

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

Date: Tuesday, January 13, 2026
Time: 4:00 PM

LOCATION: Renaissance Esmeralda Resort & Spa
44400 Indian Wells Lane
Indian Wells, CA 92210
Room: Esmeralda 3, Terrace Level
Hotel Phone: (760) 773-4444

A. CALL TO ORDER		A = Action	
		I = Information	
B. PUBLIC & BOARD MEMBER COMMENTS		V = Verbal	
		S = Separate	
C. CONSENT CALENDAR		H = Handout	
1.	Meeting Minutes of December 8, 2025 <i>Recommendation: Approve minutes from their last meeting.</i>	A	p. 7
2.	Demands as of December 1 & 15, 2025 <i>Recommendation: Approve demands issued for payment.</i>	A	p. 15
3.	Long Range Action Plan 2025/26 Update <i>Recommendation: Receive an update on the Long Range Action Plan.</i>	I	p. 17
D. CLOSED SESSION TO DISCUSS PENDING CLAIMS			
Action may be taken per Government Code Section 54956.95		A	
See reverse for full listing of claims to be discussed.			
E. GENERAL ADMINISTRATION			
1.	Reporting and Ratification of Claims Settlements <i>Recommendation: Recieve report and ratify claims settlements approved in closed session.</i>	A/V	
2.	Long Range Planning Session Discussion Topics <i>Recommendation: Review and finalize the LRP Discussion Topics.</i>	A	p. 30
3.	Captive Update <i>Recommendation: Receive an update on CWIC captive insurance company.</i>	I	p. 32
F. OFFICER/PROGRAM DIRECTORS/COMMITTEE REPORTS			
None			
G. POOLED LIABILITY PROGRAM			
None			
H. PROPERTY PROGRAM			
None			
I. WORKERS' COMPENSATION PROGRAM			
None			
J. PRIMARY INSURANCE PROGRAM			
None			
K. LOSS CONTROL			
1.	KYND Update <i>Recommendation: Receive an update on KYND resources and member utilization.</i>	I	p. 34

L. INFORMATION ITEMS			
1.	Review of Board of Directors Meeting Agenda	V	
2.	"Poem of the Day"	I	p. 36
3.	Article - <i>When Boring is Good: A Guide to Navigating a First Amendment Audit</i> - csda.net	I	p. 37
4.	GFOA Award News Release	I	p. 41
5.	CSRMA 2026 Meeting Calendar	I	p. 42
6.	CSRMA Organizational Chart	I	p. 43
7.	CSRMA Service Team	I	p. 44

M. ADJOURNMENT

The next meeting is scheduled for March 3, 2026

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: 1/1/2026 04:32 AM

Member District	Claim Number	Claimant Name	Coverage	Claimant Number	Date Of Loss	Claim Date Reported
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	3115501	Fox, Josh	INCIDENT	1	08/13/2025	08/20/2025
LAKE ARROWHEAD COMMUNITY SERVICES DISTRICT	3108148	Ayou, Camille	BODILY INJURY	1	08/10/2024	03/27/2025
LAKE ARROWHEAD COMMUNITY SERVICES DISTRICT	3118838	Rodarte, Valentin	PROPERTY DAMAGE	1	11/24/2025	12/09/2025
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
MID-COASTSIDE	3061621	Kitz, Madison	SUBROGATION	2	09/01/2023	09/06/2023
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	3109904	Kim, Nayoung Susie.	PROPERTY DAMAGE	1	03/13/2025	05/27/2025
MONTARA	3109904	Peterson, Carl & Mary	PROPERTY DAMAGE	10	03/13/2025	05/27/2025
MONTARA	3109904	Boston, Andrew	PROPERTY DAMAGE	2	03/13/2025	05/27/2025
MONTARA	3109904	Witt Family Trust, Lawrence & Lana	PROPERTY DAMAGE	3	03/13/2025	05/27/2025
MONTARA	3109904	Noel, Nancy & Matthew	PROPERTY DAMAGE	4	03/13/2025	05/27/2025
MONTARA	3109904	Kennedy, Thomas & Jennif	PROPERTY DAMAGE	5	03/13/2025	05/27/2025
MONTARA	3109904	Vaccari, Sergio	PROPERTY DAMAGE	6	03/13/2025	05/27/2025
MONTARA	3109904	Dobie, Christine	PROPERTY DAMAGE	7	03/13/2025	05/27/2025
MONTARA	3109904	Bierdeman, Edgar	PROPERTY DAMAGE	8	03/13/2025	05/27/2025
MONTARA	3109904	Ravella, Sarah	PROPERTY DAMAGE	9	03/13/2025	05/27/2025
MONTARA	3115225	Moss, Alan	PROPERTY DAMAGE	1	02/15/2025	08/13/2025
MONTARA	3115225	Guion, Carol	PROPERTY DAMAGE	2	02/15/2025	08/13/2025
MONTARA	3115621	Kresge, John	PROPERTY DAMAGE	1	03/27/2025	08/26/2025
MONTECITO SANITARY DISTRICT	3117982	Mayer, Laura	PROPERTY DAMAGE	1	10/15/2025	11/17/2025
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
NOVATO SANITARY DISTRICT	3110088	Liddle, Ed	PROPERTY DAMAGE	1	02/27/2025	06/03/2025
ORO LOMA SANITARY DISTRICT	3049970	Cooper, Melody	BODILY INJURY	1	02/21/2019	08/11/2023
ORO LOMA SANITARY DISTRICT	3065955	Daniels, Deidra	BODILY INJURY	1	11/16/2023	02/20/2024
ORO LOMA SANITARY DISTRICT	3065955	Progressive West Insurance ASO, Deidre Daniels	PROPERTY DAMAGE	2	11/16/2023	02/20/2024
ORO LOMA SANITARY DISTRICT	3117168	Velazquez, Roberto Aguilera.	BODILY INJURY	1	05/02/2025	10/21/2025
ORO LOMA SANITARY DISTRICT	3117226	Cuello, Victoria	BODILY INJURY	1	04/09/2025	10/22/2025
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
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	3078391		EMPLOYMENT PRACTICES	1	10/15/2024	01/07/2025
SANTA MARGARITA WATER DISTRICT	3116241	Green, Kara	BODILY INJURY	1	07/12/2025	09/18/2025
SANTA MARGARITA WATER DISTRICT	3117689	Graham, Derek	PROPERTY DAMAGE	1	10/01/2025	11/06/2025
SELMA-KINGSBURG-FOWLER COUNTY SANITARY D	3077808	Lake, Joslin	BODILY INJURY	1	11/17/2022	12/11/2024
SILICON VALLEY CLEAN WATER	3107114		EMPLOYMENT PRACTICES	1	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
STEGE SANITARY DISTRICT	3116602	Good, Lani	INCIDENT	1	09/27/2025	10/01/2025
TAHOE-TRUCKEE SANITATION AGENCY	3078127		EMPLOYMENT PRACTICES	1	06/27/2024	12/23/2024
TAHOE-TRUCKEE SANITATION AGENCY	3116541		EMPLOYMENT PRACTICES	1	03/31/2024	09/30/2025
UNION SANITARY DISTRICT	3117092	Cuello, Victoria	BODILY INJURY	1	04/09/2025	10/17/2025
VALLEJO FLOOD AND WASTE WATER DISTRICT	3045772	Cabrera, Trever-James F.	BODILY INJURY	1	08/03/2022	04/14/2023
VALLEJO FLOOD AND WASTE WATER DISTRICT	3073566	Vincenty, Clifford	BODILY INJURY	1	03/27/2023	07/09/2024
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
VALLEJO FLOOD AND WASTE WATER DISTRICT	3117693	Beale, Lisa	BODILY INJURY	1	07/02/2025	11/06/2025
VALLEJO FLOOD AND WASTE WATER DISTRICT	3119243	Iniguez Ramos, Juan Jesus.	PROPERTY DAMAGE	1	11/17/2025	12/18/2025
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
VICTOR VALLEY WASTEWATER RECLAMATION AUT	3118113	Schweitzer, Eric	INCIDENT	1	10/31/2025	11/19/2025
WEST BAY SANITARY DISTRICT	3106422	Lim, Kyna	PROPERTY DAMAGE	1	07/23/2024	01/29/2025
WEST BAY SANITARY DISTRICT	3117493	Young, Ondine	PROPERTY DAMAGE	1	10/28/2025	10/28/2025
WEST BAY SANITARY DISTRICT	3118187	Myers, Shawna	PROPERTY DAMAGE	1	11/03/2025	11/20/2025
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	3077882	Shapiro, Matt	PROPERTY DAMAGE	1	12/15/2024	12/16/2024
WEST COUNTY WASTEWATER DISTRICT	3114909	Kinney, Rich	PROPERTY DAMAGE	1	07/29/2025	08/01/2025
WEST COUNTY WASTEWATER DISTRICT	3115615		EMPLOYMENT PRACTICES	1	06/25/2025	08/26/2025
WEST COUNTY WASTEWATER DISTRICT	3116713	Unknown	PROPERTY DAMAGE	1	10/03/2025	10/03/2025

CSRMA WORKERS' COMPENSATION PROGRAM
CLAIMS INCURRED AS OF 12.31.25

	Claimant Name	Account Name	Loss Date
INDEMNITY			
	Acosta, Gilbert	Lake Arrowhead Community Services District	05/12/2022
	Alejos, Sylvia	Silicon Valley Clean Water	08/17/2021
	Alexander, Jeffrey	Delta Diablo	02/05/2025
	Baggerly, Russ	Ojai Valley Sanitary District	12/17/2018
	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
	Covarrubias, Jose	Napa Sanitation District	11/14/2024
	Egan, Mark	Napa Sanitation District	04/10/2021
	Espinoza, Gilbert	Castro Valley Sanitary District	04/15/2025
	Ford, Thomas	Central Contra Costa Sanitary District	08/13/2019
	Fontaine, Tyrell	Dublin San Ramon Services District	08/29/2024
	Gaetano, Anthony	Santa Margarita Water District	02/12/2020
	Gallagher, Raymond	Ventura Regional Sanitation District	02/24/2019
	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
	Kiser, Paul	Napa Sanitation District	04/10/2025
	Kupel, Nora	West Valley Sanitation District	10/21/2013
	Laucirica, Leon	Ironhouse Sanitary District	03/03/2021
	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
	Medina, Estevan	Monterey Water One	03/24/2025
	Miller, Tricia	Selma Kingsbury Fowler County Sanitation District	09/23/2025
	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	10/01/2024
	Proschold, Darrell	Ross Valley Sanitary District	12/10/2024
	Sandoval, Ruperto	West Bay Sanitary District	12/02/2024
	Sargiotto, Sean	Dublin San Ramon Services District	08/14/2025
	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
	Woolwine, Dwight	Ojai Valley Sanitary District	12/06/2024
	Wright, Robert	Delta Diablo	09/01/2018

CSRMA WORKERS' COMPENSATION PROGRAM
CLAIMS INCURRED AS OF 12.31.25

Claimant Name	Account Name	Loss Date
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FUTURE MEDICAL

Alsbury, Jay	South Tahoe Public Utility District	04/23/1999
Alsbury, Jay	South Tahoe Public Utility District	05/05/2008
Anderson, Frederick	Silicon Valley Clean Water	11/21/2021
Armstrong, Albert	West Valley Sanitation District	11/10/1998
Ayers, James	Vallejo Flood and Wastewater District	09/11/2002
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
Bouyett, Timothy	Ventura Regional Sanitation District	03/11/2010
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
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

CSRMA WORKERS' COMPENSATION PROGRAM
CLAIMS INCURRED AS OF 12.31.25

Claimant Name	Account Name	Loss Date
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FUTURE MEDICAL (CONTINUED)

Raphael, Zandra	Delta Diablo	02/11/2010
Rojo, Jamie	Union Sanitary District	09/24/2020
Rubio, Francis	Fairfield/Suisun Sewer District	10/10/2023
Schmidt, Christian	Carmel Area Wastewater District	04/15/2020
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
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 TELECONFERENCE
DECEMBER 8, 2025**

MEMBERS & OFFICERS PRESENT

Mr. Sandeep Karkal, President, Novato Sanitary District
Mr. Vince De Lange, Vice President, Delta Diablo
Mr. Jason Dow, Treasurer-Auditor, Central Marin Sanitation Agency
Mr. Michael Thornton, San Elijo JPA (arrived 10:05 a.m.)
Mr. Tyson Zimmerman, Ironhouse Sanitary District
Mr. Curtis Paxton, Las Gallinas Valley Sanitary District
Mr. Patrick Ostly, North of River Sanitary District
Mr. Jimmy Dang, Oro Loma Sanitary District

MEMBERS & OFFICERS ABSENT

Mr. Roland Williams, Secretary, Castro Valley Sanitary District

GUESTS & CONSULTANTS

Mr. Dennis Mulqueeney, Alliant Insurance Services, Inc.
Mr. Seth Cole, Alliant Insurance Services, Inc.
Mr. P.J. Skarlanic, Alliant Insurance Services, Inc.
Mr. Myron Leavell, Alliant Insurance Services, Inc.
Mr. Steve Davidson, Alliant Insurance Services, Inc.
Mr. Byrne Conley, Gibbons & Conley
Mr. Bill Kirker, Carl Warren & Co.
Ms. Beth Tavares, Carl Warren & Co.
Ms. Suzie Spencer, Carl Warren & Co.

A. CALL TO ORDER

The meeting was called to order by President Sandeep Karkal at 10:02 a.m.

B. PUBLIC & BOARD MEMBER COMMENTS

None.

C. CONSENT CALENDAR

C.1. Meeting Minutes - October 6, 2025

The minutes of the meetings on October 6, 2025 were reviewed.

C.2. Demands as of September 15, October 1 & 15 and November 1 & 15, 2025

The Executive Board reviewed the demands as of September 15, October 1 & 15 and November 1 & 15, 2025.

C.3. CSRMA Investment Performance Review

The Executive Board reviewed the CSRMA Investment Performance Review for the quarter ended September 30, 2025 prepared by PFM Asset Management Group.

C.4. Pooled Liability Program Actuarial Study

The Executive Board reviewed the actuarial study results as prepared by Aon.

C.5. Long Range Action Plan 2025/26 Update

The Executive Board reviewed the Long-Range Action Plan.

C.6. Captive Insurance Company Update

The Executive Board reviewed an update on the Clean Water Insurance Captive.

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

MOTION: Curtis Paxton

SECOND: Jason Dow

MOTION CARRIED

AYES: De Lange, Dang, Dow, Karkal, Paxton, Ostly, Zimmerman

NAYS: None

ABSTAIN: None

ABSENT: Thornton, Williams

D. CLOSED SESSION TO DISCUSS PENDING CLAIMS

The Board entered Closed Session at 10:04 a.m. pursuant to Government Code Section 54956.95. The Board left Closed Session at 10:33 a.m., at which time it was announced that legal counsel was provided direction concerning the disposition of certain claims, however no final settlements were approved, nor was any action taken.

E. GENERAL ADMINISTRATION

E.1. Reporting and Ratification of Claims Settlements

None.

E.2. Trustees E&O Renewal

Seth Cole reported that CSRMA's Trustees Errors & Omissions coverage is due to renew on December 31, 2025. Seth reviewed the renewal options with the Executive Board noting no material changes in terms or conditions. This cover is designed to protect CSRMA the entity, the Board and Committee members for decisions made by the Board and Committees. CSRMA currently purchases \$5,000,000 in limits with a \$15,000 deductible.

A motion was made to renew the Trustee Errors & Omissions coverage with the incumbent carrier effective December 31, 2025 at \$5,000,000 in limits with a \$15,000 deductible at a cost of \$40,302 plus taxes and fees and to purchase TRIA coverage for an additional \$403 in premium plus taxes & fees.

MOTION: Jason Dow

SECOND: Jimmy Dang

MOTION CARRIED

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

NAYS: None

ABSTAIN: None

ABSENT: Williams

E.3. 2024-25 Fiscal Year Audit

Seth Cole reviewed the 2024-2025 financial audit findings which were presented to the Finance Committee in November by Jim Marta and Mike Manduca of James Marta & Company. The Finance Committee's feedback was incorporated into the final audit report. A copy of the Annual Comprehensive Financial Report (ACFR) was provided to the Executive Board for their review and discussion.

Seth reported that overall, this is a good audit result. Net Position increased \$4,813,117 over last year to \$16.6M and total assets increased nearly \$5M to \$43.8M. Seth noted that this year is a consolidated report including CWIC, as was done with last year's report.

The audit opinion is unmodified with no internal control deficiencies and no material weaknesses.

Jim Marta will present the final audit to the Board of Directors at their January 2026 meeting.

A motion was made to recommend the 2024-2025 Fiscal Year Audit to the Board of Directors for acceptance.

MOTION: Vince De Lange

SECOND: Tyson Zimmerman

MOTION CARRIED

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

NAYS: None

ABSTAIN: None

ABSENT: Williams

F. OFFICER/PROGRAM DIRECTORS/COMMITTEE REPORTS

F.1. LRP Discussion Topics & Hotel

Seth Cole reviewed the item with the Executive Board. The 2026 Long Range Planning Session is scheduled for March 1-3 in Northern California. The Program Administrators presented a list of potential discussion topics for the Executive Board's review:

- A. Risk Control Work Plan
- B. Growth Goals
 - a. CPRO W-2
 - b. Other
- C. CSRMA in 10 Years
 - a. Cater to the Future Buyer, Create Efficiencies (AI, Technology), More Service Offerings, CWIC.
- D. Artificial Intelligence Phase II
- E. Risks of AI
- F. Pooling Options for PIP Members
- G. Parametric Insurance

Direction was provided to the Program Administrators to finalize the discussion topics based on discussion at the meeting and bring back to the Executive Board for approval at the January 2026 meeting.

The Executive Board also discussed the use of a facilitator for the planning session. Seth Cole has reached out to Rick Brush, who indicated that he is available for the session.

Regarding the venue, the Program Administrators reached out to three hotel properties for availability, as below:

- The Lodge at Bodega Bay
- The Lodge at Tiburon
- The Lodge at Sonoma

Seth Cole reviewed the availability and cost proposals for the various venues with the Executive Board. The Lodge at Tiburon was the most cost-conscious option.

Direction was given to engage Rick Brush as the LRP facilitator, and to secure the Lodge at Tiburon as the hotel venue for the 2026 Long Range Planning Session.

F.2. 2026 Proposed Meeting Calendar

Seth Cole reviewed the 2026 proposed meeting Calendar with the Executive Board. There were no changes made to the Executive Board meeting dates since they last reviewed the preliminary calendar at their October meeting. The Financial Committee's meeting dates required a small correction, revising the Tuesday, April 27th meeting date to *Monday*, April 27th.

Seth reminded everyone to please let the Program Administrators know if any scheduling conflicts should arise.

A motion was made to adopt the 2026 CSRMA Meeting Calendar as presented with the noted correction needed to the April Financial Committee meeting date.

MOTION: Curtis Paxton

SECOND: Tyson Zimmerman

MOTION CARRIED

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

NAYS: None

ABSTAIN: None

ABSENT: Williams

G. Pooled Liability Program

G.1. Retrospective Rating Calculation at 6/30/25

Seth Cole reported that the retrospective rating calculation as of June 30, 2025 is complete and that the results by member can be found on page 80 of the agenda packet. The calculation resulted in an adjustment of \$1,427,583 to be collected from the membership in total. Seth explained that \$1.3M was returned to the membership in previous retrospective rating calculations for FY 2020-21, and claims in the 2020-21 Program Year have developed unfavorably. The Program must now collect the funds previously returned to the members. The Pooled Liability Committee recommended that members be given the option to pay the funds in one lump sum, or in annual installments with a term of up to 3 years at 2% interest.

A motion was made that a net adjustment of \$1,427,583 be added to member renewal invoices, payable as recommended by the Pooled Liability Committee.

MOTION: Jason Dow

SECOND: Michael Thornton

MOTION CARRIED

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

NAYS: None

ABSTAIN: None

ABSENT: Williams

G.2. Program Year 40 (2025/26) Renewal

Seth Cole reported that the Pooled Liability Program will be renewing December 31, 2025. Seth explained that CWIC's actuary projecting a substantial year over year increase based on industry development, whereas CSRMA's loss experience has been better than the industry. Given the increase, the Pooled Liability Committee considered options at various program structures and is recommending a structure that would self-insure the Pooled Layer up to \$750k excess of member deductibles and engage CWIC to reinsure the Pooled Layer between \$750k and \$1M. The estimated increase in total expected costs of this option is 16.25%.

Renewal terms have not yet been received from the incumbent reinsurance and excess liability markets. Munich Re is the reinsurer currently providing coverage in excess of the pooled layer (\$10M x \$750K), and they have indicated that they intend to provide renewal terms at the expiring \$10M limits but will raise the SIR to \$1M.

Berkley Public Entity provides the next layer of reinsurance (\$5M x \$10M). AWAC currently provides the top layer of coverage (\$10M x \$15M) for a total of \$25M in limits excess of the pooled layer and have indicated that they will reduce their capacity to \$5M x \$15M. Great American Insurance Group has provided a quote to reinsure the \$10M x \$15M layer, replacing AWAC, at a premium slightly less than the expiring rate.

A motion was made to approve renewal costs of the Pooled Liability Program at a cost not to exceed \$10,175,493 at the recommended program structure, giving the Program Administrators direction to continue to negotiate the CWIC Gross Premium with the actuary and bind the best option for the Program.

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

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

NAYS: None

ABSTAIN: None

ABSENT: Williams

G.3. Dividend Calculation as of 6/30/25

The Pooled Liability Program Policy & Procedure No. 5-L, allows for dividends to be declared from completed program years if the following requirements are met:

- Dividends can be declared only if, on an aggregate basis, all eligible program years are fully funded at the confidence level established in the procedure, and the retained fund amount is in excess of seven (7) times the pooled layer program's per occurrence limit currently in force prior to the dividend calculation, ***subject to a minimum retained fund balance in the program after the dividend is calculated in the amount of \$5,000,000.***
- Dividends cannot be declared sooner than five years after expiration of a program year.
- No more than 25% of any years' retained earnings will be declared as dividends.

As of June 30, 2025, the Pooled Liability Program retained funds were \$5,618,369, but declaration of a dividend would reduce the Program's retained funds below the minimum retained fund. Seth reported that the Pooled Liability Committee considered declaration of a partial dividend however they are not recommending that a partial dividend be declared.

G.4. Claims Audit

PJ Skarlanic reviewed the item for the Executive Board. Every two years, the Pooled Liability Program's third-party administrator undergoes a claims handling audit to ensure that CSRMA members continue to benefit from quality claims handling services. Tim Vincent from Praxis Claims Consulting presented the results of the claims audit to the Pooled Liability Committee at their November meeting. Tim's report was attached for the Executive Board's review.

The audit revealed no major concerns and concluded that Carl Warren & Co. is providing effective claims administration services, but did identify some opportunities for improvement in the communication with defense counsel in some of the litigated claims. Carl Warren & Co. provided a response to address these areas, and their written response was also attached for the Executive Board's review. P.J. reported that the Pooled Liability reviewed the audit and was satisfied that Carl Warren has addressed the deficiencies noted in the report.

H. PROPERTY PROGRAM

None.

I. WORKERS' COMPENSATION PROGRAM

I.1. Workers' Compensation Excellence Award

Seth Cole reported that the Program Administrators received applications from the following member agencies:

- Fairfield-Suisun Sewer District
- Mt. View Sanitary District
- Ross Valley Sanitary District

All applications met the criteria and were recommended by the Workers' Compensation Committee to receive the Workers' Compensation Excellence Award.

A motion was made to approve Fairfield-Suisun Sewer District, Mt. View Sanitary District, and Ross Valley Sanitary District as the recipients of the 2025 Workers' Compensation Excellence Award.

MOTION: Patrick Ostly **SECOND:** Tyson Zimmerman **MOTION CARRIED**

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

NAYS: None

ABSTAIN: None

ABSENT: Williams

J. PRIMARY INSURANCE PROGRAM

J.1. Program Renewal

Seth Cole reported that the Primary Insurance Program (PIP) will be renewing December 31, 2025, with the WaterPlus Insurance Program. Munich Re Specialty is the carrier for the Program.

The policy terms and conditions will remain the same as expiring. The total cost for the renewal is \$1,252,687, representing a 7.7% increase. The increase in Estimated Insurance Premium (Net) is the result of changes in the exposure (i.e. budget, number of vehicles) and losses for individual member agencies.

The Program Directors Fee and JPA Charge come from the Board approved budget.

A motion was made to renew the PIP program with the WaterPlus Insurance Program at a total cost not to exceed \$1,252,687.

MOTION: Jason Dow

SECOND: Jimmy Dang

MOTION CARRIED

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

NAYS: None

ABSTAIN: None

ABSENT: Williams

K. LOSS CONTROL

None.

L. INFORMATION ITEMS

L.1. *Poem of the Day*

L.2. *Article – Incident Response Planning [In Depth] - KYND*

L.3. *Article – 7 Practical Workplace Safety Strategies to Prevent Slips Trips and Falls – carrierchronicles.com*

L.4. *Article – Preparing Your Workplace for an ICE Visit. What You Need To Know – carrierchronicles.com*

L.5. *CSRMA 2025 Meeting Calendar*

L.6. *CSRMA Organizational Chart*

L.7. *CSRMA Service Team*

The Executive Board reviewed the information items.

M. ADJOURNMENT

The meeting was adjourned at 11:35 a.m. The next meeting is scheduled for January 13, 2026 in Indian Wells at the CASA conference.

CALIFORNIA SANITATION RISK MANAGEMENT AUTHORITY
DISBURSEMENT REGISTER GENERAL ACCOUNT NO. xxxxxx2488
DEMANDS AS OF December 01, 2025

C.2

DISB. #	VENDOR	INVOICE DATE	INVOICE NUMBER	AMOUNT	DESCRIPTION
	ATHENS INSURANCE SERVICE, INC. - CCD				
ACH - 863	Total for ATHENS INSURANCE SERVICE, INC. - CCD Bonfire AI - CCD	12/01/2025	ivc0000000042246	33,358.91	Claim Admin
				\$ 33,358.91	
ACH - 864	Total for Bonfire AI - CCD BRIAN BIEHLE - CCD	11/25/2025	CSRMA-0004	21,832.00	Course of Action - Milestone #2
				\$ 21,832.00	
ACH - 865	Total for BRIAN BIEHLE - CCD DKF SOLUTIONS GROUP, LLC - CCD	12/01/2025	776	400.00	CSRMA Website Maint
				\$ 400.00	
ACH - 866	Total for DKF SOLUTIONS GROUP, LLC - CCD JAMES MARTA & CO. - CCD	12/01/2025	23220	2,000.00	Vector Solutions
				\$ 2,000.00	
ACH - 867	Total for JAMES MARTA & CO. - CCD LIEBERT CASSIDY WHITMORE - CCD	12/01/2025	5728	1,500.00	FEE/audit
				\$ 1,500.00	
ACH - 868	Total for LIEBERT CASSIDY WHITMORE - CCD SHAWN POWELL - CCD	10/31/2025	309624	2,500.00	training & program consulting
				\$ 2,500.00	
ACH - 869	Total for SHAWN POWELL - CCD STUART A. MORRISON	11/24/2025	6	400.00	Webinar
				\$ 400.00	
25239	Total for STUART A. MORRISON	11/20/2025	2511-7	400.00	Webinar
	TOTAL			\$ 400.00	
				\$ 62,390.91	

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 December 15, 2025

DISB. #	VENDOR	INVOICE DATE	INVOICE NUMBER	AMOUNT	DESCRIPTION
	ALLIANT INSURANCE SERVICES - CCD				
ACH - 870	Total for ALLIANT INSURANCE SERVICES - CCD ARCLIGHT MEDIA - CCD	12/03/2025	3336779	523.00 PIP Lincoln auto \$ 523.00	
ACH - 871	Total for ARCLIGHT MEDIA - CCD CARL WARREN & CO. - CCD	12/01/2025	12688	675.00 RCO Web Hosting/Consulting \$ 675.00	
ACH - 872	Total for CARL WARREN & CO. - CCD HEATHER TRURO - CCD	11/30/2025	November 2025	5,697.10 Monthly Claims Admin & Billings \$ 5,697.10	
ACH - 873	Total for HEATHER TRURO - CCD CARPINTERIA SANITARY DISTRICT.	11/20/2025	06041 46 51	6,761.25 Consulting/Printing \$ 6,761.25	
25240	Total for CARPINTERIA SANITARY DISTRICT. CASTRO VALLEY SANITARY DISTRICT	12/15/2025	WC Payroll audit PY35	351.00 WC Payroll audit PY35 \$ 351.00	
25241	Total for CASTRO VALLEY SANITARY DISTRICT CENTRAL CONTRA COSTA DISTRICT	12/15/2025	WC Payroll audit PY35	2,810.00 WC Payroll audit PY35 \$ 2,810.00	
25250	Total for CENTRAL CONTRA COSTA DISTRICT CENTRAL MARIN SANITARY	12/15/2025	WC Payroll audit PY35	8,779.00 WC Payroll audit PY35 \$ 8,779.00	
25242	Total for CENTRAL MARIN SANITARY DELTA DIABLO DIST.	12/15/2025	WC Payroll audit PY35	2,167.00 WC Payroll audit PY35 \$ 2,167.00	
25244	Total for DELTA DIABLO DIST. DUBLIN SAN RAMON SERVICES DIST.	12/15/2025	WC Payroll audit PY35	21,246.00 WC Payroll audit PY35 \$ 21,246.00	
25246	Total for DUBLIN SAN RAMON SERVICES DIST. FAIRFIELD/SUISUN SEWER DISTRICT	12/15/2025	WC Payroll audit PY35	33,125.00 WC Payroll audit PY35 \$ 33,125.00	
25247	Total for FAIRFIELD/SUISUN SEWER DISTRICT LEUCADIA WASTEWATER DIST.	12/15/2025	WC Payroll audit PY35	3,127.00 WC Payroll audit PY35 \$ 3,127.00	
25252	Total for LEUCADIA WASTEWATER DIST. MONTEREY ONE WATER DIST.	12/15/2025	WC Payroll audit PY35	4,052.00 WC Payroll audit PY35 \$ 4,052.00	
25253	Total for MONTEREY ONE WATER DIST. MT. VIEW SANITARY DISTRICT	12/15/2025	WC Payroll audit PY35	52,078.00 WC Payroll audit PY35 \$ 52,078.00	
25254	Total for MT. VIEW SANITARY DISTRICT NOVATO SANITARY DIST.	12/15/2025	WC Payroll audit PY35	734.00 WC Payroll audit PY35 \$ 734.00	
25256	Total for NOVATO SANITARY DIST. ORO LOMA SANITARY DIST.	12/15/2025	WC Payroll audit PY35	2,701.00 WC Payroll audit PY35 \$ 2,701.00	
25257	Total for ORO LOMA SANITARY DIST. ROSS VALLEY SANITATION DIST.	12/15/2025	WC Payroll audit PY35	15,105.00 WC Payroll audit PY35 \$ 15,105.00	
25259	Total for ROSS VALLEY SANITATION DIST. SANITARY DISTRICT #5 OF MARIN	12/15/2025	WC Payroll audit PY35	31,376.00 WC Payroll audit PY35 \$ 31,376.00	
25258	Total for SANITARY DISTRICT #5 OF MARIN SAUSALITO-MARIN CITY S.D.	12/15/2025	WC Payroll audit PY35	2,005.00 WC Payroll audit PY35 \$ 2,005.00	
25261	Total for SAUSALITO-MARIN CITY S.D. SELMA-KINGSBURG-FOWLER C.S.D.	12/15/2025	WC Payroll audit PY35	10,871.00 WC Payroll audit PY35 \$ 10,871.00	
25262	Total for SELMA-KINGSBURG-FOWLER C.S.D. SILICON VALLEY CLEAN WATER DIST	12/15/2025	WC Payroll audit PY35	4,374.00 WC Payroll audit PY35 \$ 4,374.00	
25243	Total for SILICON VALLEY CLEAN WATER DIST SOUTH ORANGE COUNTY WASTEWATER AUTH.	12/15/2025	WC Payroll audit PY35	15,719.00 WC Payroll audit PY35 \$ 15,719.00	
25260	Total for SOUTH ORANGE COUNTY WASTEWATER AUTH. STEGE SANITARY DIST.	12/15/2025	WC Payroll audit PY35	33,663.00 WC Payroll audit PY35 \$ 33,663.00	
25245	Total for STEGE SANITARY DIST. TRUCKEE SANITARY DISTRICT	12/15/2025	WC Payroll audit PY35	143.00 WC Payroll audit PY35 \$ 143.00	
25255	Total for TRUCKEE SANITARY DISTRICT VALLEY SANITARY DISTRICT	12/15/2025	WC Payroll audit PY35	5,174.00 WC Payroll audit PY35 \$ 5,174.00	
25248	Total for VALLEY SANITARY DISTRICT VENTURA REGIONAL SANITATION DISTRICT	12/15/2025	WC Payroll audit PY35	7,405.00 WC Payroll audit PY35 \$ 7,405.00	
25249	Total for VENTURA REGIONAL SANITATION DISTRICT WEST BAY SANITARY DIST.	12/15/2025	WC Payroll audit PY35	25,689.00 WC Payroll audit PY35 \$ 25,689.00	
25251	Total for WEST BAY SANITARY DIST. TOTAL	12/15/2025	WC Payroll audit PY35	5,292.00 WC Payroll audit PY35 \$ 5,292.00 \$ 301,642.35	

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

As of: January 2, 2026

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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.

As of November 26, 2025, this project is on target. After the Risk Control Work Plan Subcommittee reviews the draft analytics/metrics, the Program Administrators will present the draft analytics/metrics with the subcommittee's feedback to the Executive Board at their January 2026 meeting.

As of January 2, 2026, this project is delayed. The Program Administrators will present the draft analytics/metrics to the Pooled Liability and Workers' Compensation Committees for review and feedback at their February meetings before presenting to the Executive Board at the Long Range Planning Session in March.

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.

As of November 26, 2025, this project remains on target.

As of January 2, 2026, this project remains on target.

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.

As of November 26, 2025, this project is delayed. The Program Administrators have drafted a Mission Statement for review by the CWIC Board and are in the process of drafting Policies and Procedures to guide utilization of potential future surplus, including Target Equity Ratios. These drafts will be reviewed by the CWIC Board, and their feedback will be incorporated for review by the Executive Board.

As of January 2, 2026, this project remains delayed. The Program Administrators are working with Alliant's captive consulting team to draft Policies and Procedures to guide utilization of potential future surplus, including Target Equity Ratios. These drafts will be reviewed by the CWIC Board, and their feedback will be incorporated for review by the Executive Board.

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.

As of November 26, 2025, this project is ahead of schedule. Bonfire AI has completed the first milestone of the CSRMA LLM project, and the Program Administrators have begun high-level user acceptance testing (UAT). Bonfire AI will demo the LLM (CSCConnect) for the Board of Directors at their January 2026 meeting.

As of January 2, 2026, this project remains ahead of schedule. The Program Administrators have identified sample AI use policies and have begun drafting a policy for review by the Executive Board at a future meeting.

Long Range Planning Discussion Topics

ISSUE: The Executive Board discussed potential discussion topics for the March Long Range Planning Session at their December meeting. Direction was provided to the Program Administrators to finalize the discussion topics (agenda) and bring back to the Executive Board for a final review and approval. The draft agenda and discussion topics are attached to the item for the Executive Board's review.

RECOMMENDATION: Review and approve.

FISCAL IMPACT: None, information only.

BACKGROUND: Every year the Program Administrators arrange an off-site Long-Range Planning Session as directed by the Executive Board. These sessions allow the Executive Board to review last year's accomplishments as well as project future goals and concepts for the JPA and its members.

The venue, The Lodge at Tiburon has been booked, and Rick Brush will be the facilitator for the LRP Session.

ATTACHMENTS: LRP Agenda & Discussion Topics - Draft

2026 Long-Range Planning Session - Draft

12/30/25

Kick Off Activity

Discussion Items

- A. Risk Control Work Plan
- B. Risk Management Scholarship Fund
 - a. CPRO W-2
 - b. Other
- C. CSRMA in 10 Years
 - a. Cater to the Future Buyer, Create Efficiencies (AI, Technology), More Service Offerings, CWIC.
- D. Artificial Intelligence Phase II
- E. Risks of AI
- F. FEMA Outlook and Parametric Insurance

Appendix

- A. Member Survey Results
- B. State of the Insurance Market
- C. Mission Statement
- D. JPA Agreement
- E. Bylaws
- F. List of Members and Programs
- G. Pooled Liability Program Memorandum of Coverage (MOC)
- H. Workers' Compensation Program Memorandum of Coverage (MOC)
- I. Property Program Memorandum of Coverage (MOC)
- J. CSRMA Annual Liability Loss Analysis 2025
- K. CSRMA Annual Workers' Compensation Loss Analysis 2025
- L. CSRMA 2025 Annual Report
- M. Annual Comprehensive Financial Report as of June 30, 2025
- N. CSRMA FY 25-26 Budget
- O. CSRMA Organizational Chart

Executive Board Meeting Agenda

Sent Under Separate Cover

Clean Water Insurance Captive Update

ISSUE: An update on the Clean Water Insurance Captive (CWIC) is provided below.

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** – At the Annual In-Person meeting in October CWIC's Investment Manager PFM presented their investment report for the quarter ending 9/30/2025. Returns for the quarter ending 9/30/2025 were 4.13%, with year to date returns of 10.69%. Total returns since inception of CWIC's investment portfolio on 12/1/2023 are 12.27%.

As of this writing, quarter ending 12/31/2025 investment performance is not yet available. If the Program Administrators receive this information prior to the CSRMA Executive Board meeting it will be shared verbally during the meeting.

- 2) **CSRMA Pooled Liability Renewal** – Effective December 31, 2025, CSRMA renewed coverage with CWIC to reinsure the pooled layer (\$0 - \$1M) of the Pooled Liability Program as approved by CSRMA's Executive Board.

- 3) **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 comparison data for 2025 is not yet completed, and as such we have carried over the 2024 comparison below for reference only.

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.).

CWIC's Board Members

Sandeep Karkal, President
Jason Dow, Treasurer
Ryan Smart, Resident and Secretary
Matt Anderson
Steve Wagner

ATTACHMENTS: None.

KYND Cyber Services Update

ISSUE: KYND was initially engaged in 2024 to provide real time passive monitoring of Member public facing domains looking for vulnerabilities that may be exploited by cyber criminals. The Program Administrators and Members are now receiving monthly Signals Reports showing active threats KYND's monitoring has discovered allowing members to act on those threats. The Program Administrators monitor the monthly Signals reports for each member and contact any member with recurring unresolved threats to ensure they are aware and to see if they need additional assistance. Additionally, KYND has been offering quarterly cyber security webinars for CSRMA Member IT staff on the evolving area of cyber security and measures members can take to better protect themselves.

CSRMA has been and continues to encourage Members to enroll in KYND ON. KYND ON is KYND's secure, cloud-based cyber risk management platform designed to help organizations proactively manage external cyber risk. The platform continuously monitors an organization's digital footprint, identifying security exposures, technology risks, and emerging threats.

By bringing this information together in a single, easy-to-use portal, KYND ON enables Organizations to:

- Gain clear visibility into their external cyber risk posture
- Prioritize the most critical risks based on severity and impact
- Track remediation progress and risk trends over time
- Support stronger cyber hygiene and informed decision-making

KYND ON turns complex cyber risk data into practical, actionable insights that help organizations reduce exposure and strengthen their overall security posture.

Current utilization figures are:

- Members Enrolled: 19 (32%)
- Members with 85%+ Response to Internal Security Questions in KYND ON: 14 (23%)
- Members with Green External Vulnerability Posture: 51 (85%)
- Members who Opened their November Signals Report Email: 9 (15%)
- KYND Webinar Attendance: >30 employees registered per webinar
 - This has allowed CSRMA to develop a Member IT Contact mailing list

RECOMMENDATION: None – information only.

FISCAL IMPACT: \$99,964 – this amount is included in the approved 25/26 Risk Control budget.

BACKGROUND: As cyber threats continue to evolve, public utilities have become increasingly attractive targets. In response, the Pooled Liability Committee has diligently considered various measures to safeguard the members. After thorough evaluation, the Committee recommended

engaging the services of a cyber security company (KYND) to enhance our members' cybersecurity posture.

As part of the of FY24/25 and FY25/26 budgets, KYND cyber security services has been engaged by the Executive Board to provide real time monitoring of cyber threats to member domains/ports and provide training to member IT staff on the evolving area of cyber security and measures members can take to better protect themselves.

ATTACHMENTS: None.

How Much? | The Poetry Foundation

➤ poetryfoundation.org/poems/53231/how-much



How much do you love me, a million bushels?

Oh, a lot more than that, Oh, a lot more.

And tomorrow maybe only half a bushel?


Tomorrow maybe not even a half a bushel.

And is this your heart arithmetic?

This is the way the wind measures the weather.

Source: The Complete Poems of Carl Sandburg (Harcourt Brace Jovanovich Inc., 1970)

When Boring is Good: A Guide to Navigating a First Amendment Audit

 [csda.net/blogs/kristin-withrow1/2024/02/01/navigating-a-first-amendment-audit](https://www.csda.net/blogs/kristin-withrow1/2024/02/01/navigating-a-first-amendment-audit)

<https://www.csda.net/people/kristin-withrow1>

February 1, 2024



By [Kristin Withrow](#) posted 02-01-2024 02:15 PM

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By [@Kristin Withrow](#), CSDA Communications Specialist

In an age where social media influencers seek to capture every moment for their online audience, public agencies find themselves increasingly under the lens of self-proclaimed citizen journalists conducting what is known as a “First Amendment Audit.” These audits involve individuals entering public spaces such as government offices, armed with video cameras to challenge and document employees’ understanding of public access rights. As this phenomenon gains momentum, agencies must be prepared to handle these situations with poise and professionalism.

Understanding the Challenge

Imagine ordinary workdays interrupted by auditors wandering through office spaces, checking if doors are locked, and filming staff, doorways, and security cameras. Emily Barnett, Communications & Government Relations Manager at Central Contra Costa Sanitary District, recalls her agency’s encounter with auditors: “A portion of our facilities are public, and we have people come in all the time. While I think auditors’ intentions of testing government’s openness and transparency are well-meaning, their approach seems to be to have agencies or employees overreact. They’re trying to get the strongest reaction they can in order to get more clicks.”

First Amendment auditors aim to provoke reactions that can be monetized on social media. Agencies become unwitting actors in confrontational footage that garners attention. The discomfort for agency employees is palpable, and it is imperative for leaders to prepare their teams for such scenarios.

The Importance of Preparation

Both Central Contra Costa Sanitary District and Contra Costa Water District have faced these audits and emphasize the need for proactive preparation. Barnett advises, “There are things done off-camera that seem meant to antagonize employees.” The key, she suggests, is to be customer-focused, empathetic, and, well, “boring” and treat auditors like any other members of the public. “If the auditor’s goal is to provoke over-reaction, anger, and closing off, do the opposite - be calm, empathetic, and overly transparent. Our employees even encourage auditors to attend a treatment plant tour to learn more about the work we do.”

Jennifer Allen, Director of Public Affairs for Contra Costa Water District, adds, “The more information that’s out there letting people know these people have the right to be in the public areas of our offices and to film, the better we are prepared.”

Each of these agencies has done assessments of their own to ensure signage is in place to properly delineate public and non-public access points. They’ve also ensured locking doors and coded access points reinforce which spaces are out-of-bounds. Staff and contractors are trained to ensure locked areas are kept secured and doors are not left propped open.

Key Strategies for Agencies

Ryder Todd Smith, President at [Tripepi Smith](#), a provider of marketing, technology and public affairs consulting services, emphasizes that agencies need to adopt a trust-building attitude. “Even if we have not done anything as agencies to contribute to a lack of trust in government, we should take a trust-building attitude towards these things,” says Smith.

1. Implement Staff Training: Agencies should provide comprehensive training to staff at all levels to ensure a consistent response.
2. Establish Point Persons: Designate senior staff members as point persons to handle auditor encounters. This ensures that front desk staff can call for assistance and feel supported throughout the visit.
3. Develop Clear Protocols: Conduct safety overhauls, update signage, and secure passages to non-public spaces. Implement electronic key access for doors leading to restricted areas. Clearly delineate public and non-public spaces to avoid any ambiguity.
4. Provide Public Information: Educate the public and staff about auditors’ rights. Transparency builds understanding and reduces the likelihood of confrontations.
5. Minimize Reactions on Video: Recognize the economic motivation behind these audits—sensationalized reactions garner more attention. Maintaining a calm and professional demeanor minimizes the impact of the audit.

In the face of First Amendment auditors, agencies must be proactive in their approach. By preparing staff, implementing clear protocols, and fostering transparency, agencies can navigate these uncomfortable situations with professionalism. As the social media landscape continues to

evolve, agencies must stay vigilant, adapting their strategies to ensure a balanced and informed response to First Amendment audits.



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<https://www.csda.net/blogs/kristin-withrow1/2024/02/01/navigating-a-first-amendment-audit>



GOVERNMENT FINANCE OFFICERS ASSOCIATION
NEWS RELEASE

FOR IMMEDIATE RELEASE

8/13/2025

For more information contact:
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(Chicago, Illinois)—Government Finance Officers Association of the United States and Canada (GFOA) has awarded the Certificate of Achievement for Excellence in Financial Reporting to **California Sanitation Risk Management Authority** for its annual comprehensive financial report for the fiscal year ended June 30, 2024. The report has been judged by an impartial panel to meet the high standards of the program, which includes demonstrating a constructive "spirit of full disclosure" to clearly communicate its financial story and motivate potential users and user groups to read the report.

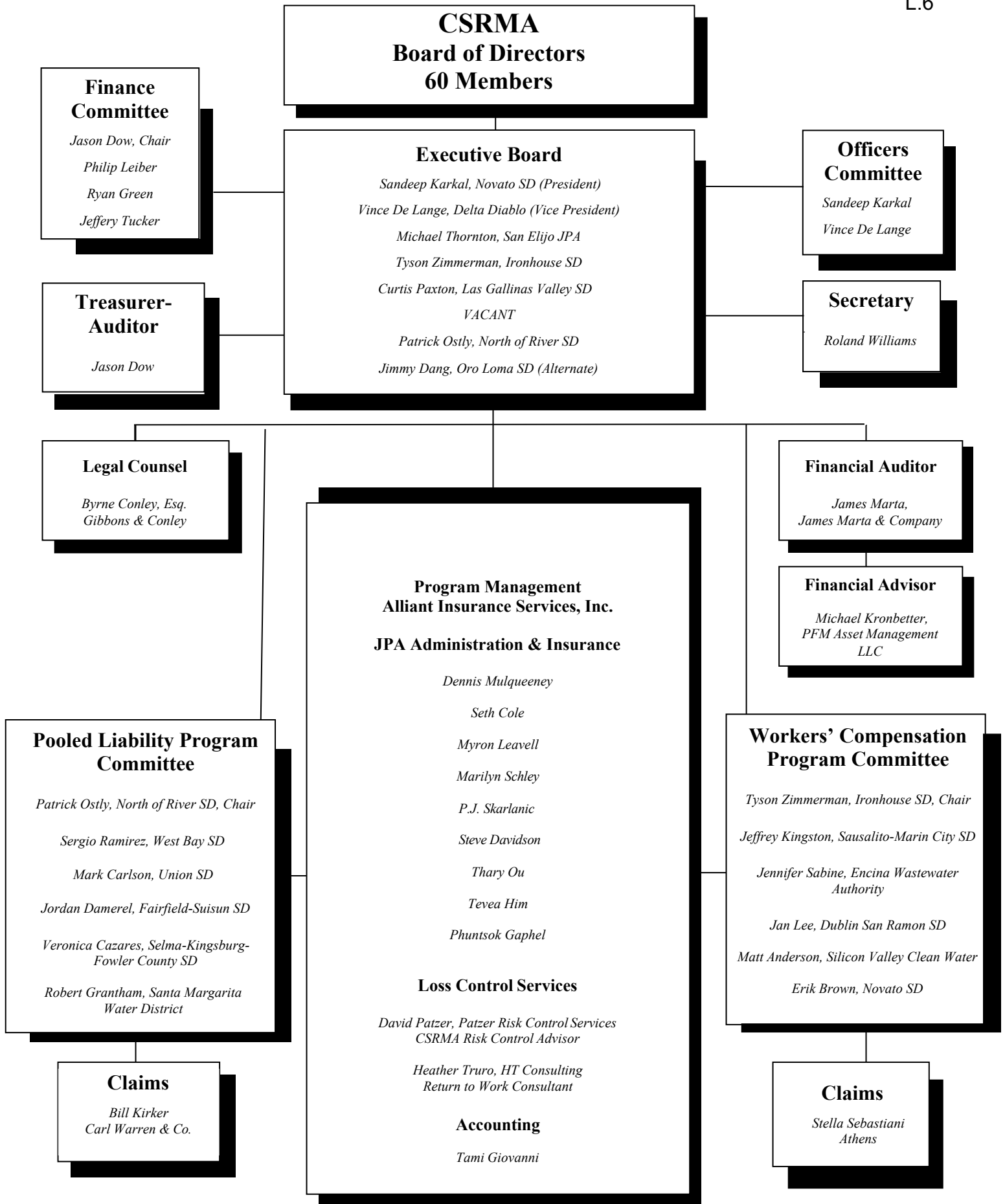
The Certificate of Achievement is the highest form of recognition in the area of governmental accounting and financial reporting, and its attainment represents a significant accomplishment by a government and its management.

Government Finance Officers Association (GFOA) advances excellence in government finance by providing best practices, professional development, resources, and practical research for more than 25,000 members and the communities they serve.

203 NORTH LASALLE STREET, SUITE 2700, CHICAGO, ILLINOIS 60601-1210

CSRMA MEETING CALENDAR 2026			
JANUARY	FEBRUARY	MARCH	APRIL
CSRMA EB - TUE - 13	CSRMA LIAB (TC) - TUE - 17	CSRMA LRP - SUN - TUE - 1, 2, 3	CSRMA FIN - MON - 27 (SFO)
CSRMA BD - WED - 14	CSRMA WC - THUR - 19 (SFO)		
CASA January 13 - 16	PARMA February 24 - 27		
Indian Wells	Monterey		
MAY	JUNE	JULY	AUGUST
CSRMA LIAB (TC) - MON - 4	CSRMA EB (TC) - MON - 8		CSRMA EB - TUE - 4
CSRMA OC (TC) - TUES - 5	CSRMA BOD (TC) - WED - 17		CSRMA BD - WED - 5
CSRMA WC (TC) - THUR - 14	CSRMA OC (TC) - WED - 24		
			CASA August 4 - 7
			Napa
SEPTEMBER	OCTOBER	NOVEMBER	DECEMBER
CSRMA LIAB - TUE - 8 (WC OFFICE)	CSRMA EB - MON - 5 (SFO)	CSRMA FIN (TC) - MON - 9	CSRMA EB (TC) - MON - 7
CSRMA OC (TC) - FRI - 11	CSRMA WC (TC) - WED - 14	CSRMA LIAB - MON - 16 (WC OFFICE)	CSRMA OC (TC) - THUR - 10
	CSRMA OC (TC) - FRI - 30		
CAJPA September 15 - 18			
South Lake Tahoe			

Meetings in RED are IN-PERSON



CSRMA California Sanitation Risk Management Authority

Service Team

