar to other social engineering techniques, vishing is effective because it targets human weakness or error rather than a flaw in software or an operating system (OS)," CrowdStrike said in its report. "Malicious activity may not be detected until later in an intrusion, such as during malicious binary execution or hands-on-keyboard activity, which can delay an effective response. This gives the threat actor an advantage and puts the onus on users to recognize potentially malicious behavior."

Other security firms have seen a dramatic rise in vishing attacks.

Last October, Zimperium's zLabs research team uncovered a [malware known as FakeCall](#), notable for its advanced use of vishing. Here, the scammers use phone calls to try to trick potential victims into sharing sensitive information such as credit card numbers and banking credentials. FakeCall itself works by hijacking the call functions on Android phones to install the malware.

Tips to protect against vishing attacks

To protect yourself, your employees, and your organization from vishing attacks and similar threats, CrowdStrike offers the following tips:

- Require video authentication and government ID for employees who call the help desk to request password resets.
- Train help desk employees to be cautious when answering phone calls requesting password or MFA (multi-factor authentication) resets. They should be especially wary if those calls come outside regular business hours or if a high number of such requests occur in a short period of time.
- Use more advanced authentication methods such as [FIDO2](#) to guard against account compromise.
- Monitor for attempts in which more than one person tries to register the same device or phone number for MFA.
- Offer regular security training for employees. Teach them how to recognize phishing attempts and social engineering attacks.
- Regularly apply security patches and other fixes to resolve critical vulnerabilities.

A couple of security experts also shared their recommendations with ZDNET.

"Taking systems offline as soon as a threat is detected is a vital first step in containment, but it is inadequate on its own," said Patrick Tiquet, vice president of security and architecture at Keeper Security.

"To counteract secondary tactics, such as vishing, security teams should swiftly inform customers and partners about the breach through official channels, providing clear guidance on how to protect themselves against these threats," Tiquet added. "Training sessions for

employees and stakeholders on recognizing these attempts and verifying any unsolicited communications before sharing sensitive information are crucial."

Individual users and consumers should also be cautious about unexpected phone calls that sound legitimate.

"When I talk to colleagues, friends, and family, I remind them that if a call is unexpected and asks for personal or financial information, it's time to question everything," said Akhil Mittal, senior manager at security provider Black Duck.

"I also stress the importance of slowing down, verifying who's calling, and never hesitating to hang up. Use the official number from a bank's website or statement to call back and confirm," Mittal added. "Finally, just because a caller knows your address or part of your account number doesn't make them legit; criminals often have that info beforehand. If the caller pressures you to act fast, it's a sign you should stop and verify."

 Editorial standards

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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 - TUE - 15 (SFO)
CSRMA BD - WED - 29	CSRMA WC - THUR - 20 (SFO)		
<i>CASA January 29 - 31</i>	<i>PARMA February 23 - 26</i>		
<i>Palm Springs</i>	<i>Anaheim</i>		
MAY	JUNE	JULY	AUGUST
CSRMA LIAB - MON - 5 (WC OFFICE)	CSRMA EB (TC) - MON - 9	CSRMA EB - TUE - 29	
CSRMA OC (TC) - TUES - 6	CSRMA BOD (TC) - WED - 18	CSRMA BD - WED - 30	
CSRMA WC (TC) - THUR - 15	CSRMA OC (TC) - WED - 25		
		<i>CASA July 30 - August 1</i>	
		<i>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</i>			
<i>Monterey</i>			

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