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PAST PRESIDENTS:

Greg Baatrup
2018-2020
Paul Bushee
2014-2018

**WORKERS' COMPENSATION PROGRAM
COMMITTEE AGENDA**

Meeting Via Teleconference at the Following Locations:

2500 Pittsburg-Antioch Hwy, Antioch, CA 94509
1 East Road, Sausalito, CA 94965
300 Smith Ranch Road, San Rafael, CA 94902
6200 Avenida Encinas, Carlsbad, CA 92011
7051 Dublin Blvd, Dublin, CA 94580

170 Dogwood Lane, Vallejo, CA 94591
Eureka, CA 95502
2552 Stanwell Drive, Concord, CA 94520

Date/Time: Wednesday, October 16, 2024
1:00 PM

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

Phone One-Tap: [+16694449171](tel:+16694449171), [94898276442](tel:+194898276442)#, [*365290](tel:+1365290)#

Meeting URL: <https://alliantinsurance.zoom.us/j/94898276442?pwd=MEIFMzN2cUJDV0ZqeEdxR0MxZkZTZz09>

A. CALL TO ORDER	A = Action
B. PUBLIC AND COMMITTEE MEMBER COMMENTS	I = Information
C. GENERAL ADMINISTRATION	V = Verbal
D. CLOSED SESSION TO DISCUSS PENDING CLAIMS	H = Handout
E. CLAIMS ADMINISTRATION	S = Separate
1. Meeting Minutes: May 16, 2024 <i>Recommendation: Approve minutes from the last meeting.</i>	A p. 6
2. Proposed 2025 Meeting Calendar <i>Recommendation: Review and adopt the proposed 2025 Meeting Calendar.</i>	A p. 13
Action may be taken per Government Code Section 54956.95. See Reverse for Full Listing of Claims to be Discussed	A
1. Reporting and Ratification of Claims Settlements <i>Recommendation: Receive a report and ratify claims settlements approved in closed session.</i>	A/V
2. Quarterly Claims Report as of June 30, 2024 <i>Recommendation: Review the quarterly claims report.</i>	I p. 15
3. Athens Administrators Succession Plan <i>Recommendation: Receive and review Athens Administrators succession plan.</i>	I p. 16
4. Claims Audit <i>Recommendation: Discuss timing of the next CSRMA Workers' Compensation Plan Claims Audit</i>	A p. 19
5. Athens Stewardship Report <i>Recommendation: Receive a Stewardship Report from Athens.</i>	I p. 20

F. UNDERWRITING ISSUES			
1.	WC Payroll Audit PY 34 (2023-2024) <i>Recommendation: Review the results of the most recently completed payroll audit.</i>	I	p. 44
2.	Actuarial Study <i>Recommendation: Engage Willis Towers Watson to provide actuarial services.</i>	A	p. 46
G. LOSS CONTROL			
1.	Safety / Loss Control and Wellness Reimbursements <i>Recommendation: Review the safety / loss control and wellness reimbursement checks issued since the last meeting.</i>	I	p. 54
2.	Workers' Compensation Excellence Awards <i>Recommendation: Discuss the Workers Compensation Excellence Awards Results.</i>	A/H	p. 62
3.	Fall/Winter 2024 Training Update <i>Recommendation: Receive an update on upcoming trainings.</i>	I	p. 71
4.	2-Year Risk Control Work Plan <i>Recommendation: Provide input and direction for the FY 25/27 Risk Control Work Plan.</i>	I	p. 74
H. INFORMATION ITEMS			
1.	Poem of the Day	I	p. 75
2.	Article -	I	p. 77
3.	Article -	I	p. 80
4.	Article -	I	p. 82
5.	CSRMA 2024 Meeting Calendar	I	p. 85
6.	CSRMA Organizational Chart	I	p. 86
7.	CSRMA Service Team Chart <i>Recommendation: Review the presented Information Items.</i>	I	p. 87
I. ADJOURNMENT			
<i>The next meeting is scheduled for February 20, 2025</i>			

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

**CSRMA WORKERS' COMPENSATION PROGRAM
CLAIMS INCURRED AS OF 09.30.24**

INDEMNITY

Claimant Name	Account Name	Loss Date
Acosta, Gilbert	Lake Arrowhead Community Services District	05/12/2022
Alejos, Sylvia	Silicon Valley Clean Water	08/17/2021
Anderson, Frederick	Silicon Valley Clean Water	11/21/2021
Baggerly, Russ	Ojai Valley Sanitary District	12/17/2018
Bailey, David	Dublin San Ramon Services District	08/25/2023
Banuelos, Martin	Oro Loma Sanitary District	09/12/2017
Baxter, Kenneth	Dublin San Ramon Services District	03/01/2021
Book, Kevin	Vallejo Flood and Wastewater District	06/12/2023
Carrera, Benjamin	Victor Valley Wastewater Reclamation Authority	11/04/2019
Chavarela, Jesse	Santa Margarita Water District	02/21/2023
Cordova, Joana	Santa Margarita Water District	05/04/2021
Derrick, DeWayne	Central Contra Costa Sanitary District	06/01/2021
Egan, Mark	Napa Sanitation District	04/10/2021
Espinoza, Julio	Victor Valley Wastewater Reclamation Authority	10/21/2019
Ford, Thomas	Central Contra Costa Sanitary District	08/13/2019
Fontaine, Tyrell	Dublin San Ramon Services District	08/29/2024
Gaetano, Anthony	Santa Margarita Water District	02/12/2020
Gallaher, Raymond	Ventura Regional Sanitation District	02/24/2019
Gamble Holley, Robin	Napa Sanitation District	12/30/2021
Gamble Holley, Robin	Napa Sanitation District	09/22/2021
Gray, Mark	South Tahoe Public Utility District	02/06/2015
Griewe, Adam	Santa Margarita Water District	10/05/2020
Herrera, Jason	Silicon Valley Clean Water	04/21/2021
Hughes, Tim	Union Sanitary District	02/03/2024
Hunsaker, James	Victor Valley Wastewater Reclamation Authority	07/13/2022
Kupel, Nora	West Valley Sanitation District	10/21/2013
Lawhon, Lance	Carpinteria Sanitary District	09/09/2022
Lucia, Jesse	Central Contra Costa Sanitary District	01/18/2024
Mayor, Joseph	Ross Valley Sanitary District	12/08/2013
McDuffie, Jacqueline	Delta Diablo	07/22/2022
Morales, Hugo	Monterey Water One	11/16/2022
Mosing, James	Fairfield/Suisun Sewer District	07/20/2021
Pearson, Derrick	Dublin San Ramon Services District	05/16/2022
Pimm, Michael	Central Marin Sanitation Agency	03/16/2022
Prentice, Robert	Santa Margarita Water District	10/14/2022
Rojo, Jamie	Union Sanitary District	09/24/2020
Stiltner, Brian	Central Contra Costa Sanitary District	11/23/2020
Tarnowski, Allen	Union Sanitary District	11/07/2016
Tarnowski, Allen	Union Sanitary District	10/03/2018
Valdez, Ivan	Santa Margarita Water District	02/06/2023
Walker, Michael	Silicon Valley Clean Water	08/06/2022
Wright, Robert	Delta Diablo	09/01/2018

**CSRMA WORKERS' COMPENSATION PROGRAM
CLAIMS INCURRED AS OF 09.30.24**

FUTURE MEDICAL

Claimant Name	Account Name	Loss Date
Acosta, Victor	Ventura Regional Sanitation District	03/11/2014
Alsbury, Jay	South Tahoe Public Utility District	04/23/1999
Armstrong, Albert	West Valley Sanitation District	11/10/1998
Ayers, James	Vallejo Flood and Wastewater District	09/11/2002
Bailey, David	Dublin San Ramon Services District	06/08/2004
Baker, Jacob	Lake Arrowhead Community Services District	01/06/2005
Bally, Robert	Central Marin Sanitation Agency	08/20/2020
Becker, Louis	Carpinteria Sanitary District	06/20/1994
Benitez, Victor	Ironhouse Sanitary District	03/31/2016
Bish, Mark	West County Wastewater District	05/12/2015
Brough, Robert	Dublin San Ramon Services District	07/28/2016
Comito, Anthony	Montecito Sanitary District	11/16/1995
Dincau, Dustin	Ventura Regional Sanitation District	01/10/2018
Dugan, Jodey	Santa Margarita Water District	03/28/2007
Eastland, Jerry	Delta Diablo	05/15/2015
Fiore, Alan	Central Marin Sanitation Agency	05/24/2016
Flanders, Dolores	Central Contra Costa Sanitary District	04/16/2009
Ford Sr, Thomas	Central Contra Costa Sanitary District	06/22/2009
Freitas, Ronald	Dublin San Ramon Services District	11/09/2015
Godinez, Ignacio	Ventura Regional Sanitation District	09/06/2010
Gonzales, Frank	Carpinteria Sanitary District	06/19/2001
Grabowski, Mathew	Union Sanitary District	11/09/2015
Gregory, Leonard	Union Sanitary District	09/10/1993
Hernandez, Ralph	Delta Diablo	04/17/1997
Hofteig, Thomas	Ojai Valley Sanitary District	11/27/2019
Inman, Erin	Ventura Regional Sanitation District	05/06/2014
James, Gregory	South Tahoe Public Utility District	08/18/2015
Jones, Lorine	Silicon Valley Clean Water	10/05/2005
Keeton, Bonnie	Central Contra Costa Sanitary District	05/17/2014
Kurz, Charles	Dublin San Ramon Services District	01/17/2001
Lofgren, Russell	Delta Diablo	11/25/1997
Lucia, Jesse	Central Contra Costa Sanitary District	06/10/2020
Lynskey, Andrew	Vallejo Flood and Wastewater District	11/30/2016
Marin, James	Union Sanitary District	11/01/1990
Martinez, David	Central Contra Costa Sanitary District	10/10/2015
McCleave, Georgiana	Central Contra Costa Sanitary District	04/12/2006
Moore, James	Ironhouse Sanitary District	11/25/2015
Moore, Paul	Vallejo Flood and Wastewater District	04/23/2007
Mueller Piombo, Gretchen	Central Marin Sanitation Agency	02/07/2017
Myers, Charles	West County Wastewater District	06/14/2016
Pagliarulo, Daniel	Santa Margarita Water District	02/04/2022
Papp, Steven	Lake Arrowhead Community Services District	02/01/2006

CSRMA WORKERS' COMPENSATION PROGRAM
CLAIMS INCURRED AS OF 09.30.24

Claimant Name	Account Name	Loss Date
Pelupessy, Louis	Ventura Regional Sanitation District	05/11/2016
PELUPESSY, LOUIS	Ventura Regional Sanitation District	07/19/2019
Plascencia, Jose	Central Contra Costa Sanitary District	04/19/2022
Potter, Timothy	Central Contra Costa Sanitary District	02/27/2007
Potter, Timothy	Central Contra Costa Sanitary District	04/11/2018
Prieto, Tony	South Tahoe Public Utility District	10/12/2004
Rabago, Francine	Ventura Regional Sanitation District	03/01/2010
Raphael, Zandra	Delta Diablo	02/11/2010
Rutherford, Jeremy	South Tahoe Public Utility District	08/05/2008
Smith, Anthony	Central Marin Sanitation Agency	08/16/2017
Smith, David	Ironhouse Sanitary District	04/09/2012
Solari, Tom	Union Sanitary District	08/24/2020
Stanovich, Danilo	Vallejo Flood and Wastewater District	06/09/2021
Synstebly, Eric	Monterey Water One	09/21/2000
Tyler, Alan	Santa Margarita Water District	04/24/2019
Van Horn, James	Carmel Area Wastewater District	08/04/2011
Vasut, Victor	Union Sanitary District	11/26/2011
Wesson, Lawrence	Ventura Regional Sanitation District	10/13/2017
Whitman, Joshua	Central Contra Costa Sanitary District	07/19/2017
Wilkinson, Edward	South Tahoe Public Utility District	01/24/2014
Wright, Robert	Delta Diablo	04/09/2013

**MINUTES OF THE
WORKERS' COMPENSATION COMMITTEE MEETING
TELECONFERENCE
MAY 16, 2024**

MEMBERS PRESENT

Mr. Vince De Lange, Chair, Delta Diablo
Mr. Curtis Paxton, Las Gallinas Valley Sanitary District
Ms. Jennifer Sabine, Encina Wastewater Authority
Ms. Jan Lee, Dublin San Ramon Services District

MEMBERS Absent

Mr. Jeffrey Kingston, Sausalito-Marin City Sanitary 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.
Ms. Erika Alvarado, Athens Administrators
Ms. Kimberly Moreno, Athens Administrators
Ms. Sunny White, Athens Administrators
Ms. Stella Sebastiani, Athens Administrators
Mr. David Patzer, DKF Solutions Group
Ms. Maureen Stazinski, Willis Towers Watson, left 1:39 p.m.

A. CALL TO ORDER

The meeting was called to order by Chair Vince De Lange at 1:02 p.m.

B. PUBLIC & COMMITTEE MEMBER COMMENTS

There was a round of introductions.

C. CONSENT CALENDAR

C.1. Meeting Minutes – February 15, 2024

A motion was made to accept the Consent Calendar as presented.

MOTION: Curtis Paxton

SECOND: Jennifer Sabine

MOTION CARRIED

AYES: De Lange, Lee, Paxton, Sabine
NAYS: None
ABSTAIN: None
ABSENT: Kingston

D. CLOSED SESSION TO DISCUSS PENDING CLAIMS

The Committee entered Closed Session at 1:39 p.m. pursuant to Government Code Section 54956.95. The Committee left Closed Session at 1:43 p.m., at which time it was announced that the claims administrator was provided with direction concerning the disposition of certain claims; with final settlements approved as above.

E. CLAIMS ADMINISTRATION

E.1. Reporting and Ratification of Claims Settlements

None.

E.2. Satisfaction Survey

Seth Cole reviewed the item for the Committee. With CSRMA’s engagement of Athens Administrators as the Workers’ Compensation Third Party Administrator (TPA) effective July 1, 2023, the Program Administrators discussed the appropriateness of contacting member agencies to assess their satisfaction levels with the change to the new TPA. The goal would be to measure member agency satisfaction with Athens’ claim administration services and measure injured workers’ perception of the customer service of the claims examiners. There was discussion regarding how to approach both member agencies and their employees who have had experience with Athens.

The Program Administrators were directed to develop a member satisfaction survey and provide updates to the Committee a future meeting.

E.3. Quarterly Claims Report as of March 31, 2024

P. J. Skarlanic reviewed the Quarterly Claims Report with the Committee. He reminded the Committee that, as of 7/1/2023, Clean Water Insurance Captive, Inc (CWIC) has been reinsuring the Pooled Layer of the Workers’ Compensation Program, and as such, the figures presented for Program Year 34 represent premiums earned and losses incurred by CWIC. He reported that 9 months into the current program year, claims are trending well at an 8% loss ratio. This is well below the 5-year average of 28%, and similarly well below the Program’s entire loss ratio of 60%.

F. UNDERWRITING ISSUES

F.1. Actuarial Study Presentation – Time Certain 1:15 p.m.

Seth Cole reported that every year, CSRMA has an Actuarial Study performed with the results presented to the Workers' Compensation Committee. Maureen Stazinski from Willis Towers Watson presented the actuarial results to the Committee. The scope of work is summarized below.

- Estimate the unpaid loss and loss adjustment expense (LAE) as of February 29, 2024; June 30, 2024; December 31, 2024 and June 30, 2025.
 - At expected level, and at 70%, 80% and 90% confidence levels
 - Undiscounted and discounted at 2.5% annual interest rate
- Compare estimated unpaid loss and LAE with CSRMA's estimated fund balance as of June 30, 2024 to determine the adequacy of funds held to pay claims
- Project funding estimates for the amount of loss and LAE to be incurred in fiscal periods 7/1/2024-2025 and 7/1/2025-2026 assuming self-insured retention limits of \$250,000, \$500,000, \$750,000, and \$1 million per claim.

Maureen touched on the methodologies used to calculate the figures in the study and reviewed the figures with the Committee. To summarize, CSRMA's Program assets are projected to exceed the unpaid loss and LAE by approximately \$4.7 million as of June 30, 2024 (excluding accident year 7/1/23-24 and subsequent). The pure premium rate remained essentially flat, continuing a trend of stability in recent years. Estimated Ultimate Loss & ALAE decreased approximately 4.8% from the prior year study.

Other notable trends within CSRMA include:

- Claim frequency continues to improve
- Slight increase in large claims activity; 100 claims in excess of \$100,000 (93 previous study)
- Average case reserves on open claims has increased by 24%.
- Number of open claims decreased 25% from 245 to 183.

F.2. Clean Water Insurance Captive & Loss Portfolio Transfer Update

P.J. Skarlanic reviewed the item for the Committee. CWIC's actuary completed an update to the prior actuarial analysis projecting the gross premium for CSRMA to transfer risk in the \$0 - \$250K layer to CWIC and reevaluated the feasibility of adding an LPT to the captive. The gross premium for the renewal effective 7/1/2024 is \$3,823,534. This represents a decrease from the expiring program year, driven by favorable loss experience and development as of 12/31/2023.

The premium charge of a Loss Portfolio Transfer (LPT) would be approximately \$5.9M, in addition to a capital surplus amount of \$1.25 required by the State of Utah. This level of premium would require CSRMA to liquidate assets, which the CSRMA Program Administrators did not recommend at this time.

F.3. Draft Retrospective Rating Calculation at December 31, 2023

Seth Cole reported that the draft Retrospective Rating Calculation based on updated loss information and financial data as of December 31, 2023 has been completed. The calculation results in a return of \$275,001 to the members. The Program Administrators handed out the summary results by year for each member. Seth reported that a handful of members owe monies - relatively low dollar amounts.

The retro adjustments appear as a debit or credit on the Program member agencies' renewal invoices

A motion was made to recommend that the Executive Board approve the Retrospective Rating Adjustments as presented.

MOTION: Curtis Paxton

SECOND: Jennifer Sabine

MOTION CARRIED

AYES: De Lange, Lee, Paxton, Sabine

NAYS: None

ABSTAIN: None

ABSENT: Kingston

F.4. PY 35 (2024-25) Renewal Costs

Seth Cole reviewed the chart summarizing the renewal costs included in the agenda packet with the Committee. The chart shows a 1.95% overall decrease in Total Expected Costs over the prior year renewal at the expiring program structure transferring the pooled layer risk (\$0 - \$250,000) to CWIC. The CWIC Gross Premium was developed by Alliant's actuarial team. The analysis includes the costs to fund losses in the \$0 - \$250K layer and CWIC's administrative expenses, representing a 6.33% YOY reduction. Willis Towers Watson (WTW) also project funding for the \$0 - \$250K layer should CSRMA wish to retain the risk in lieu of transferring it to CWIC. WTW's projected funding to retain the risk is approximately 5% more than the cost to transfer the risk to CWIC (gross premium) at the 70% confidence level.

The premium for the "estimated excess insurance expense" increased by 7.99%, mainly due to increases in member exposure (payroll). A renewal quote for the reinsurance "buy down" for the \$750,000 excess of \$250,000 layer has not been received and therefore the premium has been estimated conservatively for this item, but it is expected to increase less than 5%. State National Insurance Company provides the buffer layer between the CWIC-reinsured layer and Safety National.

The "Estimated Program Expense" comes from the Board approved budget. The increase is mainly due to an increase in the Outside Safety line item.

A motion was made to recommend to the Executive Board to renew the Workers' Compensation program as presented at the expiring program structure transferring the pooled layer risk (\$0 - \$250,000) to CWIC.

MOTION: Curtis Paxton

SECOND: Jennifer Sabine

MOTION CARRIED

AYES: De Lange, Lee, Paxton, Sabine

NAYS: None

ABSTAIN: None

ABSENT: Kingston

F.5. Dividend Calculation at December 31, 2023

Seth Cole discussed this item with the Committee. Each year, the Board of Directors evaluates declaring a dividend from retained funds held in the Workers' Compensation Program. Declaration of dividends is

governed by Policy & Procedure No. 4-WC, which allows for dividends to be declared from completed program years if the following requirements are met:

- The Program, on an aggregate basis, is funded to a 70% confidence level with retained funds in excess of the pooled layer per occurrence limit currently in force.
- 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.
- The retained funds amount is in excess of seven (7) times the pooled layer 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.

As of June 30, 2023, the Workers' Compensation Program audited net equity figure was \$4,569,513, and therefore dividends are not eligible for declaration.

G. LOSS CONTROL

G.1. Risk Control Work Plan for 2024/25-2025/26

David Patzer reviewed the Risk Control Work Plan for FYs 24/25-25/26 approved by the Executive Board at their March 2024 Long Range Planning Session with the Committee. David walked through the Risk Control Work Plan outlining the Core Services, Continuing Services, and Proposed New Initiatives.

Notable items:

Core Items

- No changes

Continuing Risk Control Programs

- Item 22 Continue to update 15 online training modules.
- Item 23 Continue the Risk Control and Safety Reimbursement Program.
- Item 24 Continue the Employee Health Promotion Reimbursement Program.
- Item 25 Increase in Vector Solutions subscription from \$120,100 to \$156,000 for 24/25. This contemplates a 10% increase in the seat license fee and increased member usage.
- Item 28 Update annual support for Builders (usage and programming) to \$14,000.
- Item 29 Develop up to 10 new courses at the discretion of the Risk Control Advisor and Program Administrators
- Item 30 Reduction in SMART SOP subscription from \$25,000 to \$20,000 annually
- Item 31 Elimination of the physical demand software subscription.

New Initiatives

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

G.2. Safety/Loss Control and Wellness Reimbursements

David Patzer reviewed this item with the Committee, reporting that both are popular programs utilizing more than 90% of the allocated funds each year. As of this writing, two wellness reimbursement and three safety & risk control reimbursement requests had been submitted.

David reported that the majority of reimbursement requests are submitted May through July of each year.

G.3. Spring/Summer/Fall 2024 Area Training Update

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

Topic		Tentative Dates	Tentative Locations
Sentinel Training Program for WC members		FY23/24	Zoom
August CSRMA/CASA Risk Mgt Seminar		July 31	Monterey
<ul style="list-style-type: none"> • Janice Litvin (Banish Burnout) • Bonnie Kolesar (Managing Risk) • Fred Deschamps (FitMe) • Tamarin Austin (Austin Clean Water) 			
Sewer Summit		October 12	Virtual conference
Webinars:		May-July	Webinars
4/23/24	Effective Tailgate Safety Meetings/Trainings		
4/24/24	Wrong Chemical into the Wrong Tank - Could an incident like this occur at your Water or Wastewater Treatment Plant?		
4/25/24	Insurance Requirements in Contracts		
4/30/24	Accident Investigation Reporting Roles and Responsibilities - Who, What, When, Where, Why and How		
5/7/24	Navigating FEMA Assistance: An Insider's Guide To Effectively Obtaining FEMA Assistance Following a Declared Disaster		
5/7/24	Navigating FEMA Assistance: An Insider's Guide To Effectively Obtaining FEMA Assistance Following a Declared Disaster		
5/9/24	SERP Services – Professional Support for Sewer Spill Response, Training and Compliance		
5/14/24	Water Distribution & Treatment Operator Math Workshop - Webinar		
5/15/24	Developing a Stormwater Emergency Response Plan		
5/16/24	Underground Service Alert		
5/21/24	Managing Sidewalk Liability- Sidewalk Best Practices		
5/22/24	What Supervisors Need to Know About Workers' Compensation to Avoid Legal Pitfalls		
5/22/24	Mastering FOG Management: Best Practices for an Effective Fats, Oils, and Grease Program		

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

H. INFORMATION ITEMS

H.1. *Poem of the Day*

H.2. *Article – Godfather gets 45 years in 150m So Cal WC scheme*

H.3. *Article – Increase in earbud use creates safety hurdles*

H.4. *Article – The winding road for mental injury claims*

H.5. *CSRMA 2024 Meeting Calendar*

H.6. *CSRMA Organizational Chart*

H.7. *CSRMA Service Team*

The Committee reviewed the information items.

I. ADJOURNMENT

The meeting was adjourned at 2:32 p.m. The next meeting is scheduled for October 16, 2024.

Proposed 2025 Meeting Calendar

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

The Workers' Compensation Committee maintained a hybrid meeting schedule in 2024. The Committee should consider whether to return to an in-person meeting schedule or adopt a hybrid schedule of virtual and in-person meetings.

RECOMMENDATION: The Program Administrator recommends that the Workers' Compensation Committee approve their dates on the 2025 meeting calendar.

FISCAL IMPACT: None.

BACKGROUND: None.

ATTACHMENTS: Proposed 2025 Meeting Calendar – WC Version

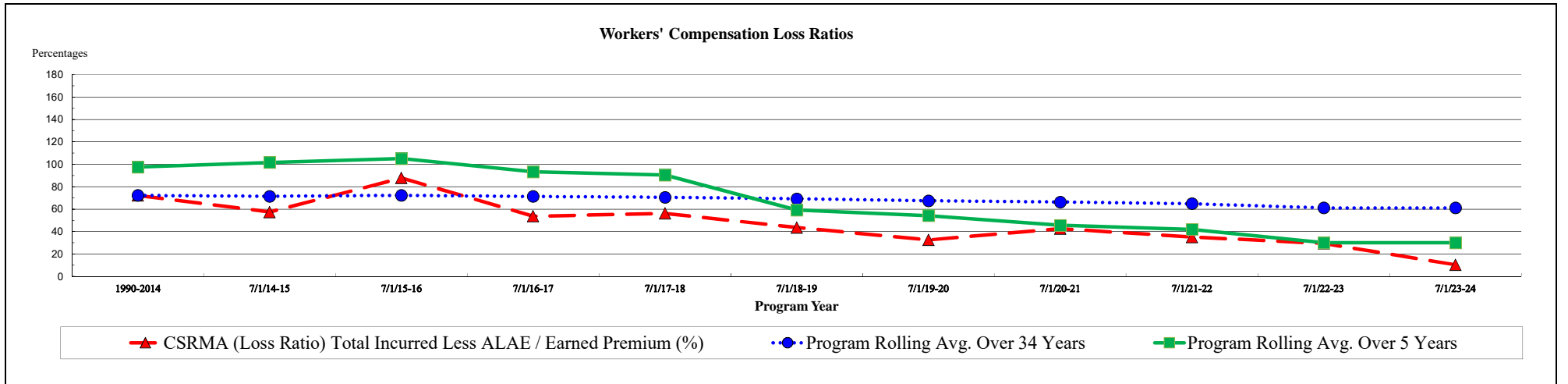
CSRMA MEETING CALENDAR 2025

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

Meetings in RED are IN-PERSON

WORKERS' COMPENSATION PROGRAM													
Quarterly Claims Report as of June 30, 2024													
	PY 1-24	PY 25	PY 26	PY 27	PY 28	PY 29	PY 30	PY 31	PY 32	PY 33	PY 34 *	Program Average	Program Average
Program Year	1990-2014	7/1/14-15	7/1/15-16	7/1/16-17	7/1/17-18	7/1/18-19	7/1/19-20	7/1/20-21	7/1/21-22	7/1/22-23	7/1/23-24	Over 5 yrs	Over 34 yrs
Number of Members	N/A	43	43	43	44	43	43	43	43	43	43	N/A	N/A
Total Number of Claims	4,038	131	139	155	131	124	112	114	140	135	120	124	167
Earned Premiums	60,579,395	3,300,557	3,585,857	3,819,319	3,799,075	4,060,508	3,849,105	4,109,108	4,187,792	4,343,504	4,081,842	4,114,270	3,116,127
Paid Indemnity, Medical, & Rehab	37,412,864	1,748,995	2,268,000	1,904,782	1,840,865	1,464,892	990,032	1,279,306	914,714	736,055	195,868	823,195	1,586,137
Paid Expenses	6,423,593	414,916	785,994	623,082	685,086	459,629	373,924	331,145	243,438	111,451	58,511	223,694	328,462
Reserved Indemnity, Medical, & Rehab	6,349,298	145,087	880,223	149,316	292,362	306,403	263,305	472,611	558,780	545,221	227,452	413,474	318,439
Reserved Expenses	292,203	31,714	61,833	20,976	49,102	45,113	53,331	70,836	79,466	73,198	36,593	62,685	25,449
Total Incurred	50,477,959	2,340,711	3,996,050	2,698,155	2,867,415	2,276,037	1,680,592	2,153,898	1,796,399	1,465,925	518,424	1,523,048	2,258,486
Total Incurred Less ALAE	43,762,162	1,894,081	3,148,223	2,054,098	2,133,228	1,771,295	1,253,338	1,751,917	1,473,494	1,281,276	423,320	1,236,669	1,904,576
CSRMA (Loss Ratio) Total Incurred Less ALAE / Earned Premium (%)	72	57	88	54	56	44	33	43	35	29	10	30	61

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



Athens Administrators Succession Plan

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

Athens Administrators has prepared a succession plan for the CSRMA claims team attached to this item for the Committee's review.

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

FISCAL IMPACT: None.

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

ATTACHMENTS: Athens Administrators Succession Plan

September 18, 2024

California Sanitation Risk Management Authority
C/O Alliant Insurance Services
Attn: Seth Cole
560 Mission Street, 6th Floor
San Francisco, CA 94105

RE: Athens Administrators Succession Plan for CSRMA

Dear Mr. Cole,

Athens Administrators is the Third-party Workers' Compensation Claims Administrator on behalf of the California Sanitation Risk Management Authority. Please find the following succession plan as requested and outlined for the current claims team.

Douglas Gibb is the Executive Vice President responsible for the workers' compensation department and oversight. Sunny White is the Division Manager who manages the CSRMA program and claims functions. Manuel Berumen is the Client Services Manager who oversees administrative functions on the program.

The claims team consists of Erika Alvarado, Claims Supervisor. Stella Sebastiani, Lead Senior Claims Examiners responsible for the indemnity claims. Kimberly Moreno, Future Medical Claims Examiner who handles cases in which indemnity has been resolved and open only for future medical care. Ingrid Tenas Lack is the Assistant Claims Examiner who handles the medical-only claims and assists both Stella and Kimberly in administrative duties.

In the event that anyone on the claims team is unable to continue handling the CSRMA claims, we have outlined the following back up plan for immediate implementation:

- Erika Alvarado – Andrew Morehead, Claims Supervisor and Sunny White, Division Manager
- Stella Sebastiani – Michelle Stone, Senior Claims Examiner
- Kimberly Moreno – Stella Sebastiani, Senior Claims Examiner
- Ingrid Tenas Lack – Both Kimberly Moreno and Stella Sebastiani

Please rest assured that the Athens leadership team will help ensure a seamless transition should these changes be necessary. Any change would also be communicated promptly with CSRMA and its members.

Should you have any questions or concerns, please contact me anytime to discuss.

Sincerely,

Manuel Berumen

Manuel Berumen
Client Services Manager
mberumen@athensadmin.com
Phone: 925-826-1224

Claims Audit

ISSUE: The Workers' Compensation Committee reviews a comprehensive audit of the Third-Party Administrator's (TPA) work product every other year. The last audit was performed in 2022 by Tim Farley of Farley Consulting Services, and it is therefore time to initiate another.

Tim Farley has agreed to conduct the audit again this year, and the Program Administrators will have a proposal from Tim prior to the meeting date to share with the Committee.

RECOMMENDATION: The Program Administrators recommend that the Workers' Compensation Committee discuss the audit process and either provide direction to engage Tim Farley to conduct the 2024 claims audit or solicit proposals from other firms.

FISCAL IMPACT: The cost of the prior claims audit was \$8,200 for claims audit services and presentation of the report via teleconference.

BACKGROUND: Every other year, an audit is conducted of the claim handling practices of CSRMA's Workers' Compensation Program third party claims administrator. This will be the first audit since Athens Administrators was hired as the TPA. Tim Farley, of Farley Consulting Services, performed the last five claims audits for the Workers' Compensation Program. In 2012 the Program Administrators solicited proposals from other firms, at the direction of the Committee. After reviewing the four proposals received, the Committee elected to engage Farley Consulting Services at a total cost of \$8,200. Historically, CSRMA has rotated claims auditors every three to four audits.

ATTACHMENTS: None.

Athens Stewardship Report

ISSUE: Athens will review a summary of claims activity for the Workers' Compensation Program with the Committee. A copy of Athens's report is attached to this item.

RECOMMENDATION: None.

FISCAL IMPACT: None.

BACKGROUND: None.

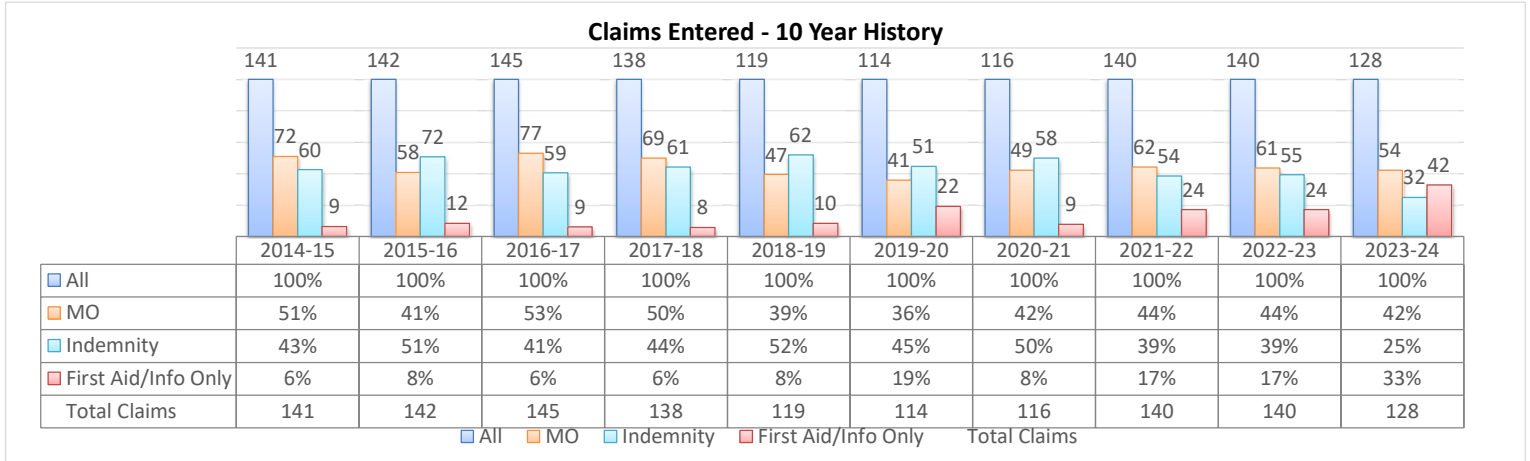
ATTACHMENTS: CSRMA Stewardship Report 2023-2024 Fiscal Year as of 06/30/24.

**California Sanitation Risk Management Authority
Stewardship Report
2023-2024 Fiscal Year**

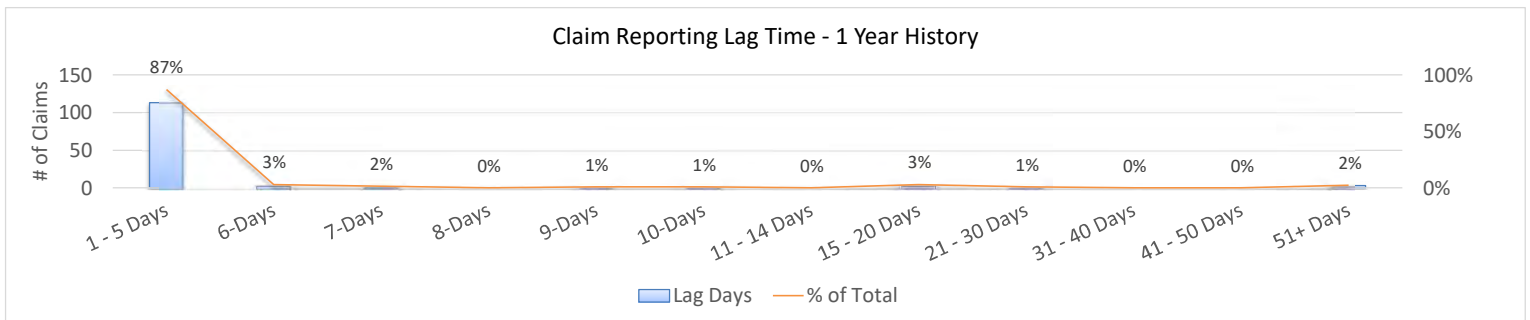
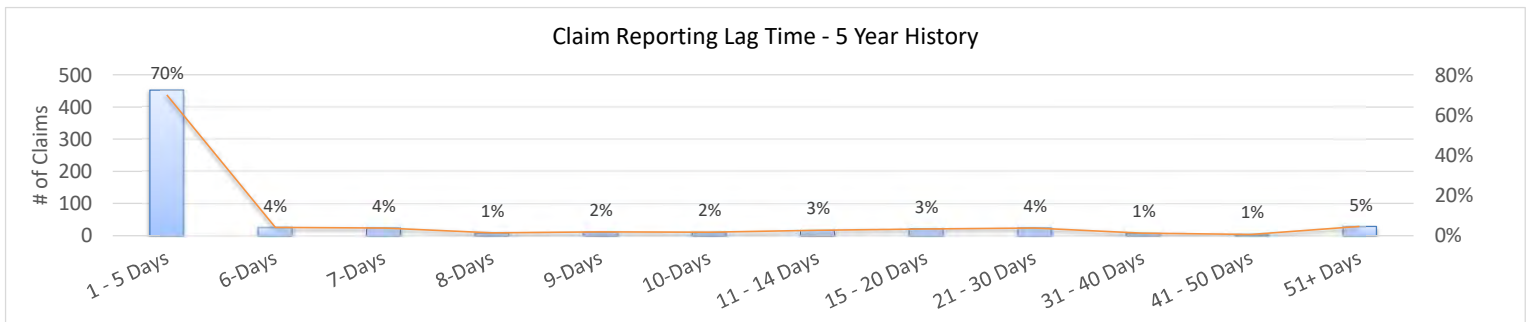
As of 6/30/2024

Claims Entered

As of 6/30/2024



2023-24 showed a decrease in the number of reported claims at 128 claims, down 12 (8.6%).
 Indemnity claims reported decreased to 32 claims, down 23 (41.8%).

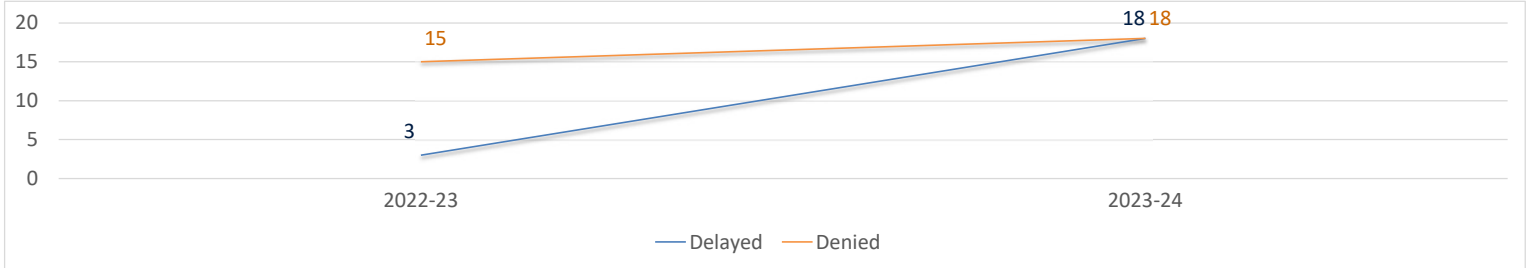


87% of claims were reported within the first 5-days.
 7% of claims reported between 6 - 14 days from the date of injury.
 6% of claims were reported after 15-days from the date of injury.



Delayed/Denied Claims

As of 6/30/2024



Cause of Injury	All	
	# of Delays	% of Delayed Claims
Misc. Strain	6	28.6%
Twisting	3	14.3%
Cumulative, Repetitive	3	14.3%
Pandemic	2	9.5%
Walking, Running	1	4.8%
Mental Stress	1	4.8%
Tools, Machines	1	4.8%
Exposure	1	4.8%
Holding, Lifting, Carrying	1	4.8%

Occupation	All	
	# of Delays	% of Delayed Claims
Maintenance Mechanic	4	19.0%
Operator	3	14.3%
Maintenance Crew Member	2	9.5%
Administrative Services Supervisor	1	4.8%
Senior Engineer	1	4.8%
Mechanic	1	4.8%
Customer Services Supervisor	1	4.8%
Street Sweeper	1	4.8%
Gis Coordinator	1	4.8%
Collection Systems Tech	1	4.8%

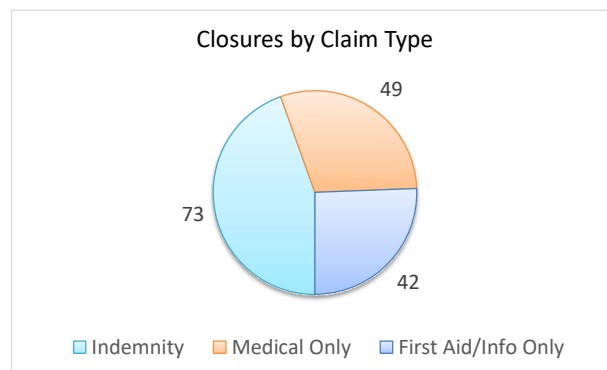
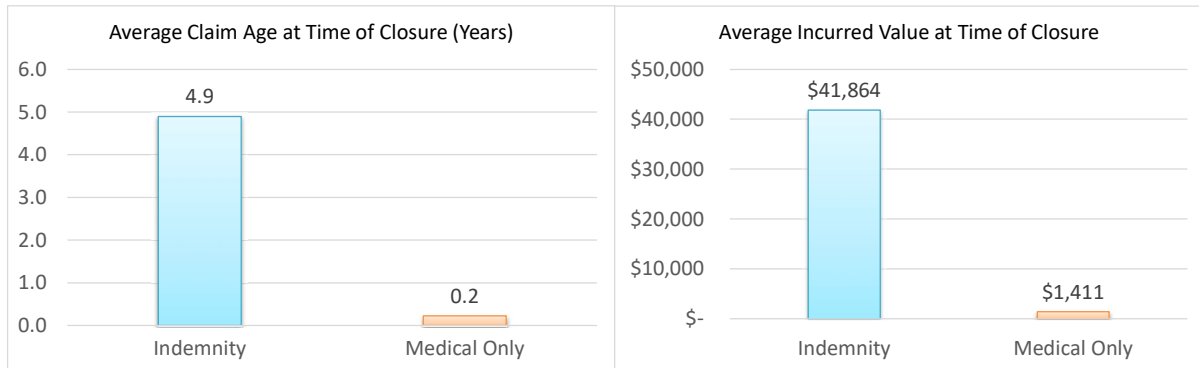


Claims Closed in 7/1/2023 to 6/30/2024

As of 6/30/2024

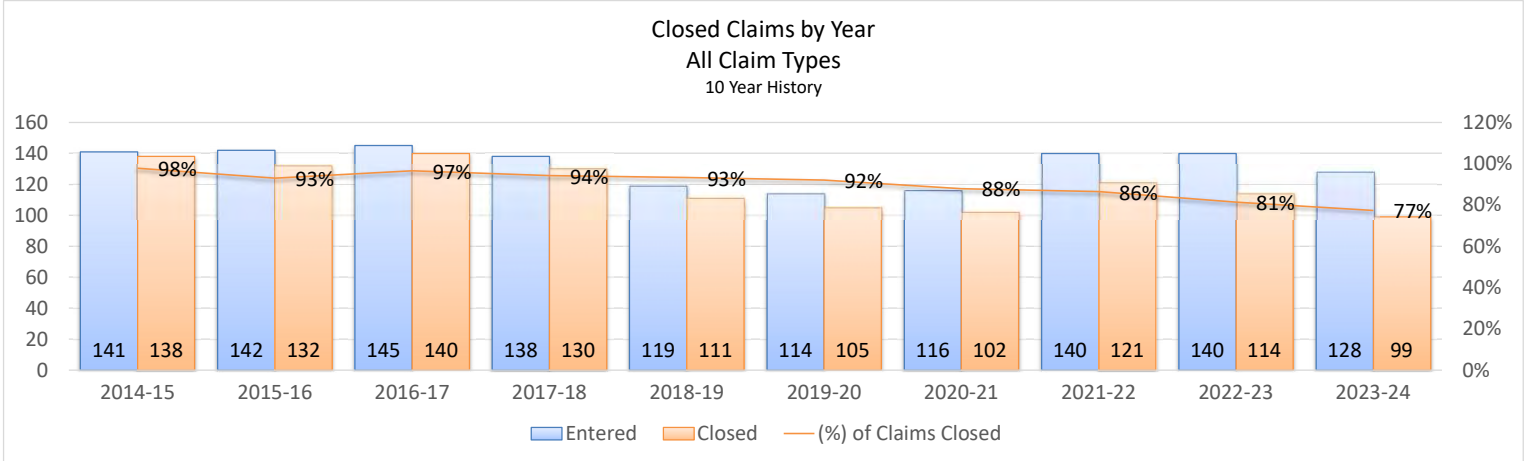
Year	# Closed	(%) of Total	Total Incurred	(%) of Incurred	Avg. Incurred
< 1 Year	112	68.3%	\$ 126,400	4.0%	\$ 1,129
1 Year	8	4.9%	\$ 98,472	3.1%	\$ 12,309
2 Years	7	4.3%	\$ 272,158	8.7%	\$ 38,880
3 - 4 Years	14	8.5%	\$ 818,521	26.2%	\$ 58,466
5 - 7 Years	8	4.9%	\$ 595,721	19.0%	\$ 74,465
8 - 10 Years	7	4.3%	\$ 339,483	10.8%	\$ 48,498
11 - 15 Years	3	1.8%	\$ 386,511	12.4%	\$ 128,837
16 - 20 Years	2	1.2%	\$ 136,328	4.4%	\$ 68,164
> 20 Years	3	1.8%	\$ 355,699	11.4%	\$ 118,566
Total	164	100.0%	\$ 3,129,291	100.0%	\$ 19,081

120 claims closed at 1 year or less in 2023-24 with \$224,871 of Incurred reserves on those claims.
 44 claims 2 years or older closed in 2023-24 with \$2,904,419 of Incurred reserves on those claims.

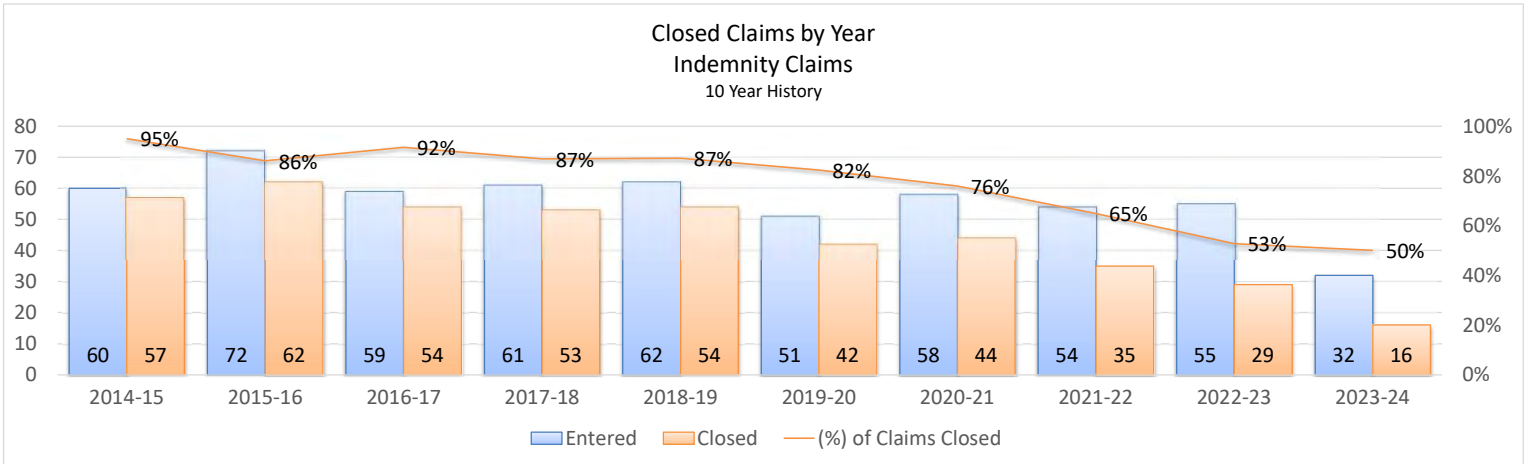


Closed Claims

As of 6/30/2024



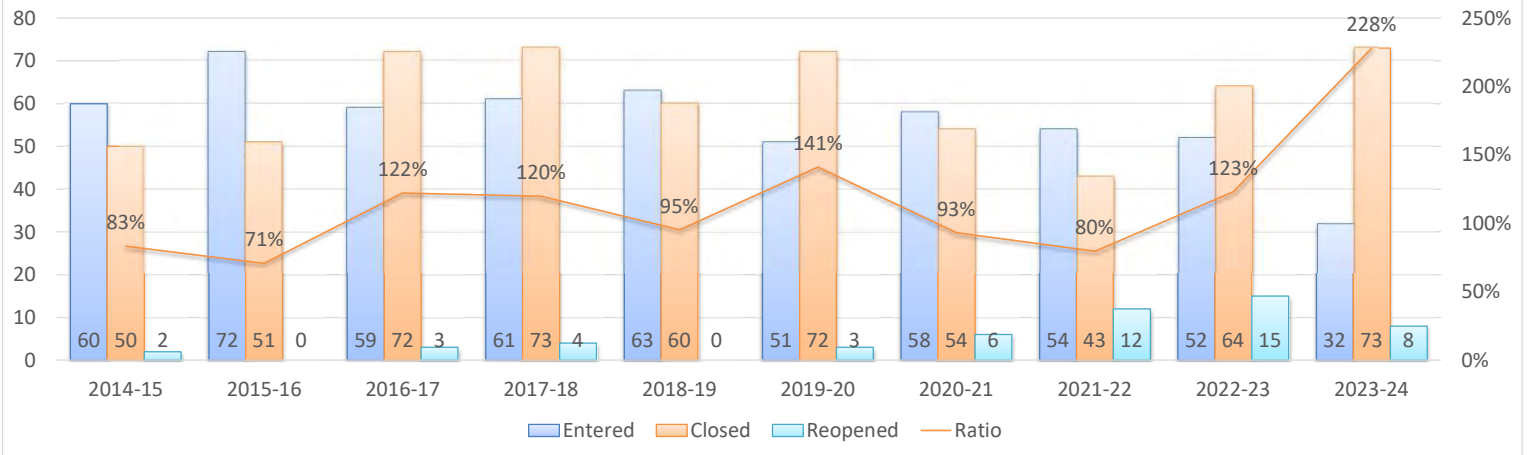
90% of all claims reported from 2014-15 to 2023-24 have closed.



77% of all Indemnity claims reported from 2014-15 to 2023-24 have closed.

Indemnity Claims Closed

As of 6/30 each year

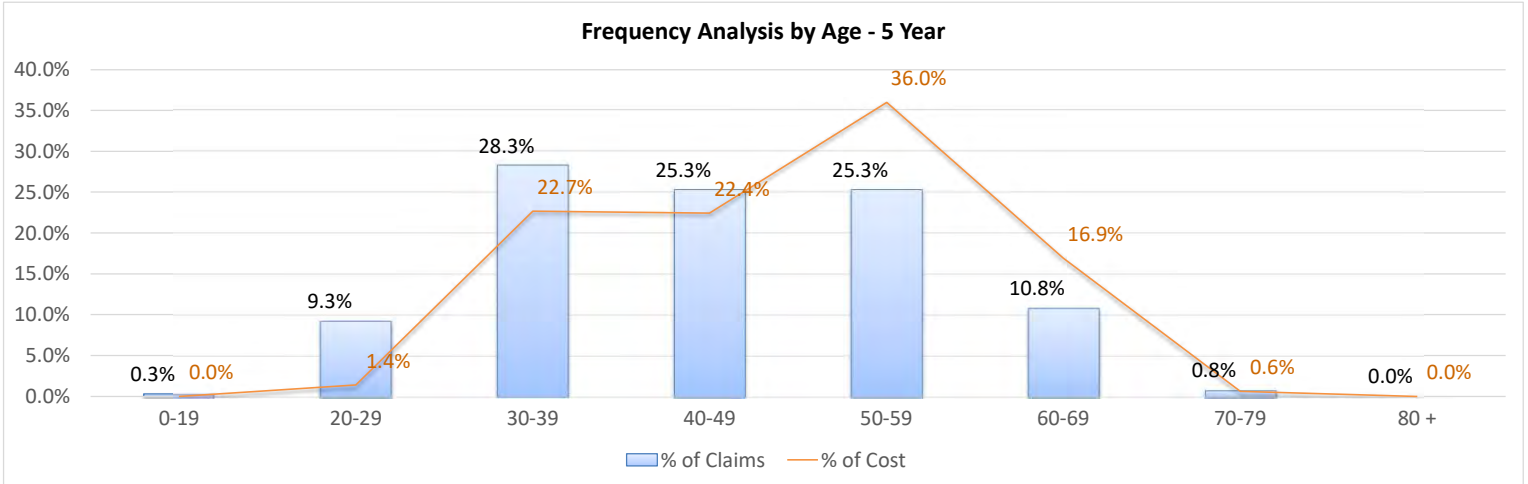


228% Indemnity closing ratio for 2023-24

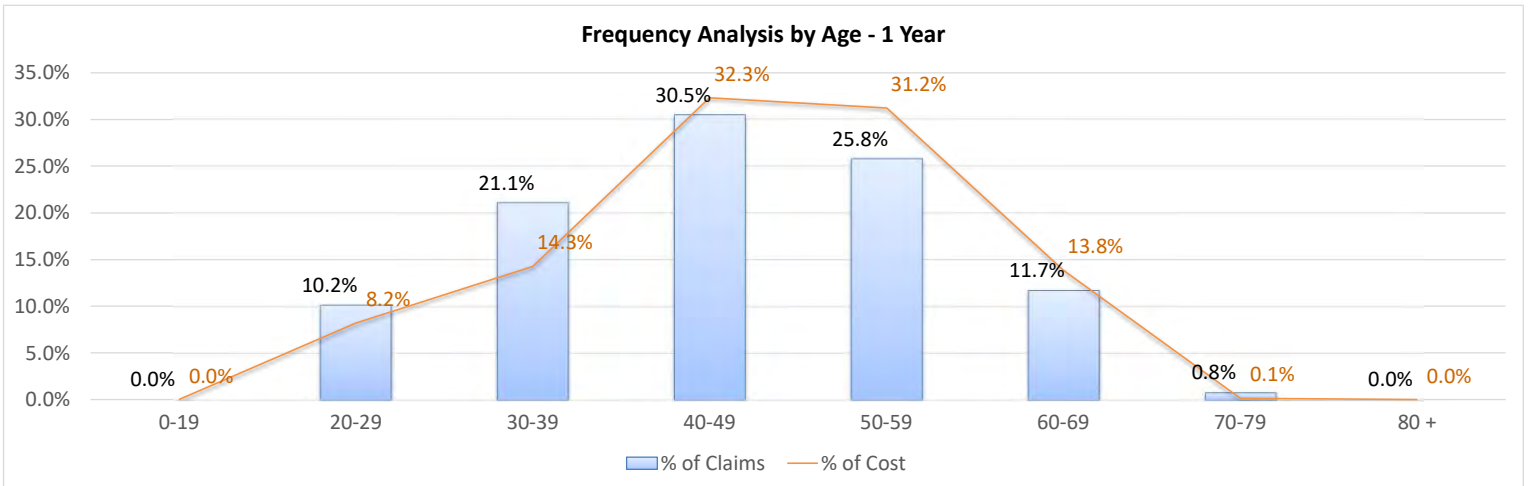


Frequency Analysis

As of 6/30/2024



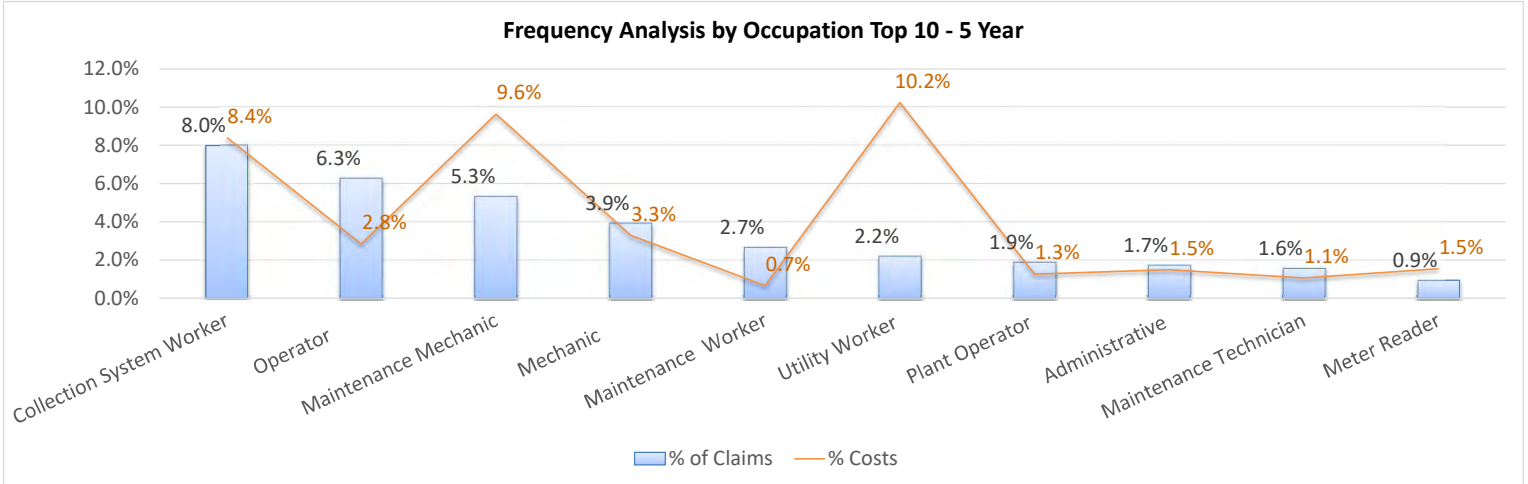
28.3% of claims with 22.7% of the costs were for employees 30-39 years old at the time of injury
 25.3% of claims with 22.4% of the costs were for employees 40-49 years old at the time of injury
 25.3% of claims with 36.0% of the costs were for employees 50-59 years old at the time of injury



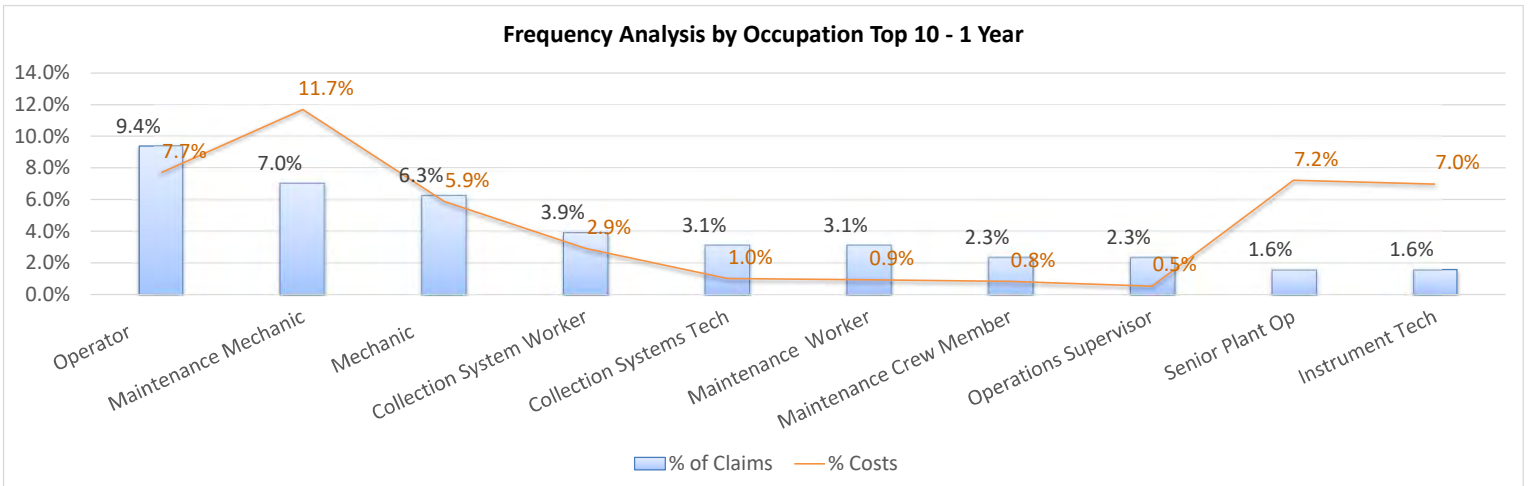
21.1% of claims with 14.3% of the costs were for employees 30-39 years old at the time of injury
 30.5% of claims with 32.3% of the costs were for employees 40-49 years old at the time of injury
 25.8% of claims with 31.2% of the costs were for employees 50-59 years old at the time of injury

Frequency Analysis

As of 6/30/2024



8.0% of claims with 8.4% of the costs were for Collection System Worker
 6.3% of claims with 2.8% of the costs were for Operator
 5.3% of claims with 9.6% of the costs were for Maintenance Mechanic

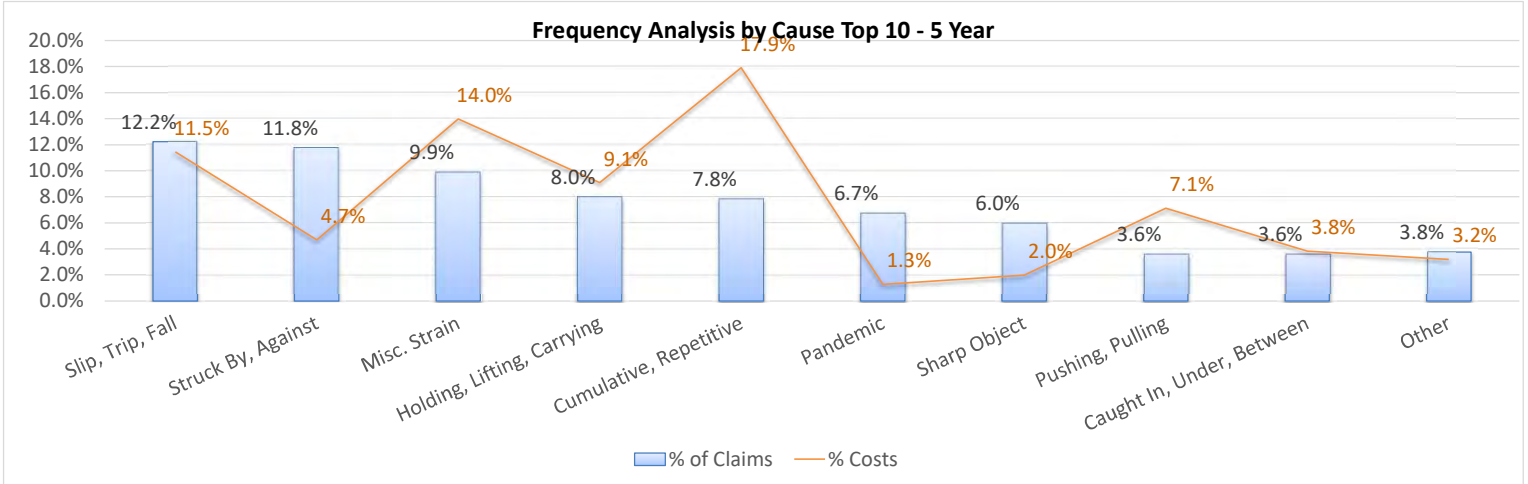


9.4% of claims with 7.7% of the costs were for Operator
 7.0% of claims with 11.7% of the costs were for Maintenance Mechanic
 6.3% of claims with 5.9% of the costs were for Mechanic

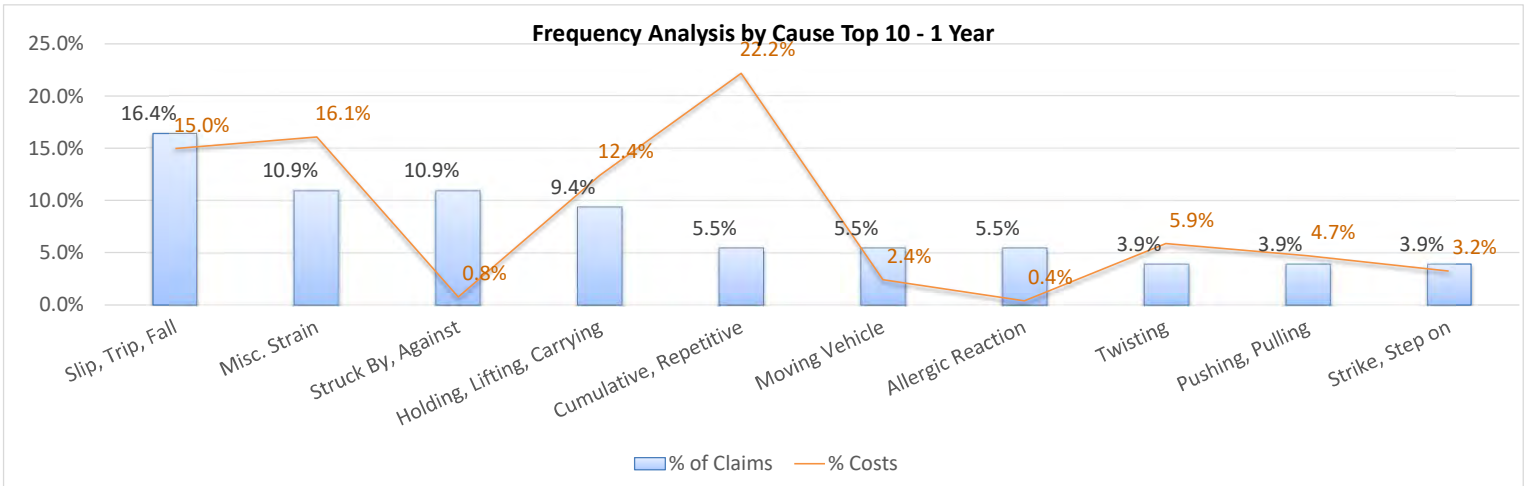


Frequency Analysis

As of 6/30/2024



12.2% of claims with 11.5% of the costs involved Slip, Trip, Fall
 11.8% of claims with 4.7% of the costs involved Struck By, Against
 9.9% of claims with 14.0% of the costs involved Misc. Strain



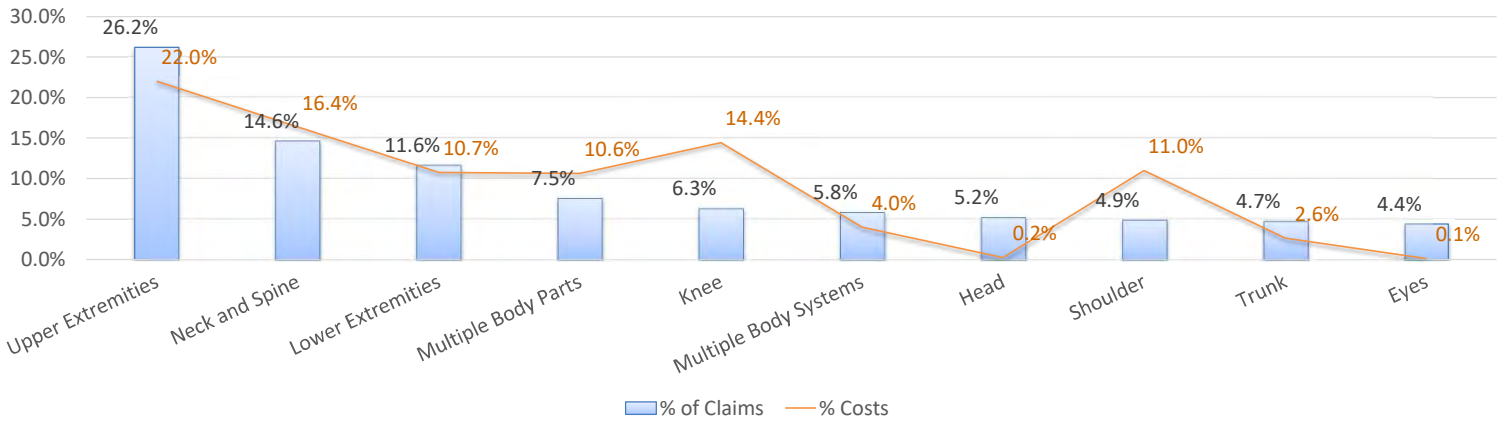
16.4% of claims with 15.0% of the costs involved Slip, Trip, Fall
 10.9% of claims with 16.1% of the costs involved Misc. Strain
 10.9% of claims with 0.8% of the costs involved Struck By, Against



Frequency Analysis

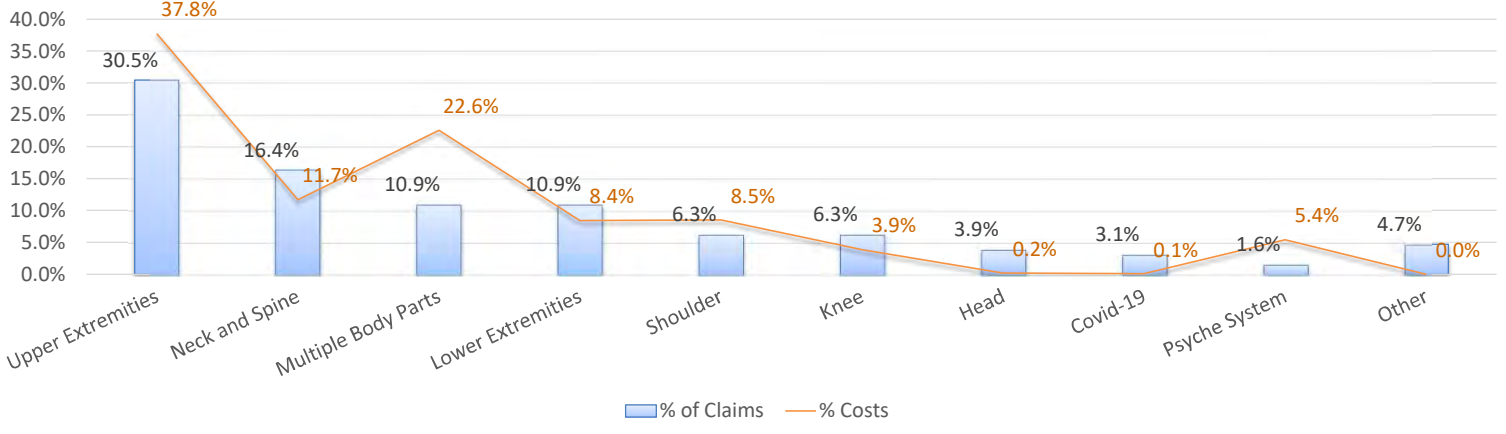
As of 6/30/2024

Frequency Analysis by Body Part Top 10 - 5 Year



26.2% of claims with 22.0% of the costs involved Upper Extremities
 14.6% of claims with 16.4% of the costs involved Neck and Spine
 11.6% of claims with 10.7% of the costs involved Lower Extremities
 7.5% of claims with 10.6% of the costs involved Multiple Body Parts

Frequency Analysis by Body Part Top 10 - 1 Year



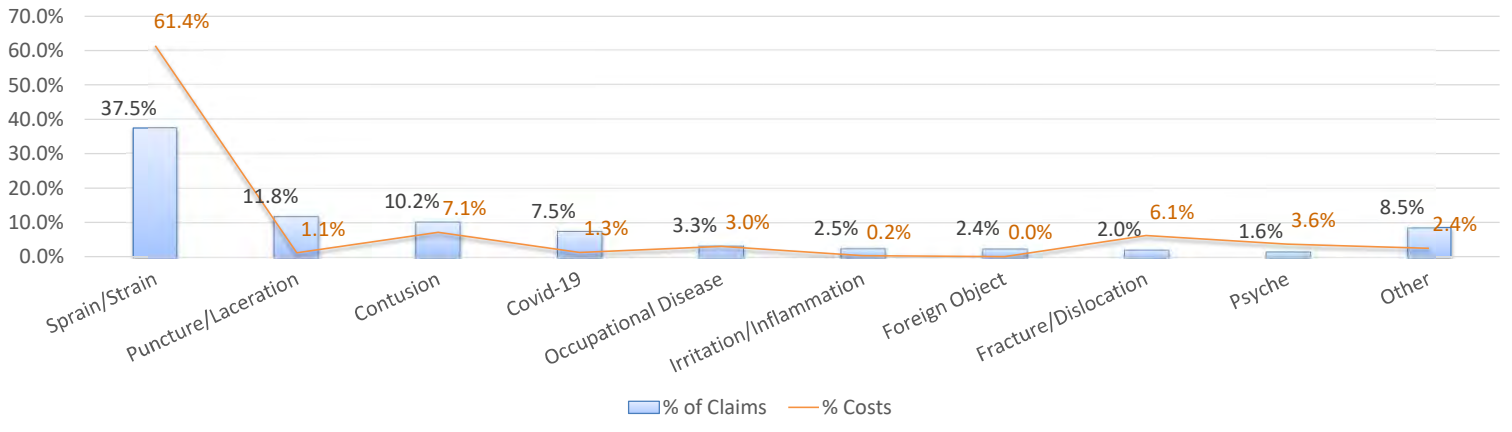
30.5% of claims with 37.8% of the costs involved Upper Extremities
 16.4% of claims with 11.7% of the costs involved Neck and Spine
 10.9% of claims with 22.6% of the costs involved Multiple Body Parts
 10.9% of claims with 8.4% of the costs involved Lower Extremities



Frequency Analysis

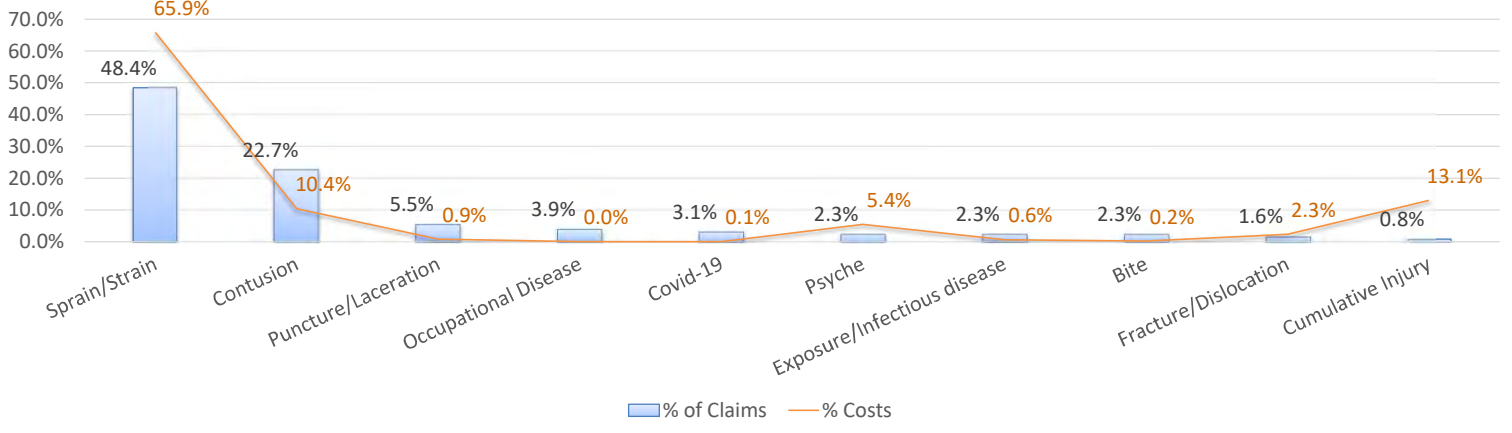
As of 6/30/2024

Frequency Analysis by Nature Top 10 - 5 Year



37.5% of claims with 61.4% of the costs involved Sprain/Strain
 11.8% of claims with 1.1% of the costs involved Puncture/Laceration
 10.2% of claims with 7.1% of the costs involved Contusion

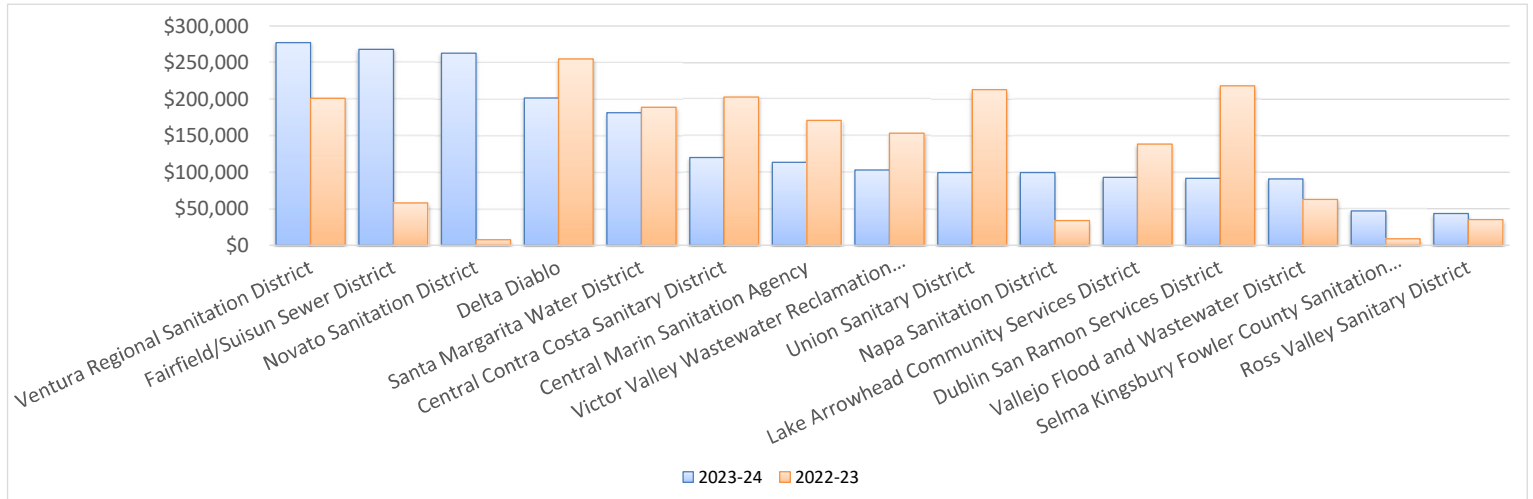
Frequency Analysis by Nature Top 10 - 1 Year



48.4% of claims with 65.9% of the costs involved Sprain/Strain
 22.7% of claims with 10.4% of the costs involved Contusion
 5.5% of claims with 0.9% of the costs involved Puncture/Laceration

Payout Comparison by Location Top 15

As of 6/30/2024

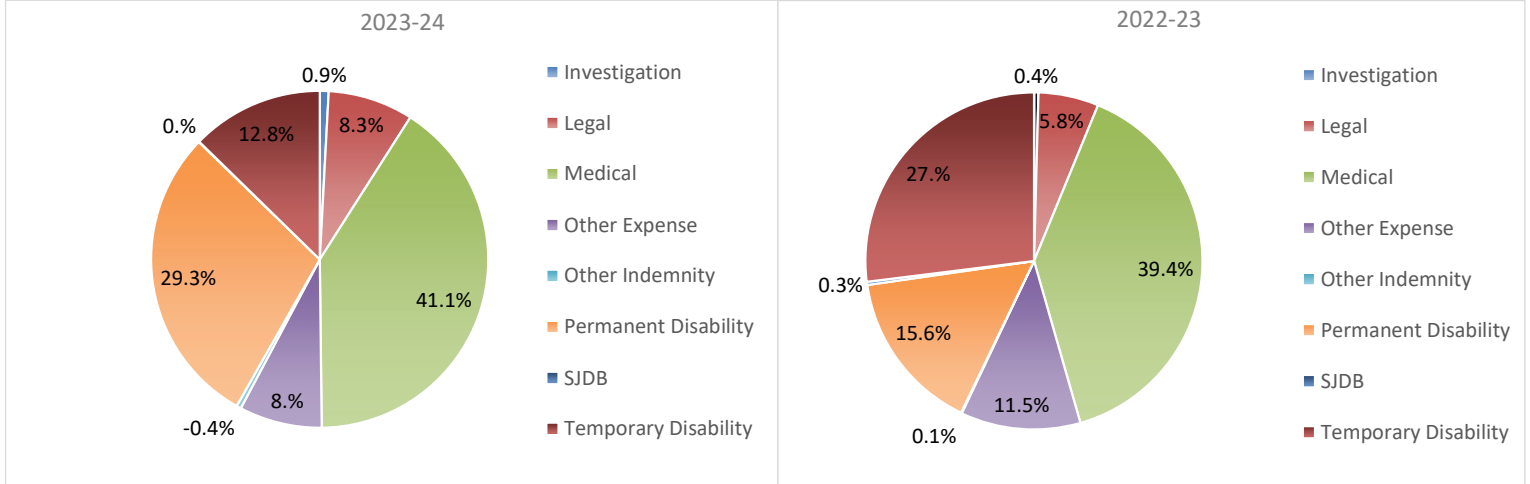


Location	2023-24	2022-23	Dollar Variance	(%) Variance
Ventura Regional Sanitation District	\$ 277,183	\$ 201,308	\$ 75,875	38%
Fairfield/Suisun Sewer District	\$ 268,089	\$ 58,077	\$ 210,012	362%
Novato Sanitation District	\$ 262,925	\$ 7,789	\$ 255,136	3276%
Delta Diablo	\$ 201,387	\$ 255,172	\$ (53,785)	-21%
Santa Margarita Water District	\$ 181,478	\$ 188,924	\$ (7,446)	-4%
Central Contra Costa Sanitary District	\$ 119,971	\$ 202,687	\$ (82,716)	-41%
Central Marin Sanitation Agency	\$ 113,761	\$ 170,853	\$ (57,092)	-33%
Victor Valley Wastewater Reclamation Authority	\$ 102,836	\$ 153,252	\$ (50,416)	-33%
Union Sanitary District	\$ 99,475	\$ 212,987	\$ (113,512)	-53%
Napa Sanitation District	\$ 99,382	\$ 33,722	\$ 65,661	195%
Lake Arrowhead Community Services District	\$ 93,183	\$ 138,449	\$ (45,266)	-33%
Dublin San Ramon Services District	\$ 91,628	\$ 218,137	\$ (126,509)	-58%
Vallejo Flood and Wastewater District	\$ 90,684	\$ 62,893	\$ 27,791	44%
Selma Kingsbury Fowler County Sanitation District	\$ 47,004	\$ 8,695	\$ 38,309	441%
Ross Valley Sanitary District	\$ 43,317	\$ 35,100	\$ 8,217	23%
Total	\$ 2,323,411	\$ 2,549,616	\$ (226,205)	-9%



Payout Comparison by Benefit Type

As of 6/30/2024

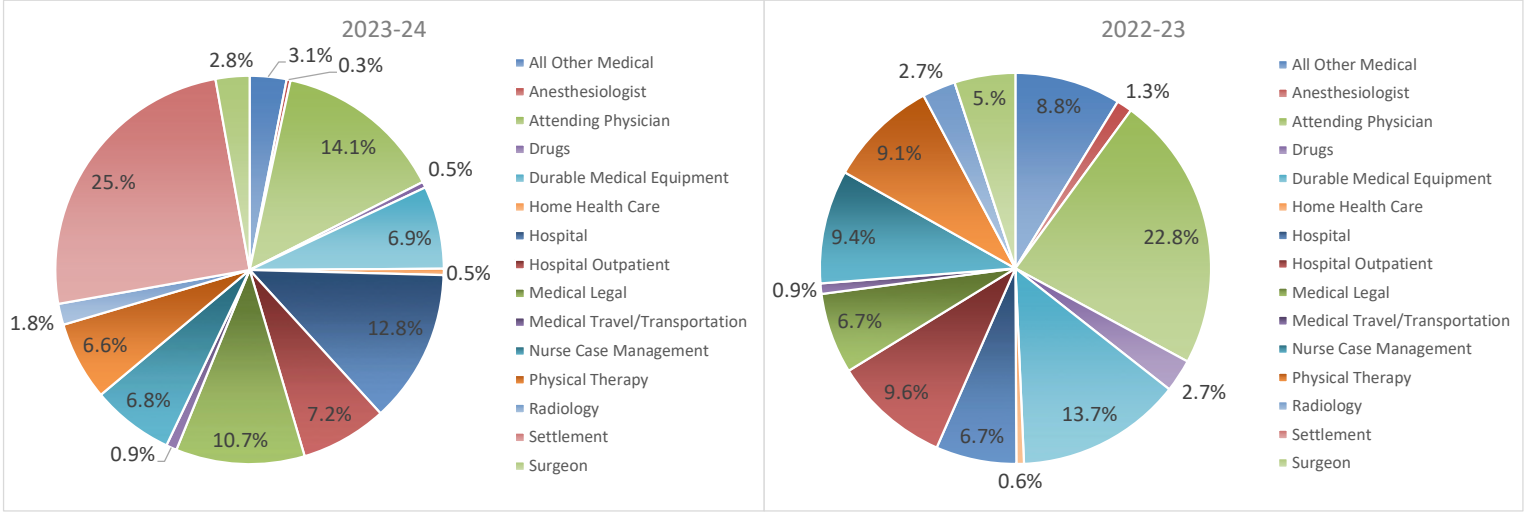


Benefit Type	2023-24	2022-23	Dollar Variance	(%) Variance	2023-24 % Total
Investigation	\$ 21,611	\$ 11,449	\$ 10,162	88.8%	0.9%
Legal	\$ 204,882	\$ 153,394	\$ 51,488	33.6%	8.3%
Medical	\$ 1,020,697	\$ 1,047,597	\$ (26,900)	-2.6%	41.1%
Other Expense	\$ 199,041	\$ 306,281	\$ (107,240)	-35.0%	8.0%
Other Indemnity	\$ (10,899)	\$ 2,228	\$ (13,127)	-589.3%	-0.4%
Permanent Disability	\$ 728,440	\$ 414,567	\$ 313,873	75.7%	29.3%
SJDB	\$ 1,000	\$ 8,591	\$ (7,591)	-88.4%	0.0%
Temporary Disability	\$ 317,285	\$ 717,842	\$ (400,558)	-55.8%	12.8%
Total	\$ 2,482,056	\$ 2,661,947	\$ (179,891)	-6.8%	100.0%

Benefit Type	2023-24	2022-23	Dollar Variance	(%) Variance
Recoveries	\$ (158,645)	\$ (112,324)	\$ (46,321)	41.2%
Total	\$ 2,323,411	\$ 2,549,623	\$ (226,212)	-8.9%

Medical Detail Payout Comparison

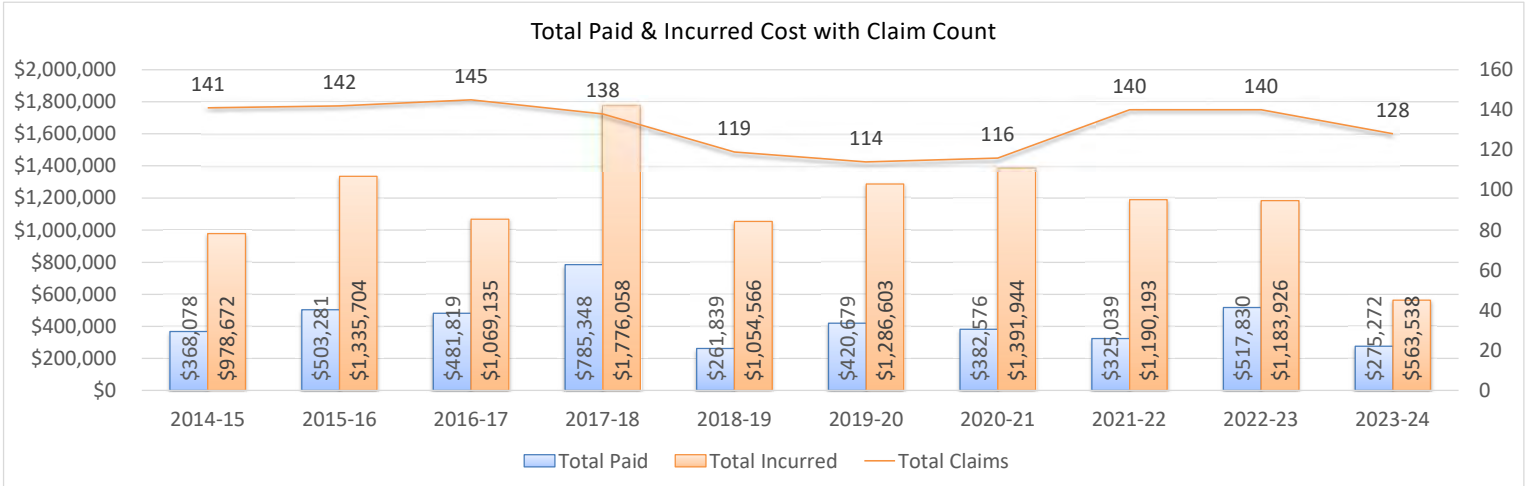
As of 6/30/2024



Category	2023-24	2022-23	Dollar Variance	(%) Variance	2023-24 % Total
All Other Medical	\$ 31,339	\$ 91,691	\$ (60,352)	-65.8%	3.1%
Anesthesiologist	\$ 3,177	\$ 13,575	\$ (10,397)	-76.6%	0.3%
Attending Physician	\$ 144,189	\$ 239,312	\$ (95,124)	-39.7%	14.1%
Drugs	\$ 5,098	\$ 28,514	\$ (23,416)	-82.1%	0.5%
Durable Medical Equipment	\$ 70,480	\$ 143,297	\$ (72,817)	-50.8%	6.9%
Home Health Care	\$ 5,333	\$ 6,626	\$ (1,293)	-19.5%	0.5%
Hospital	\$ 130,597	\$ 69,970	\$ 60,627	86.6%	12.8%
Hospital Outpatient	\$ 73,395	\$ 100,820	\$ (27,424)	-27.2%	7.2%
Medical Legal	\$ 109,581	\$ 69,890	\$ 39,691	56.8%	10.7%
Medical Travel/Transportation	\$ 9,108	\$ 9,072	\$ 35	0.4%	0.9%
Nurse Case Management	\$ 69,838	\$ 98,372	\$ (28,534)	-29.0%	6.8%
Physical Therapy	\$ 66,996	\$ 94,964	\$ (27,968)	-29.5%	6.6%
Radiology	\$ 17,912	\$ 28,679	\$ (10,767)	-37.5%	1.8%
Settlement	\$ 254,827	\$ 0	\$ 254,827	N/A	25.0%
Surgeon	\$ 28,825	\$ 52,814	\$ (23,989)	-45.4%	2.8%
Total	\$ 1,020,697	\$ 1,047,597	\$ (26,900)	-2.6%	100.0%

Total Paid vs Total Incurred Costs by Year

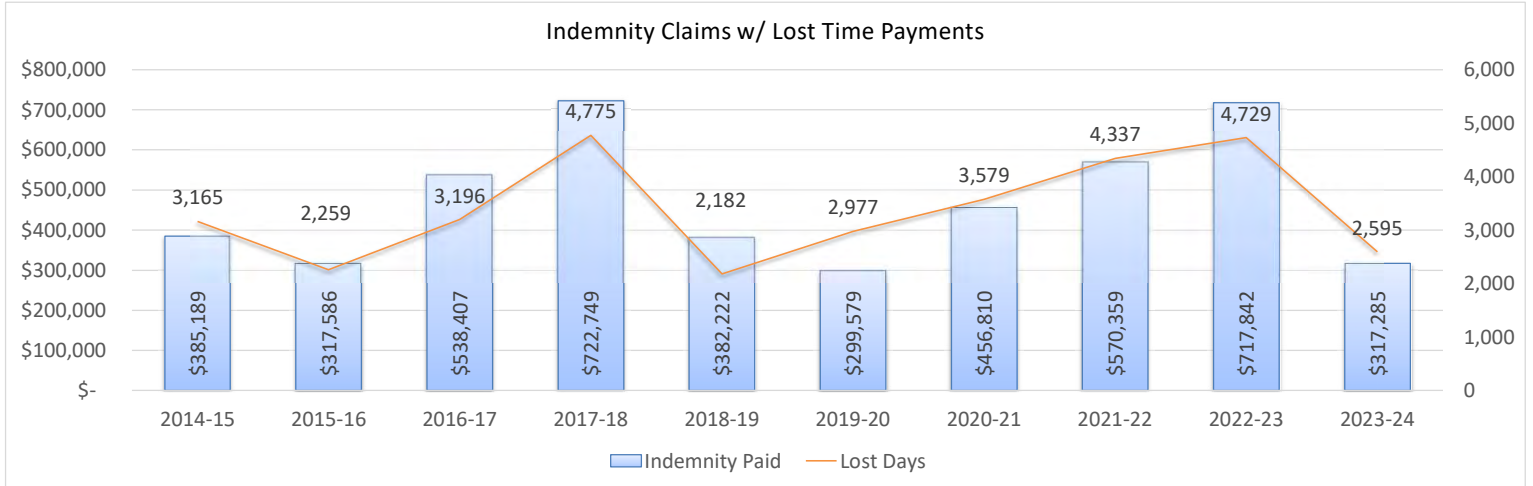
As of 6/30 each year



Year	Total Claims	Total Paid	Avg. Per Claim	Total Incurred	Avg. Per Claim
2014-15	141	\$368,078	\$2,610	\$978,672	\$6,941
2015-16	142	\$503,281	\$3,544	\$1,335,704	\$9,406
2016-17	145	\$481,819	\$3,323	\$1,069,135	\$7,373
2017-18	138	\$785,348	\$5,691	\$1,776,058	\$12,870
2018-19	119	\$261,839	\$2,200	\$1,054,566	\$8,862
2019-20	114	\$420,679	\$3,690	\$1,286,603	\$11,286
2020-21	116	\$382,576	\$3,298	\$1,391,944	\$12,000
2021-22	140	\$325,039	\$2,322	\$1,190,193	\$8,501
2022-23	140	\$517,830	\$3,699	\$1,183,926	\$8,457
2023-24	128	\$275,272	\$2,151	\$563,538	\$4,403

Indemnity Claims w/ Lost Time Payments

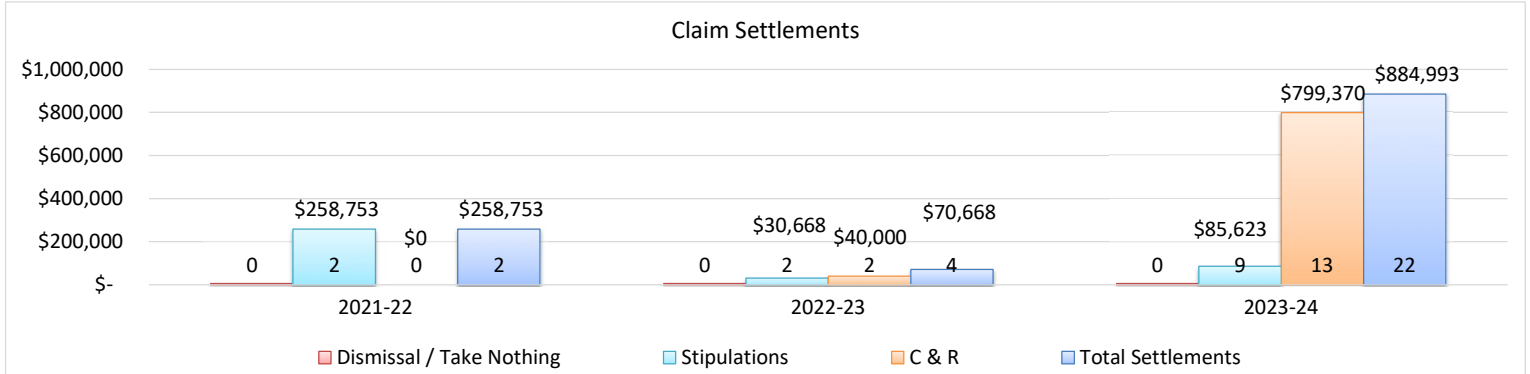
As of 6/30 each year



Year	Total Claims	Lost Days	Avg. Days	Indemnity Paid
2014-15	37	3,165	86	\$ 385,189
2015-16	40	2,259	56	\$ 317,586
2016-17	40	3,196	80	\$ 538,407
2017-18	56	4,775	85	\$ 722,749
2018-19	31	2,182	70	\$ 382,222
2019-20	34	2,977	88	\$ 299,579
2020-21	41	3,579	87	\$ 456,810
2021-22	39	4,337	111	\$ 570,359
2022-23	44	4,729	107	\$ 717,842
2023-24	39	2,595	67	\$ 317,285

Settlements

As of 6/30/2024



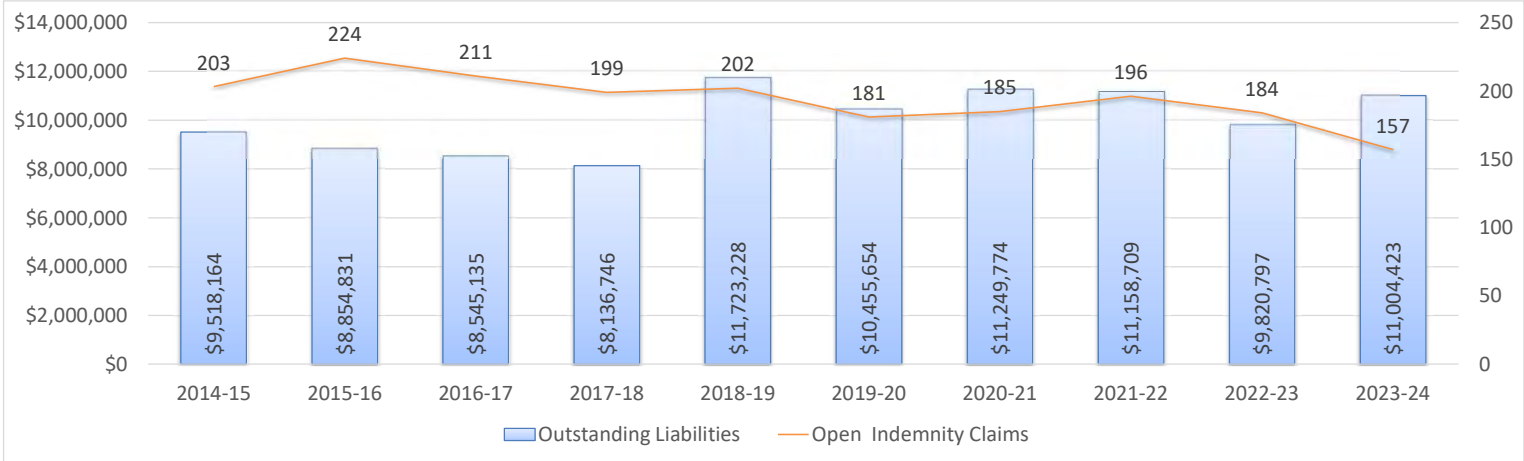
Top 10

Settlements by Amount

Claim #	Loss Date	Settlement Date	Settlement Type	Amount
CSNE-548464	5/24/2016	6/24/2022	Stipulation	\$ 250,923
CSNF-548787	8/8/2016	7/7/2023	Compromise and Release	\$ 236,000
CSNH-548837	12/18/2018	11/20/2023	Compromise and Release	\$ 200,000
CSNI-549061	5/10/2020	9/27/2023	Compromise and Release	\$ 93,660
CSNK-549187	8/21/2020	9/27/2023	Compromise and Release	\$ 71,393
CSNH-548929	5/16/2019	9/27/2023	Compromise and Release	\$ 59,948
CSNK-549188	5/4/2021	4/26/2024	Compromise and Release	\$ 37,000
4A2204WGTM90001	4/19/2022	5/15/2024	Stipulation	\$ 32,698
4A21120CV4C0001	11/30/2021	1/20/2023	Compromise and Release	\$ 30,000
CSMX-427956	8/8/2008	7/5/2023	Compromise and Release	\$ 24,000

Outstanding Liabilities

As of 6/30 each year

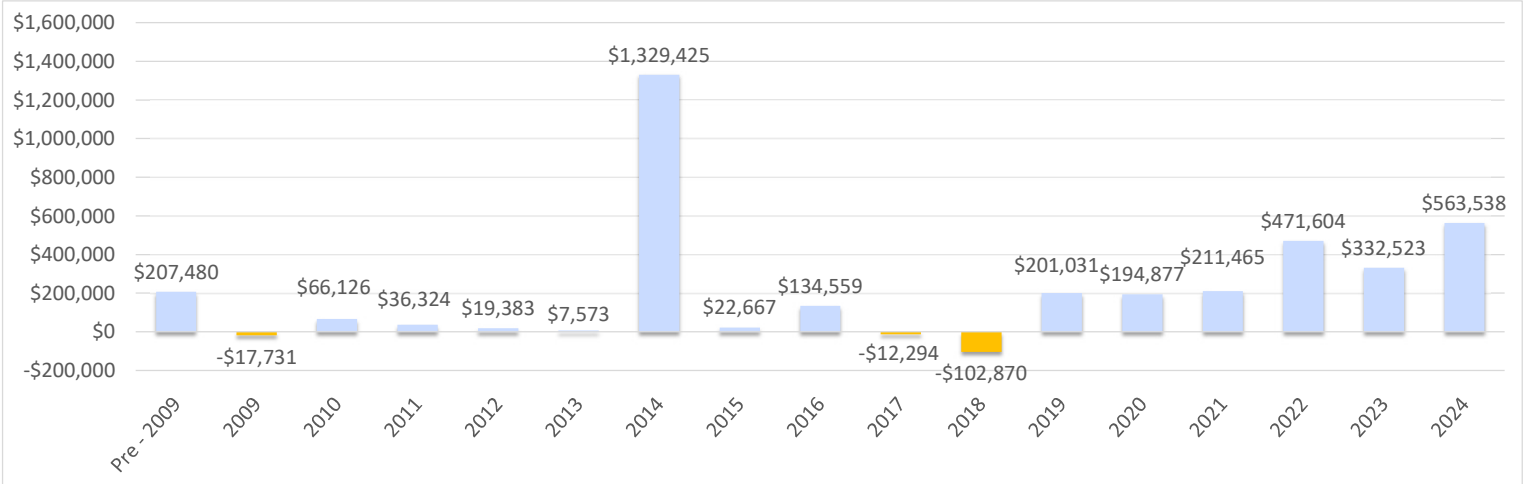


Total open Indemnity claims have decreased by 27 claims or (14.7%)
 Outstanding liabilities have increased by \$1,183,625 or (12.1%)



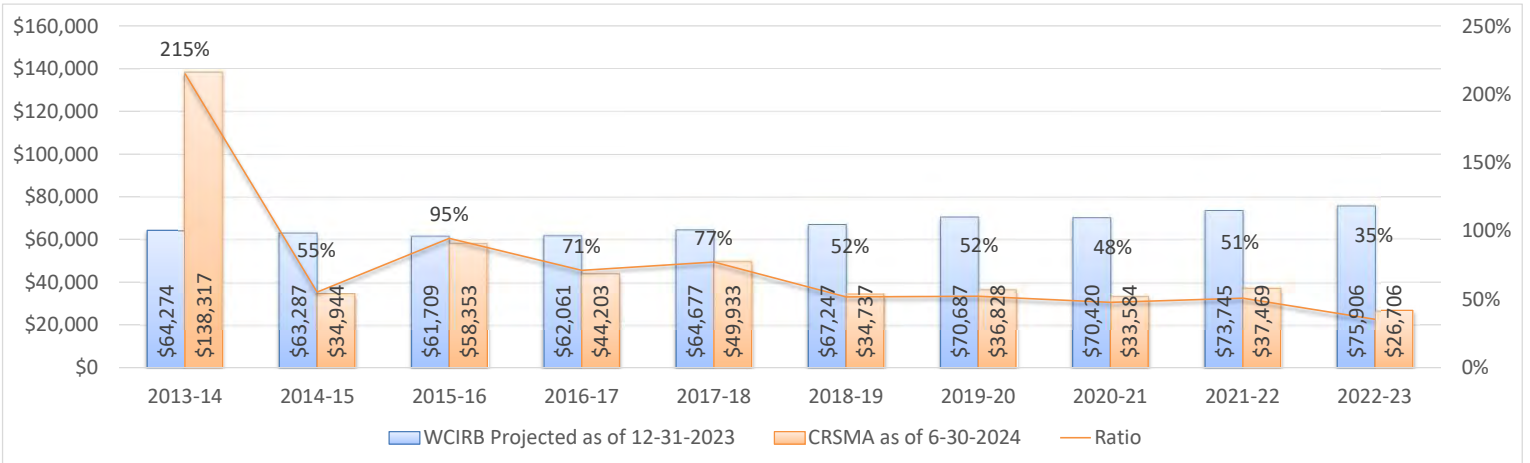
Incurring Changes on All Years' Claims

As of 6/30/2024



Average Cost of Indemnity Claims

As of 6/30/2024



The costs per claim averaged 25% lower compared to the WCIIRB averages for the same time period.



Ten Year History - Indemnity Claim Litigation

As of 6/30/2024

Year of Loss	# Indemnity	# Litigated	(%) Litigated	Average Total Incurred	
				Litigated	Non-Litigated
2014-15	60	6	10.0%	\$ 177,277	\$ 19,129
2015-16	72	12	16.7%	\$ 197,299	\$ 30,564
2016-17	59	16	27.1%	\$ 122,156	\$ 15,197
2017-18	61	17	27.9%	\$ 141,246	\$ 14,653
2018-19	62	19	30.6%	\$ 100,380	\$ 5,733
2019-20	51	11	21.6%	\$ 88,773	\$ 22,543
2020-21	58	15	25.9%	\$ 84,963	\$ 15,661
2021-22	54	14	25.9%	\$ 55,545	\$ 31,143
2022-23	55	11	20.0%	\$ 51,321	\$ 20,553
2023-24	32	4	12.5%	\$ 26,271	\$ 11,751
Total	564	125	22.2%	\$ 107,139	\$ 19,284

22.2% average litigation rate since 2014-15

Average cost of a litigated claim file from 2014-15 to present \$107,139 compared to \$19,284 for a non-litigated file during the same time period

Ten Year History - Top 10 Locations by # Litigated

As of 6/30/2024

Location	# Litigated	Indem Claims	(%) Litigated	Average Total Incurred	
				Litigated	Non-Litigated
Ventura Regional Sanitation District	12	42	28.6%	\$ 153,601	\$ 27,194
Delta Diablo	10	25	40.0%	\$ 116,422	\$ 22,829
Santa Margarita Water District	9	51	17.6%	\$ 89,025	\$ 17,752
Central Contra Costa Sanitary District	9	57	15.8%	\$ 58,315	\$ 22,376
Union Sanitary District	8	26	30.8%	\$ 169,260	\$ 13,732
Dublin San Ramon Services District	7	50	14.0%	\$ 84,484	\$ 21,430
Victor Valley Wastewater Reclamation Au	6	14	42.9%	\$ 81,058	\$ 25,871
Central Marin Sanitation Agency	6	12	50.0%	\$ 215,254	\$ 45,867
Silicon Valley Clean Water	5	18	27.8%	\$ 96,323	\$ 18,759
West County Wastewater District	5	16	31.2%	\$ 28,800	\$ 42,477
Total	77	311	24.8%	\$ 112,759	\$ 22,820

Open Claim Stratification

As of 6/30/2024

OPEN CLAIM STRATIFICATION BY INCURRED VALUE

Incurred Value	#Claims	(%) of Total	Total Incurred	(%) of Total	Avg. Incurred
\$0 - \$4,999	13	7.6%	\$ 38,420	0.2%	\$ 2,955
\$5,000 - \$9,999	7	4.1%	\$ 53,387	0.2%	\$ 7,627
\$10,000 - \$24,999	23	13.5%	\$ 412,677	1.7%	\$ 17,942
\$25,000 - \$49,999	24	14.1%	\$ 863,394	3.5%	\$ 35,975
\$50,000 - \$99,999	36	21.2%	\$ 2,555,791	10.3%	\$ 70,994
\$100,000 - \$149,999	22	12.9%	\$ 2,723,193	11.0%	\$ 123,781
\$150,000 - \$199,999	14	8.2%	\$ 2,462,706	9.9%	\$ 175,908
\$200,000 - \$249,999	6	3.5%	\$ 1,307,991	5.3%	\$ 217,999
\$250,000 - \$499,999	19	11.2%	\$ 6,366,214	25.7%	\$ 335,064
\$500,000 - \$749,999	2	1.2%	\$ 1,141,415	4.6%	\$ 570,707
\$750,000 - \$999,999	2	1.2%	\$ 1,738,374	7.0%	\$ 869,187
1M - 2 Million	1	0.6%	\$ 1,571,561	6.3%	\$ 1,571,561
> 2 Million	1	0.6%	\$ 3,567,567	14.4%	\$ 3,567,567
Total	170	100.0%	\$ 24,802,691	100.0%	\$ 145,898

OPEN CLAIM STRATIFICATION BY AGE OF CLAIM

Age of Claim	#Claims	(%) of Total	Total Incurred	(%) of Total	Avg. Incurred
0 - 6 Months	17	10.0%	\$ 184,435	0.7%	\$ 10,849
6 - 12 Months	10	5.9%	\$ 228,755	0.9%	\$ 22,876
1yr - 3yr	41	24.1%	\$ 2,784,706	11.2%	\$ 67,920
3yr - 5yr	26	15.3%	\$ 2,459,833	9.9%	\$ 94,609
5yr - 7yr	18	10.6%	\$ 2,364,913	9.5%	\$ 131,384
7yr - 10yr	17	10.0%	\$ 3,242,993	13.1%	\$ 190,764
10yr - 15yr	15	8.8%	\$ 8,437,369	34.0%	\$ 562,491
15yr - 20yr	11	6.5%	\$ 2,254,863	9.1%	\$ 204,988
> 20 yrs	15	8.8%	\$ 2,844,824	11.5%	\$ 189,655
Total	170	100.0%	\$ 24,802,691	100.0%	\$ 145,898

Open Claim Stratification

As of 6/30/2024

OPEN CLAIM STRATIFICATION BY AGE OF EMPLOYEE

Age of Employee	#Claims	(%) of Total	Total Incurred	(%) of Total	Avg. Incurred
0 - 17 Years Old	0	0.0%	\$ 0	0.0%	\$ 0
18 - 20 Years Old	0	0.0%	\$ 0	0.0%	\$ 0
21 - 25 Years Old	0	0.0%	\$ 0	0.0%	\$ 0
26 - 35 Years Old	18	10.6%	\$ 4,879,459	19.7%	\$ 271,081
36 - 45 Years Old	39	22.9%	\$ 5,177,278	20.9%	\$ 132,751
46 - 55 Years Old	60	35.3%	\$ 8,822,518	35.6%	\$ 147,042
56 - 65 Years Old	41	24.1%	\$ 4,973,604	20.1%	\$ 121,307
66 - 75 Years Old	11	6.5%	\$ 930,616	3.8%	\$ 84,601
76 + Years Old	1	0.6%	\$ 19,215	0.1%	\$ 19,215
Total	170	100.0%	\$ 24,802,691	100.0%	\$ 145,898

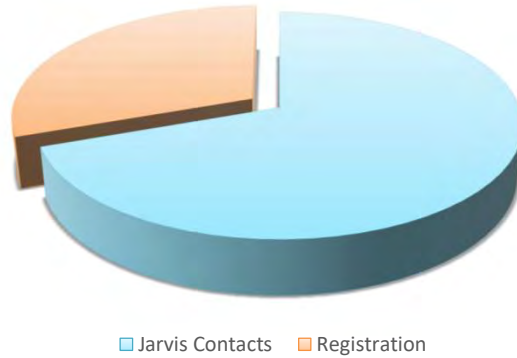
OPEN CLAIM STRATIFICATION BY JOB TENURE

Job Tenure	#Claims	(%) of Total	Total Incurred	(%) of Total	Avg. Incurred
0 - 6 Months	4	2.4%	\$ 356,039	1.4%	\$ 89,010
6 - 12 Months	5	2.9%	\$ 574,137	2.3%	\$ 114,827
1yr - 3 yr	25	14.7%	\$ 6,962,478	28.1%	\$ 278,499
3yr - 5yr	17	10.0%	\$ 2,724,676	11.0%	\$ 160,275
5yr - 7yr	15	8.8%	\$ 972,576	3.9%	\$ 64,838
7yr - 10yr	21	12.4%	\$ 2,261,442	9.1%	\$ 107,688
10yr - 15yr	37	21.8%	\$ 5,209,647	21.0%	\$ 140,801
15yr - 20yr	24	14.1%	\$ 3,385,404	13.6%	\$ 141,059
> 20 yrs	22	12.9%	\$ 2,356,292	9.5%	\$ 107,104
Total	170	100.0%	\$ 24,802,691	100.0%	\$ 145,898

JARVIS Engagement

As of 6/30/2024

Total Contacts and Registrations

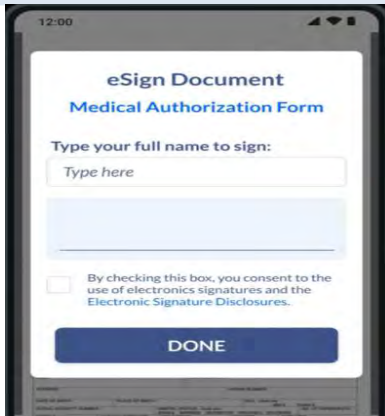


Jarvis Contacts	Registration	Percentage
89	39	43.8%

Total Documents Completed

Documents Completed by Injured Employee

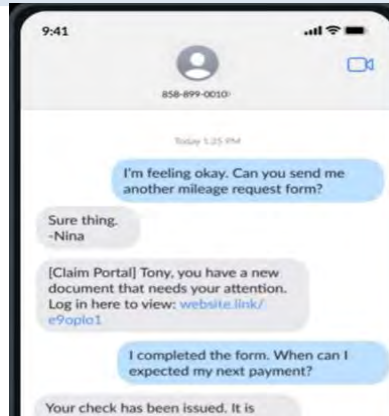
5



Total Messages Sent

Messages between Examiner and Injured Employee

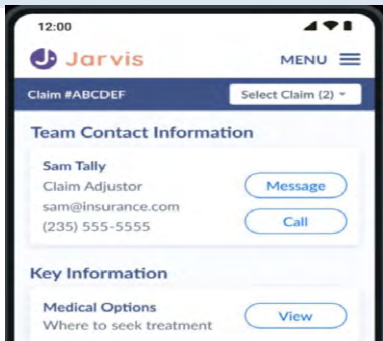
15



Average Actions per Claim

Average Actions per Claim

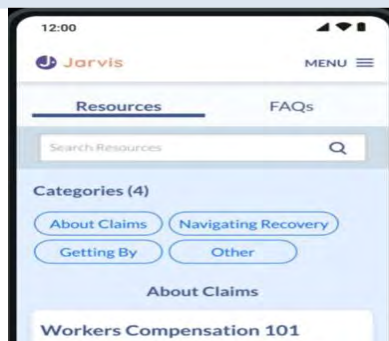
5



Total FAQ's/Resources Reviewed

FAQ's/ Resources reviewed by Injured Employee

47



Agenda Item No. F.1
Workers' Compensation Committee Meeting
Meeting Date: October 16, 2024

Workers' Compensation Payroll Audit
Program Year 34 (2023-2024)

ISSUE: The Workers' Compensation Program deposit is based on estimated payroll at inception of the coverage period. In order to determine final program costs, each member of the Program provides the Program Administrator with actual payroll for the same period.

RECOMMENDATION: Information only. Based on the audit results, members will either receive a return check or invoice for any additional deposit due.

FISCAL IMPACT: Based on the audit results, \$133,996 in deposit is to be returned to the membership. Last year, \$3,198 was collected from the membership.

BACKGROUND: The Program Administrators request from each member of the Program updated (or actual) payroll for the past program year. The actual payroll is compared to the estimated payroll originally submitted at the inception of the program year. The actual deposit for that program year is calculated using the updated payroll information. This results in either a return or additional premium due to the membership.

ATTACHMENTS: 1) PY 34 (2023-2024) Audit Worksheet

California Sanitation Risk Management Authority

Program Year 34 - Payroll Audit

July 1, 2023 - July 1, 2024

WCIRB Payroll Classifications

Member Agency	No. of Elected Officials	Sanitation 7580	Clerical 8810	Sewer Construction 6307	Sewer Construction 6308	Sales 8742	Irrigation 0251	Water 7520	Landfill 9424	Engineers 8601	Final Payroll	Elected Official Premium	Final Manual Premium	Xmod	Final Audited Premium	Annual Deposit	Final Audit Premium Due / Payable
		0.041785012	0.003259824	0.098239229	0.044155792	0.004741562	0.054972480	0.038821536	0.084014545	0.004741562		50					
Carmel Area Wastewater District	5	2,511,997	258,222			169,850				290,186	3,230,255	250	108,237	132%	142,873	147,911	(5,038)
Carpinteria Sanitary District	5	1,301,067	254,853			161,100				104,797	1,821,817	250	56,707	79%	44,799	42,214	2,585
Castro Valley Sanitary District	5	724,381	1,448,029			58,999				427,690	2,659,099	250	37,546	125%	46,933	46,919	14
Central Contra Costa Sanitary District	5	17,770,290	16,395,283			2,781,429				9,213,832	46,160,834	250	853,104	76%	648,359	679,408	(31,049)
Central Marin Sanitation Agency	6	4,970,129	880,131			315,766				636,351	6,802,377	300	215,360	106%	228,282	235,945	(7,663)
Delta Diablo	3	5,176,648	2,195,172			1,511,649				1,126,730	10,010,199	150	236,122	94%	221,955	252,525	(30,570)
Dublin San Ramon S.D.	5	7,630,858	5,484,522			1,159,034		2,448,238		2,028,161	18,750,813	250	447,141	118%	527,626	506,234	21,392
Encina Wastewater Auth.	0	7,799,554	1,290,753			299,000				410,475	9,799,782	0	333,476	77%	256,777	253,602	3,175
Fairfield-Suisun Sewer District	10	5,983,383	1,341,963							1,121,206	8,446,552	500	260,207	106%	275,819	242,004	33,815
Goleta Sanitary District	5	2,449,565	606,008			149,500				162,578	3,367,651	250	106,060	67%	71,060	72,769	(1,709)
Goleta West Sanitary District		601,233	329,227			-					930,460	0	26,196	81%	21,219	18,845	2,374
Ironhouse Sanitary District	5	2,265,487	333,733			469,740	433,024				3,501,984	250	122,033	88%	107,389	107,636	(247)
Las Gallinas Valley S.D.	5	3,138,514	723,554			149,500				584,177	4,595,745	250	137,230	89%	122,135	113,947	8,188
Leucadia Wastewater District	5	1,248,915	803,462			181,900					2,234,277	250	55,918	76%	42,498	43,924	(1,426)
Montecito Sanitary District	5	1,151,316	262,774			350,709				131,788	1,896,587	250	51,502	92%	47,382	43,571	3,811
Monterey One Water	10	7,862,870	1,962,119			1,839,926				1,128,505	12,793,420	500	349,521	65%	227,189	263,225	(36,036)
Mt. View Sanitary District	5	1,284,785	898,290			275,055				218,290	2,676,420	250	59,202	109%	64,530	69,967	(5,437)
Napa Sanitary District	5	4,413,468	537,427			315,369				972,159	6,238,423	250	192,524	114%	219,477	238,068	(18,591)
North of River Sanitary District	5	1,147,813	206,746			149,500				-	1,504,059	250	49,594	87%	43,147	36,899	6,248
Novato Sanitary District	5	854,108	533,183			165,250				852,569	2,405,110	250	42,503	80%	34,002	36,092	(2,090)
Ojai Valley Sanitary District	7	1,466,301	626,749			459,417					2,552,467	350	65,841	116%	76,376	71,014	5,362
Oro Loma Sanitary District	5	4,833,546	1,061,616			149,500				734,289	6,778,951	250	209,871	63%	132,219	137,428	(5,209)
Ross Valley Sanitary District	5	3,061,796	380,064			299,000				404,750	4,145,610	250	132,763	123%	163,298	198,581	(35,283)
San Elijo Joint Powers Authority	4	2,026,832	551,386			149,500				429,421	3,157,139	200	89,434	67%	59,921	55,430	4,491
Sanitary District No. 5 of Marin	5	1,074,630	102,837			149,500				111,017	1,437,984	250	46,724	116%	54,200	50,991	3,209
Sausalito-Marín City S.D.	5	1,227,437	157,346			163,420				220,068	1,768,271	250	53,870	81%	43,635	51,687	(8,052)
Selma-Kingsburg-Fowler County S.D.	5	1,802,473	518,170			149,500					2,470,143	250	77,964	72%	56,134	60,906	(4,772)
Sewer Authority Mid-Coastside	6	1,542,149	321,089			184,920					2,048,158	300	66,662	74%	49,330	45,313	4,017
Silicon Valley Clean Water	4	9,997,142	1,945,236			979,084				1,892,984	14,814,446	200	437,890	87%	380,964	390,328	(9,364)
South Orange County Wastewater Aut.	10	5,732,009	989,102			-				377,891	7,099,002	500	245,028	71%	173,970	200,514	(26,544)
Stege Sanitary District	5	587,831	233,560			165,688				291,880	1,278,959	250	27,743	82%	22,749	22,607	142
Tahoe-Truckee Sanitation Agency	0	4,163,475	694,132			245,338				544,490	5,647,435	0	179,979	67%	120,586	127,975	(7,389)
Truckee Sanitary District	5	2,543,600	1,345,182			232,854				516,742	4,638,378	250	114,474	69%	78,987	81,934	(2,947)
Union Sanitary District	5	11,588,211	4,512,620			2,998,244				2,495,000	21,594,075	250	525,220	78%	409,672	388,915	20,757
Vallejo Flood and Wastewater District	8	8,902,520	2,879,808							814,579	12,596,907	400	385,642	106%	408,781	419,734	(10,953)
Valley Sanitary District	5	2,896,009	714,422							328,135	3,938,566	250	125,145	72%	90,104	89,123	981
Ventura Regional S.D.	9	999,216	936,502						1,547,047	219,641	3,702,406	450	176,271	114%	200,949	226,121	(25,172)
West Bay Sanitary District	5	2,599,891	852,549			149,400				422,761	4,024,601	250	114,379	80%	91,503	100,201	(8,698)
West County Wastewater District	5	6,381,314	2,408,220			306,430				1,703,513	10,799,477	250	284,274	79%	224,576	194,252	30,324
West Valley Sanitation District	5	1,389,593	731,437			149,500				1,424,924	3,695,454	250	68,164	79%	53,850	54,492	(642)
Totals:	207	155,102,356	58,707,477	0	0	17,434,571	433,024	2,448,238	1,547,047	32,341,580	268,014,293	10,350	7,167,521	89%	6,285,255	6,419,251	(133,996)

Actuarial Study

ISSUE: An actuarial study for the workers' compensation program will be performed prior to the 7/1/25 renewal of the program. The actuarial report is used to re-evaluate past projections with current loss data and to project future payment patterns to determine rates for the pooled layer.

Willis Towers Watson (WTW) has provided a proposal to perform the 2025 actuarial study, including the 2026 and 2027 studies. Since CSRMA has transferred the go forward risk for the pooled layer to the newly formed captive (CWIC), the unpaid loss and LAE in the WTW study will exclude policy years 7/1/23-24 and 7/1/24-25. WTW will continue to provide projected funding for the pooled layer (ultimate net loss) in future years should CSRMA wish to retain the risk in lieu of transferring it to CWIC.

Included in the study the actuary will provide an overview of California's workers' compensation environment and examine CSRMA's experience in relation to the industry's experience as part of their presentation with additional commentary, if available and relevant, on sanitation-specific industry insured experience and loss costs.

RECOMMENDATION: The Program Administrators are recommending that the Workers' Compensation Committee engage Willis Towers Watson to perform the 2025, 2026 and 2027 Actuarial Studies as proposed.

FISCAL IMPACT: The cost of the actuarial studies as proposed for 2025, 2026 and 2027 is \$43,200, \$44,700 and \$46,250, respectively; reflecting inflationary increases of 3.5% annually. The cost of last year's study was \$41,750.

BACKGROUND: The actuarial study assists the workers' compensation program in the following areas:

1. Analyzing whether prior pool deposits are sufficient to cover known and unknown liabilities for expired program years.
2. Setting adequate rates for future years in order to fund for future unknown loss amounts. CWIC has a separate actuarial study performed to determine the gross premium to transfer the risk to CWIC.
3. Calculating retrospective returns/assessments, updating the matrix, completing the financial audit and determining potential for dividend declaration.

Major components of workers' compensation funding for each Program Year is as follows:

1. **Ultimate Net Loss Value** – Actuarial projection of the amount necessary to fund claim payments arising out of program years. If prior program years are being

analyzed, claims paid and reserved are subtracted from Ultimate Net Loss to determine “Incurred But Not Reported” (IBNR) claims for that year. If it is an upcoming Program Year being analyzed, the entire Ultimate Net Loss is considered IBNR until such time that claims begin occurring.

2. **Administrative Expense** – The figure includes costs for the Excess Workers’ Compensation policy, the JPA Charge, and the Pool Deposit Fee.

CSRMA attempts to fund the Workers’ Compensation Program to a 70% confidence level, which the actuarial study accounts for. In theory, a program funded to this confidence level will be adequately funded 7 years out of 10 years.

Willis Towers Watson conducted the last actuarial study in 2024.

ATTACHMENTS: Willis Towers Watson Proposal



October 7, 2024

Mr. Seth Cole
Senior Vice President
California Sanitation Risk Management Authority
c/o Alliant Insurance Services, Inc.
100 Pine Street, 11th Floor
San Francisco, CA 94111

Subject: Proposal for Consulting Services for the CSRMA with Respect to the Self-Funded Workers' Compensation Program

Dear Mr. Cole:

Following our recent discussions, please find our proposal for providing actuarial services for the next three years in connection with the self-funded workers' compensation program of the California Sanitation Risk Management Authority (CSRMA). Note that the scope of work applies to the first year, and will automatically renew for the following two years unless you provide notice of non-renewal. This agreement will confirm the Statement of Work and terms of the engagement of the WTW entity identified below or any of its affiliates (WTW, we, or us) by CSRMA.

Scope of Services

WTW will provide the consulting services described in the Attachment to this letter. Maureen Stazinski will serve as the leader of this project and will have responsibility for its overall success. Trevor Herzig will serve as the project manager and the day-to-day contact for all aspects of the project. Other WTW personnel may assist with the project as needed.

We estimate that this engagement will be completed within approximately four to six weeks after acceptance of this agreement and receipt of the necessary and complete data, as described in the Attachment. For the next two years, we will complete the engagement four to six weeks after the receipt of necessary and complete data. We will work closely with you on scheduling and use reasonable efforts to adhere to this schedule, but we cannot guarantee that this schedule will be met.

Terms and Conditions of Engagement

The services described in the Attachment and any other services that WTW provides to CSRMA will be provided subject to the Terms & Conditions attached to a letter dated February 1, 2011 and signed by CSRMA on February 1, 2011 (the Terms & Conditions).

In addition, you grant us permission to use the data that you provide to us for the services described in the Attachment for our use in industry benchmarking studies, trend analyses and research. The results of these studies, analyses and research may be used by WTW for various purposes, including articles and distribution to other clients and prospects of WTW. Any such articles or studies will not disclose your participation or mention the inclusion of your data to any other party. Any findings from these studies that may show individual participant results will be on a blinded basis, and not attribute any finding to a specific participant.

75 Arlington Street, Floor 2
Boston, MA 02116

T +1 617.638.3700
D +1 617 840 2591
W wtwco.com

Fees and Expenses

The fees for the services described in the Attachment will be provided on a fixed fee basis in the annual amounts of \$43,200, \$44,700 and \$46,250 in 2025, 2026 and 2027. These amounts are inclusive of all consulting and administrative charges as described in the Fees section of the Terms & Conditions.

Our proposal assumes that the data and information, particularly loss and claim count data, will not require extensive manual input by WTW and will be similar to the format we have received in prior years. To the extent that extensive manual input is required or there are multiple revisions to the data provided that would require re-working of the analysis, services will be considered out-of-scope and we will inform you immediately if they will affect our fee estimate.

Invoicing and Payment

The fixed fee will be payable in two installments with 60% of the fee due upon execution of this Agreement and 40% of the fee due upon issuance of the draft report. In 2026 and 2027, we will bill the first installment of 60% upon receipt of the data and 40% upon issuance of the draft. We will bill you for the fixed fee payments as they become due. Terms of payment are noted in Section 2 (Fees) of the Terms & Conditions.

Data Privacy

Where and to the extent that CSRMA acts as the “Business” or “Data Controller” and WTW acts as a “Service Provider” or “Data Processor,” as those terms are defined by applicable privacy law, WTW shall process Personal Data; (i) only at the direction and in accordance with the instructions of CSRMA as Data Controller; (ii) only for the performance of this Agreement and as set forth herein; and (iii) then only in accordance with WTW’s applicable Data Processing Protocols (“Protocol”) available at <https://www.wtwco.com/en-gb/notices/global-data-processing-protocol>.

* * * * *



If this letter and the Attachment accurately describe the terms of our engagement, please have an authorized representative of CSRMA sign and return a copy to me.

WTW appreciates the opportunity to be of service to CSRMA. If you have any questions now or during the course of our engagement, please contact me.

Very truly yours,

Signed by and on behalf of:

WILLIS TOWERS WATSON US LLC

By: _____

Print Name: Maureen B. Stazinski, FCAS, MAAA

Print Title: Director

Date: October 7, 2024

Accepted and agreed on behalf of:

CALIFORNIA SANITATION RISK MANAGEMENT AUTHORITY

By: _____

Print Name: _____

Print Title: _____

Date: _____

Attachment: Scope of Services

Scope of Services

Background

CSRMA was established by a joint powers agreement of April 2, 1986 for the purpose of providing risk management and loss prevention services to member governmental agencies. The Self-Insured Workers' Compensation Program was established on July 1, 1990 to self-insure workers compensation claims and purchase excess insurance on a group basis.

California Workers Compensation Environment and Implications

The California workers' compensation environment has undergone significant changes since the establishment of CSRMA's self-funded program. Claim litigation rates are concerning, and legal defense costs rose sharply in the early 2010's, although Senate Bill 1160 and Assembly Bill 1244 have had the impact of reducing the number of medical liens starting in 2017. There also has been recent COVID-19 presumption laws (expired on 1/1/2024) as well as an increase in 2022 in the average weekly wage used to calculate the cap on the Temporary Total payments.

Our staff is closely following all of these developments, and their expected impact on workers' compensation costs will be considered in our analysis and discussed during the presentation.

Objectives of the Study

The objectives of this study of CSRMA's Self-Insured Workers' Compensation Program are to:

- Estimate the unpaid loss and loss adjustment expense (LAE) as of December 31, 2024 (or the most recent valuation date of the data provided), June 30, 2025 and June 30, 2026; and compare these unpaid estimates with projected funds available to pay claims. We will evaluate the respective same evaluations in the subsequent two years during 2026 and 2027.
 - Unpaid loss and LAE estimates will exclude policy years 7/1/23-24 and 7/1/24-25, which we understand are transferred to CSRMA's newly formed captive, Clean Water Insurance Captive (CWIC). For the 2026 and 2027 evaluations, we will rely on the direction of CSRMA on whether to include future policy periods in the unpaid loss and LAE estimate of CSRMA's Self-Insured Workers' Compensation Program.
 - Unpaid loss and LAE will be estimated at the expected level, as well as the 70%, 80%, and 90% confidence levels. Estimates will also be provided on a nominal and discounted (reflecting the effect of investment income) basis.
- Estimate funding requirements for claims incurred during fiscal years (July 1 to June 30) 2025/2026 and 2026/2027. We will evaluate the respective subsequent fiscal years in the following two years during 2026 and 2027.
 - Ultimate loss and allocated loss adjustment expense (ALAE) will be estimated at the expected level, as well as the 70%, 80%, and 90% confidence levels. Estimates will also be provided on a nominal and discounted (reflecting the effect of investment income) basis.
 - Ultimate loss and ALAE will be estimated at the current \$250,000 retention (in 2025, and adjusted if changed in 2026 and 2027), as well as at alternate retention levels of \$500,000; \$750,000; and \$1,000,000.

- Provide a table of discount factors based on CSRMA's pattern and the selected discount rate of 2.5% and an alternative discount rate of 2.0% (or another provided rate of return by you) for CSRMA's use in discounting its unpaid loss and LAE at semi-annual and quarterly evaluations.
- Provide an overview of California's workers' compensation environment, including commentary on the impacts of recent legislation, and examine CSRMA's experience in relation to the industry's experience.
- Present results to CSRMA, including relevant comparisons to the overall California workers' compensation environment with additional commentary, if available and relevant, on sanitation-specific (or similar) industry insured experience and loss costs.

If our understanding of the objectives of this study conflicts with CSRMA's needs, please let us know so that appropriate changes can be made.

Approach and Deliverables

Our analysis will use commonly accepted actuarial techniques, such as the loss development method and the Bornhuetter-Ferguson method, to estimate ultimate loss and allocated loss adjustment expense (ALAE). Estimates of unpaid loss and ALAE will be calculated by subtracting actual payments from estimated ultimate loss and ALAE. Estimates of unpaid unallocated loss adjustment expense (ULAE) will be calculated based on projections of future open claim counts and administrative costs per open claim.

Funding estimates for upcoming program years will reflect CSRMA's historical loss experience trended and adjusted to current benefit levels. In order to develop initial expected loss estimates, experience modification factors will be developed based on the California Workers Compensation Insurance Rating Bureau (WCIRB) loss costs for the class codes in which CSRMA has payroll.

We will produce a comprehensive report to present the findings of our analysis. Our report will include detailed exhibits and appendices documenting our assumptions and methodology, as well as a written report summarizing our findings and approach. We will also prepare an annual presentation and attend a board meeting to present the findings of our analysis. As previously noted, additional commentary will be provided on comparisons between CSRMA's experience and that of the industry.

Data Requirements

The following information pertaining to the Self-Insured Workers' Compensation Program will be used to augment data provided by CSRMA for prior actuarial studies:

- Claim-by-claim listings showing paid losses, reported losses (paid losses plus case reserves), open/closed claim identifier, and accident year, evaluated at June 30, 2024; December 31, 2024 and February 28, 2025 (for 2026 and 2027 analyses, the same evaluations moved forward a year). This information should include a breakdown of losses into indemnity, medical, rehabilitation, expense, and recoveries. Please also include any additional descriptive fields available, such as claimant class code, injury type (i.e., permanent total, major permanent partial), nature of the injury (i.e., strain, burn), and injured body part (i.e., lower back, wrist). We anticipate receiving this data electronically in order to limit the needed data entry.

- Annual payroll for fiscal year 2023/2024 as well as projected payroll for 2024/2025, 2025/2026, and 2026/2027, separated by workers' compensation industry class code (for 2026 and 2027 analyses, the actual and projected payroll, moved forward a year).
- Details on excess insurance purchased by CSRMA including the self-insured retention (SIR) levels, if the excess insurance program includes allocated loss adjustment expenses (i.e., legal fees), and the excess insurance premiums. Actual excess insurance information is needed for fiscal year 2024/2025 as well as anticipated excess insurance SIR levels and limits for 2025/2026 and 2026/2027 (for 2026 and 2027 analyses, the actual and projected excess insurance premium, SIR levels and limits, moved forward a year).
- Historical and anticipated administrative fees and claims handling costs. This information is needed to estimate ULAE reserves.
- Any historical changes in CSRMA's membership.
- CSRMA's June 30, 2024 audited financial statements. These financial statements are likely to include historical administrative fees and excess insurance premiums requested above (for 2026 and 2027 analyses, the same evaluations of the financial statement, moved forward a year).
- CSRMA's funding for 2024/2025. This figure includes administrative expenses, deposit premium, and captive premium and capitalization for 2024/2025. This figure will allow us to project the funds available to pay claims as of June 30, 2025 (for 2026 and 2027 analyses, the same evaluations of the funding figure, moved forward a year).
- An appropriate annual interest rate for discounting liabilities. For our prior report, you provided us with a 2.5% interest rate and an alternative interest rate of 2.0%.
- Input from the claim department on changes to case reserving practices and trends in claim types and payments, with specific attention/comparisons to industry trends and emerging issues.

For this project, the parties do not anticipate any need on the part of WTW for Personal Data. For 2026 and 2027 analyses, we will send you a list of specific data items in early February to expedite the process.

Safety/Loss Control and Wellness Reimbursements

ISSUE: In order to help expedite processing of reimbursement requests, the CSRMA Executive Board gave staff direction to review and appropriately process reimbursement requests and then present a summary of the reimbursement requests and action taken to the Workers' Compensation Committee at each meeting.

RECOMMENDATION: Review the attached reimbursement request summary and discuss.

FISCAL IMPACT: Both reimbursement programs have been included in the current fiscal years' risk control budget.

BACKGROUND: CSRMA has a history of wishing to reward those members who invest in controlling their risk. In the Workers' Compensation Pool, CSRMA rewards top performers with the Workers' Compensation Excellence Award.

The 2023/24 and 2024/25 Risk Control Budget was approved with funding for these two risk control incentive programs similar to what other pools offer their membership.

Only those requests that have been submitted and approved since the last Workers' Compensation Committee meeting are included on the attachments.

ATTACHMENTS: Reimbursements Since Last Committee Meeting

Wellness Reimbursement Program: Reimbursements Since Last Committee Meeting					
Member	Contact	PT/Qtr	Approved Amount	Category	Description
Castro Valley SD	Kyle Levy	2024Q4	\$1,400.00	Equipment/ Program Mgnt	Gift cards to CV Natural Grocery: to encourage staff to purchase healthy, organic food for optimum healthy eating; allow staff an opportunity to purchase healthy organic foods or try organic health supplements and vitamins that they may not have purchased on their own.
Central Marin Sanitation District	Rebecca Brewer	2024Q4	\$1,400.00	Equipment/ Program Mgnt	Wellness event and gym bags: Event to promote benefits of regular exercise; employees will receive a personal exercise/gym bag and training on benefits of regular exercise for personal well-being and injury prevention, particularly to off-set effects of aging and risk of disease.
Encina Wastewater Authority	Donna Hernandez	2024Q4	\$1,400.00	Equipment	Gym equipment (weightlifting equipment and dumbbell rack): Fitness Room has been identified as a top priority for continuous improvement for staff health and wellness. We committed to a phased in approach to equipping the Fitness Room for employees to utilize for exercise.
Fairfield-Suisun Sewer District	James Russell-Field	2024Q4	\$1,400.00	Equipment	Gym equipment upgrades: replaced donated equipment to ensure employees are safe and working out safely in the FSSD-provided gym.
Goleta SD	Laura Romano	2024Q4	\$1,400.00	Service	Employee Assistance Program: District has had a couple of staff suffer deaths in the family recently and having the availability to speak to someone and help process their loss has been. Other staff have used the EAP to help with other personal challenges.
Las Gallinas VSD	Dale McDonald	2024Q4	\$1,400.00	Equipment	Stainless steel hydroflasks: makes it easier to carry water, promoting consistent hydration throughout the day, which is crucial for overall health. Hydro Flasks are made from BPA-free and phthalate-free materials,

Wellness Reimbursement Program: Reimbursements Since Last Committee Meeting					
Member	Contact	PT/Qtr	Approved Amount	Category	Description
					ensuring that no harmful chemicals leach into your beverages.
Leucadia Wastewater District	Trisha Hill	2024Q4	\$791.02	Equipment	AED battery and pads: maintaining these AEDs are essential to our wellness efforts to treat a sudden cardiac arrest situation and potentially save an employee's life.
North of River SD	Patrick Ostly	2024Q4	\$1,305.59	Equipment	Sludge judge: old sludge judge required manually picking up a 15ft liquid sample from the clarifiers. The new electric instrument is simply dropping a sensor down, thus making it easier and less prone to physical injury.
Novato SD	Rebecca Brewer	2024Q4	\$1,400.00	Service	Terryberry online fitness tracking platform subscription: provides a fun desktop/smart device application that will track fitness activities and steps for each participating employee; encourages employees to meet their personal fitness goals.
Oro Loma SD	Stephanie Ortiz	2024Q4	\$1,400.00	Service	Employee Assistance Program: a benefit for employees who may need a resource for personal issues. Magellan Healthcare is a total wellbeing program to help one live their best life. Today, employees need an outlet, and the EAP has helped several employees.
Selma-Kingsburg-Fowler CSD	Alicia Kirk	2024Q4	\$1,400.00	Program Mgnt	Program reimbursement of health/wellness appointments: program provides District the necessary tools and incentives to encourage employees to stay healthy. Reimbursements includes doctor, dentist, optometrist, gym fees and fitness equipment.
Stege Sanitary District	Kary Richardson	2024Q4	\$1,400.00	Equipment/ Program Mgnt	Program reimbursements: reimbursements of gym memberships and fitness equipment encourages employee wellness

Wellness Reimbursement Program: Reimbursements Since Last Committee Meeting					
Member	Contact	PT/Qtr	Approved Amount	Category	Description
Silicon Valley Clean Water	David Lee	2024Q4	\$1,400.00	Service	Canteen vending: allows our employees to have access to healthy foods. Providing fresh meals is proven to drive productivity and increase happiness and it will allow our agency to boost employee wellness and build collaborative teams.
Union SD	Nasiha Rahman	2024Q4	\$803.28	Program Development	Wellness event items: reinstated Wellness Committee with a Wellness breakfast event, hosted a Gratitude Wall during the breakfast to encourage employees to share gratitude and view messages of gratitude shared by their peers, hosted a month long Wellness Bingo where squares represented physical, mental, or financial wellness activity for the employee to complete and encourage continued wellness.
West Bay SD	Robert Scheidt	2024Q4	\$1,118.50	Equipment	Replaced old gym equipment: new equipment will continue to help our employees in their quest for staying fit, keeping our Safety Record
West County Wastewater District	Genesis Duenas	2024Q4	\$1,400.00	Software	Worldwide Wellness Fitness Challenge Software: provides a platform our employees can compete with one another by doing healthy activities throughout the day this promoting health and wellness.
West Valley SD	Kent Edler	2024Q4	\$1,084.37	Equipment	Gym equipment: equipment and maintenance of the equipment helps keep staff fit and healthy in order to reduce injuries and health issues.
San Elijo JPA	Yani Barragan	2024Q4	\$1,400.00	Program Management	Wellness reimbursement program for employees: encourages employees to have a healthy/wellness lifestyle by reimbursing wellness-related expenses.
Napa Sanitation District	Amy Walcker	2024Q4	\$1,400.00	Program Management	Reimbursement for fitness/gym memberships of qualifying employees (50+ visits in a 6-month period): incentivizes employees to be healthy and active through physical fitness.

Safety and Risk Control Reimbursement Program: Reimbursements Since Last Committee Meeting

Member	Contact	PY/Qtr	Approved Amount	Category	Description
Castro Valley SD	Kyle Levy	2024Q4	\$1,250.00	Equipment	Collapsible safety cones: intended to be part of vehicle emergencies and can be used by staff for their personal vehicles in the event of road-breakdowns or flat tire situation to encourage safety visibility on the road
Central Marin Sanitation District	Rebecca Brewer	2024Q4	\$1,071.49	Equipment	Improved ergonomic seating: Improved ergonomic chair promotes optimal support to avoid injuries from muscle strain during long periods at a computer workstation.
Carmel Area Wastewater District	Mark Dias	2024Q4	\$2,500.00	Software	SDS database software subscription: allows staff to have 24/7 access to all data sheets, organized by location/building; allows for fast annual archiving. Database can be kept current. Allows for improved Haz Comm compliance for new employees.
Encina Wastewater Authority	Donna Hernandez	2024Q4	\$2,467.48	Equipment	Mirrors in fitness rooms: the fitness room has been identified as a top priority for continuous improvement with lifting equipment being a priority; mirrors are essential to ensuring employees are safely lifting weights.
Fairfield-Suisun Sewer District	James Russell-Field	2024Q4	\$2,500.00	Equipment	Upgrade gym equipment: Wellness is promoted by providing an onsite gym for employees. Upgrading the equipment ensures employees have the resources for using the new equipment safely and appropriately.
Goleta SD	Laura Romano	2024Q4	\$2,500.00	Equipment	Smart SOP and TrainingLink subscription: Continued subscription to Smart SOP for new items development and Training Link subscriptions allows for access to crucial safety and best practice information.

Safety and Risk Control Reimbursement Program: Reimbursements Since Last Committee Meeting

Member	Contact	PY/Qtr	Approved Amount	Category	Description
Lake Arrowhead CSD	Dustin Sims	2024Q4	\$1,250.00	Equipment	AED equipment and pads: by purchasing AED equipment and replacement pads, along with employee training, we hope to create a culture of safety among staff and reduce the risk of workplace hazards.
Leucadia Wastewater District	Trisha Hill	2024Q4	\$2,500.00	Program Mgmt	TrainingLink subscription: This safety management program has continued to assist the District with managing required employee safety training and events.
North of River SD	Patrick Ostly	2024Q4	\$2,500.00	Equipment	Walk behind concrete saw: mitigates silica-containing materials when cutting concrete because the worker is standing up rather than kneeling which could increase exposure limits; concrete saw has a hose to run water while cutting concrete thus reducing dust; saves the employee's back by pushing th□ r er than kneeling and standing
Novato SD	Rebecca Brewer	2024Q4	\$2,370.68	Equipment	Upgraded hard hats: upgraded traditional hardhats to Class E Safety Helmets with chin straps and wave cell technology which provided improved protection of the head from rotational force sustained in a fall.
Oro Loma SD	Stephanie Ortiz	2024Q4	\$2,500.00	Equipment	Added security fencing: additional security fencing will greatly minimize trespassers from entering onto Oro Lorna's property through the ponds.
Selma-Kingsburg-Fowler CSD	Alicia Kirk	2024Q4	\$2,500.00	Service	MSO/TrainingLink subscription: helps manage our safety programs and guide us in complying with applicable regulatory requirements; includes determining training requirements, tracking employee trainings, reviewing safety programs, employee trainings and consulting on programs, policies and procedures.
Stege Sanitary District	Kary Richardson	2024Q4	\$2,500.00	Equipment	Cooling safety hats: helps prevent heat exhaustion; safety awards/prizes: for our safety award luncheons encourages safety awareness

Safety and Risk Control Reimbursement Program: Reimbursements Since Last Committee Meeting

Member	Contact	PY/Qtr	Approved Amount	Category	Description
Silicon Valley Clean Water	David Lee	2024Q4	\$2,500.00	Service	SDS online service: makes it easier for our staff to access critical safety data from any device; find the information they need within seconds. Plus, they'll get the latest updates to the safety data sheets in real-time.
Victor Valley WRA	David Wylie	2024Q4	\$1,196.20	Equipment	Garmin fit watches: watch detects an employee's heart rate escalating significantly, it could be a sign of overexertion in a hot environment. OSHA recommends breaks and proper hydration to avoid heat related illnesses. VVWRA is located at 3000 feet above sea level and experiences triple digit heat for most of the summer. Working safely in the heat and elevation is always a priority and these devices give employees another tool to ensure they avoid the dangerous effects of heat stress. In addition, the watches allow for quick calls or messages, which can be helpful in situations where a worker needs immediate assistance.
West County Wastewater District	Genesis Duenas	2024Q4	\$2,500.00	Service	Online SDS management: helps to easily provide accessible and low maintenance SDS sheets to our employees. This helps ensures employees have the correct chemical information at all times.
West Valley SD	Kent Edler	2024Q4	\$2,500.00	Software/ Consulting	TrainingLink subscription: helps manage the District's safety training program. SOP Development: helps establish routine, safe ways to work on our three pump stations.
West Bay SD	Robert Scheidt	2024Q4	\$524.98	Equipment	Replaced old gym equipment: new equipment will continue to help our employees in their quest for staying fit, keeping our Safety Record
San Elijo JPA	Yani Barragan	2024Q4	\$2,500.00	Training/ Prog Dev	Safety Lunch and Learn event which includes cpr training, fire demonstration, Safety Center annual membership: safety lunch and trainings encourages safety awareness and sends positive message about safety and emergency preparedness.

Safety and Risk Control Reimbursement Program: Reimbursements Since Last Committee Meeting

Member	Contact	PY/Qtr	Approved Amount	Category	Description
Napa Sanitation District	Amy Walcker	2024Q4	\$1,250.00	Equipment	Ice dispenser: for the Collections, Operations and Reclamation Departments to encourage hydration and prevent hyperthermia during hot working conditions.

PY33 Workers' Compensation Excellence Award

ISSUE: The CSRMA Workers' Compensation Excellence Award P&P #3-WC indicates the Workers' Compensation Committee will review applications submitted each year and provide recommendations to the Executive Board on the applications meeting the criteria set forth in the P&P.

The Program Administrators will present a summary and recommendations for the applications submitted.

RECOMMENDATION: Review and discuss.

FISCAL IMPACT: \$50,000 – this is included in the FY 24/25 budget.

BACKGROUND: None.

ATTACHMENTS:

1. CSRMA Workers' Compensation Excellence Award Policy and Procedure #3-WC.
2. Workers' Compensation Excellence Award Application 2024
3. Member Applications (Handout)

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

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

EFFECTIVE: August 6, 2004

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

Policy:

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

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

1. Have no low back lost time claims due to strain/overexertion for the program year being evaluated.
2. Provide evidence that the CSRMA Return to Work program, or equivalent, has been implemented in order help injured employees heal more quickly and reduce the indemnity portion of the workers' compensation claim.
3. Provide annual training on the ergonomic and biomechanical principles relevant to the work activities and risk factors present at their agency, by department.
4. Provide evidence that an employee health promotion program with specific activities designed to target employee health risk factors has been implemented.
5. Provide evidence that all job descriptions have identified the specific item or task that the upper lifting requirement is based on.
6. Rank tasks/equipment that, if operated/performed incorrectly, are likely to cause: (rank each 1-3, 3 = high probability)
 - a. injury to the operator
 - b. a coworker
 - c. damage to agency property
 - d. damage to private property
7. After adding the risk rankings for each item together from criteria #6, perform the following for the 10 tasks/equipment that have the highest risk score:
 - a. Job Hazard Evaluation
 - b. Ensure an SOP has been developed with the completed JHA incorporated
 - c. Have the completed SOP/JHA reviewed by affected staff
 - d. Schedule refresher reviews of each SOP/JHA every 12 months as a

8. ID all routinely lifted items that have a static weight of 75lbs or more and:
 - a. ID those items that, because of variables involved in the lift, pose elevated hazards (i.e. poor grip, awkward, carried over uneven ground, etc)
 - b. Where feasible, color code, label or otherwise communicate in a documented manner each as:
 - i. Requires a team lift
 - ii. Requires a mechanical lift
 - iii. Requires extra caution

Procedures:

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

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

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

Additionally, each qualifying member will receive the following:

1. Wall Plaque
2. Lobby Banner

Each year the Workers' Compensation Committee shall review the prior years' losses and the number of members meeting the prior year's award criteria and recommend to the Executive Board that the award criteria remain the same or be updated to target a different type of injury. In the event of the latter, the Workers' Compensation Committee will provide the Executive Board with award criteria designed to reduce the frequency of the type of injury to be targeted.

California Sanitation Risk Management Authority (CSRMA)
2024 Workers' Compensation Excellence Award Application (Due 9/30/24)

Name of Your Agency:	
If we have questions regarding your application, who should we contact at your agency?	
<ul style="list-style-type: none"> • Name: • Phone: Email: 	
Please Note: This award program is only available to members of the CSRMA pooled Workers' Compensation Program. If you are unsure if your agency is a member, please contact David Patzer at dpatzer@dkfsolutions.com or Seth Cole at Scole@alliant.com	
To qualify for the 2024 Workers' Compensation Excellence Award, please submit this application <u>and</u> support documentation <u>electronically</u> in pdf format following the directions below to David Patzer at dpatzer@dkfsolutions.com by 9/30/24. Members submitting a qualifying application will be announced at the January 2025 Board of Directors meeting.	
NOTE: Applications are not considered submitted unless you receive an email confirmation of receipt from David Patzer.	
IMPORTANT NOTES:	
<ul style="list-style-type: none"> • If your agency was a recipient of the 2023 Workers' Compensation Excellence award, you will need to select different tasks for application items 3-4 and 7-9 than your agency used for your 2023 application. • Application submittals must be submitted as a single pdf document with a table of contents and attachments/supporting documentation listed in the same order as the application. • Submittals are not deemed accepted unless notified via email by David Patzer the application was received. 	
REQUIRED QUALIFYING CRITERIA (must meet each)	SOURCES FOR HELP
1: Have no low back lost time claims due to strain/overexertion for the program year being evaluated. (Note: No need to provide anything on your application for this item - CSRMA will verify using your agency's workers' compensation claims data for the time period of 7/1/23-6/30/24).	<ul style="list-style-type: none"> • CSRMA Risk Control Advisor: dpatzer@dkfsolutions.com
2: Provide evidence that the CSRMA Return to Work program, or equivalent, has been implemented in order help injured employees heal more quickly and reduce the indemnity portion of the workers' compensation claim. Specifically, provide evidence of the following:	<ul style="list-style-type: none"> • CSRMA Risk Control Advisor, David Patzer: dpatzer@dkfsolutions.com • CSRMA Workers' Compensation Claims and Return to Work Advisor, Heather Truro: htruro@gmail.com

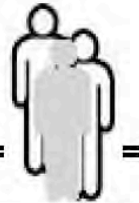
<ul style="list-style-type: none"> a. Copy of the form your agency uses when an employee reports an injury but declines medical treatment. b. Copy of the form your agency provides treating physicians to identify the physical activities the employee is able to perform to facilitate returning the injured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

<p>a. Job Hazard Evaluation</p> <p>b. Develop an SOP with the completed JHA incorporated into the SOP (Note: The SOP must identify each step in the performance of the task or operation of the equipment so it can be used to train someone who has never performed the task or operated the equipment. Incomplete SOPs or SOPs without JHA's incorporated are not acceptable)</p> <p>Please submit copies of a and b, above with your application.</p>	<ul style="list-style-type: none"> • CSRMA Smart SOP mobile app (free to CSRMA members) – contact dpatzer@dkfsolutions.com • OSHA's "How to Perform a Job Hazard Evaluation": https://www.osha.gov/Publications/osh3071.pdf
<p>5: Provide evidence that annual training on the ergonomic and biomechanical principles relevant to the work activities and risk factors present at your agency, by department, is being provided.</p>	<ul style="list-style-type: none"> • CSRMA Video Lending Library available from Risk Control Online • CSRMA Risk Control Advisor: dpatzer@dkfsolutions.com
<p>6: Provide evidence that an employee health promotion program with specific activities designed to target employee health risk factors has been implemented. The term "Program" does necessarily mean a written policy or procedure. Providing evidence of ongoing and regular efforts to reduce employee health risk factors will meet the definition of Program as used here. Examples:</p> <p>a. Onsite gym or gym memberships subsidies</p> <p>b. Brown bag lunch talks on wellness related topics</p> <p>c. Wellness incentive programs (i.e. 10,000 Steps A Day Program)</p> <p>d. Health Risk Factor Assessment programs or incentives</p>	<ul style="list-style-type: none"> • CSRMA Risk Control Advisor: dpatzer@dkfsolutions.com • Wellness Councils of America Free Wellness Resources • American Heart Association Workplace Wellness Resources
<p>7. Working with staff from Operations, Collections and Maintenance (as applicable) identify at least 10 tasks per department staff feels are most physically strenuous in terms of lifting demands.</p>	<ul style="list-style-type: none"> • CSRMA Risk Control Advisor: dpatzer@dkfsolutions.com • Don Freeman: donfreeman@sentinelus.com
<p>8. Using the Center for Disease Control's (CDC) NIOSH Lifting Equation app, calculate the Lifting Index for each task identified in Criteria 7.</p>	<ul style="list-style-type: none"> • CSRMA Risk Control Advisor: dpatzer@dkfsolutions.com • CDC's NIOSH Lifting Equation app: https://www.cdc.gov/niosh/topics/ergonomics/nlecalc.html
<p>9. For any task in 8, above, that indicates a NIOSH Lifting Index of 2.5 or greater provide evidence of how the task was redesigned, reengineered or otherwise modified (i.e. team lift,</p>	<ul style="list-style-type: none"> • CSRMA Risk Control Advisor: dpatzer@dkfsolutions.com • Don Freeman: donfreeman@sentinelus.com

<p>mechanical assist, a material change, etc)to reduce the NIOSH score to less than 2.5 (please provide the report from the PDA software after the task was modified).</p>	
<p>10. Provide training to staff on human error and error prevention methods using the U.S. Dept of Energy’s Human Performance Improvement Handbook Vol. 1, CSRMA Human Error webinar or equivalent.</p>	<ul style="list-style-type: none"> • CSRMA Risk Control Advisor: dpatzer@dkfsolutions.com • U.S. DOE Standards Human Performance Improvement Handbook Volume 1: Concepts and Principles: https://www.standards.doe.gov/standards-documents/1000/1028-BHdbk-2009-v1/@images/file
<p>11. For Collections, Operations and Maintenance (as applicable), have each group evaluate 5 <u>non-routine</u> and 5 <u>routine</u> tasks with a high risk score from Step 3 for error precursors as described on Attachment 1.</p>	<ul style="list-style-type: none"> • Attachment 1 – Error Precursors (Short List) • CSRMA Risk Control Advisor: dpatzer@dkfsolutions.com
<p>12. For each of the 10 tasks identified above, identify at least 2 error reduction tools (sample list provided below – you are not limited to these tools) your agency can provide training and/or implement to reduce the likelihood of an error occurring when performing the task.</p> <ul style="list-style-type: none"> • Sample Error Reduction Tools: <ul style="list-style-type: none"> ○ Pre-job briefing ○ Trouble-shooting decision guide ○ Verification practices (i.e. Peer check, peer review, concurrent verification, independent verification, post job review) ○ Task review, Validate assumptions ○ Procedure use and adherence ○ Do not disturb signs ○ 2-way communication verification of understanding ○ Division of duties ○ Use of SAFER (Summarize steps, Anticipate errors, Foresee probable and worst case consequences at each step, Evaluate controls at each step to prevent, catch and recover from errors, Review relevant previous experience and lessons learned) 	<ul style="list-style-type: none"> • CSRMA Risk Control Advisor: dpatzer@dkfsolutions.com • U.S. DOE Standards Human Performance Improvement Handbook Volume 1: Concepts and Principles: https://www.standards.doe.gov/standards-documents/1000/1028-BHdbk-2009-v1/@images/file • U.S. DOE Standards Human Performance Improvement Handbook Volume 2: Human Performance Tools for Individuals, Work Teams and Management: https://www.standards.doe.gov/files/doe-hdbk-1028-2009-human-performance-improvement-handbook-volume-2-human-performance-tools-for-individuals-work-teams-and-management
<p>13. Develop and submit your written accident/near miss investigation program that includes a root cause analysis and senior management review/sign off.</p>	<ul style="list-style-type: none"> • Risk Control Online recorded webinar: “Incident Investigation – Getting to the Root Cause for Accident Prevention” • CSRMA Risk Control Advisor: dpatzer@dkfsolutions.com

<p>14. Submit documentation that the individual(s) responsible for managing your agency's workers' compensation and making return to work decisions have received online training from Don Freeman on the Sentinel Return to Work online portal.</p>	<ul style="list-style-type: none"> • CSRMA Risk Control Advisor: dpatzer@dkfsolutions.com • Don Freeman: donfreeman@sentinelus.com
<p>15. Submit documentation that your agency's staff received training in 2024 on interpersonal skills/conflict resolution skills.</p>	<ul style="list-style-type: none"> • Recorded webinar coming July, 2024 to Risk Control Online
<p>16. Submit your Workplace Violence Policy that meets the requirements of SB533 Workplace Violence and submit evidence that staff training was provided by 7/1/24.</p>	<ul style="list-style-type: none"> • https://www.employers.org/blog/2024/03/05/default/special-alert-finally-the-wvpp-template-is-here/ • CSRMA Risk Control Advisor: dpatzer@dkfsolutions.com

Error Precursors (short list)



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

**Agenda Item No.G.3
Workers' Compensation Committee Meeting
Meeting Date: October 16, 2024**

Fall/Winter 2024 Training Update

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

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

Understanding your JPA Insurance Pool	11/7/24	Webinar
Effective Tailgate Safety Meetings/Trainings	11/13/24	Webinar
NFPA 70E Electrical Safety for Water and Wastewater Workers	11/14/24	Webinar
Lift Station Inspection & Condition Assessment	11/19/24	Webinar
Claims Management, the Key to Effectively Managing Claims from Cradle to Grave	12/12/24	Webinar
Contracts, Contracts, Contracts, How to Effectively Manage a Program!	1/9/25	Webinar
Is Your Sewer Spill Emergency Response Plan in Compliance?	1/14/25	Webinar
Insurance Requirements in Contracts	2/6/25	Webinar
Pump Station Emergency Response Plans: A Commonly Overlooked SSMP Requirement	2/12/25	Webinar
Unlocking the Training Power of Your Treatment Plant O/M Manual	2/19/25	Webinar
CSRMA/CASA Risk Mgt Seminar <ul style="list-style-type: none"> • Verbal Judo • Fireline Wildfire Risk Assessment Service • Turning O/M Manuals into Training Tools for the Next Generation Operator 	Jan CASA	Seminar

RECOMMENDATION: None – information only.

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

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

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

ATTACHMENTS: Sewer Summit 2024 Schedule

19th Annual Sewer and Stormwater Summit

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

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

[CLICK HERE TO REGISTER](#)

Questions? Contact Kay Patzer at kpatzer@dkfsolutions.com

Event Schedule

Expanded View ▾

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

Thursday, October 10

8:00 am – 9:00 am	<p>Traffic Control 🗄</p> <p>COLLECTIONS WORKER SAFETY & PROFESSIONAL DEVELOPMENT</p> <p>• John Balestrini, Managing Partner, The Barritt Group</p>
8:00 am – 9:00 am	<p>Data Submitter Training 🗄</p> <p>REGULATORY COMPLIANCE</p> <p>• Sam Rose, Principal, Sam Rose Consulting</p>
8:00 am – 9:00 am	<p>Overview of City of Houston Stormwater Maintenance and Operations 🗄</p> <p>OPERATIONS</p> <p>• Rusty Nezat, Director, Nezat Training and Consulting, Inc.</p>
8:00 am – 9:00 am	<p>Industrial Hazardous Materials Management Strategies to Positively Impact Stormwater Testing Results 🗄</p> <p>STORMWATER</p> <p>• Briana Lipka, Environmental Director, Du-All Safety</p>
8:00 am – 9:00 am	<p>Managing the Coming Whirlwind: Projecting and Preparing for CIP Projects to Comply with the WDRs 🗄</p> <p>COLLECTION SYSTEM MGT/ENGINEERING</p> <p>• Chris Ewers, Principal Engineer, Ewers Engineering, Inc.</p>
9:15 am – 10:15 am	<p>Competency Based Training and Training Plan for Collections Workers 🗄</p> <p>COLLECTIONS WORKER SAFETY & PROFESSIONAL DEVELOPMENT</p> <p>• David Patzer, Managing Partner, SERP Services</p>
9:15 am – 10:15 am	<p>SSMP Audit Compliance Issues 🗄</p> <p>REGULATORY COMPLIANCE</p> <p>• Paul Causey, Principal, Causey Consulting</p>
9:15 am – 10:15 am	<p>An Effective Method for Determining if Training Stuck 🗄</p> <p>OPERATIONS</p> <p>• Sam Rose, Principal, Sam Rose Consulting</p>
9:15 am – 10:15 am	<p>Enforcement Actions of Reporting and Effluent Limit Violations 🗄</p> <p>STORMWATER</p> <p>• Pavlova Vitale, Unit Supervisor, Los Angeles Regional Water Quality Control Board, Enforcement Unit</p> <p>• Emma Averill, Water Resource Control Engineer, Los Angeles Water Board</p>
9:15 am – 10:15 am	<p>Optimizing Sewer and Storm Drain Inspections and Data Management with Drones 🗄</p> <p>COLLECTION SYSTEM MGT/ENGINEERING</p> <p>• Joseph Valenzuela, Pathfinder Optics</p>
10:30 am – 11:30 am	<p>How to Keep Lone Rangers Safe When There Isn't a Tonto-Lone Worker Best Practices 🗄</p> <p>COLLECTIONS WORKER SAFETY & PROFESSIONAL DEVELOPMENT</p> <p>• Jo Cavanaugh</p>
10:30 am – 11:30 am	<p>Preparing SSMP Audits for Scrutiny Prior to Uploading to CIWQS by Your Agency LRO 🗄</p> <p>REGULATORY COMPLIANCE</p> <p>• James Fischer, Co-Owner, Fischer Compliance LLC</p>
10:30 am – 11:30 am	<p>Measuring the Success of your CMMS and Steps to Enhance Based On your Operational Needs and Budget 🗄</p> <p>OPERATIONS</p> <p>• Steve Miksis, Vice President, SKL Solutions</p>
10:30 am – 11:30 am	<p>Stormwater Solutions to the Climate Change Challenge 🗄</p> <p>STORMWATER</p> <p>• Tamarin Austin, Attorney</p>
10:30 am – 11:30 am	<p>Innovative Case Studies on SmartCover for Sewer Management 🗄</p> <p>COLLECTION SYSTEM MGT/ENGINEERING</p> <p>• Eric Van Cleave, Southern California Regional Sales Manager, SmartCover Systems</p>
12:30 pm – 1:30 pm	<p>The 6 Types of Working Genius – Discover Your Gifts Transform Your Work 🗄</p> <p>COLLECTIONS WORKER SAFETY & PROFESSIONAL DEVELOPMENT</p> <p>• Keith Sorsdal, President / CEO, The Sorsdal Group, LLC</p>
12:30 pm – 1:30 pm	<p>SERP Best Practices 🗄</p> <p>REGULATORY COMPLIANCE</p> <p>• David Patzer, Managing Partner, SERP Services</p>
12:30 pm – 1:30 pm	<p>PSERPs 🗄</p> <p>OPERATIONS</p> <p>• John Balestrini, Managing Partner, The Barritt Group</p>
12:30 pm – 1:30 pm	<p>Innovative Case Studies on SmartCover for Sewer Management 🗄</p> <p>STORMWATER</p> <p>• Sean Hennessy, SmartCover Systems</p>
12:30 pm – 1:30 pm	<p>Data Science for Gravity Main Cleaning Optimization 🗄</p> <p>COLLECTION SYSTEM MGT/ENGINEERING</p> <p>• Lars Stenstedt, Data Science Services, V&A Consulting Engineers, Inc.</p>
1:45 pm – 2:45 pm	<p>CalOSHA Inspection Procedures and Serious Injury Reporting - Understanding and Knowing Your Responsibilities, Rights and Requirements 🗄</p> <p>COLLECTIONS WORKER SAFETY & PROFESSIONAL DEVELOPMENT</p> <p>• Peter Kuchinsky</p>
1:45 pm – 2:45 pm	<p>An Update on the Implementation of the 2022 Sanitary Sewer Systems Order 🗄</p> <p>REGULATORY COMPLIANCE</p> <p>• Jarma Bennett, State Water Resources Control Board, NPDES Unit</p>
1:45 pm – 2:45 pm	<p>PRINCIPLES OF ROOT FOAMING – Implementing a Chemical Sewer Root Control Program 🗄</p> <p>OPERATIONS</p> <p>• Tom Edwards, Duke's Root Control</p>
1:45 pm – 2:45 pm	<p>Guide to a Simple, Sticky Data Judgement Tool 🗄</p> <p>STORMWATER</p> <p>• Chris Ewers, Principal Engineer, Ewers Engineering, Inc.</p>
1:45 pm – 2:45 pm	<p>Mastering Your Collection System with 2024 Technology and Artificial Intelligence 🗄</p> <p>COLLECTION SYSTEM MGT/ENGINEERING</p> <p>• Steve Miksis, Vice President, SKL Solutions</p>

Filter by date

🗄 Thursday, October 10

Filter by track

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

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2-Year Risk Control Work Plan

ISSUE: Each year, the chairs of the Workers' Compensation Committee and the Pooled Liability Committee meet with the Risk Control Advisor in December to develop a draft Risk Control Work Plan for the coming Program Year. The draft Work Plan is then presented to each Committee for review and input. The final draft Work Plan is then presented to the Executive Board for review at their Long-Range Planning meeting held each March.

For 2024, the Risk Control Subcommittee will update the FY24/25-25/26 Risk Control Work Plan and form the FY 25/26-26/27 Risk Control Work Plan.

RECOMMENDATION: Discuss and provide direction.

FISCAL IMPACT: None

BACKGROUND: The CSRMA Executive Board, at its 2016 Long Range Planning meeting changed the format of the CSRMA Risk Control Work Plan from a single year to encompass two years for the following reasons:

- Reduce workload for the Committees and Executive Board
- Increase CSRMA's ability to address long term risk trends
- Plan risk control projects over a longer budgeting horizon to allow for more complex risk control activities
 - Example: The SOP App was funded over two fiscal years as this project required more work than could be completed in a single year.

The work plan is envisioned to be adjusted annually to reflect new or emerging exposures and risk control activities that will reduce exposures.

ATTACHMENTS: None



Halloween Party

BY KENN NESBITT

We're having a Halloween party at school.
I'm dressed up like Dracula. Man, I look cool!
I dyed my hair black, and I cut off my bangs.
I'm wearing a cape and some fake plastic fangs.

I put on some makeup to paint my face white,
like creatures that only come out in the night.
My fingernails, too, are all pointed and red.
I look like I'm recently back from the dead.

My mom drops me off, and I run into school
and suddenly feel like the world's biggest fool.
The other kids stare like I'm some kind of freak—
the Halloween party is not till next week.

Copyright Credit: "Halloween Party." © 2005 by Kenn Nesbitt. Reprinted from *When the Teacher Isn't Looking* (© 2005 by Kenn Nesbitt) with permission from Meadowbrook Press.

Source: *When the Teacher Isn't Looking* (2005)

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How Effective Communication with an Injured Worker Can Benefit a Claim Outcome

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September 10, 2024

[Carrier Chronicles](#) » [Claims Management](#) » How Effective Communication with an Injured Worker Can Benefit a Claim Outcome
[Claims Management](#)

For an injured worker, navigating the workers' compensation claims process is usually uncharted territory. Having an employer to help steer the ship can make all the difference in their claim experience.

September 10, 2024



Communication is the golden rule for any claim. For an injured worker, a prompt post-injury response can lead to more immediate medical treatment, lower risk of long-term disabilities, peace of mind, and faster acclimation to a full-duty return to work when possible. However, any possibility of these benefits relies heavily on the willing action of their employer and their active stakeholders to keep them informed and engaged throughout the process.

“Post-injury can be very scary for an injured worker and their family or support structure, who may not know what to do or where to start. If an injured worker feels abandoned by their employer post-injury, this can lead to adverse claim outcomes,” said Jayde Laxton, Managing Director – Claims at Safety National. “Immediate contact and open communication from their employer provides a level of empathy and compassion necessary to ease their concerns. Involving a third-party administrator early on can also keep the injured employee and their family updated on the process and recovery expectations.”

Communication can yield the following benefits, which can be extremely helpful in optimizing the outcome of a workers’ compensation claim:

1. Builds trust and enhances meaningful conversations.

Trust is the eternal motivator for any claim progression, but how can an employer build trust without seeming overly eager to benefit their organization? The first step is always empathy. Involve a nurse case manager early, who specifically meets the needs of the claim. For example, in catastrophic cases, a more experienced nurse will be needed to appropriately discuss the recovery process with the family. Regardless of severity, empathy should always be prioritized, demonstrating urgency in care coordination and recovery.

2. Expedites the claims process.

Unlike employers and adjusters, an injured worker is typically unfamiliar with the workers’ compensation system. Employees may self-educate, but they mostly rely on their employer to explain the process, providing information like medical and indemnity benefits and contact details for the stakeholders involved.

3. Prevents long-term claims occurrence.

An injured worker should feel supported for the length of the claim and beyond. Inconsistent communication after the initial injury can lead to unpredictability from the employee. If they feel the claim is being mismanaged or left as an afterthought, they may feel more inclined to retain an attorney and engage in litigation. Building rapport with an employee can reinforce a sense of security, making them feel valued throughout the life of the claim.

4. Empowers the injured worker.

Employers have one tool to help their employees avoid a potential path to permanent disability – a strong return-to-work program. Employees should be provided guidance on any available policy, a description of processes to be followed, and key contact information. Full transparency of benefits and challenges in their recovery allows them to make informed decisions and take ownership of their journey.

5. Promotes a culture of cooperation.

Again, enhanced communication with an injured worker may reduce the chance that they obtain an attorney for their claim. Sometimes, employees will still retain an attorney, but injured workers may reach settlements quicker and sometimes for lower amounts through constant communication with their claims team. Attorneys may encourage their clients to disengage with their employer, but the injured worker may have already established a relationship of trust.

Tags:

claims

communication

family

injured worker

trust

workers' compensation

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Zywave Professional Front Page News - Wednesday, August 7, 2024

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Common workplace injuries cause the largest workers comp losses: Travelers

By Erin Ayers, Front Page News

The most common workplace injuries comprise the majority of workers compensation claim costs, and over a third of all injuries occur during an employee's first year on the job, according to [research](#) from Travelers Insurance.

Examining over 1.2 million workers compensation claims between 2017 and 2021, Travelers found overexertion when lifting, twisting, pushing or pulling to be most frequent cause of workplace injuries while slips, trips and falls are the top driver of severe claims (defined as losses over \$250,000).

Following overexertion as the most common injury (29% of all claims) was slips, trips, and falls at 23%; being struck by an object at 12%; auto accidents (5%); and being caught in or between hazards (5%).

Over a third (35%) of all workplace injuries occurred during an employee's first year and these first-year injuries made up 32% of all workers compensation claim costs, the insurer found. Injured first-year workers missed an estimated 6 million workdays.



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“Factors such as inexperience, workforce shortages and maintenance issues are all contributing to these unfortunate and often avoidable accidents,” said Rich Ives, senior vice president of business insurance claims at Travelers, in a statement. “While the number of injuries overall has been trending downward in recent years, our analysis shows that there’s never been a better time for businesses to invest in workplace safety and injury prevention.”

The restaurant industry faced the biggest impact from first-year worker injuries at 52% of claims, followed by 44% of construction claims and 39% in both retail and transportation.

Across all claims, injured employees missed an average of 72 workdays, an increase of one day from Travelers’ 2023 report. Construction workers tended to miss the most days due to injury at an average of 103 days, up from 99, while transportation workers missed 83, up from 77.

“There are tangible consequences to any injury, and many include long-term, sometimes permanent, effects,” said Chris Hayes, assistant vice president of workers compensation and transportation, risk control at Travelers. “By understanding where the risks were in the past, businesses can better identify what to look for and tailor their risk management and employee safety strategies accordingly to help prevent injuries from happening.”



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4 Factors Influencing High-Cost Workers' Compensation Claims

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August 26, 2024

[Carrier Chronicles](#) » [Claims Management](#) » 4 Factors Influencing High-Cost Workers' Compensation Claims
[Claims Management](#)

WCRI's latest study analyzes how high-cost claims are characterized and the components contributing to those high costs. Here, we review four of their major findings.

August 26, 2024



An injured worker's injury type and social determinants of health, like economic stability, income, and living conditions, have been attributed to a significant impact on their recovery outcomes and the costs associated with the claim. A new study from the Workers' Compensation Research Institute (WCRI) examines the effects of additional elements, like pre-existing conditions and injury complications, on contributions to claim costs.

“This study examined the top 5% of claims with medical payments within the first 36 months of injury, and while their representation of total workers’ compensation claims is small, they are responsible for a significant total of overall claims cost,” said Matt Sekula, Vice President – Workers’ Compensation Claims Strategy and Operations. “Many of the factors identified by WCRI that influence these claims can be proactively monitored, allowing stakeholders to advocate for better care management and thus a greater chance at an optimal outcome.”

When addressing the factors associated with an increased likelihood of high costs, stakeholders should closely monitor these four components.

1. Injury Complexity

Injuries may appear straightforward from the onset, but an individual’s pre-existing conditions can complicate severity, treatment, and recovery. Many injuries also have complexities from the start due to where the injury occurs in the body.

WCRI’s study found that the following can contribute to increased costs in claims (these figures are compared to costs associated with carpal tunnel syndrome):

- Fractures between the ankle and hip or pelvis, spinal fractures, and severe burns: 8-9 times more likely
- Herniated discs or disc disorders, neurological neck and back conditions, and spine pain, strains, or sprains: 4-5 times more likely
- Comorbidities: 33%
- Degenerative conditions: 46%

2. Resource-Intensive Care

The term “resource-intensive care claims” refers to situations when a claim’s medical payments exceed \$10,000 for one or more months. As that care extends beyond 12 months post-injury, it is considered a late resource-intensive care claim. According to WCRI, late resource-intensive care “may indicate patterns of care that are inconsistent with treatment guidelines or expected practices.” It may also include complications occurring from the initial injury or treatment. WCRI found that these claims are 35 times more likely to have high costs than claims without resource-intensive care.

3. Lack of Care Coordination

Typically, when an injured worker is treated within the same healthcare organization, there is clearer communication and treating physicians can more easily collaborate on providing the best care plan. The likelihood of increased claim costs is often magnified when multiple healthcare systems are part of the treatment plan. Using the number of provider tax identifications (IDs) per claim, WCRI notes the following when considering the number of providers used:

- Four or more provider tax IDs listed during the first three months of treatment are linked to higher associated claim costs.
- When a claim has matching tax IDs for initial and subsequent physician visits, it is 33% less likely to have high costs than those with multiple providers listed.

4. Individual Characteristics

An injured worker's age, gender, marital status, job tenure, and industry can moderately impact their recovery rate. Notably, an increasing number of workers aged 55 and up in the workforce contribute to higher injury severity rates. Compared to workers aged 35-44, this group has a 6% increased likelihood of a high-cost claim. Out of over 720,000 claims included in this study, the majority were attributed to males, consisting of 59% of the total claims.

Additionally, a worker's associated industry, particularly those in construction, had a greater bearing on the likelihood of high claim costs. Construction workers were 45% more likely to have high costs than those working in manufacturing. Agriculture, forestry, and fishing employees held a 28% increased likelihood of increased costs.

Tags:

care coordination

comorbidities

injury complexity

resource-intensive care

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

Meetings in RED are IN-PERSON

**CSRMA
Board of Directors
60 Members**

Finance Committee
Jason Dow, Chair
Matt Anderson
Philip Leiber
Ryan Green

Executive Board
Craig Murray, Carpinteria SD (President)
Sandeep Karkal, Novato SD (Vice President)
Michael Thornton, San Elijo JPA
Vince De Lange, Delta Diablo
Michelle Gallardo, Dublin San Ramon SD
Teresa Herrera, Silicon Valley Clean Water
Patrick Ostly, North of River SD
Tyson Zimmerman, Ironhouse SD (Alternate)

Officers Committee
Craig Murray
Sandeep Karkal

Treasurer-Auditor
Jason Dow

Secretary
Roland Williams

Legal Counsel
Byrne Conley, Esq.
Gibbons & Conley

Financial Auditor
James Marta,
James Marta & Company

**Program Management
Alliant Insurance Services, Inc.
JPA Administration & Insurance**
Dennis Mulqueeny
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

Financial Advisor
Michael Kronbeter,
PFM Asset Management
LLC

Pooled Liability Program Committee
Teresa Herrera, Silicon Valley Clean Water, Chair
Sergio Ramirez, West Bay SD
Jimmy Dang, Oro Loma SD
Mark Carlson, Union SD
Jordan Damerel, Fairfield-Suisun SD
Veronica Cazares, Selma-Kingsburg-Fowler County SD

Workers' Compensation Program Committee
Vince De Lange, Delta Diablo, Chair
Jeffrey Kingston, Sausalito-Marin City SD
Curtis Paxton, Las Gallinas Valley SD
Jennifer Sabine, Encina Wastewater Authority
Jan Lee, Dublin San Ramon SD
VACANT

Claims
Alan Dialon
Carl Warren & Co.

Claims
Stella Sebastiani
Athens

Service Team

