



California Sanitation Risk Management Authority  
c/o ALLIANT INSURANCE SERVICES, INC.  
560 Mission Street, 6th Floor, San Francisco, CA 94105

Insurance License No.: 0C36861  
Tel: 415.403.1400

## OFFICERS:

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

## RECENT PAST PRESIDENTS:

Craig Murray  
2020-2024  
Greg Baatrup  
2018-2020

## EXECUTIVE BOARD MEETING AGENDA

Meeting Via Teleconference at the Following Location(s):

170 Dogwood Lane, Vallejo, CA 94591

Date/Time: Monday, October 6, 2025  
11:00 AM

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

Phone One-Tap: +16694449171..93296659882#....\*603956#  
<https://alliantinsurance.zoom.us/j/93296659882?pwd=ZqZlRlAKma2zgY2D0tM5b6rauGDzTZ.1>

<b>A. CALL TO ORDER</b>	<b>I: Information</b>	
<b>B. PUBLIC COMMENTS</b>	<b>A: Action</b>	
	<b>S: Separate</b>	
<b>C. BOARD MEMBER COMMENTS</b>	<b>H: Handout</b>	
	<b>V: Verbal</b>	
<b>D. CONSENT CALENDAR</b>		
1. Meeting Minutes - July 29, 2025 <i>Recommendation: Approve minutes from their last meeting.</i>	A	p. 8
2. Demands as of: August 1 & 15, September 1, 2025 <i>Recommendation: Approve demands issued for payment.</i>	A	p. 14
3. Long Range Action Plan 2025/26 Update <i>Recommendation: Receive an update on the Long Range Action Plan.</i>	I	p. 17
<b>E. CLOSED SESSION TO DISCUSS PENDING CLAIMS</b>		
Action may be taken per Government Code Section 54956.95 See Reverse for Full Listing of Claims that may be Discussed	A	
<b>F. GENERAL ADMINISTRATION</b>		
1. Reporting and Ratification of Claim Settlements <i>Recommendation: Receive report and ratify claims settlements approved in closed session.</i>	A/V	
2. Executive Board Elections - Nominating Committee Formation <i>Recommendation: Appoint a nominating committee for the Executive Board Elections.</i>	A	p. 29
3. CSRMA 2026 Preliminary Calendar Review <i>Recommendation: Review the preliminary 2026 Meeting Calendar.</i>	I	p. 35
<b>G. OFFICER/PROGRAM DIRECTORS/COMMITTEE REPORTS</b>		
1. Clean Water Insurance Captive Update <i>Recommendation: Receive an update on the Clean Water Insurance Captive (CWIC).</i>	I	p. 37
2. AI Adhoc Sub-Committee / Bonfire AI Agreement <i>Recommendation: Receive a report from the AI Ad Hoc Sub-Committee and review the Bonfire AI agreement</i>	I	p. 39
<b>H. POOLED LIABILITY PROGRAM</b>		
1. PY 40 (2025-26) Renewal Update <i>Recommendation: Receive an update regarding the upcoming PY 40 (2025-26) renewal.</i>	I	p. 53
2. Deductible Selection Policy and Procedure <i>Recommendation: Discuss the Deductible Selection Policy and Procedure results and provide direction.</i>	A	p. 55
<b>I. WORKERS' COMPENSATION PROGRAM</b>		
None.		
<b>J. PROPERTY PROGRAM</b>		
1. Property Appraisals <i>Recommendation: Discuss property appraisals for program members.</i>	I	p. 60

K.	PRIMARY INSURANCE PROGRAM		
1.	Program Renewal Update	V	
Recommendation: Receive a verbal report regarding the upcoming renewal.			
L.	LOSS CONTROL		
1.	Fall/Winter 2025 Area Training Update	I	p. 62
Recommendation: Receive an update on upcoming area trainings.			
M.	INFORMATION ITEMS		
1.	"Poem of the Day"	I	p. 64
2.	Article - Understanding The Ransomware Process Helps Lower Exposures - Travelers RMplusonline	I	p. 66
3.	Article - Business Continuity Planning in Depth - KYND	I	p. 68
4.	Article - Long-Term Internal Fraud Leads To Large Losses: How Can Employers Lower Their Risk? - Travelers RMplusonline	I	p. 72
5.	CSRMA 2025 Meeting Calendar	I	p. 75
6.	CSRMA Organizational Chart	I	p. 76
7.	CSRMA Service Team	I	p. 77
Recommendation: Review the presented Information Items.			
N.	ADJOURNMENT		
The next meeting is scheduled for December 8, 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: 9/1/2025 04:32 AM

Member District	Claim Number	Claimant Name	Coverage	Claimant Number	Date Of Loss	Claim Date Reported
CENTRAL MARIN SANITATION AGENCY	3109827	LaMunyon, Toby	PROPERTY DAMAGE	1	05/21/2025	05/21/2025
CENTRAL MARIN SANITATION AGENCY	3111674	Gomez, Vivian	PROPERTY DAMAGE	1	07/17/2025	07/17/2025
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	3109769	Frank-Lin Distillers, Ltd	PROPERTY DAMAGE	1	09/01/2022	05/19/2025
FAIRFIELD/SUISUN SEWER DISTRICT	3115501	Fox, Josh	INCIDENT	1	08/13/2025	08/20/2025
LAKE ARROWHEAD COMMUNITY SERVICES DISTRI	3108148	Ayou, Camille	BODILY INJURY	1	08/10/2024	03/27/2025
LAKE ARROWHEAD COMMUNITY SERVICES DISTRI	3110068	Silverman, Jaime	PROPERTY DAMAGE	1	03/13/2025	06/02/2025
MID-COASTSIDE	3042504	Love, Bobbie Sue	PROPERTY DAMAGE	2	01/02/2023	01/17/2023
MID-COASTSIDE	3042504	Reiken, Chris & Beth	PROPERTY DAMAGE	3	01/02/2023	01/17/2023
MONTARA	3028986	Blum, Gonul & Mitch	PROPERTY DAMAGE	1	12/24/2021	01/11/2022
MONTARA	3028986	Kaplan/Pettigrew-Kap, Jerry/Michelle	PROPERTY DAMAGE	2	12/24/2021	01/11/2022
MONTARA WATER AND SANITARY DISTRICT	3109904	Kim, Nayoung Susie.	PROPERTY DAMAGE	1	03/13/2025	05/27/2025
MONTARA WATER AND SANITARY DISTRICT	3115225	Moss, Alan	SPRINKLER, MOLD, WATER DAMAGE	1	02/15/2025	08/13/2025
MONTARA WATER AND SANITARY DISTRICT	3115225	Guion, Carol	PROPERTY DAMAGE	2	02/15/2025	08/13/2025
MONTARA WATER AND SANITARY DISTRICT	3115621	Kresge, John	PROPERTY DAMAGE	1	03/27/2025	08/26/2025
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	3110088	Liddle, Ed	PROPERTY DAMAGE	1	02/27/2025	06/03/2025
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	3065955	Daniels, Deidra	PROPERTY DAMAGE	1	11/16/2023	02/20/2024
ORO LOMA SANITARY DISTRICT	3065955	Daniels, Deidra	BODILY INJURY	1	11/16/2023	02/20/2024
ROSS VALLEY SANITARY DISTRICT	3065766	Ferris, Brian	PROPERTY DAMAGE	1	01/31/2024	02/14/2024
ROSS VALLEY SANITARY DISTRICT	3107809		EMPLOYMENT PRACTICES	1	02/14/2025	03/14/2025
ROSS VALLEY SANITARY DISTRICT	3114701	Murphy, Patrick	PROPERTY DAMAGE	1	07/17/2025	07/23/2025
ROSS VALLEY SANITARY DISTRICT	3115421	Barham, Rick	PROPERTY DAMAGE	1	06/14/2025	08/19/2025
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	3041926	Mobasherifar, Najmeh	BODILY INJURY	1	12/13/2022	01/12/2023
SANTA MARGARITA WATER DISTRICT	3068531	Progressive Ins a/s/o, Gruszczynski	PROPERTY DAMAGE	1	03/13/2024	04/05/2024
SANTA MARGARITA WATER DISTRICT	3068531	Gruszczynski, Andrew	BODILY INJURY	2	03/13/2024	04/05/2024
SANTA MARGARITA WATER DISTRICT	3068531	Gruszczynski, Justin	BODILY INJURY	3	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
SELMA-KINGSBURG-FOWLER COUNTY SANITARY D	3077808	Lake, Joslin	BODILY INJURY	1	11/17/2022	12/11/2024
SEWER AUTHORITY MID-COASTSIDE (SBU)	3061621	Ball , Emma	SUBROGATION	1	09/01/2023	09/06/2023
SEWER AUTHORITY MID-COASTSIDE (SBU)	3061621	Kitz , Madison	SUBROGATION	2	09/01/2023	09/06/2023
SEWER AUTHORITY MID-COASTSIDE (SBU)	3061621	Whiting, Shane	SUBROGATION	3	09/01/2023	09/06/2023
SILICON VALLEY CLEAN WATER	3107114		EMPLOYMENT PRACTICES	1	09/20/2023	02/19/2025
STEGE SANITARY DISTRICT	3066967	Wolter, Jonathon and Lynn	PROPERTY DAMAGE	1	09/08/2024	09/08/2024
STEGE SANITARY DISTRICT	3111704	Richardson, Kary	INCIDENT	2	07/02/2025	07/21/2025
TAHOE-TRUCKEE SANITATION AGENCY	3078127		EMPLOYMENT PRACTICES	1	06/27/2024	12/23/2024
UNION SANITARY DISTRICT	3049241	Johnson, Davina	BODILY INJURY	1	01/10/2023	07/10/2023
UNION SANITARY DISTRICT	3110592	Ramanathan, Jayashankar	PROPERTY DAMAGE	1	06/04/2025	06/18/2025
VALLEJO FLOOD AND WASTE WATER DISTRICT	3045772	Cabrera, Trevor-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
VALLEJO FLOOD AND WASTE WATER DISTRICT	3114931	Cullen, Denise & Dennis	PROPERTY DAMAGE	1	02/14/2018	08/01/2025
VALLEJO FLOOD AND WASTE WATER DISTRICT	3115186	Tigerino Miranda, David	PROPERTY DAMAGE	1	08/12/2024	08/12/2025
VALLEJO FLOOD AND WASTE WATER DISTRICT	3115335	Tigerino Miranda, David	PROPERTY DAMAGE	1	07/21/2025	08/15/2025
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
WEST BAY SANITARY DISTRICT	3106422	Lim, Kyna	PROPERTY DAMAGE	1	07/23/2024	01/29/2025
WEST BAY SANITARY DISTRICT	3115490	PG&E	PROPERTY DAMAGE	1	02/26/2025	08/20/2025
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	3061610		EMPLOYMENT PRACTICES	1	09/01/2023	09/05/2023
WEST COUNTY WASTEWATER DISTRICT	3077882	Shapiro, Matt	PROPERTY DAMAGE	1	12/15/2024	12/16/2024
WEST COUNTY WASTEWATER DISTRICT	3114690	Mathies, Sonny	PROPERTY DAMAGE	1	05/19/2025	07/24/2025
WEST COUNTY WASTEWATER DISTRICT	3114909	Kinney, Rich	PROPERTY DAMAGE	1	07/29/2025	08/01/2025
WEST COUNTY WASTEWATER DISTRICT	3115615		EMPLOYMENT PRACTICES	1	04/03/2025	08/26/2025
WEST VALLEY SANITATION DISTRICT	1992584	YOUNGBLOOD, FRANKIE & DORIS	PROPERTY DAMAGE	1	03/17/2019	03/19/2019



## CSRMA - Claim Register

Report Criteria: Feature Status <> C And Tier 1 = CAL SANITATION RMA And As-Of Transaction Begin Date = And As-Of Transaction End Date = And Loss Run? = Yes | Row Count: 71 | Report Run: 9/1/2025 04:32 AM

Member District	Claim Number	Claimant Name	Coverage	Claimant Number	Date Of Loss	Claim Date Reported
WEST VALLEY SANITATION DISTRICT	3075653	Carnico Tools and Provisions	PROPERTY DAMAGE	1	09/20/2024	09/23/2024
WEST VALLEY SANITATION DISTRICT	3107412	Augar, Robert	PROPERTY DAMAGE	1	09/01/2024	02/28/2025
WEST VALLEY SANITATION DISTRICT	3111639	Prasad, Roy	PROPERTY DAMAGE	1	01/24/2025	07/16/2025

**CSRMA WORKERS' COMPENSATION PROGRAM****CLAIMS INCURRED AS OF 08.31.25****INDEMNITY**

<b>Claimant Name</b>	<b>Account Name</b>	<b>Loss Date</b>
Acosta, Gilbert	Lake Arrowhead Community Services District	05/12/2022
Alejos, Sylvia	Silicon Valley Clean Water	08/17/2021
Alexander, Jeffrey	Delta Diablo	02/05/2025
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
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	10/14/2021
Gray, Mark	South Tahoe Public Utility District	02/06/2015
Griewe, Adam	Santa Margarita Water District	10/05/2020
Herrera, Jason	Silicon Valley Clean Water	04/21/2021
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
Kupel, Nora	West Valley Sanitation District	10/21/2013
Laucirica, Leon	Ironhouse Sanitary District	03/03/2021
Loaiza, Stephen	Santa Margarita Water District	07/07/2020
Lucia, Jesse	Central Contra Costa Sanitary District	01/18/2024
Lucia, Jesse	Central Contra Costa Sanitary District	06/30/2025
Luis, Paul	West Valley Sanitation District	05/16/2025
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
Proschold, Darrell	Ross Valley Sanitary District	12/10/2024
Sandoval, Ruperto	West Bay Sanitary District	12/02/2024
Smith, Michael	Tahoe Truckee Sanitation Agency	09/08/2022
Valdez, Ivan	Santa Margarita Water District	02/06/2023
Valikonis, John	Carpinteria Sanitary District	08/30/2024
Villafana, Miguel	Montecito Sanitary District	12/27/2024
Wilson, Emily	Victor Valley Wastewater Reclamation Authority	08/13/2020
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

**CSRMA WORKERS' COMPENSATION PROGRAM**
**CLAIMS INCURRED AS OF 08.31.25**

Claimant Name	Account Name	Loss Date
<b>FUTURE MEDICAL (CONTINUED)</b>		
Ayers, James	Vallejo Flood and Wastewater District	09/11/2002
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
Book, Kevin	Vallejo Flood and Wastewater District	06/12/2023
Brough, Robert	Dublin San Ramon Services District	07/28/2016
Comito, Anthony	Montecito Sanitary District	11/16/1995
Dimalanta, Cornelia	Fairfield/Suisun Sewer District	07/25/2023
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
Golshani, Sahar	Las Gallinas Valley Sanitation District	10/30/2023
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
Horton, Cristina	Dublin San Ramon Services District	11/11/2019
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
Kaur, Akusha	Selma Kingsbury Fowler County Sanitation District	07/09/2024
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
Myers, Charles	West County Wastewater District	06/14/2016
Plascencia, Jose	Central Contra Costa Sanitary District	04/19/2022
Potter, Timothy	Central Contra Costa Sanitary District	02/27/2007
Potter, Timothy	Central Contra Costa Sanitary District	04/11/2018
Prentice, Robert	Santa Margarita Water District	10/14/2022
Prieto, Tony	South Tahoe Public Utility District	10/12/2004
Raphael, Zandra	Delta Diablo	02/11/2010
Rojo, Jamie	Union Sanitary District	09/24/2020
Rubio, Francis	Fairfield/Suisun Sewer District	10/10/2023

**CSRMA WORKERS' COMPENSATION PROGRAM**  
**CLAIMS INCURRED AS OF 08.31.25**

Claimant Name	Account Name	Loss Date
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**FUTURE MEDICAL (CONTINUED)**

Sharp, Noah	Ojai Valley Sanitary District	08/27/2024
Smith, David	Ironhouse Sanitary District	04/09/2012
Solari, Tom	Union Sanitary District	08/24/2020
Stanovich, Danilo	Vallejo Flood and Wastewater District	06/09/2021
Strickland, David	South Tahoe Public Utility District	08/25/1998
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  
SAN DIEGO, CA  
JULY 29, 2025**

**MEMBERS & OFFICERS PRESENT**

Mr. Sandeep Karkal, President, Novato Sanitary District (arrived 4:33 p.m.)  
Mr. Vince De Lange, Vice President, Delta Diablo  
Mr. Jason Dow, Treasurer-Auditor, Central Marin Sanitation Agency  
Mr. Michael Thornton, San Elijo JPA  
Mr. Patrick Ostly, North of River Sanitary District  
Mr. Tyson Zimmerman, Ironhouse Sanitary District  
Mr. Curtis Paxton, Las Gallinas Valley Sanitary District (via teleconference)

**MEMBERS & OFFICERS ABSENT**

Mr. Roland Williams, Secretary, Castro Valley Sanitary District  
Mr. Jimmy Dang, Oro Loma Sanitary District

**GUESTS & CONSULTANTS**

Mr. Fred Simon, Oro Loma Sanitary District  
Mr. Seth Cole, Alliant Insurance Services, Inc.  
Mr. P.J. Skarlanic, Alliant Insurance Services, Inc.  
Mr. Myron Leavell, Alliant Insurance Services, Inc.  
Mr. Steve Davidson, Alliant Insurance Services, Inc.  
Mr. David Patzer, Patzer Risk Control Services  
Ms. Beth Tavares, Carl Warren & Company  
Mr. Bill Kirker, Carl Warren & Company  
Mr. Sean Conley, Gibbons & Conley (via teleconference)  
Ms. Stella Sebastiani, Athens Administrators (via teleconference, left 4:24 p.m.)  
Ms. Sunny White, Athens Administrators (via teleconference, left 4:24 p.m.)  
Mr. Manuel Berumen, Athens Administrators (via teleconference, left 4:24 p.m.)  
Ms. Bristol Prieto, Athens Administrators (via teleconference, left 4:24 p.m.)

**A. CALL TO ORDER**

The meeting was called to order by Vice President Vince De Lange at 4:06 p.m.

**B. PUBLIC COMMENTS**

None.

**C. EXECUTIVE BOARD MEMBER COMMENTS**



None.

## **D. CONSENT CALENDAR**

### **D.1. Meeting Minutes – June 9, 2025**

The minutes of the meeting on June 9, 2025 were reviewed.

### **D.2. Demands as of June 1 & 15, and July 1 & 15, 2025**

The Executive Board reviewed the demands as of June 1 & 15, and July 1 & 15, 2025.

### **D.3. Long Range Action Plan 2025/26 Update**

The Executive Board reviewed the Long Range Action Plan. Seth Cole advised that, with respect to timing, all items in the current Long Range Action Plan are on either on target or ahead of schedule.

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

**MOTION:** Jason Dow

**SECOND:** Tyson Zimmerman

**MOTION CARRIED**

**AYES:** De Lange, Dow, Ostly, Paxton, Thornton, Zimmerman

**NAYS:** None

**ABSTAIN:** None

**ABSENT:** Dang, Karkal, Williams

## **E. CLOSED SESSION TO DISCUSS PENDING CLAIMS**

The Board entered Closed Session at 4:08 p.m. pursuant to Government Code Section 54956.95. The Board left Closed Session at 4:46 p.m., at which time it was announced that legal counsel was provided direction concerning the disposition of certain claims, however no final settlements were approved, nor was any action taken.

## **F. GENERAL ADMINISTRATION**

### **F.1. Reporting and Ratification of Claims Settlements**

None.

### **F.2. CSRMA Value Proposition**

Seth Cole reviewed the item with the Executive Board. At the March 2025 Long Range Planning session, the Executive Board directed the Program Administrator to develop a Value Proposition for CSRMA as a quick-reference document that explains the benefits of CSRMA membership. A

draft Value Proposition was presented for the Executive Board's review, as well as Value Propositions generated by ChatGPT and Microsoft Copilot.

The Executive Board expressed their satisfaction with the Value Proposition drafted by the Program Administrators, noting a typo to be fixed (compliment should be complement), and provided direction for the following be used wherever a Value Proposition for CSRMA is called for:

*CSRMA is a member-driven organization focused on ensuring the future of clean water. We provide excellent coverage and comprehensive risk management services in a reliable and cost-effective manner, actively engaging with member agencies to achieve sustained organizational excellence through strategic, proactive, and innovative risk management solutions.*

*CSRMA offers a wide range of coverage programs and services unique to the wastewater and water utility industry designed to manage and reduce members' cost of risk. Members can choose to participate in the JPA's pooling programs or one or more of the many group purchase programs created to meet members' individual needs.*

*Members have access to various risk management services and risk control tools designed to support their needs and complement their efforts ranging from cost-effective training, education, resource documents to consultation services.*

### **F.3. Resolution Recognizing the Contributions of Teresa Herrera**

The Executive Board reviewed the resolution recognizing the contributions of Teresa Herrera.

Teresa served on CSRMA's Workers' Compensation Program Committee, Executive Board, Board of Directors, and served as Chair of the Pooled Liability Program Committee, contributing to the overall growth and success of the organization. CSRMA has greatly benefited from their experience, expertise, guidance, and support over the past seven years.

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

**MOTION:** Jason Dow                      **SECOND:** Vince De Lange                      **MOTION CARRIED**

**AYES:** De Lange, Dow, Karkal, Ostly, Paxton, Thornton, Zimmerman

**NAYS:** None

**ABSTAIN:** None

**ABSENT:** Dang, Williams

### **F.4. AI and Building a Large Language Model**

David Patzer reviewed that, at the 2025 Long Range Planning Session, direction was given to explore the prospect of developing a Large Language Model (LLM) and Artificial Intelligence resource for

CSRMA. David advised that he had had Bonfire AI recommended to him and requested a proposal for service from Bonfire AI.

Bonfire AI provided a proposal for scoping, proof of concept development, and model development, which was provided for the Executive Board's consideration. Bonfire AI proposed an initial cost of approximately \$72,000, which falls within the \$75,000 budgeted by CSRMA for such a project in FY 2025/26. Following the initial development period, an annual cost of approximately \$30,000 was estimated for ongoing use and development. The Program Administrators will explore other less expensive options for ongoing support of the LLM.

David advised that he had discussed feedback and concerns brought up by CSRMA's Executive Board and Board of Directors, such as anti-bias provisions in the LLM, modular functionality, and resilience against web-based bad actors from accessing the LLM.

David recommended the formation of an Ad Hoc committee to work alongside contacts from Bonfire AI to manage development and deployment. Sandeep Karkal directed the formation of such a committee, consisting of Vince De Lange, Jason Dow, Mike Thornton, and Tyson Zimmerman, who all expressed interest at the time of the meeting in participating in this project. The Ad Hoc committee was directed to meet and engage with Bonfire AI alongside the Program Administrator and Risk Control Advisor and negotiate a contract with Bonfire AI. The Ad Hoc Committee will report to the Executive Board at their January 2026 meeting on progress, developments, and accomplishments.

A motion was made to authorize the Ad Hoc committee to engage Bonfire AI for the development of a LLM per Bonfire's proposal as presented.

**MOTION:** Jason Dow

**SECOND:** Tyson Zimmerman

**MOTION CARRIED**

**AYES:** De Lange, Dow, Karkal, Ostly, Paxton, Thornton, Zimmerman

**NAYS:** None

**ABSTAIN:** None

**ABSENT:** Dang, Williams

## **G. OFFICER/PROGRAM DIRECTORS/COMMITTEE REPORTS**

### **G.1. Clean Water Insurance Captive Update**

P.J. Skarlanic reviewed the item with the Executive Board, which outlines key developments for Clean Water Insurance Captive, Inc (CWIC) since the last meeting of the Executive Board. P.J. reviewed CWIC's Investment Performance Report as of June 30, 2025, as prepared by PFM Asset Management. Shortly after CWIC's inception, PFM began investing CWIC's funds per the asset allocation targets approved by CWIC's Board. CWIC's investments earned approximately \$875,000 (6.3%) return in the first two quarters of 2025, and 11.45% since its inception.

CSRMA renewed reinsurance of the Workers' Compensation Program's Pooled Layer (\$0-\$250k) effective July 1, 2025 at the Executive Board's direction.

At the Executive Board's request, the Program Administrator prepared a comparison table,

showing the comparative returns on investment for both CSRMA and CWIC. The table showed that CWIC's rate of return is considerably higher than that of CSRMA and has resulted in a \$354k increase in return on investment for the \$8.5M invested in CWIC at the beginning of 2024.

CWIC's annual in-person Board meeting is scheduled for October 24, 2025 at the office of Smart Schofield Shorter, P.C. in Murray, UT, to fulfill the State of Utah's requirement for holding at least one Board meeting per year physically within the State.

#### **H. POOLED LIABILITY PROGRAM**

None.

#### **I. WORKERS' COMPENSATION PROGRAM**

None.

#### **J. PROPERTY PROGRAM**

None.

#### **K. PRIMARY INSURANCE PROGRAM**

None.

#### **L. LOSS CONTROL**

None.

#### **M. INFORMATION ITEMS**

##### **M.1. Review of Board of Directors Meeting Agenda**

##### **M.2. Poem of the Day**

##### **M.3. Article – *Workplace injuries are declining but costs are climbing* - Travelers**

##### **M.4. Article – *Lawsuit says Clorox hackers got passwords simply by asking* – businessinsurance.com**

##### **M.5. CSRMA 2025 Meeting Calendar**

##### **M.6. CSRMA Organizational Chart**

##### **M.7. CSRMA Service Team**

The Executive Board reviewed the information items.

**N. ADJOURNMENT**

The meeting was adjourned at 5:22 p.m. The next meeting is scheduled for October 6, 2025 at the Alliant San Francisco office.

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

DISB. #	VENDOR	INVOICE DATE	INVOICE NUMBER	AMOUNT	DESCRIPTION
	BRIAN BIEHLE - CCD				
		08/01/2025	771	400.00	CSRMA Website Maint
ACH - 813	Total for BRIAN BIEHLE - CCD			<u>\$ 400.00</u>	
	CLEAN WATER INSURANCE CAPTIVE - CCD				
		07/22/2025	5	1,694,051.00	1/2 WC Premium 7/25-26
ACH - 814	Total for CLEAN WATER INSURANCE CAPTIVE - CCD			<u>\$ 1,694,051.00</u>	
	DKF SOLUTIONS GROUP, LLC - CCD				
		08/01/2025	23022	2,000.00	smart sop, CBT, training link
ACH - 815	Total for DKF SOLUTIONS GROUP, LLC - CCD			<u>\$ 2,000.00</u>	
	GIBBONS & CONLEY - CCD				
		06/30/2025	25Jun5146	3,505.50	Program/Gen Fees & Exp
ACH - 816	Total for GIBBONS & CONLEY - CCD			<u>\$ 3,505.50</u>	
	LIEBERT CASSIDY WHITMORE - CCD				
		06/30/2025	298594	2,425.00	training & program consulting
ACH - 817	Total for LIEBERT CASSIDY WHITMORE - CCD			<u>\$ 2,425.00</u>	
	Sentinel Occupational Software - CCD				
		07/15/2025	740	22,201.00	Subscription
ACH - 818	Total for Sentinel Occupational Software - CCD			<u>\$ 22,201.00</u>	
	STEVE DAVIDSON - CCD				
		07/29/2025	2025 07 Davidson	1,767.06	meeting
ACH - 819	Total for STEVE DAVIDSON - CCD			<u>\$ 1,767.06</u>	
	BICKMORE ACTUARIAL				
		06/20/2025	31616	10,000.00	Programming
25223	Total for BICKMORE ACTUARIAL			<u>\$ 10,000.00</u>	
	Castro Valley				
		7/17/2025	Refund Overpayment	1,000.00	Refund Overpayment
25222	Total for Castro Valley			<u>\$ 1,000.00</u>	
	PRO AUDIO VIDEO, INC.				
		07/30/2025	24352	5,003.80	audio/video services
25224	Total for PRO AUDIO VIDEO, INC.			<u>\$ 5,003.80</u>	
	San Rafael Sanitation District				
		06/25/2025	Property - San Rafael	90,000.00	Property - San Rafael
25225	Total for San Rafael Sanitation District			<u>\$ 90,000.00</u>	
	TOTAL			<u>\$ 1,832,353.36</u>	

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

Jason Dow, Treasurer-Auditor

Roland Williams, Secretary

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

DISB. #	VENDOR	INVOICE DATE	INVOICE NUMBER	AMOUNT	DESCRIPTION
	ARCLIGHT MEDIA - CCD				
		08/01/2025	12470	675.00	RCO Web Hosting/Consulting
ACH - 820	Total for ARCLIGHT MEDIA - CCD			\$ 675.00	
	CARL WARREN & CO. - CCD				
		07/31/2025	July 2025	13,156.76	Monthly Claims Admin & Billings
ACH - 821	Total for CARL WARREN & CO. - CCD			\$ 13,156.76	
	HEATHER TRURO - CCD				
		07/20/2025	6025 6030	5,703.75	Consulting/Printing
ACH - 822	Total for HEATHER TRURO - CCD			\$ 5,703.75	
	LIEBERT CASSIDY WHITMORE - CCD				
		07/01/2025	295096	442.50	training & program consulting
ACH - 823	Total for LIEBERT CASSIDY WHITMORE - CCD			\$ 442.50	
	MYRON D. LEAVELL - CCD				
		08/12/2025	2025 08 Leavell	10,275.00	CASA Deposit
ACH - 824	Total for MYRON D. LEAVELL - CCD			\$ 10,275.00	
	San Diego Marriott Marquis - CCD				
		08/12/2025	337J8169476	9,896.16	CASA
ACH - 825	Total for San Diego Marriott Marquis - CCD			\$ 9,896.16	
	EWERS ENGINEERING				
		08/05/2025	104-25-002	704.73	Webinar
25226	Total for EWERS ENGINEERING			\$ 704.73	
	TOTAL			\$ 40,853.90	

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

Jason Dow, Treasurer-Auditor

Roland Williams, Secretary

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

DISB. #	VENDOR	INVOICE DATE	INVOICE NUMBER	AMOUNT	DESCRIPTION
	ALLIANT INSURANCE SERVICES - CCD				
ACH - 826	Total for ALLIANT INSURANCE SERVICES - CCD ATHENS INSURANCE SERVICE, INC. - CCD	08/20/2025	3214168	54,025.00 WC audit final premium <b>\$ 54,025.00</b>	
ACH - 827	Total for ATHENS INSURANCE SERVICE, INC. - CCD BRIAN BIEHLE - CCD	09/01/2025	ivc0000000041052	33,358.91 Claim Admin <b>\$ 33,358.91</b>	
ACH - 828	Total for BRIAN BIEHLE - CCD DKF SOLUTIONS GROUP, LLC - CCD	09/01/2025	773	400.00 CSRMA Website Maint <b>\$ 400.00</b>	
ACH - 829	Total for DKF SOLUTIONS GROUP, LLC - CCD GIBBONS & CONLEY - CCD	09/01/2025	2306	2,000.00 Vector Solutions <b>\$ 2,000.00</b>	
ACH - 830	Total for GIBBONS & CONLEY - CCD HEATHER TRURO - CCD	08/14/2025	25July5205	3,482.43 Program/Gen Fees & Exp <b>\$ 3,482.43</b>	
ACH - 831	Total for HEATHER TRURO - CCD JAMES MARTA & CO. - CCD	08/20/2025	6035	2,625.00 Consulting/Printing <b>\$ 2,625.00</b>	
ACH - 832	Total for JAMES MARTA & CO. - CCD City of Sacramento - Dept of Utilities	08/31/2025	5471	3,000.00 FEE/audit <b>\$ 3,000.00</b>	
25227	Total for City of Sacramento - Dept of Utilities ROSS VALLEY SANITATION DIST.	09/01/2025	AP16852	796.10 CASA <b>\$ 796.10</b>	
25228	Total for ROSS VALLEY SANITATION DIST. TOTAL	09/01/2025	Refund #3940	14,923.97 Refund payment of voided deductible recovery #3940 <b>\$ 14,923.97</b> <b>\$ 114,611.41</b>	

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**  
*Ensuring the Future of Clean Water*

**Long-Range Action Plan**

**2025/26**



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

As of: September 23, 2025

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## **I. Risk Control Analytics**

**Description:** The Executive Board directed the Risk Control Advisor and Program Administrators to compile key analytics related to various Risk Control services.

**Objective:** To better quantify the usage, effectiveness and return on investment of the items included in the Risk Control Workplans.

**Action(s):**

1. Identify those items that are measurable
2. Develop methodology and identify resources necessary for measuring each service selected
3. Present draft/sample analytics report to Executive Board
4. Implement as necessary and produce report on an ongoing basis

**Responsibility:**

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

**Deadlines:**

1. July – August 2025
2. August – December 2025
3. January 2026
4. February 2026

**Fiscal Impact:** None.

**Background:** Each March the CSRMA Risk Control Advisor, David Patzer, prepares an outline of the initiatives to be undertaken in the coming year to address ongoing and emerging exposures. While reviewing this outline at the March 2025 Long Range Planning Session, the Executive Board thought it would be useful to have analytics to help measure the usage, effectiveness and return on investment of the items included in the Risk Control Workplans.

**Status:** As of July 18, 2025, this project is on target. The Risk Control Advisor has begun to identify items in the Risk Control Workplan that are measurable.

As of September 23, 2025, this project is on target. The Risk Control Work Plan is being redesigned with metrics to measure success of the applicable Continuing and New Risk Control Work Plan tasks. A draft is anticipated to be shared with the Executive Board at their December meeting.

## **II. Communications Plan**

**Description:** Create a Communications Plan for CSRMA.

**Objective:** To educate and remind members of the coverages and services provided by CSRMA, as well as the claims reporting procedures and other important information.

**Action(s):**

1. Review the materials and training information already created
2. Develop new content as necessary
3. Create a plan to communicate this information to the members
4. Share draft Communications Plan with the Executive Board
5. Implement Communications Plan and update as necessary

**Responsibility:**

1. Alliant Insurance Services
2. Alliant Insurance Services
3. Alliant Insurance Services
4. Alliant Insurance Services and Executive Board
5. Alliant Insurance Services

**Deadlines:**

1. August 2025
2. September – December 2025
3. January - March 2026
4. March 2026
5. April 2026 – ongoing

**Fiscal Impact:** Unknown at this time.

**Background:** At the March 2025 Long Range Planning Session, the Executive Board provided direction to the Program Administrators to develop a Communications Plan for CSRMA. The goal is to provide continual education to the members on the coverages and services provided, and procedures for reporting a claim as well as other important information.

**Status:** As of September 23, 2025, this project is on target. The Program Administrators and Risk Control Advisor are in the process of designing a new web page called “Risk Control Services” on CSRMA.org to be a resource hub for all things Risk Control. The CSRMA.org menu bars will be revised and updated as well. In addition, the Risk Control Services Overview Module, Menu of Services flyer and CSRMA Orientation Module will be revised/updated accordingly.

### **III. Refine Strategies for Controlling Employment Practices Liability Risk**

**Description:** The Executive Board directed the Program Administrators to continue CSRMA's efforts in reducing the impact of Employment related matters on CSRMA and its members.

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

**Action(s):**

1. Conduct an analysis of the current EPL Incentive Program and Training provided
2. Review current EPL Incentive Program and Training provided and make recommended changes with the Pooled Liability Committee
3. Review Pooled Liability Committee's recommended changes with the Executive Board
4. Review and gain approval from Board of Directors if necessary
5. Educate members on any changes made to the EPL Incentive Program and Trainings
6. Implement as necessary

**Responsibility:**

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

**Deadlines:**

1. January – February 2026
2. February
3. March 2026
4. August 2026
5. December 2026
6. December 2026

**Fiscal Impact:** Unknown at this time.

**Background:** CSRMA currently engages Liebert Cassidy Whitmore (LCW) to provide ten 2-hour employment law virtual seminars each fiscal year (24/25 schedule below). The seminars are announced to the Pooled Liability Program (PLP) members in the following ways:

- Schedule posted on Risk Control Online
- Schedule emailed to PLP members monthly (sent to PLP Primary Contacts, EPL Hotline Authorized Users and Past CSRMA PLP LCW Seminar Attendees email lists)
- Each seminar's registration information is emailed to the above 2-3x leading up to the next scheduled class
  - Member participation results are:

	PY24/25	PY23/24	PY22/23	PY21/22	PY20/21
# of Participating Agencies	29	41	34	31	31
# of Individual Attendees	193	555	188	216	155

\*PY 23/24: start of EPL Deductible Reduction Incentive Program

\*\*PY 24/25: 5 of 10 webinars completed

Additionally, CSRMA has begun to incorporate soft skills/interpersonal skills training into the CSRMA annual training schedule. To date, CSRMA has provided the following:

- How to Have Difficult Conversations
- De-Escalation Skills

CSRMA engaged the Verbal Judo Institute to provide training at the January 2025 CSRMA/CASA seminar. The intent was to introduce Verbal Judo, which has been a very popular training program within the membership, to new member management and their Boards with the goal of members considering bringing Verbal Judo training to their agency.

Currently the EPL deductible in the Pooled Liability Program is \$50,000 for all member agencies. The deductible can be reduced to \$25,000 if member agencies meet the criteria in the EPL Deductible Reduction Incentive Program implemented 12/31/23. Twenty-two member agencies have completed the process to have their deductible reduced to \$25,000 in the current Program Year. The Deductible Selection Policy & Procedure also provides for a mechanism to increase the deductible for members who experience adverse loss experience.

### *EPL Hotline*

LCW provides Members of CSRMA "hotline" telephone consultations. Members have the opportunity to pick up the phone and ask questions of an attorney on matters relating to employment and labor law.

LCW schedule of virtual seminars for CSRMA FY24/25:

1. Managing the Marginal Employee: Emanuela Tala on September 11, 2024
2. Prevention and Control of Absenteeism and Abuse of Leave: Christopher Frederick on October 9, 2024
3. Maximizing Performance thru Documentation, Evaluation and Corrective Action: Emanuela Tala on November 6, 2024
4. The Art of Writing the Performance Evaluation: Nicholas Grether on December 11, 2024
5. A Guide to Implementing Public EE Discipline: Christopher Frederick on January 15, 2025
6. Finding the Facts: EE misconduct and Disciplinary Investigations: Emanuela Tala on February 12, 2025
7. Supervisor's Guide to Understanding and Managing EE's Rights: Labor, Leaves and Accommodations: Christopher Frederick on March 12, 2025

8. Labor Code 101 for Public Agencies: Nicholas Grether on April 9, 2025
9. Terminating the Employment Relationship: Nicholas Grether on May 15, 2025
10. Leaves, Leaves and More Leaves: Christopher Frederick on June 12, 2025

**Status:** This item is slated to begin in January 2026.



#### **IV. Evolution of Clean Water Insurance Captive (CWIC)**

**Description:** The Executive Board directed the Program Administrators to explore additional opportunities for the captive to insure CSRMA exposures, and to establish policies and procedures to guide the utilization of potential future surplus. Additionally, CSRMA should consider an amendment to its Investment Policy & Procedure to define parameters on how much CSRMA can invest in CWIC.

**Objective:** To ensure the financial longevity of CWIC, and as a result CSRMA and its members.

**Action(s):**

1. Identify opportunities for additional opportunities for CWIC to insure CSRMA exposures
2. Conduct feasibility studies on those opportunities as necessary
3. Draft a Mission Statement for CWIC
4. Draft Policies and Procedures to guide utilization of potential future surplus, including Target Equity Ratios
5. Review with Executive Board
6. Seek approval from the Board of Directors as necessary
7. Implement as necessary

**Responsibility:**

1. Alliant Insurance Services and CWIC Captive Manager
2. Alliant Insurance Services and CWIC Captive Manager
3. Alliant Insurance Services, CWIC Board of Directors and CWIC Captive Manager
4. Alliant Insurance Services, CWIC Board of Directors and CWIC Captive Manager
5. Alliant Insurance Services and CSRMA Executive Board
6. Alliant Insurance Services and CSRMA Board of Directors
7. Alliant Insurance Services, CWIC Board of Directors and CWIC Captive Manager

**Deadlines:**

1. July – October 2025
2. November 2025
3. July – October 2025
4. July – October 2025
5. December 2025
6. January 2026
7. January 2026 – July 2026

**Fiscal Impact:** Unknown.

**Background:** At the captive's annual in-person meeting in September 2024 the CWIC Board asked that the CSRMA Executive Board consider additional opportunities to capitalize on the captive's early success through participation in CSRMA's coverage programs.

As the captive matures additional details regarding its operation will need to be decided upon (i.e. what to do with future surplus – issue dividends to CSRMA, premiums retrospectively rated, etc.).

**Status:** As of July 18, 2025, this project is on target. The Program Administrators have begun the process of identifying opportunities for CWIC to insure additional CSRMA exposures.

As of September 23, 2025, this project is on target. Expanding the reinsurance line for both the Pooled Liability and Workers' Compensation Programs pooled layer risk will be explored for the respective renewals. Additionally, the Program Administrators have started the process of drafting a Mission Statement and Policies and Procedures to guide utilization of potential future surplus, including Target Equity Ratios.

## **V. Large Language Model and Artificial Intelligence**

**Description:** The Executive Board directed the Program Administrators to explore the development, usage and potential risks of a Large Language Model (LLM) and other means of Artificial Intelligence (AI) for CSRMA.

**Objective:** To seek opportunities to use AI for efficiency and effectiveness for CSRMA and its members.

**Action(s):**

1. Research the time and expense associated with creating an LLM for CSRMA
2. Identify a consultant(s) to develop the scope, budget and timeline for developing the LLM
3. Present findings to Executive Board, including information on how other Pools and the Insurance Industry at large are utilizing AI, and seek approval as necessary
4. Develop the LLM
5. Develop an AI Policy
6. Implement as necessary

**Responsibility:**

1. Risk Control Advisor and Alliant Insurance Services
2. Risk Control Advisor and Alliant Insurance Services
3. Risk Control Advisor, Alliant Insurance Services, Executive Board
4. Risk Control Advisor and selected consultant
5. Alliant Insurance Services, Risk Control Advisor, Executive Board
6. Risk Control Advisor and selected consultant

**Deadlines:**

1. July 2025
2. September 2025
3. December 2025
4. January 2026 – July 2026
5. January 2026 – July 2026
6. August 2026

**Fiscal Impact:** \$75,000 estimate to hire a consultant to create a roadmap to develop.

**Background:** CSRMA has a proud tradition of providing state-of-the-art and leading-edge services to its members. At their March 2025 Long Range Planning Session the Executive Board discussed the potential merits of utilizing AI to improve efficiency for CSRMA and its members. More specifically, the discussion centered around exploring the idea of creating a custom Large Language Model built around CSRMA's vast knowledge and history base.

**Status:** As of July 18, 2025, this project is ahead of schedule. The Program Administrators have received a proposal from Bonfire AI to create an LLM for CSRMA. This topic is agendaized for the Executive Board's July 29th meeting.

As of September 23, 2025, this project remains ahead of schedule. The Executive Board formed an ad hoc sub-committee to meet with Bonfire AI and negotiate a contract for the development of a Large Language Model (LLM). The committee met with Bonfire AI to review their proposal and agreed to enter into an agreement to develop the first phase of the LLM. Phase 1 of the project is to build an LLM to capture CSRMA's vast knowledge and history base as a tool for the Program Administrators and Executive Board. An update will be provided at the Executive Board's October 6, 2025, meeting.

## **2026 Executive Board Elections – Nominating Committee Formation**

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

<b>Position</b>	<b>Current Member</b>	<b>Expiring Term</b>	<b>Eligible for Reelection</b>
President	Sandeep Karkal	No	N/A
Vice President	Vince De Lange	No	N/A
Member #1	Michael Thornton	No	N/A
Member #2	Tyson Zimmerman	No	N/A
Member #3	Curtis Paxton	No	N/A
Member #4	Jimmy Dang	Yes	Yes
Member #5	Patrick Ostly	Yes	Yes
Alternate	Vacant*	N/A	N/A

*\*Teresa Herrera retired in 2025, creating a vacancy in the Member #4 position, which was filled by Jimmy Dang who was previously in the Alternate position, which has resulted in the current vacancy in the Alternate position.*

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

- A Nominating Committee will be formed to administer the election process and recommend a slate of candidates to the Board of Directors at the January 2026 meeting.
- That the members whose terms are expiring and eligible for reelection advise the Nominating Committee of their desire to continue to serve.

**FISCAL IMPACT:** None.

**BACKGROUND:** The CSRMA Executive Board terms of office are governed by Article III of the Bylaws and Section 11 of the Joint Exercise of Powers Agreement, attached. Last year the nominating committee was comprised of Jason Dow, Michelle Gallardo and Tyson Zimmerman.

**ATTACHMENTS:** Section 11 of the JEPA and Article III of the Bylaws.

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

### **SECTION 11: Officers of the Authority**

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

### **SECTION 12: Executive Board**

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

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

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

**ARTICLE III - EXECUTIVE BOARD**

**SECTION 3.1. Membership.**

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

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

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

**SECTION 3.3. Powers, Duties and Responsibilities.**

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

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

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



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

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

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

#### SECTION 3.4. Meetings.

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

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

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

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

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

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

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

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

## **CSRMA 2026 Preliminary Calendar Review**

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

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

**RECOMMENDATION:** None. Information only.

**FISCAL IMPACT:** None.

**BACKGROUND:** None.

**ATTACHMENTS:** CSRMA 2026 Preliminary Meeting Calendar.

## CSRMA MEETING CALENDAR 2026

JANUARY	FEBRUARY	MARCH	APRIL
<b>CSRMA EB - TUE - 13</b>	CSRMA LIAB (TC) - TUE - 17	<b>CSRMA LRP - SUN - TUE - 1, 2, 3</b>	<b>CSRMA FIN - TUE - 21 (SFO)</b>
<b>CSRMA BD - WED - 14</b>	<b>CSRMA WC - THUR - 19 (SFO)</b>		
<i>CASA January 13 - 16</i>	<i>PARMA February 24 - 27</i>		
<i>Indian Wells</i>	<i>Monterey</i>		
MAY	JUNE	JULY	AUGUST
CSRMA LIAB (TC) - MON - 4	CSRMA EB (TC) - MON - 8		<b>CSRMA EB - TUE - 4</b>
CSRMA OC (TC) - TUES - 5	CSRMA BOD (TC) - WED - 17		<b>CSRMA BD - WED - 5</b>
CSRMA WC (TC) - THUR - 14	CSRMA OC (TC) - WED - 24		
			<i>CASA August 4 - 7</i>
			<i>Napa</i>
SEPTEMBER	OCTOBER	NOVEMBER	DECEMBER
<b>CSRMA LIAB - TUE - 8 (WC OFFICE)</b>	<b>CSRMA EB - MON - 5 (SFO)</b>	CSRMA FIN (TC) - MON - 9	CSRMA EB (TC) - MON - 7
CSRMA OC (TC) - FRI - 11	CSRMA WC (TC) - WED - 14	<b>CSRMA LIAB - MON - 16 (WC OFFICE)</b>	CSRMA OC (TC) - THUR - 10
	CSRMA OC (TC) - FRI - 30		
<i>CAJPA September 15 - 18</i>			
<i>South Lake Tahoe</i>			

**Meetings in RED are IN-PERSON**

**Clean Water Insurance Captive Update**

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

**RECOMMENDATION:** None. Information Only.

**FISCAL IMPACT:** None.

**BACKGROUND:** Below is an update since the last Executive Board meeting, as well as a brief history on CSRMA's formation of CWIC.

- 1) **Investment Performance Update** – CWIC's investment manager PFM is currently completing their Investment Performance Report for the quarter ending 9/30/25. It is not anticipated that the report will be completed by the October 6<sup>th</sup> meeting date, and it will be provided at the next Executive Board meeting.
- 2) **Annual In-Person Board Meeting** – The CWIC Board has scheduled their annual in-person meeting, as required by the State of Utah, for October 24, 2025. The agenda for the meeting is currently being developed, however some of the topics will include: election of Directors and Officers, investment performance update from PFM, review of the Year End 2025 financials, and review of the 2025 CSRMA Pooled Liability Program quote.
- 3) **CSRMA Pooled Liability Renewal** – CWIC currently reinsures the pooled layer (\$0 - \$750K) of CSRMA's Pooled Liability Program. CWIC's actuary is currently conducting their analysis to provide their recommended premium to propose to CSRMA to renew this coverage effective 12/31/2025. Additionally, it is anticipated that CSRMA will be increasing their pooled layer from \$750K up to \$1M, and CWIC will include pricing for this option as well.
- 4) **Annual CWIC Investment Performance Comparison to CSRMA** – One way to measure the financial benefit of CWIC is to compare its investment performance to CSRMA, and as requested by the Executive Board this comparison will be provided on an annual basis. The below table compares CWIC performance to that of CSRMA's over the same full calendar year 2024 period. The table shows that the \$8.5M invested in CWIC at the beginning of 2024 earned \$354K more than it would have had that same amount been invested in CSRMA. The financial benefit of CWIC will of course fluctuate over time due to factors such as claims payments to

CSRMA and the investment environment, but in taking a long-term strategic approach with the captive, over time the expectation is that CWIC's investment portfolio will yield a higher rate of return.

Total Calendar Year 2024			
	Beginning Principal	Rate of Return %	ROI \$
CSRMA	23,608,660	3.21%	757,838
CWIC	8,534,484	7.36%	628,138
CWIC Benefit	n/a	4.15%	354,181

*Note: 1) CWIC's overhead expenses in FY 2023-24 were \$182,999.  
2) CWIC's Investment Policy allows for a 60% equities / 40% fixed income balance.*

#### A Brief History on CSRMA's Formation of CWIC

A captive insurance company (captive) is a special purpose insurance or reinsurance company that is owned and controlled by its parent company, (in this case CSRMA). The captive's purpose is to insure some or all the risk of its parent. In so doing, the parent can secure coverage from the captive, and benefit from the captive's profitable underwriting of the parents' risk.

Many public agency risk-sharing pools have formed captives for both insurance needs and investment purposes. A captive could be used to expand product offerings to include new lines of insurance that may not be applicable to all members, or to offer coverage to third parties, or in CSRMA's case, assume risk in CSRMA programs to diversify our panel of program carriers and capture underwriting profit. Captives are also created to broaden the pool's permissible investment universe and increase the opportunity for higher investment returns. As the captive matures the goal is to have surplus funds that can then be utilized for the financial benefit of CSRMA and its members (i.e. issue dividends, retrospectively rate coverage programs, provide rate relief, etc.).

**ATTACHMENTS:** None.

### **AI Ad hoc Sub-Committee / Bonfire AI Agreement**

**ISSUE:** The Executive Board formed an ad hoc sub-committee to meet with Bonfire AI and negotiate a contract for the development of a Large Language Model (LLM) if they found the proposal to be acceptable. The committee met with Bonfire AI to review their proposal and agreed to enter into an agreement to develop the first phase of the LLM. Phase 1 of the project is to build an LLM to capture CSRMA's vast knowledge and history base as a tool for the Program Administrators and Executive Board.

The ad hoc sub-committee and Program Administrators will provide a verbal report on the current status of the project.

**RECOMMENDATION:** Provide feedback on the verbal report from the ad hoc committee and Program Administrators.

**FISCAL IMPACT:** \$72,773 – this is included in the FY 25/26 budget.

**BACKGROUND:** The 2025/26 Long Range Action Plan calls for the Program Administrators to explore the development and usage of a Large Language Model (LLM) and other means of Artificial Intelligence (AI) for CSRMA. The objective being to seek opportunities to use AI for efficiency and effectiveness for CSRMA and its members. More specifically, the discussion centered around exploring the idea of creating a custom Large Language Model built around CSRMA's vast knowledge and history base.

The Program Administrators met with Bonfire AI to discuss the purpose and goals of this project. Bonfire AI provided CSRMA with a proposal for scoping, proof of concept development and model development. Phase 1 of the project would be to build an LLM to capture CSRMA's vast knowledge and history base as a tool for the Program Administrators and Executive Board.

The ad hoc sub-committee the Executive Board formed to vet the proposal met with Bonfire to review their proposal and agreed to proceed. The agreement has been executed and uploading of CSRMA documents to Bonfire is underway.

**ATTACHMENTS:** Bonfire AI - CSRMA Agreement

# MASTER SERVICES AGREEMENT

This Master Services Agreement ("**Agreement**") is entered into as of this month, day and year 9/10/2025, by and between Bonfire AI, LLC, a California limited liability company ("**Company**"), and California Sanitation Risk Management Authority ("**Client**"), each being referred to individually hereinafter as, a "**Party**," and collectively as, the "**Parties**." Once this Agreement has been signed by both Parties, all future Client orders for Services are deemed to incorporate the terms and conditions of this Agreement.

**1. Services.** Company provides a variety of technology and related services (each, a "**Service**," and collectively, the "**Services**"). These Services are more specifically defined and priced in separate "**Schedules**" and "**Statements of Work**" which, when executed by both Parties, become a part of this Agreement and are incorporated herein by this reference.

## 2. Relationship to Other Documents.

**2.1** This Agreement sets forth the general terms and conditions governing the provision of Services to Client by Company. The terms of the specific Services ordered by Client are more specifically described and set forth in the applicable Schedules, with specific transaction-level information set forth in the applicable Statement of Work, each of which is to be executed by Company and Client.

**2.2** In the event of a conflict between or among the terms of this Agreement, a Schedule or a Statement of Work, the following shall be the order of precedence: Statement of work; Schedule; Agreement. Any exception to this order of precedence must be expressly described in the prevailing Agreement, Schedule, or Statement of Work, as applicable.

## 3. Payment Terms and Taxes.

**3.1** Company will issue and send invoices for the Services to Client based on the attached Statement of Work and will include information reasonably requested by Client. Client will make payment upon receipt but in no event may payment be made later than ten (10) days from the date of the invoice or as otherwise stated in a payment schedule.

**3.2** Client acknowledges that Company and its subsidiaries and subcontractors retain a security interest in all Client products and material until accounts are current. Company reserves the right to charge a service charge of 1.5% per month, calculated from the end of the Payment Period on the outstanding balance remaining unpaid after the due date of any invoice. Client shall be permitted to withhold amounts disputed in good faith to the extent provided in accordance with Section 3 herein. In addition, in the event any undisputed amounts have not been paid within the ten (10) day period stated in Section 3.1, Company reserves the right to, suspend the performance of the Services, including access to data, refuse to provide any existing Services and/or new Services requested by Client, and/or exercise any termination rights it has under this Agreement, unless alternative terms have been negotiated and agreed to in writing by both parties. No credit is extended by Company to Client unless otherwise agreed to in writing. Company may suspend any and all services to Client in the event that Client's account is not current, including but not limited to access to Client's data and database. Client agrees to indemnify and hold Company and its subsidiaries and subcontractors harmless from any and all Losses (defined below), resulting from such a suspension of services. Company has full discretion in whether to resume any suspended service. Company may impose any conditions that Company deems necessary before resuming a suspended service, including but not limited to requiring Client to post

additional monetary reserves.

**3.3** If Client reasonably disputes an invoice, Client must pay the undisputed amount before the expiration of the Payment

Period and submit written Notice of the disputed amount. Client and Company shall promptly work together to resolve the dispute. If a dispute is not resolved within a period of thirty (30) days, Client and Company may select a mutually acceptable third party to promptly arbitrate said dispute in accordance with this Agreement. In the event that Client requires additional or back-up information in order to verify the accuracy of an invoice delivered by Company, such request for information shall not constitute a dispute, and the Client shall remit the full invoice amount to Company, while maintaining the option to dispute the invoice should the back-up information lead to a determination of inaccurate billing. If the dispute is resolved against Client, Client shall pay the disputed amount as soon as practicable following the resolution of the dispute. If the dispute is resolved against Company, Client shall be under no obligation to pay such disputed amounts to Company and be forever released of any such obligation following the resolution of such payment dispute against Company. The acceptance and deposit by Company of any payment from Client that contains reference of any type that such payment constitutes "Payment in Full" shall not constitute an accord and satisfaction or a waiver by Company of any right(s) it possesses, in law or equity, to collect payment in full from Client for any and all Services provided to Client under this Agreement. Company and Client hereby agree that any undercharge or overcharge will have a maximum twelve (12) month look-back period.

**3.4** All fees for Services set forth in the applicable Schedules and Statement of Work are exclusive of local, state or federal, use, value added, excise, personal property or other similar taxes or duties, and, except for taxes based on Company's income, Client shall be responsible for all taxes and fees that arise in any jurisdiction, however designated, imposed on, incident to, or based upon the provision, sale or use of the Services. Client is solely responsible for identifying and resolving sales and use tax collection issues for the sale of Client's products or services, including the necessity of charging, collecting and reporting such taxes.

## 4. Term and Termination.

**4.1** The term of this Agreement, including any Schedules subject to the this Agreement unless such Schedules provide a conflicting term and termination, shall commence on the date of its execution or other acceptance by both parties and shall continue in full force and effect for a period of one (1) year (the

"Initial Term"). Thereafter, this Agreement and the applicable Schedules shall automatically renew on a yearly basis unless terminated pursuant to the terms of this Agreement or the applicable Schedule (the "Renewal Term"). In the absence of written acceptance by Client, the act of tendering Goods or other services by Company or its affiliate or subcontractor shall constitute acceptance by Client of this Agreement including any accessorial charges that may be attached hereto.

**4.2** Either party may terminate this Agreement upon ninety (90) days written notice to the other party. All standard processing fees, monthly fees and minimums will still be applicable from the receipt of the termination notice up through and including the termination date. All invoices must be current prior to the termination date and should include any expected expenses relating to the closing of the account. Upon receipt of written notice from Client, Company will prepare a memo outlining the



procedure for closing the account. An initial deposit is required from Client to cover any expenses incurred by Company in connection with closing the account, including storage and/or return of any Client's product remaining in Company's possession, as well as postage/freight due for returns and any other costs incurred by Company for up to sixty (60) days after final close of Client's account. Company retains the right to require additional deposits as needed.

**4.3** This Agreement or any applicable Schedule(s) or Statement of Work(s) (unless the Statement of Work is designated as non-cancelable) may be terminated by a Party if (a) the other Party breaches a material obligation provided hereunder, and the breaching Party fails to cure such breach within sixty (60) calendar days (or ten (10) days if the breach is related to Client's failure to pay Company) of receipt of a written Notice to the breaching Party, specifying: (i) the nature of the default; and (ii) the intent of the non-breaching Party to terminate this Agreement if such default is not so cured; (b) the other Party has had an Insolvency Event; or (c) as otherwise provided by the applicable Schedule or Statement of Work. As used herein, "**Insolvency Event**" means making a general assignment for the benefit of a Party's creditors, filing a voluntary petition in bankruptcy or any petition or answer seeking, consenting to, or acquiescing in reorganization or similar relief or an involuntary petition in bankruptcy or other insolvency protection is filed against the applicable Party.

## **5. Limitation of Liability and Waiver of Subrogation.**

**5.1 Limitation of Liability.** Except for each Party's indemnification obligations under this Agreement or a Schedule or Statement of Work, each Party's confidentiality and nondisclosure obligations under this Agreement or a Schedule or Statement of Work, and each Party's intentional misconduct, in no event will Company or Client be liable to the other Party for consequential, indirect, incidental, special, punitive, or any other non-direct damages. This includes, without limitations, lost profits or future revenues, loss or corruption of or damage to data, loss of business reputation or opportunity, or any claim or demand by any third party, whether under theory of contract, tort (including negligence) or otherwise, even if the Party has been advised of the possibility of such damages.

Each Party's liability under this Agreement or otherwise arising out of this Agreement, a Schedule, or a Statement of Work, regardless of the form of action, whether under theory of contract, tort (including negligence) or otherwise, shall not exceed (i) Ten Thousand Dollars (\$10,000) or (ii) the limits of coverage under Company's Technology Errors & Omissions liability insurance policy with a policy limit of \$1,000,000, whichever is greater.

This limitation shall apply to the fullest extent provided by law, and each Party agrees to release the other, its employees, affiliates, and agents from and against any and all liability exceeding the limits stated in this provision, regardless of the remedy under which damages are sought.

**5.2 Waiver of Subrogation.** The Parties acknowledge that Company maintains a Technology Errors & Omissions policy, which includes both professional liability (E&O) and cyber liability coverage, intended to respond to claims arising from Company's negligence. Client and its insurers hereby waive any rights of recovery against Company, its subsidiaries, or subcontractors to the extent such claims exceed the limits of liability set forth in Section 5.1 and covered by Company's Technology Errors & Omissions liability insurance policy. Nothing in this Section shall limit Client's rights, or its insurers' rights, to recover amounts within such limits of coverage.

## **6. Indemnification.**

**6.1 By Company.** Company will defend, indemnify, and hold harmless Client, and each of its Affiliates and Representatives from damages, liabilities, costs, and expenses (including reasonable outside attorneys' fees) (collectively, "Losses") resulting from any claim, judgment, or proceeding (collectively, "Claims") brought by a Third Party and resulting from (i) Company's breach of any confidentiality or nondisclosure requirements under this Agreement, a Schedule, or Statement of Work; (ii) Company's breach of its representations and warranties in Section 7.1.4 below; (iii) if applicable, Technology and Advertising Materials provided by Company (and not by Client, and/or each of its Affiliates and/or Representatives) ("Company Technology and Advertising Materials") that: (A) violate any applicable law, regulation, judicial or administrative action, or the right of a Third Party; or (B) are defamatory or obscene. Notwithstanding the foregoing, Company will not be liable for any Losses resulting from Claims to the extent that such Claims result from (1) Company's customization of Technology and Advertising Materials based upon detailed specifications, materials, or information provided by the Client and/or each of its Affiliates and/or Representatives; (2) a user viewing or interacting with Technology and Advertising Material outside of the targeting set forth on the Statement of Work, which viewing is not directly attributable to Company's serving such Technology and Advertising Material in breach of such targeting; (3) the use by any person of Client's products or services directly or indirectly sold to the public ("Client's Products"); or (4) any claims or representations provided by Client about Client's Products.

**6.2 By Client.** Client is solely responsible for the design, manufacturing, packaging, marketing, distribution, and advertising of goods stored, handled or serviced by Company, as well as for compliance with local, state and federal laws and regulations. Except for the loss, damage or destruction of goods addressed the applicable Schedule, Client shall indemnify and hold Company harmless from and against any and all direct and indirect losses, liabilities, damages, claims, exposure, demands, judgments, awards, settlements, investigations, suits, proceedings, costs, or expenses, however caused, including but not limited to attorneys' fees and costs (collectively, "Losses"), for any injury sustained by any person, or damages claimed by any person with regard to false advertising or failure of product to perform as marketed or claimed by Client, arising out of or relating to: (1) the goods stored, handled or serviced by Company under this Agreement or a Schedule including, but not limited to, the recall of such goods, the defective condition of such goods or the failure of such goods or Client to comply with any applicable laws or regulations; (2) the use of data provided by Client for use with Technology and Advertising Materials; (3) any acts or omissions of Client, its agents, employees or representatives including but not limited to Client's breach of this Agreement; (4) Client's violation of Policies (to the extent the terms of such Policies have been provided (e.g., by making such Policies available by providing a URL) via email or other affirmative means, to Client at least fourteen (14) days prior to the violation giving rise to the Claim); (5) any negligent act or omission by Client or its employees or agents in connection with the performance by Client or its employees or agents required of Client under this Agreement, a Schedule, or a Statement of Work; or (6) if applicable, the content or subject matter of any Technology and Advertising Materials to the extent used by Company in accordance with a Schedule or an Statement of Work;

**6.3 Procedure.** The indemnified party(s) will promptly notify the indemnifying party of all Claims of which it becomes aware (provided that a failure or delay in providing such notice will not relieve the indemnifying party's obligations except to the extent such party is prejudiced by such failure or delay), and will: (i) provide reasonable cooperation to the indemnifying party at the indemnifying party's expense in connection with the defense or

settlement of all Claims; and (ii) be entitled to participate at its own expense in the defense of all Claims. The indemnified party(s) agrees that the indemnifying party will have sole and exclusive control over the defense and settlement of all Claims; provided, however, the indemnifying party will not acquiesce to any judgment or enter into any settlement, either of which imposes any obligation or liability on an indemnified party(s) without its prior written consent.

Client's indemnification obligations under this Agreement shall extend to claims occurring before and after this Agreement is terminated and shall continue until all such claims are finally adjudicated and/or resolved. Client agrees to pay Company interest at the rate of eighteen percent (18%) per year on any necessary expenses or costs incurred by Company in the enforcement of Client's indemnification obligations under this Agreement or on any sums Company is reasonably required to pay with respect to the matters to which indemnity is given in this Agreement, from the date such expenses or costs are incurred or the sums are paid.

**6.4 Government Actions.** Client hereby agrees to promptly provide the Company copies of all complaints or inquiries received by it from any governmental agency that in any way

relate to or have a potential effect on the Services provided hereunder. In the event the Company is required, as a result of any such action, to change the manner in which it does business in any material respect, the Company shall have the option to terminate as soon as practicable the availability of such Services hereunder. The Company hereby agrees that it will promptly forward to Client copies of all written complaints or written inquiries addressed to the Company from any governmental agency in any way relating to or having a potential effect on the Services provided hereunder.

## **7. Representations and Warranties.**

**7.1 Company Representations.** Company represents and warrants to Client the following:

**7.1.1** Company is a legal entity, duly organized, validly existing, and in good standing under the laws of the Company's governing state, and has the authority to enter into this Agreement.

**7.1.2** This Agreement constitutes a valid and binding obligation of Company that does not violate any other agreement between Company and any other person.

**7.1.3** Company is authorized to perform all Services.

**7.1.4** Company has all necessary permits, licenses, and clearances to sell the deliverables or other Services specified on the Statement of Work.

**7.1.5** Company is and will remain in compliance with all laws applicable to Company's provision of Services to Client under this Agreement.

**7.2 Client Representations.** Client represents and warrants to Company the following:

**7.2.1** Client is legal entity, duly organized, validly existing, and in good standing under the laws of the Client's governing state, and has the full power to grant the license rights set forth in this Agreement and any Schedules and Statement of Work, and has the authority to enter into this Agreement.

**7.2.2** This Agreement, and any Schedules and Statement of Work constitute the legal, valid, and binding obligation of Client, enforceable against Client in accordance with its terms except as enforcement may be limited by any applicable bankruptcy,

insolvency, reorganization or similar laws affecting creditors' rights generally and except as enforcement may be limited by general principles of equity. As of the Effective Date, Client has taken all action necessary for the authorization, execution and delivery of this Agreement and any Schedules or Statement of Work, and for the performance by Client of its obligations under this Agreement, and any Schedules and any Statement of Work.

**7.2.3** Client's performance under this Agreement and any Schedules or Statement of Work does not violate any agreement between Client and any third-party and does not violate the rights of any third-party.

**7.2.4** Client is in compliance with, and will use the Services in compliance with, all applicable laws, rules and regulations, including but not limited to Federal Trade Commission rules, regulation, and guidance, the CAN SPAM Act of 2003, the Restore Online Shopper's Confidence Act, and any other applicable federal or state laws, rules, or regulations.

**7.2.5** Regarding Client's Products, Client represents and warrants the following: (i) that Client's claims regarding Client's Products are truthful and not deceptive or misleading; (ii) Client presents all material information regarding Client's Products clearly and conspicuously; (iii) for each of Client's Products, Client can substantiate any express or implied health, safety, or beauty claims with competent and reliable scientific evidence consisting of tests, analyses, research, studies, or other evidence based upon the expertise of professionals in the relevant area that have been conducted and evaluated in an objective manner by persons qualified to do so, using procedures accepted in the profession to yield accurate and reliable results, and the advertiser will produce such substantiating materials to Company upon request; (iv) for each of Client's Products, Client can demonstrate the accuracy and factual basis for any assertions that a specific level of scientific support exists for an express or implied health, safety, or beauty claim, and the advertiser will produce such substantiating materials to Company upon request; (v) Client's promotional materials for Client's Products comply with (a) the FTC Guides Concerning Use of Endorsements and Testimonials in Advertising; (b) the FTC's Business Opportunity Rule, as amended from time to time; (c) the FTC Guide Concerning Use of the Word "Free" and Similar Representations; (d) the FTC's Advertising Guide for Dietary Supplements; (e) all applicable FDA statutes, regulations, and guidelines, including, but not limited to, the Nutrition Labeling and Education Act, the Federal Food, Drug, and Cosmetic Act, the Dietary Supplements Health and Education Act, and the regulations implementing these Acts; and (f) any and all other applicable laws, rules, codes and regulations.

**7.2.6** Client has all necessary licenses and clearances to use the content contained in the advertisements, advertising materials, or other Services as specified on the Statement of Work, including any applicable Policies.

**7.2.7** Neither the execution and delivery of this Agreement, or any Schedule or Statement of Work nor the consummation or performance of any obligations hereunder shall, with or without notice or lapse of time, in any material respect, contravene, conflict with, or result in a violation or breach of any provision of, or give any person the right to declare a default or exercise any remedy under, or to accelerate the maturity or performance of, or to cancel, terminate, or modify, any material contract to which Client is a party.

**7.2.8** Client is not and shall not be required to give any notice to or obtain any consent from any person in connection with the execution and delivery of this Agreement, or any Schedule or Statement of Work or the consummation or performance of any of its obligations hereunder.

**7.2.9** Client's assets and equipment utilized in connection with this Agreement, or any Schedule or Statement of Work have been designed or will be modified to ensure continuous operation and use and to operate during such time periods so that the Company will not experience any loss of information or assets, interruption in service, invalid and/or incorrect reporting or results.

**7.2.10** Client is not currently in default under any material contract or agreement.

**7.3** Except as expressly set forth herein, or in an applicable Schedule or Statement of Work, Company provides its Services on an as-is basis and makes no other representations or warranties, express or implied, to Client or to any other person or entity regarding the Services or other items provided by Company under this Agreement, or a Schedule or Statement of Work, or the results to be derived thereof, and Company expressly disclaims any representations and warranties arising from course of dealing, usage of trade or course of performance, and the implied warranties of merchantability and fitness for a particular purpose.

Company represents and warrants that the Deliverables, as provided by Company, do not infringe the intellectual property rights of any third party. If any Deliverable is alleged to infringe, Company will, at its expense, take commercially reasonable steps to (i) modify the Deliverable so it is non-infringing, (ii) replace it with substantially equivalent non-infringing Deliverables, or (iii) obtain rights for Client's continued use. If none of these remedies are commercially reasonable, either Party may terminate the applicable Statement of Work, and the Parties' rights and obligations will then be determined in accordance with this Agreement.

This warranty does not apply to infringement resulting from (i) Client Materials, (ii) Client specifications or instructions, (iii) third-party components designated or supplied by Client, or (iv) modifications or combinations not made by Company.

## **8. Assignment.**

**8.1** Client may not assign, delegate or otherwise transfer this Agreement or any of its rights or obligations hereunder, including the assignment of any monies due and payable, without Company's prior written approval, such consent not to be unreasonably withheld. Any attempt to do so without such approval will be void.

**9. Subcontracting.** Company expressly reserves the right to sub-contract, at Company expense, for the performance of any and all of the Services to be provided hereunder. In such event, however, the rights and obligations of Company and Client shall not be diminished; and provided further that, for any subcontractor Company engages to perform the applicable Services, Company shall remain responsible for (i) such subcontractor's compliance with the terms and conditions of this Agreement; and (ii) such subcontractor's acts or omissions, as if undertaken by Company. For purposes of this Agreement, the term "Company" refers to both Bonfire AI, LLC and any subcontractor (including affiliates of Bonfire AI, LLC) which provides services on behalf of Bonfire AI, LLC pursuant to this Agreement or any Schedule or Statement of Work.

## **10. Proprietary Rights and Licenses.**

**10.1** Company expressly reserves all right, title, and interest in and to the Services, including any copyright, patent, trademark, or other intellectual property right or federal or state right, pertaining thereto.

**10.2** Client grants, and represents and warrants that it has the right to grant, Company a non-exclusive, royalty-free, perpetual,

worldwide license to use, modify, publish, and distribute Client's trademarks, logos, artwork, and other intellectual property to the extent necessary for Company to perform its Services contemplated under this Agreement, a Schedule, or an Statement of Work.

**10.3** Neither Company nor Client will not use the other's trade name, trademarks, logos, or Ads in any public announcement (including, but not limited to, in any press release) regarding the existence or content of this Agreement, a Schedule, or an Statement of Work without the other's prior written approval.

**11. Non-Solicitation.** During the term of this Agreement and for a period of one (1) year following termination hereof, Client agrees that Client or any of its affiliates will not, directly or indirectly, (a) solicit to employ or employ any of the current employees or independent contractors of Company and its affiliates; (b) interfere with the relationship between Company and any of its employees or independent contractors; or (c) otherwise engage as an employee, independent contractor or otherwise any employee or independent contractor of Company and its affiliates, without first obtaining the prior written consent of a current Company officer. Notwithstanding the foregoing, nothing in this Section 11 shall prohibit Client or its affiliates from the use of a general solicitation in a publication or by other means.

## **12. Confidentiality.**

**12.1** Definitions and Obligations. "Confidential Information" will include (i) all information marked as "Confidential," "Proprietary," or similar legend by the disclosing party ("Discloser") when given to the receiving party ("Recipient"); (ii) information and data provided by the Discloser, which under the circumstances surrounding the disclosure should be reasonably deemed confidential or proprietary; (iii) the type and amount of product received by Company; (iv) the other party's pricing information regarding products and services, as applicable; and (v) any other information regarding a party to this Agreement that is disclosed to the other but which is generally not known or available to the public. Each party agrees to hold in confidence and not to report, publish, disclose or transfer any such confidential and proprietary information to any person or entity without the other party's prior direction or consent, unless required to do so under applicable law or in furtherance of its obligations hereunder.

**12.2** Exceptions. Notwithstanding anything contained herein to the contrary, the term "Confidential Information" will not include information which: (i) was previously known to Recipient; (ii) was or becomes generally available to the public through no fault of Recipient; (iii) was rightfully in Recipient's possession free of any obligation of confidentiality at, or prior to, the time it was communicated to Recipient by Discloser; (iv) was developed by employees or agents of Recipient independently of, and without reference to, Confidential Information; or (v) was communicated by Discloser to an unaffiliated third party free of any obligation of confidentiality. Notwithstanding the foregoing, the Recipient may disclose Confidential Information of the Discloser in response to a valid order by a court or other governmental body, as otherwise required by law or the rules of any applicable securities exchange, or as necessary to establish the rights of either party under this Agreement; provided, however, that both Discloser and Recipient will stipulate to any orders necessary to protect such information from public disclosure.

## **13. Binding Arbitration, Governing Law. and Jurisdiction.**

**13.1 Binding Arbitration.** Any controversies, claims, or disputes ("Disputes") arising out of or relating to this Agreement, or the breach thereof, must be settled by arbitration administered in Los Angeles, California by the American

Arbitration Association in accordance with its Commercial Arbitration Rules (the "AAA Rules") in effect on the date hereof, and except as the applicable rules are modified by this Agreement; provided, that the resolution of Disputes with respect to claims by third parties shall be deferred until any judicial proceedings with respect thereto are concluded. As a minimum set of rules in the arbitration the parties agree as follows: (i) The arbitration shall be held on a confidential basis before one arbitrator from the United States selected by the parties pursuant to the AAA Rules, which arbitrator shall have at least ten years' experience corporate transactions in the entertainment industry; (ii) the parties shall be entitled to discovery pursuant to the California Code of Civil Procedure; (iii) the arbitrator shall have the authority to award to the prevailing party in any Dispute reasonable outside attorneys' fees and disbursements, expert witness fees and disbursements, the arbitrator's fees and any other costs of the arbitration; (iv) each party to the arbitration shall bear its pro-rata share (based on the number of such parties) of the arbitrator's fees and any other costs of the arbitration; (v) the arbitrator's decision shall be considered as a final and binding resolution of the disagreement, shall not be subject to appeal and may be entered as an order in any court of competent jurisdiction in Los Angeles, California; (vi) each party agrees to submit to the jurisdiction of any such court for purposes of the enforcement of any such order; (vii) the arbitrator's discretion to fashion remedies hereunder shall be no broader or narrower than the legal and equitable remedies available to a court; (viii) no party shall sue the other except for enforcement of the arbitrator's decision if the other party is not performing in accordance with the arbitrator's decision; and (ix) the provisions of this Agreement shall be binding on the arbitrator.

**13.2** This Agreement and the rights and obligations of the Parties hereto shall be governed by the laws of the State of California, without giving effect to principles of conflict of laws. Each Party agrees that the jurisdiction and venue for resolution of any dispute between the Parties related to this Agreement, a Schedule, or Statement of Work and any claims affecting the validity, construction, effect, performance or termination of said documents shall be in State or Federal court in Los Angeles, California, and each of the Parties expressly consents to such jurisdiction and venue and waives any objections thereto.

**13.3** If it becomes necessary for a Party to institute any action at law and/or in equity against the other Party to secure or protect its rights under this Agreement, the initiating Party shall be entitled to recover, on any judgment entered therein in its favor, such reasonable attorneys' fees as may be allowed by the Court, together with such court costs and damages as provided by law.

**14. Independent Contractors.** Nothing in this Agreement will be interpreted as creating any relationship of principal and agent, partnership or joint venture between the parties. Neither Client nor Company will represent in any manner to any third party that Company is an agent of, or affiliated with, Client in any capacity other than as an independent contractor, and nothing in this Agreement shall be construed to be inconsistent with such status. Company's name shall not be used on any printed material created by Client or Client's vendors. It is further agreed and understood that Company is entering into this Agreement as an independent contractor and that all of Company's personnel engaged in work to be done under the terms of this Agreement are to be considered as employees of Company and under no circumstances shall they be construed or considered to be employees of Client. Company shall supervise the performance of its own employees in providing services for Client and shall have control over the manner and means by which its services are performed, subject to the terms of this Agreement, as well as any written and mutually agreed upon amendments thereto. Client and Company recognize the considerable investment each makes in developing personnel,

and agree that during the period of this Agreement and for a period of two (2) years after the termination of this Agreement, Client and Company shall not, without the other party's written consent, hire or solicit for employment (whether as an employee, consultant or otherwise) any person who is employed in a management, supervisory or senior technical or operational position with the other party. This prohibition will be voided should one of the parties cease operations.

**15. Force Majeure.** Neither Client nor Company shall be liable to the other for default in the performance or discharge of any duty or obligation under this Agreement or a Schedule when caused by acts of God, hurricanes, tidal waves, flood, tornadoes, cyclone, wind storm, earthquake, public enemy, civil commotion, strikes, terrorism, labor disputes, work stoppages or other difficulties within the workforce, failure to provide power by the utility provider, intentional or malicious acts of third persons or any other organized opposition, corruption, depredation, accidents, explosions, fire, water sprinkler leakage, moths, vermin, insect, seizure under legal process, embargo, prohibition of import or export of Goods, closure of public highways, railways, airways or shipping lanes, governmental interference or regulations, or other contingencies, similar or dissimilar to the foregoing, beyond the reasonable control of the affected party. Upon the occurrence of such an event the party seeking to rely on this provision shall promptly give written notice to the other party of the nature and consequences of the cause. If the cause is one which nevertheless requires Company to continue to protect goods stored, fulfilled, or provided under a Schedule, Client agrees to pay for the storage any all similar charges associated with Company obligation during the continuance of the force majeure. Goods are stored, handled, and transported at Client's sole risk of loss, damage, or delay caused by any of the above.

## **16. Books, Records, and Reporting.**

**16.1 Record Keeping.** Both parties agree to keep complete and accurate books of account, records, and other documents with respect to this Agreement, all Schedules, and all Statement of Work ("Books and Records"). Such Books and Records shall be kept by both parties for three (3) years following expiration or termination of the Schedule.

**16.2 Audit.** The Books and Records shall be available for inspection and copying by any qualified representative or agent of a party or its affiliates, at the expense of that party, subject to the following terms and conditions: (a) such examination shall take place at the principal place of business

or the location where the Books and Records are regularly maintained, during normal business hours and only to the extent necessary to verify inventory levels and payment amounts; (b) the party demanding the audit shall give the other party at least ten (10) business days' written notice prior to any such examination; (c) both parties shall keep each party's Confidential Information disclosed to it during the examination confidential in accordance with each party's obligations set forth herein and in any applicable Schedule; and (d) a party may not conduct more than four (4) such inspections during any twelve-month period during the term of this Agreement.

**16.3 Confirmation of Campaign Initiation.** Company will, within two (2) business days of the start date on the Statement of Work, provide confirmation to Client, either electronically or in writing, stating whether Company has begun delivery of the applicable Services.

**16.4 Reporting.** The parties agree to provide each other reports as mutually agreed and set forth in each Statement of Work or as otherwise reasonably requested by a party.

## **17. General Terms and Conditions.**

**17.1** Any amendment, modification, termination, or supplementation of this Agreement, to a Schedule, or to an Statement of Work shall be in writing and signed by authorized representatives of both parties.

**17.2** This Agreement shall bind and inure to the benefits of the parties hereto and their successors and assigns.

**17.3** Any headings used herein or in a Schedule or Statement of Work are for ease of reference only and shall not have any effect upon the construction of this Agreement.

**17.4** No provisions of this Agreement are intended to, or shall be construed to, confer upon any person, other than the Parties hereto, any rights, remedies or other benefits under or by reason of this Agreement.

**17.5** Sections 3, 4, 5, 6, 7, 11, 12, 13, 16, and 17, and all analogous terms contained in a Schedule or Statement of Work, which are of an ongoing nature and/or which, by their nature and context, should reasonably be expected to survive the expiration or earlier termination of the Agreement, Schedule, or Statement of Work, will survive termination or expiration of this Agreement. In addition, each party will promptly return or destroy the other party's Confidential Information upon written request and remove Technology and/or Advertising Materials and Ad tags upon termination of this Agreement or an applicable Schedule or Statement of Work.

**17.6** The Parties acknowledge and agree that each Party has reviewed and revised this Agreement and that the normal rule of construction to the effect that any ambiguities are to be resolved against the drafting Party shall not be employed in the interpretation of this Agreement.

**17.7** The provisions of this Agreement are to be considered as independent obligations. If any provision of this Agreement, a Schedule, or an Statement of Work is found by a court of competent jurisdiction to be invalid or unenforceable, such invalidity or unenforceability shall not invalidate or render unenforceable any other part of the respective document, but rather the document shall be construed as not containing the particular provision or provisions held to be invalid or unenforceable; provided, if and to the extent any invalid or unenforceable provision may be modified so as to be valid and enforceable as a matter of law, such provision will be deemed to have been modified so as to be valid and enforceable to the maximum extent permitted by law.

**17.8** All notifications, requests, demands and other communications required or permitted under this Agreement ("Notices") will be in writing and sent to Company, Company's Legal Department, and any other parties noted on the applicable Schedule or Statement of Work. Any notice required to be delivered hereunder will be deemed to have been given or made when given or made if such notice or communication is in writing and delivered personally, sent by commercial carrier or registered or certified mail (postage prepaid) or transmitted by facsimile or electronic mail to the parties at the addresses and numbers (or at such other addresses as shall be furnished by the parties by like notice) of parties set forth above.

**17.9** No waiver will be effective unless documented in a writing signed by an authorized representative of the Party against which enforcement of the waiver is sought. The failure of either Party to insist upon strict performance of any of the terms or provisions of this Agreement, or the exercise of any option, right or remedy contained herein, shall not be construed as a waiver of any future application of such term, provision, option, right or remedy, and such term, provision, option, right or remedy shall continue and remain in full force and effect.

**17.10** This Agreement and any fully executed Schedules and

Statement of Work are the complete and exclusive statement of this Agreement between Company and Client. No working arrangement or instructions intended to facilitate the effective carrying out of this Agreement shall in any way affect the liabilities of either party as set forth herein. The terms and conditions of this Agreement, including its Schedules and Statement of Work, shall not be altered or modified, or additional liabilities or obligations of Company created, by terms and conditions included in a purchase order or other instrument issued by Client. The Parties hereto agree that the terms and conditions contained herein shall supersede all proposals or prior agreements, oral or written, and all other communications between the Parties relating to the subject matter of this Agreement.

**17.11** This Agreement may be executed in counterparts, each of which when executed and delivered, will be deemed an original. All such counterparts will constitute one and the same instrument, and an electronic, facsimile, scanned, or photographic copy of a Party's signature, this Agreement, or the applicable Schedules and Statement of Work shall be deemed and considered to be an original thereof.

**17.12 Attorneys' Fees.** If any legal action is necessary to enforce the terms of this Agreement, a Schedule, or Statement of Work, the prevailing party shall be entitled to reasonable attorneys' fees in addition to any other relief to which that party may be entitled.

**17.13 Further Assurances.** The parties will each execute such other documents and take such actions as the other may reasonably request in order to affect the relationships, services and activities contemplated by this Agreement and any Schedules and Statement of Work and to account for and document those activities.

**17.14 Non-Exclusivity.** Nothing in this Agreement shall limit or restrict any party from entering into or continuing any agreement with any other party, whether similar to this Agreement or a Schedule in nature or scope. Moreover, each party shall remain free to provide products and services to any client or prospective client so long as the terms of this Agreement are not violated.

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[SIGNATURE PAGE TO FOLLOW]

IN WITNESS WHEREOF, the Parties hereto have executed this Master Services Agreement as of the date last written below.

Client: \_\_\_\_\_

Company: Bonfire AI, LLC

Name: \_\_\_\_\_

Name: \_\_\_\_\_

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

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

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

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

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

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

## Bonfire AI Statement of Work

This Statement of Work (the “SOW”) is entered into on the specified date below by Bonfire AI, LLC (“Bonfire AI”) and California Sanitation Risk Management Authority (the “Client”) pursuant to the terms of the Master Services Agreement (the “Agreement”), dated as of this month, day and year 9/10/2025, between Bonfire AI and Client which is herein incorporated by this reference. In the event of a conflict between any terms of the Master Services Agreement and terms of this SOW, the applicable terms of this SOW shall control.

### Project Summary

Course of Action	CSRMA COA1
Description	Bonfire AI is engaged to oversee and execute an AI Software Implementation with Client
Included	3 months post-deliverable support
Total Project Price	\$72,773.00
Milestone, Deliverables, Estimated Timeline & Payment Schedule	
<b>Milestone #1: Data Ingestion &amp; Initial Pilot Release</b>  <b>Payment to Commence Service: \$29,110 (40%)</b>  • <b>Use-Case #1: AI Agent Providing On-Demand Knowledge Access</b>  • Associated Deliverables <ul style="list-style-type: none"><li>- AI Agent Trained on CSRMA Content to establish data ingestion pipeline: optimized indexing provides accurate, context-aware responses, cost efficiency, improved performance</li><li>- Secure User Access: Only registered, active users can access AI agent</li><li>- Cited Source References: All responses include citations linking back to the original documents for transparency</li><li>- Role-Based Permissions: Access to sensitive or internal materials is managed based on user roles</li><li>- Confidence-Based Responses: Answers adapt based on certainty levels, with clear cues when information is uncertain to support effective question-asking and exploration</li></ul> Milestone #1 Estimated Timeline: 1-2 months	

## **Milestone #2: Additional Use-Case Development**

**Payment to Commence Service: \$21,832.00 (30%)**

### **• Use-Case #2: Usability, Access & Intelligent Surfacing**

#### **• Associated Deliverables**

- Conversation History, Projects & Searchable History: Chats are saved and organized by topic or project, with a searchable functionality to quickly retrieve and continue past decisions, discussions or insights
- Secure File Uploads: Users can upload PDFs, Word docs, and text files - accessible only to them within their session
- External Web Research (Read-Only): The system can summarize information from designated public websites to support research and situational awareness
- Future-Ready Modular AI Model Architecture: Modular AI architecture designed to evolve with your needs and the industry, staying current, stable, and aligned with trusted, leading-edge models and standards
- Featured Questions & Smart Surfacing: Highlights common, trending, or newly added content to support on-boarding and reduce repeated inquiries

### **• Use-Case #3: Integrated Feedback & Safeguards**

#### **• Associated Deliverables**

- Governance Dashboard: Admin panel to track and formalize feedback, determine which updates require prompt tuning, model retraining, or documentation changes
- In-Tool Feedback Options: Quick thumbs up/down, optional comments, and feature requests directly from users
- Response Flagging, Escalation Detection & Quality Safeguards: Automatic detection and built-in guardrails to enhance trustworthiness, consistency, and response clarity. Trusted users can add custom responses to knowledgebase and optionally link with reference documentation
- Targeted AI Tuning: Refinement of AI behavior using real-world examples and team-provided data
- Custom Adaptation: Incorporation of CSRMA-specific terminology, tone, and preferred response structure to ensure contextual alignment.

### **• Use-Case #4: Automated Document Ingestion**

#### **• Associated Deliverables**

- Scheduled Ingestion of Internal Documents: Automatically incorporates updated policies, training, and reference materials on a recurring basis
- Multi-Format Support: Compatible with PDFs, Word docs, plain text files, and more
- Metadata Tagging & Categorization: Enhances organization and searchability for both users and the AI
- Version Control & Secure Backups: Ensures users access the latest documents, with rollback options and protection against data loss
- Scalable Knowledge Architecture: Backend built to support long-term growth as your organizational knowledge expands

**Milestone #2 Estimated Timeline: 1-2 months**



### **Milestone #3: Production Deployment & Support**

**Payment to Commence Service: \$21,832.00 (30%)**

- Production Deployment & Support
- Associated Deliverables
  - Deploy project to production environment
  - Ongoing dedicated support to resolve outstanding issues / tickets
  - Additionally, see "Production Deployment & Support" section below)

Milestone #3 Timeline: 3 months

Estimated Total Timeline:  
3-4 Months Deliverables with 3 months Post-Deliverables Support

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## Definition of Done

For purposes of this SOW, each Milestone shall be considered **Done** when:

1. Feedback sessions have been conducted with Client and issues/outcomes logged through prioritized ticket tracking (P0–P4);
2. All P0–P1 issues (critical / mission-critical items) for that Milestone have been resolved; and
3. Client determines whether to proceed to next Milestone under one of the following paths:
  - a. **Rapid Deployment Path.** Client may elect to proceed to the next Milestone once all P0–P1 items are resolved, with certain P2 items and, where practical, select P3 items incorporated.

Remaining P2–P4 items will be carried forward and addressed in coordination with Client feedback during subsequent Milestones and/or in the Production Deployment & Support milestone, which serves as a dedicated support period to ensure resolution of outstanding items. This path accelerates progress toward an earlier production launch by focusing on what is essential for rapid delivery.

- b. **Thoroughness Path.** Alternatively, Client may elect to remain in the current Milestone until all logged items (P0–P4) for that Milestone are resolved, ensuring completeness before moving forward. This path provides additional polish at each Milestone stage but may result in a production launch that occurs later than under the Rapid Deployment Path.

## Production Deployment & Support

Remaining P2–P4 items not resolved in earlier Milestones will be prioritized with Client feedback during the Production Deployment & Support milestone. This milestone provides stabilization, refinement, and ongoing support, ensuring that outstanding issues are resolved prior to and following production launch.

## Milestone Payments

Client initiates development of a Milestone by making the associated payment for that Milestone. Receipt of payment serves as the kick-off for Bonfire AI to commence Milestone development services, allocate resources, finalize planning, and begin delivery.

As a condition precedent to performance, Bonfire AI will not commence work on any Milestone until the applicable payment has been received. Milestone payments will be invoiced and are payable in accordance with the schedule outlined in the Statement of Work.

## Priority Levels and Options

- **P0–P1 (Critical / mission-critical):** Always required for milestone completion
- **P2 (Major / important but not blocking):** May be completed in the current Milestone or carried forward
- **P3 (Minor / cosmetic):** Enhancements or lower-impact refinements (e.g., styling adjustments, user interface tweaks). May be selectively incorporated or carried forward.
- **P4 (Informational / tracking):** Logged for visibility (e.g. documentation updates, logging or enhancements, or notes for potential future features).

**Change Control**

Throughout any project, changes are required to deal with unanticipated incidents and/or new information that arise during the course of the project lifecycle. This change control process is meant to put in place a strict process to ensure changes are tracked and approved appropriately throughout the project. In cases where changes are identified, a change request will be processed as follows:

- The Project Manager at Bonfire AI will create a Change of Scope Order that documents the relevant information, including: change description, rationale (e.g. potential benefit), impact assessment, effort, and associated cost (if applicable) to implement the change.
- This Change of Scope Order will be submitted to Client and reviewed for final approval.
- For approved change requests, the Project Manager at Bonfire AI will incorporate the change(s) into the project schedule (if applicable) and communicate the change to the appropriate team members.
- If it is anticipated that the Project will exceed estimated costs by more than 10%, then a revised estimate will be submitted for Client approval.

**Expenses**

Cloud services and computing expenses shall be carried by Client. Bonfire AI shall put into place notifications to track and keep Client informed of accrued expenses. Any other expenses accrued through the duration of the project shall be fully reimbursed to Bonfire AI with NET 14 terms. All expenses over \$100 shall be pre-approved by Client.

**Terms**

The term of this Agreement shall remain in effect and be binding upon the parties commencing upon signature and concluding when all aspects of the project are complete. Bonfire AI and Client have the right to mutually amend this contract and scope of work at any time. If the information above is to your satisfaction please sign this Statement of Work. The terms of this letter are accepted but shall not be binding on both parties until fully executed.

**AGREED AND ACCEPTED BY:**

Company	<u>Bonfire AI, LLC</u>	Client	_____
Title	_____	Title	_____
Name	_____	Name	_____
Signature	_____	Signature	_____
Date	_____	Date	_____

**Pooled Liability Program**  
**Program Year 40 (2025-26) Renewal Update**

**ISSUE:** The Pooled Liability Program will be renewing December 31, 2025. This item is intended to provide the Executive Board with an update on the renewal in a couple of key areas.

1. Pooled Deposit / CWIC Gross Premium (funding/premium for claims in the pooled layer). The actuarial studies are in process. The Program is experiencing fewer claims; however, the severity (cost) has increased considerably.
2. The Clean Water Insurance Captive (CWIC). The risk for the Pooled Layer (Member Deductible to \$750,000) is currently being transferred to CWIC. We will evaluate continuing to transfer the pooled layer risk to CWIC for the PY 40 renewal.
3. Reinsurance/Excess insurance. We continue to be in a challenging insurance environment, and we may need to restructure the program as carriers look to further reduce their capacity and increase retentions in California. Based on early conversations with the lead reinsurer on the program (Munich Re), we expect they will continue to provide \$10M in capacity however, they will likely require an increase in the self-insured retention from \$750K to \$1M. AWAC provides the top layer of coverage and may look to reduce their capacity from \$10M to \$5M, necessitating the need to potentially introduce new capacity to the program.
4. Automated Renewal Application. Development of the General Liability application portal is nearing completion and is expected to be rolled out to the members the week of September 30th.

**RECOMMENDATION:** None at this time.

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

	<b>PY 39 2024/25 \$25.75 million limit</b>
<b>Expense Item</b>	
Pool Deposits / CWIC Gross Premium	3,764,684
<b>Est. Reinsurance/Excess Costs (Net)</b>	3,864,474
Est. Fixed Expense (JPA Charge)	438,287
Pool Deposit Fees	686,000
<b>Total Expected Costs</b>	<b>8,753,445</b>

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

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

**ATTACHMENTS:** None.

## **Pooled Liability Program**

### **Deductible Selection Policy and Procedure**

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

The Pooled Liability Committee reviewed the deductible selection worksheet as of 6/30/25 at their September meeting and is recommending an increase in Santa Margarita Water District's General Liability deductible from \$50,000 to a minimum of \$100,000. The Program Administrators will report on the Committee's discussion at the meeting.

**RECOMMENDATION:** The Pooled Liability Committee is recommending an increase in Santa Margarita Water District's General Liability deductible.

**FISCAL IMPACT:** Unknown at this time.

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

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

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

**ATTACHMENTS:** Deductible Selection Policy & Procedure #8-L

**CSRMA  
POLICY & PROCEDURE  
MEMORANDUM # 8-L**

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

**SUBJECT:**           **Deductible Selection**

**PURPOSE**

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

**APPLICATION; EXCEPTIONS**

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

**POLICIES**

The following are policies of CSRMA:

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



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

3. A member may select a General Liability deductible that is greater than the Recommended Minimum General Liability Deductible amount, except that the maximum deductible amount may not exceed \$500,000.
4. Unless precluded by Adverse Loss Experience, a member may select a General Liability deductible that is less than the recommended minimum General Liability deductible shown in the Table if the member's selection is approved as provided in this P&P.
5. If a member's General Liability loss history constitutes Adverse Loss Experience, the member's General Liability deductible will be established as provided in Procedure Section 3, below, of this P&P.
6. General Liability Adverse Loss Experience is defined as follows:
  - (a) Three or more losses incurred by the member in any one of the two most recent program years where each loss exceeds the member's General Liability deductible for that year; or
  - (b) Total incurred losses by the member in any one of the two most recent program years equal to \$100,000 or more in excess of

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

the member's General Liability deductible for that year.

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

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

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

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

## **PROCEDURES**

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

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

- (a) Subject to the provisions of this P&P concerning Adverse Loss Experience, selection of a deductible greater than the Recommended Minimum General Liability Deductible will be approved without further action.
- (b) In the case of any PLP Participant that, as of the effective date of this P&P, has a General Liability deductible which is less than the Recommended Minimum General Liability Deductible, the participant is entitled to select and retain that lesser deductible amount so long as the PLP participant's loss history does not reflect Adverse Loss Experience, as defined in Policy Section 6 above.
- (c) In cases not covered by Subsection (b) above, if the member wishes to select a deductible that is lower than the Recommended Minimum General Liability Deductible, the selection shall be referred to the PLP Committee for determination. The PLP Committee shall review the member's selection in relation to relevant underwriting considerations including, especially, the member's loss experience. The requested General Liability deductible selection may be approved by the Committee if the Committee believes:

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

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

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

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

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

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

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

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

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

## **Property Program Appraisals**

**ISSUE:** Members of the CSRMA Property Program obtain coverage through the Alliant Property Insurance Program (APIP), an insurance program managed by Alliant. To maintain accurate insurable values, property appraisals for buildings valued at over \$5,000,000 and Treatment Plants with capacity of greater than 10 MGD are provided by APIP every 5-7 years at no additional cost. The last appraisal was performed over a two-year period, 2018-2019.

Alliant Appraisal Services has provided the Program Administrators with a proposal to provide replacement cost appraisals for all member locations. There is no cost to have buildings over \$5,000,000 and Treatment Plants with capacity greater than 10 MGD appraised. For all other locations, the cost is outlined in the Fiscal Impact section of this item. The decision to appraise the buildings valued at under \$5,000,000 and Treatment Plants with capacity of less than 10 MGD historically has been left to the individual members at their own cost. Alternatively, CSRMA could budget funds to cover the cost to have all locations appraised.

The Pooled Liability Committee reviewed this item at their September meeting and directed the Program Administrators to seek an additional option from the appraisers to conduct “desktop” appraisals in lieu of on-site appraisals. Pricing for the desktop appraisals is included in the Fiscal Impact section of this item and will be discussed in further detail at the meeting.

**RECOMMENDATION:** The Pooled Liability Committee recommends that the Executive Board approves the on-site appraisal work that is quoted at \$0, and to discuss the desktop appraisal option for the lower valued locations. Now that we are in receipt of the pricing for desktop appraisals, the Program Administrators do not recommend this option given a higher hourly rate for buildings valued less than \$1M and smaller Treatment Plants not being eligible at all for desktop appraisals.

**FISCAL IMPACT:** The cost of the appraisal services depends on the individual value of the buildings being appraised. The Appraisal staff has reviewed the list of Property Program member agency locations and has identified the potential costs as shown in the table below. Desktop appraisals are only available for some of the location categories.

<b>Buildings</b>	<b>Approx. Total Insurable Values</b>	<b>“On-Site” Appraisal Cost</b>	<b>“Desktop” Appraisal Cost</b>
62 Buildings Valued Over \$5 Million <i><b>Paid by APIP</b></i>	\$728,570,766	\$0	N/A
18 Members w/ Treatment Plants > 10 MGD’s <i><b>Paid by APIP</b></i>	\$4,022,297,160	\$0	N/A
216 Buildings valued < \$5mm to > \$1mm @ \$250/building	\$479,504,849	\$54,000	\$42,120
627 Buildings valued < \$1mm @ \$150/building	\$193,627,587	\$94,050	\$122,265
28 Treatment Plants < 10 MGD’s	\$1,816,732,656	\$146,400	Not Eligible

**Option 1, Free Locations Only:** Total Cost = \$0

**Option 2, On-site for All Locations:** Total Cost = \$294,450

**Option 3, Free Locations + Desktop for Other Locations:** Total Cost = \$164,385

**Option 4, Some Combination of the Above:** Total Cost = Dependent on options selected

Funds were not budgeted in the current Fiscal Year (25/26) to cover the cost to appraise the buildings valued at under \$5,000,000 and Treatment Plants with capacity of less than 10 MGD.

**BACKGROUND:** Alliant Appraisal Services projects that onsite inspection of all locations will be broken out over a one-two year period. Once a scope has been agreed to for the work, a timeline will be communicated with the members.

**ATTACHMENTS:** None.

## Fall/Winter 2025 Area Training Update

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

Topic		Tentative Dates	Tentative Locations
<b>Sentinel Training Program for WC members</b>		Ongoing	Zoom
<b>Sewer Summit</b>		October 9	Virtual conference
<b>January CSRMA/CASA Risk Mgt Seminar</b> <ul style="list-style-type: none"> <li>• Knowledgevine</li> <li>• Don Freeman re: Sentinel</li> <li>• Stephanie Ortiz/Jimmy Dang, Oro Loma SD</li> </ul>		1/14/26	Palm Springs
<b>Webinars Scheduled To Date:</b>		September-Jan	Webinars
8/27/25	Small Water Systems Drinking Water Rules		
8/28/25	Job Hazard Analysis - Your Safety Super Tool		
9/2/25	Underground Utility Locator		
9/3/25	WeTip and CSRMA		
9/4/25	Lone Worker Best Practices: How to Keep Lone Rangers Safe When There Isn't a Tonto		
9/11/25	Combination Hydro-Vac & CCTV Inspection Unit - Strategies for Safe and Efficient Use (Heavy Equipment)		
9/23/25	Sewer Backup Response: Reducing Liability and Responding Professionally		
9/25/25	SERP Services: Sewer Spill Help Hotline and SWRCB Training Membership		
10/16/25	Effective Tailgate Safety Meetings/Trainings		
10/23/25	What Supervisors Need to Know About Workers' Compensation to Avoid Legal Pitfalls		
10/28/25	Soft Tissue Injury Prevention for PW/Water/Wastewater Workers - Part I		
11/4/25	KnowledgeVine- Leveraging Technology to Create a Sustainable Safety Culture.		
11/6/25	How To ID and Classify Confined Spaces for Wastewater Workers		
11/11/25	Ergonomics in Action: Preventing Injuries Through Smarter Work Practices		
11/13/25	CalOSHA Inspections: Survival Planning and Tips		
11/18/25	From Chlorination to UV: Disinfection in Wastewater Treatment		
11/20/25	Are You Prepared for Bypass Pumping		
12/10/25	The Importance of Documentation, Reports, and SCADA		

12/17/25	Drinking Water Disinfection
1/6/26	CalOSHA Inspection and Serious Injury Reporting - Understanding and Knowing Your Responsibilities, Rights and Requirements
1/13/26	Sludge Thickening, Digestion, and Dewatering: Solids Handling in Wastewater Treatment
1/13/26	Dog Bite Prevention for Public Works and Water Utility Employees
1/21/26	Supervising for Safety: Coaching Teams to Prevent Soft Tissue Injuries

**RECOMMENDATION:** None – information only.

**FISCAL IMPACT:** Approximately \$40,000. These training programs are part of the 25/26 risk control training budgets.

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

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

**ATTACHMENTS:** None



## Beach

BY STANLEY PLUMLY

The end, I think, will be a little like looking down as far as I can see to where the wind has kicked up the tide and turned it all the same—sea, spume, the air. There might even be someone walking toward me, the way in the edge-of-the-ocean blue light they'll be obscure until the last moment. I think it'll be late afternoon, the sky that luminous oyster white into which things disappear. I'll stop to look at the sky, and the moment I do I realize I'm alone, I misunderstood the figure coming toward me, which, considering the time of day, is as it should be, especially now that the wind has kicked up a little and the white sun has almost dropped under the soft gray almost stillness of the water, it seems just the right hour to be, again, alive.

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Source: *Poetry* (July/August 2025)



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## Understanding The Ransomware Process Helps Lower Exposures

September 25, 2025

The San Francisco 49ers reached a \$610,000 settlement to resolve a class action stemming from a ransomware attack that occurred between February 06 and 11, 2022.

This attack allegedly compromised the personal information of certain individuals, including names, dates of birth, Social Security numbers, and other personal identifiers. The settlement applies to individuals who received a mailed notice from the 49ers informing them that their personal or financial information was affected by the breach.

There are two groups within the settlement: California residents at the time of the breach, who are expected to receive approximately \$30 each, and non-California residents, who are expected to receive about \$10 each. These amounts are estimates and may vary depending on the number of claimants, court approval of fees and costs, and the redistribution of any uncashed funds.

The lawsuit accused the 49ers of failing to adequately protect personal data, resulting in the exposure of sensitive information during the cyberattack. Although the 49ers deny any wrongdoing, they agreed to the settlement to avoid the costs and uncertainties of further litigation. Additionally, as part of the settlement, the team committed to implementing enhanced security measures to better protect personal information in the future.

Source: <https://www.claimdepot.com/settlements/san-francisco-49ers-settlement>

*Commentary*

The 49ers fell victim to a ransomware attack. Ransomware attacks typically begin when attackers gain access to an organization's computer systems through methods such as phishing emails, malicious attachments, compromised websites, or by exploiting vulnerabilities in software or remote access tools.

Once the attacker has infiltrated the network, the ransomware may spread to other devices, often by stealing credentials or exploiting network shares. The malicious software then encrypts files on the affected systems, rendering them inaccessible.

After the encryption process is complete, the attackers present a ransom note, usually demanding payment in cryptocurrency in exchange for a decryption key.

Sometimes, they also threaten to leak or permanently destroy data if their demands are not met. Paying the ransom does not guarantee that the organization will regain access to its data and may encourage further criminal activity.

If an organization falls victim to ransomware, it is crucial to act swiftly to contain the attack. Infected systems should be isolated from the network to prevent the malware from spreading further, and, if necessary, affected devices should be powered down. The incident should be reported to internal IT and security teams, and external authorities such as law enforcement and cybersecurity agencies should be notified for assistance and to fulfill reporting obligations. Organizations should assess whether their backups are intact and free from infection because restoring clean backups is often the most reliable way to recover data. It is important to identify the specific strain of ransomware involved because this can inform the response and reveal whether decryption tools are available.

Communication with affected parties, such as customers or partners, should be managed promptly and in accordance with legal and regulatory requirements for data breach notification.

After the immediate crisis is resolved, organizations should conduct a thorough review of how the attack occurred and implement stronger security measures. This may include patching vulnerabilities, improving email security, and providing staff training to recognize phishing attempts. By taking these steps, organizations can limit the damage of a ransomware attack and better protect themselves in the future.

# Business Continuity Planning in depth



## What is Business Continuity Planning?

Business Continuity Planning (BCP) is a strategic process that ensures an organization, can continue its critical functions during and after a disruption or disaster. The primary objective of a BCP is to minimize the impact on operations, maintain essential services, and facilitate a quick recovery. In essence, your BCP attempts to answer the following *“If we suffer a cyber attack or data breach, how do we remain operational? If we cannot remain operational, what activities should, and must, we take during downtime?”*

Business continuity is an essential core component of any organization’s security practices and central to many security frameworks. Operating without a BCP is considered high risk behaviour by most insurers, auditors, and review bodies and practically, will result in you being less prepared for when (not if) a cyber attack happens.

Note that this is not just about the technical aspects of bringing a network back online (that is usually covered in a DRP - Disaster Recovery Plan - for technical teams), but covers aspects such as:

- What do we do if it is not safe for users to continue working?
- What is our internal and external communications plan for a cybersecurity incident?
- Who is responsible for liaising with Law Enforcement and the media?
- What actions are we obliged by law to take in the event of a cyber security attack?

Every organization is different and has different operating procedures and legal requirements, so you will need to ensure that your BCP is tailored to you. The above list is not exhaustive, and you can plan out any number of potential scenarios and solutions to meet your needs and exposure.

## Who is responsible for the BCP?

Planning to maintain operations in the event of a cyber attack is a cross-team responsibility and requires the formation of a BCP/Security team. As part of your BCP you need to identify the roles and individuals who own responsibility for the maintenance, review, and implementation of the BCP.

For example - who can determine that an incident has taken place? Who assess the significance of the incident to determine that the BCP needs to be consulted and implemented? Who is responsible for ensuring that all responsible for contributing functions (media and comms management, law enforcement liaison, technical recovery etc.) are following the plan and working as expected?

The individuals (or roles) who bear responsibility for these elements of the BCP need to be confident and well practiced in executing their obligations. They may need to set up processes in their teams or even undertake training to be capable of carrying out the roles they have been assigned.

You need to ensure that all members of the security/BCP team are qualified and able to perform functions to the required standards (either set by you, or by external regulation).

The team should include individuals with expertise across relevant domains such as IT, cybersecurity, legal, human resources, and executive leadership. This diverse group is needed to bring all relevant insights and skills vital for planning responses to different types of incident scenarios. Furthermore, understanding organizational dependencies is key to ensure collaboration during incident response efforts. By advocating for the interdependencies between departments, systems, and processes, the team can streamline communication channels, optimize resource utilization, and mitigate potential disruptions to critical business functions.

## Core BCP Elements

There are 4 steps to implementing a BCP at your organization:

1. Review what you currently have (policies, assets, critical processes)
2. Assess the impact of a cybersecurity incident
3. Develop a plan to respond to the cybersecurity incident
4. Maintenance & Continual Improvement of the plan

### 1 - Review what you currently have

Most organizations already have some form of business continuity planning - be it for fire, natural disaster, or other emergency scenario. Your cybersecurity BCP is trying to achieve the same goal as these plans - being prepared for the worst and finding a route to safety. In this respect, your cybersecurity BCP should be created with the intention of falling into line with these plans when it comes to creation, maintenance and review. You will find there is overlap with other disaster planning activities e.g. the same individual is likely responsible for managing legal advice), so it is more than likely you can draw on other continuity plans to support your cybersecurity BCP.

Where you will need new material is in any scenario that relates exclusively to cybersecurity matters such as reviewing incident logs, technology management, or formal disclosure to cybersecurity regulatory bodies.

As part of reviewing what you have you should conduct a gap analysis to identify any areas of your current policies and processes that might be lacking cyber security considerations, or any areas where security policies have not been developed. Use this as the basis for planning out your next steps.

### 2 - Assessing the impact of a cyber security incident

Once you know what you have, the work now begins on filling the gaps and making a cohesive policy. Depending on the extent of the gaps you discovered, you need to make appropriate updates to current policies, processes, and documentation to ensure that they contain adequate references to cyber incidents.

It is worth conducting a comprehensive impact assessment, considering various potential disruptions such as criminal activity, natural disasters, pandemics, etc., to anticipate their impact on your network, cyber security, and technical operations.

You must then evaluate the hypothetical impact of identified risks on critical functions. Questions regarding the ability to continue working, pay staff, and maintain communication during outages should be addressed. Identifying and prioritizing critical functions or features of the business helps focus efforts on maintaining essential operations under extreme circumstances.

You should also create an inventory of critical resources, encompassing technology, facilities, critical material, and personnel. In addition, you should identify alternative resources, solutions, or suppliers. This activity is vital to ensure continuity during disruptions and reducing interruptions in the event of a cyberattack.

### 3 – Developing a plan to respond to the cyber security incident

Where you are able to identify specific and likely events, such as a data breach or phishing attack, you should ensure that your BCP aligns and feeds in appropriately to your Incident Response Plans (IRP) and Disaster Recovery Plans (DRP).

- The IRP outlines how to respond to a specific incident that includes detection, analysis, and containment procedures that should be available to all users should they identify a suspicious event.
- The DRP is a playbook for the technical team to bring a network back online after an incident in a safe and secure way, and that restores expected technical functionality. It can also expand to include non-technical elements that relate to non-technical operations.

These plans have their own components and requirements, even though it sounds like they are similar to your BCP. KYND can provide you with guides to help you understand the difference between the different crisis management plans.

What matters for the BCP is that both the IRP and DRP integrate seamlessly with the overarching BCP, do not provide conflicting instructions, and are not siloed away from the continual improvement and maintenance of your security plan. Ideally your BCP should sit over and around the IRP and DRP, integrating their individual processes and documenting the interconnecting triggers and responses that allow each plan to operate seamlessly in tandem as an incident plays out.

## Communication Plans

### External Stakeholder Communications

You should have an emergency contact list for key external stakeholders that lists their name, contact details, and what their relationship to the organization is (third party supplier, local law enforcement, etc.). Having this list pre-prepared and to hand will make communication easier for you, and make you appear proactive to your key external stakeholder.

Having pre-approved communication plans and templates are a good way to proactively prepare for cyber security events and reassure those impacted that you are behaving responsibly. You can prepare for any likely scenarios (data breach, ransomware, third party failure leading to downtime) as well as having more generic templates that can be adapted for a variety of cyber incidents.

### Internal Stakeholder Communications

Make sure you have clearly established reporting lines internally for raising the alarm about a security incident. Who has responsibility within each team for keeping information flowing internally about the incident or about recovery?

For example - who is telling users whether or not they can log in? Which Network Admin is updating leadership on containment and eradication progress? Who is responsible for disclosing the incident to CISA and managing the press?

This should be decided as you build out your security team and reviewed whenever a new process or policy is added to the BCP. You should have the individuals' names, roles and contact details listed in the BCP as key internal stakeholders, who must be included in updates about any new incidents or policy updates.



Finally ensure that all BCP related work ties back into your main security team, and that someone assumes overarching responsibility for the seamless integration of cybersecurity into all crisis management planning at your organization.

## 4 – Maintenance & Continual Improvement

### Testing, training, maintenance

Your BCP should not be static or filed away to gather dust. It is the duty of the security/BCP team to check that the plan laid out in the BCP is still fit for purpose by regularly (quarterly, biannually) reviewing recent incidents, checking the BCP was followed, and identifying emerging areas that require integrating with the BCP. Any areas that need to be revised need to be done so swiftly, with teams held to account for ensuring they update their processes and policies and receiving training where required.

Testing and training, alongside documentation and revision, are critical components of a BCP to ensure its effectiveness and adaptability. Regular drills, simulations, or tabletop sessions should be conducted to test the BCP's efficacy in various scenarios, allowing for identification of strengths and areas needing improvement.

Documenting the entire BCP, including policies, procedures, and lessons learned from after-action reports and tabletop sessions, facilitates clarity and accountability. Regular review and updating of the BCP are necessary to adapt to evolving risks and changes in the educational environment, ensuring it remains relevant and robust. This cyclical process enhances the institution's resilience and readiness to navigate unforeseen challenges effectively.

### Grow over time

BCPs are supposed to be detailed and comprehensive documents. It is unlikely that you will cover all scenarios in your first attempt at mapping one out. Moreover, as your organization evolves it is likely you will need to refine, adjust and sometimes completely change your plans.

Continual Improvement is vital for Business Continuity Planning (BCP), necessitating the establishment of a feedback loop grounded in real-world incidents, testing outcomes, and shifts in the education landscape. This feedback loop enables ongoing enhancement and refinement of the BCP. It is imperative to regularly revisit and revise the BCP to ensure its effectiveness in addressing emerging challenges and evolving circumstances.

By embracing a culture of continuous improvement, educational institutions can adapt proactively to changes, strengthen their resilience, and optimize their ability to maintain critical functions during disruptions.

## Conclusions

Business Continuity Planning is a vital component of your cybersecurity resilience. By preparing for the inevitability of a cybersecurity event and spending time practicing drills and refining your toolkit, you increase your chances of an effective recovery and reducing the impact of an incident on your operations and your users.

Externally, having a BCP in place is a good indicator to auditors, insurers, or investors that you take a proactive approach to cybersecurity, have been thoughtful about the risks you face, and stand a good chance of a strong recovery when an attack happens. This favorable reputation will make it easier to obtain insurance policies, funding, or certification in key areas.

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## Long-Term Internal Fraud Leads To Large Losses: How Can Employers Lower Their Risk?

August 26, 2025

Ashley Sumner, a 39-year-old woman from Weymouth, Massachusetts, was sentenced to three and a half years in jail for embezzling more than \$1.2 million from her employer, Allstate Auto Glass in Holbrook.

Sumner worked as an accountant for the company from 2020 to 2023. During her tenure, she had access to company credit cards and was responsible for payroll and paying company bills. Between January 2021 and February 2023, she conducted numerous unauthorized credit card charges, direct deposits, and wire transfers, diverting company funds for her personal use.

The fraudulent activities were discovered after company officials became suspicious and alerted Holbrook Police in March, initially suspecting a theft of \$50,000. Following a five-month investigation, Sumner was arrested in August 2023. She pled guilty to a six-count indictment, which included two counts of larceny exceeding \$1,200 as part of a single scheme, two counts of credit card misuse, and one count each of larceny involving property valued over \$1,200 and money laundering.

Her sentence, handed down by Judge Mark Hallal, includes a maximum of two and a half years for one count of improper credit card use, followed by a consecutive one-year sentence for the second count. Additionally, Sumner will serve three years of probation after her release, and the court will determine the amount of restitution she must pay.

Source: <https://www.yahoo.com/news/mass-accountant-gets-jail-time-212536410.html>

### *Commentary*

The above matter brings to light several significant issues within organization operations and financial oversight. The embezzlement noted above underscores the vulnerabilities that can exist when internal controls are weak or not diligently enforced.

First, entrusting a single employee with substantial financial responsibilities, such as managing payroll, credit cards, and bill payments, can create opportunities for fraud if there is insufficient oversight or segregation of duties.



Another issue is the delay in detection. In the above matter, the fraudulent activities went on for more than two years before being discovered, initially suspected to be a much smaller theft. This points to potential shortcomings in regular audits, reconciliations, and monitoring of financial transactions. It also highlights the importance of having robust systems in place for early detection of irregularities.

From a loss prevention standpoint, the loss illustrates the need for ongoing employee training, ethical standards, and a culture of accountability to prevent similar incidents in the future.

Finally, credit card fraud is a risk for any organization that uses them. Here is a checklist for lowering your exposure to credit card fraud:

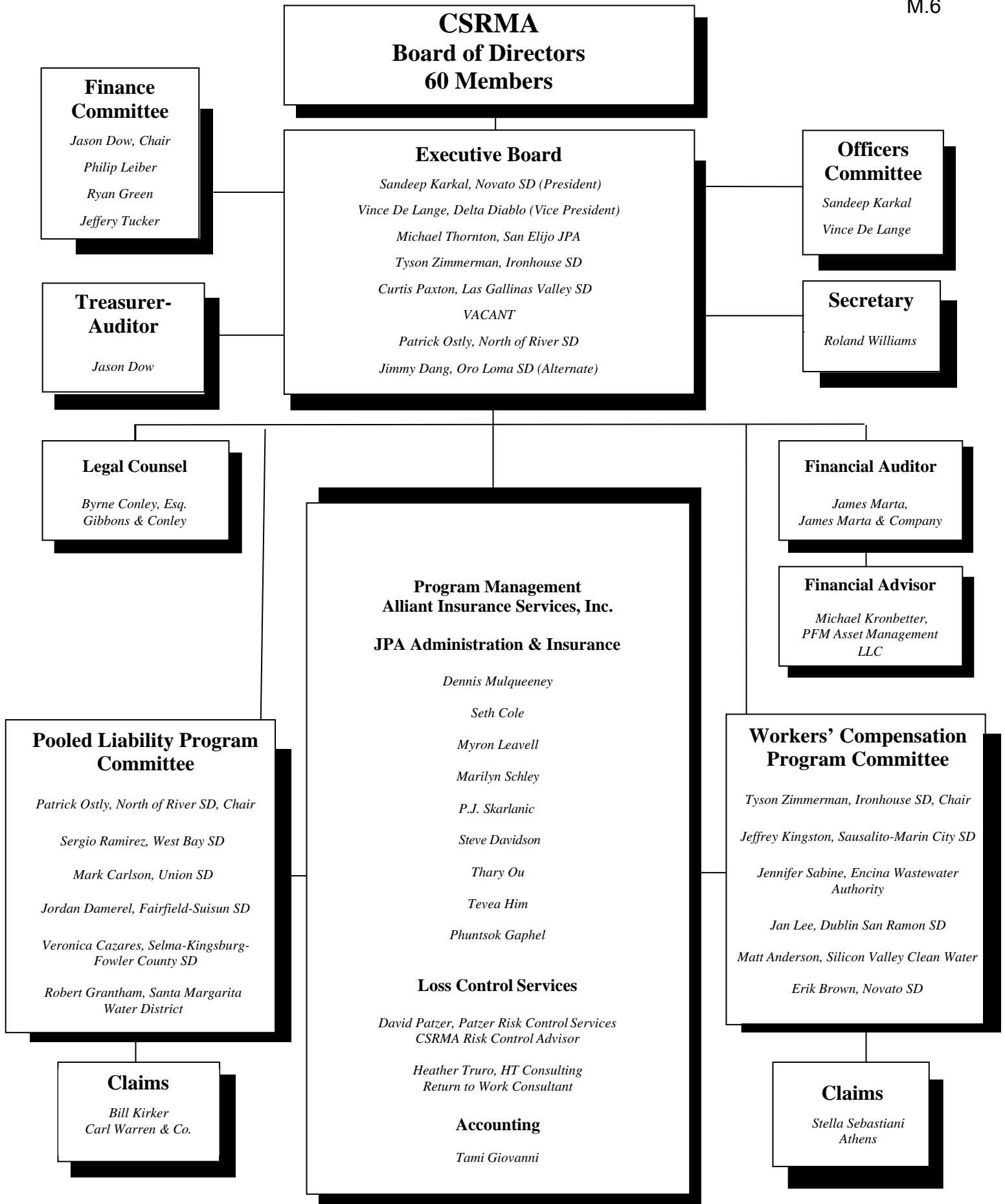
- Develop, distribute, and enforce a policy promoting honesty and integrity and prohibiting embezzlement and employee theft. Have all employees acknowledge in writing their receipt and understanding of the policy
- Develop policies/procedures regarding the use of organization credit cards
- Strictly limit the number of credit cards issued
- Provide a credit card solely for the purpose of allowing an employee to perform his/her work more effectively
- Place a credit limit on each card
- Set the credit limit to the monthly credit amount the employee needs to perform his/her job effectively
- Employees issued a credit card should acknowledge by signature your policies/procedures regarding credit cards
- Employees should acknowledge in writing that an organizational credit card is a tool to assist with performance and not a benefit of employment or job-related perk
- List what is considered acceptable credit card purchases in your policy/procedures
- Require written pre-approval for any purchases outside the norm
- Require employees to acknowledge their credit card expenditures and provide an explanation of the expenditure, if necessary
- Prohibit the use of an organization credit card for personal expenses
- Prohibit employees from using credit card cash advances without approval
- Require original receipts for all purchases over certain amounts on organization credit cards within 30 days of purchase
- Require employees to immediately notify the organization and the credit card issuer if a card is lost, stolen, or compromised
- Consistently discipline employees that do not follow credit card policies/procedures including, but not limited to, suspending or terminating credit card privileges
- Perform due diligence on all employees issued credit cards, including criminal background checks

- Do not provide credit cards to employees with a history of embezzlement, fraud, or other fidelity crimes
- Review monthly all statements directly from the credit card issuer
- Do not allow employees to approve their own credit card expenses
- Designate a third-party unaffiliated employee to manage credit card expenditures including collecting receipts; reviewing statements; comparing receipts to the statements; making certain that purchases made were used for the benefit of the organization; and to flag any questionable purchases for management review
- Require management to review and approve all credit card purchases
- Set alerts to provide notices of credit card purchases
- Notify credit card issuers immediately when employees with organization credit cards are no longer employed; no longer granted authority to use a credit card; or when a card is reported lost or stolen
- Limit automatic payments via credit cards to vendors and closely monitor credit card activity to such vendors
- Closely monitor credit card expenses to identify suspicious or unusual purchasing activity
- Select a credit card issuer that provides online statements; allows for credit limits by card/employee; and provides for 24/7 monitoring, including spending alerts and fraud protection
- Closely review all credit issuer agreements to determine your exposure and responsibilities in case of fraud
- Provide a means for employees and others to report suspicions of wrongdoing - including employee embezzlement and/or theft - easily, safely, and without retaliation
- Consider a third-party mechanism for employees, vendors, and other workplace participants to anonymously report suspicions of credit card fraud
- Investigate all suspicious or unusual credit card expenses in a timely and professional manner
- If an investigation is warranted, use a person trained in investigating employee crime, theft, or embezzlement and/or a person experienced in forensic accounting
- If embezzlement or fraud is detected or reasonably suspected, consult legal counsel immediately
- Do not terminate a person or make accusations of fraud or other fidelity crimes without seeking information from law enforcement and advice from an attorney

Finally, your opinion is important to us. Please complete the opinion survey:

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)		
CASA January 29 - 31	PARMA February 23 - 26		
Palm Springs	Anaheim		
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		
		CASA July 30 - August 1	
		San Diego	
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		
CAJPA September 16 - 19			
Monterey			

Meetings in RED are IN-PERSON



***Service Team***

