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2020-2024
Greg Baatrup
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**POOLED LIABILITY PROGRAM
COMMITTEE AGENDA**

Meeting Via Teleconference at the Following Locations:

1400 Radio Road, Redwood City 94065
500 Laurel Street, Menlo Park. CA. 94025
5072 Benson Road, Union City 94587
1010 Chadbourne Road, Fairfield, CA 94585
11301 E Conejo Ave, Kingsburg, CA 93631
26111 Antonio Pkwy, Rancho Santa Margarita, CA 92688

3480 Buskirk Avenue, Suite 200, Pleasant Hill, CA 94523
17862 E. 17th Street, Suite 111, Tustin, CA 92780
170 Dogwood Lane, Vallejo, CA 94591
17875 Von Karman Avenue, Irvine, CA 92614

Date/Time: Monday, May 5, 2025
11:00 AM

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

Phone One-Tap: [+16699006833](tel:+16699006833), [98150803961](tel:+198150803961)#, ..., *362856#

Meeting URL: <https://alliantinsurance.zoom.us/j/98150803961?pwd=Elrlasc1bo8bJOf1bPcq3yxhzDT5ay.1>

A. CALL TO ORDER		A=Action	
B. PUBLIC AND COMMITTEE MEMBER COMMENTS		I = Information	
		V=Verbal	
		S=Separate	
C. GENERAL ADMINISTRATION			
1.	Meeting Minutes: February 18, 2025 <i>Recommendation: Review and approve minutes from the last meeting.</i>	A	p. 4
D. CLOSED SESSION TO DISCUSS PENDING CLAIMS			
	Action may be taken per Government Code Section 54956.95. See reverse for full listing of claims to be discussed.	A	
E. CLAIMS ADMINISTRATION			
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 March 31, 2025 <i>Recommendation: Review the quarterly claims report as of 03/31/25.</i>	I	p. 10
3.	Claims Auditor RFP Results <i>Recommendation: Review the RFP results and recommend a claims auditor.</i>	A/H	p. 11
4.	Carl Warren Staffing Update <i>Recommendation: Receive an update on staffing at Carl Warren & Company</i>	V	
F. UNDERWRITING ISSUES			
1.	Prospective New Member: Central Contra Costa Sanitary District <i>Recommendation: Review and recommend approval of the prospective new member.</i>	A	p. 13
G. LOSS CONTROL			
1.	Risk Control Workplan for 2025/27 <i>Recommendation: Review the FY 25/27 Risk Control Work Plan</i>	I	p. 35
2.	Spring/Summer/Fall 2025 Area Training Update <i>Recommendation: Receive an update on upcoming area trainings.</i>	I	p. 45

H. PROPERTY PROGRAM

1.	Property Program Actuarial Study <i>Recommendation: Receive the actuarial study results from Aon.</i>	I/H	p. 47
2.	FY 2025/26 Property Program Renewal <i>Recommendation: Review and discuss the upcoming renewal.</i>	A	p. 48

I. INFORMATION ITEMS

1.	Poem of the Day	I	p. 50
2.	Article - El Paso Is Going to Turn Wastewater Into Drinking Water Other Cities Will Soon Follow	I	p. 53
3.	Article - Unpatched Edimax IP camera flaw actively exploited in botnet attacks	I	p. 64
4.	Article - What is vishing Voice phishing is surging - expert tips on how to spot it and stop it	I	p. 66
5.	CSRMA 2025 Meeting Calendar	I	p. 70
6.	CSRMA Organizational Chart	I	p. 71
7.	CSRMA Service Team <i>Recommendation: Review the presented Information Items.</i>	I	p. 72

I. ADJOURNMENT

The next meeting is scheduled for September 8, 2025 at the Alliant Walnut Creek Office

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: 66 | Report Run: 4/1/2025 04:32 AM

Member District	Claim Number	Claimant Name	Coverage	Claimant Number	Date Of Loss	Claim Date Reported
CARPINTERIA SANITARY DISTRICT	3107168	Hubney, Charles	PROPERTY DAMAGE	1	02/20/2025	02/20/2025
ENCINA WASTEWATER AUTHORITY	3035218	[REDACTED]	EMPLOYMENT PRACTICES	1	11/08/2021	07/29/2022
ENCINA WASTEWATER AUTHORITY	3074475	Salinas, Dario	BODILY INJURY	1	07/01/2024	08/12/2024
IRONHOUSE SANITARY DISTRICT	3071581	[REDACTED]	EMPLOYMENT PRACTICES	1	05/26/2023	04/26/2024
LAKE ARROWHEAD COMMUNITY SERVICES DISTRI	3108148	Ayou, Camille	BODILY INJURY	1	08/10/2024	03/27/2025
MID-COASTSIDE	3042504	Sorfleet, Bill	PROPERTY DAMAGE	1	01/02/2023	01/17/2023
MID-COASTSIDE	3042504	Reiken, Chris & Beth	PROPERTY DAMAGE	3	01/02/2023	01/17/2023
MONTARA	3028986	Blum, Gonul & Mitch	PROPERTY DAMAGE	1	12/24/2021	01/11/2022
MONTARA	3028986	Kaplan/Pettigrew-Kap, Jerry/Michelle	PROPERTY DAMAGE	2	12/24/2021	01/11/2022
MONTARA	3028986	Moehring/Trieselmann, Janet/Erich	PROPERTY DAMAGE	3	12/24/2021	01/11/2022
MONTARA WATER AND SANITARY DISTRICT	3072779	Carroll, Susan	BODILY INJURY	1	12/15/2023	06/10/2024
MT. VIEW SANITARY DISTRICT	3077430	Frankel, Chris	PROPERTY DAMAGE	1	11/28/2024	11/28/2024
MT. VIEW SANITARY DISTRICT	3078748	Dambrosio, Vanessa	PROPERTY DAMAGE	1	01/17/2025	01/17/2025
NEVADA COUNTY WASTEWATER	3062589	[REDACTED]	EMPLOYMENT PRACTICES	1	11/16/2022	10/11/2023
NORTH OF RIVER SANITARY DISTRICT	3077466	Breakthrough Intl Church	PROPERTY DAMAGE	1	11/27/2024	12/02/2024
NOVATO SANITARY DISTRICT	3065528	Gallardo, Len	PROPERTY DAMAGE	1	01/30/2024	02/06/2024
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
ROSS VALLEY SANITARY DISTRICT	3065766	Ferris, Brian	PROPERTY DAMAGE	1	01/31/2024	02/14/2024
ROSS VALLEY SANITARY DISTRICT	3077866	Kane, Ari	PROPERTY DAMAGE	1	12/14/2024	12/16/2024
ROSS VALLEY SANITARY DISTRICT	3107809	[REDACTED]	EMPLOYMENT PRACTICES	1	02/14/2025	03/14/2025
S A S M	3074783	Watson, Gemma Suzanne	PROPERTY DAMAGE	1	08/19/2024	08/21/2024
SANTA MARGARITA WATER DISTRICT	3032924	[REDACTED]	EMPLOYMENT PRACTICES	1	11/10/2021	05/12/2022
SANTA MARGARITA WATER DISTRICT	3032924	[REDACTED]	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, Rachele (Ricki)	PROPERTY DAMAGE	2	08/04/2022	09/23/2022
SANTA MARGARITA WATER DISTRICT	3041926	Mobasherifar, Najmeh	BODILY INJURY	1	12/13/2022	01/12/2023
SANTA MARGARITA WATER DISTRICT	3041926	Mobasherifar, Najmeh	PROPERTY DAMAGE	1	12/13/2022	01/12/2023
SANTA MARGARITA WATER DISTRICT	3068531	Progressive Ins a/s/o, Gruszczynski	PROPERTY DAMAGE	1	03/13/2024	04/05/2024
SANTA MARGARITA WATER DISTRICT	3069123	GUYOT, CAESAR & IRENE	PROPERTY DAMAGE	1	04/20/2022	04/24/2024
SANTA MARGARITA WATER DISTRICT	3075790	Sweeney, Kevin	PROPERTY DAMAGE	1	09/28/2024	09/30/2024
SANTA MARGARITA WATER DISTRICT	3076326	Malfavon, Fidel and Amber	PROPERTY DAMAGE	1	10/18/2024	10/18/2024
SANTA MARGARITA WATER DISTRICT	3078391	[REDACTED]	EMPLOYMENT PRACTICES	1	01/07/2025	01/07/2025
SANTA MARGARITA WATER DISTRICT	3106293	Thomas, Julie	PROPERTY DAMAGE	1	01/17/2025	01/24/2025
SELMA-KINGSBURG-FOWLER COUNTY SANITARY D	3077808	Lake, Joslin	BODILY INJURY	1	11/17/2022	12/11/2024
SILICON VALLEY CLEAN WATER	3107114	[REDACTED]	EMPLOYMENT PRACTICES	1	08/01/2016	02/19/2025
TAHOE-TRUCKEE SANITATION AGENCY	3078127	[REDACTED]	EMPLOYMENT PRACTICES	1	06/27/2024	12/23/2024
Under Review	3106608	Cournoyer, Chris	PROPERTY DAMAGE	1	02/04/2025	02/04/2025
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
VALLEJO FLOOD AND WASTE WATER DISTRICT	3045772	Cabrera, Trever-James F.	BODILY INJURY	1	08/03/2022	04/14/2023
VALLEJO FLOOD AND WASTE WATER DISTRICT	3073566	Vincenty, Clifford	BODILY INJURY	1	03/27/2023	07/09/2024
VICTOR VALLEY WASTEWATER RECLAMATION AUT	1980783	[REDACTED]	EMPLOYMENT PRACTICES	1	05/21/2018	05/21/2018
VICTOR VALLEY WASTEWATER RECLAMATION AUT	2005386	[REDACTED]	EMPLOYMENT PRACTICES	1	01/01/2014	12/17/2019
VICTOR VALLEY WASTEWATER RECLAMATION AUT	3009200	[REDACTED]	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	3106422	Lim, Kyna	PROPERTY DAMAGE	1	07/23/2024	01/29/2025
WEST COUNTY WASTEWATER DISTRICT	3039920	[REDACTED]	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	3056801	[REDACTED]	EMPLOYMENT PRACTICES	1	07/25/2023	08/21/2023
WEST COUNTY WASTEWATER DISTRICT	3061610	[REDACTED]	EMPLOYMENT PRACTICES	1	09/01/2023	09/05/2023
WEST COUNTY WASTEWATER DISTRICT	3061610	[REDACTED]	LIABILITY PERSONAL INJURY	1	09/01/2023	09/05/2023
WEST COUNTY WASTEWATER DISTRICT	3071849	Ashley Rollins C/O AAA Insurance	PROPERTY DAMAGE	1	04/10/2024	05/08/2024
WEST COUNTY WASTEWATER DISTRICT	3071849	Rollins, Ashley	BODILY INJURY	2	04/10/2024	05/08/2024
WEST COUNTY WASTEWATER DISTRICT	3077882	Shapiro, Matt	PROPERTY DAMAGE	1	12/15/2024	12/16/2024
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	3075653	Carnico Tools and Provisions	PROPERTY DAMAGE	1	09/20/2024	09/23/2024
WEST VALLEY SANITATION DISTRICT	3107412	Augar, Robert	PROPERTY DAMAGE	1	09/01/2024	02/28/2025

**CALIFORNIA SANITATION RISK MANAGEMENT AUTHORITY
MINUTES OF THE
POOLED LIABILITY COMMITTEE MEETING
FEBRUARY 18, 2025
TELECONFERENCE**

MEMBERS PRESENT

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

MEMBERS ABSENT

Mr. Jimmy Dang, Oro Loma Sanitary District

GUESTS AND CONSULTANTS PRESENT

Mr. P.J. Skarlanic, Alliant Insurance Services, Inc.
Mr. Myron Leavell, Alliant Insurance Services, Inc.
Mr. Steve Davidson, Alliant Insurance Services, Inc.
Mr. David Patzer, Risk Management Solutions
Ms. Teresa Collier, Carl Warren & Company
Ms. Beth Tavares, Carl Warren & Company
Mr. Byrne Conley, Gibbons & Conley

A. CALL TO ORDER

Teresa Herrera called the meeting to order at 11:01 am.

B. PUBLIC AND COMMITTEE MEMBER COMMENTS

Teresa Collier introduced herself as the new Senior Adjuster from Carl Warren & Company for CSRMA, replacing Alan Dialon who has resigned from Carl Warren.

C. GENERAL ADMINISTRATION

C.1. Meeting Minutes of November 18, 2024

The Meeting Minutes of November 18, 2024 were reviewed.

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

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

AYES: Carlson, Cazares, Damerel, Herrera, Ramirez

NAYS: None
ABSTAIN: None
ABSENT: Dang

D. CLOSED SESSION

The Committee entered Closed Session at 11:03 a.m. pursuant to Government Code Section 54956.95. The Committee left Closed Session at 11:28 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. Carl Warren Staffing Update

P.J. Skarlanic reviewed the item for the Committee. Following the departure of Alan Dialon from Carl Warren & Company (CWC), CWC has assigned Teresa Collier to manage sewer backup, third-party property and bodily injury claims. Beth Taveres will continue to handle employment practices claims for the Pooled Liability Program. This was communicated to the members, and CWC has updated their succession plan accordingly. Teresa and Beth will both regularly attend PLP Committee meetings moving forward and will be available to address questions from the Committee.

E.3. Year in Review

Beth Tavares reviewed the item for the Committee. A high-level summary of the claims activity in the Pooled Liability Program in 2024 was prepared by Carl Warren & Company. Beth advised the top five causes of claims by frequency: sewer back-up (general), auto, sewer back-up incidents, slip/trip and fall, and contract disputes. The top five causes of claims by severity were sewer back-up (general), products, wrongful termination, auto, and sewer back-up incidents.

Below is a snapshot claims activity in 2024:

Open claims as of 12/31/24:	85
New Claims Reported 2024:	54
Claims Closed 2024:	42
Closing Ratio:	78%

Steve Davidson mentioned that in addition to the snapshot provided by Carl Warren, David Patzer prepares an annual loss analysis each Fall that captures a 5-year history.

E.4. Quarterly Claims Report as of December 31, 2024

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

The loss ratio for Program Year 38 through December 31, 2024 is approximately 46%, which is higher than the loss ratio at this point in the previous Program Year, and on par with the program's historical average.

E.5. Pooled Liability Claims Audit

P.J. Skarlanic reviewed the item for the Committee. Every two years, the Pooled Liability Program's Third-Party Administrator (TPA) undergoes a claims administration audit. The last audit was performed in August, 2023, and another audit is due. P.J. described the normal scope of such claims audits. The last Request for Proposal (RFP) process was conducted prior to the audit in 2018, with Farley Consulting Services being selected by the committee. Tim Farley of Farley Consulting Services has conducted each of the audits since this time. He has notified the Program Administrators that he is retiring and will not be submitting a proposal for the upcoming 2025 audit, so the Program Administrators recommend issuing an RFP to select a new auditor.

The Committee provided direction to the Program Administrator to initiate an RFP process. Proposals from prospective auditors will be reviewed with the Committee at the May meeting, at which time the Program Administrators will provide a recommendation and look for direction from the Committee on the selection of an auditing firm. The audit work itself will be conducted in late summer/fall of 2025, with the selected auditor presenting their findings to the Committee at the November meeting.

E.6. Claims Handling Philosophy

P.J. Skarlanic reviewed the item for the Committee. At the upcoming Long-Range Planning (LRP) session of CSRMA's Executive Board, Claims Handling Philosophy is scheduled to be a discussion topic. The EB is seeking the PLP committee's input and feedback on this topic in preparation for the LRP. P.J. requested the committee and guests & consultants present discuss for consideration at the LRP.

Jordan Damerel expressed interest in guidance for when a liability is known, but no claim has yet been filed against a member agency, as well as guidance on ensuring a member agency's own legal counsel does not contradict CSRMA's counsel.

Byrne Conley suggested that it may be worthwhile to reiterate periodically to members that CSRMA's counsel does not represent the member agencies, and that CSRMA's counsel should endeavor not to encroach on member agencies' work.

Veronica Cazares suggested that staff from Carl Warren & Company should make periodic introductory phone calls to member agencies, ensuring that key personnel know what to do in the event of a liability claim. This would be especially helpful for those members who do not report many claims and are not familiar with the process from firsthand experience.

The Program Administrators noted each key point of discussion from this item and will discuss with the Executive Board at the LRP.

F. UNDERWRITING ISSUES

F.1. Prospective New Member: Central Contra Costa Sanitary District

P.J. Skarlanic reviewed the item for the Committee. Central Contra Costa Sanitary District (CCCSD) is a long-time member of CSRMA, participating in both the Property and Pooled Workers' Compensation programs. They are now seeking participation in the Pooled Liability Program. The Program Administrators have not yet received CCCSD's program application, so underwriting has not been initiated at the time of this meeting. CCCSD would like to join the PLP as they feel they would benefit from Carl Warren handling their claims, and being a PLP member would enable them to obtain higher limits than they currently purchase on a standalone basis. The Program Administrators will review the application once received and share with the reinsurance and excess insurance underwriters for their review and to develop pricing. The Program Administrators will bring this back to the Committee at the May meeting with further updates.

G. LOSS CONTROL

G.1. FY 25/27 Risk Control Work Plan – Draft

David Patzer reviewed the item with the Committee. The Chairs of the Workers' Compensation and Pooled Liability Committees form the Risk Control Work Plan Sub-Committee and develop proposed risk control work plan items for the upcoming program year. 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, with no change in cost for 25/26, and an increase in cost from \$36,000 to \$38,000 in 26/27.
- Item 25 The Program Administrators are working through the contract renewal with Vector Solutions. The FY 24/25 budgeted cost was used as a placeholder for FYs 25/26 and 26/27 in the draft work plan. The final version of the work plan will be updated to reflect the renewal costs for the annual subscription.
- Item 29 The Committee recommended this item be funded up to 10 new courses at the discretion of the Risk Control Advisor and Program Administrators, with no change in cost for 25/26, and an anticipated increase in cost from \$35,000 to \$38,000 in 26/27.

New Initiatives

- Item 34 KnowB4 cyber risk services. KnowB4 is requesting to enter into a Standing Offer agreement with CSRMA in order to offer members a 20% discount off their cyber risk services subscription. No direct cost to CSRMA.

The final version of the draft Risk Control Work Plan incorporating both the Pooled Liability and Workers' Compensation Committees input will be presented to the Executive Board for discussion and adoption at the annual Long Range Planning meeting in March.

H. PROPERTY PROGRAM

H.1. Actuarial Study

P.J. Skarlanic reviewed the item with the Committee. The CSRMA Property Program added a pooled layer at the 2021/22 renewal and each year prior to the renewal of the Program an actuarial study is performed in order to develop an appropriate funding amount for the Pooled Layer.

In 2021, CSRMA selected AON to provide Actuarial Services for the Pooled Layer of the CSRMA Property Program, engaging them for an initial one-year term and reengaging them twice for additional years for the 2022/23 and 2023/24 analyses. AON has provided a proposal to continue their engagement for another 1-year term, as well as a proposal to engage AON for 3 consecutive 1-year terms, with fixed fee schedule for the next three years. The expiring engagement was \$5,200, and the fixed fees for the Actuarial Studies as of 12/31/24, 12/31/25, and 12/31/26 are \$5,400, \$5,750, and \$6,000 respectively.

A motion was made to engage AON to perform the CSRMA Property Program actuarial study for the next three years at the costs described in AON's proposal.

MOTION: Veronica Cazares

SECOND: Jordan Damerel

MOTION CARRIED

AYES: Carlson, Cazares, Damerel, Herrera, Ramirez

NAYS: None

ABSTAIN: None

ABSENT: Dang

H.2. FY 2025/2026 Property Program Renewal

P.J. Skarlanic provided a verbal update to the Committee on the upcoming July 1, 2025 Property Program renewal. The Pooled Liability Program Committee has been tasked with monitoring and managing the Property program.

P.J. advised that it is very early in the renewal process with several months to go before the July 1 renewal. The Property market continues to see stabilization, and we expect this trend to continue as the renewal date approaches. That said, the Property market is largely driven by natural disasters and catastrophic activity, so large market or CSRMA specific losses will have an impact on renewal results.

P.J. advised that the recent wildfires in Southern California are expected to primarily impact the Homeowners Insurance market, more so than the Property Insurance market.

P.J. advised that one of the key factors to look for when considering a forecast of the Property market is the January 1 reinsurance renewal. Reinsurance renewals were generally more favorable

on January 1, 2025, that last year and it appears that the market is beginning to stabilize for risks with good loss experience and non-CAT exposures.

As always, the Program Administrators will negotiate the best terms and rates available in the market for CSRMA's Property renewal. The Program Administrators will provide the Committee with an update at its next meeting.

I. INFORMATION ITEMS

I.1. "Poem of the Day"

I.2. Article – *Why clearing brush around Los Angeles won't reduce fire danger* – npr.org

I.3. Article – *Use Common Sense Cybersecurity To Limit Access And Exposure To Malware*

I.4. Article – *From Cyber Prank To Wrongful Death – Negligence Risks From Former Employee Hacks*

I.5. CSRMA 2025 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 12:48 p.m. The next meeting is scheduled for May 5, 2025 at Alliant's Walnut Creek office.

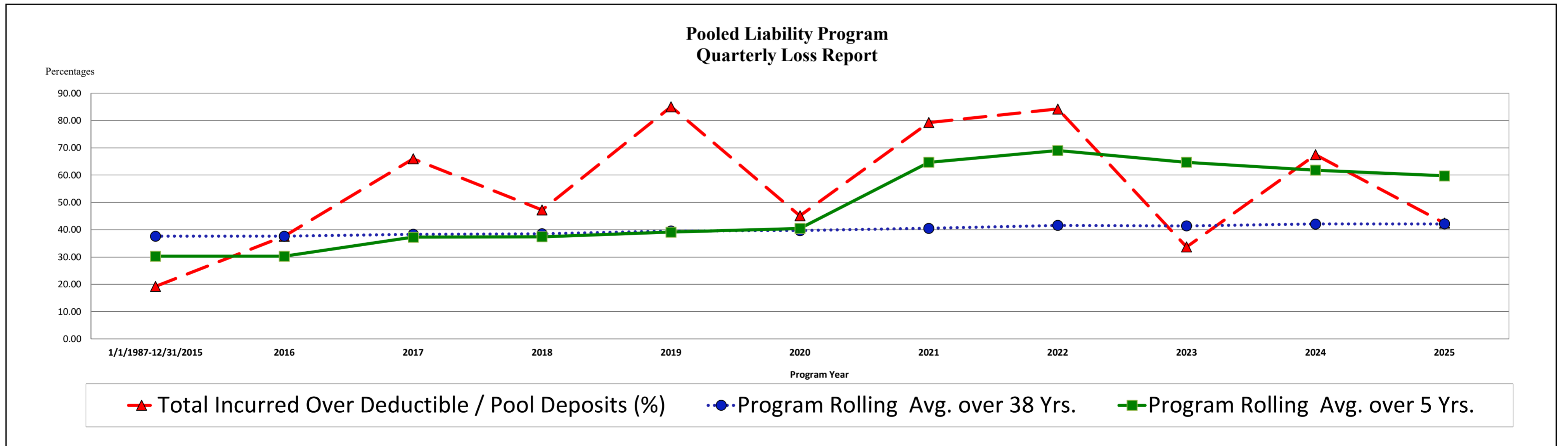
POOLED LIABILITY PROGRAM
Quarterly Claims Report
As of March 31, 2025

Program Year	PY 1-29 1987-2015	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	PY39* 2025	Program Avg Over 5 yrs	Program Avg Over 39 yrs
Number of Members	N/A	40	40	40	40	40	40	41	41	41	41	N/A	N/A
Total Number of Claims	2,573	120	76	57	74	37	74	49	44	36	4	41	81
Initial Pool Deposits	56,058,894	2,715,342	2,718,212	2,682,244	2,496,726	2,641,494	3,206,015	3,436,283	3,679,709	4,020,058	973,694	3,063,152	2,169,966
Total Paid To Date	34,674,170	1,763,028	1,284,123	2,254,884	1,125,609	2,094,528	2,343,392	570,926	1,908,102	984,866	37,477	1,168,953	1,257,464
Total Reserved	129,431	53,424	0	26,938	42,937	0	357,279	676,491	719,708	928,331	208,522	578,066	80,591
Total Incurred	34,803,601	1,791,531	1,284,123	2,281,822	1,125,609	2,094,528	2,700,671	1,157,833	2,483,267	1,706,464	221,011	1,653,849	1,324,371

POOL PENETRATION

No. of Occurrences Over Deductible	337	13	12	12	6	8	12	8	10	11	3	9	11
Total Paid Over Deductible (per occurrence)	20,980,248	1,763,028	1,284,123	2,254,884	1,125,609	2,094,528	2,343,392	570,926	1,908,102	984,866	37,477	1,168,953	906,338
Total Reserves Over Deductible (per occurrence)	129,431	28,503	0	26,938	0	0	357,279	586,907	575,165	721,598	183,533	484,897	66,907
Total Incurred Over Deductible	21,109,678	1,791,531	1,284,123	2,281,822	1,125,609	2,094,528	2,700,671	1,157,833	2,483,267	1,706,464	221,011	1,653,849	973,245
Total Incurred Over Deductible / Pool Deposits (%)	37.66	65.98	47.24	85.07	45.08	79.29	84.24	33.69	67.49	42.45	22.70	53.99	44.85

* - The pooled layer has been transferred to CWIC as of 12/31/2023.



Pooled Liability Program Claims Audit

ISSUE: The Program Administrators issued a Request for Proposals (RFP) for claims auditing services at the direction of the Pooled Liability Committee. The RFP was sent to five firms, all of which the Program Administrators determined were qualified candidates, and it was posted on CSRMA.org. Three firms provided responses to the RFP.

RECOMMENDATION: The Program Administrators recommend that the Pooled Liability Committee discuss the RFP responses and provide direction.

FISCAL IMPACT: The below table shows the proposed fees from the parties who responded to the RFP.

Auditor	Proposed Fees	Notes
Praxis Claims Consulting	\$8,250, or; \$6,450 if presentation to Committee is done remotely	Inclusive of all expenses
RE Powers Company	\$14,500 Included Pricing for Optional Multi-Year Agreement as follows: Audit 2: \$12,500 Audit 3: \$12,000	Pricing assumes remote presentation to Committee
RMS	\$4,275	Pricing assumes remote presentation to Committee

\$8,200 has been budgeted in the FY 25/26 draft budget for the claims audit. The Program Administrators will discuss the nuances of the proposals received and make a recommendation at the meeting.

BACKGROUND: Every two years the Third-Party Administrator (TPA) undergoes a claims administration audit. The last audit was performed in August 2023, and it is therefore time to initiate another audit.

Farley Consulting Services was selected from the most recent RFP process in 2017, and he has conducted every audit since. Farley Consulting had notified the Program Administrators that they would not be providing a proposal for the 2025 audit.

The timeline for the audit process is as follows:

DATE	ACTION
March 14, 2025	RFP Posted on CSRMA.org
April 21, 2025	RFP Responses Due
April 21 – May 5, 2025	CSRMA Staff and Liability Committee Review of Responses, Oral Interviews at discretion of CSRMA Staff may be conducted
May 5, 2025	Contract Awarded
August 1 – October 1, 2025	Audit Period, exact dates to be coordinated between the selected Auditing Firm and TPA
October 31, 2025	Final Audit Report Due
November 17, 2025	Presentation of Final Audit Report to CSRMA’s Pooled Liability Committee at Alliant’s Walnut Creek, CA office

ATTACHMENTS: Copies of the responses will be made available at the meeting.

Prospective New Member: Central Contra Costa Sanitary District

ISSUE: The Central Contra Costa Sanitary District (Central San) has asked CSRMA to provide them with a quotation for inclusion into the Pooled Liability Program effective July 1, 2025.

RECOMMENDATION: The Program Administrators recommend that the Pooled Liability Committee discuss and provide direction.

FISCAL IMPACT: The approximate annual deposit is \$1,450,000, of which the reinsurance and excess liability premium is most of the cost. This contemplates a \$500,000 deductible.

BACKGROUND: Central San provides wastewater collection, treatment, and disposal services; recycled water production and distribution; and household hazardous waste collection. Central San serves nearly half a million residents and more than 15,000 businesses on over 3,000 parcels within a 146-square-mile service area, which includes Alamo, Danville, Lafayette, Moraga, Orinda, Pleasant Hill, Walnut Creek; portions of Martinez and San Ramon; and unincorporated communities within central Contra Costa County. Central San also cleans the wastewater from the cities of Concord and Clayton, and they maintain their collection systems.

Central San is currently a member of the JPA and participates in the Workers' Compensation and Property Programs.

Central San has had 2 claims in the past 10 years that would have impacted the pooled layer. In analyzing their loss experience, the lead reinsurer for the Program noted that Central San is slightly worse than the overall pool from both a frequency and severity viewpoint.

The reinsurers and excess carriers on the Program have approved the midterm addition of Central San to the Pooled Liability Program.

ATTACHMENTS: General Liability Questionnaire.

CALIFORNIA SANITATION RISK MANAGEMENT AUTHORITY

GENERAL LIABILITY QUESTIONNAIRE
FOR WASTEWATER AGENCIES AND DISTRICTS
POOLED LIABILITY PROGRAM

(PLEASE USE SEPARATE SHEET WHERE REQUIRED
FOR EXPLANATION OF ANSWERS)

NAME OF AGENCY/DISTRICT: Central Contra Costa Sanitary District

CONTACT INFORMATION:

The official designated to receive any and all notices from the Authority or their authorized representatives concerning this insurance is:

Name: Shari Deutsch Phone Number: 925-229-7320

E-Mail: sdeutsch@centralsan.org

The Agency/District warrants and agrees that the answers, including attachments, are in all respects true and shall be deemed material and that the California Sanitation Risk Management Authority (CSRMA) and any insurance company underwriters providing coverage will rely upon same when issuing a Memorandum of Coverage or insurance policy. The Agency/District further warrants that all pertinent information has been fully disclosed. The Agency understands that submission of the information creates no obligation on the part of the CSRMA and any insurance companies to provide a proposal. No proposal will be provided unless all questions are answered, and the questionnaire is signed by a duly authorized Agency or District official.

SIGNATURE: 

TITLE: Risk Manager

DATE: 3/27/25

CSRMA Pooled Liability App
Revision Date: 01/27/2020

**LIABILITY INSURANCE SURVEY
UNDERWRITING INFORMATION**

I. GENERAL INFORMATION

Agency Name: Central Contra Costa Sanitary District

Phone Number: 925-228-9500

Fax Number: 925-372-7635

Street Address: 5019 Imhoff Place

Mailing Address: 5019 Imhoff Place

City, State, Zip: Martinez, CA 94553

Name of Person Completing Survey: Shari Deutsch

Is your agency a Joint Powers Agency? No

If "yes," please include a copy of the JPA Agreement

Please provide names of member agencies:

Nature of Services Provided *Directly* by Agency:

	Annual Budget
Wastewater Collection:	\$ 18,715,786
Wastewater Treatment:	\$ 17,755,940
Potable Water Treatment or Distribution:	\$ _____
Solid Waste Distribution:	\$ _____
Recycled Water Production or Distribution:	\$ 2,383,490

If Yes, what percentage of your ADDWF (influent) is reclaimed?
5%

Of this, what percentage is used off site and for what purpose?
37% - Landscape irrigation, industrial use, other non-potable uses

Miles of Recycled Water Line: 14.6

Are you engaged in any activities outside of your wastewater operations? (i.e. Van Pools, Selling of Biosolids, Cattle Ranching, etc.)

If yes, please describe.

Household Hazardous Waste Collection and Disposal

Other (describe): _____

Nature of Services Contracted to Others: (Include Copies of Contracts)	Annual Cost
Wastewater Treatment:	\$
Sludge Removal:	\$
Sludge Disposal:	\$ Lystek Contract included as Attachment A
Other (describe):	\$

Is there any other operational authority that your agency has that is not related to collection and/or treatment of wastewater or sewage? Yes **No**

If "Yes," please provide a description of these operations and a copy of any contracts that may be in place:

Sale of Processed End Products:	Annual Sales
Recycled Water:	\$ 530,000
Sewage Sludge:	\$
Digester Gas:	\$
Potable Water:	\$
Other (describe)	\$

Payroll Information

Number of Employees: 360 (including interns and seasonal staff)

WCIRB Class Code	Description	Payroll
7580	Sanitary or Sanitation Plant Operations:	\$
	Sewer Cleaning <i>Your Operations</i> :	\$ 18,520,350
	Sewer Cleaning <i>for Others</i> :	\$
8810	Clerical:	\$ 18,887,111
8817	Clerical Telecommuter Employees:	\$
8742	Salesperson Outside:	\$ 2,882,889
6307	Sewer Mains or Connection Construction (<\$26 per hour):	\$
6308	Sewer Mains or Connection Construction (\$26 or > per hour):	\$
7520	Waterworks Operations:	\$ 10,555,163
8601	Engineers:	\$
9424	Landfill Operations:	\$
0251	Irrigation/Drainage/Reclamation:	\$

II. COMPREHENSIVE GENERAL LIABILITY INFORMATION

General Information:

Population served by district: 485,000

If You Have Collections Operations:

Number of Hook-ups (connections):

Residential 150,000 (Number OR % of total hook-ups)

Commercial 6,000

TOTAL 156,000

Collection Systems, including comments on the following:

Miles of Sewer (excluding House Laterals): 1,500

Gravity - Miles of: 1,475

Pumping Stations - How Many?: 18

Force Mains - Miles of: 25

Percentage of force mains 4" or larger >50 years old: 65%

Pressure Sewers - Miles of: 25

Type of Terrain (explain): flat central area surrounded by low hills and the delta

Does your Agency have storm drain connections, open canal/ditch connections or open outfall?:

Yes

No

Dams, reservoirs, levees or ponds?:

Yes

No

If "Yes," please describe (including construction, downstream exposure, inspection procedures):

Earthen construction surrounded by holding basin that exceeds dam capacity

One half of the structure has been decommissioned to hold large water tanks.

(See Attachment B)

Does your Agency generate on-site electricity?:

Yes

No

If "Yes," please describe: Cogeneration plant provides alternative to PG&E, used exclusively to operate treatment plant processes

Permitted capacity of your treatment plant in MGD:

53.8

Licensed Percentage in use:

36-40%

Average Daily Dry Weather Flow
(Lowest 3 consecutive months):

32.4 MGD

(Attach flow data from monthly regional board report) See Attachment C

Peak wet weather flow:

78.5 MGD in 2024

Does your Agency have joint ownership in a treatment plant? Yes

No

If yes, please provide a description of the relationship: _____

Water Exposures

(Answer the following or write N/A as appropriate.)

N/A

Average daily flow for water exposure only (MGD):

Miles of water pipeline:

Number of water pump stations:

What is your source of water?:

Describe any treatment facilities for water only:

What chemicals are used?:

III. AUTOMOBILE

NOTE: CSRMA has a mandatory policy regarding standards which eliminate coverage for employees with six or more DMV Violation points in the last three years.

Please attach full schedule of licensed vehicles, mobile equipment and trailers in use by your district including:

- Year, make and model
- Cost new of each
- Vehicle ID number
- City of garaging
- Gross vehicle weight

See Attachment D

Please attach a list of the districts' current driver's names only, please do not add DOB or Driver License numbers. (CSRMA will assist members in joining the DMV Motor Vehicle Records "Pull Program," which is free to public agencies.)

All employees are enrolled in the Pull Notice Program, Risk Mgt reviews all pull notices, all employees currently meet CSRMA minimum driving standards.

IV. WATERCRAFT

Does your agency own/operate any watercraft?

No District DOES NOT own or operate any watercraft.

Yes District DOES own or operate any watercraft.

If Yes:

Please describe size and number of crafts:

Usage:

V. AUTONOMOUS VEHICLES & DRONES

(Answer the following or write N/A as appropriate.)

Does your agency currently have in service any Autonomous Vehicles or Drones?

Autonomous Vehicles: No

If yes, please advise usage and description:

Drones: Yes

If yes, please advise usage and description:

Communications Materials, Damage Assessment, Property Condition Evals

Are any of the Autonomous Vehicles or Drones currently in service owned by individuals other than your agency? No

If yes, please advise individuals' relationship to the agency:

VI. SPILLS & OVERFLOWS

Please list and describe any overflow and spills occurring over the past 365 days (one year). Describe how these will be prevented in the future and which spills or overflows have been reported to the regional board. Describe your Agency's emergency procedures to mitigate backups.

See Attachment E1 in this document and Attachment E2, Spill Emergency Response Plan, enclosed as a separate document

VII. PUBLIC OFFICIALS/EMPLOYMENT PRACTICES

Names and official titles of governing board members:

<u>Name</u>	<u>Title</u>	<u>Elected or Appointed?</u>
Michael McGill	President	Elected
Tad Pilecki	Board Member	Elected
Barbara Hockett	Board Member	Elected
Florence Wedington	President Pro Tem	Elected
Jean Kuznik	Board Member	Elected

For any appointed, indicate by whom:

Annual fiscal statement of Agency (3 most current years):

	<u>Operating Revenues/Income</u>	<u>Operating Expenditures</u>
Current FY (budgeted): 24-25	\$ 95,987,159	\$ 95,987,159
FY 23-24	\$ 87,830,769	\$ 119,044,383
FY 22-23	\$ 69,991,294	\$ 112,153,447

Any subsidiary, affiliated or related agencies, boards, commissions or authorities?:

Yes No

If "Yes," provide name, function and budget for each specific entity:

- Central Contra Costa Sanitary District Facilities Financing Authority – JPA, no budget
- Northern California Sanitation Agencies Financing Authority – Nonprofit corp. no budget

In the past five years, has there been any:

Strike, slowdown or other employee disruption:	Yes	<input checked="" type="radio"/> No
Layoffs or reduction in services:	Yes	<input checked="" type="radio"/> No
Allegations of unfair or improper treatment: (re: hiring, remuneration, advancement, termination)	<input checked="" type="radio"/> Yes	<input type="radio"/> No
Disputes involving discrimination/civil rights:	Yes	<input checked="" type="radio"/> No
Grand jury investigation, recall proceedings:	Yes	<input checked="" type="radio"/> No
Indictment of any public officials:	Yes	<input checked="" type="radio"/> No

If "Yes," to any of above please provide supplemental information sheet.

- 3 terminations were appealed, all upheld at Skelly and/or Arbitration
- 1 suspension was appealed, penalty was reduced at arbitration but finding was upheld.

PUBLIC ENTITY ERRORS & OMISSIONS

Please complete and sign this section so that we may obtain a quotation/renewal quotation through the CSRMA. *For any "yes" responses, please attach detailed additional information.*

- 1) Please list any employees who have professional designations (i.e. attorneys, architects, engineers, accountants)?

<u>Name/Profession</u>	<u>Designations</u>
See Attachment F	

- 2) During the past five years, have there been any disputes or claims alleging:
- | | YES | NO |
|--|---------------------|----|
| a) Appropriation or condemnation of property? | X (defense verdict) | |
| b) Wrongful granting or refusal to grant zoning changes, building permits or similar allowances? | | X |
| c) Wrongful approval of building designs or specifications? | | X |
| d) Citizen complaints regarding operations (i.e. odors): | X (occasional) | |
| e) Regulatory violations (except NPDES)?: | | X |

Other than the above, no fact, circumstance or situation indicating the probability of a claim or action is now known to any public official or employee: and it is agreed by all concerned that if there be knowledge of any such fact, circumstance or situation, any claim or action subsequently emanating therefrom shall be excluded from coverage here being applied for.

WARRANTY STATEMENT

The undersigned declares that to the best of his/her knowledge and belief the statements set forth herein are true. Although the signing of this application does not bind the undersigned on behalf of the Authority, to effect coverage, the undersigned on behalf of the Authority agrees that this form and said statements shall be the basis of any quotation which may be submitted.

Date: 3/27/25 Signature: 

Title: Risk Manager

Attachments

Attachment A	Lystek Sludge Disposal Contract – separate attachment
Attachment B	Photos of Clearwell (earthen dam)
Attachment C	2024 Dry Weather Flow Data
Attachment D	Vehicle and Mobile Equipment Schedule – separate attachment
Attachment E1	Overflows in 2024
Attachment E2	Spill Response Plan– separate attachment
Attachment F	List of Employees with Professional Designations

Attachment B



Photo 1: The west cell and one of the two new tanks in the decommissioned east cell (south half of the reservoir). The arrow points to the standpipe spillway in the west cell.



Photo 2: Another view of the west cell and the second new tank in the decommissioned east cell (north half of the reservoir).



Aerial view of Clearwell, shown inside the borders of a holding basin

Attachment C

2024 Dry Weather Flow Data

2024	Total Influent Flow	Influent - Lowest 3 Consecutive months		
			Flow	Days
Jan	1278.4			
Feb	1409.9	June	986.7	30
March	1416.3	July	997.2	31
April	1220.1	Aug	<u>997.5</u>	<u>31</u>
May	1147.5		2981.4	92
June	986.7			32.4
July	997.2			
Aug	997.5	Avg Daily Dry Weather Flow		32.4
Sept	994.3			
Oct	1016.4			
Nov	1020.8			
Dec	1212.0			

June 2024 Influent Flow Data

Location	Parameter	Result	Unit	Sampling Date
INF-001	Flow	34.4	MGD	6/1/2024
INF-001	Flow	34.3	MGD	6/2/2024
INF-001	Flow	35.8	MGD	6/3/2024
INF-001	Flow	35.9	MGD	6/4/2024
INF-001	Flow	35.2	MGD	6/5/2024
INF-001	Flow	34.8	MGD	6/6/2024
INF-001	Flow	33.4	MGD	6/7/2024
INF-001	Flow	34.4	MGD	6/8/2024
INF-001	Flow	34	MGD	6/9/2024
INF-001	Flow	33.7	MGD	6/10/2024
INF-001	Flow	33.5	MGD	6/11/2024
INF-001	Flow	32.9	MGD	6/12/2024
INF-001	Flow	32.6	MGD	6/13/2024
INF-001	Flow	32.6	MGD	6/14/2024
INF-001	Flow	32.3	MGD	6/15/2024
INF-001	Flow	32.2	MGD	6/16/2024
INF-001	Flow	32.4	MGD	6/17/2024
INF-001	Flow	32.2	MGD	6/18/2024
INF-001	Flow	31.6	MGD	6/19/2024
INF-001	Flow	32.4	MGD	6/20/2024
INF-001	Flow	31.9	MGD	6/21/2024
INF-001	Flow	32	MGD	6/22/2024
INF-001	Flow	31.7	MGD	6/23/2024
INF-001	Flow	32.4	MGD	6/24/2024
INF-001	Flow	31.6	MGD	6/25/2024
INF-001	Flow	31.1	MGD	6/26/2024
INF-001	Flow	31.4	MGD	6/27/2024
INF-001	Flow	31	MGD	6/28/2024
INF-001	Flow	31.6	MGD	6/29/2024
INF-001	Flow	31.4	MGD	6/30/2024

July 2024 Influent Flow Data

Locatio	Paramete	Resu	Unit	Sampling Dat
INF-001	Flow	31.8	MGD	7/1/2024
INF-001	Flow	31.8	MGD	7/2/2024
INF-001	Flow	31.3	MGD	7/3/2024
INF-001	Flow	31.5	MGD	7/4/2024
INF-001	Flow	29.7	MGD	7/5/2024
INF-001	Flow	30.9	MGD	7/6/2024
INF-001	Flow	32.6	MGD	7/7/2024
INF-001	Flow	33.4	MGD	7/8/2024
INF-001	Flow	31.9	MGD	7/9/2024
INF-001	Flow	31.6	MGD	7/10/2024
INF-001	Flow	31.7	MGD	7/11/2024
INF-001	Flow	31.8	MGD	7/12/2024
INF-001	Flow	32.6	MGD	7/13/2024
INF-001	Flow	32.5	MGD	7/14/2024
INF-001	Flow	32.6	MGD	7/15/2024
INF-001	Flow	32	MGD	7/16/2024
INF-001	Flow	32.3	MGD	7/17/2024
INF-001	Flow	32.1	MGD	7/18/2024
INF-001	Flow	32.6	MGD	7/19/2024
INF-001	Flow	32.2	MGD	7/20/2024
INF-001	Flow	32.4	MGD	7/21/2024
INF-001	Flow	33	MGD	7/22/2024
INF-001	Flow	32.5	MGD	7/23/2024
INF-001	Flow	32.1	MGD	7/24/2024
INF-001	Flow	32.1	MGD	7/25/2024
INF-001	Flow	33.9	MGD	7/26/2024
INF-001	Flow	32.5	MGD	7/27/2024
INF-001	Flow	32.2	MGD	7/28/2024
INF-001	Flow	32.8	MGD	7/29/2024
INF-001	Flow	32	MGD	7/30/2024
INF-001	Flow	32.8	MGD	7/31/2024

August 2024 Influent Flow Data

Locatio	Paramete	Resu	Unit	Sampling Dat
INF-001	Flow	32.2	MGD	8/1/2024
INF-001	Flow	31.4	MGD	8/2/2024
INF-001	Flow	31.8	MGD	8/3/2024
INF-001	Flow	32.8	MGD	8/4/2024
INF-001	Flow	32.5	MGD	8/5/2024
INF-001	Flow	31.6	MGD	8/6/2024
INF-001	Flow	31.8	MGD	8/7/2024
INF-001	Flow	31.8	MGD	8/8/2024
INF-001	Flow	31.6	MGD	8/9/2024
INF-001	Flow	31.8	MGD	8/10/2024
INF-001	Flow	32.8	MGD	8/11/2024
INF-001	Flow	33.6	MGD	8/12/2024
INF-001	Flow	32.5	MGD	8/13/2024
INF-001	Flow	32.2	MGD	8/14/2024
INF-001	Flow	32.1	MGD	8/15/2024
INF-001	Flow	31.8	MGD	8/16/2024
INF-001	Flow	31.6	MGD	8/17/2024
INF-001	Flow	32	MGD	8/18/2024
INF-001	Flow	32.5	MGD	8/19/2024
INF-001	Flow	31.9	MGD	8/20/2024
INF-001	Flow	31.9	MGD	8/21/2024
INF-001	Flow	32	MGD	8/22/2024
INF-001	Flow	31.8	MGD	8/23/2024
INF-001	Flow	32.5	MGD	8/24/2024
INF-001	Flow	33.6	MGD	8/25/2024
INF-001	Flow	33.8	MGD	8/26/2024
INF-001	Flow	32.3	MGD	8/27/2024
INF-001	Flow	31.7	MGD	8/28/2024
INF-001	Flow	31.8	MGD	8/29/2024
INF-001	Flow	32	MGD	8/30/2024
INF-001	Flow	31.8	MGD	8/31/2024

Attachment E1

Overflows in 2024

Date	Street / City	Length	Gals	Reported	Comments/Notes
02/09/24	Miner Rd / Orinda	320	155	Yes	Bend in pipe. Changed cleaning freq. from 3 yrs to 6 months.
02/19/24	Lucinda Ln / PH	237	3	Yes	Repaired damaged section
03/21/24	Poppy Ln / Orinda	164	4,324	Yes	Temporary repair failed, Added concrete cap and performed erosion work.
07/30/24	Miller Ave, Mtz	132	15	Yes	Repair at 61' D/S: Moved to 6 mo cleaning schedule. Additional notes from CityWorks: <ul style="list-style-type: none"> • This is old vcp pipe that is 7" in diameter, so 6" cutterblades won't cut it properly. Put 8" cutterblades on at u/s and pull back slow please. • Add this video to sewer cleaning how to instructional.
08/03/24	Upper Happy Valley Rd / Laf	546	261	Yes	Changed cleaning schedule to 6 mos
08/06/24	Mt Diablo Blvd / Laf	216	125	Yes	Repair made.
09/06/24	Butterfield Pl / Mor	401	4	Yes	Removed construction debris
10/09/24	Carol Ln / Laf	88	270	Yes	Rags in line. Changed cleaning freq. from 1 yr to 6 months.
10/10/24	Tarry Ln / Orinda	351	2,541	Yes	Roots/Rags/Rocks – reduce cleaning schedule and monitor
11/25/24	Clover Ln / WC	345	11,819	Yes	Found rags in line - reduce cleaning schedule and monitor

Attachment F

Employees with Professional Designations

Name	Position	Designation
Roger S. Bailey	General Manager	PE
Greg Norby	Deputy General Manager	PE
Phil Leiber	Deputy General Manager	CPA
Kevin Mizuno	Finance Manager	CPA
Greg St. John	Professional Land Surveyor	PLS
Chris Pentes	Professional Land Surveyor	PLS
Kelly Weir	Professional Land Surveyor	PLS
Paul Seitz	Collection System Division Mgr	PE
Alan Weer	Plant Operations Division Mgr	PE
Neil Meyer	Plant Maintenance Div Mgr	PE
Nitin Goel	Operations Optimization Div Mgr	PE
Dan Frost	Senior Engineer	PE
Dana Lawson	Senior Engineer	PE
Damasio Zepeda-Aragon	Senior Engineer	PE
Alexander Mestetsky	Senior Engineer	PE
Craig Mizutani	Senior Engineer	PE
Will Grant	Senior Engineer	PE
Mark Wenslawski	Senior Engineer	PE
Nancy Molina	Senior Engineer	PE
Rita Cheng	Senior Engineer	PE
Nate Morales	Senior Engineer	PE
Jason DeGroot	Senior Engineer	PE
Nate Hodges	Senior Engineer	PE
Thomas Brightbill	Senior Engineer	PE
Clint Shima	Senior Engineer	PE
Justin Waples	Associate Engineer	PE
Richard Foss	Associate Engineer	PE

Amanda Cauble	Associate Engineer	PE
Stephanie Myers	Associate Engineer	PE
Jason Fitch	Associate Engineer	PE
James Kong	Associate Engineer	PE
Kevin Randeni	Associate Engineer	PE
Khang Nguyen	Associate Engineer	PE
Mike Zubrzycki	Associate Engineer	PE
Richard Hess	Associate Engineer	PE
Michael Cunningham	Associate Engineer	PE
Zach Lee	Associate Engineer	PE

CSRMA Risk Control Work Plan for 2025/26-2026/27

ISSUE: Attached is the Executive Board-approved Risk Control Work Plan for FYs 2025/26-2026/27.

RECOMMENDATION: None – information only.

FISCAL IMPACT: As depicted in the work plan.

BACKGROUND: Each March, CSRMA Risk Control prepares an outline of the initiatives to be undertaken in the coming two years to address ongoing and new exposures.

At the 2011 Long Range Planning Session, the Executive Board thought it would be helpful and more efficient to form a Sub-Committee to review the Work Plan ahead of time. The Chairs of the Workers' Compensation and Liability Committees form the Risk Control Work Plan Sub-Committee and develop proposed risk control work plan items for the upcoming program year. The recommendations of the Risk Control Work Plan Sub-Committee are then presented to each Committee and their comments incorporated into the draft Risk Control Work Plan which is then presented to the Executive Board for discussion at the annual Long Range Planning meeting in March.

ATTACHMENTS: FY's 2025/26-2026/27 CSRMA Risk Control Work Plan.

California Sanitation Risk Management Authority
~ Risk Control Work Plan 25/26-26/27 Budget ~

#	Existing Task	New Task	Core, Continuing, or New	Projected Cost	Services Provided By	Notes	Value to Members
1	<p>Update the CSRMA Risk Control Survey Engine every 3 years to reflect regulatory changes, new and emerging exposures and best practices as directed by the Executive Board and the Workers' Compensation and Pooled Liability Committees.</p> <p>Administer the CSRMA Risk Control Survey every 3 years to the pooled program members.</p> <p>Following the deadline to complete the Risk Control Survey, conduct a follow up visit to review deficiencies and recommendations in each member's risk control survey report. All follow up visits will be completed prior to the administration of the next Risk Control Survey.</p> <p>Member site visits will be scheduled as member's complete the Risk Control Survey with priority given to those members scoring the lowest and with the highest x-mod.</p>	No change	Core	Included in Alliant contract for JPA Admin	Alliant		High
2	Write and distribute 12 monthly editions of the Did You Know e-newsletter.	No change	Core	Included in Alliant contract for JPA Admin	Alliant	These are used to convey risk control and compliance information and to highlight different features/updates available on Risk Control Online	High
3	Update & distribute the CSRMA Member Contact Directory	No change	Core	Included in Alliant contract for JPA Admin	Alliant	<p>This is used internally for targeted member communications and is also provided to other members for networking and problem-solving purposes.</p> <p>This is housed on the new Risk Control Online and is only accessible after logging into RCO with username and password.</p>	Low

#	Existing Task	New Task	Core, Continuing, or New	Projected Cost	Services Provided By	Notes	Value to Members
4	Provide member hotline service via phone & email	No change	Core	Included in Alliant contract for JPA Admin	Alliant	Approximately 3hours/day is spent responding to member emails/phone calls and researching issues assistance is requested.	High
5	Advertise and implement the CSRMA Risk Control and Wellness Reimbursement Programs	No change	Core	Included in Alliant contract for JPA Admin	Alliant		High
6	Provide annual workers' compensation and pooled liability loss analysis reports to each Committee and Executive Board	No change	Core	Included in Alliant contract for JPA Admin	Alliant	This reflects actual practice	High
7	Recommend expenditures from the CSRMA Safety Other budget to the Program Administrators that will benefit CSRMA's risk control efforts	No change	Core	Included in Alliant contract for JPA Admin	Alliant		High
8	Administer the CSRMA Workers' Compensation Excellence award program	No change	Core	Included in Alliant contract for JPA Admin	Alliant		High
9	Schedule, arrange & provide the following training seminars: a. CASA /CSRMA Risk Management Seminars 1. Summer 2. Winter b. A minimum of 18 webinars		Core	Included in Alliant contract for JPA Admin	Alliant		High
10	Training: <ul style="list-style-type: none"> • Provide up to 6 training workshops at member locations on risk control topics, excluding CalOSHA & CalEPA regulatory compliance, affecting CSRMA • Oversee the administration of 10 annual vendor-provided physical demand assessments or industrial ergonomics trainings at member locations • Schedule and oversee 10 annual EPL online seminars on topics suggested by CSRMA legal counsel and/or LCW • Oversee implementation and utilization of Vector Solutions (<i>formerly Target</i>) 	No change	Core	Included in Alliant contract for JPA Admin	Alliant	These workshops are provided to individual members, regionally and by request at CWEA training events. Typically, more than 6 requests are made per year and are provided, based on availability. Added 12/16/20: ergonomics and EPL training and Vector Solutions	Medium
11	Oversee the periodic update of the various CSRMA Risk Control manuals & training programs	No change	Core	Included in Alliant contract for JPA Admin	Alliant		High
12	Prepare agenda items for the various CSRMA meetings, as needed	No change	Core	Included in Alliant contract for JPA Admin	Alliant		High
13	Oversee the distribution of the CSRMA Well Workplace monthly newsletter	No change	Core	Included in Alliant contract for JPA Admin	Alliant	This is a popular monthly mailing encouraging workplace and personal	Medium (inc in monthly)

#	Existing Task	New Task	Core, Continuing, or New	Projected Cost	Services Provided By	Notes	Value to Members
						wellness issues. This supports CSRMA's risk control efforts targeting soft tissue injuries and health risk factors that can contribute to workplace injuries. CSRMA currently distributes ~800 copies per month.	Did You Know)
14	Assist CSRMA with the development of risk control programs, initiatives & trainings to address ongoing and new loss exposures as needed or directed. Past topics addressed include: -Cyber security issues for employees and IT staff	No change	Core	Included in Alliant contract for JPA Admin	Alliant		High
15	Oversee the implementation of the CSRMA Workers' Compensation Claims Management Program	No change	Core	Included in Alliant contract for JPA Admin	Alliant		High
16	Coordinate with the efforts of the CSRMA Return to Work Consultant	No change	Core	Included in Alliant contract for JPA Admin	Alliant		High
17	Provide CSRMA with research/analysis of various risk control topics affecting CSRMA as needed/directed	No change	Core	Included in Alliant contract for JPA Admin	Alliant		High
18	Maintain a library of sample risk control materials for distribution to CSRMA as requested	No change	Core	Included in Alliant contract for JPA Admin	Alliant	Members routinely request sample CalOSHA, SWRCB and employment policies to use as the basis for developing their own.	High
19	Communicate with the CSRMA Program Administrator's to facilitate the delivery of risk control services	No change	Core	Included in Alliant contract for JPA Admin	Alliant		High
20	Prepare an annual 2-year Risk Control Work Plan for presentation to the CSRMA Executive Board at their annual Long Range Planning meeting	No change	Core	Included in Alliant contract for JPA Admin	Alliant		High

Continuing Risk Control Programs for FY 25/26 & 26/27									
#	Task	Justification	Core, Continuing or New	Budget FY 24/25	Projected FY25/26 Costs	Projected FY26/27 Costs	Services Provided By	Notes	Value to Members
22	<p>Update and refresh 15 online training modules.</p> <p>Modules targeted for FY 25/26 will be the oldest modules and any requiring an update due to regulatory changes.</p> <ul style="list-style-type: none"> • Multi-Employer Liability under CalOSHA • Easement Maintenance • Office Safety • Machine Safeguarding • Hearing Conservation • CalOSHA's Emergency Action Plan Requirements • Sewer Cleaning/Nozzle Selection • Welding Safety • Workers' Comp 101 • Vac Truck Safety • Combo Truck Best Practices • Skid Steer Operations • Rodder Safety • Excavation Safety • Bloodborne Pathogens 	<p>History: CSRMA's goal was to update and refresh the look and feel of 10 out ~110 CSRMA online training modules each year in order to keep them current and maintain interest of the members and subscribers.</p> <p>CSRMA has consistently updated/refreshed 10CBTs/year. At the 2018 LRP, the EB discussed updating 20 each year so that CBTs are updated every 5-7years rather than the current rate of once every 10-12years.</p> <p>2020 LRP: Recommended to update 15CBTs/year</p>	Continuing	\$36,000	\$36,000	\$38,000	Proposed : DKF Solutions Group	<p>Updated FY24/25:</p> <ul style="list-style-type: none"> • IIPP • Sewer Cleaning Nozzle Selection • Temporary Traffic Control • Vacuuming: Comb Units • Backhoe Operation • Skid Steer Safety and Operation • Mechanical Rodding • Lateral Maintenance • Fall Harness Inspection and Adjustment • New Employee Safety Orientation for Office Workers • Hearing Conservation • Hazardous Waste Storage Inspection Requirements • Welding Safety • Workplace Bullying Workplace Violence 	High
23	Risk Control and Safety Reimbursement	Continuation of the incentive program created by the Workers' Compensation Committee in 2009.	Continuing	\$75,000 (increased to reflect reimb amount of \$2500); budget funds 30 members to participate annually	\$75,000	\$75,000	NA	<p>This budget item is fully utilized each year; the WCC has recommended this program be available to members of either pooled program.</p> <p>FY 23/24: EB increased reimbursement amount to \$2,500/member</p> <p>The combined budget actual for Safety + Wellness =</p>	High

Continuing Risk Control Programs for FY 25/26 & 26/27									
#	Task	Justification	Core, Continuing or New	Budget FY 24/25	Projected FY25/26 Costs	Projected FY26/27 Costs	Services Provided By	Notes	Value to Members
								<ul style="list-style-type: none"> • FY16/17 \$79,479 • FY17/18 \$78,181 • FY18/19 \$81,582 • FY19/20 \$89,493 • FY20/21 \$91,716 	
24	Employee Health Promotion Reimbursement	Continuation of the incentive program created by the Workers' Compensation Committee in 2009.	Continuing	\$42,000 (increased to reflect reimb amount of \$1400) budget funds 30 members to participate annually	\$42,000	\$42,000	NA	<p>This budget item is fully utilized each year; the WCC has recommended this program be available to members of either pooled program.</p> <p>FY 23/24: EB increased reimbursement amount to \$1,400/member</p>	High
25	CSRMA's subscription to Vector Solutions and annual maintenance fee		Continuing	\$120,100	\$160,725	\$160,725	Vector Solutions		High
26	Update, manage, provide support and drive utilization for the CSRMA Target Solutions, including instructional webinars and other video tutorials.	This service requires update, member training and oversight to remain useful to the membership.	Continuing	\$24,000	\$24,000	\$24,000	DKF Solutions	Vector indicates CSRMA is among the highest user subscribers they have for poll clients	High
27	Technical support for RCO and CSRMA-developed content.	The past year has been marked by a substantial increase for the need to have technical support available to RCO and CSRMA-developed tools/resources. SIPE is unable to provide this. KBF Services has provided this service largely at no cost in the past as the need was limited. Due to the increased volume of support requests, KBF Services is charging for their time this FY and going forward.	Continuing	\$5,000	\$5,000	\$5,000	KBF Services		High

Continuing Risk Control Programs for FY 25/26 & 26/27									
#	Task	Justification	Core, Continuing or New	Budget FY 24/25	Projected FY25/26 Costs	Projected FY26/27 Costs	Services Provided By	Notes	Value to Members
28	Annual support for Builders (usage and programming)		Continuing	\$13,200	\$14,000	\$14,000	DKF Solutions	FY22/23: Add \$4,800 RCO maintenance and \$490 Accessibee	High
29	<p>Develop 10 new web based training modules. Topics envisioned target areas of CSRMA's highest loss frequency, greatest risk or new regulatory requirements.</p> <p>Topics envisioned for FY 25/26:</p> <ul style="list-style-type: none"> •Tips for Successful Peer to Peer Communication •Business Writing Fundamentals •Workplace Communication Basics •Resolving Conflict with Coworkers •Guide to Effective Mtgs •Online Security Essentials •How to Protect Yourself Against Phishing Attacks •Forklift Safety and Operating Fundamentals •Spill Prevention Control and Countermeasure (SPCC) Planning •Hazwoper 	The goal of this annual work plan item is to help ensure members have access to training materials related to CSRMA's exposures and new regulatory requirements that may impact CSRMA member risks.	Continuing	\$35,000	\$35,000	\$38,000	DKF Solutions Group	<p>FY22/23 budget = \$35,000</p> <p>Topics completed in FY24/25:</p> <p>Water Sampling Following a Sewer Spill</p> <p>How to Complete a JHA Incident Investigation: Getting to the Root Cause for Accident Prevention"</p> <p>Slips, Trips and Falls and the ASTM new Coefficient of Friction Std for Safety Footwear</p> <p>CalOSHA Incident Reporting and Recordkeeping Requirements</p> <p>How to Evaluate and Classify WWTP Confined Spaces</p> <p>"Wrong Chemical in the Wrong Tank: Could an Incident like this Occur at your Waste or Wastewater Treatment Plant?"</p> <p>Soft Tissue Injury Risks and Solutions for Collection Workers</p> <p>"CalOSHA's Fall Rescue Requirement: Are You Prepared to Rescue a Coworker" replaced "Ditto for Operations and Maintenance"</p> <p>FOG Program Best Practices</p>	High
30	SMART SOP improvements	The following are items that we've either recv'd feedback members would like to see or	New	\$25,000	\$20,000	\$20,000	DKF Solutions Group	FY22/23 budget = \$25,000	Medium

Continuing Risk Control Programs for FY 25/26 & 26/27

#	Task	Justification	Core, Continuing or New	Budget FY 24/25	Projected FY25/26 Costs	Projected FY26/27 Costs	Services Provided By	Notes	Value to Members
		<p>we believe ought to be pursued. Please note this list would take ~\$75-\$125k to complete. The recommendation is that the list be prioritized and tackled in \$15-\$25k chunks each year.</p> <ol style="list-style-type: none"> 1. Duplicate SOPs (create new from existing) 2. In-app image editing 3. Multi-step draft/edit process (i.e., procedures can be passed back and forth between creators and reviewers before publishing final—currently the workflow is Develop Draft >> Submit for Approval >> Approve) 4. Search/Filter SOP/LOTO lists 5. Download a certain number of SOPs for offline viewing 6. Template library (global) 7. Expand help/FAQs on website and/or in-app 8. Backend administrator management 9. add/delete users, etc.) 10. Bug fixes and backend maintenance (performance, security, compatibility, etc.) 11. Add a CSRMA Pool folder so CSRMA can push documents= SOPs, JITT tools, etc to the employees of members 					and AndPlus		
32	<p>Cyber security services that may include:</p> <ul style="list-style-type: none"> • Kynd Cyber Risk Services 	<p>Cyber security is a real threat to member agencies, especially smaller ones with limited cyber security resources</p>	New	\$92,559	\$92,559	\$92,559	Kynd	<p>This is an action item from the 2023 Long Range Planning session: The Executive Board directed the Program Administrators and the CSRMA Risk Control</p>	High

Continuing Risk Control Programs for FY 25/26 & 26/27									
#	Task	Justification	Core, Continuing or New	Budget FY 24/25	Projected FY25/26 Costs	Projected FY26/27 Costs	Services Provided By	Notes	Value to Members
								Advisor to enhance and expand the cyber security services and resources CSRMA offers to its members. Objective: To prevent and mitigate cyber related losses impacting the CSRMA membership.	
Total Projected Cost for Continuing Items:				\$407,000	\$504,284	\$506,559			

New Initiatives for FY 25/26 & 26/27									
#	Task	Justification	Core, Continuing or New	Budget FY 24/25	Projected FY25/26 Costs	Projected FY26/27 Costs	Services Provided By	Notes	
33	KnowB4 cyber risk services	KnowB4 is requesting to enter into a Standing Offer agreement with CSRMA in order to offer members a 20% discount off their cyber risk services subscription. No direct cost to CSRMA.	New	\$0	\$0	\$0	KnowB4		
TOTAL				\$0	\$0	\$0			

	Adopted in FY23/24 for FY 24/25	Preliminary Projections for FY 25/26 in FY 24/25	Projected FY 25/26	Preliminary Projected FY 26/27	% Change FY24/25 (adopted budget) to FY 25/26 (proposed budget)
Proposed Continuing Risk Control Programs	\$407,000	\$499,559	\$504,284	\$506,284	1%
Proposed New Initiatives	\$92,559	\$0	\$0	\$0	
Total	\$499,559	\$ 499,559	\$504,284	\$506,284	
Fiscal history: -FY 17/18 Outside Safety Consultant Budget: \$297,550 (actual 283,701) -FY 18/19 Outside Safety Consultant Budget: \$260,800 (actual \$260,800) -FY 19/20 Outside Safety Consultant Budget: \$284,600 (actual \$319,087) Covid – additional expenses due to training and additional support -FY 20/21 Outside Safety Consultant Budget: \$321,400 (actual \$345,919) Covid – additional expenses due to training and additional support -FY 21/20 Outside Safety Consultant Budget: \$353,900 (actual \$303,756) -FY 22/23 Outside Safety Consultant Budget: \$348,500 -FY 24/25 Outside Safety Consultant Budget: \$499,559 The majority of the work plan budget is used in the 1 st /2 nd quarter each year					

**Agenda Item No.G.2
Pooled Liability Committee Meeting
Meeting Date: May 5, 2025**

Spring/Summer/Fall 2025 Area Training Update

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

Topic		Tentative Dates	Tentative Locations
Sentinel Training Program for WC members		Ongoing	• Zoom
August CSRMA/CASA Risk Mgt Seminar		July 30	• Chris Ewers • Mike Davidson • Gerry Preciado
Sewer Summit		October 9	Virtual conference
Webinars Scheduled To Date:		May-July	Webinars
4/22/25	Wildfire Property Risk Mitigation for Agencies that Own and/or Operate Exposed Facilities		
5/7/25	Understanding ICS 100 & ICS 200 ñ Essential Training for Public Agencies		
5/13/25	Wastewater Operator Math Fundamentals: Essential Calculations for the CA Grades I & II Exams		
5/20/25	Understanding the CSRMA Mandatory Policy/Procedure for Residential Sewer Backup Response and Claims Handling		
5/21/25	Effective Tailgate Safety Meetings/Trainings		
5/22/25	Accident Investigation - A Supervisor's Roles and Responsibilities - Who, What, When, Where, Why and How		
5/27/25	Kynd Cyber Risk Services		
5/29/25	Maximizing Infrastructure Longevity: Smart Asset Management & Funding Strategies		
6/4/25	Best Practices in Safety and Wastewater Facility Maintenance		
6/10/25	Developing a Condition Assessment Program for All of Your Assets		
6/24/25	KnowledgeVine- Leveraging Technology to Create a Sustainable Safety Culture.		
6/26/25	Basics of Process Control Testing		
7/16/25	Sewer Backups: Does Your SERP Address This? Best Practices and Risk Management for 1st Responders		
7/22/25	The 6 Types of Working Genius		
7/24/25	Lab Safety, Process Control, Math Best Practices		
8/19/25	How to Keep Lone Rangers Safe When There Isn't a Tonto- Lone Worker Best Practices		
8/20/25	SOPs- The Key to Effective Training and Employee Safety		

9/3/25	WeTip and CSRMA
11/4/25	KnowledgeVine- Leveraging Technology to Create a Sustainable Safety Culture.
12/10/25	The Importance of Documentation, Reports, and SCADA
2/11/26	Public Sector Communication and Administration Skills

RECOMMENDATION: None – information only.

FISCAL IMPACT: Approximately \$40,000. These training programs are part of the 24/25 and 25/26 risk control training budgets.

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

- To provide information and training that is timely, useful, understandable and practical for the 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: None

Property Program Actuarial Study

ISSUE: 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. Key points from the Actuarial Study are summarized below:

- Estimated Outstanding Losses at June 30, 2025: \$644,820 (discounted at 2%).
- 2025/26 Projected Ultimate Loss Rate per \$1,000 TIV at a \$100,000 SIR: \$0.081 (70% Confidence Level, discounted at 2%). This represents a 2.5% increase over 2024/25.

RECOMMENDATION: None at this time. Information only.

FISCAL IMPACT: The cost of the annual review is \$5,500. This amount is budgeted for FY 2024/25.

BACKGROUND: Aon has performed the Actuarial study annually, since the inception of the Pooled layer of the Property Program in 2022.

ATTACHMENTS: Draft Actuarial Study of the Self-Insured Property Program as of December 31, 2024 and Extrapolated to June 30, 2025.

Property Program Renewal
FY 2025/26

ISSUE: The Property Insurance Program renews July 1, 2025. Currently, CSRMA participates in the Alliant Property Insurance Program (APIP), 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.

As of the writing of this item we have not yet received the renewal quote, and as such the insurance costs depicted in the “Fiscal Impact” section of this item are estimates only.

RECOMMENDATION: The Program Administrators recommend that the Pooled Liability Committee provide direction to the Executive Board to approve renewing the Property Program based on the estimates provided.

FISCAL IMPACT: We are expecting an average increase in total costs to members of approximately 7.25%. The insurance cost estimates are based on an approximate 2.25% increase in Total Insurable Values (TIV). The TIV is subject to change prior to the renewal. A detailed breakout of the estimated costs is shown below.

Expense Item	2024-25	<i>Estimated</i> 2025-26	<i>Estimated</i> 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%)	655,062	689,562	34,500	5.3%
Est. Insurance Costs (Net)	9,149,125	9,835,310	686,184	7.5%
Est. Dedicated Excess Cyber Liability Insurance	153,922	165,466	11,544	7.5%
Est. Fixed Expense (JPA Charge)	111,894	121,820	9,926	8.9%
Program Director Fees	<u>192,000</u>	<u>192,000</u>	<u>0</u>	<u>0.0%</u>
Total Expected Costs	10,262,003	11,004,158	742,155	7.23%

Insurance Cost includes Prop, B&M, Cyber & Pollution

Increase in JPA Charge due to an increase in computer software/programming expense

BACKGROUND: Over the past year the commercial property market has seen rates stabilize as capacity in the market has increased. The competition from this increased capacity has driven competition among carriers, generally resulting in improved pricing for insureds who have not been negatively impacted by losses. Although we are hopeful that this trend continues, large scale natural disasters such as hurricanes Milton and Helene, the recent California wildfires and severe convective storms, are keeping some pressure on the industry. While not all regions of the United States are impacted by these particular exposures, the overall impact that these events have on the insurance and reinsurance markets does influence the underwriting decisions of carriers. Current key drivers of the commercial property market are:

- More frequent and severe natural catastrophes. The average insured catastrophe losses per year (inflation adjusted) have increased about 700% since the 1980's and continues to rise. In 2024, there were 27 weather related loss events that were greater than \$1 billion. This is the second largest in history, with the largest number of \$1B natural catastrophes in a year being 28 in 2023. This increased frequency of severe loss is challenging for the insurance industry.
- Increased cost of construction is resulting in inadequate values. Although inflation has tapered off, construction costs continue to rise because the cost of building materials are high, and contractors and skilled labor continue to be in short supply. Additionally, regulatory changes such as updates to building codes, have further driven up the cost of construction. Together, those factors are leading to increased replacement cost of buildings. Even with meticulous attention to valuation, accuracy can be a challenge when considering additional coverages. Across the industry carriers are paying claims that far exceed the reported values. As a result, many markets are performing their own analysis of values adequacy and pricing based on values assumptions that are often higher than reported.

We are about 60 days out from the renewal and a lot can happen between now and when the Property insurance program renews. If CSRMA were to sustain a major loss, or if the insurance market suffers a major catastrophic event, underwriters could change their rate position.

The APIP underwriters have provided an estimated 5% *rate* increase based on what we know today. The table in this item provides our estimated renewal pricing for CSRMA's "All Risk" Property Insurance Program, including Terrorism, Boiler & Machinery, Cyber and Pollution coverage, all at the current deductible and limit structure.

ATTACHMENTS: None.

While I Wash My Face I Ask Impossible Questions of Myself and Those Who Love Me

➤ poetryfoundation.org/poetrymagazine/poems/159047/while-i-wash-my-face-i-ask-impossible-questions-of-myself-and-those-who-love-me



By Charif Shanahan

Specks of toothpaste fleck the mirror.

A fan spins dust in the hall.

I find “this is it” too vulgar to accept

So I wait for a new starting point

As though life will begin there and then.

Do you know what I mean?

Not what I'm *saying*, what I *mean*.

Is it possible my function is to hold

All the intricate, interstitial pain

And articulate clarity?

Tie a boat to my wrist, I sprout wings.

Give me a pair of shoes, I grow fins.

Twice an hour I trick myself into focus:

I look into the glass as I look through it.

When the new beginning comes, what then?

Does life suddenly reset like an Atari?

Does meaning emerge

Assertively and without invitation?

The task is to live well enough with you.

But how? How do you know what you want

If you don't tell you? If you don't hear you?

Source: *Poetry* (December 2022)

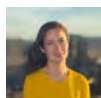
El Paso Is Going to Turn Wastewater Into Drinking Water. Other Cities Will Soon Follow

insideclimatenews.org/news/03032025/el-paso-wastewater-drinking-water

March 3, 2025

Justice & Health

El Paso Water broke ground on the first U.S. facility that will treat wastewater for direct re-use in a city water supply, using a four-step process to transform wastewater into clean, potable drinking water.



By [Martha Pskowski](#) 



A rendering of the Pure Water Center, which broke ground on Feb. 27 and is expected to be operational by 2028. Credit: Courtesy of El Paso Water

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Most Popular

EL PASO—This desert city gets less than nine inches of rain a year and experienced the two hottest years in its recorded history in 2023 and 2024.

But El Paso Water started planning decades ago for this hotter, drier climate. On Thursday the utility broke ground on its latest project to secure water for the city of 700,000: an advanced water purification facility that will deliver 10 million gallons per day of purified water from the city’s wastewater stream directly into its drinking water supply.

El Paso’s Pure Water Center, which will go online by 2028, is the first direct-to-distribution reuse facility in the country. Treating wastewater for reuse as drinking water has long been controversial. But as the technology has advanced and water resources dwindle, more cities are exploring direct reuse.

We’re hiring!

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[See jobs](#)

El Paso is the first out of the gate, but Phoenix and Tucson are expected to follow suit. Elsewhere in Texas, communities from the Panhandle to the Hill Country are considering their own facilities. [Colorado](#) and [California](#) recently adopted rules to regulate the treatment technology.

“El Paso, Texas, is the center of the universe in water recycling right now,” said Gilbert Trejo, vice president of operations at the utility during the groundbreaking Thursday.

Growing Acceptance of Direct Reuse

El Paso Water began a pilot study in 2016 to test direct potable reuse of sewage and other wastewater with a four-step treatment process. The utility sent water samples to state-certified laboratories for testing and found that the water met all drinking water standards. The Texas Commission on Environmental Quality (TCEQ) reviewed the pilot data and authorized El Paso Water to move forward with the design of a full facility.

After nearly a decade of work, TCEQ approved construction of the facility in October 2024. The advanced purification process begins with treated wastewater from the Roberto Bustamante Wastewater Treatment Plant in El Paso. This source water then goes through a multiple barrier system, first going through reverse osmosis, in which a membrane separates

water molecules from other substances. Then hydrogen peroxide and ultraviolet light are used to kill bacteria in the water. Next, activated carbon absorbs chemicals or compounds in the water. Lastly, chlorine is added for disinfection.



El Paso Mayor Renard Johnson speaks at the groundbreaking for the Pure Water Center on Feb. 27.
Credit: Martha Pskowski/Inside Climate News



Local elected officials and water utility leadership join in the groundbreaking for the Pure Water Center.
Credit: Courtesy of El Paso Water

TCEQ requires an online monitoring system with alarms and automatic shut-down capability. Trejo said this real-time monitoring will detect constituents breaking through the treatment process.

“Before we start to break any type of threshold that would worry us, we will know well in advance so that we can take action,” he said.

The utility will also work to educate residents and businesses in El Paso to discourage them from putting chemicals and pharmaceuticals down the drain. Trejo acknowledged that unwanted material will inevitably enter the sewer system, so the treatment process is designed to remove these potential contaminants.

Environmental advocates have raised concerns about contaminants of emerging concern in the purified water, like per- and polyfluoroalkyl substances (PFAS), which aren’t yet regulated in drinking water. The environmental nonprofit Food and Water Watch warns that, “It’s impossible to monitor every potential toxin in a direct potable reuse system.”

Trejo said that the treatment process was designed to remove pharmaceuticals, emerging contaminants of concerns and future contaminants. The first step was understanding the baseline quality of the source water. To that end the utility began collecting data from its

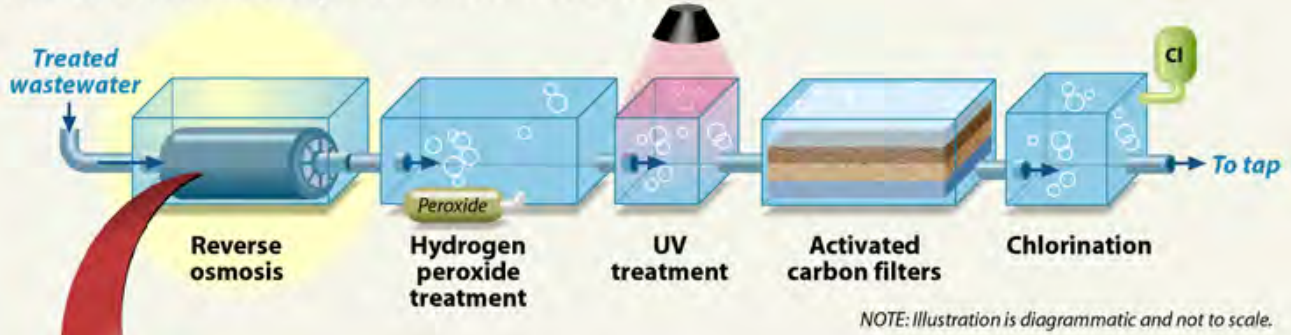
sewer system in 2016. The utility commissioned an independent panel of experts through the National Water Research Institute to review its designs for the plant.

El Paso Debuts 'Direct-to-Distribution' Water Treatment

El Paso Water's Pure Water Center will deliver 10 million gallons per day of treated, purified water from the wastewater stream directly into the drinking water supply. El Paso's facility will be the first direct-to-distribution facility in the country. More cities in the West are considering this technology as water resources dwindle.

THE PROCESS

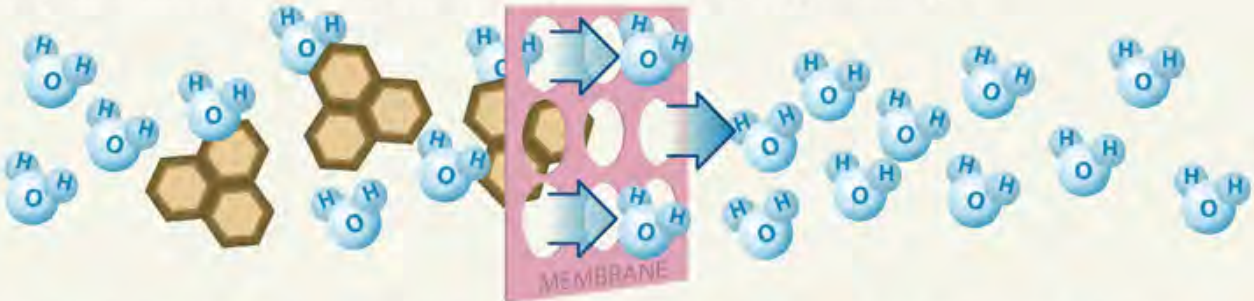
El Paso Water uses a specific sequence of filtration and treatment to eradicate all impurities from untreated water.



The process of reverse osmosis forces water through a membrane that filters out organic and inorganic compounds, bacteria and viruses.

THINK OF IT THIS WAY

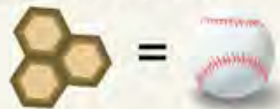
The reverse osmosis membrane is like a strainer that allows only water molecules to get through. Water molecules are made up of two hydrogen atoms and one oxygen atom (H₂O).



Now, if a **water molecule** was the size of a **tennis ball** ...



... then, relatively speaking, **metals and inorganic compounds** would be the size of a **softball** ...



... and **organic compounds** would be the size of a **soccer ball**.



A **virus** would be about the size of a **container truck** ...



... **bacteria** would be the size of the **Luxor Hotel/Casino** in Las Vegas ...



... and a **protozoa** would be the size of **Mount St. Helens**.





SOURCES: Colorado River Municipal Water District; City of San Diego

PAUL HORN / Inside Climate News

“The good thing is that our multiple barrier approach to remove viruses, pathogens and any of these emerging constituents of concern is in place,” Trejo said. “It’s a very robust system.”

TCEQ spokesperson Richard Richter said that the agency has met with El Paso Water since 2014 to review the project. TCEQ issued an authorization for the facility under Chapter 210 of Texas administrative code, which governs reclaimed water. Richter said each authorization is tailored to the specific plant design and source water quality. While TCEQ and the Environmental Protection Agency do not have specific design standards for direct potable reuse facilities, the Clean Water Act and the Safe Drinking Water Act are the foundation for design choices.

“Once the facility is constructed, there are multiple steps still required in the TCEQ review process before approval can be given for the facility to send water to customers,” he said.

El Paso Focuses on Reuse

El Paso Water CEO John Balliew said Thursday that the Pure Water Center “is the culmination of our efforts so far to diversify the water supply of El Paso.”

The utility has spent decades securing a diverse water portfolio in the Chihuahuan Desert. El Paso historically relied on the Rio Grande, whose flows have diminished, and groundwater pumped from the Hueco Bolson, an aquifer shared with Ciudad Juárez across the border.

Alex Mayer, a civil engineer and director of the University of Texas at El Paso’s Center for Environmental Resource Management, said El Paso has been a leader in “drought-proofing” water supplies. “The utility has been very effective in putting together plans that make sure the water availability is there,” he said.



A rendering of the treatment equipment at the Pure Water Center. The source water will go through a four-step treatment process and undergo real-time monitoring for contaminants. The center is expected to be in operation by 2028. Credit: Courtesy of El Paso Water

In the 1960s, El Paso began its water reclamation program, which distributes treated wastewater to irrigate outdoor areas. El Paso Water has also treated wastewater to drinking water standards to recharge the aquifer since the 1980s.

In the 1990s, El Paso Water undertook an educational campaign to encourage residents to conserve water, which successfully brought down average consumption. Green lawns were replaced with native desert landscaping. Meanwhile the utility set in motion plans to diversify its water supply.

El Paso Water brought the Kay Bailey Hutchison Desalination Plant online in 2017. The plant, the largest inland desalination facility in the U.S., treats brackish groundwater from the Hueco Bolson. The utility also acquired land in Dell City, Texas, from which it will import groundwater in the future.

Federal funding has aided El Paso Water's projects. The U.S. Bureau of Reclamation provided \$3.5 million for design of the advanced water purification facility in 2019 and provided another \$20 million in 2022 for construction. Utility officials have estimated the total project cost to be \$295 million. Balliew said that the utility will seek additional state and federal funding to complete the facility.

Balliew said that the cost of water from the Pure Water Center will be about \$500 per acre foot, which is comparable to the cost of water from the desalination plant. However this is several times more expensive than the fresh water pumped from the aquifers and the Rio

Grande.

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Mayer commended El Paso Water's "very progressive water rates" that charge lower rates to households that consume less water, which are typically low-income. But as water rates trend up with new water sources coming online, he has researched the impacts on low-income residents. Nearly one in five El Pasoans live in poverty, well above the national average.

In a 2022 [PLOS One paper](#), UTEP researchers Josiah Heymen, Jessica Alger and Mayer used climate change and groundwater depletion scenarios to project the impact of water rates on low-income households. They found that paying for basic water supply could become a significant burden for 40 percent of all households in El Paso.

Mayer said he is confident the utility will continue its progressive rate structures for low-income households. "I am just a little worried about how far that can go," he said.

Texas, Western States Move Ahead on Direct Potable Reuse

The first direct potable reuse plant in the world opened in 1968 in Namibia, southern Africa's driest country. The [New Goreangab Wastewater Reclamation Plant](#) replaced the original facility in 2002. The technology is poised to grow in the United States as southwestern states contend with aridification and growing populations.

The Texas Permian Basin town of Big Spring is home to the first direct re-use project in the United States. The Colorado River Municipal Water District began treating wastewater in Big Spring for direct re-use in 2013. Unlike in El Paso, the purified water is combined with raw water before distribution. Wichita Falls, Texas, also operated a temporary direct potable reuse facility from 2014 to 2015. Both Big Spring and Wichita Falls resorted to direct potable reuse during a severe drought.

The federal government relies on states to regulate direct potable reuse. Texas adopted a guidance manual in 2022 to regulate direct potable reuse facilities. Colorado adopted rules in 2023 and California followed suit in 2024. Arizona is in the process of [updating its rules](#) for direct potable reuse.

Several cities are moving ahead with new facilities. The Tucson City Council voted in January to accept \$86.7 million from the U.S. Bureau of Reclamation to construct a direct potable reuse plant by 2032. In exchange, Tucson will leave a portion of its water supply from the Colorado River in Lake Mead over a decade. Phoenix plans to add direct potable reuse to its 91st Avenue Wastewater Treatment Plant to purify 60 million gallons per day by 2030.

Communities across Texas, from Amarillo to Dripping Springs, have plans for direct potable reuse in their regional water plans filed with the Texas Water Development Board. The TCEQ spokesperson said that Liberty Hill, north of Austin, has notified the agency of their intent to pursue direct potable reuse.

All eyes will be on El Paso as El Paso Water begins construction on its advanced purification facility.

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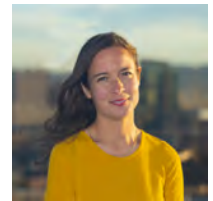
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Martha Pskowski covers climate change and the environment in Texas from her base in El Paso. She was previously an environmental reporter at the El Paso Times. She began her career as a freelance journalist in Mexico, reporting for outlets including The Guardian and Yale E360. Martha has a B.A. in Environmental Studies from Hampshire College and a master's degree in Journalism and Latin American Studies from New York University. She is a former Fulbright research fellow in Mexico.

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Unpatched Edimax IP camera flaw actively exploited in botnet attacks

bleepingcomputer.com/news/security/unpatched-edimax-ip-camera-flaw-actively-exploited-in-botnet-attacks

Bill Toulas

- March 7, 2025
- 01:36 PM



A critical command injection vulnerability impacting the Edimax IC-7100 IP camera is currently being exploited by botnet malware to compromise devices.

The flaw was discovered by Akamai researchers, who confirmed to BleepingComputer that the flaw is exploited in attacks that are still ongoing.

Akamai researcher Kyle Lefton told BleepingComputer that they will provide more technical details about the flaw and the associated botnet next week.



After discovering the flaw, Akamai reported it to the [U.S. Cybersecurity & Infrastructure Agency \(CISA\)](#), who attempted to contact the Taiwanese vendor.

"Both Akamai SIRT and CISA attempted to contact the vendor (Edimax) multiple times. CISA was unable to get a response from them," Lefton told BleepingComputer.com.

"I personally reached out to them and received a response, but all they said was that the device in question, IC-7100, was end of life, therefore not receiving further updates. As Edimax was unable to provide us with more information, it is possible that this CVE affects a wider range of devices, and it is unlikely that a patch will be released."

The Edimax IC-7100 is an IP security camera for remote surveillance at homes, small office buildings, commercial facilities, and industrial settings.

The product isn't widely available in retail channels anymore. It was released in October 2011, and Edimax lists it under its 'legacy products,' suggesting it's no longer produced and is likely no longer supported.

However, a significant number of those devices may still be used across the globe.

The Edimax vulnerability is tracked as [CVE-2025-1316](#) and is a critical severity (CVSS v4.0 score 9.3) OS command injection flaw caused by the improper neutralization of incoming requests.

A remote attacker can exploit this flaw and gain remote code execution by sending specially crafted requests to the device.

In this case, the current exploitation is being performed by botnet malware to compromise the devices.

Botnets typically use these devices to launch distributed denial of service (DDoS) attacks, proxy malicious traffic, or pivot to other devices on the same network.

Given the situation and active exploitation status for CVE-2025-1316, impacted devices should be taken offline or replaced with actively supported products.

CISA recommends that users minimize internet exposure for impacted devices, place them behind firewalls, and isolate them from critical business networks.

Moreover, the U.S. agency recommends using up-to-date Virtual Private Network (VPN) products for secure remote access when required.

Common signs of compromised IoT devices include performance degradation, excessive heating, unexpected changes in device settings, and atypical/anomalous network traffic.

What is vishing? Voice phishing is surging - expert tips on how to spot it and stop it

 [zdnet.com/article/what-is-vishing-voice-phishing-is-surging-expert-tips-on-how-to-spot-it-and-stop-it](https://www.zdnet.com/article/what-is-vishing-voice-phishing-is-surging-expert-tips-on-how-to-spot-it-and-stop-it)

Tech

[Home Tech Security](#)

Phishing isn't limited to your inbox anymore.

Written by [Lance Whitney, Contributor](#) March 4, 2025 at 6:25 a.m. PT



must read




ZDNET

Cybercriminals and hackers employ a variety of methods to access and steal sensitive information from individuals and organizations. One increasingly popular approach is vishing, or voice phishing. Here, the attacker tricks someone into sharing account credentials or other information through a simple phone call. According to the latest data from security firm CrowdStrike, these types of attacks have been skyrocketing.

Also: Hackers stole this engineer's 1Password database. Could it happen to you?

In its [11th annual 2025 CrowdStrike Global Threat Report](#), the security provider revealed that vishing attacks jumped 442% in the second half of 2024 compared with the first half. Throughout the year, CrowdStrike Intelligence tracked at least six similar but distinct campaigns in which attackers pretending to be IT staffers called employees at different organizations.

Help desk social engineering

In these particular campaigns, the scammers tried to convince their intended victims to set up remote support sessions, typically using the [Microsoft Quick Assist tool](#) built into Windows. In many of these, the attackers used Microsoft Teams to make the phone calls. At least four of the campaigns seen by CrowdStrike used spam bombing to send thousands of junk emails to the targeted users as a pretext for the alleged support call.

Also: How to protect yourself from phishing attacks in Chrome and Firefox

The type of vishing used in these attacks is often known as [help desk social engineering](#). Here, the cybercriminal posing as a help desk or IT professional stresses the urgency of the call as a response to some made-up threat. In some cases, the attacker requests the person's password or other credentials. In other cases, such as the ones documented in the report, the scammer tries to gain remote access to the victim's computer.

Callback phishing

Another tactic seen by CrowdStrike is [callback phishing](#). Here, the criminal sends an email to an individual over some type of urgent but phony matter. This could be a claim for an overdue invoice, a notice that they've subscribed to some service, or an alert that their account has been compromised. The email contains a phone number for the recipient to call. But naturally, that number leads them directly to the scammer, who tries to con them into sharing their credit card details, account credentials, or other information.

Because these attacks are usually aimed at organizations, ransomware is another key component. By gaining access to network resources, user or customer accounts, and other sensitive data, the attackers can hold the stolen information for ransom.

Also: The top 10 brands exploited in phishing attacks - and how to protect yourself

In its report, CrowdStrike identified a few different cybercrime groups that use vishing and callback phishing in their attacks. One group known as [Chatty Spider](#) focuses mostly on the legal and insurance industries and has demanded ransoms as high as \$8 million. Another group called [Plump Spider](#) targeted Brazil-based businesses throughout 2024 and uses vishing calls to direct employees to remote support sites and tools.

"Similar to other social engineering techniques, vishing is effective because it targets human weakness or error rather than a flaw in software or an operating system (OS)," CrowdStrike said in its report. "Malicious activity may not be detected until later in an intrusion, such as during malicious binary execution or hands-on-keyboard activity, which can delay an effective response. This gives the threat actor an advantage and puts the onus on users to recognize potentially malicious behavior."

Other security firms have seen a dramatic rise in vishing attacks.

Last October, Zimperium's zLabs research team uncovered a [malware known as FakeCall](#), notable for its advanced use of vishing. Here, the scammers use phone calls to try to trick potential victims into sharing sensitive information such as credit card numbers and banking credentials. FakeCall itself works by hijacking the call functions on Android phones to install the malware.

Tips to protect against vishing attacks

To protect yourself, your employees, and your organization from vishing attacks and similar threats, CrowdStrike offers the following tips:

- Require video authentication and government ID for employees who call the help desk to request password resets.
- Train help desk employees to be cautious when answering phone calls requesting password or MFA (multi-factor authentication) resets. They should be especially wary if those calls come outside regular business hours or if a high number of such requests occur in a short period of time.
- Use more advanced authentication methods such as [FIDO2](#) to guard against account compromise.
- Monitor for attempts in which more than one person tries to register the same device or phone number for MFA.
- Offer regular security training for employees. Teach them how to recognize phishing attempts and social engineering attacks.
- Regularly apply security patches and other fixes to resolve critical vulnerabilities.

A couple of security experts also shared their recommendations with ZDNET.

"Taking systems offline as soon as a threat is detected is a vital first step in containment, but it is inadequate on its own," said Patrick Tiquet, vice president of security and architecture at Keeper Security.


"To counteract secondary tactics, such as vishing, security teams should swiftly inform customers and partners about the breach through official channels, providing clear guidance on how to protect themselves against these threats," Tiquet added. "Training sessions for

employees and stakeholders on recognizing these attempts and verifying any unsolicited communications before sharing sensitive information are crucial."

Individual users and consumers should also be cautious about unexpected phone calls that sound legitimate.

"When I talk to colleagues, friends, and family, I remind them that if a call is unexpected and asks for personal or financial information, it's time to question everything," said Akhil Mittal, senior manager at security provider Black Duck.

"I also stress the importance of slowing down, verifying who's calling, and never hesitating to hang up. Use the official number from a bank's website or statement to call back and confirm," Mittal added. "Finally, just because a caller knows your address or part of your account number doesn't make them legit; criminals often have that info beforehand. If the caller pressures you to act fast, it's a sign you should stop and verify."

 Editorial standards

→

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JANUARY	FEBRUARY	MARCH	APRIL
CSRMA EB - TUE - 28	CSRMA LIAB (TC) - TUE - 18	CSRMA LRP - SUN - TUE - 16, 17, 18	CSRMA FIN - TUE - 15 (SFO)
CSRMA BD - WED - 29	CSRMA WC - THUR - 20 (SFO)		
<i>CASA January 29 - 31</i>	<i>PARMA February 23 - 26</i>		
<i>Palm Springs</i>	<i>Anaheim</i>		
MAY	JUNE	JULY	AUGUST
CSRMA LIAB - MON - 5 (WC OFFICE)	CSRMA EB (TC) - MON - 9	CSRMA EB - TUE - 29	
CSRMA OC (TC) - TUES - 6	CSRMA BOD (TC) - WED - 18	CSRMA BD - WED - 30	
CSRMA WC (TC) - THUR - 15	CSRMA OC (TC) - WED - 25		
		<i>CASA July 30 - August 1</i>	
		<i>San Diego</i>	
SEPTEMBER	OCTOBER	NOVEMBER	DECEMBER
CSRMA LIAB - MON - 8 (WC OFFICE)	CSRMA EB - MON - 6 (SFO)	CSRMA FIN (TC) - MON - 3	CSRMA EB (TC) - MON - 8
CSRMA OC (TC) - FRI - 12	CSRMA WC (TC) - WED - 15	CSRMA LIAB - MON - 17 (WC OFFICE)	CSRMA OC (TC) - THUR - 11
	CSRMA OC (TC) - FRI - 31		
<i>CAJPA September 16 - 19</i>			
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