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PAST PRESIDENTS:

Craig Murray
2020-2024
Greg Baatrup
2018-2020

WORKERS' COMPENSATION COMMITTEE AGENDA
Meeting Via Teleconference at the Following Locations:

14041 N. Running Brook Lane, Marana, AZ 85658

1832 Montecito Way, Eureka, CA 95501

Phone One-Tap: +16699006833,98515657923#.....*598467#
<https://alliantinsurance.zoom.us/j/98515657923?pwd=kMz7UENbiKR8qvPHnLRCyvuBUJ9ZSq.1>

Date: Thursday, February 20, 2025
Time: 1:00 PM [Lunch at Noon]

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

A.	CALL TO ORDER	A=Action	
B.	PUBLIC AND COMMITTEE MEMBER COMMENTS	I=Information	
		V=Verbal	
		H=Handout	
C.	CONSENT CALENDAR		
1.	Meeting Minutes of October 16, 2024 <i>Recommendation: Approve minutes from their last meeting.</i>	A	p. 6
D.	CLOSED SESSION TO DISCUSS PENDING CLAIMS Action may be taken per Government Code Section 54956.95. See Reverse for Full Listing of Claims to be Discussed	A	
E.	CLAIMS ADMINISTRATION		
1.	Reporting and Ratification of Claims Settlements <i>Recommendation: Report and ratify claims settlements approved in closed session.</i>	A/V	
2.	Quarterly Claims Report as of December 31, 2024 <i>Recommendation: Review the quarterly claims report as of 12/31/24.</i>	I	p. 14
3.	Workers' Compensation Program Claims Audit - TIME CERTAIN: 1:05 PM <i>Recommendation: Receive a report on the most recent claims audit.</i>	I	p. 15
F.	UNDERWRITING ISSUES		
1.	Program Year 36 Renewal Preliminary Expectations <i>Recommendation: Receive a verbal report regarding the Program Year 36 Renewal Preliminary Expectations.</i>	V	
2.	Prospective New Member: Triunfo Water and Sanitation District <i>Recommendation: Discuss Triunfo Water & Sanitation District's interest in joining the Workers' Compensation Program.</i>	V	
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. 34
2.	Annual Workers' Compensation Loss Analysis Report <i>Recommendation: Review the Workers Compensation Program Claims Analysis Report.</i>	I/H	p. 37
3.	FY 25/27 Risk Control Work Plan - Draft <i>Recommendation: Review the proposed FY 25/27 Risk Control Work Plan and provide direction.</i>	A	p. 38
4.	Workers' Compensation Excellence Award Criteria <i>Recommendation: Review the 2025 Workers' Compensation Excellence Award Criteria and provide direction.</i>	A	p. 49
H.	INFORMATION ITEMS		
1.	"Poem of the Day"	I	p. 60
2.	Article - 6 Trends Shaping Workers Compensation in 2025	I	p. 62
3.	Article - Charges were filed in nearly \$100 million fraud scheme	I	p. 65
4.	Article - COVID nonemergency rules expire some requirements remain	I	p. 67
5.	CSRMA 2025 Meeting Calendar	I	p. 69
6.	CSRMA Organization Chart	I	p. 70
7.	CSRMA Service Team <i>The Committee will be asked to review the Information Items.</i>	I	p. 71

I. ADJOURNMENT

The next meeting is scheduled for May 15, 2025 via videoconference

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 01.31.25

INDEMNITY

Claimant Name	Account Name	Loss Date
Acosta, Gilbert	Lake Arrowhead Community Services District	05/12/2022
Adams, Nathanael	Sanitation District #5 of Marin County	11/07/2024
Alejos, Sylvia	Silicon Valley Clean Water	08/17/2021
Baggerly, Russ	Ojai Valley Sanitary District	12/17/2018
Bailey, David	Dublin San Ramon Services District	08/25/2023
Baxter, Kenneth	Dublin San Ramon Services District	03/01/2021
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
Golshani, Sahar	Las Gallinas Valley Sanitation District	10/30/2023
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
Hill, Nathan	Central Contra Costa Sanitary District	11/06/2024
Hughes, Tim	Union Sanitary District	02/03/2024
Hughes, Timothy	Union Sanitary District	09/10/2024
Hunsaker, James	Victor Valley Wastewater Reclamation Authority	07/13/2022
Kupel, Nora	West Valley Sanitation District	10/21/2013
Loaiza, Stephen	Santa Margarita Water District	07/07/2020
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
Petersen, Blake	Central Marin Sanitation Agency	08/30/2023
Pimm, Michael	Central Marin Sanitation Agency	03/16/2022
Prentice, Robert	Santa Margarita Water District	10/14/2022
Rubio, Francis	Fairfield/Suisun Sewer District	10/10/2023
Valdez, Ivan	Santa Margarita Water District	02/06/2023
Valikonis, John	Carpinteria Sanitary District	08/30/2024
Walker, Michael	Silicon Valley Clean Water	08/06/2022
Woolwine, Dwight	Ojai Valley Sanitary District	12/06/2024
Wright, Robert	Delta Diablo	09/01/2018

FUTURE MEDICAL

Alsby, Jay	South Tahoe Public Utility District	04/23/1999
Anderson, Frederick	Silicon Valley Clean Water	11/21/2021
Armstrong, Albert	West Valley Sanitation District	11/10/1998
Ayers, James	Vallejo Flood and Wastewater District	09/11/2002
Bailey, David	Dublin San Ramon Services District	06/08/2004
Baker, Jacob	Lake Arrowhead Community Services District	01/06/2005

CSRMA WORKERS' COMPENSATION PROGRAM
CLAIMS INCURRED AS OF 01.31.25

Claimant Name	Account Name	Loss Date
Bally, Robert	Central Marin Sanitation Agency	08/20/2020
Benitez, Victor	Ironhouse Sanitary District	03/31/2016
Bish, Mark	West County Wastewater District	05/12/2015
Brough, Robert	Dublin San Ramon Services District	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
Ford Sr, Thomas	Central Contra Costa Sanitary District	03/27/2019
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
Inman, Erin	Ventura Regional Sanitation District	05/06/2014
James, Gregory	South Tahoe Public Utility District	08/18/2015
Jannings, Andrew	Vallejo Flood and Wastewater District	10/27/2010
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
Lawhon, Lance	Carpinteria Sanitary District	09/09/2022
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
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
Papp, Steven	Lake Arrowhead Community Services District	02/01/2006
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
Rojo, Jamie	Union Sanitary District	09/24/2020
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
Tarnowski, Allen	Union Sanitary District	11/07/2016
Tarnowski, Allen	Union Sanitary District	10/03/2018

CSRMA WORKERS' COMPENSATION PROGRAM
CLAIMS INCURRED AS OF 01.31.25

Claimant Name	Account Name	Loss Date
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
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
OCTOBER 16, 2024**

MEMBERS PRESENT

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

MEMBERS ABSENT

None

GUESTS AND CONSULTANTS PRESENT

Mr. Seth Cole, Alliant Insurance Services, Inc.
Mr. P. J. Skarlanic, Alliant Insurance Services, Inc.
Mr. Myron Leavell, Alliant Insurance Services, Inc.
Mr. Steve Davidson, Alliant Insurance Services, Inc.
Mr. David Patzer, DKF Solutions Group
Ms. Heather Truro, HT Consulting
Ms. Stella Sebastiani, Athens Administrators (left 1:48 p.m.)
Ms. Kimberly Moreno, Athens Administrators (left 1:48 p.m.)
Mr. Manuel Berumen, Athens Administrators (left 1:48 p.m.)
Ms. Sunny White, Athens Administrators (left 1:48 p.m.)

A. CALL TO ORDER

The meeting was called to order by Chair Vince De Lange at 1:00 p.m.

B. PUBLIC & COMMITTEE MEMBER COMMENTS

There was a round of introductions.

C. CONSENT CALENDAR

C.1. Meeting Minutes – May 16, 2024

The meeting minutes of May 16, 2024 were reviewed.

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

MOTION: Curtis Paxton

SECOND: Jennifer Sabine

MOTION CARRIED

AYES: De Lange, Kingston, Lee, Paxton, Sabine

NAYS: None

ABSTAIN: None

ABSENT: None

C.2. Proposed 2024 Meeting Calendar

The proposed meeting calendar for 2024 was reviewed. The Committee will hold one live meeting and two via Zoom teleconference. The February 15, 2024 meeting will be held in person at the Alliant San Francisco office. Virtual meetings will be scheduled to begin at 1:00 p.m. The Program Administrators advised the Committee to let them know of any potential scheduling conflicts.

A motion was made to accept the proposed meeting calendar as presented.

MOTION: Jeffrey Kingston

SECOND: Jennifer Sabine

MOTION CARRIED

AYES: De Lange, Kingston, Lee, Paxton, Sabine

NAYS: None

ABSTAIN: None

ABSENT: None

D. CLOSED SESSION TO DISCUSS PENDING CLAIMS

The Committee entered Closed Session at 1:05 p.m. pursuant to Government Code Section 54956.95. The Committee left Closed Session at 1:18 p.m., at which time it was announced that the claims administrator was provided with direction concerning the disposition of certain claims; however, no final settlements were approved, nor was any action taken.

E. CLAIMS ADMINISTRATION

E.1. Reporting and Ratification of Claims Settlements

None.

E.2. Quarterly Claims Report as of June 30, 2024

P.J. Skarlanic reviewed the Quarterly Claims Report with the Committee. He reported that at the end of the last program year, claims were trending at a 10% loss ratio; compared to the 5-year average of 30%, and 61% over the program's history. P.J. advised that Workers' Compensation claims have potential to develop into greater losses after the conclusion of the Program Year in which they occurred, thereby increasing the corresponding loss ratios, but a 10% loss ratio at the conclusion of a Program Year is indicative of a favorable year for the Program.

E.3. Athens Administrators Succession Plan

Seth Cole reviewed the item with the Committee. As a result of discussion at its March 2024 Long Range Planning Session, the CSRMA Executive Board directed the Program Administrators with updating the succession plans for CSRMA's key service providers in order to help ensure continuity of service to CSRMA in the event of personnel changes. Athens Administrators was identified as a key service provider.

Manuel Berumen from Athens Administrators reviewed Athens' succession plan, identifying personnel assigned to CSRMA, and outlined Athens' back up plan for implementation in the event that any individual was to become unable to continue handling Workers' Compensation claims for CSRMA.

The Committee was satisfied with Athens's succession plan as presented.

E.4. Claims Audit

P.J. Skarlanic reviewed the item with the Committee. An audit is conducted every other year on the claims handling practices of the CSRMA Workers' Compensation Program's third-party claims administrator (the TPA). The forthcoming audit will be the first one since Athens Administrators was engaged as the TPA. Tim Farley, of Farley Consulting Services, has performed the last five claims audit for CSRMA Workers' Compensation Program. While the Workers' Compensation Program has conventionally rotated claims auditors every three to four audits, the Program Administrators recommended reengaging Mr. Farley in the interest of consistency in evaluation of Athens in comparison to the Program's previous TPA.

A motion was made to engage Tim Farley to conduct an audit of Athens Administrators' claims handling practices for the CSRMA Workers' Compensation Program.

MOTION: Curtis Paxton

SECOND: Jan Lee

MOTION CARRIED

AYES: De Lange, Kingston, Lee, Paxton, Sabine

NAYS: None

ABSTAIN: None

ABSENT: None

E.5. Athens Stewardship Report

Seth Cole introduced the item for the Committee. Athens Administrators provided a stewardship report for the CSRMA Workers' Compensation Committee, summarizing the Program's claims activity.

Manuel Berumen reviewed the Report for the Committee. Manuel highlighted the progress that Athens has made with respect to the Program's indemnity closing ratio, which is expressed as a percentage of claims closed within a given policy year, regardless of when they were entered, versus the number of claims opened in that same year. In the 2023-24 policy period, 73 claims were closed and 32 were opened, giving an indemnity closing ratio of 228%.

Sunny White from Athens Administrators reviewed the total Program payouts over the last two years of the Program, which revealed a 9% decrease in payouts. Contributing largely to this decrease was a

noteworthy decrease in Temporary Disability, from approximately \$718,000 to \$317,000, which itself was attributed to a year-over-year decrease in total claims reported. A decrease in average time lost due to injury was also noted. Sunny suggested that this decrease could be due to Athens' ability to obtain work restriction recommendations from physicians, enabling injured employees to return to work on modified duties sooner than in previous years. Sunny advised that payout for Permanent Disability experienced a noteworthy increase from the previous year, which is attributed to Athens closing claims that had been left open longer than necessary.

Athens Administrators will provide a stewardship report annually to the Workers' Compensation Committee.

F. UNDERWRITING ISSUES

F.1. WC Payroll Audit PY 34 (2023-2024)

Seth Cole reviewed the Program Year 34 payroll audit with the Committee. Based on the audit results, members will either receive a return check or invoice for any additional deposit due. Overall, \$133,996 will be returned to the membership.

Seth reported that the Program Administrators follow the Workers' Compensation Insurance Rating Bureau (WCIRB) guidelines on remuneration for the initial deposit calculation (pool deposit) and payroll audit.

F.2. Actuarial Study

Seth Cole reviewed the item for the Committee. An actuarial study for the CSRMA Workers' Compensation Program will be performed prior to the 7/1/2025 Program renewal. Seth advised that Willis Towers Watson (WTW) provided a proposal to perform this year's actuarial study, and included in their proposal terms for the subsequent studies to be conducted in 2026 and 2027. Because CSRMA has transferred the Program's pooled layer's go forward risk to Clean Water Insurance Captive (CWIC), unpaid losses and LAE in the WTW study will exclude policy years 7/1/23-24 and 7/1/24-25.

The Program Administrator recommended engaging with Willis Towers Watson to conduct the next three actuarial studies for the CSRMA Workers' Compensation Program.

A motion was made to engage WTW as the CSRMA Workers' Compensation Program actuary for the next three Program Years.

MOTION: Curtis Paxton

SECOND: Jan Lee

MOTION CARRIED

AYES: De Lange, Kingston, Lee, Paxton, Sabine

NAYS: None

ABSTAIN: None

ABSENT: None

G. LOSS CONTROL

G.1. Safety/Loss Control and Wellness Reimbursements

David Patzer directed the Committee to page 55 of the agenda for a summary of requests received since the last meeting. There have been 40 reimbursement requests since the last time the Committee met. Generally, a majority of the requests come in during the months of May and June.

David advised that the programs are very well utilized, and that each request is vetted for suitability and alignment with the intentions of the programs. If a request is not in line with the intentions of the program, the Risk Control Advisor and the Program Administrators attempt to work with the requesting agency to find a solution that does align with the program.

G.2. Workers' Compensation Excellence Awards

David Patzer reviewed this item with the Committee. The CSRMA Workers' Compensation Excellence Award P&P #3-WC indicates the Workers' Compensation Committee 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 four applications that were submitted all met the required criteria after some additional follow-up and clarification. David reviewed the applications with the Committee and is recommending that the following members receive the 2024 Workers' Compensation Excellence Award:

- Goleta Sanitary District
- Oro Loma Sanitary District
- Silicon Valley Clean Water
- West Bay Sanitary District

David remarked that the application is quite rigorous and congratulated the winning agencies for their work in completing their applications.

The winning agencies will each receive a lobby banner and plaque, with employees of all winning agencies receiving an equal share of a \$50,000 prize, which is the approximate cost of a preventable back injury. The limit for a prize for any one employee is \$499.

A motion was made to recommend the slate of winning agencies to the Executive Board for their review and presentation of the 2024 Workers' Compensation Excellence Awards.

MOTION: Jan Lee

SECOND: Jennifer Sabine

MOTION CARRIED

AYES: De Lange, Kingston, Lee, Paxton, Sabine

NAYS: None

ABSTAIN: None

ABSENT: None

G.3. Fall/Winter 24/25 Area Training Update

David Patzer directed the Committee’s attention to page 71 of the agenda for a listing of upcoming trainings, noted below:

Topic	Tentative Dates	Tentative Locations
Sewer Summit	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

The Sewer & Stormwater Summit was held the week before the meeting. Five learning tracks were available for participants, up from four in the previous year. CSRMA, Plan JPA, NCCSIF and SCORE all co-sponsored the event.

G.4. 2-Year Risk Control Work Plan

David Patzer reviewed the Risk Control Work Plan process with the Committee. Every year in late November - early December, the Risk Control Subcommittee, which is made up of the chairs of the Workers' Compensation Committee and the Pooled Liability Committee, meets with the Risk Control Advisor (David Patzer), to update the rolling 2-year Risk Control Work Plan.

David encouraged the Committee to share ideas to be considered for the work plan with either David , Vince De Lange, or anyone from the Program Administrators and we will add to the discussion. A draft of the work plan will be brought to each Committee to review, comment, and make additional recommendations. Once both Committees have had a chance to review the plan, it will be taken to the Executive Board in March for approval at their Long-Range Planning Session. The plan will then be finalized and brought back to both Committees for review.

H. INFORMATION ITEMS

H.1. *Poem of the Day*

H.2. *Article – How Effective Communication with an Injured Worker Can Benefit a Claim Outcome – Carrier Chronicles*

H.3. *Article – Common workplace injuries cause the largest workers comp losses – Travelers*

H.4. Article – 4 Factors Influencing High-Cost Workers’ Compensation Claims – Carrier Chronicles

H.5. CSRMA 2024 Meeting Calendar

H.6. CSRMA Organizational Chart

H.7. CSRMA Service Team Chart

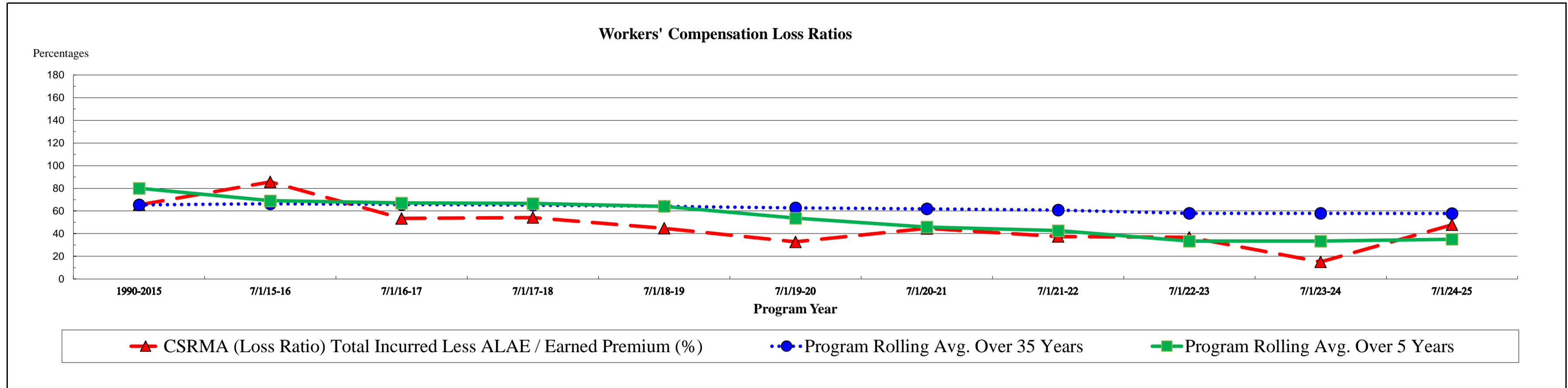
The Committee reviewed the presented information items.

I. ADJOURNMENT

The meeting was adjourned at 2:14 p.m. The next meeting is scheduled for February 20, 2025.

WORKERS' COMPENSATION PROGRAM													
Quarterly Claims Report													
as of December 31, 2024													
	PY 1-25	PY 26	PY 27	PY 28	PY 29	PY 30	PY 31	PY 32	PY 33	PY 34 *	PY 35 *	Program	Program
	Years	2015/16	2016/17	2017/18	2018/19	2019/20	2020/21	2021/22	2022/23	2023/24	2024/25	Average	Average
Program Year	1990-2015	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	7/1/24-25	Over 5 yrs	Over 35 yrs
Number of Members	N/A	43	43	44	43	43	43	43	43	40	40	N/A	N/A
Total Number of Claims	4,169	139	155	131	124	112	114	141	135	120	69	116	158
Earned Premiums	63,879,952	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	1,911,767	3,726,803	2,989,333
Paid Indemnity, Medical, & Rehab	39,268,173	2,291,780	1,928,107	1,913,100	1,530,778	1,045,042	1,404,678	1,108,021	896,107	297,363	199,281	781,090	1,532,333
Paid Expenses	6,765,333	793,367	627,177	693,819	476,004	394,528	344,774	280,791	128,801	86,056	15,359	171,156	314,885
Reserved Indemnity, Medical, & Rehab	2,559,047	781,478	112,991	147,853	285,588	218,790	429,513	464,133	702,162	318,997	715,664	526,094	196,455
Reserved Expenses	186,560	50,840	13,395	20,723	36,844	29,627	51,164	52,260	73,883	42,270	37,595	51,434	17,597
Total Incurred	48,779,113	3,917,465	2,681,670	2,775,494	2,329,213	1,687,986	2,230,129	1,905,204	1,800,953	744,686	967,899	1,529,774	2,061,270
Total Incurred Less ALAE	41,827,220	3,073,258	2,041,098	2,060,953	1,816,366	1,263,832	1,834,191	1,572,154	1,598,269	616,360	914,945	1,307,184	1,728,788
CSRMA (Loss Ratio) Total Incurred Less ALAE / Earned Premium (%)	65	86	53	54	45	33	45	38	37	15	48	35	58

* - The pooled layer is reinsured by CWIC for these Program Years.



Agenda Item No. E.3
Workers' Compensation Committee Meeting
Meeting Date: February 20, 2025

Claims Audit Presentation

ISSUE: In order to ensure that CSRMA members continue to benefit from above average workers' compensation claims handling services, the third-party administrator undergoes a claims handling audit every other year. Farley Consulting Services conducted an audit of Athens. Athens reviewed the claims audit and prepared a response, addressing the recommendations made by the auditor.

Tim Farley, from Farley Consulting Services, will present the audit at the meeting via teleconference.

RECOMMENDATION: The Program Administrators recommend that the Committee review and discuss the audit.

FISCAL IMPACT: The cost of the audit is \$8,200.

BACKGROUND: Every other year, an audit is conducted of the claim handling practices of CSRMA's workers' compensation third party claims administrator. The last audit was conducted in 2023 by Farley Consulting Services. At this time the TPA was Sedgwick. This 2025 audit is the first audit performed with Athens as the TPA.

Audit areas include: adequacy of reserves, promptness of reporting, employee contact, payments, investigations, litigation, denials, rehabilitation, excess claims and subrogation.

ATTACHMENTS: 1) Workers' Compensation Claims Audit Report
2) Athens Response Letter

Workers' Compensation Claims Audit - 2025

for

California Sanitation Risk Management Authority (CSRMA)



February 6, 2025

FCS

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**An Independent Claims Management
Consulting Firm**



February 6, 2025

Mr. P.J. Skarlanic
California Sanitation Risk Management Authority
% Alliant Insurance Services, Inc.
100 Pine Street, 11th Floor
San Francisco, CA 94111-5101

Workers' Compensation Claims Audit – 2025

This report summarizes the results of an audit of workers' compensation claims for the California Sanitation Risk Management Authority (CSRMA). FCS reviewed 80 claims via remote access to the claims management information system of Athens Administrators (Athens), CSRMA's third-party administrator in Concord, California. The review was conducted 1/23/2025-2/1/2025.

The project includes:

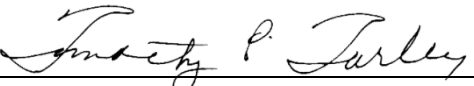
1. The review of 80 workers' compensation claims. The audit sample included:
 - 50 open indemnity claims
 - 15 closed indemnity claims
 - 15 open medical only claims
2. A submission to Athens of a list of claims to be reviewed prior to the audit. That list was chosen by FCS from a roster of claims provided by Athens.
3. Access to Athens's claims management information system from which the following data was obtained:
 - Current financial information (e.g., outstanding reserves and amounts paid to date for temporary disability, permanent disability, expense, and vocational rehabilitation).
 - Daily adjustor activity notes.
 - Date of claim receipt.

- Claimant information and injury description.
 - Vital documents sent and received (e.g., 5020 form, DWC-1; assorted medical documentation, settlement/closing documentation, legal correspondence)
5. Interviews and discussions with Mr. Manuel Berumen of Athens throughout the audit process.
 6. An exit discussion of audit findings with Mr. Berumen and Ms. Sunny White of Athens, was conducted by teleconference after the conclusion of the audit on January 2/3/2025.
 7. Receipt and consideration of rebuttal correspondence submitted by Athens on 2/4/2025 in reply to findings presented at the exit discussion.

FCS appreciates the opportunity to complete this important project for CSRMA.

Respectfully submitted,

FARLEY CONSULTING SERVICES

by 

Timothy P. Farley, CPCU
President

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Appendix

Audit Lists

I. Executive Summary

The audit of 80 workers' compensation claims for CSRMA reveals that Athens is providing effective claims administration for CSRMA. This is the first audit of Athens. It assumed the administration of the account subsequent to the last audit completed in January 2023. Notable deficiencies are evident in the key area of diary maintenance.

FCS makes the following observations and recommendations based on the audit:

1. Athens is adequately staffed to handle CSRMA claims. Three examiners handle combinations of active indemnity and future medical only claims. All 3 examiners are maintaining acceptable caseloads. Exhibit 1 on page 4 displays the personnel assigned to the CSRMA account.
2. Case reserves are accurate. Only 1 claim reviewed requires reserve adjustment. That claim is discussed in Exhibit 2 on page 6.
3. Athens is conducting thorough investigation on CSRMA claims. No investigation deficiencies are identified.

Three claims involve subrogation. Athens is aggressively pursuing the responsible party on all 3 claims.
4. Claim documentation confirms the consistent use of utilization review and nurse case management services to mitigate treatment and medical expense. Return-to-work efforts are aggressive.
5. Athens' fee schedule net savings are \$1,844,054 or 70.6% of the original amount billed on the 1,973 medical bills received in calendar year 2024. Other similar entities FCS has evaluated average 69% net savings. A table providing this calculation appears on page 8.
6. The audit identified no inaccurately calculated disability rates. FCS re-rated the permanent disability rate on 6 of the claims. The rating calculated by Athens is accurate for all 6 of those claims.
7. Forty-one (63%) of the 65 indemnity claims reviewed involve some element of litigation. All litigated claims exhibit timely referrals and status updates from defense counsel. No litigation management deficiencies are identified.
8. Athens' claims management information system documentation process is efficient. No documentation clarity deficiencies are observed.
9. Athens is not consistently maintaining timely diary on the claims reviewed. Six claims exhibit deficiencies. Those claims are discussed in Exhibit 3 on page 10.

10. Supervision is consistent and well documented on the claims reviewed. No supervisory deficiencies are identified.
11. Seventeen of the claims reviewed qualified for reporting to excess insurers. All of these claims were reported timely. No excess reporting deficiencies are identified.

These and other elements of this study are discussed in more detail in the remainder of this report.

II. Audit Results

A. Background

The objective of this audit is to assess the efficiency with which Athens is performing various elements of workers' compensation claims handling for CSRMA.

This report provides findings in key areas of claims handling that will inform CSRMA whether Athens is performing at or above industry standards and whether Athens' claims handling compares favorably with other administrators handling similar pooling entities in California.

The project acknowledges that Athens assumed the administration of the CSRMA account in July 2023. This is FCS's first assessment of Athens' performance.

B. Claims Handling Analysis

This section of the report discusses specific elements of workers' compensation claims handling. Recommendations for improvement are incorporated into the discussion of each element of claims handling, if applicable. Where possible, the report compares Athens performance with audit findings of other similar entities.

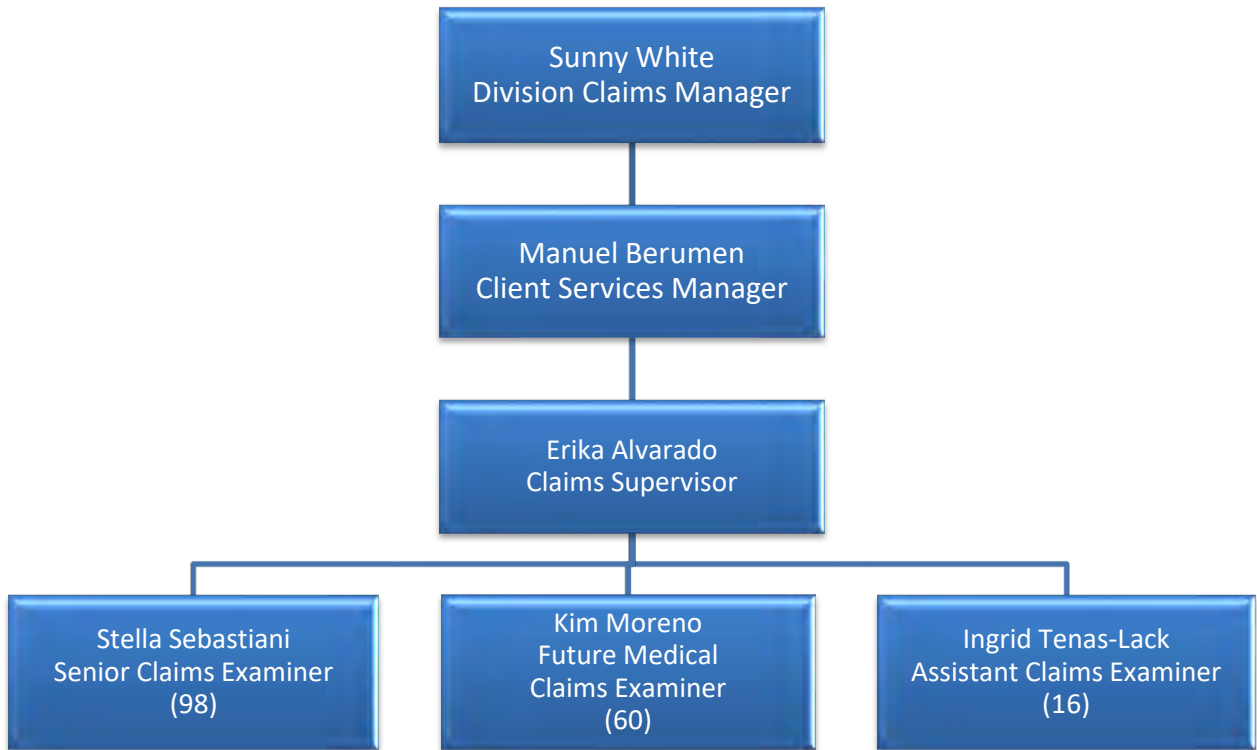
1. Staffing/Caseloads

This analysis seeks to confirm that caseloads comply with accepted industry averages and that the technical competence of staff assigned to the CSRMA account is sufficient.

Exhibit 1 displays the organizational make-up of Athens claims handling personnel assigned to CSRMA claims. Industry standards allow a maximum open indemnity caseload of 150. Medical only and future medical only claims handlers can maintain a caseload of 300. All 3 examiners assigned to the CSRMA account maintain caseloads that comply with this standard.

Athens is adequately staffed for the CSRMA account.

Exhibit 1 - Claims Handling Organizational Chart - Athens




2. Accuracy of Case Reserves

CSRMA claim reserves should anticipate the most *probable* outcome and should be based on:

- Information contained in Form 5020 (Employer's Report of Occupational Injury or Illness)
- Information contained in Form 5021 (Physician's First Report of Injury or Illness)
- Anticipated temporary disability (TD) benefits
- Anticipated medical costs
- Incorporation of utilization review (UR) and ACOEM guidelines recently enacted
- Employee's wage information
- Anticipated vocational rehabilitation (VR) or supplemental job displacement benefits (SJDB)
- Anticipated permanent disability (PD) benefits
- Life expectancy and three-year average annual medical expense history (lifetime medical)
- Anticipated legal expense
- Injury history information obtained through The Index System
- Other related injuries (apportionment)

Athens is considering these factors when establishing reserves on most of the claims reviewed. Only 1 claim requires reserve adjustment. That claim is listed and discussed in Exhibit 2 on the next page.

Exhibit 2 - CSRMA Case Reserve Analysis

Claim No.	Current Outstanding Reserve	Recommended Outstanding Reserve	Comments
	\$0 (permanent disability)	\$5,000 (precautionary)	Claim activity notes are not clear whether some PD is anticipated. FCS suggests the establishment of this precautionary reserve.

Reserve recommendations are based on FCS's review of claims for similar public entity pooling groups in California.

3. Quality of Investigation

Proper investigation for workers' compensation claims includes:

- Timely file set up after claim notification. Industry standards require Athens to set up the claim within 24 hours of receipt of the claim.
- Making prompt contact with the injured employee, the treating physician, and the employee's direct supervisor. Industry standards require this three-point contact within 48 hours of Athens' receipt of the claim.
- Verifying that the injury is work related.
- Researching injury history to determine potential for apportionment.
- Canvassing for possible witnesses to the industrial accident.
- Obtaining recorded or written statements regarding the incident from injured employees or witnesses when possible.
- Follow-up contact with medical providers to gain a clear understanding of the severity of the injury and the anticipated duration of disability.
- Obtaining police accident reports when the industrial injury is the result of a traffic accident.
- Obtaining updated wage information to accurately calculate benefits.
- Identifying claims with rehabilitation potential and effectively monitoring rehabilitation progress.
- Timely assignment of field investigation to independent contractors when necessary.
- Identification and aggressive pursuit of other parties responsible for the injury (subrogation).
- Identification and processing of employees qualified as Medicare eligible, thus requiring compliance with Medicare/Medicaid SCHIP Reporting Act requirements.

Athens is complying with industry standards for claim investigation. No investigation deficiencies are identified.

Three claims involve subrogation pursuit. Athens aggressively pursued the responsible party on all 3 claims.

4. Medical Expense Control/Cost Containment

Thorough scrutiny of all medical bills to identify charges not in compliance with California's fee schedule and charges or treatments that are not work related is a vital element of a fiscally responsible workers' compensation program. A complacent cost containment policy can result in thousands of dollars in unnecessary payments on a single claim. Multiplied by a substantial claim volume, this faulty policy can change a cost-effective program into a matter of great fiscal concern.

Athens is effectively containing medical costs on CSRMA claims.

Athens utilizes Athens Managed Care for medical bill review and California fee schedule compliance. Athens Managed Care cost containment efforts resulted in net savings of \$1,844,054 or 70.6% of the original amount billed on 2,698 bills received in calendar year 2024. This is comparable to the 69% net savings experienced by other California public entities for which FCS has conducted similar studies. The table below provides the calculation.

CSRMA Bill Review Results
Calendar Year 2024

A	Number of bills processed	1,973
B	Original amount billed	\$2,611,983
C	Amount paid	\$681,879
D	Gross savings (B) – (C)	\$1,930,104
E	Cost saving fees	\$86,050
F	Net savings (D) – (E)	\$1,844,054 or 70.6% of original amount billed

Athens is incorporating other medical cost mitigating activities. These include:

- Incorporating utilization review activity to ensure that only applicable treatment is compensated.
- The mitigating application of permanent disability awards in terms of the use of ACOEM guidelines and the newly revised standard for evaluating permanent disability, which is now based on the “diminished future earning capacity” of the employee.
- The establishment of a maximum number of chiropractic and/or physical therapy treatments.

Many of the claims reviewed document medical authorization for the employee to return to work with specific restrictions. Athens consistently identified these light duty restrictions and attempted to arrange the accommodation of them with the CSRMA member.

5. Payments/Settlements

This category evaluates the timeliness of temporary disability and permanent disability benefits, and attempts to confirm that Athens is accurately calculating benefit rates.

FCS re-rated the permanent disability on 6 of the claims reviewed. Athens’s rating on those claims is accurate. None of the claims reviewed exhibit inaccurate temporary disability or permanent disability benefit rate calculations.

Eight claims exhibit the appropriate distribution of permanent disability advances (PDA). In such instances, Athens estimates the probable PD award and is required to initiate payments before the actual award is approved. This was appropriate for all 8 claims.

6. Litigation Management

This category confirms that:

- Defense attorneys and the employee's attorney are responded to timely.
- Defense counsel fees are within industry averages.
- Claim examiners are performing routine activities and not assigning defense counsel to perform tasks that the examiner should be performing.

Forty-one (63%) of the 65 indemnity claims reviewed involve some degree of litigation. The claims selected were intended to be primarily those claims presenting the most exposure to CSRMA.

All litigated claims exhibit timely referral to counsel and timely status report updates from counsel. No litigation management deficiencies are identified.

7. Information System Accuracy/Documentation Clarity

All material viewed to conduct this audit was provided via access to Athens' claims management information system. The system provides organized and chronologically accurate claim-related correspondence, financial information and medical information.

Athens inputs periodic claim summaries to the note screen to update the status of the claim (routinely every 90 days). A key component of these inputs is a summary of the case reserves. Athens is consistently documenting a detailed description of the rationale or calculation of the specific case reserves. No documentation deficiencies are observed.

8. Diary/Case Closure

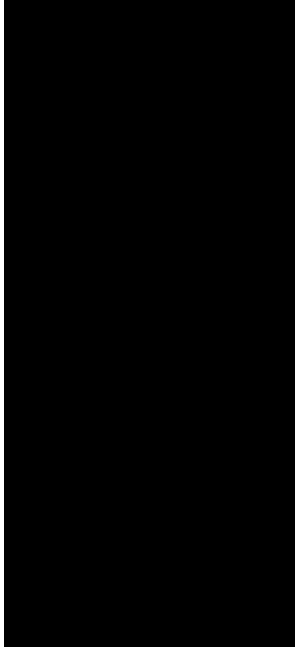
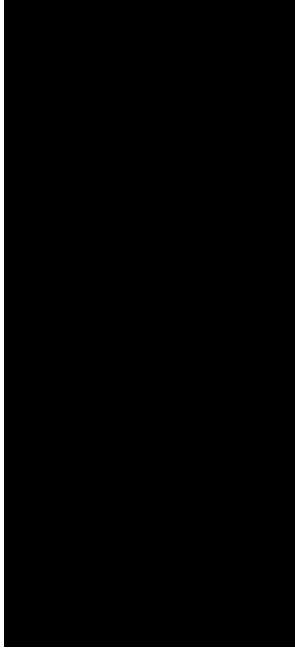
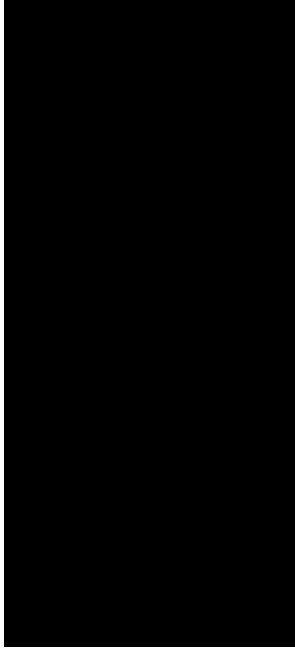
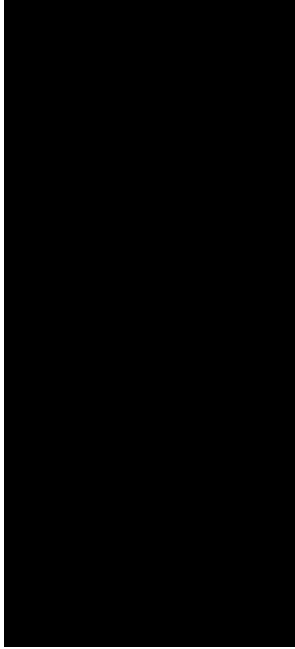
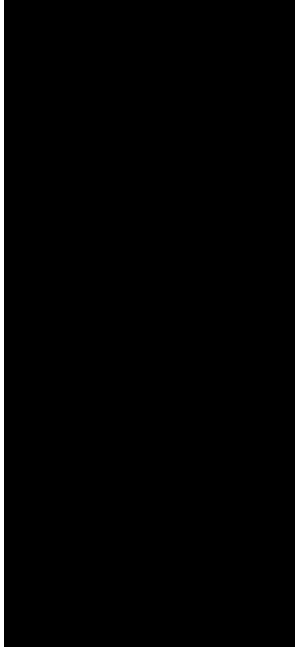
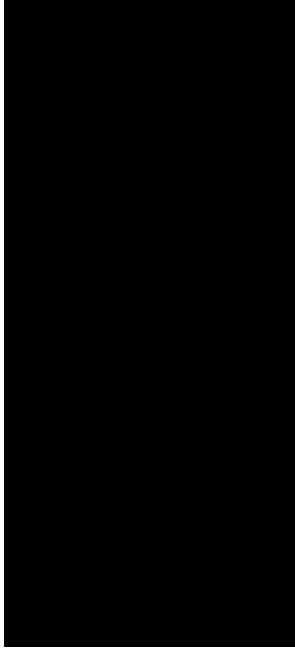
Industry standards require open active indemnity claims to be reviewed at least every 30 days by the handling examiner. Lifetime future medical claims warrant an extended diary (6 months is common).

Athens is not consistently maintaining timely diary. Six claims exhibit gaps in periodic claim handling activity that do not comply with diary maintenance standards. Those claims are discussed in Exhibit 3.

9. Supervision

All claims reviewed exhibit supervisory activity that complies with industry standards for peer review. There are no deficiencies.

Exhibit 3 - Diary Analysis

Claim Number	Discussion
	Claim activity notes reveal no plan of action since 5/17/2024.
	There is no plan of action documented in more than a year.
	Claim activity notes reveal no plan of action since 6/22/2023.
	Notes dated 7/1/2024 indicate that the employee was interested in a C&R settlement. There is limited pursuit of this resolution. It is noted that the employee's attorney has been particularly unresponsive. In its response, Athens pointed to the examiner receiving letters and returning a call. The examiner also sent a letter to the employee's attorney on 1/28/25. That letter was sent subsequent to this audit, and this activity does not explain the more than 6-month gap in attempts to resolve the claim.
	The last documented plan of action is dated 5/16/24.
	Claim activity notes reveal no activity since 7/24/24).

10. Excess Reporting

Seventeen of the claims reviewed generated an exposure that warrants reporting the claim to excess providers.

Claims that meet excess reporting criteria should be identified and reported within 30 days of Athens's knowledge of the excess qualification. Follow-up status reports to excess insurers should be issued every 90 days thereafter. Routinely, the excess insurer will authorize the discontinuation of any reporting. In those instances, Athens must document its notes accordingly.

All 17 claims have been reported timely. No excess reporting deficiencies are identified.

Appendix

Audit Lists

Open Indemnity Claims

Claim No.	
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Claim No.	
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Claim No.	
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Claim No.	
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50.	

Closed Indemnity Claims

Claim No.	
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Claim No.	
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Open Medical Only Claims

Claim No.	
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Claim No.	
9.	
10.	
11.	
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14.	
15.	

February 10, 2025

Mr. P.J. Skarlanic
California Sanitation Risk Management Authority
c/o Alliant Insurance Services, Inc.
100 Pine Street, 11th Floor
San Francisco, CA 94111-5101

by email to pskarlanic@alliant.com

Dear. Mr. Skarlanic,

It has been our pleasure to work with Farley Consulting Services and Mr. Tim Farley for the 2025 Workers' Compensation Claims Audit. We are thrilled with the results and appreciate the opportunity to review the report and findings.

Athens Administrators is in agreement with the results and feedback identified in the audit. Mr. Farley reviewed 80 files for caseload adequacy, reserving, investigation, subrogation, documentation, disability ratings, litigation compliance, and bill review results.

There is one opportunity identified in the report. Mr. Farley indicates that there are notable deficiencies in the key area of diary maintenance. We do agree with the findings pertaining to those 6 claims but also recognize that 92.5% of the claims reviewed did have timely diaries. We take this as important feedback and will review the results with the claims team to ensure that all claims have a timely plan of action and that the actions identified are pursued timely.

We strive for ongoing growth and look forward to that improvement.

Thank you for the continued opportunity to partner with CSRMA as your workers' compensation third-party administrator.

Sincerely,

Manuel Berumen

Manuel Berumen
Client Services Manager
Athens Administrators

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 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
Ventura Regional SD	Jo Cavanaugh	2025Q1	\$1,400	Program Management	Gift cards for the Health and Wellness challenges
Central Marin Sanitation District	Rebecca Brewer	2025Q2	\$616.51	Training	Wellness Event/Seminar: with each wellness seminar, employees are showing increased interest in self-care and strategies for personal improvement.
Delta Diablo	Jamie Lyn Alfonso	2025Q2	\$1,400.00	Equipment	LifeStraw water bottles: to further bolster emergency preparedness and encourage employees to stay hydrated and cool as part of the heat illness prevention program.

Safety and Risk Control Reimbursement Program: Reimbursements Since Last Committee Meeting					
Member	Contact	PY/Qtr	Approved Amount	Category	Description
Central Marin Sanitation District	Rebecca Brewer	2025Q2	\$1,431.69	Equipment	Improved fall protection equipment: improved the portable davit system for fall arrest protection by adding fixed i-beam fall anchors and extender cables, which will remain in place as readily available tie-off points for persons working around a floor hatch that presents a fall hazard when open. In addition, web tie-off adapters will allow workers to use fall restraint in the same or other areas of the plant.
Delta Diablo	Jamie Lyn Alfonso	2025Q2	\$2,500.00	Equipment	LifeStraw water bottles: to further bolster emergency preparedness and encourage employees to stay hydrated and cool as part of the heat illness prevention program.

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

Member	Contact	PY/Qtr	Approved Amount	Category	Description
Leucadia Wastewater District	Paul Bushee	2025Q2	\$2,500.00	Equipment	Upgraded current fall protection equipment: provides more reliable and efficient support during emergencies to safeguard workers and enable quicker rescues.
Novato Sanitary District	Rebecca Brewer	2025Q2	\$501.01	Equipment	Hard-hat mounted flashlights: designed to mount onto hardhats, have greatly improved visibility during the night/low daylight working hours; eliminates need for handheld flashlights, freeing up both hands for the task at hand.

Annual Workers' Compensation Loss Analysis Report

ISSUE: Each year the Risk Control Advisor provides the Workers' Compensation Committee with an analysis of the prior years' workers' compensation claims in order to determine trends and to better focus risk control efforts in areas where the members have the greatest need. The results of the 2023/24 analysis are then presented to the Executive Board for their review.

RECOMMENDATION: Review the results and discuss.

FISCAL IMPACT: None

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

1. Workers' Compensation Claims Management and Return to Work Program
2. CSRMA's Return to Work Advocate
3. Well Workplace monthly newsletter
4. Ergonomics for the Wastewater Worker video training toolkit
5. In person and online ergonomics training
6. CSRMA Health Promotion Program

ATTACHMENTS: CSRMA Workers' Compensation Loss Charts 2023/24 (Handout)

CSRMA Risk Control Work Plan for 2025/26 and 26/27 - DRAFT

ISSUE: The Chairs of the Workers' Compensation and Liability Committees form the Risk Control Work Plan Sub-Committee and develop proposed risk control work plan items for the upcoming program year. The recommendations of the Risk Control Work Plan Sub-Committee are then presented to each Committee and their comments incorporated into the draft Risk Control Work Plan which is then presented to the Executive Board for discussion at the annual Long Range Planning meeting in March.

The draft Risk Control Work Plan for 2025/26 and 2026/27 is attached for the Committee's review.

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

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

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

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

ATTACHMENTS: DRAFT FY's 2025/26 and 2026/27 CSRMA Risk Control Work Plan:

- Risk Control Work Plan Comparison Summary
- Risk Control Work Plan

DRAFT Budget Summary FY25/26

Budget		Continuing Risk Control Tasks	New Risk Control Initiatives	Total Risk Control Budget 24/25	Total Risk Control Budget Proposed 25/26	% Change from 24/25 Budget	Notes
Budget		\$ 499,559	\$ -	\$ 499,559	\$ 499,559	0%	This doesn't reflect the CSRMA Training Budget of \$95k. This budget item covers webinars, CASA seminars, LCW seminars, TrainingLink Basic subscription and special training events (ie new regs like Workplace Violence in 2024)
Budget Detail for Proposed FY 25/26							
Task	FY24/25 Budget	Proposed 25/26 Budget	Notes				
Continuing Risk Control Items:							
•Update 15 online courses	\$ 36,000	\$ 36,000	Costs have remained flat at \$36k 5+ years				
•Safety Reimbursement	\$ 75,000	\$ 75,000	Budget increased by EB FY23/24				
•Wellness Reimbursement	\$ 42,000	\$ 42,000	Budget increased by EB FY23/24				
•Vector annual subscription	\$ 156,000	\$ 156,000	Waiting on final budget number from Vector				
•Rco/Vector Utilization and General Support	\$ 24,000	\$ 24,000	Costs have remained flat 5+ years				
•RCO Tech Support	\$ 5,000	\$ 5,000	Costs have remained flat 5+ years				
•RCO Programming/Server Space	\$ 14,000	\$ 14,000					
• Develop up 10 new online courses	\$ 35,000	\$ 35,000	Costs have remained flat at \$35k 5+ years				
•Smart SOP	\$ 20,000	\$ 20,000	Reduction due to reprogramming as a web				
•Cyber Security - Kynd	\$ 92,559	\$ 92,559	2023 LRP Action Item to expand cyber risk				
New Risk Control Initiatives							
KnowB4 cyber risk control services pool incentive	0	0	KnowB4 is requesting to enter into a Standing Offer agreement with CSRMA in order to offer members a 20% discount off their cyber risk services subscription. No direct cost to CSRMA.				
TOTAL	\$ 499,559	\$ 499,559					

California Sanitation Risk Management Authority

~ **DRAFT** Risk Control Work Plan 25/26-26/27 Budget ~

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

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

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

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

Continuing Risk Control Programs for FY 25/26 & 26/27									
#	Task	Justification	Core, Continuing or New	Budget FY 24/25	Projected FY25/26 Costs	Projected FY26/27 Costs	Services Provided By	Notes	Value to Members
								<ul style="list-style-type: none"> • FY16/17 \$79,479 • FY17/18 \$78,181 • FY18/19 \$81,582 • FY19/20 \$89,493 • FY20/21 \$91,716 	
24	Employee Health Promotion Reimbursement	Continuation of the incentive program created by the Workers' Compensation Committee in 2009.	Continuing	\$42,000 (increased to reflect reimb amount of \$1400) budget funds 30 members to participate annually	\$42,000	\$42,000	NA	<p>This budget item is fully utilized each year; the WCC has recommended this program be available to members of either pooled program.</p> <p>FY 23/24: EB increased reimbursement amount to \$1,400/member</p>	High
25	CSRMA's subscription to Vector Solutions and annual maintenance fee		Continuing	\$120,100	\$156,000	\$156,000	Vector Solutions		High
26	Update, manage, provide support and drive utilization for the CSRMA Target Solutions, including instructional webinars and other video tutorials.	This service requires update, member training and oversight to remain useful to the membership.	Continuing	\$24,000	\$24,000	\$24,000	DKF Solutions	Vector indicates CSRMA is among the highest user subscribers they have for poll clients	High
27	Technical support for RCO and CSRMA-developed content.	The past year has been marked by a substantial increase for the need to have technical support available to RCO and CSRMA-developed tools/resources. SIPE is unable to provide this. KBF Services has provided this service largely at no cost in the past as the need was limited. Due to the increased volume of support requests, KBF Services is charging for their time this FY and going forward.	Continuing	\$5,000	\$5,000	\$5,000	KBF Services		High

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

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

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

Continuing Risk Control Programs for FY 25/26 & 26/27									
#	Task	Justification	Core, Continuing or New	Budget FY 24/25	Projected FY25/26 Costs	Projected FY26/27 Costs	Services Provided By	Notes	Value to Members
								Advisor to enhance and expand the cyber security services and resources CSRMA offers to its members. Objective: To prevent and mitigate cyber related losses impacting the CSRMA membership.	
Total Projected Cost for Continuing Items:				\$407,000	\$499,559	\$504,559			

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

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

DRAFT 1/22/23

Workers' Compensation Excellence Award Criteria

ISSUE: The CSRMA Workers' Compensation Excellence Award P&P #3-WC indicates 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.

The award criteria were changed for 2022 and unchanged in 2023. CSRMA last updated the award criteria in 2024. Typically, CSRMA runs the same application award criteria two consecutive years to allow more members the time needed to meet the application criteria.

RECOMMENDATION: The Program Administrators recommend the application criteria be unchanged for 2025.

FISCAL IMPACT: \$50,000 – this will be included in the FY draft 25/26 budget.

BACKGROUND: None.

ATTACHMENTS:

1. CSRMA Workers' Compensation Excellence Award Policy and Procedure #3-WC.
2. Workers' Compensation Excellence Award Application 2025

**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
February 15, 2022

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:

Effective 2/15/22:

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 7/1/21-6/30/22).

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:

- | |
|---|
| <ol 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. |
|---|

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:
--

- | |
|---|
| <ol 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

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.

Example:

- Task: Setting up lane closures on public streets
 - 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

Please submit a copy of this written analysis with your application.

Perform the following for the 10 tasks/equipment that have the highest risk scores identified in item #3:

- a. Job Hazard Evaluation
- 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)

Please submit copies of a and b, above with your application.

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.

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 not 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:

- a. Onsite gym or gym memberships subsidies
- b. Brown bag lunch talks on wellness related topics
- c. Wellness incentive programs (i.e. 10,000 Steps A Day Program)
- d. Health Risk Factor Assessment programs or incentives

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.

Using CSRMA's Physical Demand Assessment (PDA) software, evaluate each task identified in 7, above and provide a copy of the report for each task.

For any task in 8, above, that indicates a NIOSH score of 2.5 or greater provide evidence of how the task was redesigned, reengineered or otherwise modified (*i.e. team lift, 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*).

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.

For Collections, Operations and Maintenance (*as applicable*), have each group evaluate 5 non-routine and 5 routine tasks with a high risk score from Step 3 for error precursors as described on Attachment 1.

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.

- Sample Error Reduction Tools:
 - 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)

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) 2025 Workers' Compensation Excellence Award Application (Due 9/30/25)

Name of Your Agency:	
If we have questions regarding your application, who should we contact at your agency?	
• Name:	Email:
• Phone:	
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 2025 Workers' Compensation Excellence Award, please submit this application <u>and</u> support documentation <u>electronically</u> in pdf format <u>following the directions below</u> to David Patzer at dpatzer@dkfsolutions.com by 9/30/25. Members submitting a qualifying application will be announced at the January 2026 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 2024 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 2024 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 7/1/24-6/30/25).	<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 <i>routine</i> and 10 <i>non-routine</i> tasks/equipment that, if operated/performed incorrectly, are <i>likely</i> 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/osha3071.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 (<i>as applicable</i>) 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>i.e. team lift,</i></p>	<ul style="list-style-type: none"> • CSRMA Risk Control Advisor: dpatzer@dkfsolutions.com • Don Freeman: donfreeman@sentinelus.com

<p><i>mechanical assist, a material change, etc</i>)to reduce the NIOSH score to less than 2.5 (<i>please provide the report from the PDA software after the task was modified</i>).</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 <i>applicable</i>), have each group evaluate 5 <i>non-routine</i> and 5 <i>routine</i> 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 (<i>Short List</i>) • CSRMA Risk Control Advisor: dpatzer@dkfsolutions.com
<p>12. For each of the 10 tasks identified above, identify at least 2 error reduction tools (<i>sample list provided below – you are not limited to these tools</i>) 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 on 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 7/1/25.</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



Love Like Salt

BY LISEL MUELLER

It lies in our hands in crystals
too intricate to decipher

It goes into the skillet
without being given a second thought

It spills on the floor so fine
we step all over it

We carry a pinch behind each eyeball

It breaks out on our foreheads

We store it inside our bodies
in secret wineskins

At supper, we pass it around the table
talking of holidays and the sea.

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6 Trends Shaping Workers' Compensation in 2025

© carrierchronicles.com/6-trends-shaping-workers-compensation-in-2025

January 13, 2025

[Carrier Chronicles](#) » [Industry Trends](#) » 6 Trends Shaping Workers' Compensation in 2025
[Featured](#)

Demographic shifts and economic conditions have been considerable trends to watch as significant influences on the workers' compensation industry. We examine their impact on medical costs and employee benefits.

January 13, 2025



Rising medical costs on catastrophic workers' compensation injury claims continue to be a substantial industry concern, creating never-seen-before levels of severity despite the industry's reputation as the most stable property and casualty insurance line.

“Prioritizing cost management and claims handling strategies is more important than ever,” said Mark Walls, Vice President of Client Engagement at Safety National. “Injury frequency and severity are changing with increases in shorter-tenured and retirement-age employees in the workforce. Their associated claims are among the highest in cost and require more attention to prevent further derailing.”

Insurance industry professionals will want to closely monitor these trends impacting workers’ compensation in 2025.

1. Increasing Claims from Labor Shortages

Studies show that high rates of overtime and absenteeism in a workforce can lead to increased claim frequency, which is likely associated with fatigue and over-exertion. This is a growing challenge as employers try to maintain the same productivity levels despite employing fewer people.

2. Eroding Exclusive Remedy

Multiple high-profile cases last year involved plaintiffs pursuing civil litigation in workers’ compensation matters. This includes workplace shootings, allegations of defamation, and disputes over unpaid medical bills. While exceptions are still rare, there is increasing evidence that the courts are willing to give plaintiffs the opportunity to prove their case rather than dismissing on motion for summary judgment.

3. Rapidly Growing Aging Workforce

The number of employees over the age of 65 in the workforce is growing rapidly, and workers over the age of 75 are the fastest-growing group. When injured, older workers tend to have more severe injuries and slower recovery times.

4. Rising Medical Inflation

Due to fee schedules, medical inflation in workers’ compensation tends to lag behind regular inflation. However, many states are adjusting their fee schedules because of the increasing care costs. A growing shortage of medical providers will only make this worse.

5. Increasing Catastrophic Claims Cost

While catastrophic injury claims are rare, they are incredibly expensive, and their costs are dramatically increasing. This is driven by higher accident survival rates, higher costs for new medical care, and increased life expectancies for seriously injured workers.

6. Expanding Mental Health Claims

Many states have very limited compensability when it comes to mental health claims where no physical injury is involved. Recently, post-traumatic stress disorder (PTSD) presumption laws have been passed for first responders. Connecticut and New York expanded those laws to cover the entire workforce in the last two years. Since these are new claims in the workers' compensation system, it will take years to understand their full impact on increasing costs.

Tags:

aging workforce
catastrophic claims
claims severity
exclusive remedy
frequency
labor shortage
presumption
workers' comp

4. Charges were filed in nearly \$100 million fraud scheme

businessinsurance.com/4-charges-were-filed-in-nearly-100-million-fraud-scheme

by Louise Esola

January 1, 2025



California's focus on provider workers compensation fraud continued throughout 2024, with charges filed against a man who was already banned for life from working with injured workers after a previous insurance fraud conviction.

David Fish, who lived in San Diego and now resides in Laguna Niguel, California, was charged in October along with a neurosurgeon and two others with billing nearly \$100 million in fraudulent fees as part of an extensive workers compensation fraud scheme, according to the Orange County District Attorney's Office in Santa Ana, California, following a three-year investigation.

A [story](#) on the charges was the fourth-most-read workers compensation-related story on the Business Insurance website in 2024.

Mr. Fish, who is accused of continuing to control clinics and providers, allegedly referred patients to specific providers to receive illegal referral payments and then unlawfully billed workers comp insurers for the services. In [2010](#), he pleaded no contest when charged with a similar scheme, and in [2018](#) the state banned him from working in the comp system.

Mr. Fish, Martin Brill of Los Angeles, and Robert Lee of Rancho Mirage, California, formed Southern California Injured Workers, a management company known as SCIW that offered medical management services, including marketing, billing, and collections. Mr. Fish reportedly worked for the company as a consultant but exercised complete control over the operation, according to the district attorney's office.

COVID nonemergency rules expire, some requirements remain

businessinsurance.com/covid-nonemergency-rules-expire-some-requirements-remain

by Work Comp Central

February 6, 2025



The California Department of Industrial Relations announced that most of the non-emergency standards it adopted to prevent COVID-19 expired at the start of the month.

Rules that the Division of Occupational Safety and Health adopted effective Feb. 3, 2023, were in effect for two years, with the exception of reporting and recordkeeping requirements that remain in effect for another year.

Although there is no longer a specific set of regulatory requirements relating to COVID-19 prevention, employers are still required to keep workers safe and to identify, evaluate and correct unsafe or unhealthy conditions if they determine that COVID-19 is a workplace hazard.

The agency also said employers are required to comply with certain recordkeeping and reporting requirements.

Employers must keep a record of all COVID-19 cases, including the location where the person worked, the date the person was last in the workplace and the date of a positive test or diagnosis. Employers must also provide information on COVID-19 cases to local health departments and other agencies, the agency said.

WorkCompCentral is a sister publication of Business Insurance. More stories [here](#).

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

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