



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

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OFFICERS:

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

PAST PRESIDENTS:

Craig Murray
 2020-2024
 Greg Baatrup
 2018-2020

EXECUTIVE BOARD MEETING AGENDA

Date: Tuesday, March 3, 2026
Time: 10:00 AM

LOCATION: Lodge at Tiburon
 1651 Tiburon Blvd.
 Tiburon, CA 94920
 (415) 435 3133

A. CALL TO ORDER	I: Information	
	V: Verbal	
B. PUBLIC & BOARD MEMBER COMMENTS	A: Action	
	S: Separate	
	H: Handout	
C. CONSENT CALENDAR		
1. Meeting Minutes: January 13, 2026 <i>Recommendation: Approve minutes from their last meeting.</i>	A	p. 7
2. Demands as of: January 1, & 15, and February 1, 2026 <i>Recommendation: Approve demands issued for payment.</i>	A	p. 11
3. Long Range Action Plan 2025/26 Update <i>Recommendation: Receive an update on the Long Range Action Plan.</i>	I	p. 14
D. CLOSED SESSION TO DISCUSS PENDING CLAIMS		
Action may be taken per Government Code Section 54956.95. See reverse for full listing of claims that may be discussed.		
E. GENERAL ADMINISTRATION		
1. Reporting and Ratification of Claims Settlements <i>Recommendation: Receive report and ratify claims settlements approved in closed session.</i>	A/V	
2. CAJPA Conference Attendance 2026 <i>Recommendation: Discuss attendance at the upcoming CAJPA Conference.</i>	I	p. 27
3. Captive Update <i>Recommendation: Receive a report on CWIC captive insurance company.</i>	I	p. 29
4. CAJPA Accreditation <i>Recommendation: Receive a report on CSRMA's CAJPA Accreditation status.</i>	I	p. 35
F. OFFICER/STAFF/COMMITTEE REPORTS		
None		
G. POOLED LIABILITY PROGRAM		
1. Refine Strategies for Controlling Employment Practices Liability Risk <i>Recommendation: Receive report and review strategies to better manage EPL risk.</i>	I	p. 37
H. PROPERTY PROGRAM		
None		
I. WORKERS' COMPENSATION PROGRAM		
1. Workers' Compensation Excellence Award Criteria <i>Recommendation: Review the 2026 Workers' Compensation Excellence Award Criteria and provide direction.</i>	A	p. 41
J. PRIMARY INSURANCE PROGRAM		
None		
K. LOSS CONTROL		
None		

L. INFORMATION ITEMS

1.	"Poem of the Day"	I	p. 52
2.	Article - <i>Edison Sues LA County Over Fire Deaths for Delayed Alerts</i>	I	p. 54
3.	Article - <i>AGRiP - Intelligence Publication - Issue 29 Jan 2026</i>	I	p. 62
4.	Article - <i>New NCCI Analysis Reveals Shift in Large Claim Emergence Patterns</i>	I	p. 69
5.	Article - <i>OSHA Issues LOI on Recording Workplace Injuries Related to Lithium-Ion Batteries</i>	I	p. 71
6.	CSRMA 2026 Meeting Calendar	I	p. 73
7.	CSRMA Organizational Chart	I	p. 74
8.	CSRMA Service Team Chart	I	p. 75

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

M. ADJOURNMENT

The next meeting is scheduled for June 8, 2026 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: 70 | Report Run: 2/1/2026 04:32 AM

Member District	Claim Number	Claimant Name	Coverage	Claimant Number	Date Of Loss	Claim Date Reported
ENCINA WASTEWATER AUTHORITY	3035218	[REDACTED]	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 DISTRI	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	3061621	Kitz , Madison	SUBROGATION	2	09/01/2023	09/06/2023
MID-COASTSIDE	3042504	Love, Bobbie Sue	PROPERTY DAMAGE	2	01/02/2023	01/17/2023
MID-COASTSIDE	3042504	Rieken, Chris and Beth	PROPERTY DAMAGE	3	01/02/2023	01/17/2023
MONTARA	3109904	Bierdeman, Edgar	PROPERTY DAMAGE	8	03/13/2025	05/27/2025
MONTARA	3028986	Blum, Gonul & Mitch	PROPERTY DAMAGE	1	12/24/2021	01/11/2022
MONTARA	3109904	Boston, Andrew	PROPERTY DAMAGE	2	03/13/2025	05/27/2025
MONTARA	3109904	Dobie, Christine	PROPERTY DAMAGE	7	03/13/2025	05/27/2025
MONTARA	3115225	Guion, Carol	PROPERTY DAMAGE	2	02/15/2025	08/13/2025
MONTARA	3028986	Kaplan/Pettigrew-Kap, Jerry/Michelle	PROPERTY DAMAGE	2	12/24/2021	01/11/2022
MONTARA	3109904	Kennedy, Thomas & Jennif	PROPERTY DAMAGE	5	03/13/2025	05/27/2025
MONTARA	3109904	Kim, Nayoung Susie.	PROPERTY DAMAGE	1	03/13/2025	05/27/2025
MONTARA	3115621	Kresge, John	PROPERTY DAMAGE	1	03/27/2025	08/26/2025
MONTARA	3115225	Moss, Alan	PROPERTY DAMAGE	1	02/15/2025	08/13/2025
MONTARA	3109904	Noel, Nancy & Matthew	PROPERTY DAMAGE	4	03/13/2025	05/27/2025
MONTARA	3109904	Peterson, Carl & Mary	PROPERTY DAMAGE	10	03/13/2025	05/27/2025
MONTARA	3109904	Ravella, Sarah	PROPERTY DAMAGE	9	03/13/2025	05/27/2025
MONTARA	3109904	Vaccari, Sergio	PROPERTY DAMAGE	6	03/13/2025	05/27/2025
MONTARA	3109904	Witt Family Trust, Lawrence & Lana	PROPERTY DAMAGE	3	03/13/2025	05/27/2025
MONTECITO SANITARY DISTRICT	3117982	Mayer, Laura	PROPERTY DAMAGE	1	10/15/2025	11/17/2025
MONTREY ONE WATER	3120927	Gitzen, Deborah	PROPERTY DAMAGE	1	01/02/2026	01/07/2026
MT. VIEW SANITARY DISTRICT	3078748	Dambrosio, Vanessa	PROPERTY DAMAGE	1	01/17/2025	01/17/2025
NEVADA COUNTY WASTEWATER	3062589	[REDACTED]	EMPLOYMENT PRACTICES	1	11/16/2022	10/11/2023
NOVATO SANITARY DISTRICT	3110088	Liddle, Ed	SUBROGATION	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	3117226	Cuello, Victoria	BODILY INJURY	1	04/09/2025	10/22/2025
ORO LOMA SANITARY DISTRICT	3117168	Velazquez, Roberto Aguilera.	BODILY INJURY	1	05/02/2025	10/21/2025
ROSS VALLEY SANITARY DISTRICT	3114701	Murphy, Patrick	PROPERTY DAMAGE	1	07/17/2025	07/23/2025
ROSS VALLEY SANITARY DISTRICT	3107809	[REDACTED]	EMPLOYMENT PRACTICES	1	02/14/2025	03/14/2025
SANTA MARGARITA WATER DISTRICT	3078391	[REDACTED]	EMPLOYMENT PRACTICES	1	10/15/2024	01/07/2025
SANTA MARGARITA WATER DISTRICT	3117689	Graham, Derek	PROPERTY DAMAGE	1	10/01/2025	11/06/2025
SANTA MARGARITA WATER DISTRICT	3116241	Green, Kara	BODILY INJURY	1	07/12/2025	09/18/2025
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	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	3075790	Sweeney, Kevin	PROPERTY DAMAGE	1	09/28/2024	09/30/2024
SELMA-KINGSBURG-FOWLER COUNTY SANITARY D	3077808	Lake, Joslin	BODILY INJURY	1	11/17/2022	12/11/2024
SILICON VALLEY CLEAN WATER	3107114	[REDACTED]	EMPLOYMENT PRACTICES	1	09/20/2023	02/19/2025
STEGE SANITARY DISTRICT	3116602	Good, Lani	INCIDENT	1	09/27/2025	10/01/2025
STEGE SANITARY DISTRICT	3111704	Richardson, Kary	INCIDENT	2	07/02/2025	07/21/2025
STEGE SANITARY DISTRICT	3066967	Wolter, Jonathon and Lynn	PROPERTY DAMAGE	1	09/08/2024	09/08/2024
TAHOE-TRUCKEE SANITATION AGENCY	3116541	[REDACTED]	EMPLOYMENT PRACTICES	1	03/31/2024	09/30/2025
TAHOE-TRUCKEE SANITATION AGENCY	3078127	[REDACTED]	EMPLOYMENT PRACTICES	1	06/27/2024	12/23/2024
UNION SANITARY DISTRICT	3117092	Cuello, Victoria	BODILY INJURY	1	04/09/2025	10/17/2025
VALLEJO FLOOD AND WASTE WATER DISTRICT	3117693	Beale, Lisa	BODILY INJURY	1	07/02/2025	11/06/2025
VALLEJO FLOOD AND WASTE WATER DISTRICT	3045772	Cabrera, Trevor-James F.	BODILY INJURY	1	08/03/2022	04/14/2023
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	3119243	Iniguez Ramos, Juan Jesus.	PROPERTY DAMAGE	1	11/17/2025	12/18/2025
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	3073566	Vincenty, Clifford	BODILY INJURY	1	03/27/2023	07/09/2024
VICTOR VALLEY WASTEWATER RECLAMATION AUT	2005386	[REDACTED]	EMPLOYMENT PRACTICES	1	01/01/2014	12/17/2019
VICTOR VALLEY WASTEWATER RECLAMATION AUT	3118113	[REDACTED]	EMPLOYMENT PRACTICES	1	10/31/2025	11/19/2025
VICTOR VALLEY WASTEWATER RECLAMATION AUT	1980783	[REDACTED]	EMPLOYMENT PRACTICES	1	05/21/2018	05/21/2018
WEST BAY SANITARY DISTRICT	3106422	Lim, Kyna	PROPERTY DAMAGE	1	07/23/2024	01/29/2025
WEST BAY SANITARY DISTRICT	3118187	Myers, Shawna	PROPERTY DAMAGE	1	11/03/2025	11/20/2025
WEST BAY SANITARY DISTRICT	3117493	Young, Ondine	PROPERTY DAMAGE	1	10/28/2025	10/28/2025
WEST COUNTY WASTEWATER DISTRICT	3115615	[REDACTED]	EMPLOYMENT PRACTICES	1	04/01/2025	08/26/2025
WEST COUNTY WASTEWATER DISTRICT	3114909	Kinney, Rich	PROPERTY DAMAGE	1	07/29/2025	08/01/2025
WEST COUNTY WASTEWATER DISTRICT	3039920	[REDACTED]	EMPLOYMENT PRACTICES	1	11/09/2022	11/09/2022
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	3116713	Unknown	PROPERTY DAMAGE	1	10/03/2025	10/03/2025
WEST COUNTY WASTEWATER DISTRICT	3045201	Williams, Maurice & Mohania	PROPERTY DAMAGE	1	03/28/2023	03/30/2023

CSRMA WORKERS' COMPENSATION PROGRAM**CLAIMS INCURRED AS OF 02.01.26**

Claimant Name	Account Name	Loss Date
INDEMNITY		
Acosta, Gilbert	Lake Arrowhead Community Services District	05/12/2022
Alejos, Sylvia	Silicon Valley Clean Water	10/19/2022
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
Chavarella, 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
Gallaher, 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 02.01.26

Claimant Name	Account Name	Loss Date
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
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
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
Raphael, Zandra	Delta Diablo	02/11/2010
Rajo, Jamie	Union Sanitary District	09/24/2020
Rubio, Francis	Fairfield/Suisun Sewer District	10/10/2023

CSRMA WORKERS' COMPENSATION PROGRAM**CLAIMS INCURRED AS OF 02.01.26**

Claimant Name	Account Name	Loss Date
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
INDIAN WELLS, CA
JANUARY 13, 2026**

MEMBERS & OFFICERS PRESENT

Mr. Vince De Lange, Vice President, Delta Diablo
 Mr. Jason Dow, Treasurer-Auditor, Central Marin Sanitation Agency
 Mr. Roland Williams, Secretary, Castro Valley Sanitary District (arrived 4:09 p.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 (arrived 4:09 p.m.)

MEMBERS & OFFICERS ABSENT

Mr. Sandeep Karkal, President, Novato Sanitary District
 Mr. Michael Thornton, San Elijo JPA

GUESTS & CONSULTANTS

Mr. Seth Cole, Alliant Insurance Services, Inc.
 Mr. P.J. Skarlanic, Alliant Insurance Services, Inc.
 Mr. Myron Leavell, Alliant Insurance Services, Inc.
 Mr. Steve Davidson, Alliant Insurance Services, Inc.
 Mr. David Patzer, DKF Solutions Group
 Mr. Byrne Conley, Gibbons & Conley
 Mr. Bill Kirker, Carl Warren & Co.
 Ms. Beth Tavares, Carl Warren & Co.

A. CALL TO ORDER

The meeting was called to order by Vice President Vince De Lange at 4:05 p.m.

B. PUBLIC & BOARD MEMBER COMMENTS

None.

C. CONSENT CALENDAR

C.1. Meeting Minutes –December 8, 2025

The minutes of the meetings on December 8, 2025 were reviewed.

C.2. Demands as of December 1 & 15, 2025

The Executive Board reviewed the demands as of December 1 & 15, 2025.

C.3. Long Range Action Plan 2025/26 Update

The Executive Board reviewed the Long Range Action Plan document.

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

MOTION: Curtis Paxton **SECOND:** Tyson Zimmerman **MOTION CARRIED**

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

NAYS: None

ABSTAIN: None

ABSENT: Dang, Karkal, Thornton, Williams

D. CLOSED SESSION TO DISCUSS PENDING CLAIMS

The Board entered Closed Session at 4:07 p.m. pursuant to Government Code Section 54956.95. The Board left Closed Session at 4:26 p.m., at which time it was announced that legal counsel was provided direction concerning the disposition of certain claims, however no final settlements were approved, nor was any action taken.

E. GENERAL ADMINISTRATION

E.1. Reporting and Ratification of Claims Settlements

None.

E.2. Long Range Planning Session Discussion Topics

Seth Cole directed Executive Board’s attention to the draft Long Range Planning (LRP) Agenda & Discussion Topics included in the agenda packet. The Executive Board had directed the Program Administrators to finalize the discussion topics and bring them back to the group for a final review and approval. Seth noted that the discussion topics are essentially what the Executive Board reviewed at their last meeting. The topics to be discussed at CSRMA’s upcoming LRP are CSRMA’s Risk Control Work Plan, Risk Management Scholarship Fund, CSRMA in 10 years, Artificial Intelligence Phase II, Risks of AI, and FEMA Outlook & Parametric Insurance. Regarding the Artificial Intelligence discussion topic, the Program Administrators were asked to check in with the Artificial Intelligence Ad Hoc committee and Bonfire AI to ensure a useful discussion at the LRP.

Myron Leavell advised that a rooming & activity survey would be circulated shortly and asked everyone to respond as soon as possible

A motion was made to approve the Long Range Planning Agenda and Discussion topics as presented.

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

AYES: Dang, De Lange, Dow, Ostly, Paxton, Williams, Zimmerman
NAYS: None
ABSTAIN: None
ABSENT: Karkal, Thornton

E.3. Captive Update

P.J. Skarlanic provided an update to the Executive Board on the Clean Water Insurance Captive (CWIC), CSRMA’s wholly owned captive insurance company. CWIC has been reinsuring CSRMA’s Workers’ Compensation Program since its inception in July 2023 and began reinsuring CSRMA’s Pooled Liability Program effective 12/31/23. Early in the 4th quarter of 2023 PFM began investing CWIC’s funds per the asset allocation targets approved by the CWIC Board. CWIC’s investments returned 4.13% in the quarter ending 9/30/2025, and CWIC’s total returns since inception are 12.27%.

Effective December 31, 2025, CSRMA renewed its policy with CWIC, reinsuring the Pooled Liability Program’s Pooled Layer as presented to the Executive Board at its December 2025 meeting. The Program’s self-insured retention was increased from \$750k to \$1M. As such, the Pooled Layer’s reinsurance limit with CWIC was increased accordingly.

Returns on CWIC’s investments were compared to returns on CSRMA’s investments. As of 11/30/2025, CWIC’s investments outperformed those of CSRMA by about 3.63%pt. Year-end numbers were not available at the time of this meeting.

CWIC’s Board will meet virtually in February and will meet in person later this year as required by the State of Utah, in which CWIC is domiciled.

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

K.1. KYND Update

David Patzer reviewed the item for the Board. KYND was initially engaged in 2024 to provide real-time passive monitoring of Members' public-facing domains, looking for vulnerabilities that may be exploited by cyber criminals. The Program Administrators and members receive monthly Signals Reports, showing active threats that KYND's monitoring has discovered, allowing members to act on those threats. CSRMA encourages members to enroll in KYND ON, KYND's secure, cloud-based cyber risk management platform.

David provided an update on member usage of KYND and the monitoring results. Currently, only 19 members are enrolled in KYND ON. The Program Administrators are hoping to see greater uptake by members. Of those, 14 members have responded to 85% or more of KYND ON's Internal Security Questions. 51 members' Signals Report show a "green" status (showing no external vulnerabilities detected), and over 30 employees have registered for each webinar offered so far, allowing CSRMA to develop a Member IT Contact mailing list.

L. INFORMATION ITEMS

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

L.2. *Poem of the Day*

L.3. *Article – When Boring is Good: A Guide to Navigating a First Amendment Audit – csda.net*

L.4. *GFOA Award News Release*

L.5. *CSRMA 2026 Meeting Calendar*

L.6. *CSRMA Organizational Chart*

L.7. *CSRMA Service Team*

The Executive Board reviewed the information items.

M. ADJOURNMENT

The meeting was adjourned at 4:54 p.m. The next meeting is scheduled for March 3, 2026 at the Long Range Planning session.

CALIFORNIA SANITATION RISK MANAGEMENT AUTHORITY
DISBURSEMENT REGISTER GENERAL ACCOUNT NO. xxxxxx2488
DEMANDS AS OF January 1 2026

C.2

DISB. #	VENDOR	INVOICE DATE	INVOICE NUMBER	AMOUNT	DESCRIPTION
	ALLIANT INSURANCE SERVICES - CCD				
		12/16/2025	3350689	42,104.42	E&O 25/26
		12/23/2025	3361297 308 319	4,713,425.50	PLP 25/26 renewal
		12/23/2025	3361417	1,168,024.43	PIP prem Bayshore
ACH - 874	Total for ALLIANT INSURANCE SERVICES - CCD ARCLIGHT MEDIA - CCD			<u>\$ 5,923,554.35</u>	
		01/01/2026	12743	675.00	RCO Web Hosting/Consulting
ACH - 875	Total for ARCLIGHT MEDIA - CCD ATHENS INSURANCE SERVICE, INC. - CCD			<u>\$ 675.00</u>	
		01/01/2026	ivc0000000042622	33,358.91	Claim Admin
ACH - 876	Total for ATHENS INSURANCE SERVICE, INC. - CCD CALIFORNIA ASSOC. OF SANITATION - CCD			<u>\$ 33,358.91</u>	
		11/17/2025	10052	1,340.00	Membership
ACH - 877	Total for CALIFORNIA ASSOC. OF SANITATION - CCD DKF SOLUTIONS GROUP, LLC - CCD			<u>\$ 1,340.00</u>	
		01/01/2026	23254	2,000.00	Vector Solutions
ACH - 878	Total for DKF SOLUTIONS GROUP, LLC - CCD GIBBONS & CONLEY - CCD			<u>\$ 2,000.00</u>	
		12/8/2025	25Nov5478	1,868.06	Program/Gen Fees & Exp
ACH - 879	Total for GIBBONS & CONLEY - CCD MYRON D. LEAVELL - CCD			<u>\$ 1,868.06</u>	
		12/28/2025	2025 12 Leavell	3,500.00	
ACH - 880	Total for MYRON D. LEAVELL - CCD MYRON D. LEAVELL - CCD			<u>\$ 3,500.00</u>	
		12/31/2025	27719	1,010.00	CAFR
ACH - 880	Total for MYRON D. LEAVELL - CCD LAKE ARROWHEAD C.S.D.			<u>\$ 1,010.00</u>	
		12/28/2025	retro	25,179.00	Retro 25/26
25263	Total for LAKE ARROWHEAD C.S.D. MT. VIEW SANITARY DISTRICT			<u>\$ 25,179.00</u>	
		01/02/2026	retro	1,965.00	Retro 25/26
25267	Total for MT. VIEW SANITARY DISTRICT SELF INSURANCE PLANS			<u>\$ 1,965.00</u>	
		12/01/2025	OSIP 73477	101,820.52	Assessment for Fiscal YR 25/26
25268	Total for SELF INSURANCE PLANS SEWER AUTH. MID-COASTSIDE			<u>\$ 101,820.52</u>	
		01/02/2026	retro	1,503.00	Retro 25/26
25269	Total for SEWER AUTH. MID-COASTSIDE TRIUNFO WATER & SANITATION DISTRICT			<u>\$ 1,503.00</u>	
		01/02/2026	retro	1,871.00	Retro 25/26
25265	Total for TRIUNFO WATER & SANITATION DISTRICT VENTURA REGIONAL SANITATION DISTRICT			<u>\$ 1,871.00</u>	
		01/02/2026	retro	18.00	Retro 25/26
25264	Total for VENTURA REGIONAL SANITATION DISTRICT TOTAL			<u>\$ 18.00</u> <u>\$ 6,099,662.84</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 January 15, 2026

DISB. #	VENDOR	INVOICE DATE	INVOICE NUMBER	AMOUNT	DESCRIPTION
	BRIAN BIEHLE - CCD				
ACH - 881	Total for BRIAN BIEHLE - CCD CARL WARREN & CO. - CCD	01/01/2026	777	400.00 <u>\$ 400.00</u>	CSRMA Website Maint
ACH - 882	Total for CARL WARREN & CO. - CCD CLEAN WATER INSURANCE CAPTIVE - CCD	12/31/2025	December 2025	5,816.82 <u>\$ 5,816.82</u>	Monthly Claims Admin & Billings
ACH - 883	Total for CLEAN WATER INSURANCE CAPTIVE - CCD DKF SOLUTIONS GROUP, LLC - CCD	12/31/2025 01/01/2026	6 7	1,694,051.00 2,368,584.00 <u>\$ 4,062,635.00</u>	1/2 WC Premium 7/25-26 1/2 Liab Premium 12/25-26
ACH - 884	Total for DKF SOLUTIONS GROUP, LLC - CCD HEATHER TRURO - CCD	01/14/2026	23265	1,625.00 <u>\$ 1,625.00</u>	Vector Solutions
ACH - 885	Total for HEATHER TRURO - CCD JAMES MARTA & CO. - CCD	12/23/2025	6056	1,882.50 <u>\$ 1,882.50</u>	Consulting/Printing
ACH - 886	Total for JAMES MARTA & CO. - CCD KBF COLLABORATIVE SERVICES - CCD	12/31/2025	5794	6,590.00 <u>\$ 6,590.00</u>	FEE/audit
ACH - 887	Total for KBF COLLABORATIVE SERVICES - CCD RENAISSANCE INDIAN WELLS RESORT CCD	12/31/2025	CSR-192	1,237.50 <u>\$ 1,237.50</u>	program update
ACH - 888	Total for RENAISSANCE INDIAN WELLS RESORT CCD SHAWN POWELL - CCD	01/15/2026	Event 1/26	15,117.67 <u>\$ 15,117.67</u>	CASA Conference 1/26
ACH - 889	Total for SHAWN POWELL - CCD STEVE DAVIDSON - CCD	01/13/2026	9	400.00 <u>\$ 400.00</u>	Webinar
ACH - 890	Total for STEVE DAVIDSON - CCD CENTRAL MARIN SANITARY	01/13/2026 01/13/2026	2026 01 Davidson 2026 01 Davidson 2	2,134.55 1,500.00 <u>\$ 3,634.55</u>	meeting meeting - deposit
25270	Total for CENTRAL MARIN SANITARY DELTA DIABLO DIST.	01/15/2026	Wellness/Safety	569.50 <u>\$ 569.50</u>	Wellness/Safety
25272	Total for DELTA DIABLO DIST. NORTH OF RIVER SANITARY DIST	01/15/2026	Wellness/Safety	2,955.45 <u>\$ 2,955.45</u>	Wellness/Safety
25273	Total for NORTH OF RIVER SANITARY DIST OJAI SANITARY DISTRICT	01/15/2026	Wellness/Safety	3,900.00 <u>\$ 3,900.00</u>	Wellness/Safety
25274	Total for OJAI SANITARY DISTRICT PRO AUDIO VIDEO, INC.	01/15/2026	Wellness/Safety	3,720.00 <u>\$ 3,720.00</u>	Wellness/Safety
25271	Total for PRO AUDIO VIDEO, INC. TOTAL	01/14/2026	24423	7,062.36 <u>\$ 7,062.36</u> <u>\$ 4,117,546.35</u>	audio/video services

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Jason Dow, Treasurer-Auditor

Roland Williams, Secretary

CALIFORNIA SANITATION RISK MANAGEMENT AUTHORITY
DISBURSEMENT REGISTER GENERAL ACCOUNT NO. xxxxxx2488
DEMANDS AS OF February 1, 2026

DISB. #	VENDOR	INVOICE DATE	INVOICE NUMBER	AMOUNT	DESCRIPTION
	ATHENS INSURANCE SERVICE, INC. - CCD				
ACH - 891	Total for ATHENS INSURANCE SERVICE, INC. - CCD CLEAN WATER INSURANCE CAPTIVE - CCD	02/01/2026	ivc0000000043048	33,358.91 \$ 33,358.91	Claim Admin
ACH - 892	Total for CLEAN WATER INSURANCE CAPTIVE - CCD DKF SOLUTIONS GROUP, LLC - CCD	02/01/2026	8	2,368,584.00 \$ 2,368,584.00	1/2 Liab Premium 12/25-26
ACH - 893	Total for DKF SOLUTIONS GROUP, LLC - CCD GIBBONS & CONLEY - CCD	02/01/2026	23300	2,000.00 \$ 2,000.00	Vector Solutions
ACH - 894	Total for GIBBONS & CONLEY - CCD LIEBERT CASSIDY WHITMORE - CCD	01/12/2026	25Dec5539	1,403.34 \$ 1,403.34	Program/Gen Fees & Exp
ACH - 895	Total for LIEBERT CASSIDY WHITMORE - CCD STEVE DAVIDSON - CCD	12/31/2025	310091 312484	5,000.00 \$ 5,000.00	training & program consulting
ACH - 896	Total for STEVE DAVIDSON - CCD KnowledgeVine LLC	02/01/2026	2026 02 Davidson	820.47 \$ 820.47	meeting - deposit
25275	Total for KnowledgeVine LLC West Valley	01/20/2026	4870	2,896.84 \$ 2,896.84	Seminar
25276	Total for West Valley TOTAL	2/1/2026	Refend Overpayment	10.00 \$ 10.00 \$ 2,414,073.56	Refend Overpayment

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: February 23, 2026

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DELAYED

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.

As of February 23, 2026, this project is delayed. The Pooled Liability and Workers' Compensation Committees reviewed the draft analytics/metrics at their February meetings. The draft analytics/metrics will be presented 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.

As of February 23, 2026, 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. The Program Administrators anticipate both tasks to be completed by June 30, 2026. In addition, the following have been completed:

- Where Is It and Who Can Help flyer: updated and distributed January '26; scheduled to be sent 2x yearly.
- Risk Control Menu of Services flyer: updated and distributed January '26; scheduled to be sent 2x yearly.
- CSRMA Orientation Online Training Module: Updated and posted August 2025.

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: As of February 23, 2026, this project is on target. The Pooled Liability Committee met and discussed this action plan item at their February 2026 meeting and directed the Program Administrators to continue with current efforts and report back in a year. This item is agendaized for the Executive Board's March meeting where a full report will be provided.

DELAYED

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.

As of February 23, 2026, this project is delayed. At their February meeting the CWIC Board adopted a Mission Statement and reviewed a working draft of a Surplus Funds Policy and provided edits and feedback for the captive management team. This item is agendized for the Executive Board’s March meeting. The Mission Statement and draft Surplus Funds Policy will be presented at the meeting for the Executive Board’s review.

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 (CSConnect) 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.

As of February 23, 2023, this project is ahead of schedule. Phase I of CSRMA's Large Language Model initiative (CS-Connect) is nearing completion. A meeting with the Ad Hoc AI Subcommittee is being scheduled to provide a system demonstration, respond to questions, and review proposed Phase II objectives and implementation priorities.

2026 CAJPA Conference Attendance

ISSUE: The 2026 CAJPA Conference will be held September 15-18, 2026 in South Lake Tahoe. CSRMA budgets to send representatives to the conference each year.

RECOMMENDATION: The Program Administrators recommend that the Executive Board discuss this issue and select an attendee(s) for the 2026 CAJPA Conference.

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

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

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

ATTACHMENTS: CAJPA Annual Conference Save the Date



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) **CWIC Board Meeting** – The CWIC Board met virtually for a meeting on February 17, 2026. The Table of Contents from the meeting agenda is attached to this item for the Board's review. The Program Administrators will discuss the meeting highlights in more detail at the meeting, some of which are described below.
- 2) **Investment Performance** – CWIC's Investment Manager PFM provided their investment report for the quarter ending 12/31/2025. Returns for the most recent quarter ending 12/31/2025 were 1.66%, with Year End 2025 returns of 12.53%. Total returns since inception of CWIC's investment portfolio on 12/1/2023 are 11.6%.
- 3) **Mission Statement** – As part of the CSRMA Long Range Action Plan, the Executive Board asked the CWIC Board to create a Mission Statement for the captive. At their February meeting the CWIC Board reviewed a draft Mission Statement. After discussion and making some edits to the draft they adopted the following Mission Statement.

To provide innovative, cost-effective, and stable risk financing solutions for CSRMA and its members, ensuring long-term financial viability through enhanced investment opportunities and increased control over insurance programs to effectively manage the unique risks associated with the clean water industry.

- 4) **Surplus Funds Policy (Draft)** – As part of the CSRMA Long Range Action Plan, the Executive Board asked the CWIC Board to create a Surplus Funds policy. The purpose of the policy is to outline the basic financial factors utilized by CWIC to assure prudent funding and to outline the permissible uses of surplus funds.

At their February meeting the CWIC Board reviewed a working draft of the Policy and provided edits and feedback for the captive management team. Attached to this item is the latest version of the working draft for the Executive Board’s review.

- 5) **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 table below compares CWIC’s performance to that of CSRMA’s over the same full calendar year 2025 period. The table shows that the dollars invested in CWIC earned \$902,702 more than they would have earned in CSRMA. The financial benefit of CWIC will of course fluctuate over time due to factors such as claims payments to CSRMA, overhead expenses 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 2025		
	Rate of Return %	ROI \$
CSRMA	6.88%	1,454,723
CWIC	12.53%	2,001,922
CWIC Benefit	5.65%	902,702
CWIC Net Benefit (after expenses)		417,352

- Note:* 1) CWIC’s FY 2024-25 overhead expenses were \$485,350. This includes the California Workers’ Compensation Fraud Assessment.
 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, assumes 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: 1) CWIC Board Agenda, Table of Contents from February 17, 2026 meeting
2) Surplus Funds Policy Draft

Board Meeting Agenda

**Date/Time: Tuesday, February 17, 2026
10:00 AM PST**

**via Virtual Zoom Meeting
Meeting ID No. / Passcode: 996 2280 9365 / 949603
Join by Telephone: 1.669.444.9171**

	Page #
A. Call to Order	
B. Board Member Comments	I
C. Mission Statement	I
1. Review of draft statement prepared by Alliant Insurance Services	1
D. Return of Surplus Funds Policy	I
1. Review of draft policy prepared by Alliant Insurance Services	2
E. December 31, 2025 Financial Statements	I
1. Review of financials prepared by Davies Captive Management	3
F. Q4 2025 Investment Performance Review	I
1. Review of report prepared by PFM	9
G. Closing Comments	I
H. Adjournment	

CWIC

POLICY #1

SUBJECT: Surplus Funds Policy

EFFECTIVE: TBD

Purpose:

It is the goal and purpose of this policy to outline the basic financial factors and assumptions utilized by CWIC to assure prudent funding, and furthermore to outline the permissible uses of surplus funds.

Policy:

It is the policy of CWIC to:

- 1) Maintain a minimum Premium to Surplus Ratio of 3:1
- 2) Maintain a minimum Reserves to Surplus Ratio of 4:1
- 3) At no time shall there be a release of surplus in an amount greater than 25% of the retained earnings.
- 4) Surplus cannot be released sooner than five (5) years after the expiration of a policy year.

Procedure:

On an annual basis following the completion and acceptance of the captive's audited financials, the captive consultants will prepare a recommendation to be reviewed by the CWIC Board on the use of any surplus funds. The suggested use of funds will be stated, and the advantages and disadvantages of releasing the recommended amount will be addressed.

Potential Use of Funds:

With respect to the policy items listed above, the permissible uses of surplus funds are as follows:

- 1) Declare a Dividend to CWIC's parent entity CSRMA

- 2) Pay CWIC's operating expenses
- 3) Assume a higher risk retention for existing lines of coverage insured by CWIC
- 4) Insure additional lines of coverage
- 5) Other uses at the discretion of the CWIC Board

DRAFT

CAJPA Accreditation 2026-2029

ISSUE: CSRMA completed the Accreditation process and was found to be in substantial compliance with current Accreditation Standards and has been Accredited with Excellence by the California Association of Joint Powers Authorities (CAJPA) for another three years conditional on the following requirements for Excellence being met.

IV. #G.b. ACCOUNTING AND FINANCE

Requirement #1: Management provides those with governance a five-year summary of:
b. The equity targets by program and policy year (Excellence)

Currently as part of the Financial Audit presentation the equity targets for the audited years are presented. It is recommended in the future that CSRMA Staff provide the prior five years of equity targets. *The CSRMA and CWIC equity ratios will be provided to the Board of Directors at their next scheduled meeting in June.*

VI. #B.e. FUNDING AND ACTUARIAL STANDARDS:

Requirement #1: The actuary provides claims funded factors or measures for the:
e. At least one of the factors below or similar for the Workers Compensation Program:
98% confidence level (1:30) Excellence
99% confidence level (1:100) Excellence
99.5% confidence level (1:200) Excellence

The Workers Compensation Program provides factors up to expected, 70%, 80% and 90%. It is a requirement for Excellence that the Workers' Compensation Program confidence level factors be amended to include the additional factors listed above and that the actuary, Willis Towers Watson, be requested to provide these factors and include them in the next study. *This has been requested and will be included in the next actuarial study.*

RECOMMENDATION: None. Information only.

FISCAL IMPACT: None. Information only.

BACKGROUND: The California Association of Joint Powers Authorities (CAJPA) Accreditation Program reviews the organizational structure and activities of a joint powers authority (JPA), comparing the JPA with standards adopted by the Association believed to be advantageous to the preservation and performance of the individual JPA and JPAs in California as a whole.

There was one suggestion made in the report.

Suggestion #1

I. GOVERNING DOCUMENTS AND ADMINISTRATIVE CONTRACTS

B. Pursuant to Section 6509 of the Government Code, the agreement shall specify the member which restricts the manner of exercising the power of the JPA (Suggestion). *We recommend this requirement be considered during the next review and update of your JPA agreement.*

ATTACHMENTS: None.

Pooled Liability Program
Refine Strategies for Controlling Employment Practices Liability Risks

ISSUE: As part of the Executive Board’s FY 2024/25 Long Range Action Plan, the Executive Board tasked the Pooled Liability Committee (PLC) with evaluating and refining strategies to reduce the frequency and severity of employment practices liability (EPL) claims. This topic was discussed at the 2025 Long Range Planning Session and direction was provided as part of the FY 2025/26 Long Range Action Plan to conduct an analysis of the current EPL Incentive Program and Training provided, and recommend changes, if any, based on the results of the analysis.

CSRMA currently engages Liebert Cassidy Whitmore (LCW) to provide ten (10) two-hour employment law virtual seminars each fiscal year. These seminars focus primarily on legal compliance, supervision, discipline, documentation, and labor law fundamentals. Participation data shows that while these offerings are well-attended by some members, a subset of pooled liability program (PLP) members has not participated since the program’s inception.

To encourage increased participation in the LCW trainings—based on the premise that stronger supervisory knowledge and consistency may help reduce EPL claim activity—CSRMA implemented the EPL Deductible Reduction Incentive Program in 2024. Under this program, a member’s minimum EPL claim deductible is reduced from \$50,000 to \$25,000 if the member provides at least two (2) hours per year of EPL-focused training to 90% or more of its supervisory and management staff. In 2024, 22 members submitted applications for the incentive, while 26 members applied in 2025, reflecting growing member interest in structured EPL training.

In addition to traditional employment law training, the Executive Board provided direction at the 2024 Long Range Planning Session to begin incorporating interpersonal and soft-skills training into the annual CSRMA training schedule. This direction reflects an increasing recognition that many EPL claims originate not solely from legal missteps, but from unresolved interpersonal conflict, communication breakdowns, and escalated workplace interactions.

To support this objective, CSRMA and DKF Solutions Group partnered in 2025 to cost-share the delivery of six (6) virtual interpersonal skills training courses per year. These classes focus on topics such as de-escalation, conflict resolution, difficult conversations, and related communication skills. The underlying risk-control strategy is that when supervisors and employees are better equipped to navigate and resolve workplace conflict early, agencies may be able to prevent disputes from escalating into formal complaints, grievances, or EPL claims against the pool.

The PLC met and discussed at their February 2026 meeting and directed the Program Administrators to continue with current efforts and report back in a year.

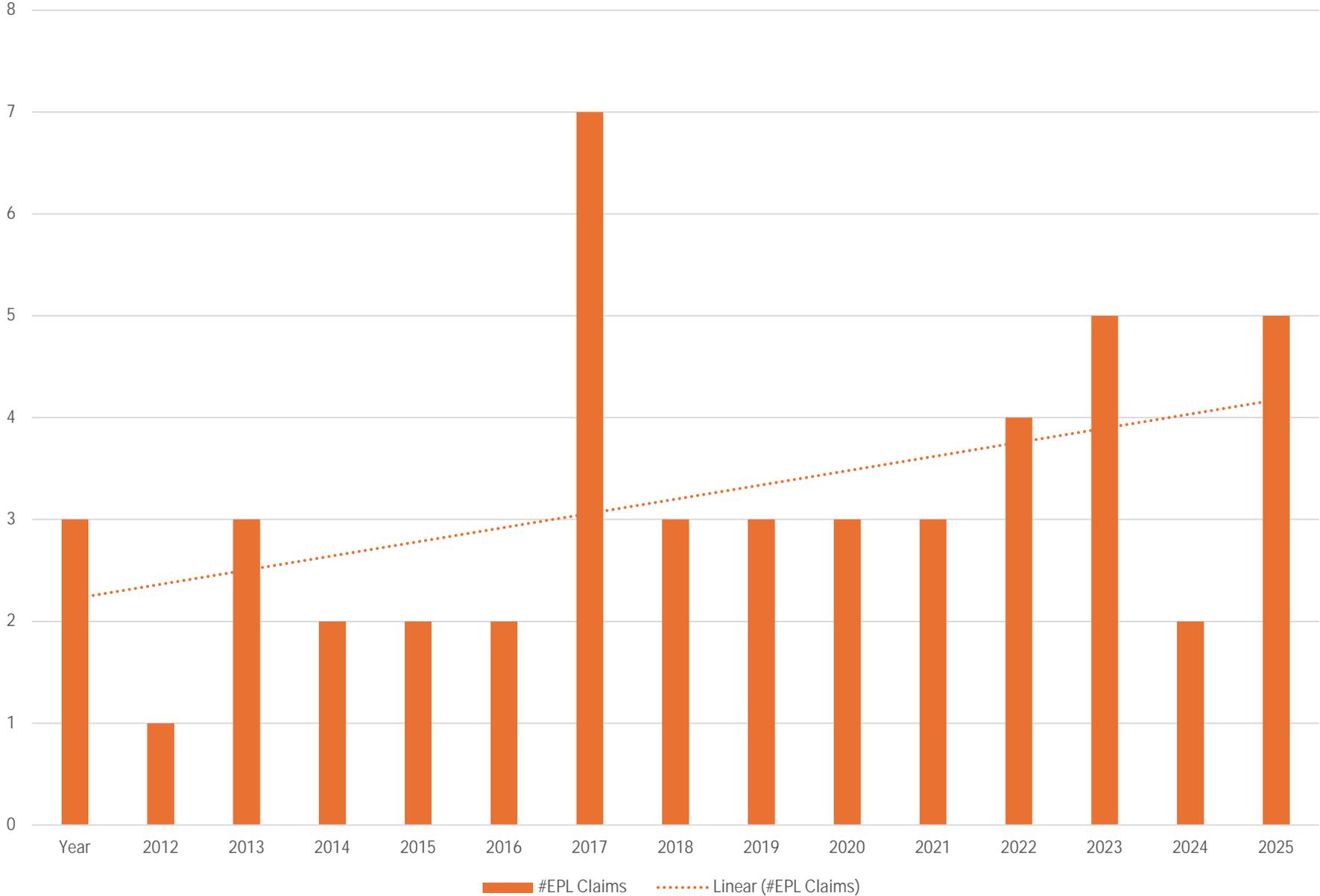
RECOMMENDATION: Discuss and provide direction.

FISCAL IMPACT: None at this time.

BACKGROUND: None

ATTACHMENTS: CSRMA EPL Claims by Year 2012-2025

CSRMA: #EPL Claims by Year 2012-2025



Year	#EPL Claims
2012	3
2013	1
2014	3
2015	2
2016	2
2017	2
2018	7
2019	3
2020	3
2021	3
2022	3
2023	4
2024	5
2025	2
2026	5

Workers' Compensation
Workers' Compensation Excellence Award Criteria

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

The award criteria were changed for 2024 and unchanged in 2025. Typically, CSRMA runs the same application award criteria two consecutive years to allow more members the time needed to meet the application criteria.

RECOMMENDATION: The Workers' Compensation Committee reviewed the 2024 application at their February meeting and are recommending the suggested edits to the application (*as noted on the attached*) be made to the 2026 application.

FISCAL IMPACT: \$50,000 – this is included in the FY draft 26/27 budget.

BACKGROUND: None.

ATTACHMENTS:

1. CSRMA Workers' Compensation Excellence Award Policy and Procedure #3-WC.
2. Draft Workers' Compensation Excellence Award Application 2026

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

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

EFFECTIVE: August 6, 2004

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

Policy:

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

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

Effective 2/15/22:

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

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

- | |
|---|
| <ol style="list-style-type: none">a. Copy of the form your agency uses when an employee reports an injury but declines medical treatment.b. Copy of the form your agency provides treating physicians to identify the physical activities the employee is able to perform to facilitate returning the injured employee to work when modified duty is necessary.c. Copy of the form your agency uses to document how an injured employee's job duties are being temporarily modified and the time period the modifications are valid.d. Copy of the form your agency uses to document the interactive process for permanently disabled employees. |
|---|

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

- | |
|---|
| <ol style="list-style-type: none">a. Injury to the employee performing the task/operating the equipment |
|---|

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

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

Example:

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Procedures:

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

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

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

Additionally, each qualifying member will receive the following:

1. Wall Plaque
2. Lobby Banner

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

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

California Sanitation Risk Management Authority (CSRMA) 2026 Workers' Compensation Excellence Award Application (Due 9/30/26)

Name of Your Agency:	
If we have questions regarding your application, who should we contact at your agency?	
· Name:	Email:
· Phone:	
Please Note: This award program is only available to members of the CSRMA pooled Workers' Compensation Program. If you are unsure if your agency is a member, please contact David Patzer at dpatzer@dkfsolutions.com or Seth Cole at Scole@alliant.com	
To qualify for the 2026 Workers' Compensation Excellence Award, please submit this application <u>and</u> support documentation <u>electronically</u> in pdf format <u>following the directions below</u> to David Patzer at dpatzer@dkfsolutions.com and Myron Leavell mleavell@alliant.com by 9/30/26. Members submitting a qualifying application will be announced at the January 2027 Board of Directors meeting.	
NOTE: Applications are not considered submitted unless you receive an email confirmation of receipt from David Patzer and/or Myron Leavell.	
IMPORTANT NOTES:	
<ul style="list-style-type: none"> · If your agency was a recipient of the 2025 Workers' Compensation Excellence award, you will need to select different tasks for application items 3-4 and 7-9 than your agency used for your 2025 application. · Application submittals must be submitted as a single pdf document <u>with a table of contents</u> and attachments/supporting documentation listed in the same order as the application. · Submittals are not deemed accepted unless notified via email by David Patzer the application was received. 	
REQUIRED QUALIFYING CRITERIA (must meet each)	SOURCES FOR HELP
1: Have no low back lost time claims due to strain/overexertion for the program year being evaluated. (Note: No need to provide anything on your application for this item - CSRMA will verify using your agency's workers' compensation claims data for the time period of 7/1/25-6/30/26).	<ul style="list-style-type: none"> · CSRMA Risk Control Advisor: dpatzer@dkfsolutions.com
2: Provide evidence that the CSRMA Return to Work program, or equivalent, has been implemented in order help injured employees heal more quickly and reduce the indemnity	<ul style="list-style-type: none"> · CSRMA Risk Control Advisor, David Patzer: dpatzer@dkfsolutions.com · CSRMA Workers' Compensation Claims and Return to Work Advisor, Heather Truro: htruro@gmail.com

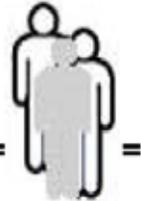
<p>portion of the workers' compensation claim. Specifically, provide evidence of the following:</p> <ol style="list-style-type: none"> a. Copy of the form your agency uses when an employee reports an injury but declines medical treatment. b. Copy of the form your agency provides treating physicians to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

<p>4: Perform the following for the 10 tasks/equipment that have the highest risk scores identified in item #3:</p> <ol style="list-style-type: none"> a. Job Hazard Evaluation (<i>JHE</i>) b. Develop an SOP with the completed JHE incorporated into the SOP (Note: The SOP must identify each step in the performance of the task or operation of the equipment so it can be used to train someone who has never performed the task or operated the equipment. Incomplete SOPs or SOPs without JHA's incorporated are not acceptable) c. Add the Risk Score from Task #3 for this task prominently at the top of each SOP to alert employees reviewing the SOP to the relative degree of risk when performing this task. <p>Please submit copies of a and b, above with your application.</p>	<ul style="list-style-type: none"> • CSRMA Risk Control Advisor: dpatzer@dkfsolutions.com • CSRMA Smart SOP mobile app (free to CSRMA members) – contact dpatzer@dkfsolutions.com • OSHA's "How to Perform a Job Hazard Evaluation": https://www.osha.gov/Publications/osh3071.pdf
<p>5: Provide evidence that annual training on the ergonomic and biomechanical principles relevant to the work activities and risk factors present at your agency, by department, is being provided.</p>	<ul style="list-style-type: none"> • Vector Solutions has numerous training resources available on office and industrial ergonomics. • CSRMA Risk Control Advisor: dpatzer@dkfsolutions.com
<p>6: Provide evidence that an employee health promotion program with specific activities designed to target employee health risk factors has been implemented. The term "Program" does necessarily mean a written policy or procedure. Providing evidence of ongoing and regular efforts to reduce employee health risk factors will meet the definition of Program as used here. Examples:</p> <ol style="list-style-type: none"> a. Onsite gym or gym memberships subsidies b. Brown bag lunch talks on wellness related topics c. Wellness incentive programs (i.e. 10,000 Steps A Day Program) d. Health Risk Factor Assessment programs or incentives 	<ul style="list-style-type: none"> • CSRMA Risk Control Advisor: dpatzer@dkfsolutions.com • Wellness Councils of America Free Wellness Resources • American Heart Association Workplace Wellness Resources
<p>7. Working with staff from Operations, Collections and Maintenance (<i>as applicable</i>) identify at least 10 tasks per department staff feels are most physically strenuous in terms of lifting demands.</p>	<ul style="list-style-type: none"> • CSRMA Risk Control Advisor: dpatzer@dkfsolutions.com • Don Freeman: donfreeman@sentinelus.com

<p>8. Using the Center for Disease Control's (CDC) NIOSH Lifting Equation app, calculate the Lifting Index for each task identified in Criteria 7.</p>	<ul style="list-style-type: none"> • CSRMA Risk Control Advisor: dpatzer@dkfsolutions.com • CDC's NIOSH Lifting Equation app download for Apple iOS and Android: https://www.cdc.gov/niosh/ergonomics/about/RNLE.html
<p>9. For any task in 8, above, that indicates a NIOSH Lifting Index of 2.5 or greater provide evidence of how the task was redesigned, reengineered or otherwise modified (<i>i.e. team lift, mechanical assist, a material change, etc</i>)to reduce the NIOSH score to less than 2.5 (<i>please provide the report from the PDA software after the task was modified</i>).</p>	<ul style="list-style-type: none"> • CSRMA Risk Control Advisor: dpatzer@dkfsolutions.com • Don Freeman: donfreeman@sentinelus.com
<p>10. For 5 tasks identified in Task #7 conduct a brief video-based task review to visually validate that the modified task, as performed in the field, reflects the intended ergonomic improvements and does not introduce new strain or overexertion risks.</p> <p>The video review shall be used to evaluate:</p> <ul style="list-style-type: none"> • Body posture and spinal alignment (<i>ie awkward postures eliminated or reduced</i>) • Reach distances and lift heights • Use of mechanical assists or team lifts • Other identified ergonomic hazards <p>Provide documentation of each task review and any further task modifications identified to reduce ergonomic and other hazards.</p>	<ul style="list-style-type: none"> • CSRMA Risk Control Advisor: dpatzer@dkfsolutions.com • AIHA Ergonomic Assessment Toolkit: Attachment 2 • HSE Ergonomics and Human Factors at Work: https://www.hse.gov.uk/pubns/indg90.pdf
<p>11. Provide training to staff on human error and error prevention methods using the U.S. Dept of Energy's Human Performance Improvement Handbook Vol. 1, CSRMA Human Error webinar or equivalent.</p>	<ul style="list-style-type: none"> • CSRMA Risk Control Advisor: dpatzer@dkfsolutions.com • U.S. DOE Standards Human Performance Improvement Handbook Volume 1: Concepts and Principles: https://www.standards.doe.gov/standards-documents/1000/1028-BHdbk-2009-v1/@images/file
<p>12. For Collections, Operations and Maintenance (as applicable), have each group evaluate 5 <i>non-routine</i> and 5 <i>routine</i> tasks with a high-risk score from Step 3 for error precursors as described on Attachment 1.</p>	<ul style="list-style-type: none"> • Attachment 1 – Error Precursors (<i>Short List</i>) • CSRMA Risk Control Advisor: dpatzer@dkfsolutions.com
<p>13. For each of the 10 tasks identified above, identify at least 2 error reduction tools (<i>sample list provided below – you are not limited to these tools</i>) your agency can provide training</p>	<ul style="list-style-type: none"> • CSRMA Risk Control Advisor: dpatzer@dkfsolutions.com • U.S. DOE Standards Human Performance Improvement Handbook Volume 1: Concepts and Principles:

<p>and/or implement to reduce the likelihood of an error occurring when performing the task.</p> <ul style="list-style-type: none"> • Sample Error Reduction Tools: <ul style="list-style-type: none"> ○ Pre-job briefing ○ Trouble-shooting decision guide ○ Verification practices (i.e. Peer check, peer review, concurrent verification, independent verification, post job review) ○ Task review, Validate assumptions ○ Procedure use and adherence ○ Do not disturb signs ○ 2-way communication verification of understanding ○ Division of duties ○ Use of SAFER (Summarize steps, Anticipate errors, Foresee probable and worst case consequences at each step, Evaluate controls at each step to prevent, catch and recover from errors, Review relevant previous experience and lessons learned) 	<p>https://www.standards.doe.gov/standards-documents/1000/1028-BHdbk-2009-v1/@images/file</p> <ul style="list-style-type: none"> • U.S. DOE Standards Human Performance Improvement Handbook Volume 2: Human Performance Tools for Individuals, Work Teams and Management: https://www.standards.doe.gov/files/doe-hdbk-1028-2009-human-performance-improvement-handbook-volume-2-human-performance-tools-for-individuals-work-teams-and-management
<p>14. Develop and submit your written accident/near miss investigation program that includes a root cause analysis and senior management review/sign off.</p>	<ul style="list-style-type: none"> • Risk Control Online recorded webinar: “Incident Investigation – Getting to the Root Cause for Accident Prevention” • CSRMA Risk Control Advisor: dpatzer@dkfsolutions.com
<p>15. Submit documentation that the individual(s) responsible for managing your agency’s workers’ compensation and making return to work decisions have received online training from Don Freeman on the Sentinel Return to Work online portal.</p>	<ul style="list-style-type: none"> • CSRMA Risk Control Advisor: dpatzer@dkfsolutions.com • Don Freeman: donfreeman@sentinelus.com
<p>16. Submit documentation that your agency’s staff received training in 2026 on interpersonal skills/conflict resolution skills.</p>	<ul style="list-style-type: none"> • Courses on Vector: <ul style="list-style-type: none"> • Tips for Successful Peer to Peer Communication • Workplace Communication Basics • Resolving Conflict with Coworkers

Error Precursors (short list)



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



The Human Seasons

BY JOHN KEATS

Four Seasons fill the measure of the year;
 There are four seasons in the mind of man:
He has his lusty Spring, when fancy clear
 Takes in all beauty with an easy span:
He has his Summer, when luxuriously
 Spring's honied cud of youthful thought he loves
To ruminat, and by such dreaming high
 Is nearest unto heaven: quiet coves
His soul has in its Autumn, when his wings
 He furlath close; contented so to look
On mists in idleness—to let fair things
 Pass by unheeded as a threshold brook.
He has his Winter too of pale misfeature,
Or else he would forego his mortal nature.

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Edison Sues LA County Over Fire Deaths for Delayed Alerts

By Jef Feeley and Michelle Ma | January 20, 2026



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Edison International sued Los Angeles County and other public agencies for allegedly failing to ensure timely evacuation alerts that the company

If the lawsuits the company filed jointly Friday with its Southern California Edison unit succeed, they would spread blame for the death toll in last J businesses and billions of dollars in potential damages.



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How the lawsuits play out over the Eaton Fire — and a separate fire that decimated the coastal Pacific Palisades area — loom large as the second charred almost 40,000 acres and destroyed more than 16,000 structures.

Insured losses from the January 2025 blazes totaled \$40 billion — making them the world’s priciest catastrophe last year, according to insurer Swiss Re.

Related: [LA Fire Survivors Got a Rude Surprise That Could Hit More Americans](https://www.insurancejournal.com/news/west/2026/01/) (<https://www.insurancejournal.com/news/west/2026/01/>)

Residents and business owners have argued in lawsuits that Edison is responsible for catastrophic property destruction by leaving some power lines. Officer Pedro Pizarro has acknowledged the company’s equipment will likely be found to have triggered the blaze.

An ongoing investigation of the Eaton Fire is being conducted by the Los Angeles County Fire Department and the California Department of Forestry.

Edison said in the main case it filed Friday that while numerous lawsuits blame the company for sparking the fire, “many factors and causes contributed — some of which previously sued Edison.

The defendants named by Edison include LA County’s fire, sheriff’s and emergency preparedness departments that allegedly fumbled the evacuation. The agencies allegedly failed to maintain overgrown vegetation that fed the fire.

Edison also took aim at officials who allegedly failed to provide enough paratransit services for elderly residents; the local natural gas supplier, SoCalGas, and emergency communications.

That contractor, San Diego-based Genasys Inc., already has been sued by families of people killed in the Eaton Fire, accused of “digital redlining.” Fatalities occurred during the wind-whipped blaze that started on Jan. 7. Genasys, a software maker that provides mobile-phone alert technology,

Chris Gilbride, a spokesperson for SoCalGas, said the company is reviewing the lawsuit and will respond in court.

“Since January 7, 2025, SoCalGas has worked diligently, in close coordination with local and state officials, to assess the impacts of the fires on SoCalGas customers.”

The LA County agencies declined to comment. Genasys didn’t respond to a request for comment.

Among the specific allegations in the lawsuits:

- The first evacuation notices that went out to the western Altadena neighborhood arrived more than nine hours after the start of the Eaton Fire.
- SoCalGas took four days to commence natural gas shutoffs after the start of the Eaton Fire, in contrast to the Palisades Fire, where the company shut off gas within hours.
- The water systems servicing the areas impacted by the Eaton Fire failed as the fire spread, leaving firefighters and residents with no water to fight the flames.
- The county had not designated Altadena as a “Very High Fire Hazard Severity Zone,” where the abundance of brush and vegetation allowed the fire to spread rapidly.
- The wealthier enclave of Pacific Palisades is served by the Los Angeles Department of Water and Power. That utility is fighting a mountain fire in the area, consuming neighborhoods filled with multimillion-dollar homes.

In July, Edison launched a private compensation program for victims of the Eaton Fire. Almost 2,000 victims have filed claims through the program, but it has been criticized by plaintiffs’ lawyers as an attempt to get victims to accept less compensation for their losses.

Skip to content For victims who’ve filed lawsuits, an initial trial is set for January 2027 in Los Angeles Superior Court. In addition to claims by property owners, Edison is also being sued by contractors who claim they were not paid for work they did to respond to the blaze and repair damaged infrastructure and property.

The cases are likely to implicate California's \$21 billion wildfire insurance fund — set up by state policymakers to ensure California's utilities stay in bankruptcy protection in 2019 to deal with a tidal wave of fire suits.

Top photo: Firefighters battle the Eaton Fire in Altadena, California, on Wednesday, Jan. 8, 2025.

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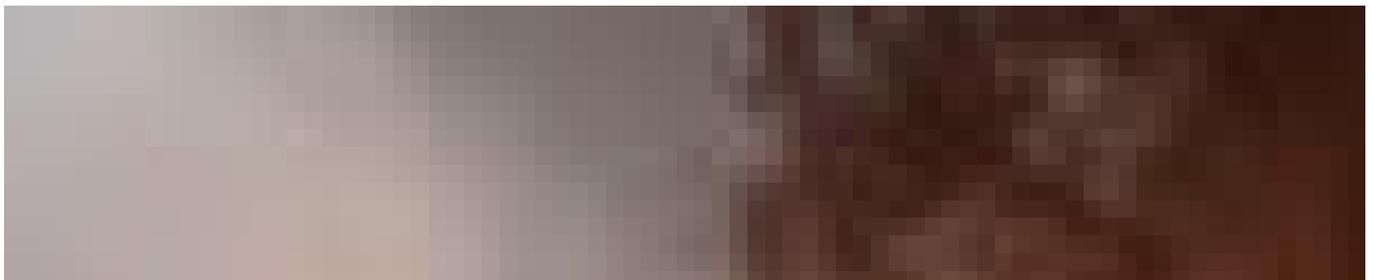
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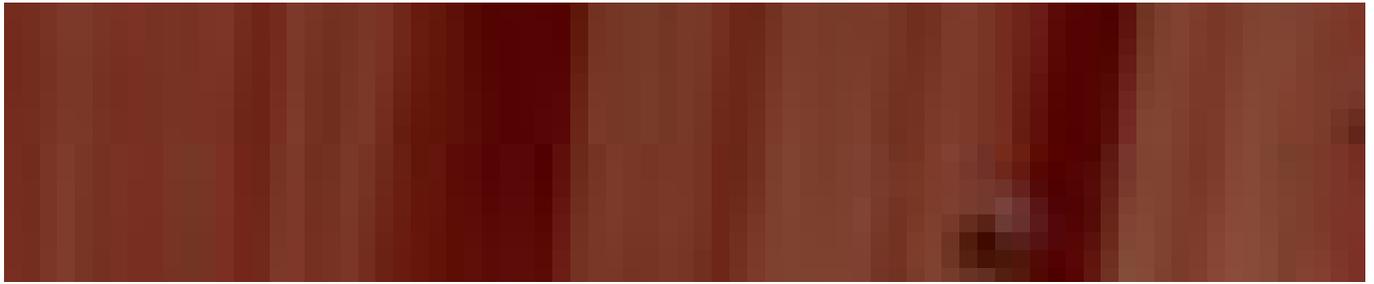
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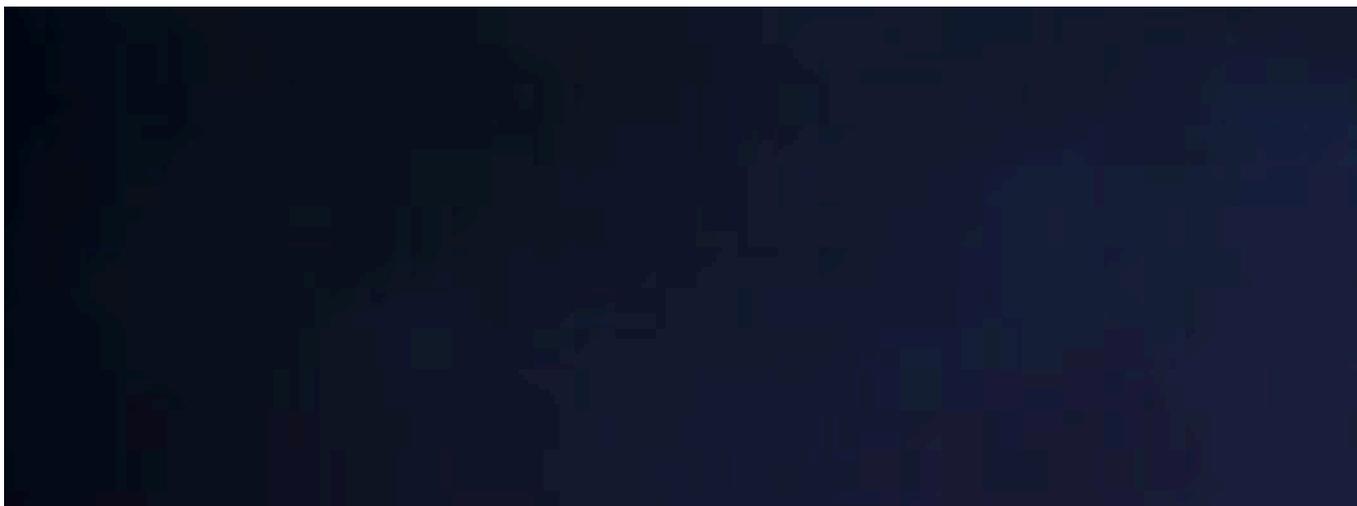
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LA Fire Survivors Got a Rude Surprise That Could Hit More Americans

By Leslie Kaufman | January 20, 2026

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A year after the Los Angeles wildfires, many survivors face the same problem: Their insurance policies aren't paying out enough to cover the cost

It's a tragic predicament. And it will happen again when the next disaster hits.



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Since the 1990s, American homes have been systematically underinsured in the event that they are completely destroyed. Study after study show

Related: [The Return Period for An LA Wildfire-Scale Event May Be Shorter Than You Think](https://www.claimsjournal.com/news/national/2026/01/20/335128.htm)

The trend, though decades old, has been somewhat hidden. But climate-driven events that cause massive destruction, especially wildfires, are re

“Climate change did not cause underinsurance, but it does expose it and amplify it,” said Kenneth Klein, a professor at the California Western Sc

Global warming is creating a hotter and drier world. Combined with more construction in areas with lots of flammable vegetation — the wildland-u
243% more buildings in the decade between 2010 and 2020 than in the previous decade. The fires in LA claimed in excess of 15,000 structures.

Related: [California Bill Would Require Insurer Claims Handling Plans, and Double Penalties](https://www.insurancejournal.com/news/west/2026/01/20/335156.htm)

United Policyholders, an advocacy group, was formed in part to help homeowners not being adequately covered for rebuilding costs after the Oak
themselves underinsured, by an average amount of \$200,000 or more.

Studies have confirmed what the surveys indicated. For example, researchers analyzed data from the Marshall Fire in Colorado, which consumec

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 Tubbs-Fire-in-California-Blk

A home being rebuilt after it was destroyed by a wildfire in California, pictured on Sept. 10, 2021.

The Insurance Information Institute, a research center funded by insurance companies, estimates that two-thirds of American homeowners are unprepared to replace a home destroyed by a disaster. Loretta Worters, the institute's vice president for media relations, said there is a "structural challenge in aligning dwelling coverage with actual replacement cost." In other words, acute demand for labor and materials can send prices soaring after a disaster, and it's hard for the insurance industry to know before a disaster how much it will cost to rebuild. That wouldn't have been a problem before the 1990s, according to Klein, because until then most US home insurance policies included a guarantee to replacement-cost-value coverage, which sets an upper limit on how much the insurance company will pay out.

Rising construction costs and natural disasters made the guarantee unsustainable, said Worters, while capping payouts helps insurers remain solvent. Most major insurers use third-party estimator tools to determine the upper limit. Consumer advocates and plaintiffs' attorneys have charged that such tools are biased. One of the commonly used tools is 360Value, which the insurance analytics firm Verisk Analytics Inc. introduced in 2007. In a written response to a request for information, Verisk said that before and after a loss, the "360Value estimate is consistent with claims data."

Nicole Ganley, a spokesperson for the American Property Casualty Insurance Association, said insurers work "directly with policyholders to help them with annual insurance check-up that includes updates after home improvements."

Homeowners sometimes sue insurers for allegedly misrepresenting the extent of their coverage. But according to Amy Bach, executive director of the National Consumer Law Center, and says there is an easy fix: Insurers should go back to guaranteed replacement coverage.

"If any state legislature were to pass a law" that made it the insurer's responsibility to fully restore a fire-damaged home, Bach said, "the problem would be solved." A disaster-recovery reform bill recently introduced in the California state senate would require insurance companies to at least offer guaranteed replacement coverage. Colorado Insurance Commissioner Michael Conway said his state considered a similar measure but decided "it would destroy our market." Most likely, he said, the problem will persist. He also thinks it wouldn't solve the problem, given the insurance affordability crisis. "If people can't afford the products on the market now, forcing them to buy more expensive products will only make it worse." Driven by a combination of inflation, increased development, disasters juiced by climate change and tariffs, home insurance prices have been soaring. Many homeowners find it difficult to deductible to afford insurance. Getting a policy with more coverage — the full amount needed to rebuild — would only add to their costs.

Conway has other ideas for how to cut rates, for example, by getting insurance companies to credit homeowners for steps taken to reduce their risk.

Top photo: A home burns after a fast-moving wildfire swept through Louisville, Colorado, on Dec. 30, 2021. Photographer: Marc Piscotty/Getty Images

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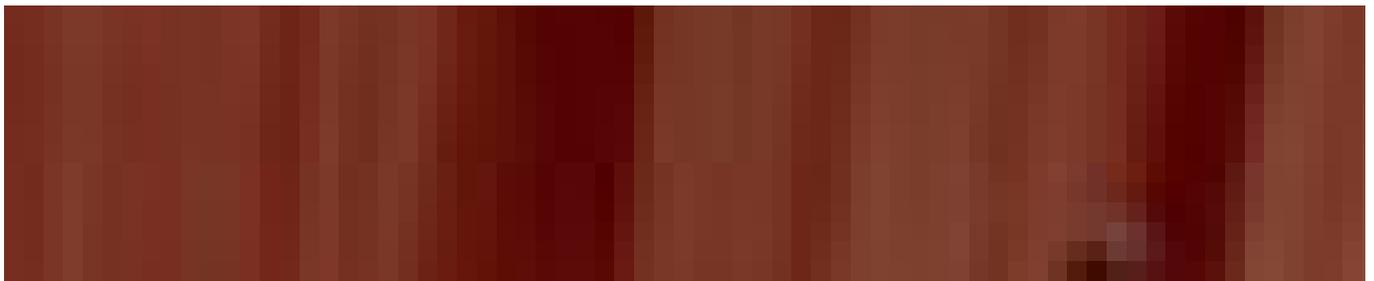
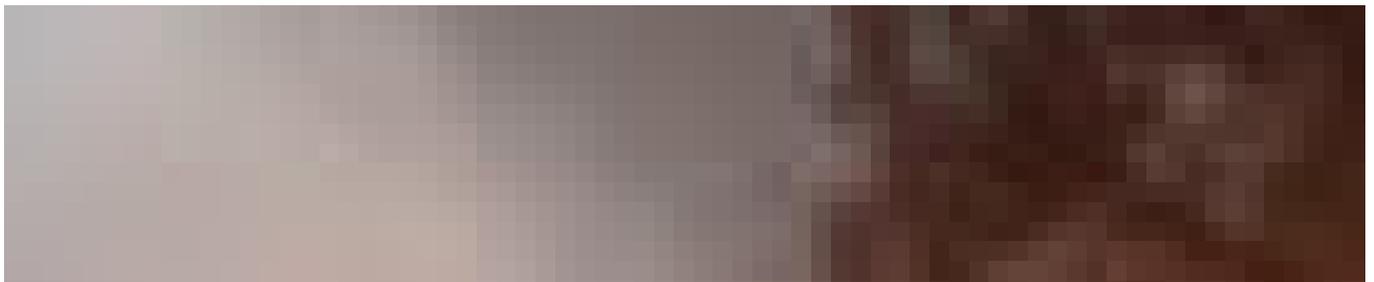
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INTELLIGENCE

ASSOCIATION OF GOVERNMENTAL RISK POOLS

Five Myths and Truths About AI in Pooling

L.3

Ann Gergen

Artificial intelligence raises big questions and even bigger expectations for how pools operate, make decisions and manage risks. As with any emerging technology, separating real potential from overpromised results is essential. Pools thrive when they adopt tools with care, clarity and purpose — and AI is no exception.

Here are five common myths about AI in pooling and the truths that give a clearer picture of what AI can do for your pool, your members and your mission.





MYTH: AI is a plug-and-play solution.

TRUTH: AI tools require careful implementation, ongoing oversight and refinement.

AI success depends on insightful implementation rather than quick installation. Effective AI efforts begin with understanding where AI can add value, selecting tools that align with those needs, and guiding utilization to support pool actions and decisions.

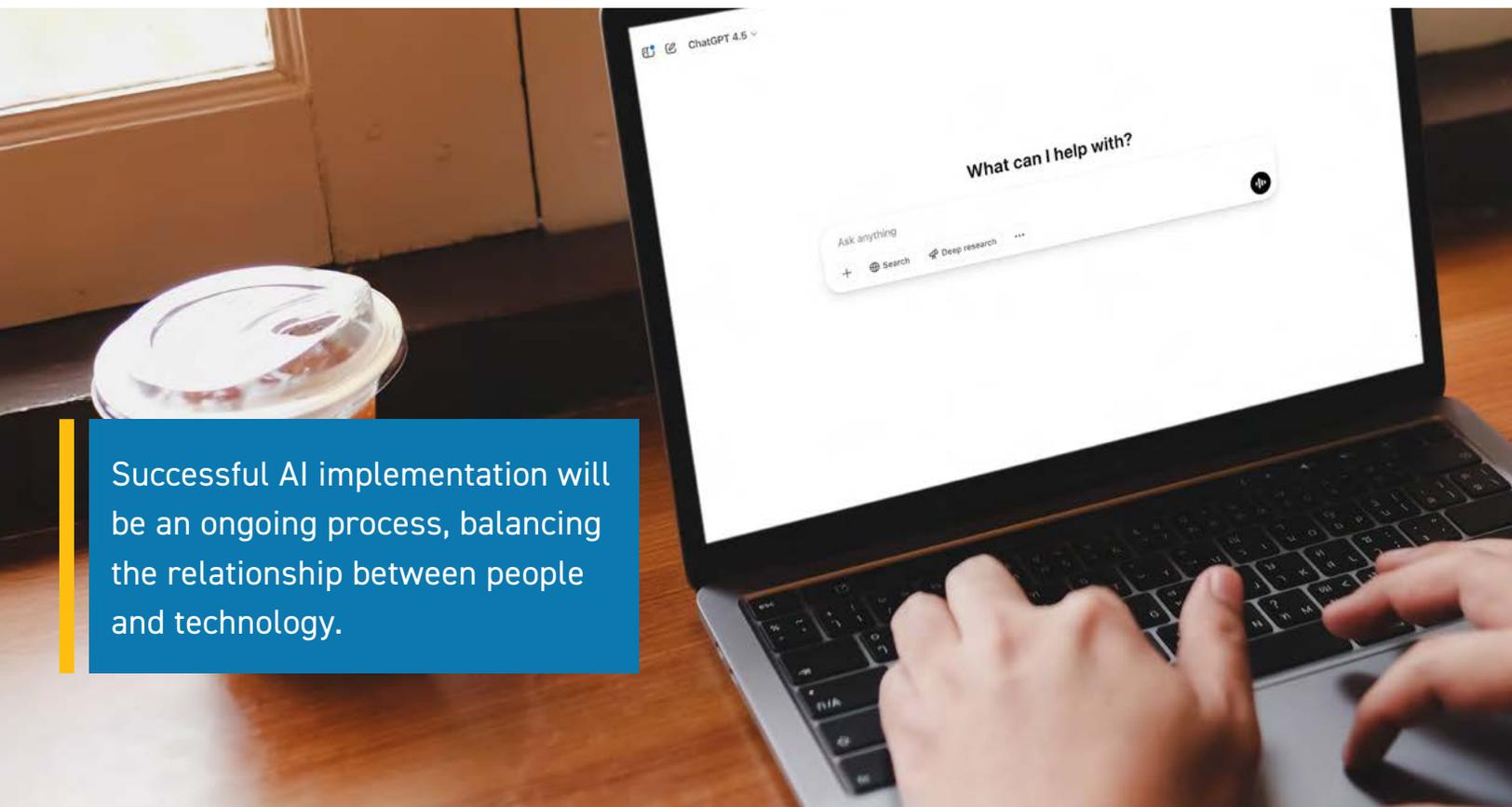
Technology alone is rarely a complete solution to any problem, and AI is no exception. Pools cannot expect meaningful AI results without considering and preparing data, defining objectives and shaping workflows to match AI goals.

Beyond initial implementation, AI systems require ongoing evaluation and adjustment. The evolution

of AI tools is fast-paced, and six months can bring significant changes to an AI-enabled output, including, in some cases, a degradation of results that happens before a major leap in AI learning.

Through careful and ongoing oversight, pools can fine-tune AI models, improve outcomes and avoid unintended consequences. This work demands both technical knowledge and a strong commitment to responsible use for the stated, specific purpose of any AI tool.

In practice, successful AI integration is a long-term collaboration between people and technology. This approach helps AI become fully embedded in operations, useful and matched to the realities of pooling.



Successful AI implementation will be an ongoing process, balancing the relationship between people and technology.

MYTH: AI will replace people.

TRUTH: AI will support people by enhancing human expertise, not eliminating it.

Human judgment remains essential in pooling, even with advanced AI tools.

AI excels at identifying patterns, flagging anomalies and producing forecasts, but people bring context, professional experience, empathy and an insightful lens that shapes AI findings into meaningful strategies. Staff members will interpret AI outputs, consider unique member circumstances and needs, and weigh alternatives to make the best possible decisions.

When pools adopt AI as a support tool, staff gain new ways to focus their expertise. AI can handle time-consuming tasks such as data analysis or document summarization, freeing professionals to concentrate on long-term planning, member relationships and creative problem-solving. This partnership between people and technology strengthens the pool's ability to manage complex risks while maintaining a personal, service-focused approach.



It is possible (and probable) that some roles could dramatically change or even become obsolete when AI is fully embedded within pool work. But that doesn't mean the pool's headcount will necessarily be reduced. Teams that learn to use AI effectively can adjust their skills, improve and expand service delivery to members, and respond more quickly to emerging challenges in ways they weren't able to before AI supports.

**AI tools can work
alongside staff, not
in place of them.**



MYTH: AI adoption is only for large pools with robust resources.

TRUTH: Pools of all sizes benefit from AI when they scale tools to meet their needs.

AI solutions come in many forms, from simple automations to more sophisticated predictive models. Pools don't need a massive technology budget or an in-house data science team to start using AI in practical ways.

Pools of all sizes use accessible AI-enabled tools in their day-to-day work, such as meeting transcription services, support for member communications and chatbots that make it easier for members to find answers to frequent questions.

Existing technology products like Microsoft and Zoom have embedded AI functionality to help with day-to-day pool work. These increasingly familiar and available tools offer a manageable starting point

for any pool to experiment with and learn about AI opportunities.

AI initiatives often start with someone at the pool who is willing to learn and be a champion for others to adopt AI practices. Find the person at your pool who is enthusiastic about AI technology and ask them to lead the way for others.

Another accessible AI resource is available through contracted service providers. Service providers are making considerable investments into AI supports for their clients, including pools. Ask your business partners about available AI functionality within claims and policy systems, actuarial analyses, investment advice, asset management, payroll auditing, reinsurance reviews, medical bill processing, enrollment and other pool

activities. Firms doing business across industries and with multiple pool clients are in an ideal position to help guide pool use of AI systems.

Pools with in-house technology resources and larger budgets may be looking to implement custom AI solutions — but with so many possibilities, it can be challenging to decide where to start.

Begin with an AI initiative your team can accomplish in three to 12 months, demonstrate early value (even if small), and build staff confidence as they incorporate AI tools into everyday work.

No matter the size of your pool or the scope of your AI implementation, the time for learning and experimentation is now, so your team's AI skills develop at the same pace as the technology.

By starting with readily available [AI resources](#) and building [internal knowledge](#), any pool can use AI in pragmatic, meaningful ways.

MYTH: AI poses too many risks to use right now.

TRUTH: With the right governance, AI can be used responsibly and securely.

Concerns about AI privacy, transparency and bias deserve serious attention. Pools manage sensitive data and uphold public entity trust, so must approach AI use with strong policies and clear accountabilities. Responsible AI begins with defining how the technology will be used, establishing guidelines for data management, and assigning oversight roles to ensure accountability.

AI governance frameworks help pools anticipate challenges and respond proactively. As you seek to use AI tools and build AI capacity at your pool, be sure to:

- **Adopt an AI use policy applicable to all staff.** An effective AI use policy will define acceptable AI uses as well as when and how AI may not be used for pool purposes. Your pool needs an AI use policy even if you do not currently have approved AI use cases. Because AI resources are so readily available and easy to use, it's important to outline impermissible uses to avoid unknowing or unintended consequences.
- **Review service provider contracts for AI use.** Your pool's data, resources and decision factors may be shared with [service providers using AI](#). It's crucial to understand where and how your pool's information is stored or used in AI-enabled processes, as well as how AI influences recommendations for pool decisions.

- **Establish clear parameters for human oversight in AI-assisted decision-making, particularly in underwriting and claims management functions.** In addition, if AI assists in underwriting and claims functions, create processes for managing AI transparency, reporting errors, biases and concerning outputs.
- **Update data security and business continuity practices to reflect AI operational risks.** Data security procedures should address risks resulting from AI systems implemented by a pool or its service providers and require cybersecurity training that includes emerging threats. Pools should also be creating cyber incident response plans for threats presented by AI systems or through AI means.
- **Determine appropriate methods and timing for communicating AI use to members.** Pools operate in an environment where maintaining member trust is critical, so it's a good idea to be open about where and how your pool is using AI to support decisions.

Rather than avoiding AI altogether, pools can lean into risk-aware practices that align with the very foundation of pooling. By treating AI as a suite of tools to be governed and refined, pools strengthen their capacity to innovate while upholding their commitment to fairness, transparency and public service.

[Responsible AI use](#) is risk-aware, aligning with the very foundation of pooling.

MYTH: AI is a passing trend.

TRUTH: AI is an evolving tool that will continue to shape pools and pooling.

AI represents a long-term shift in how all organizations will gather, analyze and act on information. Just as pools embraced digital claim files, policy systems and online member portals, we can expect AI to become an integral part of operations.

Choosing to ignore AI leaves a pool vulnerable. Early

adopters learn alongside AI's evolution, building institutional knowledge, developing best practices and positioning to adapt as technology matures.

By engaging early, asking tough questions and experimenting responsibly, pools will define how AI serves their mission and membership. This ensures AI adoption aligns with pooling values and secures the long-term sustainability of the pooling model.

Pools that engage with AI early, learn the language and experiment thoughtfully will be better positioned to adapt and lead.



Where to Go from Here

AI offers pools the chance to work smarter and explore new ways to support members. Moving forward successfully starts with small, intentional steps:

- **Start with one practical use case.** Identify a single task that routinely consumes staff time, such as summarizing long documents, preparing meeting materials, sorting routine information or reviewing basic data. Focus on something low-risk and contained so you can experiment without disrupting existing processes or workflows.
- **Educate staff.** Provide introductory opportunities for the entire pool team to understand what AI can and cannot do, how tools support their work and where guardrails apply. Building shared awareness reduces uncertainty and strengthens responsible, confident use. Plus, AI skills are going to be necessary in the future for every pool role.
- **Establish simple guidelines for responsible use.** Clarify when AI can be used, what types of information it can access and who reviews its outputs. These guardrails protect your pool and support accuracy, fairness and transparency — principles that reflect the core values of pooling.
- **Keep human judgment at the center.** Treat AI's outputs as inputs to your decision-making process, not final answers. Staff expertise, context and member-focused insight remain essential for interpreting results and ensuring they align with your mission.
- **Review outcomes and refine your approach.** Evaluate whether AI tools deliver the insights or efficiencies you hope for. Note what works, where adjustments are needed and any surprises that surface. This reflection helps prevent missteps and strengthens future efforts.
- **Document what you learn and apply it gradually.** Capture small lessons as you go — about data quality, workflow improvements or needed policies — and use them to guide your next AI project. Incremental learning builds internal capacity and helps ensure AI is used in ways that are sustainable and mission aligned.

About the Author



Ann Gergen oversees operations, governance functions and member service delivery for the Association of Governmental Risk Pools. She routinely communicates and collaborates with the more than 200 pools that participate in AGRiP and their service providers. Ann has more than 30 years of direct public sector experience in local government management, emergency services, risk management, primary and reinsurance claims and pooled insurance services. She is a recognized resource in strategic management and operations of public entity pools.

New NCCI Analysis Reveals Shift in Large Claim Emergence Patterns

 workcompwire.com/2026/02/new-ncci-analysis-reveals-shift-in-large-claim-emergence-patterns

February 2, 2026

Boca Raton, FL – NCCI recently announced new research examining how large workers compensation claims are emerging over time – specifically the changing balance between fast-emerging and slow-emerging large claims.

The analysis shows that while overall large claim frequency has declined, a growing share of large claims now reach \$1 million in incurred losses much earlier in the life of the claim.

Key findings included:

- Fast-emerging large claims are becoming a larger share of all large claims.
- At the \$1 million threshold, fast-emerging claims increased from 27% in 2003 to nearly 60% in 2023.
- The share of slow-emerging large claims have declined sharply over the last two decades.
- Overall large claim frequency has decreased, but claim emergence patterns are shifting.
- Earlier identification of severe claim characteristics—and improved claims management practices—may be contributing to fewer slow-emerging, “lurking” large claims.
- Drivers differ
 - Fast-emerging claims often stem from severe trauma events such as motor vehicle accidents, falls from elevation. These types of severe injuries sometimes necessitate higher utilization of in-home care—a factor that is known to increase costs.
 - Slow-emerging claims are more likely to be tied to strains and lifting injuries. Prescription drugs are often a more significant cost driver for slow-emerging large claims.
- Evidence suggests improvements in care coordination, reduced opioid utilization, and earlier case reserving may be influencing these trends.

This shift in large claim emergence patterns has implications for insurers, policymakers, employers, and the broader workers compensation system:

- Fewer slow-developing claims may reduce uncertainty in pricing, reserving, and long-term risk assessment.
- Earlier identification of severe injuries helps ensure injured workers receive timely, targeted treatment—supporting recovery and return-to-work.
- Trends point to the positive effects of improved claims practices, decreased opioid use, and faster intervention for severe injuries.

- Understanding how and when large claims emerge enables stakeholders to better anticipate costs, allocate resources, and manage complexity.

NCCI noted that the research evaluated large claims across thresholds of \$500,000, \$1 million, and \$2 million, and is based on NCCI states. The analysis builds on NCCI and multi-bureau work exploring trends in “mega claims” (up to \$10 million).

Read the full report: [NCCI: Fast and Slow Emerging Large Claims](#)

Source: NCCI

OSHA Issues LOI on Recording Workplace Injuries Related to Lithium-Ion Batteries

 workcompwire.com/2026/02/osha-issues-loi-on-recording-workplace-injuries-related-to-lithium-ion-batteries

February 10, 2026

Washington, DC – The U.S. Department of Labor’s Occupational Safety and Health Administration has issued a letter of interpretation clarifying whether injuries resulting from the use of personal rechargeable lithium-ion batteries in the workplace should be recorded as work-related on the OSHA Forms 300, 301, and 300-A or equivalent forms.

If a work-related injury caused by a lithium-ion battery meets one or more of the general recording criteria in [Section 1904.7](#) of the Recording and Reporting Occupational Injuries and Illnesses standard, it must be recorded on the OSHA logs.

The letter addresses recordkeeping requirements and highlights the growing need for awareness of safety risks associated with lithium-ion batteries in workplace environments. These batteries can pose safety and health risks to workers during manufacturing, usage, emergency response, disposal, and recycling. Potential risks include fires, explosions, and exposure to harmful chemicals.

Safety measures employers can take include implementing hazard controls during battery design and production; ensuring proper ventilation; storing batteries in cool, dry locations; monitoring storage areas for flammable and toxic gases; using designated recycling facilities for disposal; and providing safety showers and eyewash stations when handling battery materials.

View the [Letter of Interpretation](#)

A Letter of Interpretation is OSHA’s official response to questions about how its requirements apply to specific workplace situations or hazards. They cannot create additional employer obligations. Each letter constitutes OSHA’s interpretation of the requirements discussed. These letters can help stakeholders understand how to comply with Federal OSHA standards, regulations, and section 5(a)(1) of the Occupational Safety and Health Act in specific workplace situations.

In June, [the Department of Labor launched its opinion letter program](#), which expands the department’s longstanding commitment to providing meaningful compliance assistance that helps workers, employers, and other stakeholders understand how federal labor laws apply in specific workplace situations.

The public is encouraged to use the division’s [new opinion letters page](#) to explore past guidance and submit new requests. The division will exercise discretion in determining whether and how it will respond to each request, which will focus primarily on attempting to address issues of broad-

based concern.

Source: OSHA

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)		
<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		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		
			<i>CASA August 4 - 7</i>
			<i>Napa</i>
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		
<i>CAJPA September 15 - 18</i>			
<i>South Lake Tahoe</i>			

Meetings in RED are IN-PERSON

**CSRMA
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60 Members**

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Philip Leiber
Ryan Green
Jeffery Tucker*

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Tyson Zimmerman, Ironhouse SD
Curtis Paxton, Las Gallinas Valley SD
Jimmy Dang, Oro Loma SD
Patrick Ostly, North of River SD
Matt Anderson, Silicon Valley Clean Water (Alternate)*

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Vince De Lange*

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Seth Cole
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Marilyn Schley
P.J. Skarlanic
Steve Davidson
Thary Ou
Tevea Him
Phuntsok Gaphel*
Loss Control Services
*David Patzer, Patzer Risk Control Services
CSRMA Risk Control Advisor
Heather Truro, HT Consulting
Return to Work Consultant*
Accounting
Tami Giovanni

Financial Advisor
*Michael Kronbeter,
PFM Asset Management
LLC*

Pooled Liability Program Committee
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Mark Carlson, Union SD
Jordan Damerel, Fairfield-Suisun SD
Veronica Cazares, Selma-Kingsburg-Fowler County SD
Robert Grantham, Santa Margarita Water District*

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Jan Lee, Dublin San Ramon SD
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VACANT*

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*Bill Kirker
Beth Tavares
Carl Warren & Co.*

Claims
*Stella Sebastiani
Athens*

Service Team

