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**OFFICERS:**

Craig Murray, President  
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415.892.1694

**PAST PRESIDENTS:**

Greg Baatrup  
2018-2020  
Paul Bushee  
2014-2018

**POOLED LIABILITY PROGRAM  
COMMITTEE AGENDA**

Meeting Via Teleconference at the Following Locations:

44-400 Indian Wells Lane, Indian Wells, CA 92210

Phone One-Tap: +16694449171,,92619002816#,,,,\*974611#

Meeting URL: <https://alliantinsurance.zoom.us/j/92619002816?pwd=0oYjFW3G3pROWaaObvLbZui5luFMiF.1>

Date/Time: Monday, September 9, 2024  
11:00 AM

LOCATION: Alliant Offices  
2185 N. California Blvd., Suite 400  
Walnut Creek, CA 94596

A. CALL TO ORDER	A = Action
B. PUBLIC AND COMMITTEE MEMBER COMMENTS	I = Information
C. GENERAL ADMINISTRATION	V = Verbal
D. CLOSED SESSION TO DISCUSS PENDING CLAIMS	H = Handout
E. CLAIMS ADMINISTRATION	S = Separate
F. UNDERWRITING ISSUES	
G. LOSS CONTROL	
1. Meeting Minutes: May 6, 2024 <i>Recommendation: Review and approve minutes from the last meeting.</i>	A p. 5
2. Preliminary 2025 Meeting Calendar <i>Recommendation: Review the preliminary 2025 Meeting Calendar.</i>	A p. 12
Action may be taken per Government Code Section 54956.95. See reverse for full listing of claims to be discussed.	A
1. Reporting and Ratification of Claim Settlements <i>Recommendation: Review and ratify claims settlements approved in closed session.</i>	A/V
2. Quarterly Claims Report as of June 30, 2024 <i>Recommendation: Review the quarterly claims report.</i>	I p. 14
3. Carl Warren & Company Succession Plan <i>Recommendation: Receive a report on Carl Warren &amp; Company's Succession Plan</i>	I/H p. 15
1. PY 39 (2024-2025) Renewal Update <i>Recommendation: Receive an update regarding the upcoming PY 39 (2024-25) renewal.</i>	I p. 16
2. Deductible Selection Policy and Procedure <i>Recommendation: Review the Deductible Selection Policy and Procedure results and provide direction.</i>	A/H p. 18
1. Fall/Winter 2024 Training Update <i>Recommendation: Receive an update on upcoming trainings.</i>	I p. 23
2. Enhanced/Expanded Employment Practice Liability Training Offerings <i>Recommendation: Discuss enhanced EPL training offerings to members and coverage considerations.</i>	I p. 26
3. Annual Liability Loss Analysis Reports <i>Recommendation: Receive an analysis of Pooled Liability Program losses.</i>	I/H p. 28

<b>H. PROPERTY PROGRAM</b>		
1. Program Year 35 (2024/25) Post Renewal Report	I	p. 29
<i>Recommendation: Receive a report on the recent program renewal.</i>		

<b>I. INFORMATION ITEMS</b>		
1. Poem of the Day	I	p. 42
2. Article - <i>Partier trapped 20 feet underground</i> - sfstandard.com	I	p. 44
3. Article - <i>Teens invent incredible device while searching for way to tackle one of the worlds most challenging sources of pollution</i> - Yahoo.com	I	p. 53
4. Article - <i>Taylor Swift cancellations deal blow to insurers</i> - Business Insurance	I	p. 55
5. CSRMA 2024 Meeting Calendar	I	p. 57
6. CSRMA Organizational Chart	I	p. 58
7. CSRMA Service Team Chart	I	p. 59
<i>Recommendation: Review the presented Information Items.</i>		

<b>J. ADJOURNMENT</b>		
<i>The next meeting is scheduled for November 18, 2024</i>		

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



Report Criteria: Feature Status <- C And Tier 1 = CAL SANITATION RMA And As-Of Transaction Begin Date = And As-Of Transaction End Date = And Loss Run? = Yes | Row Count: 108 | Report Run: 9/11/2024 04:32 AM

Member District	Claim Number	Claimant Name	Coverage	Claimant Number	Date Of Loss	Claim Date Reported
CARPINTERIA SANITARY DISTRICT	3064382	English, Vanessa	PROPERTY DAMAGE	1	08/12/2022	12/20/2023
DUBLIN SAN RAMON SERVICES DISTRICT	3064369	Ring, Kevin	PROPERTY DAMAGE	1	08/01/2023	12/20/2023
ENCINA WASTEWATER AUTHORITY	3035218	Fetu, John	EMPLOYMENT PRACTICES	1	11/08/2021	07/29/2022
ENCINA WASTEWATER AUTHORITY	3072543	Gilberg, Mary Grace.	EMPLOYMENT PRACTICES	1	05/06/2024	05/31/2024
ENCINA WASTEWATER AUTHORITY	3074475	Salinas, Dario	BODILY INJURY	1	07/01/2024	08/12/2024
FAIRFIELD/SUISUN SEWER DISTRICT	3063039	Karchesky, Wayne	BODILY INJURY	1	02/12/2022	10/30/2023
IRONHOUSE SANITARY DISTRICT	3071581	Paz, Susan	EMPLOYMENT PRACTICES	1	05/26/2023	04/26/2024
LAS GALLINAS VALLEY SANITARY DISTRICT	3006388	MENON, RAJU	PROPERTY DAMAGE	1	11/04/2020	11/04/2020
LAS GALLINAS VALLEY SANITARY DISTRICT	3056762	California River Watch	PROPERTY DAMAGE	1	01/14/2022	08/22/2023
MONTARA WATER AND SANITARY DISTRICT	3028986	Blum, Gonul & Mitch	PROPERTY DAMAGE	1	12/24/2021	01/11/2022
MONTARA WATER AND SANITARY DISTRICT	3028986	Kaplan/Pettigrew-Kap, Jerry/Michelle	PROPERTY DAMAGE	2	12/24/2021	01/11/2022
MONTARA WATER AND SANITARY DISTRICT	3028986	Moehring/TrieseImann, Janel/Erich	PROPERTY DAMAGE	3	12/24/2021	01/11/2022
MONTARA WATER AND SANITARY DISTRICT	3039571	Kleckner, Ashley	PROPERTY DAMAGE	1	10/31/2022	10/31/2022
MONTARA WATER AND SANITARY DISTRICT	3072779	Carrot, Susan	BODILY INJURY	1	12/15/2023	06/10/2024
MONTECITO SANITARY DISTRICT	3066345	Withers , Cynthia	PROPERTY DAMAGE	1	02/19/2024	03/06/2024
MT. VIEW SANITARY DISTRICT	2003745	GUTIERREZ, ARTURO	PROPERTY DAMAGE	1	10/23/2019	10/23/2019
NEVADA COUNTY WASTEWATER	3062589	Logan, Derrick	EMPLOYMENT PRACTICES	1	11/16/2022	10/11/2023
NORTH OF RIVER SANITARY DISTRICT	3049847	Munoz, Salvador	PROPERTY DAMAGE	1	04/10/2023	08/03/2023
NORTH OF RIVER SANITARY DISTRICT	3049847	Munoz, Salvador	BODILY INJURY	1	04/10/2023	08/03/2023
NORTH OF RIVER SANITARY DISTRICT	3049847	Arisemendiz, Nancy	BODILY INJURY	2	04/10/2023	08/03/2023
NOVATO SANITARY DISTRICT	3065528	Gallardo, Len	PROPERTY DAMAGE	1	01/30/2024	02/06/2024
NOVATO SANITARY DISTRICT	3066603	Waters, Chris	PROPERTY DAMAGE	1	02/04/2024	03/14/2024
ORO LOMA SANITARY DISTRICT	3049147	Burns, Marilyn	PROPERTY DAMAGE	1	11/01/2021	07/04/2023
ORO LOMA SANITARY DISTRICT	3049970	Cooper, Melody	BODILY INJURY	1	02/21/2019	08/11/2023
ORO LOMA SANITARY DISTRICT	3049970	Nand, Ajish	BODILY INJURY	2	02/21/2019	08/11/2023
ORO LOMA SANITARY DISTRICT	3049970	Nand, Lalita	BODILY INJURY	3	02/21/2019	08/11/2023
ORO LOMA SANITARY DISTRICT	3063149	Rodriguez, Eva	PROPERTY DAMAGE	1	09/30/2023	11/03/2023
ORO LOMA SANITARY DISTRICT	3065955	Daniels, Deidra	PROPERTY DAMAGE	1	11/16/2023	02/20/2024
ORO LOMA SANITARY DISTRICT	3065955	Daniels, Deidra	BODILY INJURY	1	11/16/2023	02/20/2024
ORO LOMA SANITARY DISTRICT	3074368	Corral, Domingo	BODILY INJURY	1	05/14/2024	08/07/2024
ROSS VALLEY SANITARY DISTRICT	3026209	Glassman, Jennifer	PROPERTY DAMAGE	1	10/24/2021	10/24/2021
ROSS VALLEY SANITARY DISTRICT	3028517	Reyes, Carol	PROPERTY DAMAGE	1	12/27/2021	12/29/2021
ROSS VALLEY SANITARY DISTRICT	3032249	Parkin, Leah	PROPERTY DAMAGE	1	10/24/2021	11/02/2021
ROSS VALLEY SANITARY DISTRICT	3061908	Rice, Sheri	PROPERTY DAMAGE	1	09/08/2023	09/15/2023
ROSS VALLEY SANITARY DISTRICT	3063524	Eichar, James	AUTO COLLISION	1	11/13/2023	11/16/2023
ROSS VALLEY SANITARY DISTRICT	3064837	Vannucci II, Robert	PROPERTY DAMAGE	1	12/01/2023	01/10/2024
ROSS VALLEY SANITARY DISTRICT	3065354	O'Dwyer, Wendie	PROPERTY DAMAGE	1	01/12/2024	01/31/2024
ROSS VALLEY SANITARY DISTRICT	3065766	Ferris, Brian	PROPERTY DAMAGE	1	01/31/2024	02/14/2024
SAN ELIJO JOINT POWERS AUTHORITY	3066442	Cordato, Tom	PROPERTY DAMAGE	1	12/01/2023	03/08/2024
SAN ELIJO JOINT POWERS AUTHORITY	3068999	Sandberg, Curtis	PROPERTY DAMAGE	1	04/15/2024	04/22/2024
SANITARY DISTRICT NO. 5 OF MARIN COUNTY	3066146	Boboc, Mihal	PROPERTY DAMAGE	1	02/27/2024	02/27/2024
SANTA MARGARITA WATER DISTRICT	3032924	Osorio, Mauricio	PROPERTY DAMAGE	1	11/10/2021	05/12/2022
SANTA MARGARITA WATER DISTRICT	3032924	Osorio, Mauricio	EMPLOYMENT PRACTICES	1	11/10/2021	05/12/2022
SANTA MARGARITA WATER DISTRICT	3032924	Ramsey, Maryam	EMPLOYMENT PRACTICES	2	11/10/2021	05/12/2022
SANTA MARGARITA WATER DISTRICT	3038480	Browning, Dan	PROPERTY DAMAGE	1	08/04/2022	09/23/2022
SANTA MARGARITA WATER DISTRICT	3038480	Collins, Rachelle (Ricki)	PROPERTY DAMAGE	2	08/04/2022	09/23/2022
SANTA MARGARITA WATER DISTRICT	3041926	Mobasherifar, Najmeh	PROPERTY DAMAGE	1	12/13/2022	01/12/2023
SANTA MARGARITA WATER DISTRICT	3041926	Mobasherifar, Najmeh	BODILY INJURY	1	12/13/2022	01/12/2023
SANTA MARGARITA WATER DISTRICT	3041926	State Farm ASO Linda Perreira	PROPERTY DAMAGE	2	12/13/2022	01/12/2023
SANTA MARGARITA WATER DISTRICT	3042107	Khan , Samrah	PROPERTY DAMAGE	1	01/16/2023	01/17/2023
SANTA MARGARITA WATER DISTRICT	3042107	Davis, Danny	PROPERTY DAMAGE	2	01/16/2023	01/17/2023
SANTA MARGARITA WATER DISTRICT	3063490	Lopez Jr., David	BODILY INJURY	1	12/22/2022	11/15/2023
SANTA MARGARITA WATER DISTRICT	3068531	Progressive Ins a/s/o, Gruszczynski	PROPERTY DAMAGE	1	03/13/2024	04/05/2024
SANTA MARGARITA WATER DISTRICT	3069123	CAESAR A. GUYOT and IRENE K. GUYOT	PROPERTY DAMAGE	1	04/20/2022	04/24/2024
SANTA MARGARITA WATER DISTRICT	3072545	Monaco, Vincent	EMPLOYMENT PRACTICES	1	05/15/2024	05/31/2024
SEWER AUTHORITY MID-COASTSIDE	3042504	Sorfleet, Bill	PROPERTY DAMAGE	1	01/02/2023	01/17/2023
SEWER AUTHORITY MID-COASTSIDE	3042504	Love, Bobbie Sue	PROPERTY DAMAGE	2	01/02/2023	01/17/2023
SEWER AUTHORITY MID-COASTSIDE	3042504	Reiken, Chris & Beth	PROPERTY DAMAGE	3	01/02/2023	01/17/2023
SEWER AUTHORITY MID-COASTSIDE	3066061	Sorfleet, William	PROPERTY DAMAGE	1	02/04/2024	02/24/2024
SEWER AUTHORITY MID-COASTSIDE (SBU)	3061621	Ball , Emma	PROPERTY DAMAGE	1	09/01/2023	09/06/2023
SEWER AUTHORITY MID-COASTSIDE (SBU)	3061621	Kitz , Madison	PROPERTY DAMAGE	2	09/01/2023	09/06/2023
SEWER AUTHORITY MID-COASTSIDE (SBU)	3061621	Whiting, Shane	PROPERTY DAMAGE	3	09/01/2023	09/06/2023
STEGE SANITARY DISTRICT	3007397	JONES, BILL	PROPERTY DAMAGE	1	12/13/2020	12/14/2020
STEGE SANITARY DISTRICT	3061761	Guzman De Leon, Manuel I.	PROPERTY DAMAGE	1	08/04/2023	09/11/2023
STEGE SANITARY DISTRICT	3062453	Ivry, Richard	BODILY INJURY	1	03/01/2023	10/08/2023
STEGE SANITARY DISTRICT	3066967	Wolter, Jonathon and Lynn	PROPERTY DAMAGE	1	02/25/2024	03/25/2024
STEGE SANITARY DISTRICT	3068849	Wong, Jacob	PROPERTY DAMAGE	1	04/16/2024	04/17/2024
TRIUNFO SANITATION DISTRICT	3028042	Sevack, Brendan	BODILY INJURY	1	07/03/2021	12/10/2021
Under Review	3074783	Suzanne, Gemma	PROPERTY DAMAGE	1	08/19/2024	08/21/2024
UNION SANITARY DISTRICT	3049241	Johnson, Davina	BODILY INJURY	1	01/10/2023	07/10/2023
UNION SANITARY DISTRICT	3056915	Chen , Chung-Ho	BODILY INJURY	1	02/07/2023	08/28/2023
UNION SANITARY DISTRICT	3074072	Nationwide Ins. ASO , Rochelle Pierce	PROPERTY DAMAGE	1	02/08/2024	07/29/2024
VALLEJO FLOOD AND WASTE WATER DISTRICT	3045772	Cabrera, Trever-James F.	BODILY INJURY	1	08/03/2022	04/14/2023
VALLEJO FLOOD AND WASTE WATER DISTRICT	3064127	Stewart, Brian	PROPERTY DAMAGE	1	12/06/2023	12/11/2023
VALLEJO FLOOD AND WASTE WATER DISTRICT	3064127	Ni, Wen	PROPERTY DAMAGE	2	12/06/2023	12/11/2023



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Member District	Claim Number	Claimant Name	Coverage	Claimant Number	Date Of Loss	Claim Date Reported
VALLEJO FLOOD AND WASTE WATER DISTRICT	3064128	Ricafrente, Epifania D.	PROPERTY DAMAGE	2	12/06/2023	12/11/2023
VALLEJO FLOOD AND WASTE WATER DISTRICT	3073566	Vincenty, Clifford	BODILY INJURY	1	03/27/2023	07/09/2024
VENTURA REGIONAL SANITATION DISTRICT	3028388	Sevack, Brendan	BODILY INJURY	1	07/03/2021	12/09/2021
VICTOR VALLEY WASTEWATER RECLAMATION AUT	1980783	VALLES, ANGELA	EMPLOYMENT PRACTICES	1	05/21/2018	05/21/2018
VICTOR VALLEY WASTEWATER RECLAMATION AUT	2005386	CLOUTIER, GINA	EMPLOYMENT PRACTICES	1	01/01/2014	12/17/2019
VICTOR VALLEY WASTEWATER RECLAMATION AUT	3009200	WILSON, EMILY	EMPLOYMENT PRACTICES	1	08/19/2020	02/17/2021
WEST BAY SANITARY DISTRICT	1973920	CHAN, TONY.	PROPERTY DAMAGE	1	07/01/2016	12/07/2017
WEST BAY SANITARY DISTRICT	1973920	ODEN, PEBBLES	PROPERTY DAMAGE	2	07/01/2016	12/07/2017
WEST BAY SANITARY DISTRICT	1973920	VESTRYS, CHRISTOPHER	PROPERTY DAMAGE	3	07/01/2016	12/07/2017
WEST BAY SANITARY DISTRICT	1973920	MORENO, JULIO	PROPERTY DAMAGE	4	07/01/2016	12/07/2017
WEST BAY SANITARY DISTRICT	3065754	Trinity Church	PROPERTY DAMAGE	1	12/22/2023	02/14/2024
WEST BAY SANITARY DISTRICT	3066947	Unknown, Unknown	BODILY INJURY	1	03/22/2024	03/25/2024
WEST BAY SANITARY DISTRICT	3073599	Guan, Yitao	PROPERTY DAMAGE	1	07/08/2024	07/11/2024
WEST COUNTY WASTEWATER DISTRICT	3039920	Malek-Zadeh, Lisa	EMPLOYMENT PRACTICES	1	11/09/2022	11/09/2022
WEST COUNTY WASTEWATER DISTRICT	3045201	Williams, Maurice & Mohania	PROPERTY DAMAGE	1	03/28/2023	03/30/2023
WEST COUNTY WASTEWATER DISTRICT	3045201	McKneely , Wilford & Gwendolyn	PROPERTY DAMAGE	2	03/28/2023	03/30/2023
WEST COUNTY WASTEWATER DISTRICT	3045328	Christian, Evelyn	EMPLOYMENT PRACTICES	1	04/22/2022	08/15/2022
WEST COUNTY WASTEWATER DISTRICT	3056801	Martinez, Brenda	EMPLOYMENT PRACTICES	1	07/25/2023	08/21/2023
WEST COUNTY WASTEWATER DISTRICT	3061610	Cummings, Veronica	EMPLOYMENT PRACTICES	1	09/01/2023	09/05/2023
WEST COUNTY WASTEWATER DISTRICT	3061610	Cummings, Veronica	LIABILITY PERSONAL INJURY	1	09/01/2023	09/05/2023
WEST COUNTY WASTEWATER DISTRICT	3063620	Stowell, Samuel	PROPERTY DAMAGE	1	12/01/2022	11/17/2023
WEST COUNTY WASTEWATER DISTRICT	3064771	Hutton, Angelita	PROPERTY DAMAGE	1	08/15/2023	01/09/2024
WEST COUNTY WASTEWATER DISTRICT	3065343	Angelita	PROPERTY DAMAGE	1	11/22/2023	01/30/2024
WEST COUNTY WASTEWATER DISTRICT	3071849	Ashley Rollins C/O AAA Insurance	PROPERTY DAMAGE	1	04/10/2024	05/08/2024
WEST VALLEY SANITATION DISTRICT	1992584	YOUNGBLOOD, FRANKIE & DORIS	PROPERTY DAMAGE	1	03/17/2019	03/19/2019
WEST VALLEY SANITATION DISTRICT	1992584	RAMACCIOTTI, MARIA	BODILY INJURY	2	03/17/2019	03/19/2019
WEST VALLEY SANITATION DISTRICT	1992584	RAMACCIOTTI, MARIA	PROPERTY DAMAGE	2	03/17/2019	03/19/2019
WEST VALLEY SANITATION DISTRICT	1992584	RAMACCIOTTI, SOPHIA	BODILY INJURY	4	03/17/2019	03/19/2019
WEST VALLEY SANITATION DISTRICT	1992584	RAMACCIOTTI, GIULIANA	BODILY INJURY	5	03/17/2019	03/19/2019
WEST VALLEY SANITATION DISTRICT	3047315	Studzinski, Wanda	PROPERTY DAMAGE	1	05/29/2023	05/30/2023
WEST VALLEY SANITATION DISTRICT	3047315	Rhodes, Paul	PROPERTY DAMAGE	2	05/29/2023	05/30/2023
WEST VALLEY SANITATION DISTRICT	3064952	Fawcett, John	PROPERTY DAMAGE	1	12/21/2023	01/12/2024
WEST VALLEY SANITATION DISTRICT	3066980	Rahbar, Mahnaz	PROPERTY DAMAGE	1	03/23/2024	03/25/2024

**CALIFORNIA SANITATION RISK MANAGEMENT AUTHORITY  
MINUTES OF THE  
POOLED LIABILITY COMMITTEE MEETING TELECONFERENCE  
MAY 6, 2024**

**MEMBERS PRESENT**

Mx. Teresa Herrera, Chair, Silicon Valley Clean Water  
Mr. Sergio Ramirez, West Bay Sanitary District  
Mr. Jimmy Dang, Oro Loma Sanitary District  
Mr. Mark Carlson, Union Sanitary District  
Mr. Jordan Damerel, Fairfield-Suisun Sewer District  
Ms. Veronica Cazares, Selma-Kingsburg-Fowler County Sanitation District

**GUESTS AND CONSULTANTS PRESENT**

Mr. Seth Cole, Alliant Insurance Services, Inc.  
Mr. Myron Leavell, Alliant Insurance Services, Inc.  
Mr. Steve Davidson, Alliant Insurance Services, Inc.  
Mr. David Patzer, Risk Management Solutions  
Mr. Byrne Conley, Gibbons & Conley  
Mr. Alan Dialon, Carl Warren & Company  
Mr. Devon Thyme, Carl Warren & Company

**A. CALL TO ORDER**

Chair Teresa Herrera called the meeting to order at 10:01 am.

**B. PUBLIC AND COMMITTEE MEMBER COMMENTS**

Seth Cole introduced the newest Committee members to the group, Jordan Damerel and Veronica Cazares. The meeting participants introduced themselves.

**C. GENERAL ADMINISTRATION**

**C.1. Meeting Minutes of February 12, 2024**

The Meeting Minutes of February 12, 2024 were reviewed.

A motion was made to approve the meeting minutes as presented.

**MOTION:** Mark Carlson                      **SECOND:** Sergio Ramirez                      **MOTION CARRIED**

**AYES:** Carlson, Dang, Herrera, Ramirez

**NAYS:** None

**ABSTAIN:** Cazares, Damerel

**ABSENT:** None

**D. CLOSED SESSION**

The Committee entered Closed Session at 10:06 a.m. pursuant to Government Code Section 54956.95. The Committee left Closed Session at 10:37 a.m., at which time it was announced that the Claims Administrator was provided with direction concerning the disposition of certain claims; however, no final settlements were approved, nor was any action taken.

**E. CLAIMS ADMINISTRATION**

**E.1. Reporting and Ratification of Claims Settlements**

None.

**E.2. Quarterly Claims Report as of March 31, 2024**

Seth Cole reviewed the Quarterly Claims Report with the Committee. This report reflects the claims activity as of March 31, 2024. Seth explained that the loss ratio represents incurred claims as a percentage of pooled deposits collected.

The loss ratio for Program Year 38 through March 31, 2024 is 5.72%, which is significantly lower than the 5-year and 38-year program averages of 45.42% and 41.93%, respectively, however he cautioned that we are seeing an increasing in the severity of older year claims. Seth explained that effective 12/31/2023, the Pooled Layer risk was transferred to Clean Water Insurance Captive (CWIC).

**F. UNDERWRITING ISSUES**

**F.1. Pooled Liability Program Actuarial Study**

Seth Cole reviewed the item with the Committee. Each pooled program has an actuarial study performed annually in order to project outstanding liabilities from previous Program Years and to project funding requirements for future Program Years.

Seth advised that AON, who has performed the actuarial study since 2018, has proposed an annual fee in the amount of \$13,500 to reengage their actuarial services for the next three years, representing roughly an 8% increase over their previous rate. The fee for an on-site visit is \$1,750. Seth advised that the annual service fee had been \$12,500 since 2018.

A motion was made to engage AON to perform CSRMA Property Program’s actuarial study at a cost of \$13,500 per year for a period of 3 years.

**MOTION:** Jordan Damerel                      **SECOND:** Jimmy Dang                      **MOTION CARRIED**

**AYES:** Carlson, Cazares, Damerel, Dang, Herrera, Ramirez  
**NAYS:** None  
**ABSTAIN:** None  
**ABSENT:** None

## **F.2. Primary Endorsement**

Seth Cole reviewed the item with the Committee. Many vendors and other jurisdictions require an entity's coverage to be "primary and non-contributory" before approving contracts and/or granting permits. This standard practice presents a problem for CSRMA member agencies as the MOC contains an "Other Coverage or Insurance" clause, which is common in insurance policies. The proposed amendments to the Additional Covered Party endorsement, which uses language adopted from a similar risk-sharing pool and was reviewed by Legal Counsel, provides a remedy.

Seth advised that the Pooled Liability Committee's approval would send the matter to the Executive Board for their approval, who would then recommend the amendment to the full Board of Directors.

A motion was made to recommend the proposed amendment to CSRMA's Executive Board.

**MOTION:** Mark Carlson                      **SECOND:** Jordan Damerel                      **MOTION CARRIED**

**AYES:** Carlson, Cazares, Damerel, Dang, Herrera, Ramirez  
**NAYS:** None  
**ABSTAIN:** None  
**ABSENT:** None

## **G. LOSS CONTROL**

### **G.1. Risk Control Work Plan for 2024/26**

David Patzer reviewed the Risk Control Work Plan for FYs 2024/2026 approved by the Executive Board at their March 2024 Long Range Planning Session with the Committee. The final version closely mirrors the draft the Committee reviewed in February. David walked through the draft Risk Control Work Plan outlining the Core Services, Continuing Services, and Proposed New Initiatives.

Notable items:

#### **Core Items**

- No changes

#### **Continuing Risk Control Programs**

- Item 22 Continue to update 15 online training modules.
- Item 23 Continue the Risk Control and Safety Reimbursement Program
- Item 24 Continue the Employee Health Promotion Reimbursement Program.
- Item 25 Increase in Vector Solutions subscription from \$120,100 to \$156,000 for 24/25. This contemplates a 10% increase in the seat license fee and increased member usage.
- Item 28 Updates annual support for Builders (usage and programming) to \$14,000.
- Item 29 Develop up to 10 new web based training modules for the Vector Solutions library.
- Item 30 Reduction in the SMART SOP improvements to \$20,000.
- Elimination of the Physical Demand Software Subscription

**New Initiatives**

- Item 32 Engage KYND to provide Cyber Security Services, up to \$93,000 annually..
- Item 33 Elimination of the Wildfire risk assessment at 3 member locations, up to \$9,000 for services provided by Fireline. The Committee had recommended that this line item not be funded at this time, but rather have Fireline provide a seminar/webinar training to make members aware of this service.

**G.2. Spring/Summer/Fall 2024 Area Training Update**

David Patzer briefly reviewed the Spring/Summer/Fall 2024 area training schedule with the Committee and explained that the training seminars are provided on topics of interest to the CSRMA membership throughout the year. The Area Training Schedule is as follows:

Topic		Tentative Dates	Tentative Locations
<b>Sentinel Training Program for WC members</b>		FY23/24	Zoom
<b>Interpersonal Skills:</b>			Webinars
<ul style="list-style-type: none"> <li>• <b>How to Have a Difficult Conversation</b></li> <li>• <b>De-Escalation Skills</b></li> </ul>	<ul style="list-style-type: none"> <li>• 5/30</li> <li>• 6/20</li> </ul>		
<b>August CSRMA/CASA Risk Mgt Seminar</b>		July 31	Monterey
<ul style="list-style-type: none"> <li>• Janice Litvin (Banish Burnout)</li> <li>• Bonnie Kolesar (Managing Risk)</li> <li>• Fred Deschamps (FitMe)</li> <li>• Tamarin Austin (Austin Clean Water)</li> </ul>			
<b>Sewer Summit</b>		October 12	Virtual conference
<b>Webinars:</b>		May-July	Webinars
4/23/24	Effective Tailgate Safety Meetings/Trainings		
4/24/24	Wrong Chemical into the Wrong Tank - Could an incident like this occur at your Water or Wastewater Treatment Plant?		
4/25/24	Insurance Requirements in Contracts		
4/30/24	Accident Investigation Reporting Roles and Responsibilities - Who, What, When, Where, Why and How		
5/7/24	Navigating FEMA Assistance: An Insider’s Guide To Effectively Obtaining FEMA Assistance Following a Declared Disaster		
5/7/24	Navigating FEMA Assistance: An Insider’s Guide To Effectively Obtaining FEMA Assistance Following a Declared Disaster		
5/9/24	SERP Services – Professional Support for Sewer Spill Response, Training and Compliance		
5/14/24	Water Distribution & Treatment Operator Math Workshop - Webinar		
5/15/24	Developing a Stormwater Emergency Response Plan		
5/16/24	Underground Service Alert		
5/21/24	Managing Sidewalk Liability- Sidewalk Best Practices		



5/22/24	What Supervisors Need to Know About Workers' Compensation to Avoid Legal Pitfalls
5/22/24	Mastering FOG Management: Best Practices for an Effective Fats, Oils, and Grease Program
5/23/24	Finding Solutions to Drinking Water Treatment Scenarios
5/28/24	Understanding The ASTM F3445 Slip Resistant Footwear Standard
5/30/24	Change Management   Leading Your Team Through Transformation
6/4/24	Developing Your Leadership Skills Webinar
6/5/24	Smooth Operations, Solid Safety: Harnessing Smart SOP for SOPs and LOTO
6/11/24	NFPA 70E Electrical Safety for Water and Wastewater Workers
6/13/24	CalOSHA Inspection and Serious Injury Reporting - Understanding and Knowing Your Responsibilities, Rights and Requirements
6/19/24	Soft Tissue Injury Risks and Solutions for Collection, Ops and Maintenance Workers
6/20/24	How To ID and Classify Confined Spaces for Wastewater Workers
6/25/24	Wildfire Property Risk Mitigation for Agencies that Own and/or Operate Exposed Facilities
6/27/24	Forklift Safety Awareness
7/11/24	Developing Condition Assessment Programs

## H. PROPERTY PROGRAM

### H.1. Property Program Actuarial Study

Seth Cole reported that an Actuarial Study for the Pooled Property Program was performed to re-evaluate past projections using current loss data and to project future payment patterns to determine rates for the Program renewal as of December 31, 2023. Seth summarized key points from the Actuarial Study

- Estimated Outstanding Losses at June 30, 2024: \$806,273 (discounted at 2%).
- 2024/25 Projected Ultimate Loss Rate per \$1,000 TIV at a \$100,000 SIR: \$0.079 (70% Confidence Level, discounted at 2%). This represents a 2.5% increase over 2023/24.

### H.2. FY 2024/25 Property Program Renewal

Seth Cole reviewed the item with the Committee and reminded them that this Committee is tasked with monitoring and managing the pooled Property program. The Property Program will be renewing 7/1/24. Coverage for Terrorism, Cyber Liability and Pollution Liability are included.

Seth advised that the excess renewal quote has not yet been received, however, the Program Administrators are presenting a 10% rate increase for approval to the Executive Board. The estimated renewal premium presented to the Committee represents about a 17% increase in total costs to members. This contemplates an approximately 8% increase in Total Insurable Values (TIV), including the addition of a new CSRMA member, Lincoln-Sewer Maintenance District 1 Wastewater Authority (LiSWA), whom the CSRMA Board approved for participation in the Program at their January 2024 meeting.

Seth reported that some of the increase in Fixed Expense (JPA Charge) is due to the Executive Board approving engaging KYND’s cybersecurity services for the benefit of all CSRMA members.

Expense Item	2023-24	Estimated 2024-25	Estimated Cost Change	
	\$1 Billion Limit Excess of \$100K Pooled Layer	\$1 Billion Limit Excess of \$100K Pooled Layer		
Est. Pool Deposits (70% CL, Discounted at 2%)	593,907	658,863	64,956	11%
Est. Insurance Costs (Net)	8,349,771	9,861,080	1,511,309	18%
Est. Fixed Expense (JPA Charge)	66,356	111,894	45,538	69%
Program Director Fees	192,000	192,000	0	0%
<b>Total Expected Costs</b>	<b>9,202,034</b>	<b>10,823,837</b>	<b>1,621,803</b>	<b>17.62%</b>

*Insurance Cost includes Prop, B&M, Cyber, Pollution*  
*Increase in JPA Charge due to expense for KYND Cyber Risk Services*

A motion was made to recommend the figures presented in the table provided to the Executive Board as “not-to-exceed” numbers for their approval.

**MOTION:** Sergio Ramirez                      **SECOND:** Jimmy Dang                      **MOTION CARRIED**

**AYES:** Carlson, Cazares, Damerel, Dang, Herrera, Ramirez  
**NAYS:** None  
**ABSTAIN:** None  
**ABSENT:** None

**I. INFORMATION ITEMS**

- I.1. Poem of the Day**
- I.2. Article – Russia-linked hacking group suspected of carrying out cyberattack on Texas water facility**
- I.3. Article – Cyber defenses ramp up as hacks exploit gaps**
- I.4. Article – Ask Leslie – Be Clear And Concise When Documenting Reasons For Termination**
- I.5. CSRMA 2024 Meeting Calendar**
- I.6. CSRMA Organizational Chart**
- I.7. CSRMA Service Team**

The Committee reviewed the presented information items.

**J. ADJOURNMENT**

The meeting was adjourned at 11:09 a.m. The next meeting is scheduled for September 9, 2024 at the Alliant Walnut Creek Office.

## **Preliminary 2025 Meeting Calendar**

**ISSUE:** Every year the Executive Board adopts a meeting calendar. The Pooled Liability Committee meetings are included in that calendar. The Pooled Liability Committee should review the proposed meetings dates and approve their calendar dates for the upcoming year.

Historically, the February meeting has had a light agenda and been held as a teleconference. The remainder of the calendar year meetings were held in-person. The Committee should consider whether to continue to hold meetings in-person (except for February) or adopt a hybrid schedule of virtual and in-person meetings.

**RECOMMENDATION:** The Program Administrator recommends that the Pooled Liability Committee approve their dates on the 2025 meeting calendar.

**FISCAL IMPACT:** None.

**BACKGROUND:** None.

**ATTACHMENTS:** Proposed 2025 Meeting Calendar – PL1 Version

## CSRMA MEETING CALENDAR 2025

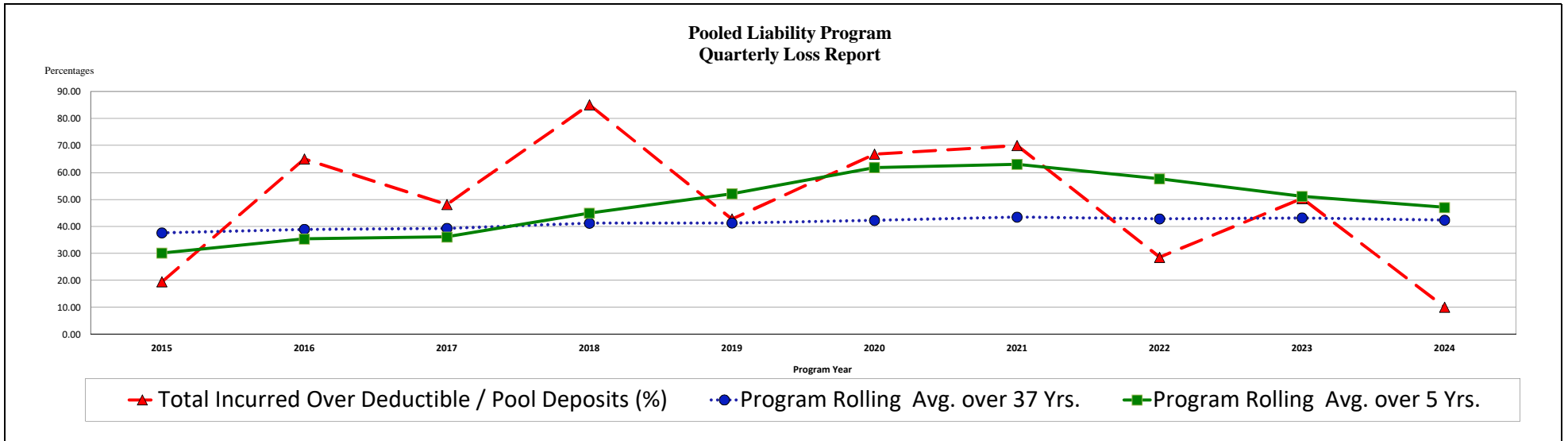
JANUARY	FEBRUARY	MARCH	APRIL
<b>CSRMA EB - TUE - 28</b>	CSRMA LIAB (TC) - TUE - 18	<b>CSRMA LRP - SUN - TUE - 16, 17, 18</b>	<b>CSRMA FIN - MON - 14 (SFO)</b>
<b>CSRMA BD - WED - 29</b>	<b>CSRMA WC - THUR - 20 (SFO)</b>		
<i>CASA January 29 - 31</i>	<i>PARMA February 23 - 26</i>		
<i>Palm Springs</i>	<i>Anaheim</i>		
MAY	JUNE	JULY	AUGUST
<b>CSRMA LIAB - MON - 5 (WC OFFICE)</b>	CSRMA EB (TC) - MON - 9		<b>CSRMA EB - TUE - 12</b>
CSRMA OC (TC) - TUES - 6	CSRMA BOD (TC) - WED - 18		<b>CSRMA BD - WED - 13</b>
CSRMA WC (TC) - THUR - 15	CSRMA OC (TC) - WED - 25		
			<i>CASA August 13 - 15</i>
			<i>San Diego</i>
SEPTEMBER	OCTOBER	NOVEMBER	DECEMBER
<b>CSRMA LIAB - MON - 8 (WC OFFICE)</b>	<b>CSRMA EB - MON - 6 (SFO)</b>	CSRMA FIN (TC) - MON - 3	CSRMA EB (TC) - MON - 8
CSRMA OC (TC) - FRI - 12	CSRMA WC (TC) - WED - 15	<b>CSRMA LIAB - MON - 17 (WC OFFICE)</b>	CSRMA OC (TC) - THUR - 11
	CSRMA OC (TC) - FRI - 31		
<i>CAJPA September 16 - 19</i>			
<i>South Lake Tahoe</i>			

**Meetings in RED are IN-PERSON**

**POOLED LIABILITY PROGRAM**  
**Quarterly Claims Report**  
**As of June 30, 2024**

Program Year	PY 1-28 1987-2014	PY 29 2015	PY 30 2016	PY 31 2017	PY 32 2018	PY 33 2019	PY 34 2020	PY 35 2021	PY 36 2022	PY 37 2023	PY 38* 2024	Program Avg Over 5 yrs	Program Avg Over 38 yrs
Number of Members	N/A	40	40	40	40	40	40	40	41	41	41	N/A	N/A
Total Number of Claims	3,161	139	146	99	65	109	55	87	55	58	16	73	105
Initial Pool Deposits	53,302,491	2,756,403	2,715,342	2,718,212	2,682,244	2,496,726	2,641,494	3,206,015	3,436,283	3,679,709	2,010,029	2,994,706	2,148,551
Total Paid To Date	33,478,137	1,151,087	2,595,984	1,979,513	2,795,208	1,627,430	1,996,013	2,754,126	950,664	2,091,795	68,681	1,572,256	1,354,964
Total Reserved	135,318	5,656	2,744	23,978	147,306	255,868	125,623	391,049	674,934	657,996	329,863	435,893	72,377
Total Incurred	33,613,455	1,156,743	2,598,728	2,003,491	2,942,514	1,883,298	2,121,636	3,145,175	1,625,598	2,749,791	398,544	2,008,149	1,427,341
POOL PENETRATION													
No. of Occurrences Over Deductible	326	10	13	12	12	6	8	9	5	8	2	6	11
Total Paid Over Deductible (per occurrence)	20,410,854	530,075	1,761,136	1,284,123	2,134,516	896,962	1,637,599	1,872,383	512,078	1,399,602	22,800	1,088,892	854,267
Total Reserves Over Deductible (per occurrence)	129,691	5,656	2,744	23,978	147,306	170,449	125,623	371,059	468,785	451,575	179,797	319,368	54,649
Total Incurred Over Deductible	20,540,544	535,731	1,763,880	1,308,101	2,281,822	1,067,411	1,763,222	2,243,442	980,863	1,851,177	202,597	1,408,260	908,916
Total Incurred Over Deductible / Pool Deposits (%)	38.54	19.44	64.96	48.12	85.07	42.75	66.75	69.98	28.54	50.31	10.08	47.02	42.30

\* - The pooled layer has been transferred to CWIC for the 7/1/23-24 program year.



## **Carl Warren & Company Succession Plan**

**ISSUE:** As a result of discussion at the 2024 Long Range Planning Session, the Executive Board tasked the Program Administrators with updating the succession plans for its key vendors. Carl Warren being one of them.

Carl Warren & Company is preparing a succession plan for the CSRMA claims team and it is expected it will be available for review by the Committee at the meeting.

**RECOMMENDATION:** The Program Administrators recommend that the Committee review the succession plan prepared by Carl Warren and provide direction.

**FISCAL IMPACT:** None

**BACKGROUND:** At the March 2024 Executive Board meeting, the Program Administrators provided the Executive Board with their Business Continuity and Succession Plan Documents. The document provided a detailed succession plan for the Insurance Brokerage, Program Administration and Risk Control duties provided. Review of this plan prompted the Executive Board to discuss succession plans for other vendors and service providers key to CSRMA. As a result, the Executive Board directed the Program Administrators to work with CSRMA's key vendors and service providers on their respective succession plans for personnel assigned to CSRMA.

**ATTACHMENTS:** Carl Warren & Company Succession Plan (Handout)

**Program Year 39 (2024-25) Renewal Update**

**ISSUE:** The Pooled Liability Program will be renewing December 31, 2024. This item is intended to provide the Committee with an update on the renewal in a couple of key areas.

1. Pooled Deposit / CWIC Gross Premium (funding/premium for claims in the pooled layer). The actuarial studies are in process. The Program is experiencing fewer claims; however, the severity (cost) has increased considerably.
2. The Clean Water Insurance Captive (CWIC). Effective December 31, 2023, the risk for the Pooled Layer (Member Deductible to \$750,000) was transferred to CWIC. We will evaluate doing the same for the PY 39 renewal.
3. Reinsurance/Excess insurance. We continue to be in a challenging insurance environment, and we may need to restructure the program as carriers look to further reduce their capacity and increase retentions in California. Based on early conversations with the lead reinsurer on the program (Munich Re), we expect they will continue to provide \$10M in capacity and continue at the \$750K self-insured retention. They will also be providing an option at a \$1M self-insured retention for consideration. Berkley provides the second layer of coverage and has indicated they are looking for a minimum rate increase of 15% at renewal. AWAC provides the top layer of coverage and may look to reduce their capacity from \$10M to \$5M, necessitating the need to potentially introduce new capacity to the program.

**RECOMMENDATION:** None at this time.

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

	<b>PY 38 2023/24</b>
<b>Expense Item</b>	<b>\$25.75 million limit</b>
CWIC Gross Premium (pooled layer)	2,947,225
Est. Reinsurance/Excess Costs (Net)	3,419,637
Est. Fixed Expense (JPA Charge)	386,833
Pool Deposit Fees	686,000
<b>Total Expected Costs</b>	<b>7,439,695</b>

**BACKGROUND:** The pooled layer is reinsured by CWIC (member deductible to \$750,000). Munich Re is the reinsurer providing coverage in excess of the pooled layer (\$10M x \$750K). Berkley is the reinsurer providing \$5M in limits excess of \$10M. AWAC provides the top layer of coverage (\$10M x \$15M) for a total of \$25M in limits excess of the pooled layer.



**ATTACHMENTS:** None.

## **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.

Based on loss data valued as of June 30, 2024, the Program Administrators have prepared a Deductible Selection Worksheet. Four members qualify as having adverse General Liability loss experience and three members qualify as having adverse Employment Practices Liability loss experience. The Program Administrators will discuss their findings at the meeting.

**RECOMMENDATION:** To be discussed at the meeting.

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

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

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

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

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

## CSRMA - Pooled Liability Program Manual

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

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

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

#### **PURPOSE**

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

#### **APPLICATION; EXCEPTIONS**

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

#### **POLICIES**

The following are policies of CSRMA:

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

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

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

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

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

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

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

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

the member's General Liability deductible for that year.

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

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

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

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

## **PROCEDURES**

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

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

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

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

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

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

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

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

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

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

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

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

**Agenda Item No. G.1  
Pooled Liability Committee Meeting  
Meeting Date: September 9, 2024**

**Fall/Winter 2024 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.

<b>Topic</b>	<b>Tentative Dates</b>	<b>Tentative Locations</b>
<b>Sewer Summit</b> (see Attachment for Schedule)	October 10	Virtual conference
<b>Webinars:</b>	Sep-Dec	Webinars
Underground Utility Locator	9/3/24	Webinar
Navigating FEMA Assistance: An Insider’s Guide To Effectively Obtaining FEMA Assistance Following a Declared Disaster	9/10/24	Webinar
Understanding Your Agency's CalOSHA Training Requirements	9/12/24	Webinar
Staying Cool and Stay Indoors: Navigating Cal/OSHA's New Heat Illness Regulation	9/17/24	Webinar
Jarvis: Your Virtual Claims Assistant	9/24/24	Webinar
From Ground to Sky: Scaffolding Safety for Public Works Professionals	9/25/24	Webinar
Sewer Backups: Does Your SERP Address This? Best Practices and Risk Management for 1st Responders	9/26/24	Webinar
Are You Prepared for Bypass Pumping	10/1/24	Webinar
The Art of Risk Management, How to Implement an Effective Risk Management Program	10/3/24	Webinar
Cybersecurity Basics for Employees	10/8/24	Webinar
KnowledgeVine- Leveraging Technology to Create a Sustainable Safety Culture.	10/16/24	Webinar
Returning a Waterline to Service	10/17/24	Webinar
SOPs: Cornerstone of Safety and Reliable Operations	10/22/24	Webinar
CalOSHA Inspections: Survival Planning and Tips	10/24/24	Webinar
Understanding your JPA Insurance Pool	11/7/24	Webinar

Effective Tailgate Safety Meetings/Trainings	11/13/24	Webinar
NFPA 70E Electrical Safety for Water and Wastewater Workers	11/14/24	Webinar
Lift Station Inspection & Condition Assessment	11/19/24	Webinar
Claims Management, the Key to Effectively Managing Claims from Cradle to Grave	12/12/24	Webinar
Contracts, Contracts, Contracts, How to Effectively Manage a Program!	1/9/25	Webinar
Is Your Sewer Spill Emergency Response Plan in Compliance?	1/14/25	Webinar
Insurance Requirements in Contracts	2/6/25	Webinar
Pump Station Emergency Response Plans: A Commonly Overlooked SSMP Requirement	2/12/25	Webinar
Unlocking the Training Power of Your Treatment Plant O/M Manual	2/19/25	Webinar
CSRMA/CASA Risk Mgt Seminar <ul style="list-style-type: none"> <li>• Verbal Judo</li> <li>• Fireline Wildfire Risk Assessment Service</li> <li>• Turning O/M Manuals into Training Tools for the Next Generation Operator</li> </ul>	Jan CASA	Palm Springs

**RECOMMENDATION:** None – information only.

**FISCAL IMPACT:** Approximately \$80,000. These training programs are part of the 24/25 risk control training budget.

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

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

**ATTACHMENTS:** Sewer Summit 2024 Schedule



## 19th Annual Sewer and Stormwater Summit

Raising the Bar Achieving the Gold Standard in Sewer and Stormwater System Performance

Thursday, October 10, 2024  
8:00 AM - 2:45 PM PST  
Virtual/Online

[CLICK HERE TO REGISTER](#)

Questions? Contact Kay Patzer at [kpatzer@dkfsolutions.com](mailto:kpatzer@dkfsolutions.com)

### Event Schedule

Expanded View ▾

📍 Displaying agenda in event timezone (8:37 AM PDT)

#### Thursday, October 10

8:00 am – 9:00 am	<b>Traffic Control</b> <p><b>COLLECTIONS WORKER SAFETY &amp; PROFESSIONAL DEVELOPMENT</b></p> <ul style="list-style-type: none"> <li>• <a href="#">John Balestrini</a>, Managing Partner, The Barritt Group</li> </ul>	🗓
8:00 am – 9:00 am	<b>Data Submitter Training</b> <p><b>REGULATORY COMPLIANCE</b></p> <ul style="list-style-type: none"> <li>• <a href="#">Sam Rose</a>, Principal, Sam Rose Consulting</li> </ul>	🗓
8:00 am – 9:00 am	<b>Overview of City of Houston Stormwater Maintenance and Operations</b> <p><b>OPERATIONS</b></p> <ul style="list-style-type: none"> <li>• <a href="#">Rusty Nezat</a>, Director, Nezat Training and Consulting, Inc.</li> </ul>	🗓
8:00 am – 9:00 am	<b>Industrial Hazardous Materials Management Strategies to Positively Impact Stormwater Testing Results</b> <p><b>STORMWATER</b></p> <ul style="list-style-type: none"> <li>• <a href="#">Briana Lipka</a>, Environmental Director, Du-All Safety</li> </ul>	🗓
8:00 am – 9:00 am	<b>Managing the Coming Whirlwind: Projecting and Preparing for CIP Projects to Comply with the WDRs</b> <p><b>COLLECTION SYSTEM MGT/ENGINEERING</b></p> <ul style="list-style-type: none"> <li>• <a href="#">Chris Ewers</a>, Principal Engineer, Ewers Engineering, Inc.</li> </ul>	🗓
9:15 am – 10:15 am	<b>Competency Based Training and Training Plan for Collections Workers</b> <p><b>COLLECTIONS WORKER SAFETY &amp; PROFESSIONAL DEVELOPMENT</b></p> <ul style="list-style-type: none"> <li>• <a href="#">David Patzer</a>, Managing Partner, SERP Services</li> </ul>	🗓
9:15 am – 10:15 am	<b>SSMP Audit Compliance Issues</b> <p><b>REGULATORY COMPLIANCE</b></p> <ul style="list-style-type: none"> <li>• <a href="#">Paul Causey</a>, Principal, Causey Consulting</li> </ul>	🗓
9:15 am – 10:15 am	<b>An Effective Method for Determining if Training Stuck</b> <p><b>OPERATIONS</b></p> <ul style="list-style-type: none"> <li>• <a href="#">Sam Rose</a>, Principal, Sam Rose Consulting</li> </ul>	🗓
9:15 am – 10:15 am	<b>Enforcement Actions of Reporting and Effluent Limit Violations</b> <p><b>STORMWATER</b></p> <ul style="list-style-type: none"> <li>• <a href="#">Pavlova Vitale</a>, Unit Supervisor, Los Angeles Regional Water Quality Control Board, Enforcement Unit</li> <li>• <a href="#">Emma Averill</a>, Water Resource Control Engineer, Los Angeles Water Board</li> </ul>	🗓
9:15 am – 10:15 am	<b>Optimizing Sewer and Storm Drain Inspections and Data Management with Drones</b> <p><b>COLLECTION SYSTEM MGT/ENGINEERING</b></p> <ul style="list-style-type: none"> <li>• <a href="#">Joseph Valenzuela</a>, Pathfinder Optics</li> </ul>	🗓
10:30 am – 11:30 am	<b>How to Keep Lone Rangers Safe When There Isn't a Tonto-Lone Worker Best Practices</b> <p><b>COLLECTIONS WORKER SAFETY &amp; PROFESSIONAL DEVELOPMENT</b></p> <ul style="list-style-type: none"> <li>• <a href="#">Jo Cavanaugh</a></li> </ul>	🗓
10:30 am – 11:30 am	<b>Preparing SSMP Audits for Scrutiny Prior to Uploading to CIWQS by Your Agency LRO</b> <p><b>REGULATORY COMPLIANCE</b></p> <ul style="list-style-type: none"> <li>• <a href="#">James Fischer</a>, Co-Owner, Fischer Compliance LLC</li> </ul>	🗓
10:30 am – 11:30 am	<b>Measuring the Success of your CMMS and Steps to Enhance Based On your Operational Needs and Budget</b> <p><b>OPERATIONS</b></p> <ul style="list-style-type: none"> <li>• <a href="#">Steve Miksis</a>, Vice President, SKL Solutions</li> </ul>	🗓
10:30 am – 11:30 am	<b>Stormwater Solutions to the Climate Change Challenge</b> <p><b>STORMWATER</b></p> <ul style="list-style-type: none"> <li>• <a href="#">Tamarin Austin</a>, Attorney</li> </ul>	🗓
10:30 am – 11:30 am	<b>Innovative Case Studies on SmartCover for Sewer Management</b> <p><b>COLLECTION SYSTEM MGT/ENGINEERING</b></p> <ul style="list-style-type: none"> <li>• <a href="#">Eric Van Cleave</a>, Southern California Regional Sales Manager, SmartCover Systems</li> </ul>	🗓
12:30 pm – 1:30 pm	<b>The 6 Types of Working Genius – Discover Your Gifts   Transform Your Work</b> <p><b>COLLECTIONS WORKER SAFETY &amp; PROFESSIONAL DEVELOPMENT</b></p> <ul style="list-style-type: none"> <li>• <a href="#">Keith Sorsdal</a>, President / CEO, The Sorsdal Group, LLC</li> </ul>	🗓
12:30 pm – 1:30 pm	<b>SERP Best Practices</b> <p><b>REGULATORY COMPLIANCE</b></p> <ul style="list-style-type: none"> <li>• <a href="#">David Patzer</a>, Managing Partner, SERP Services</li> </ul>	🗓
12:30 pm – 1:30 pm	<b>PSERPs</b> <p><b>OPERATIONS</b></p> <ul style="list-style-type: none"> <li>• <a href="#">John Balestrini</a>, Managing Partner, The Barritt Group</li> </ul>	🗓
12:30 pm – 1:30 pm	<b>Innovative Case Studies on SmartCover for Sewer Management</b> <p><b>STORMWATER</b></p> <ul style="list-style-type: none"> <li>• <a href="#">Sean Hennessy</a>, SmartCover Systems</li> </ul>	🗓
12:30 pm – 1:30 pm	<b>Data Science for Gravity Main Cleaning Optimization</b> <p><b>COLLECTION SYSTEM MGT/ENGINEERING</b></p> <ul style="list-style-type: none"> <li>• <a href="#">Lars Stenstedt</a>, Data Science Services, V&amp;A Consulting Engineers, Inc.</li> </ul>	🗓
1:45 pm – 2:45 pm	<b>CalOSHA Inspection Procedures and Serious Injury Reporting - Understanding and Knowing Your Responsibilities, Rights and Requirements</b> <p><b>COLLECTIONS WORKER SAFETY &amp; PROFESSIONAL DEVELOPMENT</b></p> <ul style="list-style-type: none"> <li>• <a href="#">Peter Kuchinsky</a></li> </ul>	🗓
1:45 pm – 2:45 pm	<b>An Update on the Implementation of the 2022 Sanitary Sewer Systems Order</b> <p><b>REGULATORY COMPLIANCE</b></p> <ul style="list-style-type: none"> <li>• <a href="#">Jarma Bennett</a>, State Water Resources Control Board, NPDES Unit</li> </ul>	🗓
1:45 pm – 2:45 pm	<b>PRINCIPLES OF ROOT FOAMING – Implementing a Chemical Sewer Root Control Program</b> <p><b>OPERATIONS</b></p> <ul style="list-style-type: none"> <li>• <a href="#">Tom Edwards</a>, Duke's Root Control</li> </ul>	🗓
1:45 pm – 2:45 pm	<b>Guide to a Simple, Sticky Data Judgement Tool</b> <p><b>STORMWATER</b></p> <ul style="list-style-type: none"> <li>• <a href="#">Chris Ewers</a>, Principal Engineer, Ewers Engineering, Inc.</li> </ul>	🗓
1:45 pm – 2:45 pm	<b>Mastering Your Collection System with 2024 Technology and Artificial Intelligence</b> <p><b>COLLECTION SYSTEM MGT/ENGINEERING</b></p> <ul style="list-style-type: none"> <li>• <a href="#">Steve Miksis</a>, Vice President, SKL Solutions</li> </ul>	🗓

#### Filter by date

🗓 Thursday, October 10

#### Filter by track

- Collection System Mgt/E...
- Collections Worker Safet...
- Operations
- Regulatory Compliance
- Stormwater
- No Track

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## **Enhanced/Expanded Employment Practice Liability Training Offerings**

**ISSUE:** As part of the Executive Board's 24/25 Long Range Action Plan, the Pooled Liability Committee has been tasked with evaluating enhanced and/or expanded membership training offerings to reduce the impact of employment related claims.

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

- Schedule posted on Risk Control Online
- Schedule emailed to PLP members monthly (sent to PLP Primary Contacts, EPL Hotline Authorized Users and Past CSRMA PLP LCW Seminar Attendees email lists)
- Each seminar's registration information is emailed to the above 2-3x leading up to the next scheduled class
  - To date for 2024, member participation results are:
    - On average, 16 member agencies are represented at each of the ten LCW seminars
    - Average attendance = ~50 participants
    - There are 14 member agencies that have not been represented at any of the LCW seminars since CSRMA began offering them in 2022

Additionally, the Executive Board directed the Program Administrators to begin incorporating soft skills/interpersonal skills training into the CSRMA annual training schedule. To date, CSRMA has provided the following:

- May: How to Have Difficult Conversations
- June: De-Escalation Skills

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

**RECOMMENDATION:** Discuss opportunities to provide enhanced training for the membership and provide direction.

**FISCAL IMPACT:** Unknown.

**BACKGROUND:** The second part to this LRP Action Plan item is evaluate Employment Practices Coverage and related Policies & Procedures (i.e. Deductible Selection) provided in PLP and develop ideas for potential coverage and/or deductible changes. Currently the EPL deductible is \$50,000 for all member agencies. The deductible can be reduced to \$25,000 if

member agencies meet the criteria in the EPL Deductible Reduction Incentive Program implemented 12/31/23. About half of the member agencies completed the process to have their deductible reduced to \$25,000 last year. The Deductible Selection Policy & Procedure also provides for a mechanism to increase the deductible for members who experience adverse loss experience. The Program Administrators reviewed the EPL coverage in the Memorandum of Coverage and believe it is in keeping with coverage provided by other JPAs.

LCW schedule of virtual seminars for CSRMA FY24/25:

1. Managing the Marginal Employee: Emanuela Tala on September 11, 2024
2. Prevention and Control of Absenteeism and Abuse of Leave: Christopher Frederick on October 9, 2024
3. Maximizing Performance thru Documentation, Evaluation and Corrective Action: Emanuela Tala on November 6, 2024
4. The Art of Writing the Performance Evaluation: Nicholas Grether on December 11, 2024
5. A Guide to Implementing Public EE Discipline: Christopher Frederick on January 15, 2025
6. Finding the Facts: EE misconduct and Disciplinary Investigations: Emanuela Tala on February 12, 2025
7. Supervisor's Guide to Understanding and Managing EE's Rights: Labor, Leaves and Accommodations: Christopher Frederick on March 12, 2025
8. Labor Code 101 for Public Agencies: Nicholas Grether on April 9, 2025
9. Terminating the Employment Relationship: Nicholas Grether on May 15, 2025
10. Leaves, Leaves and More Leaves: Christopher Frederick on June 12, 2025

**ATTACHMENTS:** None

## **Annual Liability Loss Analysis Reports**

**ISSUE:** Each year the Risk Control Advisor provides the Pooled Liability Committee with an analysis of the prior years' claims to determine trends and to better focus risk control efforts in areas where the members have the greatest need.

**RECOMMENDATION:** Review the results and discuss.

**FISCAL IMPACT:** None

**BACKGROUND:** By monitoring trends within CSRMA's liability claims, CSRMA has been able to respond with risk control programs that target areas of greatest loss. This type of analysis has resulted in the following CSRMA Risk Control Programs:

1. Residential Sewer Backup Response and Claims Handling Policy and Procedure
2. Contractor Risk Control Program
3. Multiple annual trainings/webinars on sewer related issues
4. SSMP Audit Preparation online training module
5. Online Sewer Backup Response training modules
6. Online Job Description Builder
7. Online Business Continuity Plan Builder
8. Online Defensive Driving training module
9. Contract with Workplace Answers to provide online training for managers and supervisors on Harassment Prevention, in accordance with AB1825

**ATTACHMENTS:** None

**HANDOUT:** Presentation - CSRMA Pooled Liability Claims Analysis.

**Property Program**  
**Post Renewal Report**  
**FY 2024/25**

**ISSUE:** The Pooled Property Insurance Program renewed July 1, 2024. CSRMA participates in the Alliant Property Insurance Program (APIP) excess of the Pooled Layer. APIP is a group purchase program that has historically offered extensive coverage and competitive rates. The Program also includes coverage for Cyber Liability and Pollution Liability insurance. The Executive Summary proposal document is included as an attachment, with a premium breakout by type of coverage provided on page 2 of the document.

Estimated costs were reviewed by the Pooled Liability Committee at their May meeting, and formal quotes were reviewed and approved by the Executive Board at their June meeting. After the Executive Board’s June meeting a further \$259K premium reduction on the excess insurance with APIP was negotiated, and this reduction is reflected in the Fiscal Impact section of this item. Furthermore, considering this \$259K reduction in the Property premium, the Officer’s Committee provided approval to bind Dedicated Excess Cyber Liability coverage at a cost of \$154K as reflected in the Fiscal Impact section. This Dedicated Cyber coverage is discussed further in the Background section.

The Board of Directors also received this post renewal report at their July meeting.

**RECOMMENDATION:** None, information only.

**FISCAL IMPACT:** The total program cost increase was 11.52% compared to the expiring year. The insurance cost (net) is based on an approximate 8% increase in Total Insurable Values (TIV) and an approximate 2% property rate increase. The table below summarizes the renewal pricing for CSRMA’s “All-Risk” Property Insurance Program including Primary Cyber, Pollution, Boiler & Machinery and Terrorism at the same deductible and limit structure as the prior year. Also included is the new Dedicated Excess Cyber Liability coverage.

Expense Item	2023-24	2024-25	Cost Change	
	\$1 Billion Limit Excess of \$100K Pooled Layer	\$1 Billion Limit Excess of \$100K Pooled Layer		
Pool Deposits (70% CL, Discounted at 2%)	593,907	655,062	61,155	10%
Insurance Costs (Net)	8,349,771	9,149,125	799,354	10%
Dedicated Excess Cyber Liability Coverage	n/a	153,922	153,922	n/a
Fixed Expense (JPA Charge)	66,356	111,894	45,538	69%
Program Director Fees	<u>192,000</u>	<u>192,000</u>	0	0%
<b>Total Expected Costs</b>	<b>9,202,034</b>	<b>10,262,003</b>	<b>1,059,969</b>	<b>11.52%</b>

*Insurance Cost includes Property, B&M, Primary Cyber, Pollution*

*Dedicated Excess Cyber Liability is New for 2024-25*

*Increase in JPA Charge due to expense for KYND Cyber Risk Services*



**BACKGROUND:** For the past several years global catastrophic events have driven the property insurance market into a hard cycle. 2023 was the ninth consecutive year where the U.S. experienced at least 10 catastrophes causing over \$1B in losses. Total losses for 2023 exceeded \$100B, marking the fourth consecutive year with global losses topping that mark.

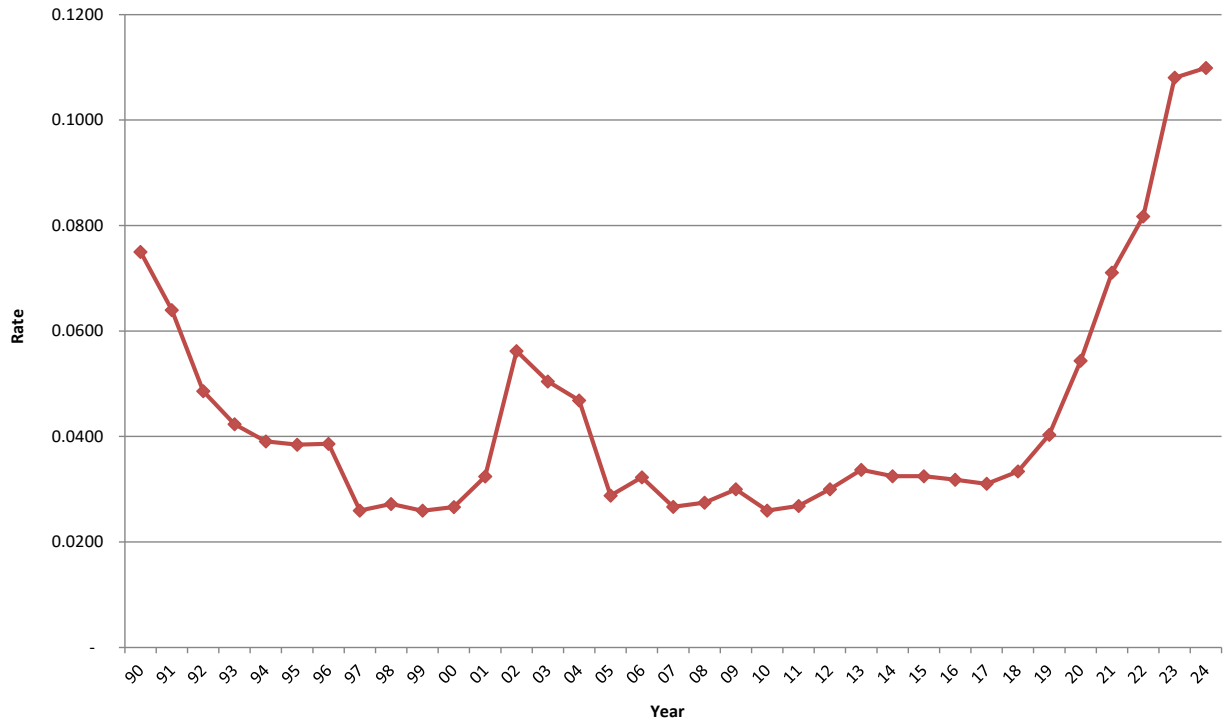
These industry and CSRMA specific losses coupled with unprecedented inflation and increases in the cost to rebuild/replace damaged structures, results in continued upward rate pressure from property insurers. However, there is more optimism in the market this year, and all signs point towards a stabilizing market. The result for CSRMA was a smaller rate increase than we have experienced in recent years.

We are still in a challenging but stabilizing cyber insurance market. Abrupt pricing corrections experienced in the previous renewal cycles were a result of the uptick in severity of claims and pressure mounted to increase retentions from the market. The industry loss ratios and combined ratios saw improvements in 2022-23, but have moved back upward in recent months along with an increase in ransomware activity. Carriers have concerns over systemic type events that could be catastrophic for the industry and are addressing these concerns through coverage restrictions. Insureds can expect some stability in pricing, terms, and conditions for 2024, especially those with good cyber hygiene. As mentioned in the Issue section, Dedicated Excess Cyber Liability coverage has been purchased effective July 1, 2024. The key feature of the dedicated limits, in addition to simply providing more coverage per event (essentially a doubling of the limits and each sublimit), is that it drops down to become primary if the overall APIP program limit is exhausted by other non-CSRMA APIP members. This has never happened but is a possibility.

The table in this item provides renewal pricing for CSRMA's "All Risk" Property Insurance Program, including Terrorism, Boiler & Machinery, Primary Cyber Liability and Pollution Liability coverage, at the current deductible and limit structure. The Program Administrators evaluated the cost benefit of increasing the current program deductible (the 'Pooled Layer') from \$100K up to \$250K. There was no meaningful premium savings to the Insurance Costs to warrant an increase in deductible, and therefore the Program Administrators did not recommend a change at this renewal. This will continue to be evaluated in future years.

A chart depicting CSRMA's rates over the past 35 years is shown below.

### CSRMA Historical Property Rate



**ATTACHMENTS:** 1) APIP Executive Summary Proposal

## ALLIANT PROPERTY INSURANCE PROGRAM (APIP)

July 1, 2024 – July 1, 2025

### EXECUTIVE SUMMARY

Attached please find the annual renewal summary of the Alliant Property Insurance Program (APIP) for the 7/1/2024 renewal. An overview of the most significant issues is discussed here.

After multiple years of a difficult property market with double digit rate increases, the property market is significantly improving as we approach the 7/1/2024 APIP renewal. While the market is much better this year, we do expect most insureds in the APIP program to have single digit rate increases at renewal. Generally, Insured's that are loss free and/or non-Catastrophe (CAT) exposed will have lower than average rate increases while insured's that are loss challenged and/or CAT exposed will have higher than average rate increases.

For the 2024/25 renewal, Berkshire Hathaway Specialty Insurance (BHSI) will lead the first \$30,000,000 of the program. Maximum program limits are \$1,000,000,000 and will be placed with worldwide markets rated at A.M. Best A- VII or higher. Insureds should note several key highlights for this year's renewal:

- Boiler & Machinery cover for participating insureds of the APIP Boiler Program will be maintained with Hartford Steam Boiler (HSB), who will also continue to perform required jurisdictional inspections.
- Cyber (Privacy Liability) Coverage for both 1<sup>st</sup> and 3<sup>rd</sup> parties will be provided by Beazley Syndicate at Lloyd's, A.M. Best Rated A XV, (for those eligible insureds) with coverage as outlined on the following proposal which includes a summary of proposed changes for this renewal. Additional excess options are available, if requested for insureds with good security controls in place. The Cyber market has stabilized somewhat after being extremely volatile in the past few years due to a pronounced increase in ransomware claims and worldwide unrest. Due to the difficulty of even maintaining Cyber coverage for many public entities, we believe the Cyber coverage provided by APIP represents one of the best values in the marketplace. **Please note claims reporting timeframe limitations for this coverage**
- Pollution Coverage for both 1<sup>st</sup> and 3<sup>rd</sup> parties will be provided by Ironshore Specialty Insurance Company, A.M. Best Rated A XV, (for those eligible insureds) with coverage as outlined on the following proposal which includes a summary of proposed changes for this renewal. **Please note claims reporting timeframe limitations for this coverage**
- Vehicles/Contractor's Equipment – please note on the attached proposal whether the vehicle/contractors equipment valuation is Replacement Cost (new) or Actual Cash Value (ACV). If Replacement Cost (new) valuation is needed, the insured must submit a schedule of vehicles or a vehicle valuation reporting form (provided in the pre-renewal packet) and vehicles must be valued at today's Replacement Cost (new). If values are not reported at Replacement Cost (new), the vehicle/contractor's equipment valuation basis will be ACV

Alliant Business Services (ABS) continues to play a significant role not only in providing various types of loss control services, but also in providing appraisal services, business interruption values consultation, and infrared testing. Please see inserts for further details on ABS services provided. For the program, property valuations continue to be a key focus. As a reminder, it is underwriters' intent to have all buildings with a scheduled value of \$5,000,000 or more appraised once every seven to ten years. This service is included in the total program cost. Insureds may also choose to have lower valued buildings appraised. The cost to have all, or specific buildings appraised that are valued on an insureds schedule between \$25,000 and \$5,000,000 will be quoted at the time the request is made.

Additionally, Alliant as a company is excited to introduce our Cyber Resilience Services Subscription Bundle available to APIP clients. The Alliant Cyber Consulting Practice helps clients identify, evaluate, remediate, transfer, and respond to the cyber risks that matter most, driving better cyber risk management, resilience and insurability outcomes. Brochure is included, ask your Alliant representative for more details.

**Please review important Disclosure and Loss Notification information included in your renewal materials. Your review and acknowledgement of these documents are required via your signature once you authorize a request to bind coverage with your Alliant representative. Although this proposal is as complete as possible, the program is being negotiated up to the 7/1/2024 effective date. We will endeavor to provide any known material changes prior to renewal. All coverage items currently under review with APIP markets to be effective on 7/1/2024, are listed at the end of each coverage proposal being quoted.**



**ALLIANT PROPERTY INSURANCE PROGRAM (APIP)**  
**July 1, 2024 – July 1, 2025**  
**EXECUTIVE SUMMARY**

The following table depicts key financial statistics relative to last year:

**Year-over-Year Rate and Premium Comparison**

<b><u>California Sanitation Risk Management Authority (CSRMA)</u></b>	<b><u>2023-2024</u></b> <b><u>(at 11/06/2023)</u></b>	<b><u>2024-2025</u></b>	<b><u>Variance</u></b>
Total Insurable Values (TIV):	\$ 7,730,374,824	\$ 8,326,318,926	7.70%
Earthquake TIV:	Not Applicable	Not Applicable	N/A
Earthquake Limit:	Not Covered	Not Covered	N/A
*Property Annual Cost:	\$ 8,081,736.49	\$ 8,845,841.13	9.45%
Cyber Liability Annual Cost:	\$ 199,471.70	\$ 218,357.77	9.46%
Pollution Liability Annual Cost:	\$ 68,563.11	\$ 84,926.43	23.86%
Total Account Rate (\$/100):	0.1080125	0.1098820	1.73%
**Total Annual Cost:	\$ 8,349,771.30	\$ 9,149,125.33	9.57%

\*Property Annual Cost includes: all premiums, underwriting fees, commissions, loss control expenses, program administration charges, and applicable taxes

\*\* Total Annual Cost includes the following: Property Annual Cost, Cyber and Pollution when purchased

Thank you for your continued support of APIP. We look forward to working with you this next year. Please let us know if you have any questions about your renewal.

## APIP SUMMARY OF PROPOSED PROPERTY CHANGES

BELOW IS A SUMMARY OF PROPOSED CHANGES FOR THE 2024-2025 POLICY PERIOD

Coverage	2023-2024	2024-2025	Status
Sub-limit: Unscheduled Landscaping	Unscheduled Landscaping, tees, sand traps, greens, athletic fields and artificial turf <u>and further subject to \$25,000 / 25 gallon maximum per item</u> for existing Named Insureds excluding Earthquake coverage for Alaska and California locations. If Flood coverage is purchased for scheduled locations, this extension includes Flood coverage for any location not situated in Flood Zones A or V.	Unscheduled Landscaping, tees, sand traps, greens, athletic fields and artificial turf; <u>however, replacement of trees, plants and shrubs will be limited to the actual size of the destroyed plant, tree or shrub at the time of the loss up to a maximum size of 25 gallons per item but not to exceed \$25,000 per item</u> for existing Named Insureds excluding Earthquake coverage for Alaska and California locations. If Flood coverage is purchased for scheduled locations, this extension includes Flood coverage for any location not situated in Flood Zones A or V.	Clarification
Sub-limit: Scheduled Landscaping	Scheduled Landscaping, tees, sand traps, greens, athletic fields and artificial turf; <u>and further subject to \$25,000 / 25 gallon maximum per item.</u>	Scheduled Landscaping, tees, sand traps, greens, athletic fields and artificial turf; <u>however, replacement of trees, plants and shrubs will be limited to the actual size of the destroyed plant, tree or shrub at the time of the loss up to a maximum size of 25 gallons per item but not to exceed \$25,000 per item.</u>	Clarification
Sub-limit: Scheduled Vacant Building	Vacant buildings sub-limited under Auto Acquisition	See Policy Provisions Scheduled Vacant Building per Conditions in Section IV., part 1.	Clarification
Sub-limit: Unscheduled Vacant Building	Vacant buildings sub-limited under Miscellaneous Unnamed Locations	\$2,500,000 Unscheduled Vacant Building per Policy Provisions Section IV., part 1.	Clarification
Policy Period	July 1, 2023 to July 1, 2024	July 1, 2024 to July 1, 2025	Update
USA Form No.	19	20	Update
Section I, E. 2 Sub-Limits of Liability	I. Prize Giveaways solely as respects Named Insured(s) that participate in this optional coverage;	Deleted in its entirety as it does not apply to majority of program insureds.	Update
Section I, E. 2 Sub-Limits of Liability		Breaking out sub-limits for Vacant Buildings from Miscellaneous Unnamed Locations and Auto Acquisition	Update
Section I, E. 2 Sub-Limits of Liability	Sequence a. – ag.	Sequence reduced to a. – ah.	Clarification
Section II, B. 2. a. Extensions of Coverage	Project involves only real property on new or existing locations (excluding dams, roads, and bridges).	Project involves only real property on new or existing locations (excluding dams, roads, <u>tunnels, piers, and bridges without prior underwriting approval</u> ).	Update
Section II, D. 4	See Policy	See policy for details. Revision made to first sentence for clarity on intent.	Clarification
Section II, D. 6	Library contents	Library contents value increased per 22.3% inflation value	Enhancement
Section IV, H. Permits and Privileges, 5.	See Policy	See policy for details. Item H has been revised to breakout and define Vacant Buildings as item I. Vacant Buildings	Update
Section IV, AG. Definition, 1. b.	See Policy	See policy for details. The following wording has been revised to provide clarity on intent.  <ol style="list-style-type: none"> <li>1. <u>tsunami, overflow of inland or tidal water;</u></li> <li>2. <u>unusual and rapid accumulation of run off if surface waters from any natural source;</u></li> </ol> <u>mudslide or mudflow, which is a river or flow of liquid mud caused by flooding.</u>	Clarification

## SUMMARY OF CYBER INSURANCE CHANGES

THE FOLLOWING ITEMS ARE BOUND CHANGES FOR THE 2024-2025 POLICY TERM

Coverage	2023-2024	2024-2025 Proposed Changes	Status
Beazley Breach Response Endorsement	Coverage offered to new and existing Members – Underwriting required	Coverage offered to new and existing Members – Underwriting required	Notification
Retention Buy Down	Coverage is being offered to new and existing members; underwriting required	Coverage is being offered to new and existing members; underwriting required	Notification
New members to APIP Cyber Core- Mid Term Transactions	New this year; no underwriting, all members requesting core coverage are eligible. Ransomware application, statement of no losses, and AFB warranty required.	No underwriting, all members requesting core coverage are eligible. Ransomware application, statement of no losses, and AFB warranty required.	Notification
Beazley Core Coverage-Website Tracking Exclusion	Not included	Website Pixel Tracking Exclusion specific to Hospitals defined as a Health Facility with overall administrative and professional responsibility and organized medical staff that provides 24-hour inpatient care, including the following services: Medical, nursing, surgical, anesthesia, laboratory, pharmacy, and dietary services.	Exclusion
Beazley Core Coverage-New Boost offering	Not Included	By endorsement and included only with the BBR purchase. Open to all members. Provides full limit coverage for some First Party Limits; Business Interruption, Cyber Extortion, and Data Recovery.	Enhancement
Beazley Core Coverage-increased sublimit	Computer Hardware \$100,000 Reputational Loss \$100,000 Cryptojacking \$25,000	Increased Computer Hardware Replacement to \$200,000. Increased Reputational Loss Coverage to \$200,000 Increased Cryptojacking to \$50,000	Enhancement

Coverage	2023-2024	2024-2025 Proposed Changes	Status
APIP Program Aggregate Change	Program Aggregate \$45,000,000	Increased this year to \$55,000,000	Enhancement

## SUMMARY OF POLLUTION LIABILITY CHANGES

### THE FOLLOWING ITEMS ARE PENDING CHANGES FOR THE 2024-2025 POLICY TERM

Coverage	2023-2024	2024-2025 Pending Changes	Status
Pollution Liability Policy Term	July 1, 2023 to July 1, 2024	July 1, 2024 to July 1, 2025	Update
Retroactive Date	<p>This coverage shall only apply if the Pollution Incident or Disinfection Event giving rise to the Claim, Loss, Business Interruption Expenses or Extra Expenses commenced, in its entirety, on or after July 1, 2011, or the date that the Insured first joined the Alliant Property Insurance Program (APIP) for environmental or pollution insurance coverage, whichever is later, except for the following coverages:</p> <ul style="list-style-type: none"> <li>• July 1, 2023 for Products Pollution and Exposure Liability;</li> <li>• July 1, 2023 for Contractor's Pollution</li> <li>• July 1, 2023 for Mold Matter</li> </ul>	<p>This coverage shall only apply if the Pollution Incident or Disinfection Event giving rise to the Claim, Loss, Business Interruption Expenses or Extra Expenses commenced, in its entirety, on or after July 1, 2011, or the date that the Insured first joined the Alliant Property Insurance Program (APIP) for environmental or pollution insurance coverage, whichever is later, except for the following coverages:</p> <ul style="list-style-type: none"> <li>• July 1, 2024 for Products Pollution and Exposure Liability;</li> <li>• July 1, 2024 for Contractor's Pollution</li> <li>• July 1, 2024 for Mold Matter</li> </ul>	Notification
A.M. Best Insurance Rating	A, Excellent, Financial Category XV (\$2 Billion or greater) Effective July 27, 2022	A, Excellent, Financial Category XV (\$2 Billion or greater) Effective August 8, 2023	Notification
Covered Property	Covered locations include any real property owned, leased, rented, operated or occupied by the Insured at policy inception. New form automatically covers sewer and stormwater lines, no need to schedule.	Covered locations are defined as any location identified in one of the SOVs listed above, on file with the Insurer, as of Policy Inception, including, but not limited to, any subsurface potable water, wastewater or storm water pipelines to or from a Covered Location provided that such pipelines are located within a one thousand (1,000) foot radius of such Covered Location. Also includes any inadvertently omitted location and any location scheduled to this policy by endorsement.	Clarification
Sub-Limits	\$1,000,000 Mold Matter Restoration Costs Program Aggregate*	\$1,000,000 Mold Matter Restoration Costs, Business Interruption Expenses and Extra Expenses Program Aggregate*	Enhancement
	\$1,000,000 Sewer Backup or Overcharge Per Pollution Incident*	\$2,000,000 Sewer Backup and Overcharge Program Aggregate*	Update
	\$2,000,000 Lead or Lead Containing Materials Program Aggregate*	\$2,000,000 Lead or Lead Containing Materials Program Aggregate – All Claims*	Update

## SUMMARY OF POLLUTION LIABILITY CHANGES

### THE FOLLOWING ITEMS ARE PENDING CHANGES FOR THE 2024-2025 POLICY TERM

Coverage	2023-2024	2024-2025 Pending Changes	Status
	<i>New Sub-limit</i>	\$1,000,000 Inadvertently Omitted Location Per Named Insured Aggregate Sublimit*	Enhancement
Specific Coverage Provisions (Continued)	Supplemental coverage for Products Pollution and Exposure Liability is included. This coverage covers third-party claims arising out of product pollution, provided the claim is first made and reported during the policy period. The Products Pollution must have commenced on or after 7/1/2023.	Supplemental coverage for Products Pollution and Exposure Liability is included. This coverage covers third-party claims arising out of product pollution, provided the claim is first made and reported during the policy period. The Products Pollution must have commenced on or after 7/1/2024.	Update
	<i>Not Previously Listed</i>	<p>Insured's Products are defined as:</p> <ul style="list-style-type: none"> <li>• Potable water manufactured, sold, handled or distributed by the Insured or others trading under the Insured's name, and includes containers (other than automobiles, rolling stock, vessels or aircraft), materials, parts or equipment furnished in connection therewith, and includes warranties or representations made at any time with respect to the fitness, quality, durability, performance or use thereof, or the failure to provide warnings or instructions; or</li> <li>• Biosolid-derived fertilizers manufactured, sold, handled or distributed by the Insured or others trading under the Insured's name, and includes containers (other than automobiles, rolling stock, vessels or aircraft), materials, parts or equipment furnished in connection therewith, and includes warranties or representations made at any time with respect to the fitness, quality, durability, performance or use thereof, or the failure to provide warnings or instructions.</li> </ul>	Clarification
	<p>Automatic Acquisition - Coverage for mid-term transactions for values that are less than \$25,000,000 shall be added as a covered location, upon the closing date of such acquisition, or the effective date of such lease, management, rental or occupation right or obligation, respectively, for no additional premium. An application and notification of title or occupancy must be provided to Ironshore within 180 days.</p> <p>Property valued at more than \$25,000,000 purchased, leased or otherwise acquired by the Insured needs to be reported to the Insurer within 180 days, along with a</p>	<p>Automatic Acquisition - Coverage for mid-term transactions for values that are less than \$25,000,000 shall be added as a covered location, upon the closing date of such acquisition, or the effective date of such lease, management, rental or occupation right or obligation, respectively, for no additional premium. An application and notification of title or occupancy must be provided to Ironshore within 180 days.</p> <p>Property valued at more than \$25,000,000 purchased, leased or otherwise acquired by the Insured needs to be reported to the Insurer within 3810059 days, along with a completed and signed Site Pollution</p>	Clarification

## SUMMARY OF POLLUTION LIABILITY CHANGES

### THE FOLLOWING ITEMS ARE PENDING CHANGES FOR THE 2024-2025 POLICY TERM

Coverage	2023-2024	2024-2025 Pending Changes	Status
	<p>completed and signed Site Pollution Incident Legal Liability Select Application and shall be added as a covered location upon the closing date of such acquisition subject to an additional premium of \$0.008596 per \$1,000 of Total Insurable Values, pro-rated with a minimum premium of \$450. There will be no additional premium for any Covered Property with Total Insurable Values which are less than \$25,000,000.</p>	<p>Incident Legal Liability Select Application and shall be added as a covered location upon the closing date of such acquisition subject to an additional premium of \$0.009885 per \$1,000 of Total Insurable Values, pro-rated with a minimum premium of \$450. There will be no additional premium for any Covered Property with Total Insurable Values which are less than \$25,000,000.</p> <p>Coverage does not apply to any Remediation Expenses or Emergency Response Expenses incurred for the remediation of Mold Matter at such Acquired Real Property which is the result of any water intrusion or moisture condition prior to the Insured taking title or occupancy of such property. Any water-intrusion or moisture condition shall include, but not be limited to, any roof or building envelope leak, any heating, ventilation and air conditioning (HVAC) system improvement, replacement or upgrade or any plumbing or pipe leak.</p>	
Specific Coverage Provisions (Continued)	<i>Not Previously Listed</i>	<p>Coverage is limited for Coverages A, B and D to Sudden and Accidental only for any location with Current or Historic use as an Airport or any associated facility. The pollution incident giving rise to such Remediation Expenses or Business Interruption Expenses and Extra Expenses must be discovered by the Insured during the policy period and within seven (7) days of commencement, the Pollution Incident is demonstrable as commencing on a specific date, and must be reported to the Insurer in writing during the policy period and no later than twenty-one (21) days following the discovery of such Pollution Incident.</p>	Update
	<i>Not Previously Listed</i>	<p>Additional Insureds are as follows:</p> <ul style="list-style-type: none"> <li>• Any Entity</li> <li>• If any Named Insured pursuant to this Policy is a Public Entity, the following entities are additional insureds: <ul style="list-style-type: none"> <li>○ A governmental agency or subdivision, department, municipal body, commission or board, or a not-for profit corporation which is owned or controlled by any Named Insured;</li> <li>○ An individual while acting in the capacity as a director of, officer of,</li> </ul> </li> </ul>	Clarification

**SUMMARY OF POLLUTION LIABILITY CHANGES**

**THE FOLLOWING ITEMS ARE PENDING CHANGES FOR THE 2024-2025 POLICY TERM**

Coverage	2023-2024	2024-2025 Pending Changes	Status
		<p>trustee of, employee of, temporary or leased worker of, or staff member of, any Named Insured;</p> <ul style="list-style-type: none"> <li>○ A volunteer, but solely while acting within the scope of such duties and at the direction of any Named Insured;</li> <li>○ A paramedic or emergency technician, but solely while acting within the course and scope of employment or while acting as a volunteer pursuant to the direction of any Named Insured;</li> <li>○ An elective or appointive officer or a member of any such commission, board or agency of any Named Insured but solely while acting within the scope of duties as such; or</li> <li>○ A joint venture or partnership, including a mutual assistance pact, joint powers agreement or similar association, but only with respect to the conduct of the business of any named Insured on behalf of that entity or association and only to the extent of such Named Insured's participation or interest in that entity or association.</li> </ul>	
<p>Specific Coverage Provisions (Continued)</p>	<p><i>Not Previously Listed</i></p>	<p>Additional Insureds (Continued): If the Named Insured is an Educational Entity, the following persons or entities are additional insureds, individually and collectively, when acting solely within the scope of their duties, office, or employment for, and pursuant to the supervision of, any Named Insured:</p> <ul style="list-style-type: none"> <li>• Members of the School Board;</li> <li>• Officers;</li> <li>• Employees;</li> <li>• Temporary or Leased Workers;</li> <li>• Authorized individual volunteers; or</li> </ul>	<p>Clarification</p>



## SUMMARY OF POLLUTION LIABILITY CHANGES

### THE FOLLOWING ITEMS ARE PENDING CHANGES FOR THE 2024-2025 POLICY TERM

Coverage	2023-2024	2024-2025 Pending Changes	Status
		<ul style="list-style-type: none"> <li>Student Body Organizations pursuant to the jurisdiction of the governing board, but only while pursuant to the supervision required by the governing board.</li> </ul>	
	Supplemental coverage for Contractors Pollution is included. This coverage covers third-party claims arising out of "your work", provided the claim is first made and reported during the policy period. The Contractor's Pollution must have commenced on or after 7/1/2023.	Supplemental coverage for Contractors Pollution is included. This coverage covers third-party claims arising out of "your work", provided the claim is first made and reported during the policy period. The Contractor's Pollution must have commenced on or after 7/1/2024.	Update
Exclusions	Oil and/or Gas Producing and Refining Facilities	Oil and/or Gas Operations – only applies to oil and/or gas producing and refining facilities	Clarification
	Non-Disclosure	Non-Disclosure – does not apply to any Inadvertently Omitted Locations	Clarification
	Firing Ranges	Firearms, Explosives or Military Weapons	Clarification
	Damage to Your Product (Product Pollution Only)	Damage to the Insured's Product (Product Pollution Only)	Clarification
	Landfill Closure, Post-Closure and Reclamation Costs	Landfill Closure, Post-Closure and Reclamation Costs – any closure, post closure or reclamation costs or obligations, including but not limited to any costs associated with landfill caps or gas or leachate systems. Does not apply to claims for Bodily Injury or Property Damage.	Update
	Prior Claims (prior to July 1, 2021)	<i>Deleted</i>	Clarification
Specific Deductibles	\$250,000 Mold Matter (*or \$50,000 per room impacted, whichever is greater – a room is considered equal to 250 sq ft of floor space, education, healthcare and hospitality locations only)	\$350,000 Mold Matter (*or \$50,000 per room impacted, whichever is greater – a room is considered equal to 250 sq ft of floor space, education, healthcare and hospitality locations only)	Update
	<i>Not Previously Listed</i>	5 Days Business Interruption Waiting Period	Update



Source: *Poetry* (September 2023)

# Partier trapped 20 feet underground

**S** [sfstandard.com/2024/08/18/an-ocean-beach-reveler-got-trapped-in-a-sewer-pipe-it-took-34-firefighters-to-save-him](https://sfstandard.com/2024/08/18/an-ocean-beach-reveler-got-trapped-in-a-sewer-pipe-it-took-34-firefighters-to-save-him)

August 18, 2024

News

## An Ocean Beach reveler got stuck in a sewer pipe. It took 34 firefighters to pull him out

The man said he was partying on the beach when he wandered into a pipe and tripped down a shaft that plopped him 20 feet below the Great Highway.

Pulling the man out required a complex rescue operation in the dark morning hours. | Courtesy San Francisco Fire Department

By George Kelly and Jennifer Wadsworth Published Aug. 18, 2024 • 11:45am

It took 34 firefighters an hour-and-a-half to save a man trapped 20 feet underground after they say he shimmied into a sewer pipe while partying at Ocean Beach for some drunken spelunking.

The first 911 call came in around 3:30 a.m. Sunday from someone who said they heard a man screaming by Vicente Street and the Great Highway, city records show. Police apparently closed the case by reporting the subject “gone on arrival.”

At 3:41 a.m., the San Francisco Fire Department got a similar call about pleas for help emanating from a manhole at the same intersection in the Outer Sunset.

When crews arrived, they found a guy in his 30s stranded in a pipe about 40 feet from the manhole and 20 feet below the beachfront highway, SFFD spokesman Lt. Mariano Elias told The Standard.

Confined Space Rescue – Upper

Great Highway at Vicente –

One victim in a sewer pipe approximately 20 feet below the roadway. Rescuers are securing safe access and will assess any injuries once they reach the victim.

[pic.twitter.com/qVj9BKJ6N1](https://pic.twitter.com/qVj9BKJ6N1)

— SAN FRANCISCO FIRE DEPARTMENT MEDIA (@SFFDPIO) [August 18, 2024](#)

The man told firefighters he was on the beach when he found an open pipe and ventured inside.

Elias said the man later told the first firefighter he spoke to that he didn't know how he got there or how long he was stuck "but mentioned he went to dance in there."

One of the firefighters also noted that he smelled like booze.

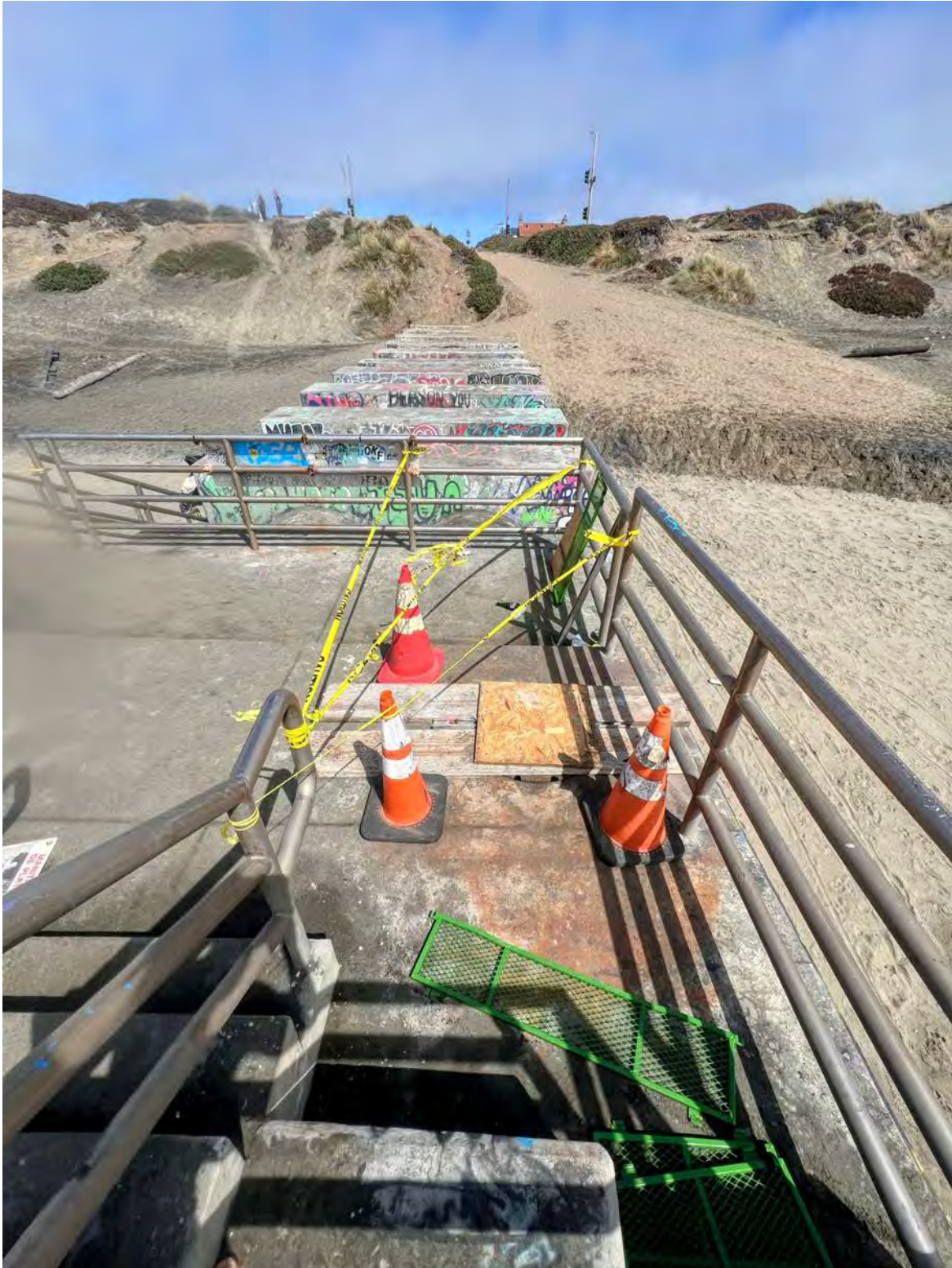
"Of course," Elias said, "if you're going to a party at the beach, that happens quite a bit: alcohol being involved."

Whatever inspired the man's foray into the bowels of the beach, his subterranean dance party took a frightening turn when he tripped down a shaft that plopped him even deeper below ground with injuries serious enough to leave him immobilized.

Pulling him out was no easy task.

"This is far more labor-intensive than what would normally be any kind of removal of someone," Elias said. "It's pretty dangerous."





An opening to the pipes on Ocean Beach was boarded up and surrounded by caution tape and orange cones on by the time day broke on Sunday. | Jennifer Wadsworth/The Standard





The manhole, about 40 feet from where the man was stranded, where rescuers spent 90 minutes using a basket and pulley to maneuver him back to the surface. | Jennifer Wadsworth/The Standard

A complex, risky rescue operation ensued.

Among the nearly three-dozen firefighters at the scene was one of the department's two-person heavy rescue squads.

Because the man was trapped in a confined space with effluent outflow, the department's hazardous materials experts had to pull a special permit to document personnel and equipment and set up fans and air-quality monitors in the potentially noxious corridor, Elias explained.

Crews used a rope and pulley to lower rescuers into the sewer and something called a Stokes basket — basically, a specialized stretcher — to cradle the man before maneuvering him horizontally across the pipe until they could haul him up through the manhole.





Steps lead up to a platform, where a square trap door and separate circular opening lead into the massive outflow pipes. | Jennifer Wadsworth/The Standard



The opening of the pipes where storm and sewer water flow into the ocean during rainy season are protected by sturdy metal bars. | Jennifer Wadsworth/The Standard





A sign cautions people about the discharge from the Vicente Street pipes. | Jennifer Wadsworth/The Standard

“Our members went in with the appropriate rescue harnesses,” Elias recounted. “Of course, they used flashlights, as it’s dark down there.”

The man finally took a breath of fresh air when he emerged at 5:14 a.m., officials said. He was then rushed to the San Francisco General Hospital where doctors treated him for serious injuries, the nature of which weren’t publicly disclosed.

Officials said they’re still trying to get to the bottom of what happened.

“A couple of questions ... just off the top of my mind,” Elias said. “What was he doing alone? It’s pretty late: Why would he crawl in there? Those are the things he didn’t remember as to how he even got in there, which is interesting.”

Also unclear is why an opening to the pipes was unsecured.

The next afternoon, a circular trapdoor of sorts atop the concrete structure surrounding the pipes was boarded up and surrounded by yellow caution tape and orange cones. Empty beer cans and nitrous canisters were strewn about with a half-eaten Cup-of-Noodles, clamshell takeout food containers and a couple of vinyl records.

Elias said a city worker inspected the scene after the rescue.

A San Francisco Department of Public Works spokesperson said she hadn't heard of the incident.

Someone from the Public Utilities Commission, which manages the city's 1,000 miles of sewer-stormwater pipes, said the department will have more to say on Monday during normal business hours.

# Teens invent incredible device while searching for way to tackle one of the world's most challenging sources of pollution: 'Current solutions aren't really effective'

[y/ yahoo.com/tech/teens-invent-incredible-device-while-003000531.html](https://www.yahoo.com/tech/teens-invent-incredible-device-while-003000531.html)

Susan Elizabeth Turek



A visit to a water treatment plant inspired a pair of Texas teenagers to develop a device to filter one of the most pervasive forms of toxic waste of modern times: microplastics.

As detailed by Business Insider, Victoria Ou and Justin Huang, who have been friends since elementary school, won \$50,000 from the Gordon E. Moore Award for Positive Outcomes for Future Generations after showcasing their ultrasonic microplastics filter.

The duo revealed their device in May at the Regeneron International Science and Engineering Fair in Los Angeles in a remarkable display of young innovators working on projects to benefit humanity.

Ou and Huang, both 17, told Insider that they initially connected over their interest in environmental issues, but their visit to the water treatment plant was when the light bulb went off regarding their ISEF project. There, they discovered that the Environmental Protection



Agency doesn't regulate microplastics, meaning they remain in our wastewater.

While microplastics are often undetectable at less than five millimeters in length, one study from Australia's University of Newcastle estimates the average person ingests a credit card's worth of plastic every week. And researchers believe this is having a big impact on our health, linking the particles to cancer, dementia, reproductive disorders, and organ diseases.

Microplastics have been found in the ocean depths, on the highest mountain peaks, and also in our drinking water, spurring researchers on a quest for solutions as businesses and consumers work to reduce their use of plastic.

However, while existing microplastic removal methods have shown promise, Huang suggested they have their limitations, including high cost and the potential for contamination.

"We wanted to find a solution to this because current solutions aren't really effective," Huang told Insider.

To help address the aforementioned filtering issues, Huang and Ou used ultrasound waves that pushed microplastics back without impeding the flow of water. According to a Society for Science news release, this method eliminated 84-94% of microplastics.

In the future, the pair aim to scale up their technology as an affordable and efficient method of removing microplastics at industrial plants, rural water sources, and more. Meanwhile, a smaller device could filter water at home on laundry days.

"I hope we just are able to be able to scale this up, but first we have to refine it because this technology is still at its infancy," Huang told Insider after Ou highlighted a previous ultrasound study that also didn't filter 100% of microplastics.

Join our free newsletter for weekly updates on the latest innovations **improving our lives** and **shaping our future**, and don't miss this cool list of easy ways to help yourself while helping the planet.

**Teens invent remarkable device while searching for way to save local wildlife: 'Something that anyone and everyone can put on their cars'**

# Taylor Swift cancellations deal blow to insurers: Sources

Posted On: Aug. 9, 2024 10:33 AM CST

(Reuters) — Insurers face millions of dollars in claims after a foiled attack forced three Taylor Swift concerts in Austria to be canceled, though several providers will share out the hit, two people involved in insurance for her tour told Reuters.

The concerts in Vienna were canceled this week after a planned attack at the Ernst Happel Stadium. Some 195,000 “Swifties” had been expected to attend, with many traveling from abroad for a chance to see the pop superstar.

Barracuda Music, the concert organizer, said all tickets would be refunded within 10 days. It could not immediately be reached for comment about insurance arrangements.

Ms. Swift is popular among insurers as she rarely cancels concerts, a third insurance source said. Her celebrity and success mean that most specialist event cancellation insurers in London would be involved in covering her tour, one of the sources said. The sources declined to be named, citing client confidentiality.

Organizers of large sporting and entertainment events typically buy event cancellation insurance, much of which tends to be insured through the Lloyd's of London market by a consortium of insurers.

A Lloyd's of London spokesperson confirmed that event cancellation insurance is offered at Lloyd's, but said it could not comment on specific policies.

Militant attacks are often excluded from event cancellation policies, but policyholders typically buy extra cover against them, or the threat of them. “The standalone terrorism cancellation insurance policy would have been triggered by the terrorism act or threat clause within the policy, as there has been a known potential terrorism event,” said Tim Thornhill, managing director at broker Tysers.

Reuters could not establish the extent of cover on the concerts. Marcos Alvarez, managing director for global financial institution ratings at Morningstar DBRS, said losses from the cancellations could be in the tens of millions of dollars.

Mr. Alvarez said insurance losses were likely to be limited by the fact that the concerts could be rescheduled.

The cover was structured so that insurers would not be on the hook for a full cancellation of the tour, said Andrew Colcomb, head of syndicate research at Argenta Private Capital, based on his analysis.

Ms. Swift's Eras tour is estimated to generate nearly \$2 billion in ticket sales.

Event cancellation insurance typically also covers delay, moving the event to another location, rent for the venue, the artist's pay and ticketing.

The policies can be taken out by local or international organizers, and artists can add their own policies to make sure they get paid for the event if it is canceled, industry sources say. The stadium would also typically have



GLOBAL POP SUPERSTAR  
TAYLOR SWIFT /  
SHUTTERSTOCK

event cancellation insurance, said Loretta Worters, vice president, media relations at the U.S. Insurance Information Institute.

“Assuming this is an isolated event, we believe that most insurers will remain comfortable with their exposure to cancellation insurance products,” Mr. Alvarez said.

Going forward, he added, “Insurers could restrict the coverage available for cancellation insurance due to terrorism, given increasing political tensions around the world.”

Leigh Ann Rossi, senior vice president, sports and entertainment group, at broker NFP Corp., also said she didn’t think “this one-off concert claim will move the needle in the marketplace.”

She added, however, that “should this become a pattern or if something happens in Paris at the Olympics, these could have impact on the marketplace.”

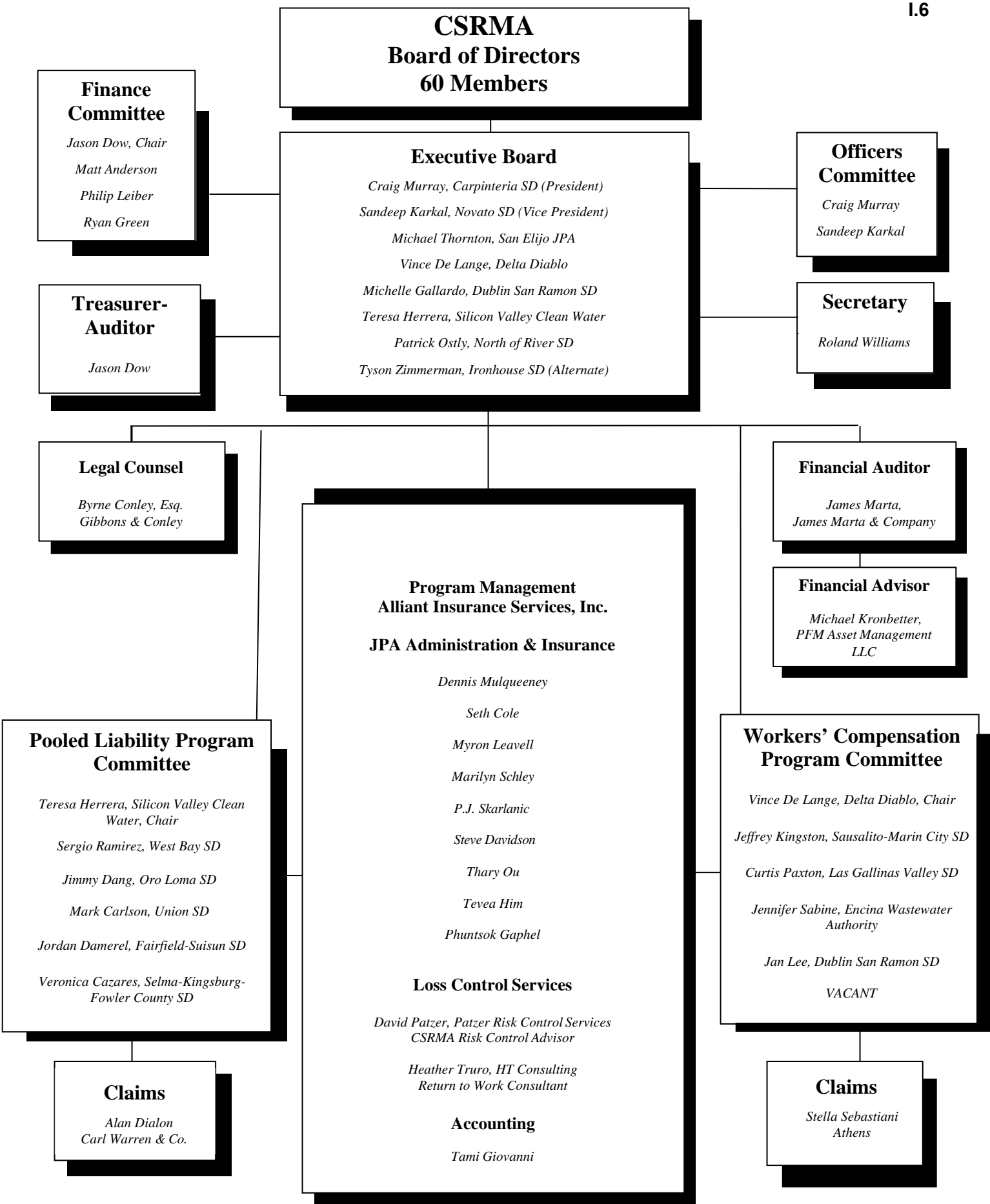
British police said on Thursday there was nothing to indicate the planned attack would have any impact on Ms. Swift’s return next week to Wembley Stadium, London, for her five final shows in Europe.

Any extra security for the concerts would “create a significant challenge” for the police, said Rich Phillips, head of crisis, resilience and reputation consulting at insurance broker Marsh LLC, particularly as officials are on high alert after days of rioting in Britain involving racist attacks targeting Muslims and migrants.



<b>CSRMA MEETING CALENDAR 2024</b>			
<b>JANUARY</b>	<b>FEBRUARY</b>	<b>MARCH</b>	<b>APRIL</b>
<b>CSRMA EB - WED - 24</b>	CSRMA LIAB (TC) - MON - 12	<b>CSRMA LRP - SUN - TUE - 3, 4, 5</b>	<b>CSRMA FIN - MON - 15 (SFO)</b>
<b>CSRMA BD - WED - 24</b>	<b>CSRMA WC - THUR - 15</b>		
<i>CASA January 24 - 26</i>	<i>PARMA February 20 - 23</i>		
<i>Palm Springs</i>	<i>Indian Wells</i>		
<b>MAY</b>	<b>JUNE</b>	<b>JULY</b>	<b>AUGUST</b>
<b>CSRMA LIAB - MON - 6 (WC OFFICE)</b>	CSRMA EB (TC) - MON - 10	<b>CSRMA EB - TUE - 30</b>	
CSRMA OC (TC) - TUES - 7	CSRMA BOD (TC) - THUR - 20	<b>CSRMA BD - WED - 31</b>	
CSRMA WC (TC) - THUR - 16	CSRMA OC (TC) - WED - 26		
		<i>CASA July 31 - August 2</i>	
		<i>Monterey</i>	
<b>SEPTEMBER</b>	<b>OCTOBER</b>	<b>NOVEMBER</b>	<b>DECEMBER</b>
<b>CSRMA LIAB - MON - 9 (WC OFFICE)</b>	<b>CSRMA EB - MON - 7 (SFO)</b>	CSRMA OC (TC) - FRI - 1	CSRMA EB (TC) - MON - 2
CSRMA OC (TC) - FRI - 13	CSRMA WC (TC) - WED - 16	CSRMA FIN (TC) - MON - 4	CSRMA OC (TC) - THUR - 12
		<b>CSRMA LIAB - MON - 18 (WC OFFICE)</b>	
<i>CAJPA September 10 - 13</i>			
<i>South Lake Tahoe</i>			

**Meetings in RED are IN-PERSON**



***Service Team***

