



California Sanitation Risk Management Authority  
c/o ALLIANT INSURANCE SERVICES, INC.  
560 Mission Street, 6th Floor, San Francisco, CA 94105

Insurance License No.: 0C36861  
Tel: 415.403.1400

**OFFICERS:**

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

**PAST PRESIDENTS:**

Craig Murray  
2020-2024  
Greg Baatrup  
2018-2020

## POOLED LIABILITY PROGRAM COMMITTEE AGENDA

Meeting Via Teleconference at the Following Locations:

204 Universe Avenue, Bakersfield, CA 93308  
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

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

Phone One-Tap: [+16694449171,,99631355374#,,\\*231004#](tel:+16694449171,,99631355374#,,*231004#)  
<https://alliantinsurance.zoom.us/j/99631355374?pwd=yvGpD9MiKbrdVCyFFDislbn7JzKBmo.1>

Date/Time: Tuesday, February 17, 2026  
11:00 AM

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

A. CALL TO ORDER	A = Action
B. PUBLIC AND COMMITTEE MEMBER COMMENTS	I = Information
C. GENERAL ADMINISTRATION	V = Verbal
1. Meeting Minutes of November 17, 2025 <i>Recommendation: Review and approve minutes from the last meeting.</i>	S = Separate
	A p.4
D. CLOSED SESSION TO DISCUSS PENDING CLAIMS <i>Action may be taken per Government Code Section 54956.95. See Reverse for Full Listing of Claims to be Discussed</i>	A
E. CLAIMS ADMINISTRATION	H = Handout
1. Reporting and Ratification of Claims Settlements <i>Recommendation: Review and ratify claims settlements approved in closed session.</i>	A/V
2. Year in Review <i>Recommendation: Receive a report on claims activity from the prior year.</i>	I p. 10
3. Quarterly Claims Report as of December 31, 2025 <i>Recommendation: Review the quarterly claims report as of 12/31/25.</i>	I p. 13
F. UNDERWRITING ISSUES None	
G. LOSS CONTROL	
1. FY 26/28 Risk Control Work Plan - Draft <i>Recommendation: Review the proposed FY 26/28 Risk Control Work Plan.</i>	A p. 14
2. Refine Strategies for Controlling Employment Practices Liability Risk <i>Recommendation: Review strategies for controlling EPL claim risks.</i>	I p. 22
3. Sewer O&M Academy (Formerly Sewer Summit) <i>Recommendation: Receive a report on the Sewer O &amp; M Academy to replace the Sewer Summit.</i>	I p. 26

---

**H. PROPERTY PROGRAM**

---

**1. FY 2025/26 Property Program Renewal****V***Recommendation: Review and discuss the upcoming renewal.*

---

**I. INFORMATION ITEMS**

---

1. <i>"Poem of the Day"</i>	I	p. 31
2. Article - <i>Edison Sues LA County Over Fire Deaths for Delayed Alerts</i>	I	p. 33
3. Article - <i>Will uncertainty about forever chemicals end?</i>	I	p. 41
4. Article - <i>From Harassment To Assault: Identifying Increasing Misconduct Risks In The Workplace</i>	I	p. 47
5. CSRMA 2026 Meeting Calendar	I	p. 50
6. CSRMA Organizational Chart	I	p. 51
7. CSRMA Service Team	I	p. 52

*Recommendation: Review the Information Items.*

---

**J. ADJOURNMENT**

---

*The next meeting is scheduled for Monday, May 4, 2026 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.



A  **VENBROOK** Company **CSRMA - Claim Register**

Report Criteria: Feature Status => C And Tier 1 = CAL SANITATION RMA And As-Of Transaction Begin Date = And As-Of Transaction End Date = And Loss Run? = Yes | Row Count: 70 | Report Run: 2/1/2026 04:32 AM

Member District	Claim Number	Claimant Name	Coverage	Claimant Number	Date Of Loss	Claim Date Reported
ENCINA WASTEWATER AUTHORITY	3035218		EMPLOYMENT PRACTICES	1	11/08/2021	07/29/2022
ENCINA WASTEWATER AUTHORITY	3074475	Salinas, Dario	BODILY INJURY	1	07/01/2024	08/12/2024
FAIRFIELD/SUISUN SEWER DISTRICT	3115501	Fox, Josh	INCIDENT	1	08/13/2025	08/20/2025
LAKE ARROWHEAD COMMUNITY SERVICES DISTRI	3108148	Ayou, Camille	BODILY INJURY	1	08/10/2024	03/27/2025
LAKE ARROWHEAD COMMUNITY SERVICES DISTRICT	3118838	Rodarte, Valentin	PROPERTY DAMAGE	1	11/24/2025	12/09/2025
MID-COASTSIDE	3061621	Kitz, Madison	SUBROGATION	2	09/01/2023	09/06/2023
MID-COASTSIDE	3042504	Love, Bobbie Sue	PROPERTY DAMAGE	2	01/02/2023	01/17/2023
MID-COASTSIDE	3042504	Rieken, Chris and Beth	PROPERTY DAMAGE	3	01/02/2023	01/17/2023
MONTARA	3109904	Bierdeman, Edgar	PROPERTY DAMAGE	8	03/13/2025	05/27/2025
MONTARA	3028986	Blum, Gonul & Mitch	PROPERTY DAMAGE	1	12/24/2021	01/11/2022
MONTARA	3109904	Boston, Andrew	PROPERTY DAMAGE	2	03/13/2025	05/27/2025
MONTARA	3109904	Dobie, Christine	PROPERTY DAMAGE	7	03/13/2025	05/27/2025
MONTARA	3115225	Guion, Carol	PROPERTY DAMAGE	2	02/15/2025	08/13/2025
MONTARA	3028986	Kaplan/Pettigrew-Kap, Jerry/Michelle	PROPERTY DAMAGE	2	12/24/2021	01/11/2022
MONTARA	3109904	Kennedy, Thomas & Jennif	PROPERTY DAMAGE	5	03/13/2025	05/27/2025
MONTARA	3109904	Kim, Nayoung Susie.	PROPERTY DAMAGE	1	03/13/2025	05/27/2025
MONTARA	3115621	Kresge, John	PROPERTY DAMAGE	1	03/27/2025	08/26/2025
MONTARA	3115225	Moss, Alan	PROPERTY DAMAGE	1	02/15/2025	08/13/2025
MONTARA	3109904	Noel, Nancy & Matthew	PROPERTY DAMAGE	4	03/13/2025	05/27/2025
MONTARA	3109904	Peterson, Carl & Mary	PROPERTY DAMAGE	10	03/13/2025	05/27/2025
MONTARA	3109904	Ravella, Sarah	PROPERTY DAMAGE	9	03/13/2025	05/27/2025
MONTARA	3109904	Vaccari, Sergio	PROPERTY DAMAGE	6	03/13/2025	05/27/2025
MONTARA	3109904	Witt Family Trust, Lawrence & Lana	PROPERTY DAMAGE	3	03/13/2025	05/27/2025
MONTECITO SANITARY DISTRICT	3117982	Mayer, Laura	PROPERTY DAMAGE	1	10/15/2025	11/17/2025
MONTEREY ONE WATER	3120927	Gitzten, Deborah	PROPERTY DAMAGE	1	01/02/2026	01/07/2026
MT. VIEW SANITARY DISTRICT	3078748	Dambrusio, Vanessa	PROPERTY DAMAGE	1	01/17/2025	01/17/2025
NEVADA COUNTY WASTEWATER	3062589		EMPLOYMENT PRACTICES	1	11/16/2022	10/11/2023
NOVATO SANITARY DISTRICT	3110088	Liddle, Ed	SUBROGATION	1	02/27/2025	06/03/2025
ORO LOMA SANITARY DISTRICT	3049970	Cooper, Melody	BODILY INJURY	1	02/21/2019	08/11/2023
ORO LOMA SANITARY DISTRICT	3117226	Cuello, Victoria	BODILY INJURY	1	04/09/2025	10/22/2025
ORO LOMA SANITARY DISTRICT	3117168	Velazquez, Roberto Aguilera.	BODILY INJURY	1	05/02/2025	10/21/2025
ROSS VALLEY SANITARY DISTRICT	3114701	Murphy, Patrick	PROPERTY DAMAGE	1	07/17/2025	07/23/2025
ROSS VALLEY SANITARY DISTRICT	3107809		EMPLOYMENT PRACTICES	1	02/14/2025	03/14/2025
SANTA MARGARITA WATER DISTRICT	3078391		EMPLOYMENT PRACTICES	1	10/15/2024	01/07/2025
SANTA MARGARITA WATER DISTRICT	3117689	Graham, Derek	PROPERTY DAMAGE	1	10/01/2025	11/06/2025
SANTA MARGARITA WATER DISTRICT	3116241	Green, Kara	BODILY INJURY	1	07/12/2025	09/18/2025
SANTA MARGARITA WATER DISTRICT	3068531	Gruszcynski, Andrew	BODILY INJURY	2	03/13/2024	04/05/2024
SANTA MARGARITA WATER DISTRICT	3068531	Gruszcynski, Justin	BODILY INJURY	3	03/13/2024	04/05/2024
SANTA MARGARITA WATER DISTRICT	3069123	GUYOT, CAESAR & IRENE	PROPERTY DAMAGE	1	04/20/2022	04/24/2024
SANTA MARGARITA WATER DISTRICT	3041926	Mobashenifar, Najmeh	BODILY INJURY	1	12/13/2022	01/12/2023
SANTA MARGARITA WATER DISTRICT	3068531	Progressive Ins a/s/o, Gruszcynski	PROPERTY DAMAGE	1	03/13/2024	04/05/2024
SANTA MARGARITA WATER DISTRICT	3075790	Sweeney, Kevin	PROPERTY DAMAGE	1	09/28/2024	09/30/2024
SELMA-KINGSBURG-FOWLER COUNTY SANITARY D	3077808	Lake, Joslin	BODILY INJURY	1	11/17/2022	12/11/2024
SILICON VALLEY CLEAN WATER	3107114		EMPLOYMENT PRACTICES	1	09/20/2023	02/19/2025
STEGE SANITARY DISTRICT	3116602	Good, Lani	INCIDENT	1	09/27/2025	10/01/2025
STEGE SANITARY DISTRICT	3111704	Richardson, Kary	INCIDENT	2	07/02/2025	07/21/2025
STEGE SANITARY DISTRICT	3066967	Wolter, Jonathon and Lynn	PROPERTY DAMAGE	1	09/08/2024	09/08/2024
TAHOE-TRUCKEE SANITATION AGENCY	3116541		EMPLOYMENT PRACTICES	1	03/31/2024	09/30/2025
TAHOE-TRUCKEE SANITATION AGENCY	3078127		EMPLOYMENT PRACTICES	1	06/27/2024	12/23/2024
UNION SANITARY DISTRICT	3117092	Cuello, Victoria	BODILY INJURY	1	04/09/2025	10/17/2025
VALLEJO FLOOD AND WASTE WATER DISTRICT	3117693	Beale, Lisa	BODILY INJURY	1	07/02/2025	11/06/2025
VALLEJO FLOOD AND WASTE WATER DISTRICT	3045772	Cabrera, Trever-James F.	BODILY INJURY	1	08/03/2022	04/14/2023
VALLEJO FLOOD AND WASTE WATER DISTRICT	3114931	Cullen, Denise & Dennis	PROPERTY DAMAGE	1	02/14/2018	08/01/2025
VALLEJO FLOOD AND WASTE WATER DISTRICT	3119243	Iniguez Ramos, Juan Jesus.	PROPERTY DAMAGE	1	11/17/2025	12/18/2025
VALLEJO FLOOD AND WASTE WATER DISTRICT	3115186	Tigerino Miranda, David	PROPERTY DAMAGE	1	08/12/2024	08/12/2025
VALLEJO FLOOD AND WASTE WATER DISTRICT	3115335	Tigerino Miranda, David	PROPERTY DAMAGE	1	07/21/2025	08/15/2025
VALLEJO FLOOD AND WASTE WATER DISTRICT	3073566	Vincenty, Clifford	BODILY INJURY	1	03/27/2023	07/09/2024
VICTOR VALLEY WASTEWATER RECLAMATION AUT	2005386		EMPLOYMENT PRACTICES	1	01/01/2014	12/17/2019
VICTOR VALLEY WASTEWATER RECLAMATION AUT	3118113		EMPLOYMENT PRACTICES	1	10/31/2025	11/19/2025
VICTOR VALLEY WASTEWATER RECLAMATION AUT	1980783		EMPLOYMENT PRACTICES	1	05/21/2018	05/21/2018
WEST BAY SANITARY DISTRICT	3106422	Lim, Kyna	PROPERTY DAMAGE	1	07/23/2024	01/29/2025
WEST BAY SANITARY DISTRICT	3118187	Myers, Shawna	PROPERTY DAMAGE	1	11/03/2025	11/20/2025
WEST BAY SANITARY DISTRICT	3117493	Young, Ondine	PROPERTY DAMAGE	1	10/28/2025	10/28/2025
WEST COUNTY WASTEWATER DISTRICT	3115615		EMPLOYMENT PRACTICES	1	04/01/2025	08/26/2025
WEST COUNTY WASTEWATER DISTRICT	3114909	Kinney, Rich	PROPERTY DAMAGE	1	07/29/2025	08/01/2025
WEST COUNTY WASTEWATER DISTRICT	3039290		EMPLOYMENT PRACTICES	1	11/09/2022	11/09/2022
WEST COUNTY WASTEWATER DISTRICT	3045201	McKneely, Wilford & Gwendolyn	PROPERTY DAMAGE	2	03/28/2023	03/30/2023
WEST COUNTY WASTEWATER DISTRICT	3077882	Shapiro, Matt	PROPERTY DAMAGE	1	12/15/2024	12/16/2024
WEST COUNTY WASTEWATER DISTRICT	3116713	Unknown	PROPERTY DAMAGE	1	10/03/2025	10/03/2025
WEST COUNTY WASTEWATER DISTRICT	3045201	Williams, Maurice & Mohania	PROPERTY DAMAGE	1	03/28/2023	03/30/2023

**CALIFORNIA SANITATION RISK MANAGEMENT AUTHORITY**  
**MINUTES OF THE**  
**POOLED LIABILITY COMMITTEE MEETING**  
**NOVEMBER 17, 2025**  
**WALNUT CREEK, CALIFORNIA**

**MEMBERS PRESENT**

Mr. Patrick Ostly, Chair, North of River Sanitary District  
Mr. Sergio Ramirez, West Bay Sanitary District  
Mr. Mark Carlson, Union Sanitary District  
Mr. Jordan Damerel, Fairfield-Suisun Sewer District (left 1:28 p.m.)  
Ms. Veronica Cazares, Selma-Kingsburg-Fowler Community Services District (via teleconference, arrived 11:04 a.m.)  
Mr. Robert Grantham, Santa Margarita Water District

**GUESTS AND CONSULTANTS PRESENT**

Mr. Seth Cole, Alliant Insurance Services, Inc.  
Mr. P.J. Skarlanic, Alliant Insurance Services, Inc.  
Mr. Myron Leavell, Alliant Insurance Services, Inc.  
Mr. Steve Davidson, Alliant Insurance Services, Inc.  
Mr. Tom Barber, Alliant Insurance Services, Inc.  
Mr. Byrne Conley, Gibbons & Conley  
Mr. Bill Kirker, Carl Warren & Company  
Ms. Beth Tavares, Carl Warren & Company  
Mr. Tim Vincent, Praxis Claims Consulting (via teleconference, left 11:24 a.m.)

**A. CALL TO ORDER**

Patrick Ostly, Chair, called the meeting to order at 11:01 a.m.

**B. PUBLIC AND COMMITTEE MEMBER COMMENTS**

None.

**C. GENERAL ADMINISTRATION**

**C.1. Meeting Minutes of September 8, 2025**

The Meeting Minutes of September 8, 2025 were reviewed.

A motion was made to approve the minutes as presented.

**MOTION:** Jimmy Dang

**SECOND:** Jordan Damerel

**MOTION CARRIED**

**AYES:** Carlson, Damerel, Grantham, Ostly, Ramirez

**NAYS:** None

**ABSTAIN:** None  
**ABSENT:** Cazares

## **C.2. Proposed 2026 Meeting Calendar**

Seth Cole reviewed the proposed 2026 meeting calendar with the Committee. The Committee will hold three in person meetings at the Alliant Walnut Creek office and one via teleconference. Each meeting will be scheduled to begin at 11:00 a.m. Committee members were requested to advise the Program Administrators of any potential scheduling conflicts. No known conflicts were noted.

A motion was made to approve the Meeting Calendar as presented.

**MOTION:** Jordan Damerel      **SECOND:** Sergio Ramirez      **MOTION CARRIED**

**AYES:** Carlson, Damerel, Grantham, Ostly, Ramirez  
**NAYS:** None  
**ABSTAIN:** None  
**ABSENT:** Cazares

## **D. CLOSED SESSION**

The Committee entered Closed Session at 11:24 a.m. pursuant to Government Code Section 54956.95. The Committee left Closed Session at 12:11 p.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. Claims Audit Presentation**

Tim Vincent of Praxis Consulting Services provided an overview of the bi-annual claims audit that was conducted at the direction of CSRMA. Tim's audit focused on claims reported since the previous claims audit, conducted in 2023. Tim's findings were that the Pooled Liability Program's claims administrator, Carl Warren & Company, continues to provide effective claims administration for CSRMA.

Mr. Vincent noted that while Carl Warren is complying with industry standards, several claims exhibited deficiencies. He noted that seven files were identified in which the reporting and communication by defense counsel was not in accordance with the litigation management guidelines, despite appropriate requests by the claims handlers. Tim reviewed Praxis' recommendations for improvement for the Committee.

The recommendations/deficiencies noted in the audit were addressed by Carl Warren in their response to the audit. Tim explained to the Committee that such deficiencies with litigation

management are common in risk pools. The Committee was satisfied that Carl Warren is providing effective service and is taking appropriate action to address the audit recommendations.

### **E.3. Quarterly Claims Report as of September 30, 2025**

P.J. Skarlanic reviewed the Quarterly Claims Report with the Committee. This report reflects the claims activity as of September 30, 2025. P.J. explained that the loss ratio represents incurred claims as a percentage of pooled deposits collected.

The loss ratio for Program Year 39 through September 30, 2025 is 5.35%, well below the 5-year and total program averages of 55.45% and 45.34%, respectively.

## **F. UNDERWRITING ISSUES**

### **F.1. Actuarial Study**

Seth Cole reported that both CSRMA and Clean Water Insurance Captive, Inc (CWIC) have actuarial studies performed. CSRMA's actuarial study was performed to re-evaluate past liability loss projections using current loss data. CWIC uses an actuary to develop the go forward gross premium to reinsure the Pooled Liability Program pooled layer. Effective 12/31/23 CSRMA began transferring the risk of the pooled layer to CWIC.

Seth reviewed the results of the CSRMA actuarial study with the Committee highlighting slides 15 and 16 showing the increases in individual claims with incurred >\$100,000. Overall, outstanding liabilities increased by approximately \$1M from 6/30/24 to 6/30/25, with favorable development on General Liability claims in 2021 and prior, but an increase in the most recent years and a significant increase in EPL claims severity, with case reserves increasing accordingly.

### **F.2. PY 40 (2025-26) Renewal**

Seth Cole presented the expected costs for the Program Year 40 Renewal, effective December 31, 2025. CSRMA currently transfers the Pooled Layer risk (member deductible to \$750,000) to the CWIC, and it is anticipated that the Pooled Layer will be increased to \$1,000,000 at the upcoming renewal.

Seth presented six different renewal structures to the Committee for consideration. Seth reviewed the components of each structure and how decisions on self-funding levels, risk load, and transferring of CSRMA's net position would affect the total renewal cost. The renewal structure options were presented with estimated increases ranging from 5.41% to 42.5%. Option #6 to self-fund the member deductible to \$750K with CWIC reinsuring the \$250K to \$750K was recommended at an approximate increase of 16.25%. The Program Administrators were directed to continue to negotiate the CWIC gross premium for all options and present the best outcome to the Executive Board.

The Program Administrators are currently negotiating the reinsurance and excess insurance with the markets. Munich Re, the incumbent on the lead layer, has advised that they will increase the program's self-insured retention from \$750,000 to \$1,000,000. AWAC, who currently provides the top layer of coverage, is seeking to reduce their capacity from \$10M to \$5M, necessitating the

need to introduce new capacity to the program. It is expected that the renewal quotes for all layers will be received ahead of the December 2025 Executive Board meeting.

The Fixed Expense (JPA Charge) is expected to increase by 12.13% (\$53,169), driven primarily due to an increase in the approved Risk Control Work Plan and the costs associated with development of a large language model (LLM).

A motion was made to recommend the renewal of the Pooled Liability Program to the Executive Board with Renewal Option #6 as presented in the agenda packet with direction to continue to negotiate the best outcome.

**MOTION:** Sergio Ramirez      **SECOND:** Robert Grantham      **MOTION CARRIED**

**AYES:** Carlson, Cazares, Damerel, Grantham, Ostly, Ramirez

**NAYS:** None

**ABSTAIN:** None

**ABSENT:** None

#### **F.3. Draft Retrospective Rating Calculation as of 6/30/25**

Seth Cole reported that the draft Retrospective Rating Calculation based on updated loss information and financial data as of June 30, 2025 resulted in \$1,427,583 needing to be collected from members. Seth explained that \$1.3M was returned to the members in previous retro calculations for PY 2020-21. Claims from the 2020-21 program year have developed unfavorably, and the Program must now collect the funds previously returned from the members.

The Committee also discussed a partial dividend to offset the retro adjustment to be collected from the members. The consensus was to continue to build equity in the Program and not declare a partial dividend.

A motion was made to recommend that the Executive Board accept the Retrospective Rating Calculation, allowing members to elect for a payment plan of up to 3 years at 2% interest annually if the retro adjustment is a financial hardship for their agency.

**MOTION:** Jordan Damerel      **SECOND:** Sergio Ramirez      **MOTION CARRIED**

**AYES:** Carlson, Cazares, Damerel, Grantham, Ostly, Ramirez

**NAYS:** None

**ABSTAIN:** None

**ABSENT:** None

#### **F.4. Dividend Calculation as of 6/30/2025**

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

- Dividends can be declared only if, on an aggregate basis, all eligible program years are fully funded at the confidence level established in the procedure, and the retained fund

amount is in excess of seven (7) times the pooled layer program's per occurrence limit currently in force prior to the dividend calculation, subject to a minimum retained fund balance in the program after the dividend is calculated in the amount of \$5,000,000.

- Dividends cannot be declared sooner than five years after expiration of a program year.
- No more than 25% of any years' retained earnings will be declared as dividends.

As of June 30, 2025, the Pooled Liability Program retained funds were \$5,618,369. A partial dividend in the amount of \$618,369 could be considered. The Committee discussed this item in conjunction with the Retro item, and the consensus was not to declare a partial dividend.

A motion was made not to declare a partial dividend.

**MOTION:** Mark Carlson

**SECOND:** Sergio Ramirez

**MOTION CARRIED**

**AYES:** Carlson, Cazares, Damerel, Grantham, Ostly, Ramirez

**NAYS:** None

**ABSTAIN:** None

**ABSENT:** None

## **G. LOSS CONTROL**

### **G.1. 2-Year Risk Control Work Plan**

Seth Cole reported each year, the Risk Control Subcommittee, which is made up of the chairs of the Workers' Compensation Committee and the Pooled Liability Committees, meets with the Risk Control Advisor (David Patzer), to update the rolling 2-year Risk Control Work Plan. Seth encouraged the Committee members to share ideas to be considered for the work plan with either David Patzer or Patrick Ostly for inclusion in the discussion. A draft of the work plan will be brought to each Committee to review, comment, and make additional recommendations. Once both Committees have had a chance to review the plan, it will be taken to the Executive Board at their Long-Range Planning Session for their review in March. The plan will then be finalized and brought back to both Committees.

## **H. PROPERTY PROGRAM**

### **H.1. Property Appraisals**

P.J. Skarlanic reviewed the item for the Committee to close the loop on this discussion at the last Committee meeting. The Committee had reviewed a cost proposal from Alliant Appraisal Services at its September meeting and directed the Program Administrators to seek an additional option to conduct desktop appraisals in lieu of on-site appraisals for locations where the cost is not covered by APIP. The pricing for desktop appraisals was not competitive with the rates quoted by Alliant Appraisal Services, so it was recommended to not pursue that option further. P.J. reported that the Executive Board approved the Alliant Appraisal Services quote to appraise treatment plants with MGD < 10 a cost of \$146,400, to be budgeted in FY 2026-27. The cost to appraise treatment plants

with MGD > 10 will be covered by APIP. Direction was given to the Program Administrators to utilize the Archipelago software to evaluate replacement cost values for the remaining locations not included in the scope of appraisal work.

## **I. INFORMATION ITEMS**

- I.1. *Poem of the Day***
- I.2. Article – *Antioch’s new \$116M desalination plant will produce 6 MGD of drinking water* – localnewsmatters.org**
- I.3. Article – *Distinguishing Vendors from Subcontractors* – CarrierChronicles.com**
- I.4. Article – *Online Criminals Are Upping Their Website Spoofing Game* – Travelers RMplusonline**
- 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 1:34 p.m. The next meeting is scheduled for February 17, 2026 via teleconference.

**Agenda Item No. E.2**  
**Pooled Liability Committee Meeting**  
**Meeting Date: February 17, 2026**

### **Claims Administration – Year in Review**

**ISSUE:** Carl Warren & Company will review a high-level summary of the claims activity for the Pooled Liability Program in 2025 with the Committee. A copy of the summary is attached to this item.

**RECOMMENDATION:** None.

**FISCAL IMPACT:** None.

**BACKGROUND:** None.

**ATTACHMENTS:** Summary of Claims Activity

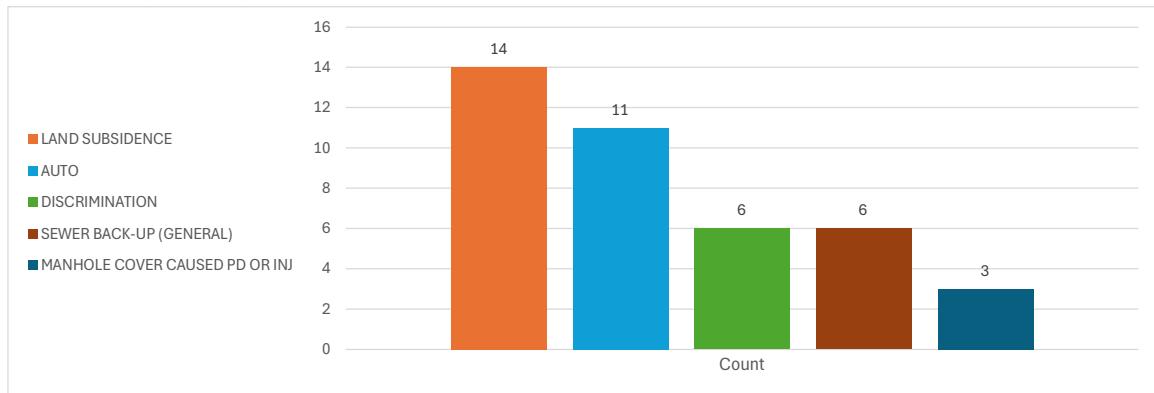
## 2025 Snapshot Report

### CALIFORNIA SANITATION RISK MANAGEMENT AUTHORITY (CSRMA)

As of: 12/31/2025

Policy Year: 12/31/2024 TO 12/31/2025

#### Top 5 Causes by Frequency



#### Top 5 Causes by Severity



#### 2025 Claim Activity - All Policy Years

Open Claims as of 12/31/25	76
Claims Reported 2025	68
Claims Closed 2025	95
Closing Ratio	140%

#### Policy Year Overview

Policy Begin Date	Policy End Date	Feature Status	Feature Count	Reserve Loss	Reserve Expense	Payment Loss	Payment Expense	Incurred Loss	Incurred Expense
12/30/2024	12/30/2025	Closed	19	\$0.00	\$0.00	\$225,421.75	\$5,210.61	\$225,421.75	\$5,210.61
12/30/2024	12/30/2025	Open	38	\$153,851.97	\$516,737.00	\$12,300.67	\$96,503.22	\$166,152.64	\$613,240.22
<b>Overall Totals</b>			<b>34</b>	<b>\$153,851.97</b>	<b>\$516,737.00</b>	<b>\$237,722.42</b>	<b>\$101,713.83</b>	<b>\$391,574.39</b>	<b>\$618,450.83</b>

#### Top 10 Open Occurrences by Total Incurred

Description	Claim #	Reserve Loss	Reserve Expense	Payment Loss	Payment Expense	Total Incurred
CLAIMANT ALLEGES SHE WAS TERMINATED IN RETALIATION FOR THE MULTIPLE COMPLAINTS THAT SHE RAISED	1980783	\$2,200,000.00	\$55,409.36	\$0.00	\$845,020.04	\$3,100,429.40
<b>Claim Total</b>	<b>1980783</b>	<b>\$2,200,000.00</b>	<b>\$55,409.36</b>	<b>\$0.00</b>	<b>\$845,020.04</b>	<b>\$3,100,429.40</b>
Claimant is concerned on contaminants that may have been in the sewer that flowed in between the 2 homes through back yards and into their front yards.	3042504	\$0.00	\$0.00	\$143,350.75	\$3,365.10	\$146,715.85
Claimant would like to know if there will be any testing of soil to determine this.						
Claimant also believes						

Claimant is concerned on contaminants that may have been in the sewer that flowed in between the 2 homes through back yards and into their front yards.

3042504 \$577,755.80 \$0.00 \$284,339.11 \$44,846.11 \$906,941.02

Claimant would like to know if there will be any testing of soil to determine this.

Claimant also believes

Claimant is concerned on contaminants that may have been in the sewer that flowed in between the 2 homes through back yards and into their front yards.

3042504 \$130,683.68 \$0.00 \$360,812.89 \$938.30 \$492,434.87

Claimant would like to know if there will be any testing of soil to determine this.

Claimant also believes

<b>Claim Total</b>	<b>3042504</b>	<b>\$708,439.48</b>	<b>\$0.00</b>	<b>\$788,502.75</b>	<b>\$49,149.51</b>	<b>\$1,546,091.74</b>
Complaint against Directors by a member of management	3039920	\$1,250,000.00	\$16,621.65	\$0.00	\$163,767.84	\$1,430,389.49
<b>Claim Total</b>	<b>3039920</b>	<b>\$1,250,000.00</b>	<b>\$16,621.65</b>	<b>\$0.00</b>	<b>\$163,767.84</b>	<b>\$1,430,389.49</b>
General sewer back up into basement	3075790	\$65,719.09	\$3,859.43	\$893,932.91	\$21,187.62	\$984,699.05
<b>Claim Total</b>	<b>3075790</b>	<b>\$65,719.09</b>	<b>\$3,859.43</b>	<b>\$893,932.91</b>	<b>\$21,187.62</b>	<b>\$984,699.05</b>
Wrongful termination.	3078391	\$50,000.00	\$581,465.58	\$0.00	\$37,053.12	\$668,518.70
<b>Claim Total</b>	<b>3078391</b>	<b>\$50,000.00</b>	<b>\$581,465.58</b>	<b>\$0.00</b>	<b>\$37,053.12</b>	<b>\$668,518.70</b>
Water Damage	3045201	\$0.00	\$0.00	\$316,063.11	\$0.00	\$316,063.11
Water Damage	3045201	\$29,000.00	\$0.00	\$309,962.92	\$8,464.95	\$347,427.87
<b>Claim Total</b>	<b>3045201</b>	<b>\$29,000.00</b>	<b>\$0.00</b>	<b>\$626,026.03</b>	<b>\$8,464.95</b>	<b>\$663,490.98</b>
Landside damage due to mid-day 6-inch water main break on Beach Way.	3028986	\$0.00	\$0.00	\$481,748.00	\$10,976.45	\$492,724.45
Landside damage due to mid-day 6-inch water main break on Beach Way.	3028986	\$0.00	\$80,122.54	-\$97,719.43	\$105,927.38	\$88,330.49
Landside damage due to mid-day 6-inch water main break on Beach Way.	3028986	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
<b>Claim Total</b>	<b>3028986</b>	<b>\$0.00</b>	<b>\$80,122.54</b>	<b>\$384,028.57</b>	<b>\$116,903.83</b>	<b>\$581,054.94</b>
CLMT ALLEGES RETALIATION	2005386	\$100,000.00	\$230,577.67	\$0.00	\$97,784.90	\$428,362.57
<b>Claim Total</b>	<b>2005386</b>	<b>\$100,000.00</b>	<b>\$230,577.67</b>	<b>\$0.00</b>	<b>\$97,784.90</b>	<b>\$428,362.57</b>
3 car in line rear end accident	3041926	\$0.00	\$0.00	\$13,000.00	\$575.00	\$13,575.00
3 car in line rear end accident	3041926	\$0.00	\$0.00	\$664.62	\$592.95	\$1,257.57
3 car in line rear end accident	3041926	\$60,000.00	\$311,816.36	\$0.00	\$25,484.14	\$397,300.50
<b>Claim Total</b>	<b>3041926</b>	<b>\$60,000.00</b>	<b>\$311,816.36</b>	<b>\$13,664.62</b>	<b>\$26,652.09</b>	<b>\$412,133.07</b>
Sewer line was damaged causing waste water into residence.	3109904	\$100.00	\$0.00	\$0.00	\$0.00	\$100.00
Sewer line was damaged causing waste water into residence.	3109904	\$100.00	\$0.00	\$0.00	\$0.00	\$100.00
Sewer line was damaged causing waste water into residence.	3109904	\$100.00	\$0.00	\$0.00	\$0.00	\$100.00
Sewer line was damaged causing waste water into residence.	3109904	\$100.00	\$0.00	\$0.00	\$0.00	\$100.00
Sewer line was damaged causing waste water into residence.	3109904	\$100.00	\$0.00	\$0.00	\$0.00	\$100.00
Sewer line was damaged causing waste water into residence.	3109904	\$100.00	\$0.00	\$0.00	\$0.00	\$100.00
Sewer line was damaged causing waste water into residence.	3109904	\$100.00	\$0.00	\$0.00	\$0.00	\$100.00
Sewer line was damaged causing waste water into residence.	3109904	\$100.00	\$0.00	\$0.00	\$0.00	\$100.00
Sewer line was damaged causing waste water into residence.	3109904	\$100.00	\$0.00	\$0.00	\$0.00	\$100.00
Sewer line was damaged causing waste water into residence.	3109904	\$100.00	\$0.00	\$0.00	\$0.00	\$100.00
Sewer line was damaged causing waste water into residence.	3109904	\$100.00	\$0.00	\$0.00	\$0.00	\$100.00
Sewer line was damaged causing waste water into residence.	3109904	\$100.00	\$343,530.00	\$0.00	\$38,956.97	\$382,586.97
<b>Claim Total</b>	<b>3109904</b>	<b>\$1,000.00</b>	<b>\$343,530.00</b>	<b>\$0.00</b>	<b>\$38,956.97</b>	<b>\$383,486.97</b>

**POOLED LIABILITY PROGRAM**  
**Quarterly Claims Report**  
**As of December 31, 2025**

Program Year	PY 1-29	PY 30	PY 31	PY 32	PY 33	PY 34	PY 35	PY 36	PY 37	PY 38*	PY39*	Program Avg	Program Avg
	1987-2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	Over 5 yrs	Over 39 yrs
Number of Members	N/A	40	40	40	40	40	40	40	41	41	41	41	N/A
Total Number of Claims	2,561	117	76	58	74	37	73	49	46	39	40	49	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	3,894,774	3,647,368	2,244,865
Total Paid To Date	34,696,387	2,597,236	1,979,513	2,943,147	1,997,398	2,476,282	3,722,866	1,436,936	3,293,862	2,048,161	337,316	2,167,828	1,475,105
Total Reserved	330,578	0	0	10,000	0	0	164,143	963,011	330,183	1,224,258	670,589	670,437	94,686
Total Incurred	35,026,965	2,597,236	1,979,513	2,953,147	1,997,398	2,476,282	3,887,009	2,399,947	3,624,044	3,272,419	1,007,905	2,838,265	1,569,791

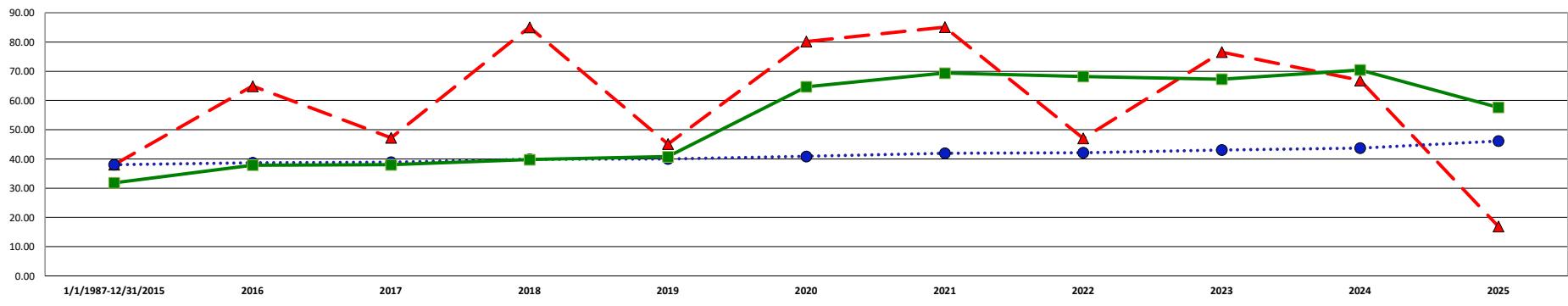
**POOL PENETRATION**

No. of Occurrences Over Deductible	337	13	12	12	6	8	11	8	9	8	10	9	11
Total Paid Over Deductible (per occurrence)	21,014,689	1,763,028	1,284,123	2,281,822	1,125,665	2,117,867	2,564,382	753,151	2,679,441	1,586,169	93,183	1,535,265	955,475
Total Reserves Over Deductible (per occurrence)	330,578	0	0	0	0	0	164,143	864,413	138,200	1,102,665	564,049	566,694	81,129
Total Incurred Over Deductible	21,345,267	1,763,028	1,284,123	2,281,822	1,125,665	2,117,867	2,728,525	1,617,564	2,817,641	2,688,834	657,232	2,101,959	1,036,604
Total Incurred Over Deductible / Pool Deposits (%)	38.08	64.93	47.24	85.07	45.09	80.18	85.11	47.07	76.57	66.89	16.87	57.63	46.18

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

**Pooled Liability Program  
Quarterly Loss Report**

Percentages



—▲— Total Incurred Over Deductible / Pool Deposits (%)     ···●··· Program Rolling Avg. over 39 Yrs.     —■— Program Rolling Avg. over 5 Yrs.

## **CSRMA Risk Control Work Plan for 2026/27 – 27/28 - *DRAFT***

**ISSUE:** 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.

Additionally, at the direction of the Executive Board during the 2025 Long Range Planning Session, draft success metrics have been incorporated for each work plan initiative outside of the core Risk Control Advisor task list, to better define expected outcomes and support future evaluation of program effectiveness.

The draft Risk Control Work Plan for 2026/27 and 2027/28 is attached for the Committee's review.

**RECOMMENDATION:** The Risk Control Subcommittee recommends that the Pooled Liability Committee recommend that the Executive Board approve the draft Risk Control work plan with any verbal changes that may be noted at the meeting.

**FISCAL IMPACT:** As indicated on the attached draft risk control work plan.

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

The Executive Board decided in 2016 to formulate the Risk Control Work Plan for two fiscal years each year to better plan for activities that span more than one fiscal year.

**ATTACHMENTS:** FY's 2026/27 and 2027/28 CSRMA Risk Control Work Plan - *DRAFT*

2026/27-27/28 CSRMA Risk Control Work Plan - DRAFT									
	Core Risk Control Services								
Task #	Existing Task	Purpose	Budget FY 25/26	Projected FY 26/27	Projected Cost FY27/28	Services Provided By:	Notes	Success Metric	Performance fy 25/26
1	Update the CSRMA Risk Control Survey 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. Administer the CSRMA Risk Control Survey every 3 years to the pooled program members. Following the deadline to complete the Risk Control Survey, conduct a follow up meeting to review deficiencies and recommendations in each member's Risk Control Survey Report.		NA - part of Alliant contract	NA - part of Alliant contract	NA - part of Alliant contract	Alliant via PRCS		NA	
2	Write and distribute 12 monthly editions of the Did You Know e-newsletter.		NA - part of Alliant contract	NA - part of Alliant contract	NA - part of Alliant contract	Alliant via PRCS	Does CSRMA want to try a different medium than a newsletter - RC Subcommittee idea: podcasts	NA	
3	Visit 6 members per year for tour and meeetings to review risk control services available.		NA - part of Alliant contract	NA - part of Alliant contract	NA - part of Alliant contract	Alliant via PRCS	New service added FY25/26	NA	
4	Provide member hotline service via phone & email		NA - part of Alliant contract	NA - part of Alliant contract	NA - part of Alliant contract	Alliant via PRCS		NA	
5	Advertise and implement the CSRMA Risk Control and Wellness Reimbursement Programs		NA - part of Alliant contract	NA - part of Alliant contract	NA - part of Alliant contract	Alliant via PRCS		NA	
6	Provide annual workers' compensation and pooled liability loss analysis reports to each Committee and Executive Board		NA - part of Alliant contract	NA - part of Alliant contract	NA - part of Alliant contract	Alliant via PRCS		NA	
7	Recommend expenditures from the CSRMA Safety Other budget to the Program Administrators that will benefit CSRMA's risk control efforts		NA - part of Alliant contract	NA - part of Alliant contract	NA - part of Alliant contract	Alliant via PRCS		NA	
8	Administer the CSRMA Workers' Compensation Excellence award program		NA - part of Alliant contract	NA - part of Alliant contract	NA - part of Alliant contract	Alliant via PRCS		NA	

9	Schedule, arrange & provide the following training seminars: a. CASA /CSRMA Risk Management Seminars 1. Summer 2. Winter b. A minimum of 18 webinars		NA - part of Alliant contract	NA - part of Alliant contract	NA - part of Alliant contract	Alliant via PRCS		NA	
10	Training: •Schedule and oversee 10 annual EPL online seminars on topics suggested by CSRMA legal counsel and/or LCW • <b>Schedule and oversee the delivery of 6 interpersonal skills seminars (held in partnership with DKF Solutions Group)</b> •Oversee implementation and utilization of Vector Solutions (formerly Target)		NA - part of Alliant contract	NA - part of Alliant contract	NA - part of Alliant contract	Alliant via PRCS	Red = New service added FY25/26	NA	
11	Oversee the periodic update of the various CSRMA Risk Control manuals & training programs		NA - part of Alliant contract	NA - part of Alliant contract	NA - part of Alliant contract	Alliant via PRCS		NA	
12	Prepare agenda items for the various CSRMA meetings, as needed		NA - part of Alliant contract	NA - part of Alliant contract	NA - part of Alliant contract	Alliant via PRCS		NA	
13	Oversee the distribution of the CSRMA Well Workplace monthly newsletter		NA - part of Alliant contract	NA - part of Alliant contract	NA - part of Alliant contract	Alliant via PRCS	Does CSRMA want to try a different medium than a newsletter	NA	
14	Assist CSRMA with the development of risk control programs, initiatives & trainings to address ongoing and new loss exposures as needed or directed.		NA - part of Alliant contract	NA - part of Alliant contract	NA - part of Alliant contract	Alliant via PRCS		NA	
15	Oversee the implementation of the CSRMA Workers' Compensation Claims Management Program		NA - part of Alliant contract	NA - part of Alliant contract	NA - part of Alliant contract	Alliant via PRCS		NA	
16	Coordinate with the efforts of the CSRMA Return to Work Consultant		NA - part of Alliant contract	NA - part of Alliant contract	NA - part of Alliant contract	Alliant via PRCS		NA	
17	Provide CSRMA with research/analysis of various risk control topics affecting CSRMA as needed/directed		NA - part of Alliant contract	NA - part of Alliant contract	NA - part of Alliant contract	Alliant via PRCS		NA	
18	Maintain a library of sample risk control materials for distribution to CSRMA as requested		NA - part of Alliant contract	NA - part of Alliant contract	NA - part of Alliant contract	Alliant via PRCS		NA	
19	Communicate with the CSRMA Program Administrator's to facilitate the delivery of risk control services		NA - part of Alliant contract	NA - part of Alliant contract	NA - part of Alliant contract	Alliant via PRCS		NA	

20	Prepare an annual 2-year Risk Control Work Plan for presentation to the CSRMA Executive Board at their annual Long Range Planning meeting		NA - part of Alliant contract	NA - part of Alliant contract	NA - part of Alliant contract	Alliant via PRCS		NA	
21	Administer member facing Kynd Cyber Risk Services such as monthly email to members with deficiencies, scheduling of webinars, providing relevant articles on cyber security for the monthly Did You Know e-newsletter		NA - part of Alliant contract	NA - part of Alliant contract	NA - part of Alliant contract	Alliant via PRCS	New service added FY25/26	NA	
22	Oversee Risk Control Online and risk control related pages on CSRMA.org, including annual page info verification/updates, coordination of troubleshooting/info additions and deletions with the web masters		NA - part of Alliant contract	NA - part of Alliant contract	NA - part of Alliant contract	Alliant via PRCS	New service added FY25/27	NA	
23	Develop analytics for measurable risk control activities and provide annual reports to the Executive Board and Committees		NA - part of Alliant contract	NA - part of Alliant contract	NA - part of Alliant contract	Alliant via PRCS	New service added FY25/28	NA	
24	Develop, manage and implement the CSRMA Risk Control Communications Calendar, including annual webinars, email notifications of key services such as the LCW EPL Hotline and EPL Deductible Incentive Program, Risk Control Services Roadmap and Where Is It and Who Can Help Guide updates/distribution		NA - part of Alliant contract	NA - part of Alliant contract	NA - part of Alliant contract	Alliant via PRCS	New service added FY25/29	NA	
<b>Continuing Risk Control Programs</b>									
Task #	Existing Task	Purpose	Budget FY 25/26	Projected FY 26/27	Projected Cost FY27/28	Services Provided By:	Notes	Success Metric(s)	Performance fy 25/26

	Update and refresh 15 online courses each FY based on regulatory changes or age of course: Courses slated for update FY 26/27 include: <ul style="list-style-type: none"><li>•Emergency Action Plan ('13)</li><li>•Fire Safety ('14)</li><li>•Compressed Air Safety ('15)</li><li>•Office Ergonomics ('15)</li><li>•Office Safety ('15)</li><li>•Portable Fire Extinguishers ('15)</li><li>•Near Misses ('15)</li><li>•Hearing Conservation ('16)</li><li>•Machine Safeguarding ('16)</li><li>•Back Safety ('17)</li><li>•Underground Utility Locating ('18)</li><li>•Vacuuming - Combo Unit ('18)</li><li>•USA "Call Before You Dig" ('18)</li><li>•Plugging Sewers ('18)</li><li>•Bypass Pumping ('18)</li></ul>	CSRMA has over 150 online courses and this update schedule will ensure information is up to date and kept fresh, especially for courses with annual refresher requirements/best practices	\$36,000	\$38,000	\$38,000	DKF	Was task accomplished?	
26		Continuation of the incentive program created by the Workers' Compensation Committee in 2009. The purpose of the program is to incentivize members to pursue risk control efforts beyond basic regulatory compliance.				This budget item is fully utilized each year; the WCC has recommended this program be available to members of either pooled program. FY 23/24: EB increased reimbursement amount to \$2,500/member	90%+ utilization	
27	Risk and Safety Reimbursement Program	Continuation of the incentive program created by the Workers' Compensation Committee in 2009. The purpose of the program is to incentivize members to pursue risk control efforts beyond basic regulatory compliance.	\$75,000	\$75,000	\$75,000	NA	This budget item is fully utilized each year; the WCC has recommended this program be available to members of either pooled program. FY 23/24: EB increased reimbursement amount to \$1,400/member	90%+ utilization
28	Employee Health Promotion Reimbursement Program	Continuation of the incentive program created by the Workers' Compensation Committee in 2009. The purpose of the program is to incentivize members to pursue risk control efforts beyond basic regulatory compliance.	\$42,000	\$42,000	\$42,000	NA		

29	CSRMA's subscription to Vector Solutions and annual maintenance fee	Provide online training platform to assist members with CalOSHA, safety and risk control training. It also provides a platform to host and make available the CSRMA online course library.	\$156,000	\$168,090	\$168,090	Vector Solutions	Vector indicates CSRMA is among the highest in terms of utilization by a they have for poll clients; Yellow highlight = pricing update pending	Ideas: •75%+ members using the platform annually •Active users within 70%+ of the CSRMA member employee population	
30	Update, manage, provide support and drive utilization for the CSRMA Vector Solutions, including instructional webinars and other video tutorials.	Drive member utilization of Vector Solutions	\$24,000	\$24,000	\$24,000	DKF	Vector indicates CSRMA is among the highest user subscribers they have for poll clients	Ideas: •75%+ members using the platform annually •Active users within 70%+ of the CSRMA member employee population	
31	Technical support for RCO and CSRMA-developed content.	To fix bugs with CSRMA-developed web apps on Risk Control Online and correct issues with CSRMA-authored content on Vector Solutions	\$5,000	\$5,000	\$5,000	KBF Services	Used as needed	RCO and CSRMA-developed content web site down for fewer than 10 business days/yr	
32	Annual support for Builders (usage and programming)	This provides for Risk Control Online page editing, programming, server space and Accessibee (ADA compliance for the site)	\$13,200	\$14,000	\$14,000	DKF Solutions	Some expenses in this line are annually recurring and others are billed as needed	NA - this budget line item is to provide for debugging (as needed) and to provide server space for Risk Control Online	

	Develop 10 new web based training modules. Topics envisioned target areas of CSRMA's highest loss frequency, greatest risk or new regulatory requirements. Proposed topics include: <ul style="list-style-type: none"><li>•Accident Investigation – Getting to the Root Cause for Accident Prevention</li><li>•Are You Prepared for Bypass Pumping?</li><li>•Best Practices for Preparing Collection System LROs, Supervisors, and Managers for Water Board Inspections</li><li>•Best Practices in Safety and Wastewater Facility Maintenance</li><li>•CalOSHA Inspections: Survival Planning and Tips</li><li>•Change Management: Leading Your Team Through Transformation</li><li>•Collaborative Accountability: Growing a Culture of Trust</li><li>•Contracts, Contracts, Contracts, How to Effectively Manage a Program</li><li>•TBD</li><li>•TBD</li></ul>	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.	\$35,000	\$38,000	\$38,000	DKF Solutions	CSRMA-authored courses on Vector Solutions are consistently in top 10 of the most frequently taken courses on Vector by CSRMA members	At least 3 of the top 10 courses taken annually are CSRMA-authored (5/10 for 2025)	
33	Smart SOP (SOP development app for members (LOTO and freeform photo/video SOPs)	This line item provides for app support and routine maintenance as well as programming of additional functionality in the app	\$25,000	\$20,000	\$20,000	DKF Solutions		50% or more of the membership have SOPs in Smart SOP (38/60 members have SOPs in their Smart SOP account)	
34	Kynd Cyber Risk Services subscription	To provide real time passive domain monitoring of CSRMA public facing networks and alert members to potential security risks	\$92,559	\$99,964	\$107,961	Kynd	Contract calls for 8% increase annually	50% uptake by Members to Kynd On	
<b>TOTALS:</b> \$503,759    \$524,054    \$532,051									
<b>New Risk Control Initiatives</b>									
Task #	Existing Task	Purpose	Budget FY 25/26	Projected FY 26/27	Projected Cost FY27/28	Services Provided By:	Notes	Success Metric(s)	Performance fy 25/26

	Per Patrick: Develop Traffic Control SOPs re: mobile operations and long term operations to distribute to members	Provide more detailed guidance on high risk mobile traffic set ups than what is provided by the MUTCD	\$ -	\$20,000.0	\$ -	DKF Solutions Group	TBD	TBD	
	Provide training "Buddy to Boss" for employees being promoted to supervisory positions at 3 locations in CA	Provide practical instruction for employees making the transition from coworker to supervisor	\$ -	\$33,000.0	\$ 33,000.0	DKF Solutions Group	Alternative vendors are being researched to compare pricing	TBD	
	Per Patrick: LCW classes need to focus on application of concepts for supervisors/add classes intended for supervisors (educate LCW on CSRMA demographic)	This is intended to make the LCW classes designed for supervisors more applicable to the CSRMA audience	\$ -	\$ -	\$ -	LCW	TBD	TBD	
	Per Tyson Interpersonal skills/harassment/bullying	CSRMA can select LCW course on bullying in the annual 10 classes budgeted each year in the training budget	\$ -	\$ -	\$ -	LCW	10 LCW classes per year are already part of the annual Training Budget	TBD	
	Per Tyson: members w/recurring issues (EPL, WC, PL) - how to address - deductible P/P and require training/special RC audit, other mechanisms?	To be discussed by the Committees	\$ -	\$ -	\$ -	NA	TBD	TBD	
<b>TOTALS:</b> \$ - \$53,000.0 \$ 33,000.0									
			Preliminary Projections for FY 26/27 in FY 25/26	Projected FY 26/27	Preliminary Projected FY 27/28	% Change FY25/26 (adopted budget) to FY 26/27 (proposed budget)			
	Proposed Continuing Risk Control Programs	\$ 503,759	\$ 506,284	\$ 524,054	\$ 532,051	14.5%			
	Proposed New Initiatives	\$ -	\$ -	\$ 53,000	\$ 33,000				
	Total	\$ 503,759	\$ 506,284	\$ 577,054	\$ 565,051				
	Percent Change from Prior Year:	24.4% (addition of Kynd Cyber Services)	0.50%	14.00%	-2.10%				

**Agenda Item No. G.2**  
**Pooled Liability Committee Meeting**  
**Meeting Date: February 17, 2026**

## **Refine Strategies for Controlling Employment Practices Liability Risks**

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

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

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

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

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

The Program Administrators will make a recommendation at the meeting.

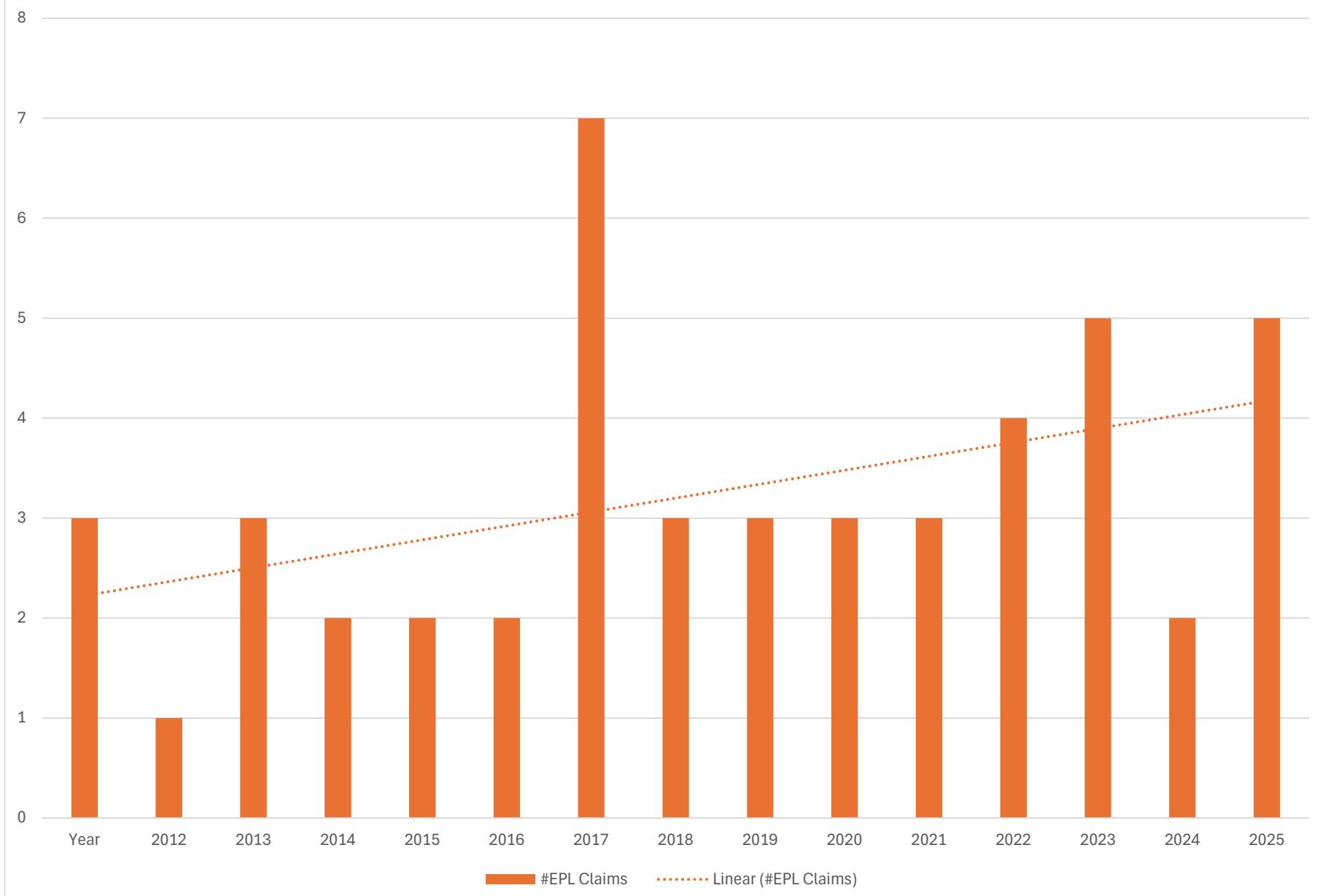
**RECOMMENDATION:** Discuss and provide direction.

**FISCAL IMPACT:** Unknown.

**BACKGROUND:** None

**ATTACHMENTS:** CSRMA EPL Claims by Year 2012-2025.

### CSRMA: #EPL Claims by Year 2012-2025



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

**Agenda Item: No. G.3**  
**Pooled Liability Program Committee Meeting**  
**Meeting Date: February 17, 2026**

### **Sewer O&M Academy (*Formerly Sewer Summit*)**

**ISSUE:** Since the COVID-19 pandemic, the annual Sewer Summit has been delivered as a one-day virtual conference. Over time, several factors have emerged that indicate the current format is no longer meeting member needs:

- Other pool sponsors have expressed reluctance to return to an in-person conference format, primarily due to cost considerations.
- Attendee feedback consistently indicates that:
  - A single, full-day virtual conference (5–6 hours of instruction) is challenging for employees to remain engaged.
  - Removing a large portion of collections staff from field operations for an entire day creates operational challenges for many agencies.
- Attendance has shown a gradual but consistent year-over-year decline.

In response, the Program Administrators are recommending a re-evaluation of how the Sewer Summit is delivered. Attached is a proposal from DKF Solutions Group to relaunch the program as the *Sewer O&M Academy*.

The proposed new format is intended to address member feedback while continuing the original objectives established when the Sewer Summit was first launched in 2005:

- Provide timely and practical information on sewer operations and maintenance equipment, methods, and techniques to reduce sewer spills and mainline backups (CSRMA's leading liability claim exposure since pool inception).
- Provide ongoing education related to regulatory compliance under the Statewide Sanitary Sewer Systems General Waste Discharge Requirements Order (SSS WDR).

**RECOMMENDATION:** Review the proposed Sewer O&M Academy concept and provide a recommendation to the Executive Board.

**FISCAL IMPACT:** None at this time; however, an annual cost of \$28,500 would apply if the California Sanitation Risk Management Authority elects to subscribe to the proposed training service. CSRMA has paid the following to support the Sewer Summit in recent years:

- 2019 (*final in person year*): \$30,000
- 2020: \$20,000
- 2021: \$20,250
- 2022: \$14,000
- 2023: \$14,000
- 2024: \$16,000
- 2025: \$16,750

**BACKGROUND:** The Sewer Summit was established in 2005 as a joint effort between ABAG PLAN and CSRMA to address the frequency and rising cost of sewer backup claims. In 2012, DKF Solutions Group was asked to organize and coordinate the event. At that time, the program transitioned from a half-day seminar with multiple presenters to a full conference-style event featuring multiple tracks and sessions held at a Bay Area hotel conference facility.

In 2020, in response to the pandemic, the event was converted to a virtual conference format while maintaining a similar number of tracks and sessions. The virtual format produced significant cost savings, and pool sponsors expressed interest in continuing the virtual delivery model due to benefits such as:

- Improved accessibility for members outside the Bay Area
- The ability to record sessions and provide on-demand access following the event

Beginning in 2022, attendee feedback has increasingly indicated that the current one-day virtual conference format is no longer optimal and that a revised approach is necessary to sustain engagement, participation, and long-term program value.

**ATTACHMENTS:** Proposal from DKF Solutions Group for the Sewer O&M Academy

**DRAFT 1/20/26**  
**Sewer O&M Academy**  
(Formerly Sewer Summit)

**-Schedule of Included Services and Associated Costs-**

**Executive Summary:** Sewer O&M Academy is a year-round training and resource program designed to strengthen sanitary sewer system operation and maintenance across public agencies while directly supporting an insurance pool's core objectives: loss prevention, claims reduction, and regulatory compliance.

The program provides structured, ongoing education for both sewer system leadership and frontline staff, recognizing that consistent training—not one-time events—is critical to preventing sewer backups, minimizing property damage, and reducing high-severity insurance claims.

### **Program Overview**

Sewer O&M Academy delivers approximately monthly training throughout the year through two dedicated learning tracks:

- **Managers & Supervisors Track**  
*11 live classes annually* focused on regulatory compliance, risk management, documentation, oversight responsibilities, spill response decision-making, and defensibility.
- **Frontline Staff Track**  
*11 live classes annually* focused on practical sewer system operation and maintenance, spill prevention and response, field documentation, and day-to-day practices that reduce sewer spills, backups and property damage.

All sessions are presented live and recorded for on-demand access.

### **Secure Training & Resource Portal**

Sponsoring insurance pool members receive access to a password-protected online portal that serves as a centralized training and compliance resource. Member agencies can:

- Register staff for upcoming training sessions
- Access recorded classes on demand
- Support onboarding and refresher training throughout the year
- Utilize a curated resource library, including:
  - Regulatory compliance guidance
  - Sewer spill response and reporting references

- Sewer backup prevention resources
- Sample policies, procedures, and ordinances

This platform allows agencies to maintain continuity, reinforce best practices, and document proactive risk-control efforts.

### **Purpose and Value to Insurance Pool Members**

The purpose of Sewer O&M Academy—and the rationale for insurance pool sponsorship—is to:

- Reduce preventable sewer backups impacting private property
- Lower the frequency and severity of sewer-related insurance claims
- Improve regulatory compliance related to sewer spills and reporting
- Provide consistent, defensible training for both management and field staff
- Demonstrate proactive risk control across the pool's membership

By standardizing training and making it accessible year-round, Sewer O&M Academy helps member agencies move from reactive response to proactive prevention, protecting public infrastructure while reducing financial exposure.

### **Strategic Investment in Risk Control**

Sewer O&M Academy is structured as an annual, subscription-based program that delivers continuous value throughout the year. For insurance pools, it represents a scalable, cost-effective investment in risk control—aligning training, compliance, and loss prevention into a single, measurable program that supports safer operations and fewer claims.

### **Sewer O&M Academy Details:**

- I. **Included Training Classes FY26/27:**
  - a. **Manager/Supervisor Class Schedule:**
    - i. How to Run a Collection System - for Managers/Supervisors
    - ii. Developing a Lower Lateral Program
      1. Laterals - What do I do with these? whether you own them or not, you should have a plan and a program.
    - iii. Work Planning and Scheduling
    - iv. Developing a Condition Assessment Program for All Your Assets
    - v. Maintenance Strategies to Keep your Infrastructure from Failing
    - vi. Sewer Backup Response Plan Best Practices for Your SERP
    - vii. TBD save for SWRCB for Regulatory Updates
    - viii. TBD save for vendor on new/emerging sewer technology
    - ix. TBD save for vendor on new/emerging sewer technology

- x. TBD save for CSRMA Legal Counsel re: Sewer Ordinance Considerations

- b. **Employee:**

- i. Collections 101
- ii. Easement Maintenance
- iii. Source Control for the Collection System Worker
- iv. Selecting the Best Method and Nozzle/Attachment for Cleaning Pipes
- v. Mobile Cleaning Operations Safety
- vi. Combo Unit Operation for Safety and Efficiency
- vii. Bypass Pumping
- viii. Manhole Inspections and Rehabilitation
- ix. Easement Road Essentials
- x. Lift Station Condition Assessment
- xi. What to Say and Not to Say to a Resident Following a Sewer Backup

## **II. Included Services**

- a. **Web site:** SewerAcademy.com

- b. **Houses:**

- i. Curated sewer spill, sewer backups, backflow prevention devices, sample ordinances and regulatory compliance resources
- ii. Recorded classes
- iii. Prepopulated library of 90-100 recorded webinars on sewer-related issues
- iv. Schedule of classes for year
- v. Class registration page

## **III. Schedule: July 1-June 30 Annually**

- a. Manager/Supervisor Track: 1pm
- b. Employee: 730am

## **IV. Fees:**

- a. **Pool:** \$475/Member/Year
- b. **Individual Agency:** \$950/year

# The Before Picture | The Poetry Foundation

---

 [poetryfoundation.org/poetrymagazine/poems/1749511/the-before-picture](https://poetryfoundation.org/poetrymagazine/poems/1749511/the-before-picture)



It's complicated, my relationship status

with progress. I often prefer

the "before" picture. The future

is where I'm going only because

I have no choice, because time

moves in one direction, dragging

a bit of itself behind like meat.

An unseen hand keeps

tugging it—time's rabbit leg,

time's hunk of red venison—

just out of reach. Did I just describe

the future as bait? Am I strung

along? I know, when I arrive there,

it won't be there. Won't be *that*.

It'll be *now*, the way it is

right now. And again. Refresh,

refresh, refresh. The befores

pile up behind me. It's now again.

Notes:

“The Before Picture” copyright © 2026 by Maggie Smith. From the forthcoming book *A Suit or a Suitcase* by Maggie Smith to be published by Washington Square Press/Atria Books, an Imprint of Simon & Schuster, LLC. Printed by permission.

Source: *Poetry* (January/February 2026)



()

**Featured Stories**

Return Period for LA Wildfire-Scale Event May Not Be Long (<https://www.claimsjournal.com/news/national/2026/01/15/335123.htm>)

Allianz AI Agent Trains Claims Professionals in Virtual Reality (<https://www.claimsjournal.com/news/national/2026/01/15/335046.htm>)

'CarFax for Insurance Claims' Vets Carriers Damage Estimates (<https://www.claimsjournal.com/news/national/2026/01/14/335080.htm>)



SEARCH

[Videos/Podcasts](https://www.insurancejournal.tv/channels/claims/) (<https://www.insurancejournal.tv/channels/claims/>)

[Newsletters](#) (/subscribe/)



[Learn More](#)

## DigitalEdge Claims, Policy & Billing

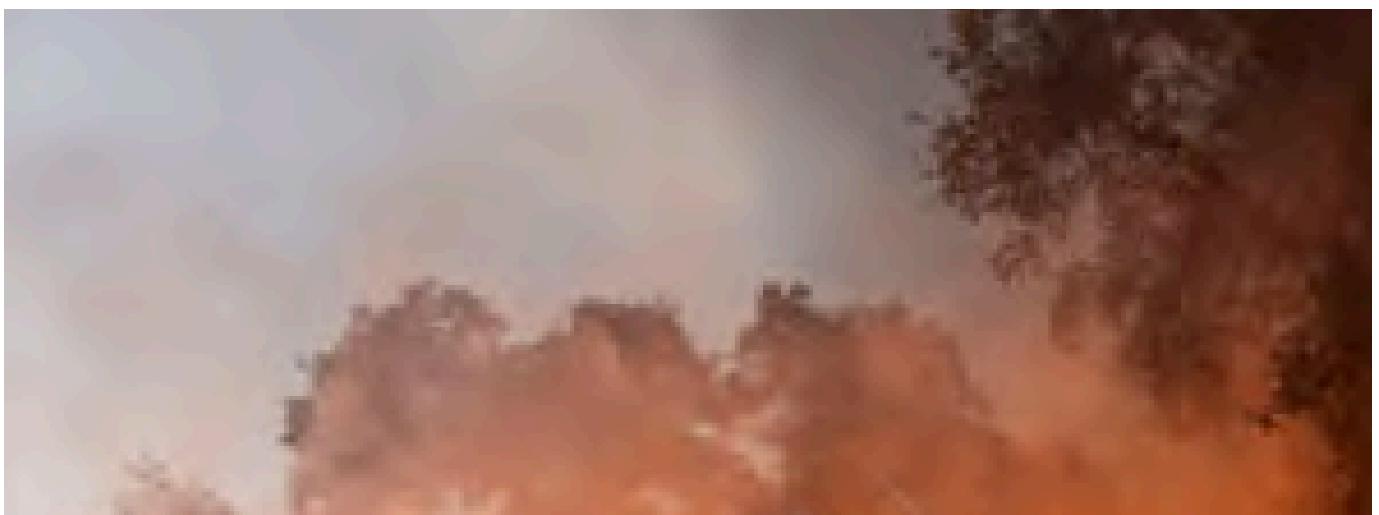
# One platform. Endless possibilities.

Empower your claims adjusters with real-time data and complete policyholder visibility.

(<https://ra.wellsmedia.com/www/delivery/cl.php?bannerid=18479&zoneid=19&sig=e2d066e02aefe5aad72c275f6723804ae6cfbda800754073c3df750dedffce3&oadest=https%3A%2F%2Fbit.ly%2FClaims2025>)

## Edison Sues LA County Over Fire Deaths for Delayed Alerts

By Jef Feeley and Michelle Ma | January 20, 2026



[Email This](#) ([mailto:?](mailto:))

[subject=Edison%20Sues%20LA%20County%20Over%20Fire%20Deaths%20for%20Delayed%20Alerts&body=Edison%20Sues%20LA%20County%20Over%20Fi](#)

[Subscribe to Newsletter](#) (/subscribe/)

[Article](#) (<https://www.claimsjournal.com/news/national/2026/01/20/335156.htm>)

[0 Comments](#) (<https://www.claimsjournal.com/news/national/2026/01/20/335156.htm>)

[Skip to content](#)

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

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



### Hard-to-place Markets?

Find exactly what you need. Search our database of more than 700 companies and 22,000 market listings.

[Find Markets](#)

MyNewMarkets.com

**Related:** [The Return Period for An LA Wildfire-Scale Event May Be Shorter Than You Think](https://www.insurancejournal.com/news/we) (<https://www.insurancejournal.com/news/we>)

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

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

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

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

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

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

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

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

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

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

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

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

Among the specific allegations in the lawsuits:

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

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

**Skip to Content** For victims who've filed lawsuits, an initial trial is set for January 2027 in Los Angeles Superior Court. In addition to claims by property owners, Edison will respond to the blaze and repair damaged infrastructure and property.

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

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

Copyright 2026 Bloomberg.

Was this article valuable?



[Email This \(mailto:\)](#)

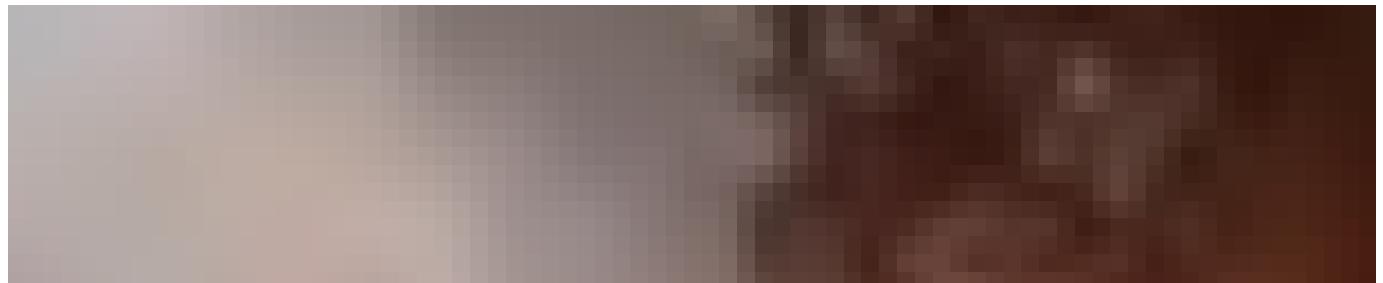
[subject=Edison%20Sues%20LA%20County%20Over%20Fire%20Deaths%20for%20Delayed%20Alerts&body=Edison%20Sues%20LA%20County%20Over%20Fire%20Deaths%20for%20Delayed%20Alerts](#)

[Subscribe to Newsletter \(/subscribe/\)](#)

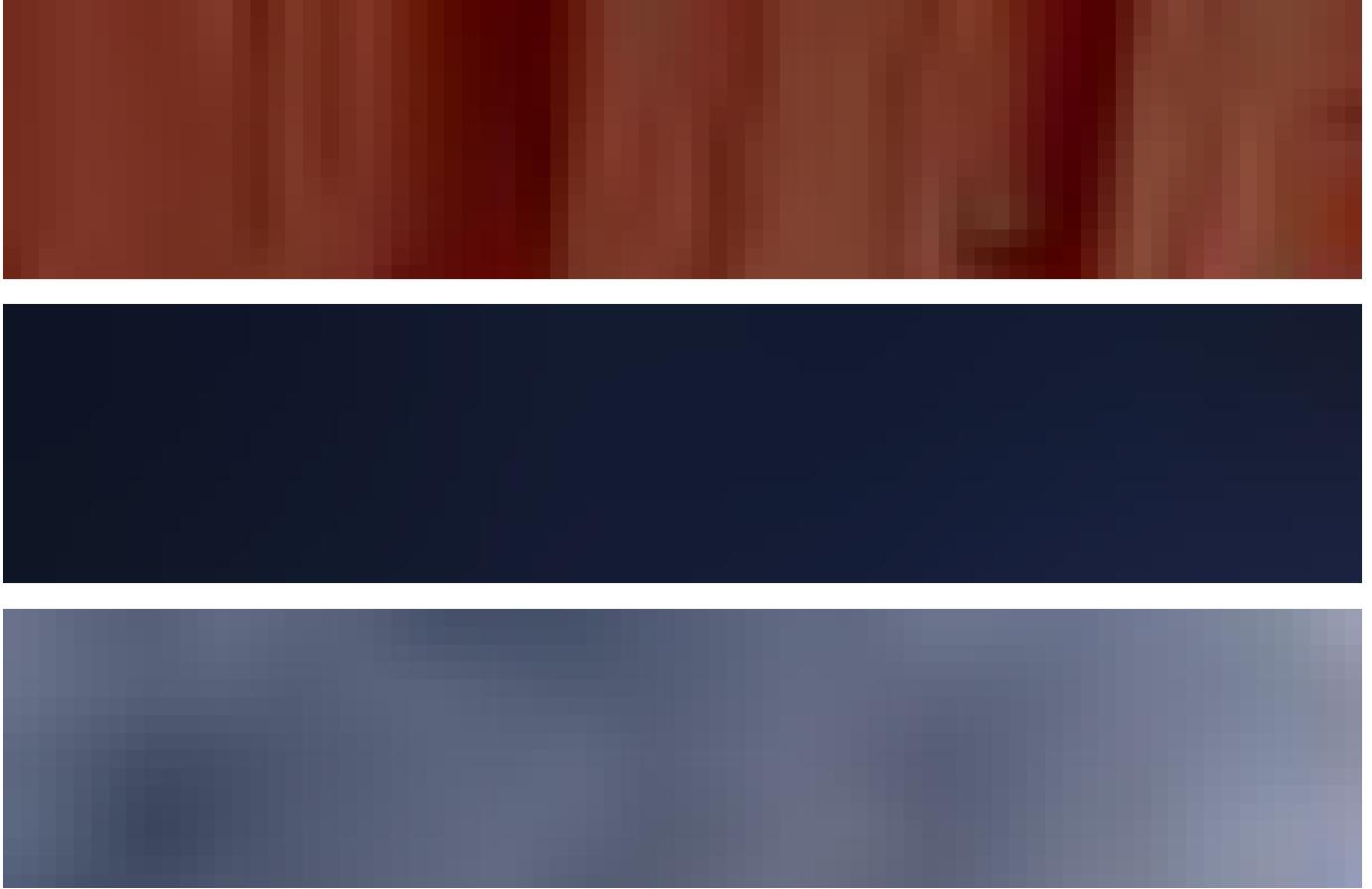
**Categories:** [Editor's Picks](#) (<https://www.claimsjournal.com/editors-picks/>), [News](#) (<https://www.claimsjournal.com/news/national/>) **Topics:** [claims](#) (<https://www.claimsjournal.com/topics/claims/>), [wildfire](#) (<https://www.claimsjournal.com/topics/wildfire/>), [lawsuit](#) (<https://www.claimsjournal.com/topics/lawsuit/>), [liability](#) (<https://www.claimsjournal.com/topics/liability/>)

*Have a news tip? Email us at [newsdesk@claimsjournal.com](mailto:newsdesk@claimsjournal.com) (mailto:newsdesk@claimsjournal.com)*

**More News**



[Skip to content](#)

**Cogitate**[Learn More](#)**DigitalEdge Claims, Policy & Billing****One platform. Endless possibilities.**

Empower your claims adjusters with real-time data and complete policyholder visibility.

(https://ra.wellsmedia.com/www/delivery/cl.php?bannerid=18479&zoneid=19&sig=e2d066e02aefe5aad72c275f6723804ae6cfbda800754073c3df750dedfffc3&oadest=https%3A%2F%2Fbit.ly%2FClaims2025)

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

By Leslie Kaufman | January 20, 2026

[Skip to content](#)



[Email This \(mailto:?\)](#)

subject=LA%20Fire%20Survivors%20Got%20a%20Rude%20Surprise%20That%20Could%20Hit%20More%20Americans&body=LA%20Fire%20Survivors%20Got

[Subscribe to Newsletter \(/subscribe/\)](#)

[Article \(https://www.claimsjournal.com/news/national/2026/01/20/335128.htm\)](#)

[0 Comments \(https://www.claimsjournal.com/news/national/2026/01/20/335128.htm#comment-0\)](#)

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

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



### Hard-to-place Markets?

Find exactly what you need. Search our database of more than 700 companies and 22,000 market listings.

[Find Markets](#)

[MyNewMarkets.com](#)

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

**Related: [The Return Period for An LA Wildfire-Scale Event May Be Shorter Than You Think \(https://www.claimsjournal.com/news/nation](#)**

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

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

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

**Related: [California Bill Would Require Insurer Claims Handling Plans, and Double Penalties \(https://www.insurancejournal.com/news/west/](#)**

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

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

[Skip to content](#)



(<https://www.claimsjournal.com/news/national/2026/01/20/335156.htm>)  
Tubbs-Fire-in-California-Blo

A home being rebuilt after it v California, pictured on Sept.

The Insurance Information Institute, a research center funded by insurance companies, estimates that two-thirds of American homeowners are un

Loretta Worters, the institute's vice president for media relations, said there is a "structural challenge in aligning dwelling coverage with actual rep

In other words, acute demand for labor and materials can send prices soaring after a disaster, and it's hard for the insurance industry to know bef

That wouldn't have been a problem before the 1990s, according to Klein, because until then most US home insurance policies included a guarant ground to replacement-cost-value coverage, which sets an upper limit on how much the insurance company will pay out.

Rising construction costs and natural disasters made the guarantee unsustainable, said Worters, while capping payouts helps insurers remain so

Most major insurers use third-party estimator tools to determine the upper limit. Consumer advocates and plaintiffs' attorneys have charged that s

One of the commonly used tools is 360Value, which the insurance analytics firm Verisk Analytics Inc. introduced in 2007. In a written response to of data points are considered before and after a loss, the "360Value estimate is consistent with claims data."

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

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

"If any state legislature were to pass a law" that made it the insurer's responsibility to fully restore a fire-damaged home, Bach said, "the problem \

A disaster-recovery reform bill recently introduced in the California state senate would require insurance companies to at least offer guaranteed re

Colorado Insurance Commissioner Michael Conway said his state considered a similar measure but decided "it would destroy our market." Most k

He also thinks it wouldn't solve the problem, given the insurance affordability crisis. "If people can't afford the products on the market now, forcing

Driven by a combination of inflation, increased development, disasters juiced by climate change and tariffs, home insurance prices have been so& deductible to afford insurance. Getting a policy with more coverage — the full amount needed to rebuild — would only add to their costs.

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

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

Was this article valuable?



[✉ Email This \(mailto:?\)](#)

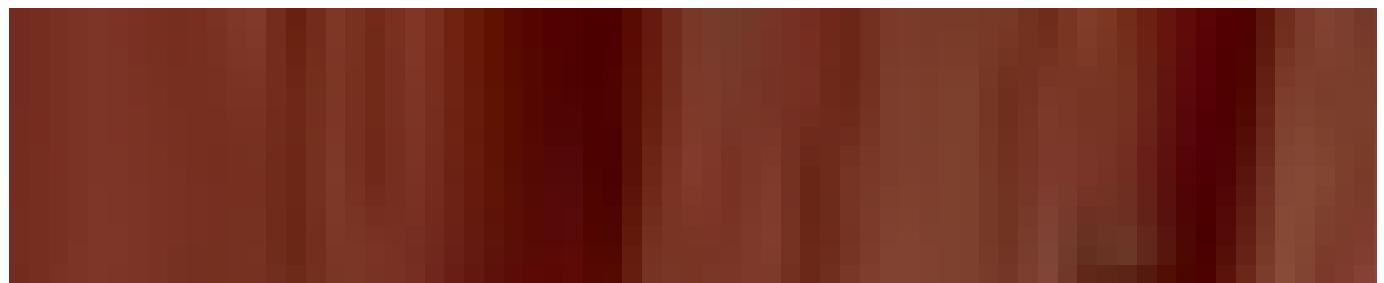
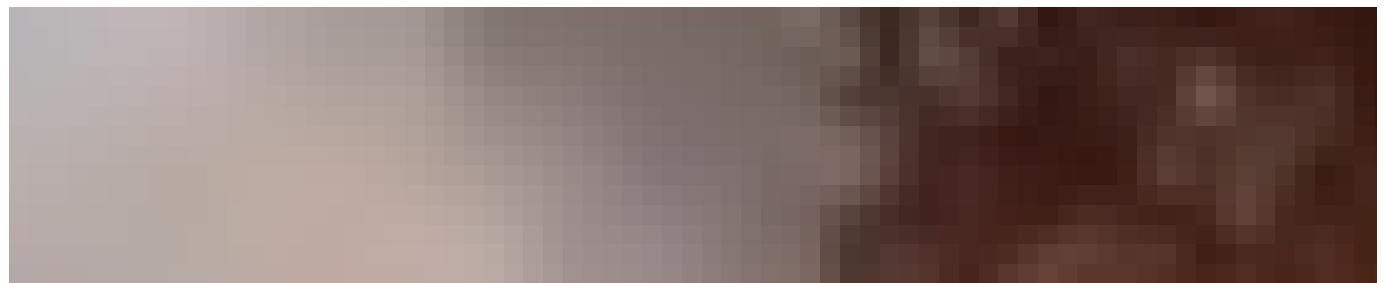
[subject=LA%20Fire%20Survivors%20Got%20a%20Rude%20Surprise%20That%20Could%20Hit%20More%20Americans&body=LA%20Fire%20Survivors%20Got](#)

[✉ Subscribe to Newsletter \(/subscribe/\)](#)

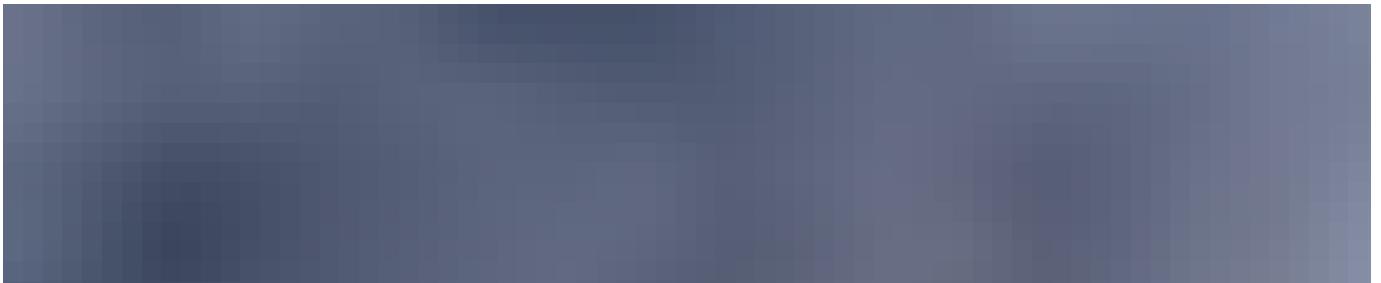
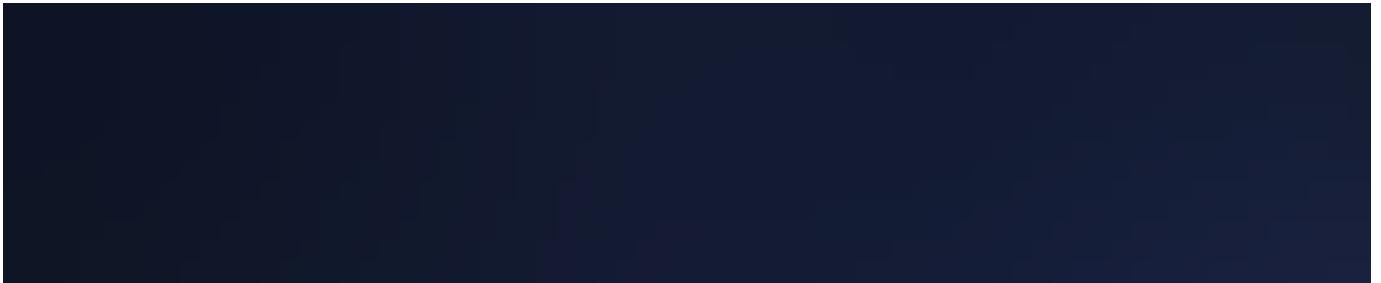
**Categories:** [Editor's Picks](#) (<https://www.claimsjournal.com/editors-picks/>), [News](#) (<https://www.claimsjournal.com/news/national/>) **Topics:** [Damage](#) (<https://www.claimsjournal.com/topics/damage/>), [Insured Losses](#) (<https://www.claimsjournal.com/topics/insured-losses/>), [L.A. Wildfires](#) (<https://www.claimsjournal.com/topics/l-a-wildfires/>)

*Have a news tip? Email us at [newsdesk@claimsjournal.com](mailto:newsdesk@claimsjournal.com) (mailto:newsdesk@claimsjournal.com)*

#### More News



[Skip to content](#)



---

See Today's Claims Industry News (<https://www.claimsjournal.com/>)

---

© 2026 by Wells Media Group, Inc. [Privacy Policy](#) (/privacy/) | [Terms & Conditions](#) (/terms/) | [Site Map](#) (/sitemap/)

# Will uncertainty about “forever chemicals” end?

🌐 [munchre.com/us-non-life/en/insights/business-risks/will-uncertainty-about-forever-chemicals-end.html](https://munchre.com/us-non-life/en/insights/business-risks/will-uncertainty-about-forever-chemicals-end.html)

Will uncertainty about “forever chemicals” end?

Collaborative solutions needed for developing PFAS risks

6.5 minutes read

Published 09/23/2025



© vitapix / Getty Images

*By Jo Mueller, Head of Casualty Risk Consulting, and Dr. Henriette Heine, Senior Claims Manager*

Per- and polyfluoroalkyl substances, or PFAS, are colloquially known as “forever chemicals” because they are highly persistent chemicals that do not break down easily. PFAS are used in many consumer and industrial products, and tests have shown that people around the world — and an estimated [98% of the US population](#) — have PFAS present in their blood.<sup>1,2</sup> Research is ongoing, but some studies have suggested a link between PFAS exposure and various human health conditions.

A growing risk for businesses and the insurance industry from these forever chemicals is class-action liability. Litigation is pending in numerous jurisdictions. Amid legal uncertainty related to PFAS, a prudent step for corporate organizations and insurance companies is to discuss their

exposures and concerns with expert risk management partners.

## PFAS - A pervasive problem

PFAS comprise thousands of chemical compounds that have been widely used in consumer goods and industrial applications since the 1940s, and they are present worldwide in drinking water, soil, and the food chain.



© Mulderphoto / stock.adobe.com

The list of items containing PFAS is lengthy and includes consumer products such as nonstick cookware, paints, and sealants; food packaging ranging from grease-resistant paper to microwave popcorn bags, pizza boxes, burger and candy wrappers; fire extinguishing foam used at airports and firefighting training facilities; chrome plating, electronics, certain textiles, and paper goods; fertilizer from wastewater treatment plants; as well as fish caught in PFAS-contaminated waters and dairy products from livestock exposed to the chemicals.<sup>3</sup>

Human exposure to PFAS occurs primarily through drinking water and food but also through contact with materials where the chemicals are present. Research studies are ongoing on the health effects of PFAS exposure, and some studies have determined a possible connection — not necessarily causation — between exposure and adverse health conditions. The Agency for

Toxic Substances and Disease Registry (ATSDR), a division of the US Department of Health and Human Services (HHS), notes that epidemiological research suggests exposure to PFAS may be implicated in conditions that include:<sup>4</sup>

Kidney cancer

Thyroid disease

Ulcerative colitis

Thyroid, liver, and testicular cancer

Pregnancy-induced hypertension and preeclampsia

Reduced antibody response to certain vaccines

In addition, the ATSDR is studying the presence of PFAS in the environment at nearly [60 sites around the United States](#).<sup>5</sup> These sites encompass military bases, airports, water utilities, manufacturing plants, water wells, and multiple locations within cities and municipalities.

The fact is PFAS are pervasive, and human exposure to the chemicals is increasing potential liability risks. Regulatory action and litigation are forces shaping the risk landscape for private-sector businesses and the insurance industry on PFAS. For example, the US Environmental Protection Agency (EPA) in May 2025 indicated it will maintain the maximum contaminant levels for PFAS in drinking water and is seeking to extend the compliance deadline for public water systems to 2031 from the current deadline of 2029.<sup>6</sup> The European Union has — among other regulatory actions — proposed [a far-reaching ban on PFAS](#), and the states of [Minnesota](#) and [Colorado](#) are among US jurisdictions that have issued prohibitions and reporting requirements for PFAS in products.

## **Litigation is pending, with outcomes uncertain**

---

Because PFAS is a global problem, litigation is pending in numerous jurisdictions in the United States, Europe, and around the world. For this reason, monitoring litigation developments in PFAS cases is important, both to understand the judicial reasonings in court rulings and to mitigate liability risks.

One of the most prominent examples of PFAS-related litigation is the multidistrict litigation (MDL) in South Carolina, which is being closely watched by plaintiffs' attorneys and the insurance industry. In the MDL in the US District Court for the District of South Carolina, the court is coordinating more than 7,500 associated PFAS product liability cases that allege personal injury, a need for medical monitoring, property damage, and other economic losses.<sup>7</sup> Plaintiffs are water providers and individuals, including firefighters and attorneys general. Within the MDL, some major chemical companies recently settled with water providers (e.g., 3M, DuPont, Tyco, and BASF).

Several large environmental settlements by major chemical manufacturers, including a recent one with the State of New Jersey that is considered to be the largest so far by a single state, have been made on PFAS claims. On August 4, 2025, chemical companies [Chemours, DuPont, and Corteva](#) announced they will pay \$2.5 billion to New Jersey to fund cleanup of PFAS pollution at four former industrial sites.<sup>8</sup>

In 2018, the State of Minnesota and the 3M Company agreed to an \$850 million settlement of a lawsuit alleging 3M's manufacture of PFAS damaged the drinking water and environment of the Twin Cities metropolitan area. Under the terms of the settlement, more than \$700 million will be invested in projects to improve the area's drinking water and natural resources.<sup>9</sup>

In Europe, the litigation landscape is not yet as dense as it is in the US. However, Sweden's Supreme Court in 2023 ruled that an elevated PFAS level in human blood constitutes personal injury, even if a person is not manifesting illness. This was one of the first such court findings connecting PFAS with bodily injury.<sup>10</sup> In May 2025, a Northern Italian court ruled that a chemical plant worker's death in 2014 from renal pelvic cancer was the result of his exposure to PFAS.<sup>11</sup>

As case law develops on PFAS, the insurance industry and liability policyholders should anticipate that plaintiffs will continue to file litigation involving exposure to forever chemicals.

Made with Flourish • [Create a chart](#)

## Mitigating PFAS risks

---

PFAS are no longer an emerging risk. Rather, they represent a known and still-developing risk. Unlike prior mass torts, PFAS exposure has not yet led to a signature disease, such as asbestosis or specific cancers.

Amid this uncertainty, organizations can nevertheless take steps to mitigate their exposure to costly litigation and liability. These steps include:

- Discuss exposure and risk concerns with expert partners
- Continue to monitor the science and research on PFAS
- Reduce PFAS in industrial processes and product inventories with alternative materials
- Work collaboratively with risk management partners to find solutions

## How Munich Re can help

---

As the leading global provider for reinsurance, primary insurance, and risk-related solutions, Munich Re has a long-standing tradition of not only identifying but also managing both emerging and recurring risks. We do that by working collaboratively with our clients to develop effective responses. At Munich Re, we take a proactive approach to PFAS by closely monitoring emerging risks, claims trends, and legal developments worldwide. Our specialists, including Global Casualty Risk Consulting of Munich Re, provide clients and cedents with in-depth expertise and

practical guidance to help them understand, manage, and mitigate their exposures. By combining global insight with local knowledge, we ensure our partners are equipped to navigate the evolving PFAS landscape with confidence.

## To discuss your exposure and risk concerns relating to PFAS

---

### [Contact our Munich Re experts](#)

**Sources:** <sup>1</sup> Agency for Toxic Substances and Disease Registry (ATSDR), November 12, 2024; “PFAS and Your Health”; <https://www.atsdr.cdc.gov/pfas/about/index.html> <sup>2</sup> Agency for Toxic Substances and Disease Registry (ATSDR), November 12, 2024; “Fast Facts: PFAS in the U.S. Population”; <https://www.atsdr.cdc.gov/pfas/data-research/facts-stats/index.html> <sup>3</sup> US Environmental Protection Agency; “PFAS Explained”; <https://www.epa.gov/system/files/documents/2023-10/final-virtual-pfas-explainer-508.pdf> <sup>4</sup> Agency for Toxic Substances and Disease Registry (ATSDR), November 12, 2024; “How PFAS Impacts Your Health”; <https://www.atsdr.cdc.gov/pfas/about/health-effects.html> <sup>5</sup> ATSDR, November 12, 2024; “Map of PFAS Sites”; <https://www.atsdr.cdc.gov/pfas/sites-map/index.html> <sup>6</sup> US Environmental Protection Agency, May 14, 2025; “EPA Retains Maximum Contaminant Levels for PFOA, PFOS”; <https://www.epa.gov/newsreleases/epa-announces-it-will-keep-maximum-contaminant-levels-pfoa-pfos> <sup>7</sup> US District Court for the District of South Carolina, “Aqueous Film-Forming Foams (AFFF) Products Liability Litigation MDL No. 2873”; <https://www.scd.uscourts.gov/mdl-2873/index.asp> <sup>8</sup> The New York Times, August 4, 2025; “Chemical Makers to Pay N.J. \$875 Million to Settle ‘Forever Chemicals’ Claims”; <https://www.nytimes.com/2025/08/04/climate/new-jersey-pfas-settlement.html?smid=url-share> <sup>9</sup> Minnesota Pollution Control Agency and Minnesota Department of Natural Resources, February 20, 2018; “Minnesota 3M PFAS Settlement”; <https://3msettlement.state.mn.us/> <sup>10</sup> Hogsta Domstolen, December 5, 2023; “The Supreme Court delivers judgment in PFAS case”; <https://www.domstol.se/en/supreme-court/news-archive/the-supreme-court-delivers-judgment-in-pfas-case/> <sup>11</sup> Italian Yearbook of Human Rights, May 14, 2025; “With an Historic Ruling, Vicenza Court Recognised the Link Between PFAS and Work-Related Death”; <https://unipd-centrodirittiumani.it/en/news/with-an-historic-ruling-the-vicenza-court-recognised-the-link-between-pfas-and-work-related-death>

### Our experts

---

Jo Müller

Head of Casualty Risk Consulting

**Email** [jmueller@munichre.com](mailto:jmueller@munichre.com)

**vCard** [Download](#)

Mike Hudzik

Underwriting Manager, US Domiciled Risks Placed Onshore via US Brokers

Munich Re Facultative & Corporate

**Email** [mhudzik@munichre.com](mailto:mhudzik@munichre.com)

**vCard** [Download](#)

Dr. Henriette Heine

Senior Claims Manager

**Email** [hheine@munichre.com](mailto:hheine@munichre.com)

**vCard** [Download](#)

# Travelers RMplusonline

 [rmplusonline.com/article.cfm](http://rmplusonline.com/article.cfm)



## From Harassment To Assault: Identifying Increasing Misconduct Risks In The Workplace

February 4, 2026

Federal prosecutors charged retired Fresno County Superior Court Judge Adolfo Corona in a five-count federal indictment and alleged sexual assault of a court employee and obstruction-related offenses tied to an earlier alleged assault and efforts to cover up his conduct.

The case is being pursued by the Justice Department's Civil Rights Division and the U.S. Attorney's Office for the Eastern District of California, with potential exposure of multiple decades in federal prison for the judge if he is convicted on all counts.

According to federal charging documents and public statements, the indictment alleges that on March 14, 2024, Corona led a 33-year-old court employee into a courthouse stairwell and sexually assaulted her while serving as a Fresno County Superior Court judge. Prosecutors further allege that Corona later made false statements to the FBI and court administrators about the circumstances of that incident, which form part of the obstruction-related counts in the federal case.

The indictment also connects the federal obstruction charges to an earlier incident on December 05, 2023, in which Corona allegedly remained alone in his chambers for about two hours with a 43-year-old court employee who was later found passed out and alone in his chambers.

Federal authorities contend that Corona falsely told investigators he had left the employee in chambers while he went to a motorcycle dealership and that he then tried to persuade a dealership employee to alter business records to support this alibi. These alleged false statements and attempts to falsify records underpin several obstruction counts related to both the federal investigation and internal inquiries into the reported misconduct.

Corona retired from the Fresno County Superior Court bench in 2024 after roughly a decade of service and before the federal indictment was filed. He had already been facing related state charges brought by a Fresno County grand jury for sexual penetration by force, fear, or duress and sexual battery arising from the March 2024 stairwell incident.

Source: <https://www.justice.gov/opa/pr/former-california-superior-court-judge-charged-sexual-assault-and-obstruction-offenses>; <https://www.yahoo.com/news/articles/democrat-appointed-california-judge-indicted-133039799.html>; <https://www.cbsnews.com/sanfrancisco/news/fresno-california-judge-adolfo-corona-accused-sexual-assault/>; <https://gvwire.com/2025/08/22/feds-indict-retired-fresno-judge-for-sexual-assault-and-obstructing-an-investigation/>

### *Commentary*

Sexual assault generally refers to unwanted, non-consensual sexual contact or conduct that is criminal in nature, such as forced touching, groping, or penetration, including situations where a person is incapable of consent because of fear, intoxication, or power imbalance. In an employment context, this often involves an abuse of authority or access, such as when a supervisor or other powerful insider isolates an employee, uses physical force or intimidation, or exploits a situation where the employee is vulnerable.

Sexual assault is a potential felony that triggers the need for law enforcement involvement.

Sexual harassment, by contrast, is a statutory civil rights and employment practices violation that focuses on unwelcome conduct of a sexual nature that affects the work environment or employment decisions, but does not necessarily involve criminal physical contact.

Sexual harassment can include repeated sexual comments, propositions, suggestive messages, displays of sexual content, or conditioning job benefits on sexual cooperation. Harassment becomes unlawful when it is severe or pervasive enough to create a hostile work environment, or when tangible job actions are tied to the employee's response to the conduct.

Although some harassment incidents may overlap with criminal laws, many involve patterns of verbal, visual, or electronic behavior that do not meet the criminal threshold but still create serious organizational risk.

When behavior involves physical contact, isolation of subordinates, fear, obvious intoxication, or an employee reporting something "felt forced," the conduct should be treated as potentially criminal, with rapid notification of HR, legal, and, where appropriate, law enforcement or external authorities, in line with policy.

When behavior involves sexual comments, propositions, or unwanted attention that is "just verbal" or presented as joking, it still requires prompt intervention, documentation, investigation, and follow-up, because those are often the precursors that normalize more serious misconduct.

The final takeaway is that managers and supervisors should recognize sexual harassment is often the early-stage warning sign. They should intervene early to protect employees.

Finally, your opinion is important to us. Please complete the opinion survey:

- I found this article very helpful.
- I found this article helpful.
- I did not find this article helpful.

Risk Management Plus+ Online® is a value-added service offered to certain Travelers Bond & Specialty Insurance policy holders. Many of the materials on this site are produced by The McCalmon Group, Inc., an outside risk management firm, and in using this site you are signifying your agreement to The McCalmon Group's User Agreement and Privacy Policy below. Travelers Casualty and Surety Company of America and its property casualty affiliates ("Travelers") makes no warranty, guarantee, or representation as to the accuracy or sufficiency of the content on this site. The use of the information and the implementation of any practices described on this site is at your sole discretion. Travelers disclaims all warranties, express or implied. In no event will Travelers be liable in contract or in tort for any loss arising out of the use of Risk Management Plus+ Online or any other of The McCalmon Group's content or products.

The materials contained on this site do not amend, or otherwise affect, the provisions or coverages of any insurance policy or bond issued by Travelers. It is not a representation that coverage does or does not exist for any particular claim or loss under any such policy or bond. Coverage depends on the facts and circumstances involved in the claim or loss, all applicable policy or bond provisions, and any applicable law. Availability of coverage referenced on this site can depend on underwriting qualifications and state regulations.

© 2006-2026 Travelers Inc., All Rights Reserved. © 2006-2026 The McCalmon Group, Inc., All Rights Reserved. Designated trademarks and brands are the property of their respective owners. Use of this website constitutes acceptance of The McCalmon Group's [User Agreement](#) and [Privacy Policy](#).  
[Legal Notices](#).

## CSRMA MEETING CALENDAR 2026

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

**Meetings in RED are IN-PERSON**

# CSRMA Board of Directors 60 Members

## Finance Committee

Jason Dow, Chair  
Philip Leiber  
Ryan Green  
Jeffery Tucker

## Treasurer-Auditor

Jason Dow

## Executive Board

Sandeep Karkal, Novato SD (President)  
Vince De Lange, Delta Diablo (Vice President)  
Michael Thornton, San Elijo JPA  
Tyson Zimmerman, Ironhouse SD  
Curtis Paxton, Las Gallinas Valley SD  
Jimmy Dang, Oro Loma SD  
Patrick Ostly, North of River SD  
Matt Anderson, Silicon Valley Clean Water (Alternate)

## Officers Committee

Sandeep Karkal  
Vince De Lange

## Secretary

Roland Williams

## Legal Counsel

Byrne Conley, Esq.  
Gibbons & Conley

## Pooled Liability Program Committee

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

## Claims

Bill Kirker  
Beth Tavares  
Carl Warren & Co.

## Program Management Alliant Insurance Services, Inc.

## JPA Administration & Insurance

Dennis Mulqueeney

Seth Cole

Myron Leavell

Marilyn Schley

P.J. Skarlanic

Steve Davidson

Thary Ou

Tevea Him

Phuntsok Gaphel

## Loss Control Services

David Patzer, Patzer Risk Control Services  
CSRMA Risk Control Advisor

Heather Truro, HT Consulting  
Return to Work Consultant

## Accounting

Tami Giovanni

## Workers' Compensation Program Committee

Tyson Zimmerman, Ironhouse SD, Chair  
Jeffrey Kingston, Sausalito-Marin City SD  
Jennifer Sabine, Encina Wastewater Authority  
Jan Lee, Dublin San Ramon SD  
Matt Anderson, Silicon Valley Clean Water  
Erik Brown, Novato SD

## Claims

Stella Sebastiani  
Athens

# CSRMA California Sanitation Risk Management Authority

## Service Team

