CSRMA

Ensuring the Future of Clean Water

California Sanitation Risk Management Authority
c/o ALLIANT INSURANCE SERVICES, INC.
333 Bush Street, Suite 2550, San Francisco, CA 94104

Insurance License No.: 0C36861
Tel: 415.403.1400

OFFICERS:
Sandeep Karkal, President
415.892.1694

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

EXECUTIVE BOARD MEETING AGENDA

Date/Time: **Monday, October 5, 2026**
11:00 AM

LOCATION: Alliant Offices
333 Bush Street, Suite 2550
San Francisco, CA 94104

A.	**CALL TO ORDER**			**I: Information**
				A: Action
B.	**PUBLIC COMMENTS**			**S: Separate**
				H: Handout
C.	**BOARD MEMBER COMMENTS**			**V: Verbal**
D.	**CONSENT CALENDAR**			
	1. Meeting Minutes - August 4, 2026 *Recommendation: Approve minutes from their last meeting.*		**A**	**p. 8**
	2. Demands as of: August 1 & 15, September 1, 2026 *Recommendation: Approve demands issued for payment.*		**A**	**p. 13**
	3. Long Range Action Plan 2026/27 Update *Recommendation: Receive an update on the Long Range Action Plan.*		**I**	**p. 16**
E.	**CLOSED SESSION TO DISCUSS PENDING CLAIMS**			
	Action may be taken per Government Code Section 54956.95 See Reverse for Full Listing of Claims that may be Discussed		**A**	
F.	**GENERAL ADMINISTRATION**			
	1. Reporting and Ratification of Claim Settlements *Recommendation: Receive report and ratify claims settlements approved in closed session.*		**A/V**	
	2. Executive Board - Appoint Vice President *Recommendation: Appoint a new Vice President.*		**A**	**p. 26**
	3. Executive Board Elections - Nominating Committee Formation *Recommendation: Appoint a nominating committee for the Executive Board Elections.*		**A**	**p. 27**
	4. CSRMA 2027 Preliminary Calendar Review *Recommendation: Review the preliminary 2027 Meeting Calendar.*		**I**	**p. 33**
	5. CSRMA AI Policy *Recommendation: Review and adopt the proposed CSRMA AI Policy.*		**A**	**p. 35**
G.	**OFFICER/PROGRAM DIRECTORS/COMMITTEE REPORTS**			
	1. Clean Water Insurance Captive Update *Recommendation: Receive an update on the Clean Water Insurance Captive (CWIC).*		**I**	**p. 38**
	2. CSConnect Update *Recommendation: Receive a demonstration of CSConnect.*		**V/H**	
H.	**POOLED LIABILITY PROGRAM**			
	1. PY 41 (2026-27) Renewal Update *Recommendation: Receive an update regarding the upcoming PY 41 (2026-27) renewal.*		**I**	**p. 40**
	2. Deductible Selection Policy and Procedure *Recommendation: Discuss the Deductible Selection Policy and Procedure results and provide direction.*		**A**	**p. 42**
	3. Carl Warren & Company Contract Renewal 2027 *Recommendation: Discuss the Venbrook/Carl Warren & Company contract renewal and provide direction.*		**A**	**p. 47**
I.	**WORKERS' COMPENSATION PROGRAM**			
	None.			
J.	**PROPERTY PROGRAM**			
	None.			

K.	**PRIMARY INSURANCE PROGRAM**			
	1.	**Program Renewal Update** *Recommendation: Receive a verbal report regarding the upcoming renewal.*	**V**	
L.	**LOSS CONTROL**			
	1.	**Fall/Winter 2026 Area Training Update** *Recommendation: Receive an update on upcoming area trainings.*	**I**	**p. 48**
M.	**INFORMATION ITEMS**			
	1.	**"Poem of the Day"**	**I**	**p. 50**
	2.	**Article - *AI cyber liability risk is outpacing the coverage you think you have - insurancebusinessmag.com***	**I**	**p. 56**
	3.	**CSRMA - GFOA - 2025 Award Announcement**	**I**	**p. 59**
	4.	**CWC/Venbrook Team Directory**	**I**	**p. 62**
	5.	**CSRMA 2026 Meeting Calendar**	**I**	**p. 63**
	6.	**CSRMA Organizational Chart**	**I**	**p. 64**
	7.	**CSRMA Service Team** *Recommendation: Review the presented Information Items.*	**I**	**p. 65**
N.	**ADJOURNMENT**			

The next meeting is scheduled for December 7, 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.

CSRMA - Claim Register

Report Criteria: Feature Status <> C And Tier 1 = CAL SANITATION RMA And As-Of Transaction Begin Date = And As-Of Transaction End Date = And Loss Run? = Yes | Row Count: 79 | Report Run: 9/1/2026 04:32 AM

Member District	Claim Number	Claimant Name	Coverage	Claimant Number	Date Of Loss	Claim Date Reported
ALMONTE SANITARY DISTRICT	3128278	De Nysschen, Christian	PROPERTY DAMAGE	2	08/18/2026	08/19/2026
CARPINTERIA SANITARY DISTRICT	3123853	Baynard Boulden, James	PROPERTY DAMAGE	1	03/09/2026	03/20/2026
CARPINTERIA SANITARY DISTRICT	3124833	Unknown, Alma	PROPERTY DAMAGE	1	04/24/2026	04/24/2026
DELTA DIABLO	3124970	Moon, Darrell Woodrow.	BODILY INJURY	1	06/06/2024	04/29/2026
DELTA DIABLO	3127414	Levi, Etiuati (Ed).	PROPERTY DAMAGE	1	07/17/2026	07/20/2026
DUBLIN SAN RAMON SERVICES DISTRICT	3122338	Shah, Vivek	LIABILITY PERSONAL INJURY	1	12/09/2025	02/09/2026
ENCINA WASTEWATER AUTHORITY	3074475	Salinas, Dario	BODILY INJURY	1	07/01/2024	08/12/2024
FAIRFIELD/SUISUN SEWER DISTRICT	3115501	[redacted]	EMPLOYMENT PRACTICES	1	07/13/2025	08/20/2025
LAKE ARROWHEAD COMMUNITY SERVICES DISTRICT	3128063	CVS Pharmacy	PROPERTY DAMAGE	1	08/11/2026	08/12/2026
MID-COASTSIDE	3061621	Kitz , Madison	SUBROGATION	2	09/01/2023	09/06/2023
MONTARA	3109904	Kim, Nayoung Susie.	PROPERTY DAMAGE	1	03/13/2025	05/27/2025
MONTARA	3109904	Boston, Andrew	PROPERTY DAMAGE	2	03/13/2025	05/27/2025
MONTARA	3109904	Witt Family Trust, Lawrence & Lana	PROPERTY DAMAGE	3	03/13/2025	05/27/2025
MONTARA	3109904	Noel, Nancy & Matthew	PROPERTY DAMAGE	4	03/13/2025	05/27/2025
MONTARA	3109904	Kennedy, Thomas & Jennif	PROPERTY DAMAGE	5	03/13/2025	05/27/2025
MONTARA	3109904	Vaccari, Sergio	PROPERTY DAMAGE	6	03/13/2025	05/27/2025
MONTARA	3109904	Dobie, Christine	PROPERTY DAMAGE	7	03/13/2025	05/27/2025
MONTARA	3109904	Bierdeman, Edgar	PROPERTY DAMAGE	8	03/13/2025	05/27/2025
MONTARA	3109904	Ravella, Sarah	PROPERTY DAMAGE	9	03/13/2025	05/27/2025
MONTARA	3109904	Peterson, Carl & Mary	PROPERTY DAMAGE	10	03/13/2025	05/27/2025
MONTARA	3115225	Moss, Alan	PROPERTY DAMAGE	1	02/15/2025	08/13/2025
MONTARA	3115225	Guion, Carol	PROPERTY DAMAGE	2	02/15/2025	08/13/2025
MONTARA	3115621	Kresge, John	PROPERTY DAMAGE	1	03/27/2025	08/26/2025
MONTEREY ONE WATER	3127145	Andrade, Jason	PROPERTY DAMAGE	1	07/10/2026	07/13/2026
NOVATO SANITARY DISTRICT	3110088	Liddle, Ed	SUBROGATION	1	02/27/2025	06/03/2025
OJAI VALLEY SANITARY DISTRICT	3126518	Meehan, Wilma E..	PROPERTY DAMAGE	1	12/11/2025	06/22/2026
OJAI VALLEY SANITARY DISTRICT	3126518	Meehan, Wilma E..	BODILY INJURY	1	12/11/2025	06/22/2026
OJAI VALLEY SANITARY DISTRICT	3126518	Carrillo, Kelly	BODILY INJURY	2	12/11/2025	06/22/2026
OJAI VALLEY SANITARY DISTRICT	3126518	Carrillo, Gil	BODILY INJURY	3	12/11/2025	06/22/2026
OJAI VALLEY SANITARY DISTRICT	3126518	Carrillo, Nico	BODILY INJURY	4	12/11/2025	06/22/2026
OJAI VALLEY SANITARY DISTRICT	3126518	Carrillo, Jake	BODILY INJURY	5	12/11/2025	06/22/2026
OJAI VALLEY SANITARY DISTRICT	3126518	Carrillo, Kailin	BODILY INJURY	6	12/11/2025	06/22/2026
ORO LOMA SANITARY DISTRICT	3127190	Garnica, Luis Clement.	PROPERTY DAMAGE	1	04/27/2026	07/14/2026
ROSS VALLEY SANITARY DISTRICT	3107809	[redacted]	EMPLOYMENT PRACTICES	1	02/14/2025	03/14/2025
ROSS VALLEY SANITARY DISTRICT	3124992	Hopkins, Skyler	PROPERTY DAMAGE	1	10/02/2025	04/30/2026
ROSS VALLEY SANITARY DISTRICT	3126884	Hands, John	PROPERTY DAMAGE	1	06/25/2026	07/02/2026
ROSS VALLEY SANITARY DISTRICT	3128016	Omernick, Elyse	PROPERTY DAMAGE	1	08/09/2026	08/10/2026
ROSS VALLEY SANITARY DISTRICT	3128130	Stewart, John	PROPERTY DAMAGE	1	08/12/2026	08/13/2026
SANTA MARGARITA WATER DISTRICT	3041926	Mobasherifar, Najmeh	BODILY INJURY	1	12/13/2022	01/12/2023
SANTA MARGARITA WATER DISTRICT	3068531	Progressive Ins a/s/o, Gruszczynski	PROPERTY DAMAGE	1	03/13/2024	04/05/2024
SANTA MARGARITA WATER DISTRICT	3068531	Gruszczynski, Andrew	BODILY INJURY	2	03/13/2024	04/05/2024
SANTA MARGARITA WATER DISTRICT	3068531	Gruszczynski, Justin	BODILY INJURY	3	03/13/2024	04/05/2024
SANTA MARGARITA WATER DISTRICT	3069123	GUYOT, CAESAR & IRENE	PROPERTY DAMAGE	1	04/20/2022	04/24/2024
SANTA MARGARITA WATER DISTRICT	3078391	[redacted]	EMPLOYMENT PRACTICES	1	10/15/2024	01/07/2025
SANTA MARGARITA WATER DISTRICT	3116241	Green, Kara	BODILY INJURY	1	07/12/2025	09/18/2025
SANTA MARGARITA WATER DISTRICT	3117689	Graham, Derek	PROPERTY DAMAGE	1	10/01/2025	11/06/2025
SANTA MARGARITA WATER DISTRICT	3123043	Hedjazi, Khalig	PROPERTY DAMAGE	1	11/26/2025	02/26/2026
SANTA MARGARITA WATER DISTRICT	3124923	Prieto, Kelly	PROPERTY DAMAGE	1	04/28/2026	04/29/2026
SANTA MARGARITA WATER DISTRICT	3124923	Bell-Taylor, Kristina	PROPERTY DAMAGE	2	04/28/2026	04/29/2026
SANTA MARGARITA WATER DISTRICT	3126881	Gubman, Jorge	PROPERTY DAMAGE	1	06/15/2026	07/02/2026
SANTA MARGARITA WATER DISTRICT	3127074	Arrazola, Alfred	PROPERTY DAMAGE	1	05/16/2026	07/09/2026
SANTA MARGARITA WATER DISTRICT	3127099	Alba, Gus F.	PROPERTY DAMAGE	1	06/18/2026	07/09/2026
SANTA MARGARITA WATER DISTRICT	3127257	San Juan Golf Club	PROPERTY DAMAGE	1	07/15/2026	07/15/2026
SANTA MARGARITA WATER DISTRICT	3128574	Warrington, Jess	PROPERTY DAMAGE	1	07/19/2026	08/27/2026
SANTA MARGARITA WATER DISTRICT	3128594	Steijn, Cheryl	AUTO COLLISION	1	05/26/2026	08/28/2026
SILICON VALLEY CLEAN WATER	3107114	[redacted]	EMPLOYMENT PRACTICES	1	09/20/2023	02/19/2025
STEGE SANITARY DISTRICT	3066967	Wolter, Jonathon and Lynn	PROPERTY DAMAGE	1	09/08/2023	09/08/2024
STEGE SANITARY DISTRICT	3128593	Richardson, Kary	LIABILITY PERSONAL INJURY	1	02/01/2026	08/28/2026
TAHOE-TRUCKEE SANITATION AGENCY	3116541	[redacted]	EMPLOYMENT PRACTICES	1	03/31/2024	09/30/2025
TRIUNFO SANITATION DISTRICT	3123649	Haro , Aleesa and Chris	PROPERTY DAMAGE	1	03/12/2026	03/16/2026
TRIUNFO SANITATION DISTRICT	3127933	Garner, Alec	PROPERTY DAMAGE	1	08/06/2026	08/06/2026
UNION SANITARY DISTRICT	3117092	Cuello, Victoria	BODILY INJURY	1	04/09/2025	10/17/2025
VALLEJO FLOOD AND WASTE WATER DISTRICT	3042794	Martinez, Andrea	BODILY INJURY	1	08/05/2022	01/31/2023
VALLEJO FLOOD AND WASTE WATER DISTRICT	3073566	Vincenty, Clifford	BODILY INJURY	1	03/27/2023	07/09/2024
VALLEJO FLOOD AND WASTE WATER DISTRICT	3117693	Beale, Lisa	BODILY INJURY	1	07/02/2025	11/06/2025
VALLEJO FLOOD AND WASTE WATER DISTRICT	3125083	CSAA aso Christine Shore	PROPERTY DAMAGE	1	04/14/2026	05/05/2026
VALLEJO FLOOD AND WASTE WATER DISTRICT	3126058	Pauletich, Dwayne	PROPERTY DAMAGE	1	11/13/2025	06/04/2026
VALLEJO FLOOD AND WASTE WATER DISTRICT	3126259	Taylor, Darnell	BODILY INJURY	1	05/13/2022	06/12/2026
VICTOR VALLEY WASTEWATER RECLAMATION AUT	1980783	[redacted]	EMPLOYMENT PRACTICES	1	05/21/2018	05/21/2018
VICTOR VALLEY WASTEWATER RECLAMATION AUT	2005386	[redacted]	EMPLOYMENT PRACTICES	1	01/01/2014	12/17/2019
WEST BAY SANITARY DISTRICT	3118187	Myers, Shawna	BODILY INJURY	1	11/13/2025	11/20/2025
WEST BAY SANITARY DISTRICT	3124550	Tesla a/s/o, Bae	PROPERTY DAMAGE	1	09/11/2025	04/15/2026
WEST BAY SANITARY DISTRICT	3125677	Peek, Ibrahim	PROPERTY DAMAGE	1	10/30/2025	05/21/2026
WEST BAY SANITARY DISTRICT	3128522	Tokheim, Robert E..	PROPERTY DAMAGE	1	08/20/2026	08/26/2026
WEST COUNTY WASTEWATER DISTRICT	3039920	[redacted]	EMPLOYMENT PRACTICES	1	03/07/2023	03/07/2023

CARL WARREN & COMPANY
Claims Management and Solutions

A VENBROOK Company

CSRMA - Claim Register

Report Criteria: Feature Status <> C And Tier 1 = CAL SANITATION RMA And As-Of Transaction Begin Date = And As-Of Transaction End Date = And Loss Run? = Yes | Row Count: 79 | Report Run: 9/1/2026 04:32 AM

Member District	Claim Number	Claimant Name	Coverage	Claimant Number	Date Of Loss	Claim Date Reported
WEST COUNTY WASTEWATER DISTRICT	3115615	[redacted]	EMPLOYMENT PRACTICES	1	04/01/2025	08/26/2025
WEST COUNTY WASTEWATER DISTRICT	3126282	Yazaw, A	PROPERTY DAMAGE	1	06/09/2026	06/15/2026
WEST COUNTY WASTEWATER DISTRICT	3127336	Casillas, Paola	PROPERTY DAMAGE	1	06/15/2026	07/17/2026
WEST VALLEY SANITATION DISTRICT	3066980	Rahbar, Mahnaz	PROPERTY DAMAGE	1	03/23/2024	03/25/2024

	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
	Baxter, Kenneth	Dublin San Ramon Services District	03/01/2021
	Blevins, Barry	Carmel Area Wastewater District	03/09/2023
	Buffham, Michael	Truckee Sanitary District	01/26/2026
	Carrera, Benjamin	Victor Valley Wastewater Reclamation Authority	11/04/2019
	Chavarela, Jesse	Santa Margarita Water District	02/21/2023
	Covarrubias, Jose	Napa Sanitation District	11/14/2024
	De Avila Diaz, Manuel	Union Sanitary District	11/22/2024
	Egan, Mark	Napa Sanitation District	04/10/2021
	Escobedo, Lucas	Ventura Regional Sanitation District	10/30/2025
	Espinoza, Gilbert	Castro Valley Sanitary District	04/15/2025
	Franzi, Justin	Napa Sanitation District	12/16/2025
	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
	Harbaugh, Anthony	Central Contra Costa Sanitary District	07/29/2024
	Harris, Garland	Central Contra Costa Sanitary District	08/05/2025
	Herrera, Jason	Silicon Valley Clean Water	04/21/2021
	Hill, Nathan	Central Contra Costa Sanitary District	11/06/2024
	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
	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
	Norris, Charles	West County Wastewater District	10/24/2018
	Park, Kenneth	Goleta West Sanitary District	05/22/2024
	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
	Smith, Michael	Fairfield/Suisun Sewer District	04/07/2026
	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

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	04/01/2014
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
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
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
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
Hughes, Tim	Union Sanitary District	02/03/2024
Hughes, Timothy	Union Sanitary District	09/10/2024
Inman, Erin	Ventura Regional Sanitation District	05/06/2014
James, Gregory	South Tahoe Public Utility District	08/18/2015
Jones, Lorine	Silicon Valley Clean Water	10/05/2005
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
Marin, James	Union Sanitary District	11/01/1990
Martin, Brian	Goleta Sanitary District	10/23/1999
Martinez, David	Central Contra Costa Sanitary District	10/10/2015
Mayor, Joseph	Ross Valley Sanitary District	12/08/2013
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
Petersen, Blake	Central Marin Sanitation Agency	08/30/2023
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

FUTURE MEDICAL (CONTINUED)

Claimant Name	Account Name	Loss Date
Rojo, Jamie	Union Sanitary District	09/24/2020
Schmidt, Christian	Carmel Area Wastewater District	04/15/2020
Sharp, Noah	Ojai Valley Sanitary District	08/27/2024
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
Venegas, Refugio	Selma Kingsbury Fowler County Sanitation District	01/23/2019
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
NAPA, CA
AUGUST 4, 2026

MEMBERS & OFFICERS PRESENT

Mr. Sandeep Karkal, President, Novato Sanitary District
Mr. Vince De Lange, Vice President, Delta Diablo
Mr. Jason Dow, Treasurer-Auditor, Central Marin Sanitation Agency
Mr. Michael Thornton, San Elijo JPA
Mr. Tyson Zimmerman, Ironhouse Sanitary District
Mr. Curtis Paxton, Las Gallinas Valley Sanitary District
Mr. Jimmy Dang, Oro Loma Sanitary District
Mr. Patrick Ostly, North of River Sanitary District
Mr. Matt Anderson, Silicon Valley Clean Water

MEMBERS & OFFICERS ABSENT

Mr. Roland Williams, Secretary, Castro Valley Sanitary District

GUESTS & CONSULTANTS

Mr. Dennis Mulqueeney, Alliant Insurance Services, Inc.
Mr. Seth Cole, Alliant Insurance Services, Inc.
Mr. P.J. Skarlanic, Alliant Insurance Services, Inc.
Mr. Myron Leavell, Alliant Insurance Services, Inc.
Mr. Steve Davidson, Alliant Insurance Services, Inc.
Mr. Noah Cole, Alliant Insurance Services, Inc.
Mr. David Patzer, DKF Solutions Group
Ms. Beth Tavares, Venbrook Claims
Mr. Bill Kirker, Venbrook Claims
Mr. Byrne Conley, Gibbons & Conley

A. CALL TO ORDER

The meeting was called to order by President Sandeep Karkal at 4:04 p.m.

B. PUBLIC COMMENTS

None.

C. EXECUTIVE BOARD MEMBER COMMENTS

None.

D. CONSENT CALENDAR

D.1. Meeting Minutes – June 8, 2026

The minutes of the meeting on June 8, 2026 were reviewed.

D.2. Demands as of June 1 & 15, and July 1 & 15, 2026

The Executive Board reviewed the demands as of June 1 & 15, and July 1 & 15, 2026.

D.3. Long Range Action Plan 2026/27 Update

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

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

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

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

E. CLOSED SESSION TO DISCUSS PENDING CLAIMS

The Board entered Closed Session at 4:05 p.m. pursuant to Government Code Section 54956.95. The Board left Closed Session at 4: 27 p.m., at which time it was announced that legal counsel was provided direction concerning the disposition of certain claims, however no final settlements were approved, nor was any action taken.

F. GENERAL ADMINISTRATION

F.1. Reporting and Ratification of Claims Settlements

None.

F.2. Draft AI Policy

Seth Cole reviewed the item with the Executive Board. 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, and direction was given to develop an AI policy for CSRMA. Seth reviewed sample policies from the Association of Governmental Risk Pools (AGRiP), GovAI, and PRISM. The Executive Board discussed and provided direction to develop a draft AI Use Policy using the PRISM sample policy, as recommended by Byrne Conley. The Program Administrators will draft an AI Use Policy for consideration at a future meeting.

F.3. Conflict of Interest Biennial Notice

Seth Cole reviewed the item with the Executive Board. CSRMA is required by the Fair Political Practices Commission (FPPC) to submit a Conflict-of-Interest Code Biennial Notice by October 1, 2026. Recent legislation, S.B. 852, now requires the filing of Form 700 for public investment managers via FPPC's e-filing system, and CSRMA's investment manager falls under this category. As such, the position of Investment Advisor is required to be added to the list of Officials Who Manage Public Investments in CSRMA's Conflict of Interest Code.

A copy of the amended CSRMA Conflict of Interest code was provided for the Executive Board's review.

A motion was made to amend Appendix A of CSRMA's Conflict of Interest Code to include Investment Advisor to the list of Officials who Manage Public Investments.

MOTION: Michael Thornton **SECOND:** Curtis Paxton **MOTION CARRIED**

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

F.4-6. Resolutions Recognizing the Contributions of Jennifer Sabine, Mark Carlson, and Jeff Kingston

The Executive Board reviewed the resolutions recognizing the contributions of Jennifer Sabine, Mark Carlson, and Jeff Kingston. Seth Cole provided background for each.

Jennifer retired from Encina Wastewater Authority. She served on the WC Committee for 4 years. Mark retired from Union Sanitary District. He served on the PLC for 4 years, and Jeff retired from Sausalito Marin City Sanitary District. He served on the WC Committee for 4 years. CSRMA has benefitted greatly from their experience, expertise, guidance, and support over the years they served.

A motion was made to recommend that the Board of Directors honor the contributions of Jennifer Sabine, Mark Carlson, and Jeff Kingston with formal resolutions.

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

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

G. OFFICER/PROGRAM DIRECTORS/COMMITTEE REPORTS

G.1. Clean Water Insurance Captive Update

P.J. Skarlanic reviewed the item with the Executive Board, providing an update on the Clean Water Insurance Captive, Inc (CWIC) since the last meeting of the Executive Board. P.J. reviewed CWIC's Investment Performance Report as of June 30, 2026, as prepared by PFM Asset Management. Shortly after CWIC's inception, PFM began investing CWIC's funds per the asset allocation targets approved by CWIC's Board. CWIC's investments returned approximately 6.25% in the first two quarters of 2026, and 11.41% since its inception.

CSRMA renewed reinsurance of the Workers' Compensation Program's Pooled Layer ($0-$250k) with CWIC effective July 1, 2026, at the Executive Board's direction.

P.J. reviewed the table on page 66 of the agenda packet comparing CWIC's investment performance to CSRMA. The table shows that the dollars invested in CWIC earned $902,702 more than they would have earned in CSRMA.

CWIC's annual in-person Board meeting is scheduled for October 9, 2026 at the office of Smart Schofield Shorter, P.C. in Murray, UT, to fulfill the State of Utah's requirement for holding at least one Board meeting per year physically within the State.

H. POOLED LIABILITY PROGRAM

H.1. EPL Hotline Contract Renewal

Seth Cole reviewed the item for the Executive Board. CSRMA's EPL hotline services contract with Liebert Cassidy Whitmore (LCW) will expire on October 2, 2026. CSRMA members may call the hotline for routine telephone consultation concerning routine labor and employment issues that are the subject of their employment practices liability coverage. The Pooled Liability Committee discussed the hotline renewal at their May meeting with direction provided to the program administrators to continue to work with LCW to finalize the renewal proposal.

LCW has offered a three-year contract at a blended rate of $385 per hour for 2026-27, $400 per hour for 2027-28, and $415 per hour for 2028-29. Seth commented that this is the going rate for EPL attorneys and despite the increase, the Program Administrators are recommending that the Executive Board renew the contract with LCW, noting that this is money well spent if hotline usage prevents even a single EPL claim.

A motion was made to renew CSRMA's EPL hotline contract with Liebert Cassidy Whitmore for a period of three years as proposed by Liebert Cassidy Whitmore.

MOTION: Tyson Zimmerman **SECOND:** Jimmy Dang **MOTION CARRIED**

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

I. WORKERS' COMPENSATION PROGRAM

None.

J. PROPERTY PROGRAM

None.

K. PRIMARY INSURANCE PROGRAM

None.

L. LOSS CONTROL

None.

M. INFORMATION ITEMS

M.1. Review of Board of Directors Meeting Agenda

M.2. Poem of the Day

M.3. Article – Workers' Compensation Fraud Control – What Should Employers Consider

M.4. Article – IRS Quietly Increase Mileage Reimbursement Rate

M.5. CSRMA 2026 Meeting Calendar

M.6. CSRMA Organizational Chart

M.7. CSRMA Service Team

The Executive Board reviewed the information items.

N. ADJOURNMENT

The meeting was adjourned at 4:40 p.m. The next meeting is scheduled for October 5, 2026 at the Alliant San Francisco office.

D.2

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

DISB. #	VENDOR	INVOICE DATE	INVOICE NUMBER	AMOUNT	DESCRIPTION
	ALLIANT INSURANCE SERVICES - CCD				
		07/21/2026	3631633	14,782.60	premium
		07/25/2026	3586724	423.00	26-27 Renewal - ADWCRP - crime
ACH - 957	**Total for ALLIANT INSURANCE SERVICES - CCD**			**$ 15,205.60**	
	ATHENS INSURANCE SERVICE, INC. - CCD				
		07/01/2026	ivc00000000044987	30,532.66	Claim Admin
		08/01/2026	ivc00000000045393	30,532.66	Claim Admin
ACH - 958	**Total for ATHENS INSURANCE SERVICE, INC. - CCD**			**$ 61,065.32**	
	Bonfire AI - CCD				
		06/30/2026	CSRMA-0006	21,831.00	Course of Action - Milestone #3
ACH - 959	**Total for Bonfire AI - CCD**			**$ 21,831.00**	
	CLEAN WATER INSURANCE CAPTIVE - CCD				
		07/01/2026	9	1,664,344.50	1/2 WC Premium 26/27
ACH - 960	**Total for CLEAN WATER INSURANCE CAPTIVE - CCD**			**$ 1,664,344.50**	
	DKF SOLUTIONS GROUP, LLC - CCD				
		07/16/2026	23613	28,975.00	SOMA
ACH - 961	**Total for DKF SOLUTIONS GROUP, LLC - CCD**			**$ 28,975.00**	
	LIEBERT CASSIDY WHITMORE - CCD				
		06/30/2026	329164	2,500.00	program consulting
ACH - 962	**Total for LIEBERT CASSIDY WHITMORE - CCD**			**$ 2,500.00**	
	MYRON D. LEAVELL - CCD				
		07/30/2026	2026 07 Levell	12,614.71	LRP
ACH - 963	**Total for MYRON D. LEAVELL - CCD**			**$ 12,614.71**	
	TOTAL			**$ 1,806,536.13**	

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

Jason Dow, Treasurer-Auditor

Roland Williams, Secretary

CALIFORNIA SANITATION RISK MANAGEMENT AUTHORITY
DISBURSEMENT REGISTER GENERAL ACCOUNT NO. xxxxxx2488
DEMANDS AS OF August 15, 2026

DISB. #	VENDOR	INVOICE DATE	INVOICE NUMBER	AMOUNT	DESCRIPTION
	ARCLIGHT MEDIA - CCD				
		08/01/2026	13078 13140	1,525.00	RCO Web Hosting/Consulting
ACH - 964	**Total for ARCLIGHT MEDIA - CCD**			**$ 1,525.00**	
	ATHENS INSURANCE SERVICE, INC. - CCD				
		07/01/2026	ivc00000000044987	6,500.00	Claim Admin - annual fee
ACH - 965	**Total for ATHENS INSURANCE SERVICE, INC. - CCD**			**$ 6,500.00**	
	BRIAN BIEHLE - CCD				
		08/01/2026	784	400.00	CSRMA Website Maint
ACH - 966	**Total for BRIAN BIEHLE - CCD**			**$ 400.00**	
	CARL WARREN & CO. - CCD				
		08/01/2026	July 2026	12,130.54	Monthly Claims Admin & Billings
ACH - 967	**Total for CARL WARREN & CO. - CCD**			**$ 12,130.54**	
	DKF SOLUTIONS GROUP, LLC - CCD				
		08/01/2026	23639	2,000.00	Vector Solutions
ACH - 968	**Total for DKF SOLUTIONS GROUP, LLC - CCD**			**$ 2,000.00**	
	GIBBONS & CONLEY - CCD				
		08/10/2026	26 July 5908	576.56	Program/Gen Fees & Exp
ACH - 969	**Total for GIBBONS & CONLEY - CCD**			**$ 576.56**	
	HEATHER TRURO - CCD				
		07/20/2026	6088	1,841.25	Consulting/Printing
ACH - 970	**Total for HEATHER TRURO - CCD**			**$ 1,841.25**	
	MCLARENS LLC - CCD				
		08/05/2026	90359237	2,198.00	Professional Services
ACH - 971	**Total for MCLARENS LLC - CCD**			**$ 2,198.00**	
	STEVE DAVIDSON - CCD				
		08/04/2026	2026 08 Davidson	2,510.58	meeting
ACH - 972	**Total for STEVE DAVIDSON - CCD**			**$ 2,510.58**	
	PRO AUDIO VIDEO, INC.				
		07/15/2026	24519	255.37	audio/video services
25319	**Total for PRO AUDIO VIDEO, INC.**			**$ 255.37**	
	SELMA-KINGSBURG-FOWLER C.S.D.				
		07/28/2026	Prop Selma	75,000.00	Property 002.057875.mi.v
25317	**Total for SELMA-KINGSBURG-FOWLER C.S.D.**			**$ 75,000.00**	
	VALLEJO FLOOD AND WASTEWATER DIST.				
		07/22/2026	Prop Vallejo	90,000.00	Property 002.062258.00.c
25318	**Total for VALLEJO FLOOD AND WASTEWATER DIST.**			**$ 90,000.00**	
	TOTAL			**$ 194,937.30**	

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

Jason Dow, Treasurer-Auditor

Roland Williams, Secretary

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

DISB. #	VENDOR	INVOICE DATE	INVOICE NUMBER		AMOUNT	DESCRIPTION
	ATHENS INSURANCE SERVICE, INC. - CCD					
		09/01/2026	ivc00000000045913		30,532.66	Claim Admin
ACH - 973	**Total for ATHENS INSURANCE SERVICE, INC. - CCD**			**$**	**30,532.66**	
	DKF SOLUTIONS GROUP, LLC - CCD					
		09/01/2026	23672		2,000.00	Vector Solutions
ACH - 974	**Total for DKF SOLUTIONS GROUP, LLC - CCD**			**$**	**2,000.00**	
	MYRON D. LEAVELL - CCD					
		09/01/2026	2026 08 Leavell		69.76	CASA - signage
ACH - 975	**Total for MYRON D. LEAVELL - CCD**			**$**	**69.76**	
	THE MERITAGE - CCD					
		08/28/2026	Napa 8272835-1		1,663.49	CASA added charges
ACH - 976	**Total for THE MERITAGE - CCD**			**$**	**1,663.49**	
	TOTAL			**$**	**34,265.91**	

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

Jason Dow, Treasurer-Auditor

Roland Williams, Secretary

California Sanitation Risk Management Authority
Ensuring the Future of Clean Water

Long-Range Action Plan

2026/27

Alliant Insurance Services, Inc.
333 Bush Street, Suite 2550
San Francisco, CA 94104
(415) 403-1400

As of: September 23, 2026

Table of Contents

ON TARGET

I. Risk Control Podcasts – Pilot Series

Description: The Executive Board directed the Risk Control Advisor and Program Administrators to create a pilot podcast series on risk control related topics to supplement the "Did You Know" Newsletter.

Objective: To reach more individuals and to educate and engage with CSRMA members' employees in a new format.

Action(s):

1. Develop 6 podcasts (less than 10 mins in length) using Google Notebook LLM and distribute as integrated into the "Did You Know" newsletter in addition to at least one other distribution channel
2. Notify membership of the podcast series
3. Publish podcasts
4. Analyze usage and survey membership for feedback and to measure success of the pilot podcast series

Responsibility:

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

Deadlines:

1. August – December 2026
2. January 2027
3. January – December 2027
4. December 2027

Fiscal Impact: None. The Executive Board directed the Risk Control Advisor and Program Administrators to roll out this pilot at no additional expense to CSRMA. This will be accomplished by reducing the number of "Did You Know".

Background: At the March 2026 Long Range Planning Session David Patzer presented the idea of piloting a podcast series on risk control related content for CSRMA member's employees. The goal is to find additional mediums to reach the membership to keep them informed and up to date on pertinent topics. The Executive Board agreed that this pilot was a worthy endeavor and asked that it be implemented in a way that is cost neutral in the overall Risk Control Workplan reviewed at the meeting. To accomplish this, David will utilize Google Notebook (or similar technology) and roll out the pilot episodes as a supplement to the "Did You Know" newsletter.

Status: As of September 23, 2026, this project is on target. The first of six podcasts was released with the August 2026, Did You Know Newsletter. The topic was “Managing an Aging Workforce”. There were twenty-two views. The next podcast will be released in October. The subject will be “El Nino and Sewer Backup Preparedness”.

ON TARGET

II. Earthquake and Flood Parametric Insurance

Description: Obtain quotes for earthquake and flood parametric insurance for the membership to consider. The quotes should contemplate options for all members or individual member participation.

Objective: To address earthquake and flood exposures to the CSRMA membership.

Action(s):

1. Provide educational session(s) to the membership on parametric insurance
2. Work with insurance markets to develop pricing estimates and potential options
3. Present estimated pricing and potential options to Board of Directors
4. As directed by Board of Directors, obtain firm quotes and options
5. Present firm quotes and options to Board of Directors and individual members if necessary
6. Bind coverage as necessary

Responsibility:

1. Alliant Insurance Services
2. Alliant Insurance Services
3. Alliant Insurance Services and Board of Directors
4. Alliant Insurance Services
5. Alliant Insurance Services and Board of Directors
6. Alliant Insurance Services

Deadlines:

1. August – November 2026
2. November 2026 – January 2027
3. January 2027
4. February – June 2027
5. June 2027
6. July 2027

Fiscal Impact: Unknown at this time.

Background: The current administration is pursuing reforms to how FEMA operates. If implemented, changes will reshape how public agencies access federal recovery aid and significantly reduce the amount of aid available. The potential implications of these changes could impact CSRMA and its members in a disaster event (i.e., major earthquake or flood), and therefore CSRMA should consider insurance options to address this exposure. One such solution is parametric insurance, which is available for catastrophic perils such as earthquake and flood.

Traditional earthquake insurance policies are often considered cost prohibitive, especially in California because of the high exposure to these types of catastrophic events. Parametric insurance offers an alternative to the traditional approach of addressing this exposure.

Earthquakes and floods present a major exposure to all CSRMA members. CSRMA currently does not purchase any form of earthquake or flood insurance for its membership, although from time-to-time individual members have evaluated the coverage for their own agencies. In recent years, however, the evolution of Parametric insurance has provided more viable alternatives to traditional earthquake and flood insurance for the public and private sectors alike. There are many possible forms to a parametric product, but in short, the main differentiator from a traditional policy is that coverage under a parametric is triggered by an ***event*** occurring rather than a sustained ***loss***. The concept of parametrics was originally introduced to CSRMA in 2013 at a Board of Directors Meeting and explored more in depth by the Executive Board again in 2018.

Since that time there have been some developments in this space, and one of these new devleopments was discussed at the March 2026 Long Range Planning Session. Evan Reis, from Safehub, a technology firm that has recently partnered with LibertyRe to deliver parametric earthquake insurance was at the meeting and presented a sensor-based solution to quickly deliver funds in the event of an earthquake.

Status: As of September 23, 2026, this project is on target. The Program Administrators presented the concept of Earthquake and Flood Parametric Insurance to the Pooled Liability Committee at their September 8, 2026 meeting. The Committee approved scheduling of one or more informational member webinars to the members in anticipation of receiving pricing estimates and potential options.

ON TARGET

III. Large Language Model & Artificial Intelligence – Phase II

Description: After completion of Phase I of this project, the Executive Board directed the Program Administrators, with input and oversight from the AI Ad-Hoc Committee, to begin Phase II. Phase II will be focused on further implementation, capability expansion, and workflow integration as further described in the background section.

Objective: To expand analytical capabilities, improve internal workflows, and further support CSRMA's risk control, underwriting and renewal processes.

Action(s):

1. Review Phase II objectives and fine tune with the Ad-Hoc Committee
2. Development and testing of all features listed below, and discussed further in background section
    - Staff Verified AI-Assisted Member Guidance
    - CSRMA Historical Knowledge Preservation for AI Model Training
    - Continuous Automated Knowledge Updates
3. Implementation of new/improved features

Responsibility:

1. Alliant Insurance Services, Risk Control Advisor and Ad-Hoc Committee
2. Program Administrators, Risk Control Advisor and AI Consultant
3. Program Administrators, Risk Control Advisor and AI Consultant

Deadlines:

1. March 2026
2. June 2026 – June 2027
3. June 2027

Fiscal Impact: Phase II is included in the 2026-27 Fiscal Year budget.

Background: CSRMA initiated the LLM project to improve internal access to institutional knowledge, enhance risk-control support, and increase operational efficiency while maintaining strict data security and governance standards. The phased approach allows controlled deployment, validation, and incremental expansion aligned with CSRMA's operational needs.

The CSRMA Large Language Model (LLM) initiative has successfully completed Phase I development and initial deployment. The system is now live and in use by a limited internal user group, including designated Alliant staff and the CSRMA Risk Control Advisor. Phase I focused on establishing a secure, CSRMA-specific LLM environment trained on approved CSRMA materials and validating core functionality, data integrity, and governance controls.

Phase II is focused on capability expansion and workflow integration, building on the stable Phase I foundation. Proposed Phase II tasks include:

1. Staff Verified AI-Assisted Member Guidance

The system generates draft responses based on CSRMA's institutional data and allows CSRMA staff to collaborate through a shared internal workspace to review, refine, and approve responses before securely sharing them with member districts in a read-only format as part of a progressive, risk-mitigated rollout.

- Provides CSRMA members with clear, consistent guidance through securely shared, verified AI-assisted responses reviewed by CSRMA staff.
- Enables CSRMA staff to collaborate internally when preparing responses, using a shared workspace where questions, context, and draft responses can be reviewed together before guidance is issued to member districts.
- A growing knowledge reference library for CSRMA members and staff.
- More time for CSRMA service team to support member districts and risk-reduction efforts.
- A controlled, gradual rollout of AI-assisted member services.

2. CSRMA Historical Knowledge Preservation for AI Model Training

- Makes 40 years of CSRMA history accessible on-demand
- Enables the service team to respond to member questions with deeper historical context by transforming scattered historical records into a centralized, searchable knowledge system.
- Frees the service team to focus more time on supporting member districts by reducing manual data management and administrative upkeep.

3. Continuous Automated Knowledge Updates for CS-Connect

- Keeps CSRMA knowledge centralized, current and accessible by automatically incorporating newly finalized documents and date into CS-Connect, allowing the system to grow more useful as new policies, decisions, and institutional information s added over time.
- Allows CSRMA staff to focus more time on supporting member districts by reducing manual data management and administrative upkeep.

Status: As of July 27, 206, this project is on target. The CSRMA AI Subcommittee met following the Long-Range Planning Session to review the scope of work for Phase II of the AI Project. The Subcommittee directed the Program Administrators to include $93,942 in the draft FY 26/27 Budget for the Phase II scope of work and ongoing maintenance costs. Development and testing of the AI model is ongoing.

As of September 23, 2026, this project is on target. The Program Administrators will provide a live demonstration of CS Connect at the October Executive Board meeting.

ON TARGET

IV. CSRMA at 40 Years and Professional Risk Management Designations

Description: As a result of discussion at the Long Range Planning Session, direction on two items not already discussed in this Action Plan was given to the Program Administrators. These items are discussed below.

Objective: To move forward with the direction given at the Long Range Planning Session.

Action(s):

CSRMA at 40 Years

1. In recognition of CSRMA's 40th Anniversary the Program Administrators will provide a webinar(s) highlighting the accomplishments and the value delivered over the years
2. Provide the Board of Directors with the presentation materials from the webinar

Professional Risk Management Designations

1. Promote and create awareness of the various professional risk management designations that may be beneficial for employees of the member agencies

   Sampling of Risk Management Designations:
   - Associate in Risk Management (ARM), ARM-Public Entity
   - Chartered Property & Casualty Underwriter (CPCU)
   - Certified Professional Risk Officer – Water and Wastewater (CRPO – W2) - ***designed specifically for water and wastewater professionals***

Responsibility:

CSRMA at 40 Years

1. Alliant Insurance Services
2. Alliant Insurance Services and Board of Directors

Professional Risk Management Designations

1. Alliant Insurance Services and Risk Control Advisor

Deadlines:

CSRMA at 40 Years

1. July – December 2026
2. January 2027

Professional Risk Management Designations

1. August 2026

Fiscal Impact: None.

Background: None.

Status: As of July 27, 2026, this project is on target. The Program Administrators have begun work on the content for a webinar highlighting the accomplishments and the value delivered over CSRMA's 40 years.

As of September 23, 2026, this project is on target. The Program Administrators participated in a session at the August CASA Conference titled "Insurance and Rating Issues and Updates" where the Program Administrators provided a State of the Insurance Market and discussed what "CSRMA is Doing About It" highlighting pooling, risk control, the captive formation and promoting professional designations for water and wastewater professionals.

Executive Board - Appoint Vice President

ISSUE: The Vice President position on the Executive Board was vacated by Vince De Lange in September of this year. The Program Administrators have discussed with the President the appointment of Matt Anderson to replace Mr. De Lange as the Vice President effective immediately.

Mr. Anderson is the Chief Financial Officer / Assistant Manager at Silicon Valley Clean Water and currently serves on the CSRMA Executive Board.

RECOMMENDATION: The Program Administrators recommend that the Executive Board appoint Matt Anderson to serve as the CSRMA Vice President to serve out the balance of Mr. De Lange's term.

FISCAL IMPACT: None.

BACKGROUND: In accordance with Section 11. F of the JPA Agreement, the Executive Board shall fill the vacant office by appointment.

> **SECTION 11:** Officers of the Authority
>
> > (f) If a vacancy occurs mid-term in the office of the President, the Vice President shall automatically succeed to the office of President to serve out the balance of the term of his/her predecessor. ***If a vacancy occurs mid-term in the office of Vice President, a successor shall be appointed by the Executive Board to serve out the balance of the term.***

ATTACHMENTS: None.

Agenda Item No. F.3
Executive Board Meeting
Meeting Date: October 5, 2026

2027 Executive Board Elections – Nominating Committee Formation

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

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

**Vince De Lange retired in 2026, creating a vacancy in the Vice President position, with a replacement expected to be appointed at the October 5, 2026 Executive Board Meeting.*
*** Mike Thornton is expected to retire in 2026.*

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

- A Nominating Committee will be formed to administer the election process and recommend a slate of candidates to the Board of Directors at the January 2027 meeting.

- That the members whose terms are expiring and eligible for reelection advise the Nominating Committee of their desire to continue to serve.

FISCAL IMPACT: None.

BACKGROUND: The CSRMA Executive Board terms of office are governed by Article III of the Bylaws and Section 11 of the Joint Exercise of Powers Agreement, attached. Last year the nominating committee was comprised of Jason Dow, Vince De Lange and Curtis Paxton.

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

SECTION 11: Officers of the Authority

(a) The officers of the Authority shall be a President, Vice- President, Secretary and Treasurer whose duties shall be as set forth in this Agreement, the Bylaws or as prescribed by applicable provisions of law.

(b) The President and Vice President shall be elected by the Board of Directors and shall serve two-year terms. Neither officer shall serve for more than two complete consecutive terms in his or her respective office. The terms of each office will ordinarily commence immediately following the first Board of Directors meeting of each odd-numbered calendar year except that if an election has not been conducted by that date, the terms shall commence as soon as the election has been held.

(c) Unless the Board of Directors determines otherwise, the Secretary shall be an individual who is the senior representative of the Program Director. The Secretary shall serve at the pleasure of the Executive Board. If the senior representative of the Program Director is unable to serve for any reason, including his or her removal from office by the Executive Board, the Executive Board shall appoint a replacement who may be another senior member of the Program Director, a senior staff member of the Authority, a member of the Executive Board, a member of the Board of Directors or an officer, director or employee of a Member Agency.

(d) Unless the Board of Directors determines otherwise, the Treasurer shall be appointed by the Executive Board and shall serve at the Executive Board's pleasure. The Treasurer shall be an officer, director or employee of a Member Agency.

(e) The Authority may have such other officers as provided in the Bylaws.

(f) If a vacancy occurs mid-term in the office of the President, the Vice President shall automatically succeed to the office of President to serve out the balance of the term of his/her predecessor. If a vacancy occurs mid-term in the office of Vice President, a successor shall be appointed by the Executive Board to serve out the balance of the term.

SECTION 12: Executive Board

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

(b) The Executive Board shall have the powers, duties and obligations granted to it by this Agreement, the Bylaws and as delegated by the Board of Directors.

(c) The President and Vice President of the Authority shall serve as members of the Executive Board. The other five members and the alternate shall be elected by the Board of Directors and shall serve terms of office as provided in the Bylaws.

(d) If a vacancy occurs mid-term in the office of a regular member of the Executive Board, the Alternate member, if there is one, shall automatically succeed to the vacant office for the balance of the term of his/her predecessor. If there is no Alternate member, or if the vacancy occurs mid-term in the office of the Alternate member, the Executive Board shall fill the vacant office by appointment and the appointee shall serve out the balance of his/her predecessor's term.

ARTICLE III - EXECUTIVE BOARD

SECTION 3.1. Membership.

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

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

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

SECTION 3.3. Powers, Duties and Responsibilities.

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

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

i. Provide general supervision and direction to the Program Director.

ii. Authorize payment of claims against the Authority; provided, however, that with respect to claims arising under programs operated by the Authority, claim settlement authority shall be in accordance with the policies and procedures governing the particular program.

iii. Enter into contracts, within budget limits.

iv. Make payments pursuant to previously authorized contracts, within budget limits; this authority includes the power to authorize and reimburse expenses incurred for budgeted activities, within budget limits.

v. Review and recommend a budget to the Board no later than fifteen (15) days prior to the regular spring meeting of the Board.

vi. Act as Program Director in the absence of the Program Director.

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

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

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

SECTION 3.4. Meetings.

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

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

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

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

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

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

i. Death of a Board member.

ii. Voluntary resignation.

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

Agenda Item No. F.4
Executive Board Meeting
Meeting Date: October 5, 2027

CSRMA 2027 Preliminary Calendar Review

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

RECOMMENDATION: None. Information only.

FISCAL IMPACT: None.

BACKGROUND: None.

ATTACHMENTS: CSRMA 2027 Preliminary Meeting Calendar.

CSRMA MEETING CALENDAR 2027

JANUARY	FEBRUARY	MARCH	APRIL
CSRMA EB - TUE - 26	CSRMA LIAB (TC) - TUE - 16	**CSRMA LRP - SUN - TUE - 14, 15, 16**	**CSRMA FIN - MON - 26 (SFO)**
CSRMA BOD - WED - 27	**CSRMA WC - THUR - 18 (SFO)**		
CASA January 27 - 29	***PARMA January 31 - February 3***		
Indian Wells	***Chula Vista***		

MAY	JUNE	JULY	AUGUST
CSRMA LIAB - MON - 3 (WC OFFICE)	CSRMA EB (TC) - MON - 7	**CSRMA EB - TUE - 27**	
CSRMA OC (TC) - TUES - 4	CSRMA BOD (TC) - WED - 16	**CSRMA BOD - WED - 28**	
CSRMA WC (TC) - THUR - 13	CSRMA OC (TC) - WED - 23		
		CASA July 27 - 30	
		Anaheim	

SEPTEMBER	OCTOBER	NOVEMBER	DECEMBER
CSRMA LIAB - TUE - 7 (WC OFFICE)	**CSRMA EB - MON - 4 (SFO)**	CSRMA FIN (TC) - MON - 8	CSRMA EB (TC) - MON - 6
CSRMA OC (TC) - FRI - 10	CSRMA WC (TC) - WED - 13	CSRMA LIAB (TC) - MON - 15	CSRMA OC (TC) - THUR - 9
	CSRMA OC (TC) - FRI - 29		
CAJPA September 21 - 23			
Monterey			

Meetings in RED are IN-PERSON

Agenda Item No. F.5
Executive Board Meeting
Meeting Date: October 5, 2026

Draft AI Policy

ISSUE: 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. As CSRMA continues to develop its LLM, CSConnect, there is a need for adequate policies and procedures around its safe implementation and operation. The first of these is an AI policy which outlines the purpose, scope and appropriate usage of the system.

At its last meeting, the Executive Board decided on draft language from the samples provided. A draft AI Policy is attached to this item for the Executive Board's review and consideration.

RECOMMENDATION: The Program Administrators recommend that the Executive Board review and discuss the attached draft CSRMA AI policy and provide direction to the Program Administrators.

FISCAL IMPACT: Unknown at this time.

BACKGROUND: 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.

ATTACHMENTS: 1) Draft CSRMA AI Policy

Policy Regarding Acceptable use of Generative Artificial Intelligence (AI)

Generative AI is a type of artificial intelligence that is characterized by its ability to autonomously produce content, such as images, text, music, or entire scenarios, based on patterns and data it has learned. Examples of generative AI tools are ChatGPT, Claude, Microsoft Copilot, and Google Gemini. In the pursuit of fostering responsible development and deployment of generative AI technologies, CSRMA is committed to a policy that places paramount importance on safeguarding data privacy. This policy provides guidelines to ensure that AI implementations and applications prioritize transparency, accountability, and most importantly, the protection of private and personal information. All other CSRMA policies and procedures are applicable when using generative AI tools.

This policy applies to:

1. AI systems deployed by CSRMA; and
2. All staff, employees, contractors, consultants, vendors, temporary, interns, and other workers at CSRMA that manage and support CSRMA's reputation and/or have access to data, derived data, and other information that is collected, processed and stored within the organization's information systems, whether owned or leased, or those of third parties.

CSRMA staff and employees are trusted to use good judgement and use generative AI tools appropriately. However, **staff and employees are prohibited from using generative AI tools to:**

- Enter any information that should not be available to the general public such as private or proprietary information including but not limited to employee, claim, personal health, or personally identifiable information;
- Fully automate decisions that do not require any meaningful human oversight but substantially impact individuals
- Conduct or solicit illegal activities;
- Generate for offensive, discriminatory, or inappropriate content;
- Infringe the rights of others, including privacy and intellectual property rights; and
- Receive legal advice.

Unacceptable use of generative AI tools is not restricted to use on CSRMA issued computing devices. Conducting any of the above activities on any device (work or personal) using organizational data and/or for work purposes is prohibited.

Some examples of acceptable use of generative AI tools include but are not limited to:

- Drafting general correspondence such as emails, letters, or memos;
- Developing presentations; and
- Conducting research.

Staff and employees using generative AI tools must understand that the information received may not always be trustworthy. CSRMA staff will be required to complete mandatory training regarding the ethical use of generative AI in the workplace.

Software systems currently in use may release AI-powered functionalities with/without prior notification. CSRMA recognizes that these features may be permissible depending on their use case and compliance with existing policies. Staff must assess whether the newly introduced AI functionalities align with their intended use case and organizational policy before adoption. If there is uncertainty, consultation with the Chief Information Officer or Cybersecurity Analyst is required. Staff and employees are encouraged to report any significant AI-enabled changes in software systems that may impact workflows, data handling, or decision-making processes. If an AI capability within a software system, conflicts with existing policies it must not be used until a formal review is conducted.

If staff or an employee suspect that unauthorized use of generative AI tools has taken place, they must report the incident to the Chief Information Officer or Cybersecurity Analyst immediately.

CSRMA is subject to the California Public Records Act. CSRMA staff should be aware that staff activities could be subject to public disclosure.

Violations of any section of this Policy, may result in restrictions on software use, additional security measures, and be subject to disciplinary action, up to and including termination. Violations made by a third party while operating an AI system on behalf of CSRMA may result in a breach of contract and/or pursuit of damages. Infractions that violate local, state, federal or international law may be remanded to the proper authorities.

This policy will be reviewed regularly to ensure alignment with technological advancements and organizational needs.

Agenda Item No. G.1
Executive Board Meeting
Meeting Date: October 5, 2026

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) **Annual In-Person Board Meeting –** The CWIC Board has scheduled their annual in-person meeting, as required by the State of Utah, for October 9, 2026.

2) **Investment Performance –** CWIC's Investment Manager PFM attended the August 5th Board of Directors meeting and presented the investment report for the quarter ending 6/30/2026. Returns for the quarter ending 6/30/2026 were 6.25%. Year to date returns through 6/30/26 were 5.19%. Annualized returns since inception of CWIC's investment portfolio on 12/1/2023 are 11.41%.

   As of this writing quarter ending 9/30/26 results are not yet finalized. If the results are received prior to the meeting the Program Administrators will share that a

3) **CSRMA Pooled Liability Renewal –** CWIC currently reinsures the pooled layer ($0 - $1M) of CSRMA's Pooled Liability Program. CWIC's actuary is currently conducting their analysis to provide their recommended premium to propose to CSRMA to renew this coverage effective 12/31/2026.

4) **Annual CWIC Investment Performance Comparison to CSRMA –** One way to measure the financial benefit of CWIC is to compare its investment performance to CSRMA, and as requested by the Executive Board this comparison will be provided on an annual basis.

   The 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)		594,024

Note: *1) CWIC's FY 2024-25 overhead expenses were $308,678. This figure includes only costs directly incurred as a result of establishing CWIC and excludes any pre-existing expenses borne by CSRMA that have since been allocated to CWIC, such as the California Workers' Compensation Fraud Assessment.*
2) CWIC's Investment Policy allows for a 60% fixed income / 40% equities 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: None.

Agenda Item No. H.1
Executive Board Meeting
Meeting Date: October 5, 2026

Pooled Liability Program
Program Year 41 (2026-27) Renewal Update

ISSUE: The Pooled Liability Program will renew December 31, 2026. This item is intended to provide the Executive Board with an update on the renewal in a couple of key areas.

1. Pooled Deposit / CWIC Gross Premium (funding/premium for claims in the pooled layer). The Actuarial studies are in process. The Program is experiencing fewer claims; however, the severity (cost) has trended upwards.
2. The Clean Water Insurance Captive (CWIC). The risk for the Pooled Layer (Member Deductible to $1,000,000) is currently being transferred to CWIC. We will evaluate continuing to transfer the pooled layer risk to CWIC for the PY 41 renewal.
3. Reinsurance/Excess insurance. We continue to be in a challenging insurance environment, and as carriers look to reduce capacity and increase retentions in California, we may need to explore alternative structures for renewal. Based on early conversations with the lead reinsurer on the program (Munich Re), we expect they will continue to provide $10M in capacity at the current $1M retention (pooled layer).
4. Automated Renewal Application. The General Liability Application Portal was introduced during last year's renewal and is being fully implemented for this year's renewal cycle.

RECOMMENDATION: None at this time.

FISCAL IMPACT: Conservatively, the Program Administrators are estimating a 10-15% increase in total cost for the renewal. Below is a snapshot of the expiring costs.

Expense Item	**PY 40 2025/26 $26.00 million limit**
CWIC Gross Premium	4,737,168
Est. Reinsurance/Excess Costs (Net)	4,027,426
Est. Fixed Expense (JPA Charge)	491,456
Pool Deposit Fees	686,000
Total Costs	**9,942,050**

BACKGROUND: The pooled layer is reinsured by CWIC (member deductible to $1,000,000). Munich Re is the reinsurer providing coverage in excess of the pooled layer ($10M x $1M). Berkley is the reinsurer providing $5M in limits excess of $10M. ANML (Great American) provides the top layer of coverage ($10M x $15M) for a total of $25M in limits excess of the pooled layer.

ATTACHMENTS: None.

Agenda Item No. H.2
Executive Board Meeting
Meeting Date: October 5, 2026

Pooled Liability Program
Deductible Selection Policy and Procedure

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

The Pooled Liability Committee reviewed the deductible selection worksheet as of 6/30/26 at their September meeting and is recommending Employment Practices Liability training for Tahoe-Truckee Sanitation Agency and Stege Sanitary District. Neither member agency completed the Employment Practices Liability Deductible Incentive Program for FY 25-26.

RECOMMENDATION: The Pooled Liability Committee is recommending Employment Practices Liability training for Tahoe Truckee Sanitation Agency and Stege Sanitary District.

FISCAL IMPACT: Unknown at this time.

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

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

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

ATTACHMENTS: 1. Deductible Selection Policy & Procedure Worksheet (Handout)
2. Deductible Selection Policy & Procedure #8-L

CSRMA
POLICY & PROCEDURE
MEMORANDUM # 8-L

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

SUBJECT: **Deductible Selection**

PURPOSE

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

APPLICATION; EXCEPTIONS

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

POLICIES

The following are policies of CSRMA:

1. Subject to the provisions of this P&P, each member participating in the PLP may select a General Liability deductible that will be applicable to the member during each annual coverage period. The Employment Practices Liability deductible for all members is $25,000.

2. A member may not select a General Liability deductible that is less than the Recommended Minimum General Liability Deductible set forth in the Table below, unless the smaller deductible amount is approved by CSRMA.

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

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

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

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

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

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

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

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

the member′s General Liability deductible for that year.

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

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

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

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

PROCEDURES

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

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

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

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

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

i. It is more probable than not that the member will not experience more than one loss during the next coverage period that would exceed the member′s selected General Liability deductible amount, and

ii Other pertinent underwriting considerations do not favor selection of a larger amount.

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

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

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

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

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

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

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

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

Pooled Liability Program
Carl Warren & Company Contract Renewal

ISSUE: As a result of staff turnover at Carl Warren impacting the level of service provided to the members, the Program Administrators and Pooled Liability Committee recommend that the Executive Board consider a competitive bid process to evaluate Third Party Claims Administration Services.

It is envisioned that the Pooled Liability Committee and select Program Members would oversee the RFP process. A draft timeline is shown below.

November 2026	Issue RFP
December 2026	Proposals Due
January/February 2027	Interview with Selected Firms
February 2027	Committee Meeting to Recommend Firm
March 2027	Executive Board Meeting / Approve Firm
March – June 2027	Contract and Transition Plan as needed
July 2027	Services Begin Under New Contract

RECOMMENDATION: The Program Administrators and Pooled Liability Committee recommend that the Executive Board discuss and provide direction to issue an RPF for Third Party Claims Administration Services.

FISCAL IMPACT: Unknown at this time.

BACKGROUND: Carl Warren has been Third Party Claims Administrator for the Pooled Liability Program since its inception in 1986.

ATTACHMENTS: None.

Agenda Item No. L.1
Executive Board Meeting
Meeting Date: October 5, 2026

Fall/Winter 2026 Area Training Update

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

Topic	Tentative Dates	Tentative Locations
Sentinel Training Program for WC members	Ongoing	Zoom
Webinars Scheduled To Date:	September-December	Webinars
Digital Instrumentation: Emerging Tech for Accurate Measurement in Tough Applications	8/25/2026	
Step by Step: Mastering Sidewalk Inspections & Repairs	9/9/2026	
Safety Training and Learning Management for Public Works and Wastewater Utilities	9/16/2026	
Fleet Management 101, Because No One Goes to School for Fleet Management	9/23/2026	
What Supervisors Need to Know About Workers' Compensation to Avoid Legal Pitfalls	10/7/2026	
From Rounds to Readiness: Building Plant-Wide Operator Training from What You Already Have	10/13/2026	
Sewer Backups: Does Your SERP Address This? Best Practices and Risk Management for 1st Responders	10/21/2026	
Analyzing Residual Risk	10/28/2026	
Your SOPs Are Outdated. Here's How to Fix That	11/10/2026	
Cross-Connection Control Program	11/18/2026	
Bathroom Bootycamp: How to Enlist Your Ratepayers to #FlushSmart in 2027	12/2/2026	
Maintaining Water Quality in Drinking Water Distribution Systems	4/22/27	

RECOMMENDATION: None – information only.

FISCAL IMPACT: Approximately $40,000. These training programs are part of the 26/27 risk control training budgets.

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

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

ATTACHMENTS: None

Please Use AI - by Shawn Smucker

shawnsmucker.substack.com/p/please-use-ai

Shawn Smucker May 4, 2026

Be sure to use AI when making
your next, I don't know, meal plan,
for example. Definitely do not call
your friend who loves to cook and ask her
for her favorite recipes or tips or ways
to save time making meals,

because you will end
up talking for longer than you had hoped,
hearing, perhaps, about her father's cancer
diagnosis or how lonely she's been or even
what she's planted in her spring
garden and then lost with the early frost.

And be sure to use AI when planning that next
camping trip, the last one you will take
with this particular child. Definitely do
not text your friend who has fly-fished every
river in Pennsylvania and biked every
backwoods trail, because you might end
up texting back and forth for the rest of the day
or even meeting up late for a beer and hearing
how he has ended each recent night black-out
drunk, or perhaps you'll hear how his
cousin is an idiot on Facebook or maybe just
that he repaired his own washing machine
and is pretty damn proud of that.

And be sure to use AI when your next child
gets married, so that you can write them
the perfect toast or poem or speech or song
because no one wants to hear your
words, the actual poorly written words
of a parent (you) who changed
hundreds of diapers for said child or fed
them in the middle of the
night from your actual body. Or cried
when they were late home because
you were positive they were dead. We don't
want those words—we'd prefer the sterile
words of a machine that never lived, never
had an original thought, never felt
the pain of miscarriage or broken
relationships or the joy of a friendship restored
or of seeing spring's first
robin dancing on frost.

And be sure to use AI when working on your next
book or essay or piece of art or photography,
and then smile or even laugh at your own
cleverness when you see how good it is,
and how easy,
because who the hell has time
to work at something, to give time to craft, to
create with their own minds, to spend
years being mediocre. Why do that when
mastery, or at least competency
is so simple
only a good prompt away?

How magnificent
the funeral song our children or contemporaries
will write for us, a song they will make by
taking our obituary and Facebook posts,
plus random quotes from our algorithm,
and feeding them into Chat
or Gemini
or Claude.
The tears that will fall in the face of such
sanitary sweetness!

Be sure to use AI

and while you do I'll be over here in my 50th
year, my youngest daughter asleep on my chest,
my arm falling asleep because I dare not move
lest I scare away this moment,
lying here melancholy about my older
children moving out and my middle
children no longer needing me, at least
not like they used to, weary about this body
that fails me now in ever increasing ways
that will never be restored. Sighing
over stories I tried to write but never hit
the page the way they felt in my mind.

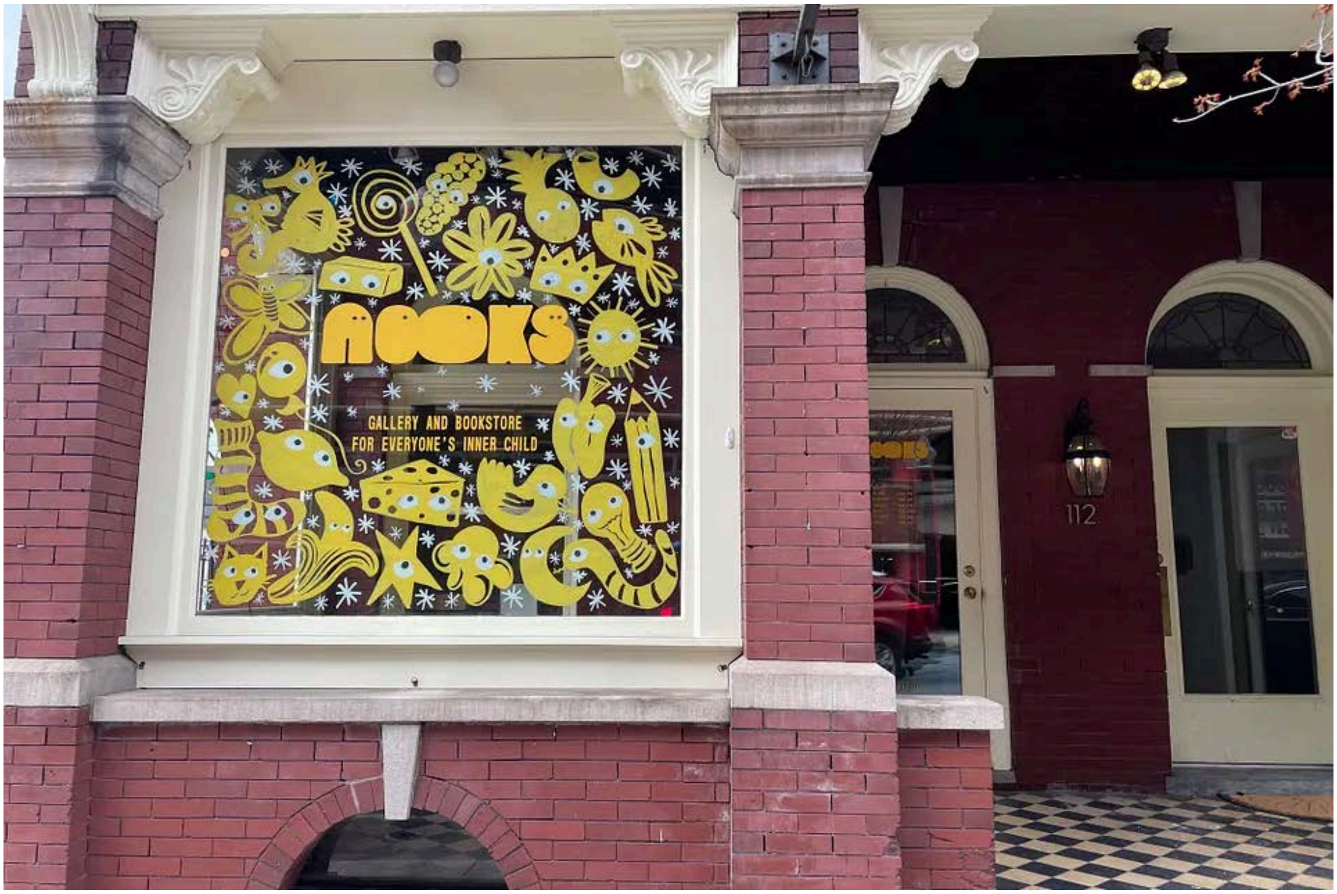
But isn’t that, my flesh-and-blood friend,
the natural order of things?

the longing for something that could always be
a bit better

or the way that anything
worth doing feels a bit clumsy and painful,
especially at first

or hearing another human voice and somehow
realizing the beauty of life is found in all of these
subtle imperfections

Discussion about this post



Ready for more?

AI cyber liability risk is outpacing the coverage you think you have

insurancebusinessmag.com/us/news/risk-management/ai-cyber-liability-risk-is-outpacing-the-coverage-you-think-you-have-586362.aspx

Mark Rosanes

August 17, 2026

Jencap broker Ed Chadwick on deepfake fraud, cloud outage gaps, and what risk managers must fix now

Cyber insurance rates are falling. But cheaper premiums do not mean better coverage, and AI is widening that gap. Deepfake fraud and algorithmic risks are reshaping claims in ways the market is still catching up to. Ed Chadwick, AVP and professional lines lead broker, at Jencap, says AI cyber liability risk is outpacing the coverage risk managers think they have.

Carriers are adapting, but gaps remain

Cyber claims are no longer just about system failures and ransomware. AI has moved the risk into territory that traditional policy language was not designed to cover.

"AI has shifted claims from traditional IT failures to more algorithmic risks in general," Chadwick said. "Combine that with increasingly convincing deepfake crimes, and losses have begun to increase in both frequency and complexity."

The insurance industry has already felt that shift. Synthetic voice attacks at insurance companies rose 475% in 2024, according to Pindrop's *2025 Voice Intelligence and Security Report*. Carriers have responded, though unevenly.

"As an industry, we are keeping up overall on a coverage front," Chadwick said. "Several reputable carriers now offer affirmative AI coverage to policyholders." Affirmative AI coverage means policies explicitly name AI-related incidents as covered events, rather than leaving that coverage assumed under legacy language.

Chadwick adds that soft rates should not be read as a sign of better coverage. Excess market capacity is keeping premiums down independently of what the policy actually covers. "Many carriers are digging deeper into security controls such as phishing-resistant MFA and out-of-band authentication requirements," he said.

A gap most cyber programs miss

AI has made a specific structural gap more urgent. Most cyber policies are built to respond to breaches of your own systems, not failures at the third-party providers your operations depend on.

"For me, the biggest issue is the increased 'single point' threat that is inherent to AI and its use," Chadwick said. "This is why contingent business interruption is one of the biggest gaps that I come across in existing risk management portfolios."

Contingent business interruption coverage pays for income lost when a third-party system fails, not just when your own is breached. The July 2024 CrowdStrike outage is the clearest recent illustration. Fortune 500 companies lost $5.4 billion from the outage, yet cyber insurance covered only 10 to 20% of that, according to Parametrix.

"Risk managers would be wise to focus attention here to make sure their cyber policies can effectively respond to a large-scale cloud outage," Chadwick said. The question for every renewal: does your policy pay if a cloud provider fails and your own systems are never breached?

Carriers have tools. Do you?

Carriers are getting ahead of AI threats. Most internal risk programs, however, are still behind them.

"Modern cyber insurance and carriers are no longer 'reactive' in nature," Chadwick said. "They're deploying proactive tools to help defend policyholders from AI-driven threats. Key areas here are continuous machine-speed risk monitoring that can detect abnormal behavior and vulnerabilities faster and, critically, more accurately."

Carriers are also deploying AI-driven deepfake detection tools to help policyholders counter social engineering. The internal work is just as urgent. Organizations with tested incident response plans save an average of $2.66 million per breach, according to IBM's 2025 Cost of a Data Breach Report.

Chadwick notes that the same discipline applies to policy language and breach response plans. "If there's been no language changes to a policy in several years, you're likely falling behind in the marketplace," he says. "A plan that was built and last tested in 2021 is likely to create confusion and frustration if needed in 2026 and beyond."

Government Finance Officers Association

NEWS RELEASE

FOR IMMEDIATE RELEASE

For more information contact:
Monica McNaughton
Assistant Director, Financial Transparency
Phone: 312-977-9700
Email: mmcnaughton@gfoa.org

California Sanitation Risk Management Authority Receives Certificate of Achievement for Excellence in Financial Reporting

(Chicago, Illinois, 9/15/2026)

Government Finance Officers Association (GFOA) advances excellence in government finance by providing best practices, professional development, resources, and practical research for more than 28,000 members and the communities they serve.

GFOA has awarded the Certificate of Achievement for Excellence in Financial Reporting to California Sanitation Risk Management Authority for its annual comprehensive financial report for the fiscal year ended June 30, 2025. The report has been judged by an impartial panel to meet the high standards of the program, which includes demonstrating a constructive "spirit of full disclosure" to clearly communicate its financial story and motivate potential users and user groups to read the report.

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

9/15/2026

Tami Giovanni
Accounting
California Sanitation Risk Management Authority

Dear Tami:

We are pleased to notify you that your annual comprehensive financial report for the fiscal year ended June 30, 2025 qualifies for GFOA's Certificate of Achievement for Excellence in Financial Reporting. The Certificate of Achievement is the highest form of recognition in governmental accounting and financial reporting, and its attainment represents a significant accomplishment by a government and its management.

When a Certificate of Achievement is awarded to a government, an Award of Financial Reporting Achievement (AFRA) is also presented to the individual(s) or department designated by the government as primarily responsible for its having earned the Certificate. This award has been sent to the submitter as designated on the application.

We encourage you to arrange a formal presentation of the Certificate and AFRA and to provide appropriate publicity for this notable achievement. To assist with this effort, a sample news release is included.

We hope that your example will encourage other government officials in their efforts to achieve and maintain an appropriate standard of excellence in financial reporting.

Sincerely,

Michele Mark Levine

Michele Mark Levine
Director, Technical Services Center

Chicago Office
Government Finance Officers Association
203 North LaSalle Street, Suite 2700
Chicago, Illinois 60601-1210

Washington, DC Office
Federal Liaison Center
660 North Capitol Street, NW, Suite 410
Washington, DC 20001

Government Finance Officers Association
@GFOA #GFOA #GFOA2026
GFOA of the US & Canada
@gfoa_

Government Finance Officers Association

Certificate of Achievement for Excellence in Financial Reporting

Presented to

California Sanitation Risk Management Authority

For its Annual Comprehensive
Financial Report
For the Fiscal Year Ended

June 30, 2025

and issued to the public 198 days after the fiscal year end

Christopher P. Morrill
Executive Director/CEO

California Sanitation Risk Management Authority
Carl Warren Team Directory

CARL WARREN & COMPANY
Claims Management and Solutions
A VENBROOK Company

Please report all claims to:
CSRMAclaims@venbrook.com

CLAIMS MANAGER, BETH TAVARES
Tel: (657) 622-4215 | btavares@venbrook.com

SR. CLAIMS EXAMINER, TERESA COLLIER
Tel: (818) 265-6716 | tcollier@venbrook.com

Mailing Address: PO Box 2411, Tustin, CA 92781

CLIENT SERVICES DEPARTMENT
For Loss Runs, Reports or Questions: clientsupport@venbrook.com

TRUST ACCOUNTING
trustaccounts@venbrook.com

HEAD OF TPA CLAIMS, READ WALDEN
Tel: (925) 414-2515 EXT 0352 | wwalden@venbrook.com

CLIENT SERVICES DIRECTOR, HEATHER FRACARO
Tel: (818) 265-6712 | hfracaro@venbrook.com

SUBROGATION SUPERVISOR, SHEILA NEUMAN
Tel: (657) 622-4259 | sneuman@venbrook.com

CSRMA MEETING CALENDAR 2026

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

Meetings in RED are IN-PERSON

CSRMA
Board of Directors
61 Members

Finance Committee
Jason Dow, Chair
Philip Leiber
Ryan Green
Jeffery Tucker

Executive Board
Sandeep Karkal, Novato SD (President)
VACANT (Vice President)
Michael Thornton, San Elijo JPA
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)

Officers Committee
Sandeep Karkal
Vince De Lange

Treasurer-Auditor
Jason Dow

Secretary
Roland Williams

Legal Counsel
Byrne Conley, Esq.
Gibbons & Conley

Financial Auditor
James Marta,
James Marta & Company

Financial Advisor
Michael Kronbetter,
PFM Asset Management LLC

Program Management
Alliant Insurance Services, Inc.

JPA Administration & Insurance
Dennis Mulqueeney
Seth Cole
Myron Leavell
Marilyn Schley
P.J. Skarlanic
Steve Davidson
Thary Ou
Logan Carter
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

Pooled Liability Program Committee
Patrick Ostly, North of River SD, Chair
Sergio Ramirez, West Bay SD
Jordan Damerel, Fairfield-Suisun SD
Veronica Cazares, Selma-Kingsburg-Fowler County SD
Robert Grantham, Santa Margarita Water District

Claims
Teresa Collier
Beth Tavares
Venbrook Claims

Workers' Compensation Program Committee
Tyson Zimmerman, Ironhouse SD, Chair
Jan Lee, Dublin San Ramon SD
Erik Brown, Novato SD
Amber Boone, SOCWA
Felicia Newhouse, Ross Valley SD

Claims
Stella Sebastiani
Athens Administrators

CSRMA California Sanitation Risk Management Authority

Service Team

Phuntsok Gaphel
Account Executive
Accounting Support Services
(415) 403-1447
pgaphel@alliant.com

Logan Carter
Asst. Account Representative
JPA / Insurance Administration
(925) 212-4652
logan.carter@alliant.com

Steve Davidson
Asst. Account Manager
JPA / Insurance Administration
(415) 855-8563
steve.davidson@alliant.com

Tami Giovanni
Accounting
(925) 963-0951
tgiovanni@alliant.com

Marilyn Schley
Account Executive
Insurance Administration
(415) 403-1432
mschley@alliant.com

Thary Ou
Account Manager
Account Support Services
(415) 403-1433
tou@alliant.com

David Patzer
Risk Control Advisor
Risk Control
Consulting Services
(707) 373-9709
dpatzer@dkfsolutions.com

P.J. Skarlanic
Senior Vice President
JPA / Insurance
Administration
(415) 403-1455
pskarlanic@alliant.com

Myron Leavell
Account Executive
JPA / Insurance
Administration
(415) 403-1404
mleavell@alliant.com

Seth Cole
Senior Vice President
JPA Manager
(415) 403-1419
scole@alliant.com

Dennis Mulqueeney
Senior Vice President
JPA Manager
(415) 403-1421
dmulqueeney@alliant.com