



California Sanitation Risk Management Authority
c/o ALLIANT INSURANCE SERVICES, INC.
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PAST PRESIDENTS:

Craig Murray
2020-2024
Greg Baatrup
2018-2020

WORKERS' COMPENSATION PROGRAM COMMITTEE AGENDA

Meeting Via Teleconference at the Following Locations:

450 Walnut Meadows Drive, Oakley, CA 94561
1 East Road, Sausalito, CA 94965
6200 Avenida Encinas, Carlsbad, CA 92011
7051 Dublin Blvd, Dublin, CA 94580
1400 Radio Road, Redwood City, CA 94065

500 Davidson Street, Novato, CA 94945
170 Dogwood Lane, Vallejo, CA 94591
1832 Montecito Way, Eureka, CA 95501
2552 Stanwell Drive, Concord, CA 94520

Date/Time: Wednesday, October 15, 2025
1:00 PM

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

Phone One-Tap: +16699006833,,95036580513#,,,,*988189#

Meeting URL: <https://alliantinsurance.zoom.us/j/95036580513?pwd=ZG9fWfdtzhahZbE4ltW0v0RqtmaHbq.1>

A. CALL TO ORDER		A = Action
		I = Information
B. PUBLIC AND COMMITTEE MEMBER COMMENTS		V = Verbal
		H = Handout
C. GENERAL ADMINISTRATION		S = Separate
1.	Meeting Minutes: May 15, 2025 <i>Recommendation: Approve minutes from the last meeting.</i>	A p. 6
2.	Proposed 2026 Meeting Calendar <i>Recommendation: Review and adopt the proposed 2026 Meeting Calendar.</i>	A p. 13
D. CLOSED SESSION TO DISCUSS PENDING CLAIMS		
Action may be taken per Government Code Section 54956.95.		A
See Reverse for Full Listing of Claims to be Discussed		
E. CLAIMS ADMINISTRATION		
1.	Reporting and Ratification of Claims Settlements <i>Recommendation: Receive a report and ratify claims settlements approved in closed session.</i>	A/V
2.	Quarterly Claims Report as of September 30, 2025 <i>Recommendation: Review the quarterly claims report.</i>	I p. 15
3.	Sentinel Update/Presentation <i>Recommendation: Receive an update and report on the Sentinel system.</i>	I p. 16
4.	Athens Stewardship Report <i>Recommendation: Receive a Stewardship Report from Athens.</i>	I p. 17
F. UNDERWRITING ISSUES		
1.	WC Payroll Audit PY 35 (2024-2025) <i>Recommendation: Review the results of the most recently completed payroll audit.</i>	I p. 42

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. 44
2.	Workers' Compensation Excellence Awards <i>Recommendation: Discuss the Workers Compensation Excellence Awards Results.</i>	A/H	p. 54
3.	Fall/Winter 2025 Training Update <i>Recommendation: Receive an update on upcoming trainings.</i>	I	p. 57
4.	2-Year Risk Control Work Plan <i>Recommendation: Provide input and direction for the FY 26/28 Risk Control Work Plan.</i>	I	p. 59
H.	INFORMATION ITEMS		
1.	Poem of the Day	I	p. 60
2.	Information - Athens Claims Team Contacts	I	p. 62
3.	Article - Medical Cost Containment in Catastrophic Claims A Balancing Act - carrierchronicles.com	I	p. 63
4.	Article - Workplace injuries cost US businesses over \$58B a year	I	p. 67
5.	CSRMA 2025 Meeting Calendar	I	p. 72
6.	CSRMA Organizational Chart	I	p. 73
7.	CSRMA Service Team Chart <i>Recommendation: Review the presented Information Items.</i>	I	p. 74
I.	ADJOURNMENT		
	<i>The next meeting is scheduled for February 19, 2026</i>		

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

CSRMA WORKERS' COMPENSATION PROGRAM
CLAIMS INCURRED AS OF 09.30.25
INDEMNITY

Claimant Name	Account Name	Loss Date
Acosta, Gilbert	Lake Arrowhead Community Services District	05/12/2022
Alejos, Sylvia	Silicon Valley Clean Water	08/17/2021
Alexander, Jeffrey	Delta Diablo	02/05/2025
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
Derrick, DeWayne	Central Contra Costa Sanitary District	06/01/2021
Egan, Mark	Napa Sanitation District	04/10/2021
Espinoza, Gilbert	Castro Valley Sanitary District	04/15/2025
Ford, Thomas	Central Contra Costa Sanitary District	08/13/2019
Fontaine, Tyrell	Dublin San Ramon Services District	08/29/2024
Gallaher, Raymond	Ventura Regional Sanitation District	02/24/2019
Gamble Holley, Robin	Napa Sanitation District	12/30/2021
Gamble Holley, Robin	Napa Sanitation District	10/14/2021
Gray, Mark	South Tahoe Public Utility District	02/06/2015
Griewe, Adam	Santa Margarita Water District	10/05/2020
Herrera, Jason	Silicon Valley Clean Water	04/21/2021
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
Laucirica, Leon	Ironhouse Sanitary District	03/03/2021
Loaiza, Stephen	Santa Margarita Water District	07/07/2020
Lucia, Jesse	Central Contra Costa Sanitary District	01/18/2024
Lucia, Jesse	Central Contra Costa Sanitary District	06/30/2025
Luis, Paul	West Valley Sanitation District	05/16/2025
Mayor, Joseph	Ross Valley Sanitary District	12/08/2013
McDuffie, Jacqueline	Delta Diablo	07/22/2022
Medina, Estevan	Monterey Water One	03/24/2025
Miller, Tricia	Selma Kingsbury Fowler County Sanitation District	09/23/2025
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
Proschold, Darrell	Ross Valley Sanitary District	12/10/2024
Sandoval, Ruperto	West Bay Sanitary District	12/02/2024
Smith, Michael	Tahoe Truckee Sanitation Agency	09/08/2022
Valdez, Ivan	Santa Margarita Water District	02/06/2023
Valikonis, John	Carpinteria Sanitary District	08/30/2024
Villafana, Miguel	Montecito Sanitary District	12/27/2024
Wilson, Emily	Victor Valley Wastewater Reclamation Authority	08/13/2020
Woolwine, Dwight	Ojai Valley Sanitary District	12/06/2024
Wright, Robert	Delta Diablo	09/01/2018

FUTURE MEDICAL

Alsbury, 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
Baker, Jacob	Lake Arrowhead Community Services District	01/06/2005
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
Book, Kevin	Vallejo Flood and Wastewater District	06/12/2023
Brough, Robert	Dublin San Ramon Services District	07/28/2016
Comito, Anthony	Montecito Sanitary District	11/16/1995
Dimalanta, Cornelia	Fairfield/Suisun Sewer District	07/25/2023
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
Golshani, Sahar	Las Gallinas Valley Sanitation District	10/30/2023
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
Horton, Cristina	Dublin San Ramon Services District	11/11/2019
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
Kaur, Akusha	Selma Kingsbury Fowler County Sanitation District	07/09/2024
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
Myers, Charles	West County Wastewater District	06/14/2016
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
Prentice, Robert	Santa Margarita Water District	10/14/2022
Prieto, Tony	South Tahoe Public Utility District	10/12/2004
Raphael, Zandra	Delta Diablo	02/11/2010
Rojo, Jamie	Union Sanitary District	09/24/2020
Rubio, Francis	Fairfield/Suisun Sewer District	10/10/2023

FUTURE MEDICAL (CONTINUED)

Sharp, Noah	Ojai Valley Sanitary District	08/27/2024
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
Strickland, David	South Tahoe Public Utility District	08/25/1998
Tarnowski, Allen	Union Sanitary District	11/07/2016
Tarnowski, Allen	Union Sanitary District	10/03/2018
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
MAY 15, 2025**

MEMBERS PRESENT

Mr. Jeffrey Kingston, Sausalito-Marin City Sanitary District
Ms. Jennifer Sabine, Encina Wastewater Authority
Mr. Matt Anderson, Silicon Valley Clean Water
Mr. Erik Brown, Novato Sanitary District

MEMBERS Absent

Mr. Tyson Zimmerman, Chair, Ironhouse Sanitary District
Ms. Jan Lee, Dublin San Ramon Services District

GUESTS AND CONSULTANTS PRESENT

Mr. Dennis Mulqueeney, Alliant Insurance Services, Inc.
Mr. Seth Cole, Alliant Insurance Services, Inc.
Mr. P.J. Skarlanic, Alliant Insurance Services, Inc.
Mr. Myron Leavell, Alliant Insurance Services, Inc.
Mr. Steve Davidson, Alliant Insurance Services, Inc.
Ms. Kimberly Moreno, Athens Administrators, left 2:14 p.m.
Ms. Erika Alvarado, Athens Administrators, left 2:14 p.m.
Ms. Stella Sebastiani, Athens Administrators, left 2:14 p.m.
Mr. David Patzer, DKF Solutions Group
Ms. Heather Truro, HT Consulting
Mr. Trevor Herzig, Willis Towers Watson, left 1:47 p.m.

A. CALL TO ORDER

The meeting was called to order by Jeffrey Kingston at 1:04 p.m.

B. PUBLIC & COMMITTEE MEMBER COMMENTS

None.

C. CONSENT CALENDAR

C.1. Meeting Minutes – February 18, 2025

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

MOTION: Jennifer Sabine

SECOND: Erik Brown

MOTION CARRIED

AYES: Anderson, Brown, Kingston, Sabine

NAYS: None

ABSTAIN: None

ABSENT: Zimmerman, Lee

D. CLOSED SESSION TO DISCUSS PENDING CLAIMS

The Committee entered Closed Session at 1:47 p.m. pursuant to Government Code Section 54956.95. The Committee left Closed Session at 2:14 p.m., at which time it was announced that the claims administrator was provided with direction concerning the disposition of certain claims; with final settlements approved as above.

E. CLAIMS ADMINISTRATION

E.1. Reporting and Ratification of Claims Settlements

None.

E.2. Quarterly Claims Report as of March 31, 2025

P. J. Skarlanic reviewed the Quarterly Claims Report with the Committee. Figures for Program Years 34 and 35 represent premiums earned and losses incurred by CWIC. He reported that 9 months into the current program year, claims are trending well at just under a 40% loss ratio, down from approximately 48% at the last quarter's report. The current loss ratio is somewhat higher than the 5-year average of 36.5%, but is trending favorably and falls well below the Program's entire loss ratio of 57.9%.

F. UNDERWRITING ISSUES

F.1. Actuarial Study Presentation

Seth Cole reported that every year, CSRMA has an Actuarial Study performed with the results presented to the Workers' Compensation Committee. The actuarial report is used to re-evaluate past projections with current loss data, and to project future payment patterns to help determine rates for the upcoming renewal.

Seth explained that since CSRMA has transferred the go forward risk for the pooled layer to the captive (CWIC), the unpaid loss and LAE in the WTW study excluded policy years 7/1/23-24 and 7/1/24-25. WTW continues to provide projected funding for the pooled layer (ultimate net loss) in future years should CSRMA wish to retain the risk in lieu of transferring it to CWIC.

Trevor Herzig from Willis Towers Watson presented the actuarial results to the Committee. The scope of work is summarized below.

- Estimate the unpaid loss and loss adjustment expense (LAE) as of February 29, 2025; June 30, 2025; December 31, 2025 and June 30, 2026.
 - For accident period through July 1, 2022-2023 only. Effective July 1, 2023, the Workers' Compensation Program Pooled Layer has been reinsured by Clean Water Insurance Captive (CWIC).
 - At expected level, and at 70%, 80% and 90% confidence levels
 - Undiscounted and discounted at 2.5% annual interest rate
- Compare estimated unpaid loss and LAE with CSRMA's estimated fund balance as of June 30, 2025 to determine the adequacy of funds held to pay claims
- Project funding estimates for the amount of loss and LAE to be incurred in fiscal periods July 1, 2025-26 and July 1, 2026-27 assuming self-insured retention limits of \$250,000, \$500,000, \$750,000, and \$1 million per claim.

Trevor touched on the methodologies used to calculate the figures in the study and reviewed the figures with the Committee. He advised that the figures presented contemplate CWIC continuing to reinsure the Workers' Compensation program for the foreseeable future, which will result in total liabilities diminishing over time.

To summarize, CSRMA's Program assets are projected to exceed the unpaid loss and LAE by approximately \$5.0M as of June 30, 2025 (excluding accident year 7/1/23-24 and subsequent), an increase of \$0.3M from this time last year. Estimated Ultimate Loss & ALAE decreased approximately 4.8% from the prior year study.

Other notable trends within CSRMA include:

- Actual reported and paid losses for all Program Years during which CSRMA retained the Pooled Layer were lower than expected.
- Claims frequencies for CSRMA have increased slightly in the last four years, but remain lower than industry averages.
- CSRMA's claims severity has increased in Program Years 2022-23 and 2023-24.
- Slight increase in large claims activity; 106 claims in excess of \$100,000 (100 in previous study)
- Average case reserves on open claims has increased by 20% from \$39,670 to \$47,513.
- Number of open claims decreased 19% from 156 to 126.
- Pool penetration has increased, largely due to the low self-insured retention in recent years whose claims are maturing, not necessarily due to more frequent or more severe claims.

F.2. Prospective New Member: Triunfo Water and Sanitation District

Seth Cole reviewed the item for the Committee. Triunfo Water and Sanitation District is currently a member of CSRMA and is interested in a quote for admission to the Workers' Compensation Program. The District submitted their application after the agenda was posted. The Program Administrators have submitted the application, and loss runs to the reinsurers and excess carrier for approval. The estimated annual deposit is approximately \$90,000.

If approved by the reinsurers and excess carrier, the request to join will be presented to CSRMA's Executive Board and Board of Directors for approval.

F.3. Draft Retrospective Rating Calculation at June 30, 2024

Seth Cole reported that the draft Retrospective Rating Calculation based on updated loss information and financial data as of June 30, 2024 is in process and has not been completed.

Seth advised that, because outstanding liabilities are trending downward, it is anticipated that a retrospective credit will be distributed to members. A recommendation will be made to the Executive Board at their upcoming June 9 meeting, with the results reported back to the Workers' Compensation Committee.

F.4. PY 36 (2025-26) Renewal Costs

Seth Cole summarized the renewal costs included in the agenda packet with the Committee. The chart shows a 3.88% overall decrease in Total Expected Costs over the prior year renewal at the expiring program structure, transferring the pooled layer risk (\$0 - \$250,000) to CWIC. The CWIC Gross Premium was developed by Alliant's actuarial team. The analysis includes the costs to fund losses in the \$0 - \$250K layer and CWIC's administrative expenses, representing a 12.12% YOY reduction in the gross premium.

The premium for the "estimated excess insurance expense" increased by 7.77%, mainly due to increases in member exposure (payroll). A renewal quote for the reinsurance "buy down" for the \$750,000 excess of \$250,000 layer is expected to increase 16.85%, due primarily to correction of a payroll error reported last year.

The estimated program expense is expected to remain essentially flat YOY.

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

MOTION: Jennifer Sabine **SECOND:** Matt Anderson **MOTION CARRIED**

AYES: Anderson, Brown, Kingston, Sabine

NAYS: None

ABSTAIN: None

ABSENT: Zimmerman, Lee

F.5. Dividend Calculation at June 30, 2024

Seth Cole discussed this item with the Committee. Each year, the Board of Directors evaluates declaring a dividend from retained funds held in the Workers' Compensation Program. Declaration of dividends is governed by Policy & Procedure No. 4-WC, which allows for dividends to be declared from completed program years if the following requirements are met:

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

- Dividends cannot be declared sooner than five years after expiration of a program year.
- No more than 25% of any years' retained earnings will be declared as dividends.
- The retained funds amount is in excess of seven (7) times the pooled layer per occurrence limit currently in force prior to the dividend calculation, subject to a minimum retained fund balance in the program after the dividend is calculated in the amount of \$5,000,000.

As of June 30, 2024, the Workers' Compensation Program audited net equity figure was \$5,092,365. Declaration of a dividend would drop the retained fund balance below the minimum threshold.

G. LOSS CONTROL

G.1. Risk Control Work Plan for 2025/27

David Patzer reviewed the Risk Control Work Plan for FYs 25/26-26/27 approved by the Executive Board at their March 2025 Long Range Planning Session with the Committee. The final version closely mirrors the draft the Committee reviewed in February. David walked through the Risk Control Work Plan outlining the Core Services, Continuing Services, and Proposed New Initiatives.

Notable items:

Core Items

- No changes

Continuing Risk Control Programs

- Item 22 Continue to update 15 online training modules.
- Item 23 Continue the Risk Control and Safety Reimbursement Program.
- Item 24 Continue the Employee Health Promotion Reimbursement Program.
- Item 25 Increase in Vector Solutions subscription to \$160,725 for 25/26.
- Item 27 Technical support for RCO and CSRMA-developed content.
- Item 28 Continue support for Builders (usage and programming).
- Item 29 Develop 10 new courses at the discretion of the Risk Control Advisor and Program Administrators
- Item 30 Reduction in SMART SOP subscription from \$25,000 to \$20,000 annually
- Item 32 Cybersecurity services with KYND Cyber Risk Services.

New Initiatives

- Item 33 Explore an agreement with KnowB4 to offer members a 20% discount off their cyber risk services subscription at no direct cost to CSRMA.

G.2. Safety/Loss Control and Wellness Reimbursements

David Patzer reviewed this item with the Committee, reporting that both are popular programs utilizing more than 90% of the allocated funds each year. As of this writing, no new wellness or risk control reimbursement requests had been submitted.

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

G.3. Spring/Summer/Fall 2025 Area Training Update

David Patzer briefly reviewed the Spring/Summer/Fall 2025 area training schedule with the Committee and explained that the training seminars are provided on topics of interest to the CSRMA membership throughout the year. The Area Training Schedule is as follows:

Topic		Tentative Dates	Tentative Locations
Sentinel Training Program for WC members		Ongoing	• Zoom
August CSRMA/CASA Risk Mgt Seminar		July 30	<ul style="list-style-type: none"> • Chris Ewers • Mike Davidson • Gerry Preciado
Sewer Summit		October 9	Virtual conference
Webinars Scheduled To Date:		May-July	Webinars
4/22/25	Wildfire Property Risk Mitigation for Agencies that Own and/or Operate Exposed Facilities		
5/7/25	Understanding ICS 100 & ICS 200 ñ Essential Training for Public Agencies		
5/13/25	Wastewater Operator Math Fundamentals: Essential Calculations for the CA Grades I & II Exams		
5/20/25	Understanding the CSRMA Mandatory Policy/Procedure for Residential Sewer Backup Response and Claims Handling		
5/21/25	Effective Tailgate Safety Meetings/Trainings		
5/22/25	Accident Investigation - A Supervisor's Roles and Responsibilities - Who, What, When, Where, Why and How		
5/27/25	Kynd Cyber Risk Services		
5/29/25	Maximizing Infrastructure Longevity: Smart Asset Management & Funding Strategies		
6/4/25	Best Practices in Safety and Wastewater Facility Maintenance		
6/10/25	Developing a Condition Assessment Program for All of Your Assets		
6/24/25	KnowledgeVine- Leveraging Technology to Create a Sustainable Safety Culture.		
6/26/25	Basics of Process Control Testing		
7/16/25	Sewer Backups: Does Your SERP Address This? Best Practices and Risk Management for 1st Responders		
7/22/25	The 6 Types of Working Genius		
7/24/25	Lab Safety, Process Control, Math Best Practices		
8/19/25	How to Keep Lone Rangers Safe When There Isn't a Tonto- Lone Worker Best Practices		
8/20/25	SOPs- The Key to Effective Training and Employee Safety		
9/3/25	WeTip and CSRMA		
11/4/25	KnowledgeVine- Leveraging Technology to Create a Sustainable Safety Culture.		
12/10/25	The Importance of Documentation, Reports, and SCADA		

2/11/26	Public Sector Communication and Administration Skills
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H. INFORMATION ITEMS

H.1. *Poem of the Day*

H.2. Article – *Ergonomic Tips* - Travelers

H.3. Article – *Don't Get CAPTURED By Fake CAPTCHA* – Travelers RMplusonline

H.4. Article – *Inconsistencies Abound but don't Hurt Calif. Worker's Case* – *workerscompensation.com*

H.5. CSRMA 2025 Meeting Calendar

H.6. CSRMA Organizational Chart

H.7. CSRMA Service Team

The Committee reviewed the information items.

I. ADJOURNMENT

The meeting was adjourned at 2:32 p.m. The next meeting is scheduled for October 15, 2025 via teleconference.

Proposed 2026 Meeting Calendar

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

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

RECOMMENDATION: The Program Administrator recommends that the Workers' Compensation Committee approve their dates on the 2026 meeting calendar.

FISCAL IMPACT: None.

BACKGROUND: None.

ATTACHMENTS: Proposed 2026 Meeting Calendar – WC Version

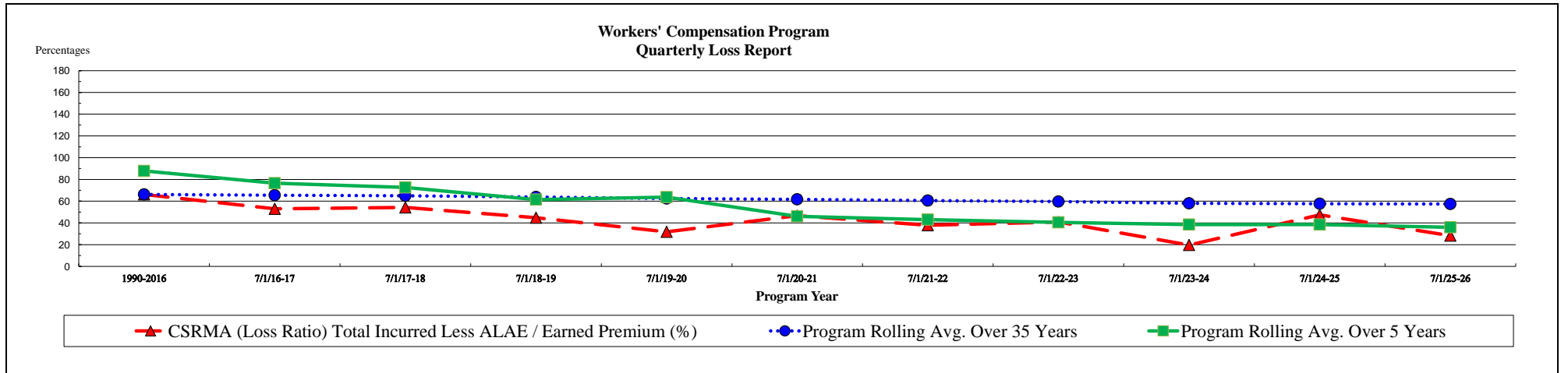
CSRMA MEETING CALENDAR 2026

JANUARY	FEBRUARY	MARCH	APRIL
CSRMA EB - TUE - 13	CSRMA LIAB (TC) - TUE - 17	CSRMA LRP - SUN - TUE - 1, 2, 3	CSRMA FIN - TUE - 21 (SFO)
CSRMA BD - WED - 14	CSRMA WC - THUR - 19 (SFO)		
<i>CASA January 13 - 16</i>	<i>PARMA February 24 - 27</i>		
<i>Indian Wells</i>	<i>Monterey</i>		
MAY	JUNE	JULY	AUGUST
CSRMA LIAB (TC) - MON - 4	CSRMA EB (TC) - MON - 8		CSRMA EB - TUE - 4
CSRMA OC (TC) - TUES - 5	CSRMA BOD (TC) - WED - 17		CSRMA BD - WED - 5
CSRMA WC (TC) - THUR - 14	CSRMA OC (TC) - WED - 24		
			<i>CASA August 4 - 7</i>
			<i>Napa</i>
SEPTEMBER	OCTOBER	NOVEMBER	DECEMBER
CSRMA LIAB - TUE - 8 (WC OFFICE)	CSRMA EB - MON - 5 (SFO)	CSRMA FIN (TC) - MON - 9	CSRMA EB (TC) - MON - 7
CSRMA OC (TC) - FRI - 11	CSRMA WC (TC) - WED - 14	CSRMA LIAB - MON - 16 (WC OFFICE)	CSRMA OC (TC) - THUR - 10
	CSRMA OC (TC) - FRI - 30		
<i>CAJPA September 15 - 18</i>			
<i>South Lake Tahoe</i>			

Meetings in RED are IN-PERSON

WORKERS' COMPENSATION PROGRAM Quarterly Claims Report as of September 30, 2025													
	PY 1-26	PY 27	PY 28	PY 29	PY 30	PY 31	PY 32	PY 33	PY 34*	PY 35*	PY 36*	Program	Program
	Years	2016/17	2017/18	2018/19	2019/20	2020/21	2021/22	2022/23	2023/24	2024/25	2025/26	Average	Average
Program Year	1990-2016	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	7/1/25-26	Over 5 yrs	Over 35 yrs
Number of Members	N/A	43	44	43	43	43	43	43	40	40	41	N/A	N/A
Total Number of Claims	4,308	155	131	124	112	114	141	135	121	130	38	113	153
Earned Premiums	67,465,809	3,819,319	3,799,075	4,060,508	3,849,105	4,109,108	4,187,792	4,343,504	4,081,842	3,823,534	847,026	3,456,740	2,899,628
Paid Indemnity, Medical, & Rehab	41,731,490	1,947,657	1,917,179	1,564,621	1,102,027	1,461,450	1,226,371	1,176,650	393,008	859,490	14,377	733,979	1,483,176
Paid Expenses	7,648,104	629,750	694,297	480,455	409,671	384,117	292,499	179,475	104,744	124,493	3,076	140,857	304,186
Reserved Indemnity, Medical, & Rehab	2,917,078	77,501	142,890	251,745	121,708	455,014	357,387	598,562	409,459	956,243	224,714	509,273	180,897
Reserved Expenses	199,201	8,292	15,588	24,834	21,361	47,448	42,444	57,018	48,694	83,644	28,057	51,971	16,016
Total Incurred	52,495,873	2,663,200	2,769,953	2,321,654	1,654,766	2,348,030	1,918,701	2,011,705	955,905	2,023,870	270,223	1,436,081	1,984,274
Total Incurred Less ALAE	44,648,568	2,025,158	2,060,069	1,816,366	1,223,734	1,916,464	1,583,758	1,775,212	802,467	1,815,732	239,091	1,243,252	1,664,073
CSRMA (Loss Ratio) Total Incurred Less ALAE / Earned Premium (%)	66.18	53.02	54.23	44.73	31.79	46.64	37.82	40.87	19.66	47.49	28.23	35.97	57.39

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



Sentinel Update/Presentation

ISSUE: Don Freeman of Sentinel will provide the Committee with an update on Sentinel's new Return to Work features, implementation across the membership and coordination with Athens.

RECOMMENDATION: Review and discuss.

FISCAL IMPACT: Sentinel bills for services at a cost \$149/claim to the claim file.

BACKGROUND: Sentinel provides CSRMA claims benchmarking services to identify outliers in medical and temporary disability costs as well as a portal for members that facilitates the early return to work for injured workers.

ATTACHMENTS: None

Athens Stewardship Report

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

RECOMMENDATION: None.

FISCAL IMPACT: None.

BACKGROUND: None.

ATTACHMENTS: CSRMA Stewardship Report 2024-2025 Fiscal Year as of 06/30/25.



California Sanitation Risk Management Authority

Stewardship Report

2024-2025 Fiscal Year



P.O. Box 696
Concord, CA 94522-0696
866.482.3535

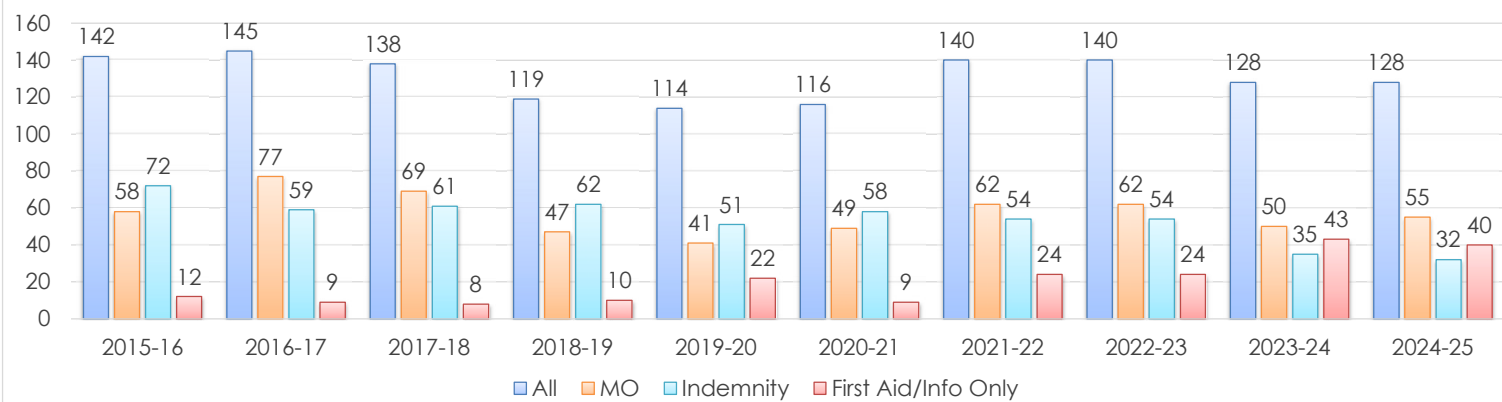
As of 6/30/2025



Claims Entered

As of 6/30/2025

Claims Entered - 10 Year History

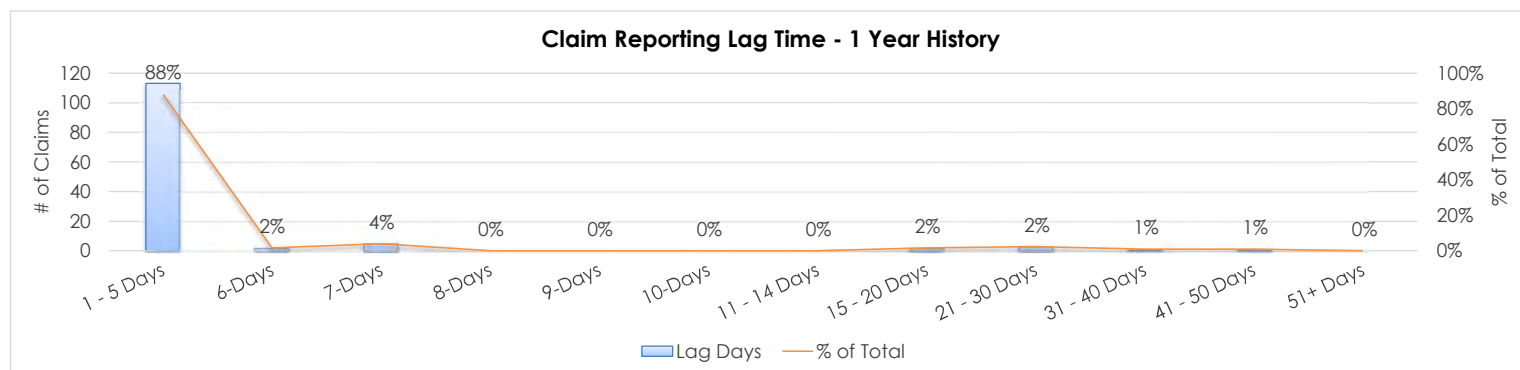
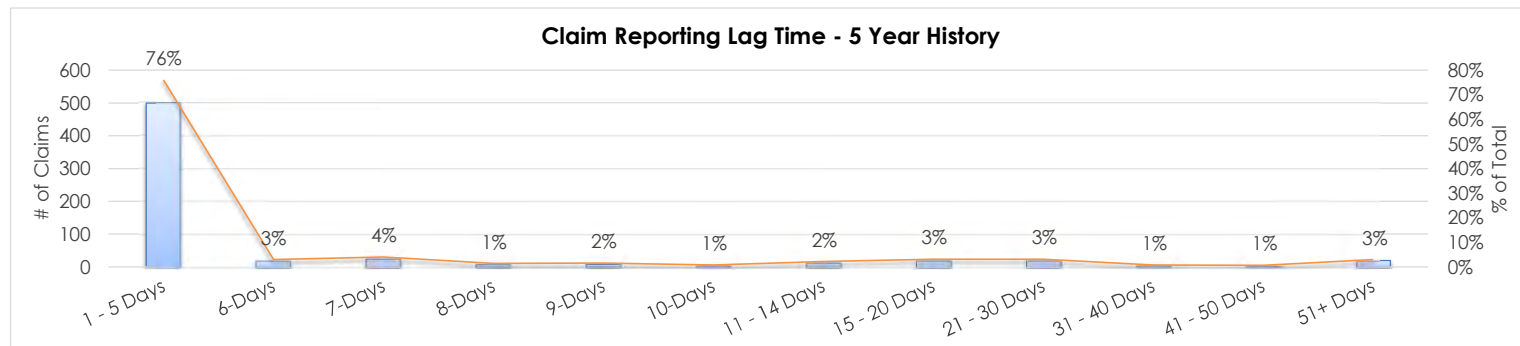


	2015-16	2016-17	2017-18	2018-19	2019-20	2020-21	2021-22	2022-23	2023-24	2024-25
All	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
MO	41%	53%	50%	39%	36%	42%	44%	44%	39%	43%
Indemnity	51%	41%	44%	52%	45%	50%	39%	39%	27%	25%
First Aid/Info Only	8%	6%	6%	8%	19%	8%	17%	17%	34%	31%

2024-25 showed no change in the number of reported claims at 128 total entered.
Indemnity claims reported decreased to 32 claims, down 3 (8.6%).

Claims Entered

As of 6/30/2025



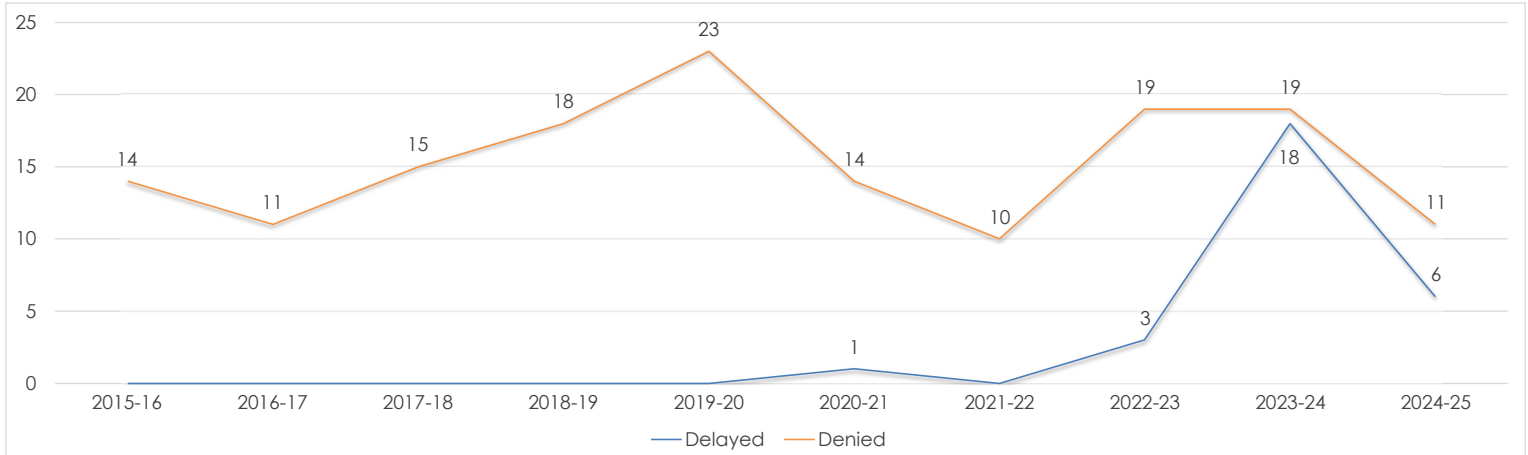
88% of claims were reported within the first 5-days.
 6% of claims reported between 6 - 14 days from the date of Injury.
 6% of claims were reported after 15-days from the date of injury.

Top locations over 15 Days

Location	# of Claims
Montecito Sanitary District	1
Ojai Valley Sanitary District	1
Silicon Valley Clean Water	1
South Orange County Wastewater Autl	1
Oro Loma Sanitary District	1
Vallejo Flood and Wastewater District	1
Fairfield/Suisun Sewer District	1

Delayed/Denied Claims - Ten Year History

As of 6/30/2025



	2015-16	2016-17	2017-18	2018-19	2019-20	2020-21	2021-22	2022-23	2023-24	2024-25
Delayed % of Total Claims	0%	0%	0%	0%	0%	1%	0%	2%	14%	5%
Denied % of Total Claims	10%	8%	11%	15%	20%	12%	7%	14%	15%	9%
Delayed Litigated #	0	0	0	0	0	1	0	0	4	1
Denied Litigated #	2	2	1	3	4	4	3	8	4	3

Delayed Claims by Cause of Injury - Top 10

Cause of Injury	All	
	# of Delays	% of Delayed Claims
Misc. Strain	6	21.4%
Twisting	3	10.7%
Cumulative, Repetitive	3	10.7%
Pandemic	2	7.1%
Slip, Trip, Fall	2	7.1%
Dusts, Gases, Fumes Or Vapors	1	3.6%
Walking, Running	1	3.6%
Mental Stress	1	3.6%
Moving Vehicle	1	3.6%
Other	4	14.3%

Delayed Claims by Occupation - Top 10

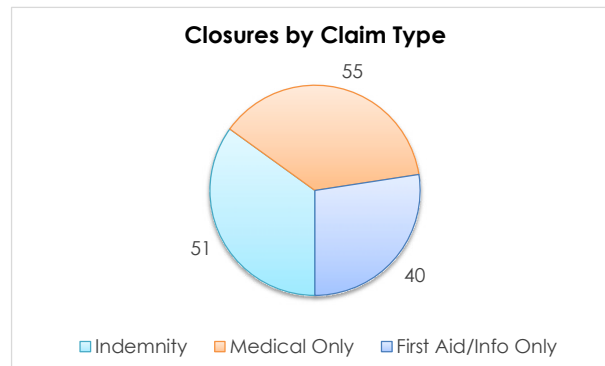
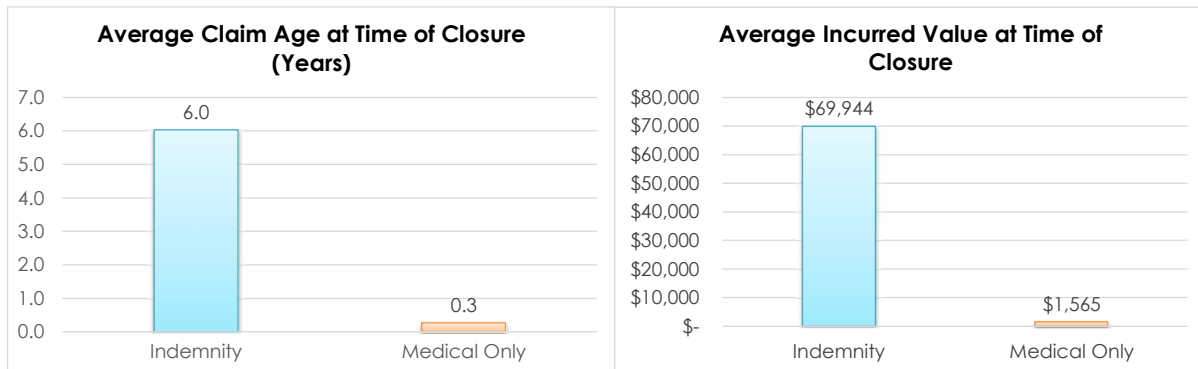
Occupation	All	
	# of Delays	% of Delayed Claims
Maintenance Mechanic II	3	10.7%
Maintenance Cre	2	7.1%
Procurement Adm	1	3.6%
Associate Engin	1	3.6%
Project Coordinator	1	3.6%
Administrative Services Supervisor	1	3.6%
Senior Engineer	1	3.6%
Mechanic II	1	3.6%
Operator II	1	3.6%
Mechanic III	1	3.6%

Claims Closed in 7/1/2024 to 6/30/2025

As of 6/30/2025

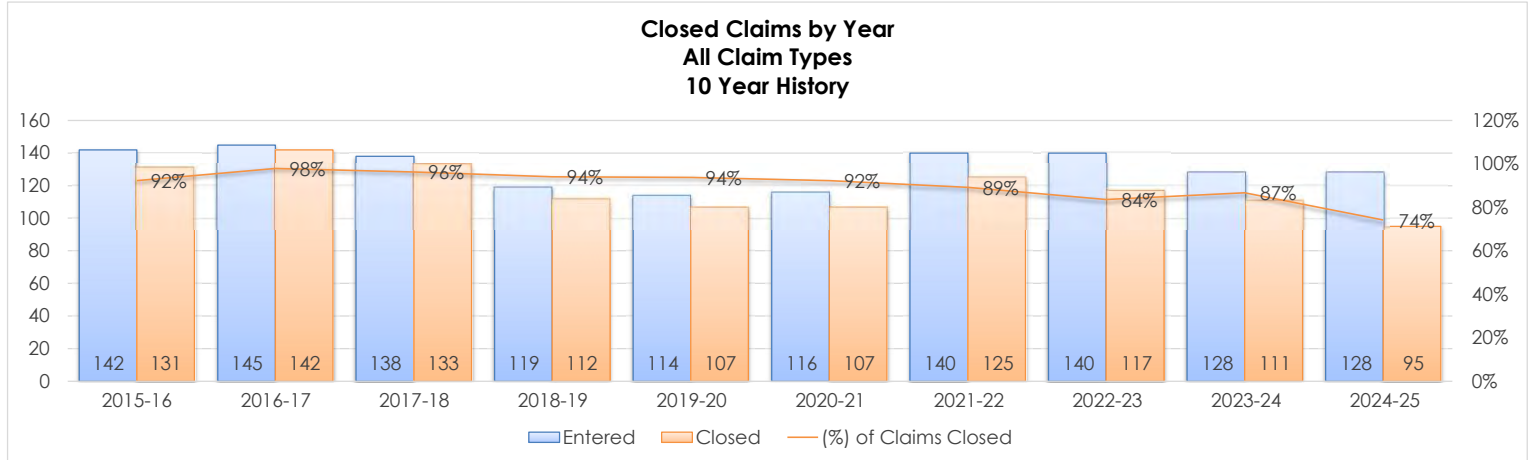
Year	# Closed	(%) of Total	Total Incurred	(%) of Incurred	Avg. Incurred
< 1 Year	104	71.2%	\$ 144,811	4.0%	\$ 1,392
1 Year	5	3.4%	\$ 11,464	0.3%	\$ 2,293
2 Years	6	4.1%	\$ 294,578	8.1%	\$ 49,096
3 - 4 Years	10	6.8%	\$ 515,598	14.1%	\$ 51,560
5 - 7 Years	11	7.5%	\$ 1,440,569	39.4%	\$ 130,961
8 - 10 Years	2	1.4%	\$ 455,148	12.4%	\$ 227,574
11 - 15 Years	2	1.4%	\$ 67,115	1.8%	\$ 33,558
16 - 20 Years	3	2.1%	\$ 358,357	9.8%	\$ 119,452
> 20 Years	3	2.1%	\$ 369,663	10.1%	\$ 123,221
Total	146	100.0%	\$ 3,657,303	100.0%	\$ 25,050

109 claims closed at 1 year or less in 2024-25 with \$156,275 of Incurred reserves on those claims.
37 claims 2 years or older closed in 2024-25 with \$3,501,028 of Incurred reserves on those claims.

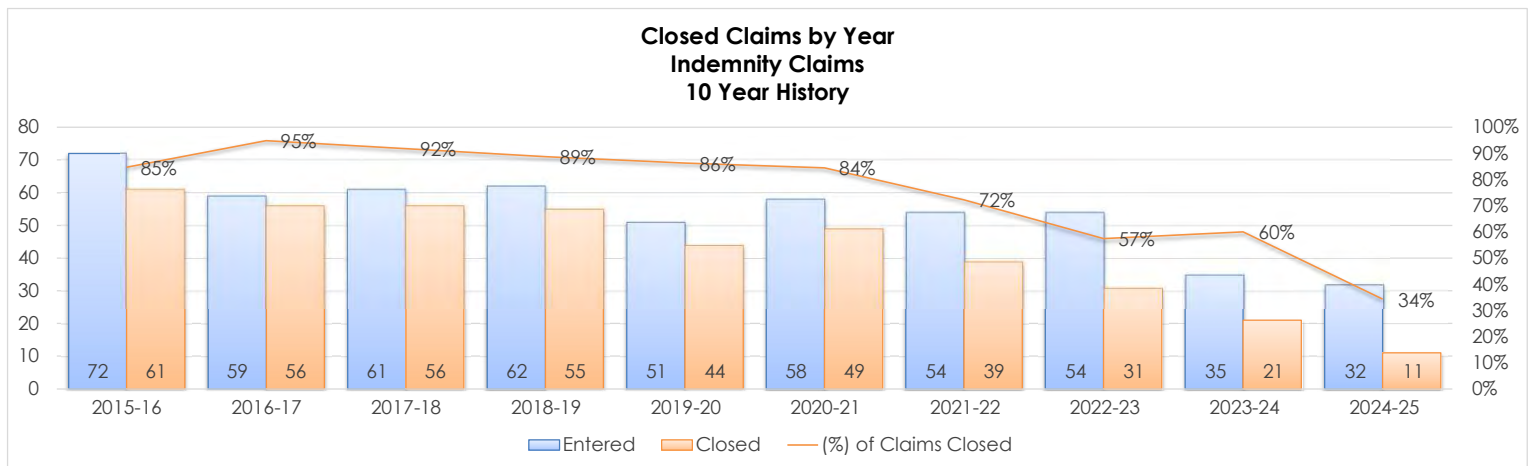


Closed Claims

As of 6/30/2025



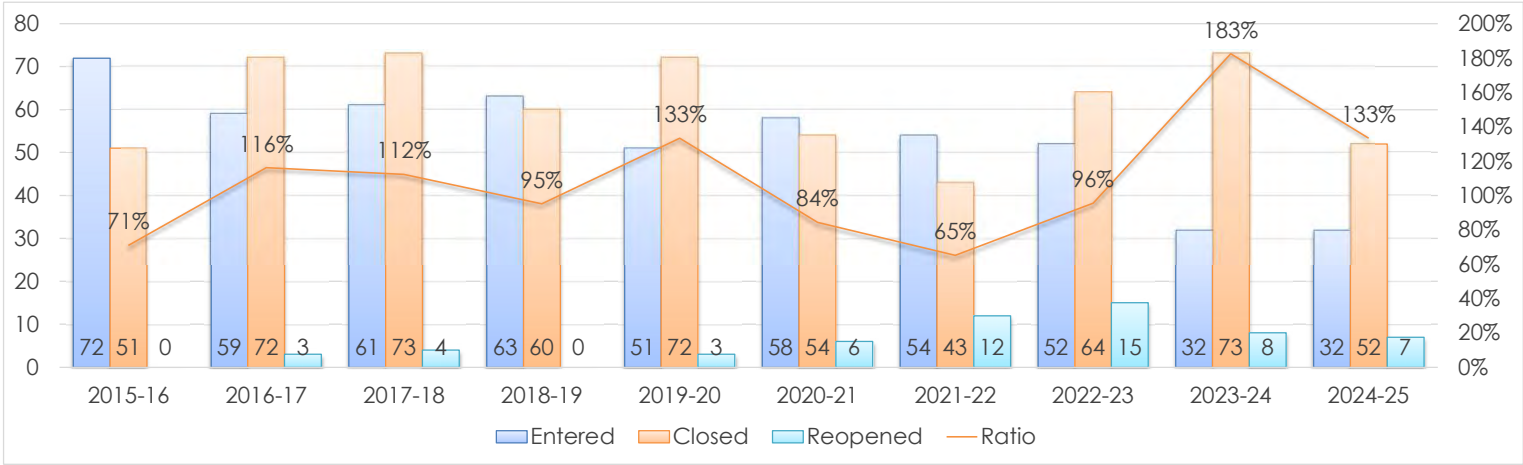
90% of all claims reported from 2015-16 to 2024-25 have closed.



75% of all Indemnity claims reported from 2015-16 to 2024-25 have closed.

Indemnity Claims Closed

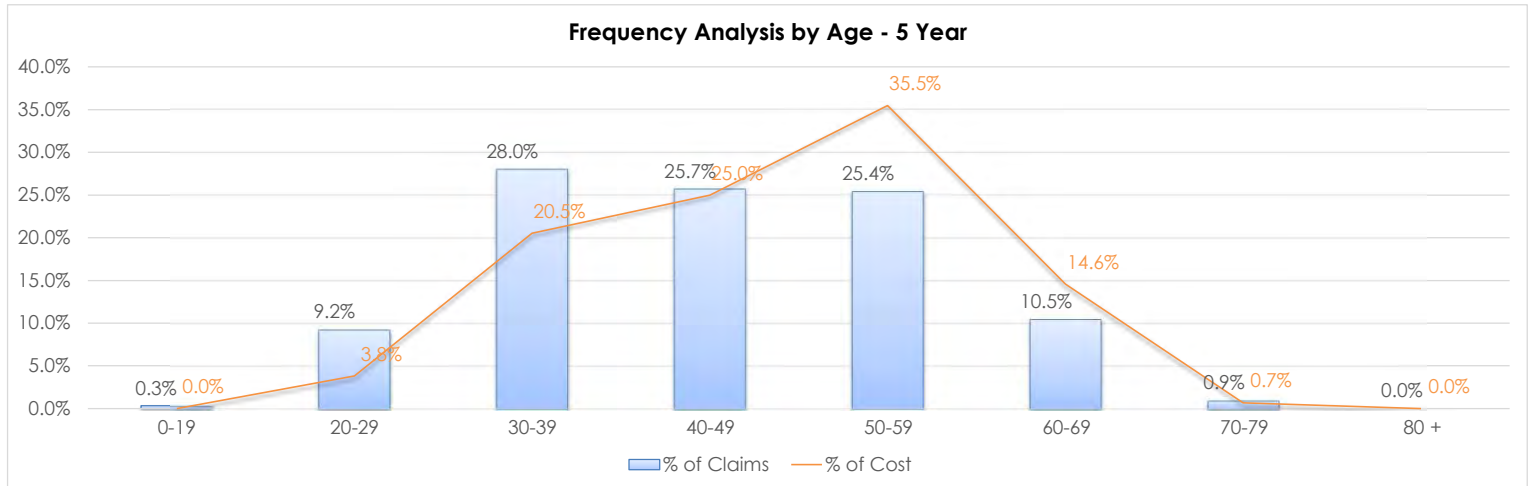
As of 6/30 each year



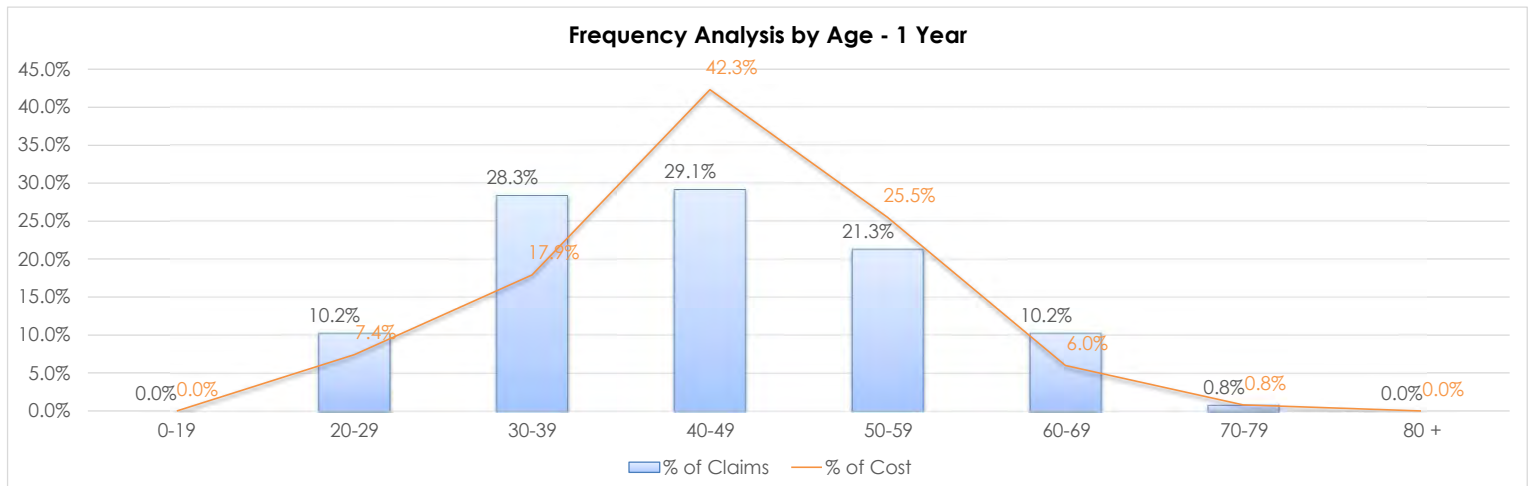
133% Indemnity closing ratio for 2024-25

Frequency Analysis

As of 6/30/2025



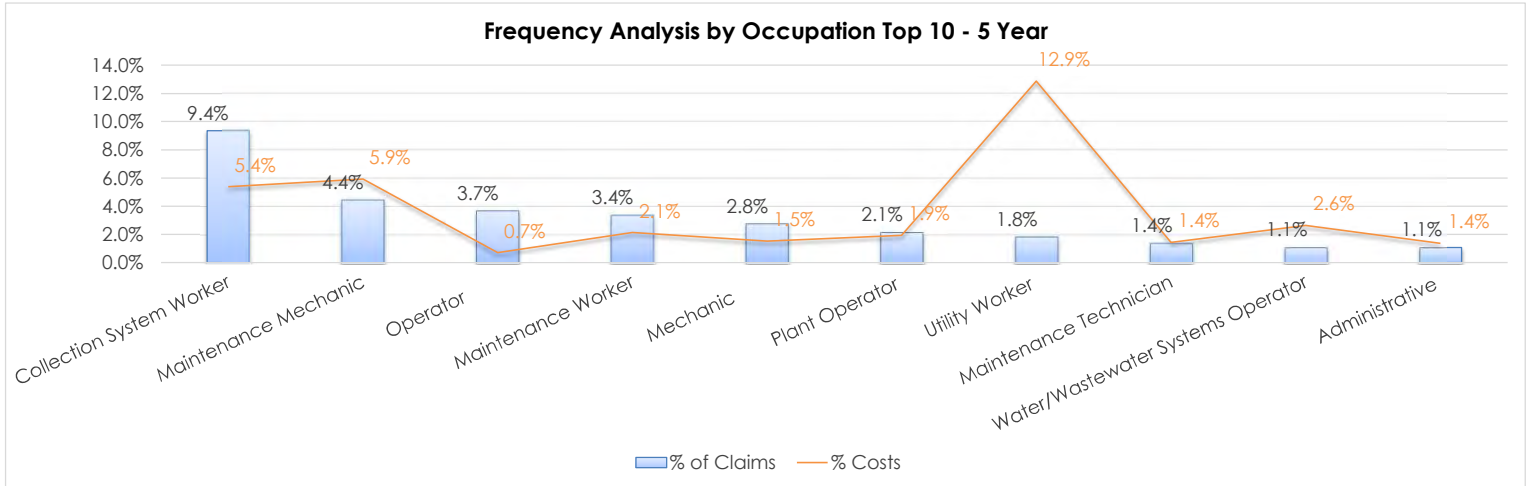
28.0% of claims with 20.5% of the costs were for employees 30-39 years old at the time of injury
25.7% of claims with 25.0% of the costs were for employees 40-49 years old at the time of injury
25.4% of claims with 35.5% of the costs were for employees 50-59 years old at the time of injury



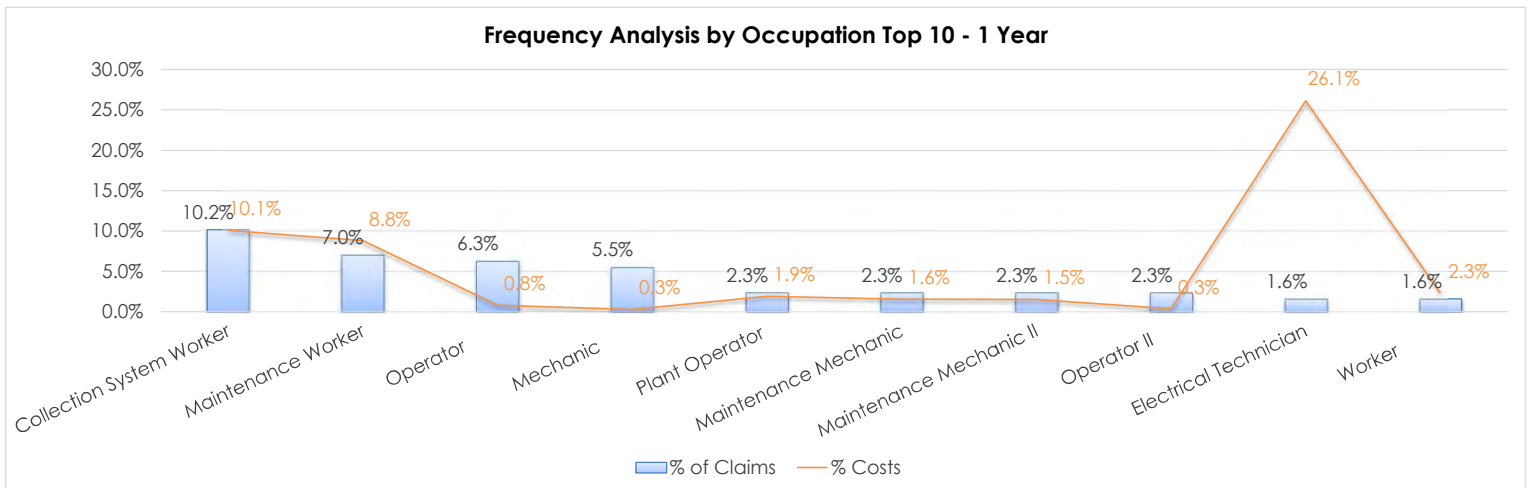
28.3% of claims with 17.9% of the costs were for employees 30-39 years old at the time of injury
29.1% of claims with 42.3% of the costs were for employees 40-49 years old at the time of injury
21.3% of claims with 25.5% of the costs were for employees 50-59 years old at the time of injury

Frequency Analysis

As of 6/30/2025



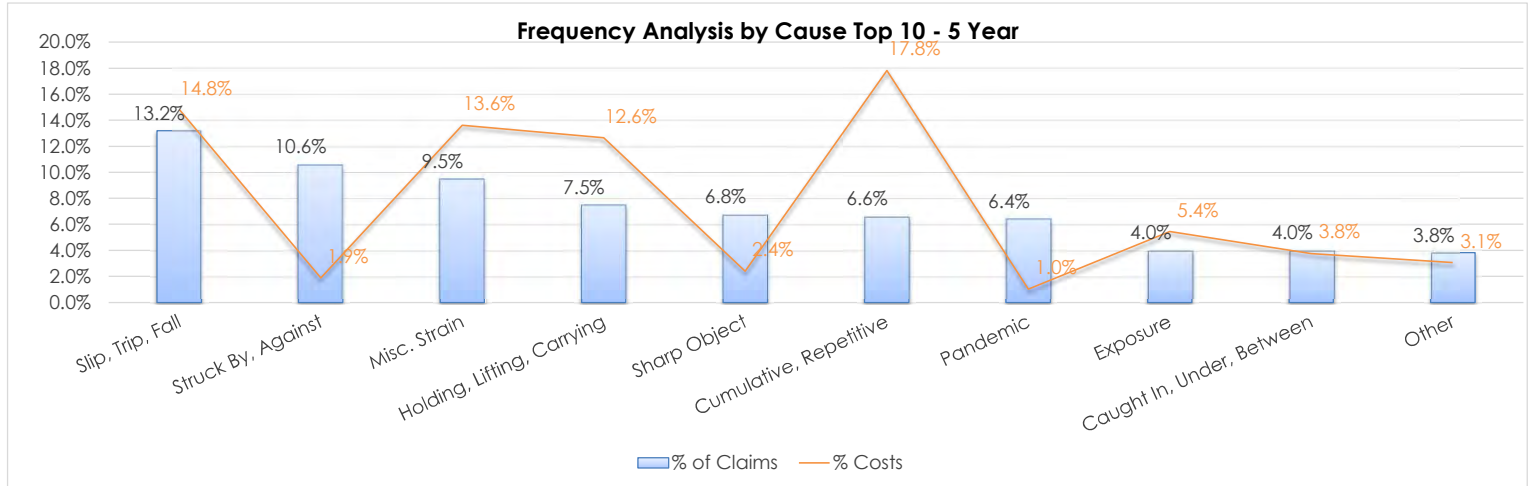
9.4% of claims with 5.4% of the costs were for Collection System Worker
 4.4% of claims with 5.9% of the costs were for Maintenance Mechanic
 3.7% of claims with 0.7% of the costs were for Operator



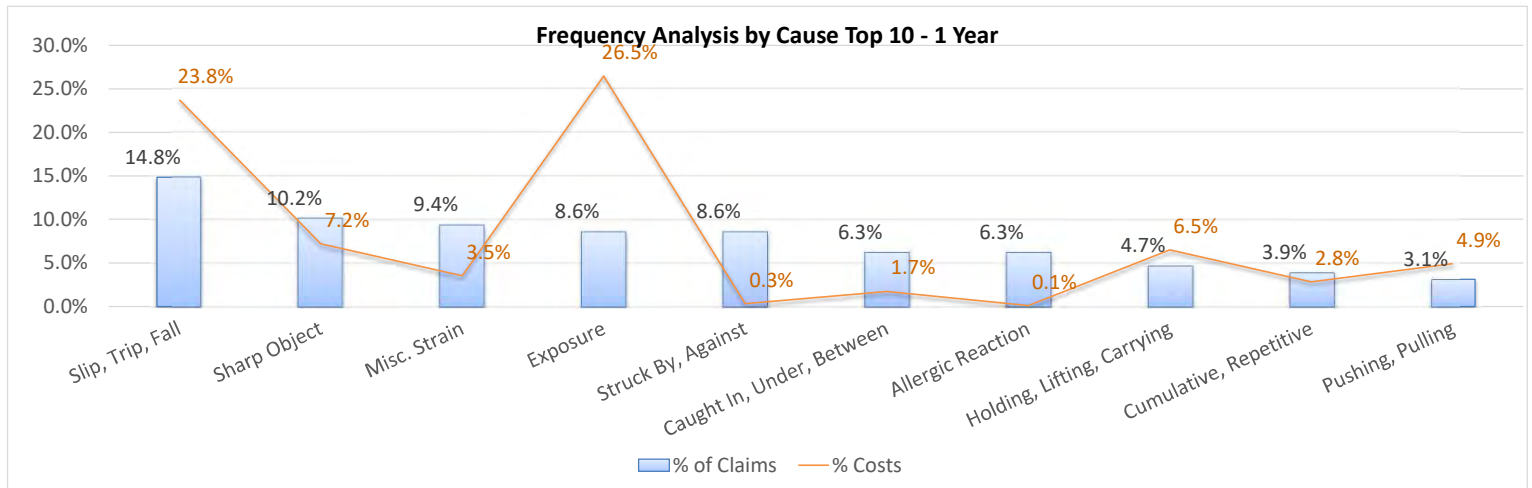
10.2% of claims with 10.1% of the costs were for Collection System Worker
 7.0% of claims with 8.8% of the costs were for Maintenance Worker
 6.3% of claims with 0.8% of the costs were for Operator

Frequency Analysis

As of 6/30/2025



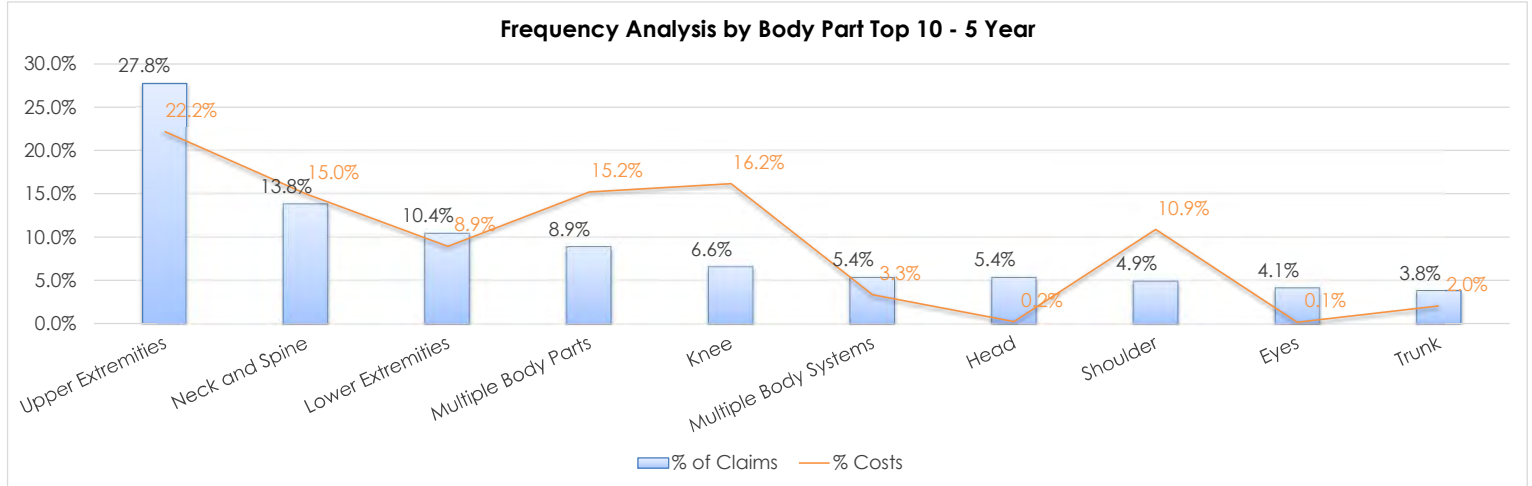
13.2% of claims with 14.8% of the costs involved Slip, Trip, Fall
 10.6% of claims with 1.9% of the costs involved Struck By, Against
 9.5% of claims with 13.6% of the costs involved Misc. Strain



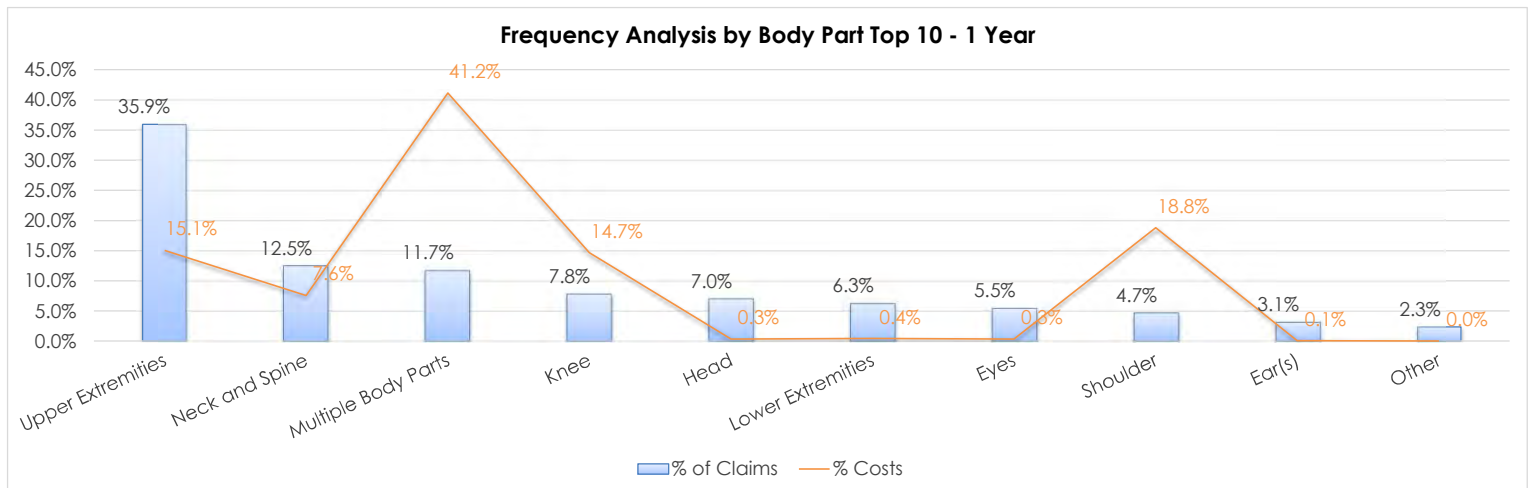
14.8% of claims with 23.8% of the costs involved Slip, Trip, Fall
 10.2% of claims with 7.2% of the costs involved Sharp Object
 9.4% of claims with 3.5% of the costs involved Misc. Strain

Frequency Analysis

As of 6/30/2025



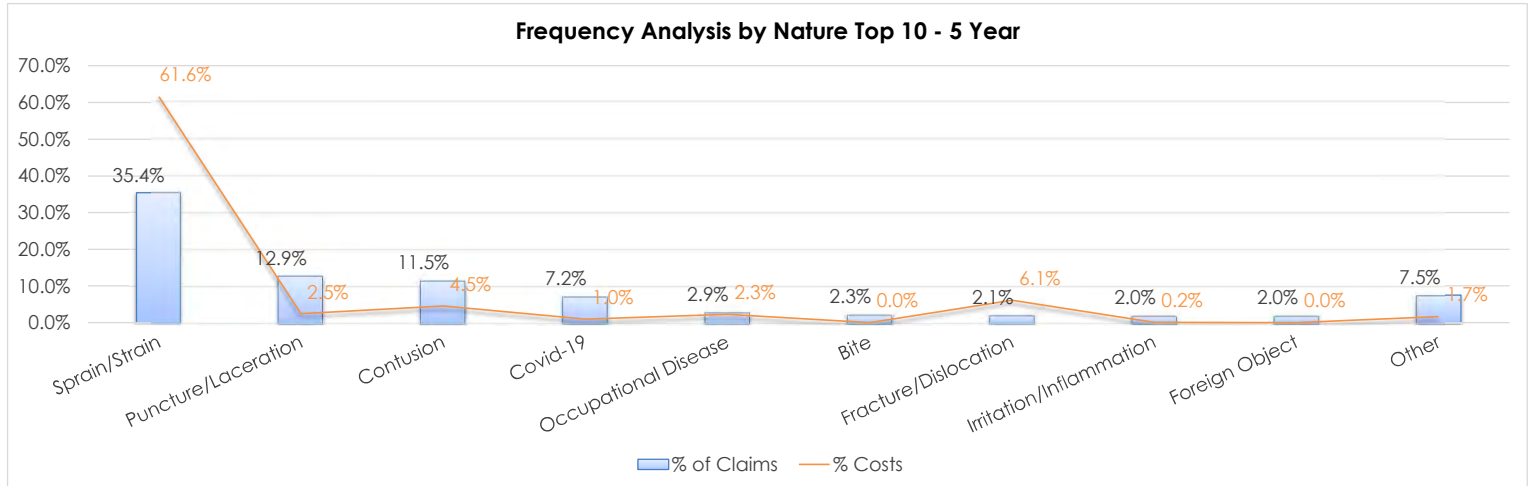
27.8% of claims with 22.2% of the costs involved Upper Extremities
 13.8% of claims with 15.0% of the costs involved Neck and Spine
 10.4% of claims with 8.9% of the costs involved Lower Extremities
 8.9% of claims with 15.2% of the costs involved Multiple Body Parts



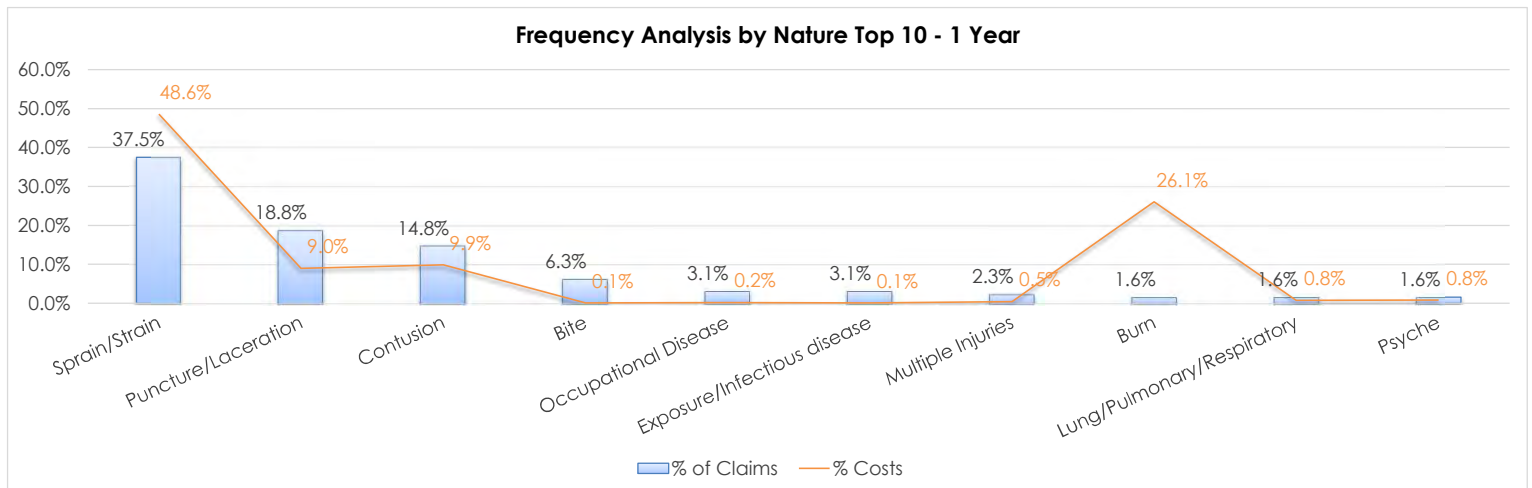
35.9% of claims with 15.1% of the costs involved Upper Extremities
 12.5% of claims with 7.6% of the costs involved Neck and Spine
 11.7% of claims with 41.2% of the costs involved Multiple Body Parts
 7.8% of claims with 14.7% of the costs involved Knee

Frequency Analysis

As of 6/30/2025



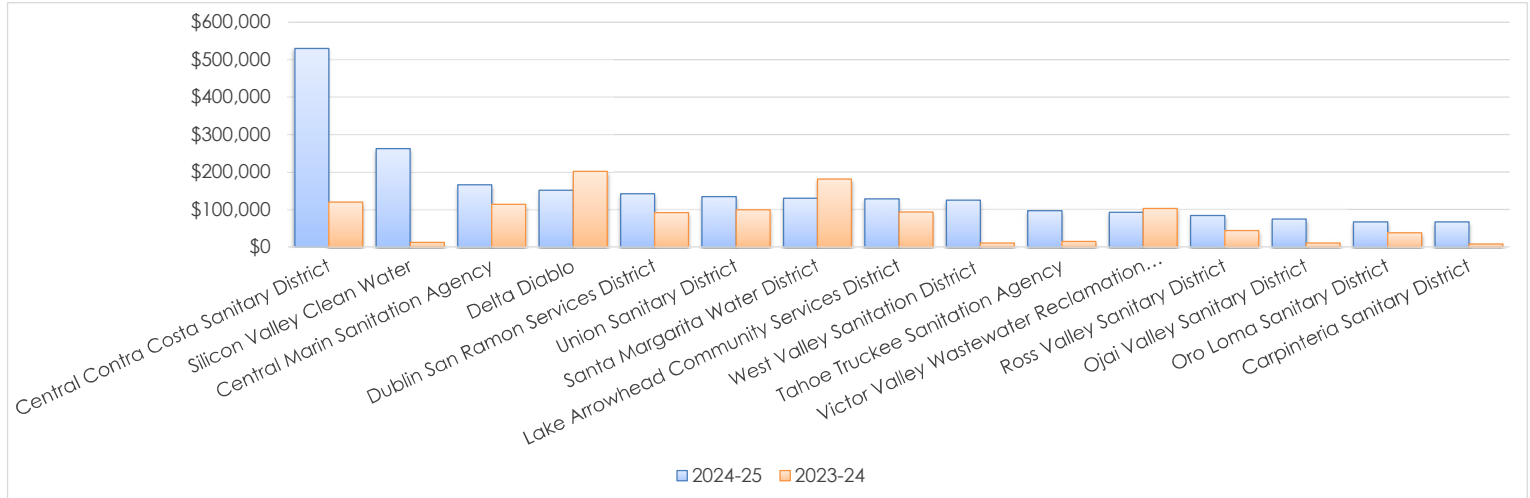
35.4% of claims with 61.6% of the costs involved Sprain/Strain
 12.9% of claims with 2.5% of the costs involved Puncture/Laceration
 11.5% of claims with 4.5% of the costs involved Contusion



37.5% of claims with 48.6% of the costs involved Sprain/Strain
 18.8% of claims with 9.0% of the costs involved Puncture/Laceration
 14.8% of claims with 9.9% of the costs involved Contusion

Payout Comparison by Location Top 15

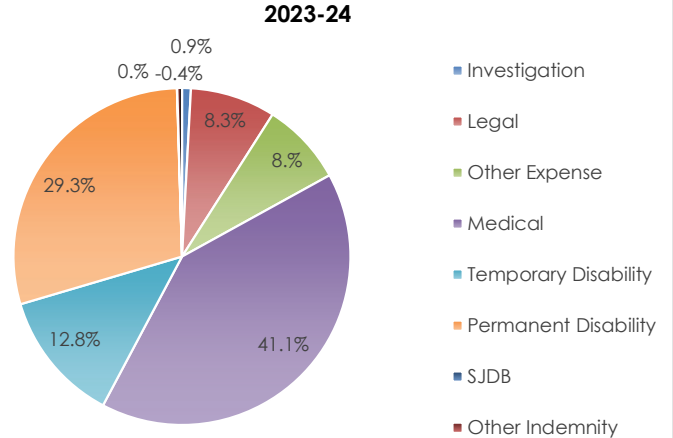
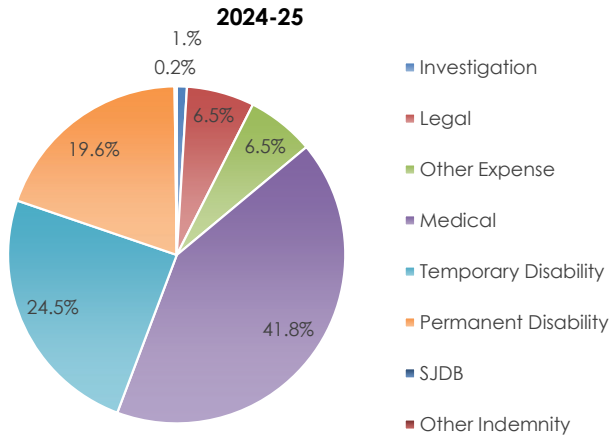
As of 6/30/2025



Location	2024-25	2023-24	Dollar Variance	(%) Variance
Central Contra Costa Sanitary District	\$ 530,420	\$ 119,971	\$ 410,449	342%
Silicon Valley Clean Water	\$ 262,586	\$ 12,318	\$ 250,268	2032%
Central Marin Sanitation Agency	\$ 165,528	\$ 113,761	\$ 51,767	46%
Delta Diablo	\$ 151,654	\$ 201,387	\$ (49,733)	-25%
Dublin San Ramon Services District	\$ 141,721	\$ 91,628	\$ 50,094	55%
Union Sanitary District	\$ 134,107	\$ 99,475	\$ 34,632	35%
Santa Margarita Water District	\$ 129,658	\$ 181,478	\$ (51,820)	-29%
Lake Arrowhead Community Services District	\$ 127,989	\$ 93,183	\$ 34,805	37%
West Valley Sanitation District	\$ 124,759	\$ 9,933	\$ 114,826	1156%
Tahoe Truckee Sanitation Agency	\$ 97,029	\$ 14,119	\$ 82,910	587%
Victor Valley Wastewater Reclamation Agency	\$ 92,682	\$ 102,836	\$ (10,154)	-10%
Ross Valley Sanitary District	\$ 83,922	\$ 43,317	\$ 40,605	94%
Ojai Valley Sanitary District	\$ 74,190	\$ 10,264	\$ 63,926	623%
Oro Loma Sanitary District	\$ 67,102	\$ 37,904	\$ 29,198	77%
Carpinteria Sanitary District	\$ 66,444	\$ 7,959	\$ 58,485	735%
Total	\$ 2,612,788	\$ 2,323,411	\$ 289,377	12%

Payout Comparison by Benefit Type

As of 6/30/2025

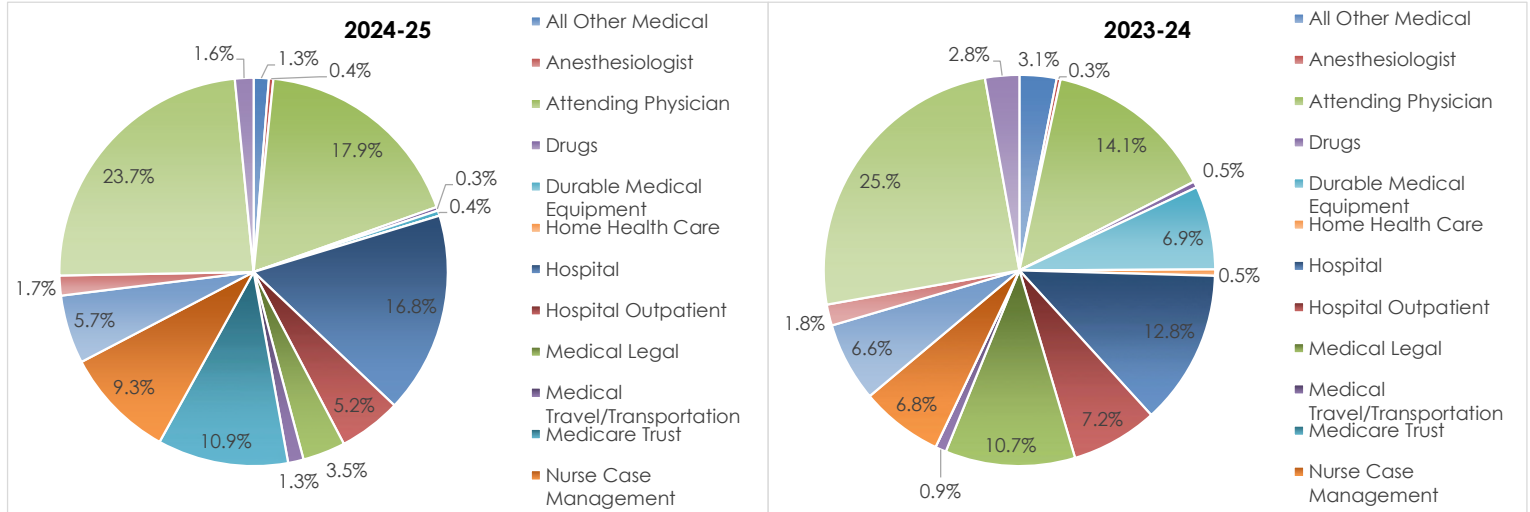


Benefit Type	2024-25	2023-24	Dollar Variance	(%) Variance	2024-25 % Total
Investigation	\$ 28,493	\$ 21,611	\$ 6,882	31.8%	1.0%
Legal	\$ 191,747	\$ 204,882	\$ (13,135)	-6.4%	6.5%
Other Expense	\$ 190,947	\$ 199,041	\$ (8,094)	-4.1%	6.5%
Medical	\$ 1,229,449	\$ 1,020,697	\$ 208,752	20.5%	41.8%
Temporary Disability	\$ 721,639	\$ 317,285	\$ 404,354	127.4%	24.5%
Permanent Disability	\$ 575,773	\$ 728,440	\$ (152,668)	-21.0%	19.6%
SJDB	\$ 6,108	\$ 1,000	\$ 5,108	510.8%	0.2%
Other Indemnity	\$ 0	\$ (10,899)	\$ 10,899	-100.0%	0.0%
Total	\$ 2,944,155	\$ 2,482,056	\$ 462,099	18.6%	100.0%

Benefit Type	2024-25	2023-24	Dollar Variance	(%) Variance
Recoveries	\$ (331,367)	\$ (158,645)	\$ (172,722)	108.9%
Total	\$ 2,612,788	\$ 2,323,411	\$ 289,377	12.5%

Medical Detail Payout Comparison

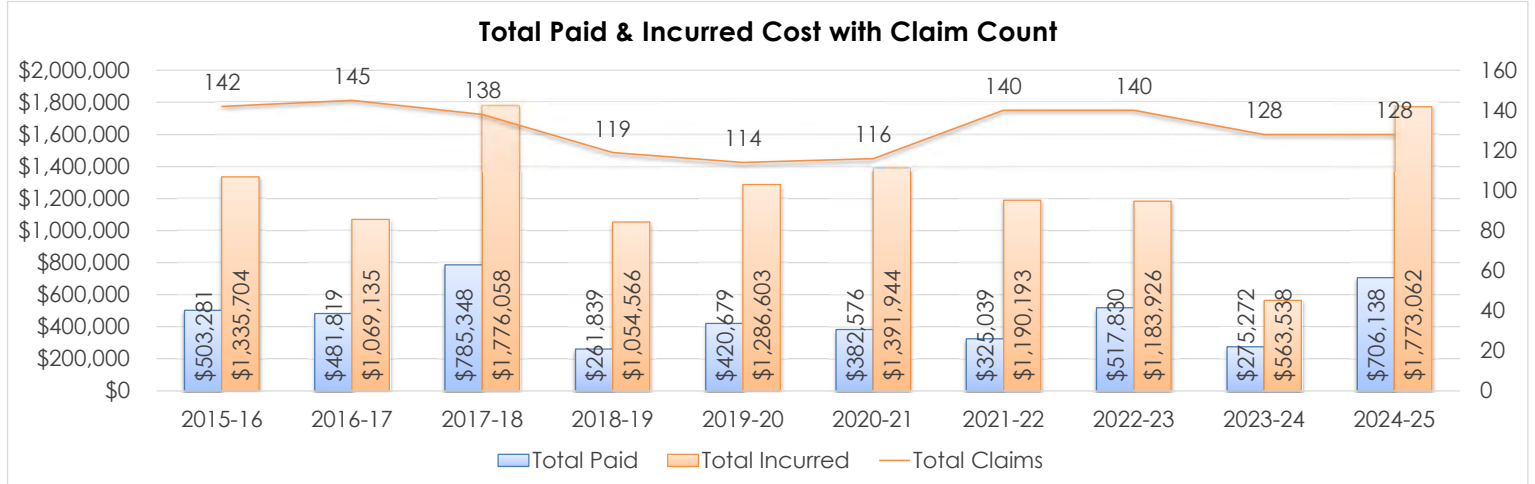
As of 6/30/2025



Category	2024-25	2023-24	Dollar Variance	(%) Variance	2024-25 % Total
All Other Medical	\$ 15,595	\$ 31,339	\$ (15,744)	-50.2%	1.3%
Anesthesiologist	\$ 4,516	\$ 3,177	\$ 1,339	42.1%	0.4%
Attending Physician	\$ 220,662	\$ 144,189	\$ 76,473	53.0%	17.9%
Drugs	\$ 3,793	\$ 5,098	\$ (1,305)	-25.6%	0.3%
Durable Medical Equipment	\$ 5,165	\$ 70,480	\$ (65,315)	-92.7%	0.4%
Home Health Care	\$ 0	\$ 5,333	\$ (5,333)	-100.0%	0.0%
Hospital	\$ 206,057	\$ 130,597	\$ 75,460	57.8%	16.8%
Hospital Outpatient	\$ 64,246	\$ 73,395	\$ (9,150)	-12.5%	5.2%
Medical Legal	\$ 43,610	\$ 109,581	\$ (65,971)	-60.2%	3.5%
Medical Travel/Transportation	\$ 15,877	\$ 9,108	\$ 6,769	74.3%	1.3%
Medicare Trust	\$ 134,117	\$ 0	\$ 134,117	N/A	10.9%
Nurse Case Management	\$ 114,215	\$ 69,838	\$ 44,377	63.5%	9.3%
Physical Therapy	\$ 70,138	\$ 66,996	\$ 3,142	4.7%	5.7%
Radiology	\$ 20,456	\$ 17,912	\$ 2,544	14.2%	1.7%
Settlement	\$ 291,889	\$ 254,827	\$ 37,062	14.5%	23.7%
Surgeon	\$ 19,113	\$ 28,825	\$ (9,712)	-33.7%	1.6%
Total	\$ 1,229,449	\$ 1,020,697	\$ 208,752	20.5%	100.0%

Total Paid vs Total Incurred Costs by Year

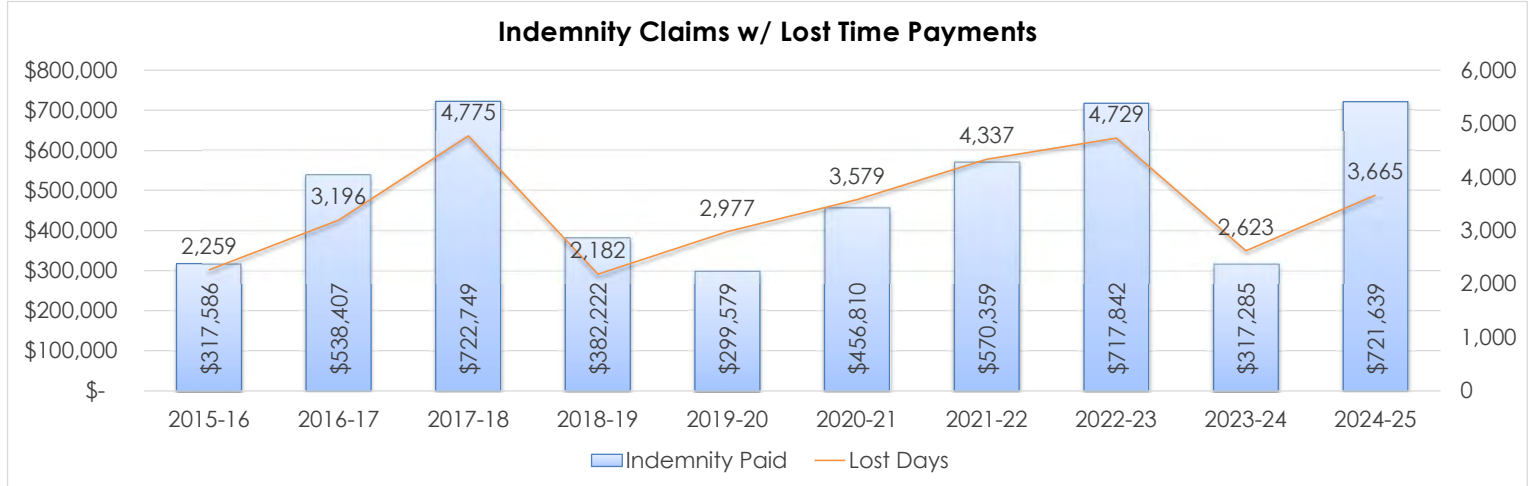
As of 6/30 each year



Year	Total Claims	Total Paid	Avg. Per Claim	Total Incurred	Avg. Per Claim
2015-16	142	\$503,281	\$3,544	\$1,335,704	\$9,406
2016-17	145	\$481,819	\$3,323	\$1,069,135	\$7,373
2017-18	138	\$785,348	\$5,691	\$1,776,058	\$12,870
2018-19	119	\$261,839	\$2,200	\$1,054,566	\$8,862
2019-20	114	\$420,679	\$3,690	\$1,286,603	\$11,286
2020-21	116	\$382,576	\$3,298	\$1,391,944	\$12,000
2021-22	140	\$325,039	\$2,322	\$1,190,193	\$8,501
2022-23	140	\$517,830	\$3,699	\$1,183,926	\$8,457
2023-24	128	\$275,272	\$2,151	\$563,538	\$4,403
2024-25	128	\$706,138	\$5,517	\$1,773,062	\$13,852

Indemnity Claims w/ Lost Time Payments

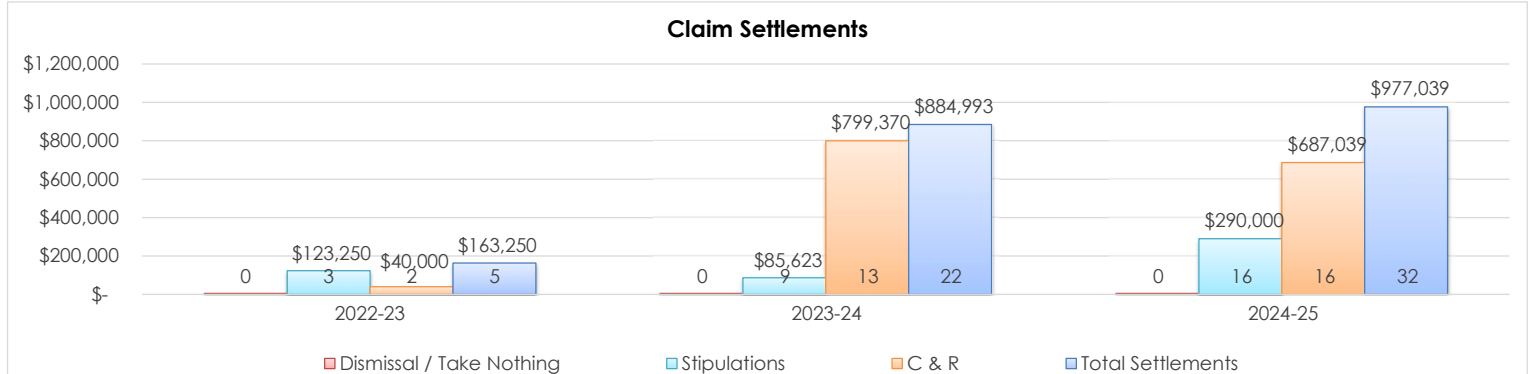
As of 6/30 each year



Year	Total Claims	Lost Days	Avg. Days	Indemnity Paid
2015-16	40	2,259	56	\$ 317,586
2016-17	40	3,196	80	\$ 538,407
2017-18	56	4,775	85	\$ 722,749
2018-19	31	2,182	70	\$ 382,222
2019-20	34	2,977	88	\$ 299,579
2020-21	41	3,579	87	\$ 456,810
2021-22	39	4,337	111	\$ 570,359
2022-23	44	4,729	107	\$ 717,842
2023-24	39	2,623	67	\$ 317,285
2024-25	40	3,665	92	\$ 721,639

Settlements

As of 6/30/2025



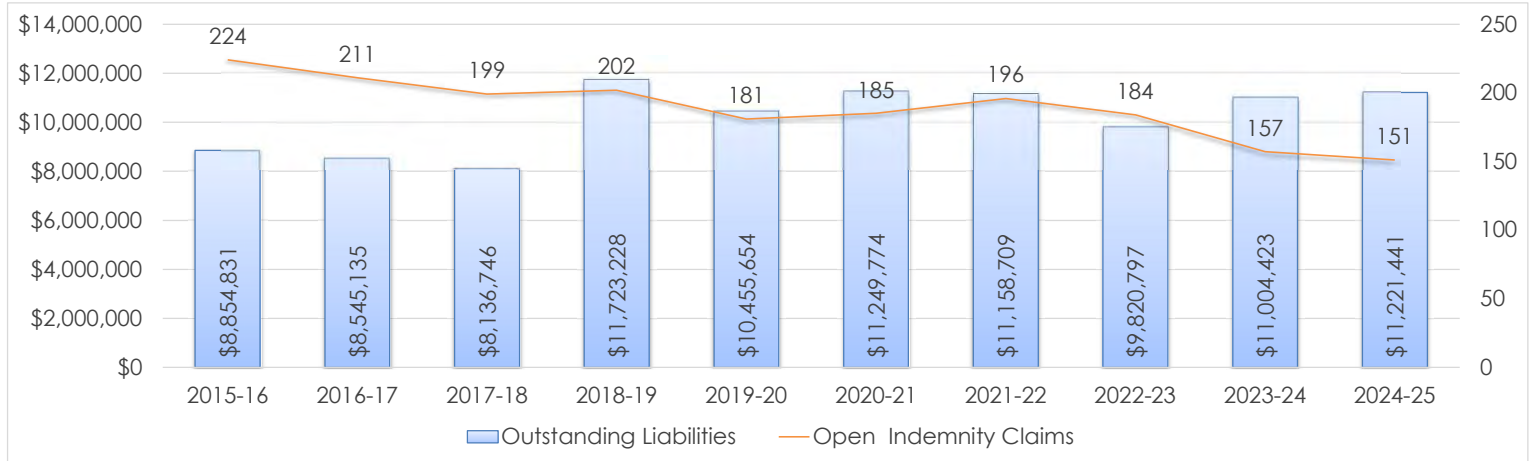
Top 10

Settlements by Amount

Claim #	Employee Name	Loss Date	Settlement Date	Settlement Type	Amount
CSNF-548787	Foged, Larry	8/8/2016	7/7/2023	Compromise and Release	\$ 236,000
CSNH-548894	VALDEZ, MICHAEL	4/19/2019	11/20/2023	Compromise and Release	\$ 200,000
CSNC-548101	Kupel, Nora	10/21/2013	12/13/2024	Compromise and Release	\$ 115,000
4A22089ZTDX0001	Walker, Michael	8/6/2022	4/29/2025	Compromise and Release	\$ 98,526
CSNI-549061	Ray, Steven	5/10/2020	9/27/2023	Compromise and Release	\$ 93,660
CSNE-548512	Pelupessy, Louis	5/11/2016	1/20/2023	Stipulation	\$ 92,583
4A2301QJKFG0001	Smith, Michael	9/8/2022	5/20/2025	Compromise and Release	\$ 80,000
CSMU-331557	McCleave, George	4/12/2006	12/19/2024	Compromise and Release	\$ 79,723
CSNG-548694	Banuelos, Martin	9/12/2017	10/2/2024	Compromise and Release	\$ 72,500
4A211204B5J0001	Anderson, Frederick	11/21/2021	10/29/2024	Stipulation	\$ 72,500

Outstanding Liabilities

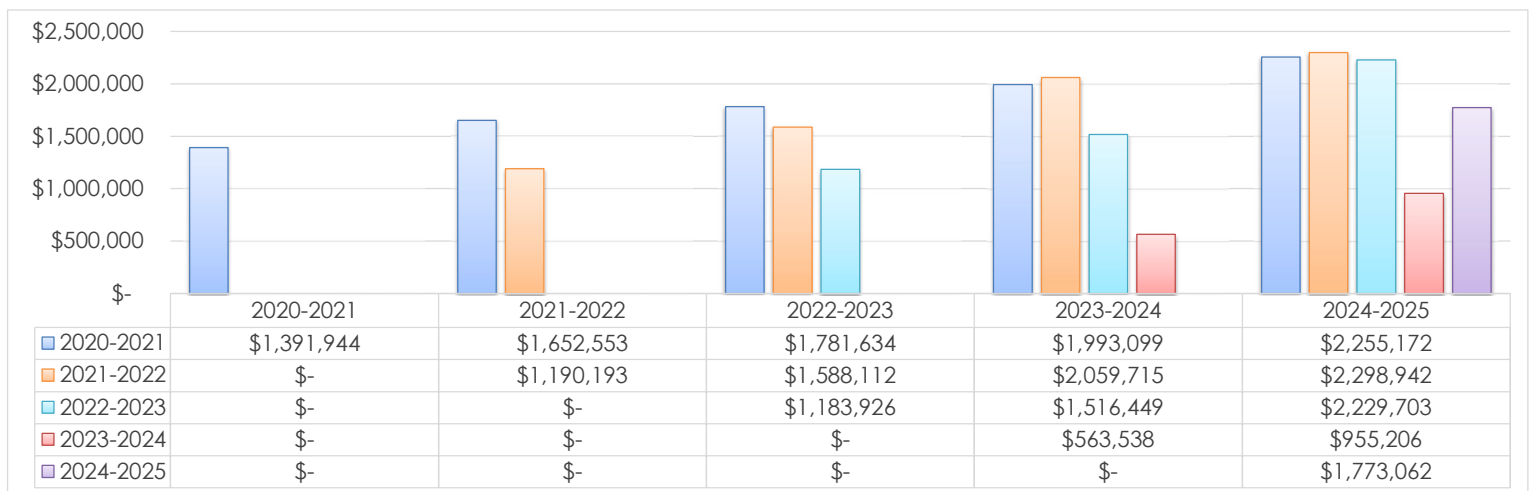
As of 6/30 each year



Total open Indemnity claims have decreased by 6 claims or (3.8%)
Outstanding liabilities have increased by \$217,018 or (2%)

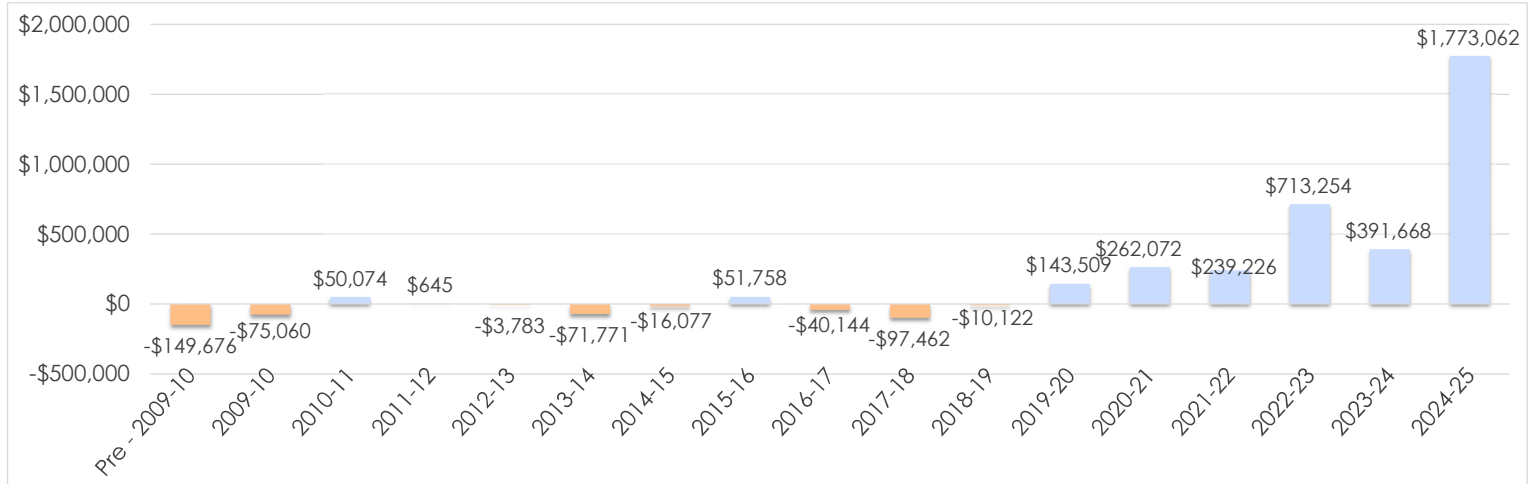
Claims Triangle by Incurred Amount

As of 6/30/2025



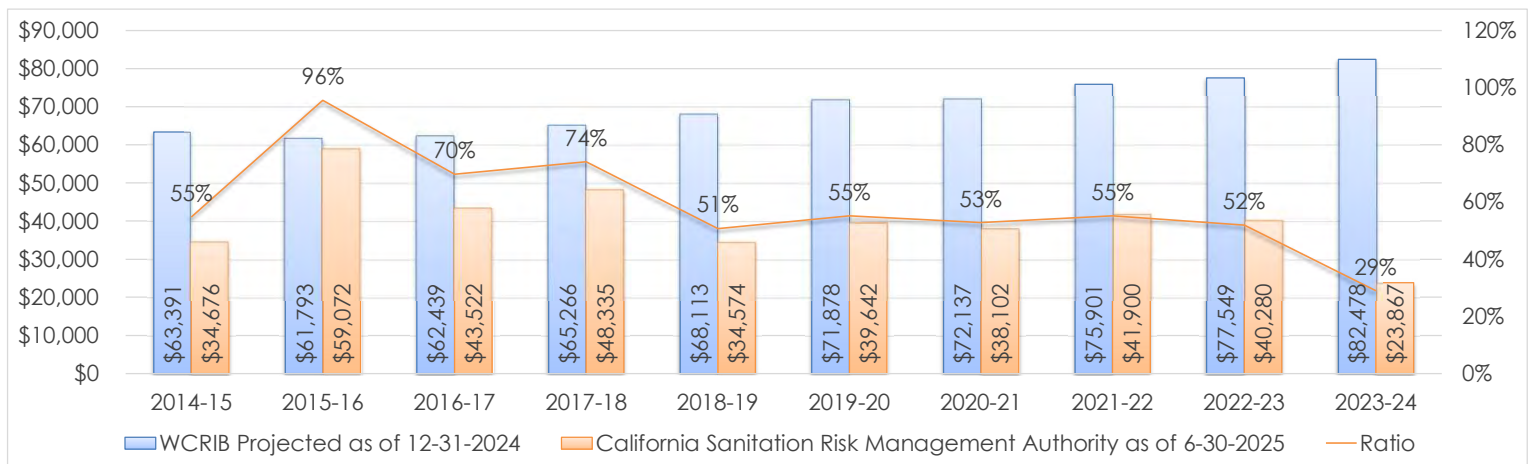
Incurred Changes on All Years' Claims

As of 6/30/2025



Average Cost of Indemnity Claims

As of 6/30/2025



The costs per claim averaged 41% lower compared to the WCIRB averages for the same time period.

Ten Year History - Indemnity Claim Litigation

As of 6/30/2025

Year of Loss	# Indemnity	# Litigated	(%) Litigated	Average Total Incurred	
				Litigated	Non-Litigated
2015-16	72	12	16.7%	\$ 198,443	\$ 31,198
2016-17	59	16	27.1%	\$ 120,677	\$ 14,814
2017-18	61	17	27.9%	\$ 133,273	\$ 15,518
2018-19	62	19	30.6%	\$ 99,847	\$ 5,733
2019-20	51	12	23.5%	\$ 101,673	\$ 20,556
2020-21	58	15	25.9%	\$ 102,797	\$ 15,534
2021-22	54	14	25.9%	\$ 63,044	\$ 34,499
2022-23	54	13	24.1%	\$ 94,528	\$ 23,080
2023-24	35	7	20.0%	\$ 50,228	\$ 17,276
2024-25	32	6	18.8%	\$ 117,960	\$ 37,366
Total	538	131	24.3%	\$ 109,983	\$ 21,350

24.3% average litigation rate since 2015-16

Average cost of a litigated claim file from 2015-16 to present \$109,983 compared to \$21,350 for a non-litigated file during the same time period

Ten Year History - Top 10 Locations by # Litigated

As of 6/30/2025

Location	# Litigated	Indem Claims	(%) Litigated	Average Total Incurred	
				Litigated	Non-Litigated
Central Contra Costa Sanitary Distr	12	58	20.7%	\$ 101,860	\$ 22,632
Ventura Regional Sanitation Distric	11	35	31.4%	\$ 135,309	\$ 24,641
Santa Margarita Water District	10	48	20.8%	\$ 100,178	\$ 17,782
Union Sanitary District	10	25	40.0%	\$ 144,438	\$ 13,153
Delta Diablo	9	24	37.5%	\$ 125,430	\$ 27,477
Dublin San Ramon Services District	7	45	15.6%	\$ 85,227	\$ 26,079
Central Marin Sanitation Agency	7	11	63.6%	\$ 224,206	\$ 92,191
Silicon Valley Clean Water	5	19	26.3%	\$ 131,923	\$ 17,195
West County Wastewater District	5	14	35.7%	\$ 29,800	\$ 36,985
Ross Valley Sanitary District	5	26	19.2%	\$ 50,137	\$ 6,780
Total	81	305	26.6%	\$ 117,421	\$ 22,292

Open Claim Stratification

As of 6/30/2025

OPEN CLAIM STRATIFICATION BY INCURRED VALUE

Incurred Value	#Claims	(%) of Total	Total Incurred	(%) of Total	Avg. Incurred
\$0 - \$4,999	12	7.2%	\$ 30,802	0.1%	\$ 2,567
\$5,000 - \$9,999	6	3.6%	\$ 40,896	0.2%	\$ 6,816
\$10,000 - \$24,999	19	11.4%	\$ 354,244	1.4%	\$ 18,644
\$25,000 - \$49,999	24	14.5%	\$ 895,819	3.6%	\$ 37,326
\$50,000 - \$99,999	38	22.9%	\$ 2,693,386	10.7%	\$ 70,879
\$100,000 - \$149,999	23	13.9%	\$ 2,783,880	11.1%	\$ 121,038
\$150,000 - \$199,999	11	6.6%	\$ 1,923,457	7.7%	\$ 174,860
\$200,000 - \$249,999	7	4.2%	\$ 1,541,254	6.1%	\$ 220,179
\$250,000 - \$499,999	21	12.7%	\$ 7,240,174	28.8%	\$ 344,770
\$500,000 - \$749,999	1	0.6%	\$ 741,105	2.9%	\$ 741,105
\$750,000 - \$999,999	2	1.2%	\$ 1,738,374	6.9%	\$ 869,187
1M - 2 Million	1	0.6%	\$ 1,571,561	6.3%	\$ 1,571,561
> 2 Million	1	0.6%	\$ 3,582,567	14.3%	\$ 3,582,567
Total	166	100.0%	\$ 25,137,518	100.0%	\$ 151,431

OPEN CLAIM STRATIFICATION BY AGE OF CLAIM

Age of Claim	#Claims	(%) of Total	Total Incurred	(%) of Total	Avg. Incurred
0 - 6 Months	14	8.4%	\$ 193,807	0.8%	\$ 13,843
6 - 12 Months	18	10.8%	\$ 1,469,730	5.8%	\$ 81,652
1yr - 3yr	37	22.3%	\$ 2,524,881	10.0%	\$ 68,240
3yr - 5yr	24	14.5%	\$ 3,102,655	12.3%	\$ 129,277
5yr - 7yr	18	10.8%	\$ 1,936,446	7.7%	\$ 107,580
7yr - 10yr	16	9.6%	\$ 2,710,129	10.8%	\$ 169,383
10yr - 15yr	16	9.6%	\$ 8,603,387	34.2%	\$ 537,712
15yr - 20yr	7	4.2%	\$ 1,593,922	6.3%	\$ 227,703
> 20 yrs	16	9.6%	\$ 3,002,561	11.9%	\$ 187,660
Total	166	100.0%	\$ 25,137,518	100.0%	\$ 151,431

Open Claim Stratification

As of 6/30/2025

OPEN CLAIM STRATIFICATION BY AGE OF EMPLOYEE

Age of Employee	#Claims	(%) of Total	Total Incurred	(%) of Total	Avg. Incurred
0 - 17 Years Old	0	0.0%	\$ 0	0.0%	\$ 0
18 - 20 Years Old	0	0.0%	\$ 0	0.0%	\$ 0
21 - 25 Years Old	0	0.0%	\$ 0	0.0%	\$ 0
26 - 35 Years Old	25	15.1%	\$ 5,602,666	22.3%	\$ 224,107
36 - 45 Years Old	38	22.9%	\$ 4,549,969	18.1%	\$ 119,736
46 - 55 Years Old	59	35.5%	\$ 9,478,404	37.7%	\$ 160,651
56 - 65 Years Old	35	21.1%	\$ 4,639,637	18.5%	\$ 132,561
66 - 75 Years Old	7	4.2%	\$ 833,128	3.3%	\$ 119,018
76 + Years Old	2	1.2%	\$ 33,715	0.1%	\$ 16,858
Total	166	100.0%	\$ 25,137,518	100.0%	\$ 151,431

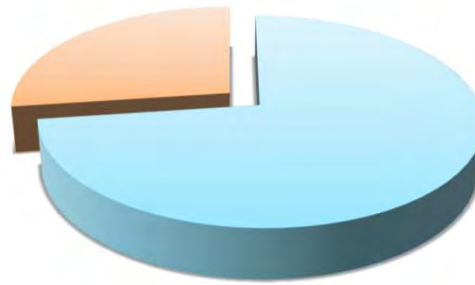
OPEN CLAIM STRATIFICATION BY JOB TENURE

Job Tenure	#Claims	(%) of Total	Total Incurred	(%) of Total	Avg. Incurred
0 - 6 Months	5	3.0%	\$ 227,506	0.9%	\$ 45,501
6 - 12 Months	7	4.2%	\$ 791,733	3.1%	\$ 113,105
1yr - 3 yr	27	16.3%	\$ 7,250,912	28.8%	\$ 268,552
3yr - 5yr	10	6.0%	\$ 1,791,268	7.1%	\$ 179,127
5yr - 7yr	16	9.6%	\$ 1,329,855	5.3%	\$ 83,116
7yr - 10yr	21	12.7%	\$ 2,828,697	11.3%	\$ 134,700
10yr - 15yr	39	23.5%	\$ 5,800,436	23.1%	\$ 148,729
15yr - 20yr	23	13.9%	\$ 2,983,320	11.9%	\$ 129,710
> 20 yrs	18	10.8%	\$ 2,133,792	8.5%	\$ 118,544
Total	166	100.0%	\$ 25,137,518	100.0%	\$ 151,431

JARVIS Engagement

As of 6/30/2025

Total Contacts and Registrations



■ Jarvis Contacts ■ Registration

Jarvis Contacts	Registration	Percentage
86	32	37.2%

Total Documents Completed

Documents Completed by Injured Employee

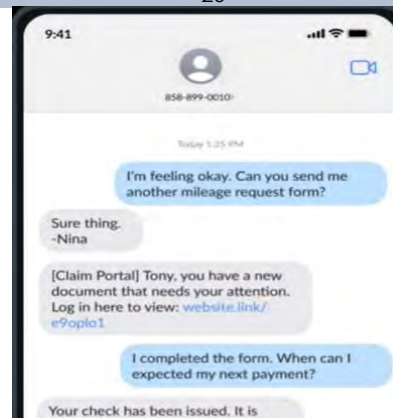
11



Total Messages Sent

Messages between Examiner and Injured Employee

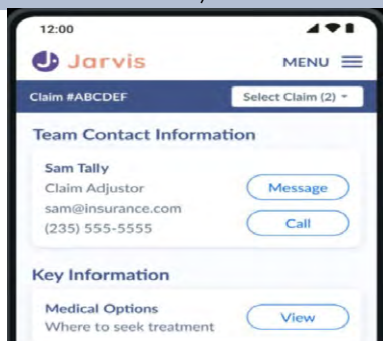
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Average Actions per Claim

Average Actions per Claim

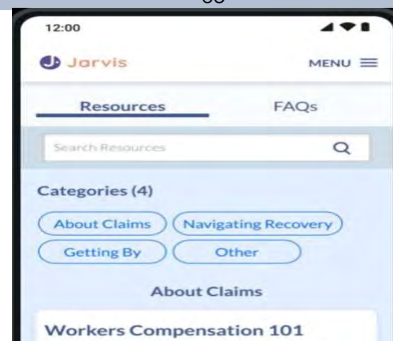
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Total FAQ's/Resources Reviewed

FAQ's/ Resources reviewed by Injured Employee

65



Agenda Item No. F.1
Workers' Compensation Committee Meeting
Meeting Date: October 15, 2025

Workers' Compensation Payroll Audit
Program Year 35 (2024-2025)

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

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

FISCAL IMPACT: Based on the audit results, \$127,301 in deposit is to be returned to the membership. Last year, \$133,996 was returned to the membership.

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

ATTACHMENTS: 1) PY 35 (2024-2025) Audit Worksheet

Member Agency	No. of Elected Officials	Sanitation 7580	Clerical 8810	Clerical Telecommuter Employees 8871	Sewer Construction 6307	Sewer Construction 6308	Sales 8742	Irrigation 0251	Water 7520	Landfill 9424	Engineers 8601	Final Payroll	Elected Official Premium	Final Manual Premium	Xmod	Final Audited Premium	Annual Deposit	Final Audit Premium Due / Payable
		0.037039651	0.002999162	0.00239933	0.093273938	0.045137388	0.004198827	0.052635293	0.038539232	0.079927667	0.004648701		50					
Carmel Area Wastewater District	5	2,851,230	302,724				175,050				351,066	3,680,070	250	109,133	131%	142,964	134,424	8,540
Carpinteria Sanitary District	5	1,253,666	218,578				168,800				111,593	1,752,637	250	48,568	111%	53,910	54,261	(351)
Castro Valley Sanitary District	5	672,280	1,439,753				66,570				449,808	2,628,411	250	31,840	126%	40,118	42,928	(2,810)
Central Contra Costa Sanitary District	5	18,346,599	16,845,194				2,742,071				10,565,373	48,499,237	250	790,952	67%	529,938	538,717	(8,779)
Central Marin Sanitation Agency	6	5,078,100	897,519				330,775				679,207	6,985,601	300	195,629	92%	179,979	182,146	(2,167)
Delta Diablo	3	5,358,993	2,383,150				1,669,798				1,197,486	10,609,427	150	218,371	122%	266,413	287,659	(21,246)
Dublin San Ramon S.D.	5	7,855,192	5,464,596				1,027,693		2,755,402		2,175,050	19,277,933	250	428,210	121%	518,134	551,259	(33,125)
Encina Wastewater Auth.	0	7,853,944	2,093,965				154,700				415,271	10,517,880	0	299,768	59%	176,863	164,059	12,804
Fairfield-Suisun Sewer District	10	6,735,423	1,436,244				0				2,010,958	10,182,625	500	263,634	107%	282,088	285,215	(3,127)
Goleta Sanitary District	5	2,853,864	703,811				154,700				173,182	3,885,557	250	109,522	70%	76,665	67,087	9,578
Goleta West Sanitary District		578,596	43,676				233,995				856,267		0	22,544	83%	18,712	18,259	453
Ironhouse Sanitary District	5	2,730,048	545,971				433,243	543,716			97,437	4,350,415	250	133,898	92%	123,186	115,177	8,009
Las Gallinas Valley S.D.	5	3,285,458	914,482				154,700				598,649	4,953,289	250	128,117	70%	89,682	80,262	9,420
Leucadia Wastewater District	5	1,295,295	807,467				187,900					2,290,662	250	51,438	133%	68,413	72,465	(4,052)
Montecito Sanitary District	5	1,424,088	359,025				391,877				176,757	2,351,747	250	56,542	95%	53,715	48,765	4,950
Monterey One Water	10	9,438,278	2,166,569				2,647,519				1,562,873	15,815,239	500	374,970	87%	326,224	378,302	(52,078)
Mt. View Sanitary District	5	1,270,084	1,032,464				301,793				230,804	2,835,146	250	52,730	114%	60,112	60,846	(734)
Napa Sanitary District	5	5,187,180	731,881				324,912				1,071,993	7,315,966	250	200,924	140%	281,294	266,326	14,968
North of River Sanitary District	5	1,238,800	238,437				154,700				0	1,631,937	250	47,499	86%	40,849	40,375	474
Novato Sanitary District	5	811,844	828,796				171,800				912,721	2,725,161	250	37,770	81%	30,594	33,295	(2,701)
Ojai Valley Sanitary District	7	1,518,508	768,744				584,766					2,872,018	350	61,356	91%	55,834	52,210	3,624
Oro Loma Sanitary District	5	4,784,174	1,024,660				154,700				842,093	6,805,627	250	185,091	81%	149,924	165,029	(15,105)
Ross Valley Sanitary District	5	3,431,162	788,931				309,400				465,447	4,994,940	250	133,168	161%	214,400	245,776	(31,376)
San Elijo Joint Powers Authority	4	2,334,508	559,523	36,586			154,700				662,668	3,747,985	200	92,165	68%	62,672	50,744	11,928
Sanitary District No. 5 of Marin	5	1,113,574	142,190				154,700				143,850	1,554,314	250	43,241	93%	40,214	42,219	(2,005)
Sausalito-Marín City S.D.	5	1,100,134	152,099				169,900				231,915	1,654,048	250	43,246	77%	33,299	44,170	(10,871)
Selma-Kingsburg-Fowler County S.D.	5	1,891,647	529,867				154,700					2,576,214	250	72,555	80%	58,044	62,418	(4,374)
Sewer Authority Mid-Coastside	6	1,531,877	326,154				177,330					2,035,361	300	58,763	76%	44,660	44,368	292
Silicon Valley Clean Water	4	10,463,462	2,058,822	169,933			960,035				2,117,421	15,769,673	200	408,220	105%	428,631	444,350	(15,719)
South Orange County Wastewater Authority	10	5,185,131	1,018,508				154,700				309,400	6,667,739	500	197,698	63%	124,550	158,213	(33,663)
Steger Sanitary District	5	664,472	222,960				79,585				334,740	1,301,757	250	27,421	108%	29,615	29,758	(143)
Tahoe-Truckee Sanitation Agency	0	4,444,640	758,601				256,478				383,612	5,843,331	0	169,763	75%	127,322	122,522	4,800
Truckee Sanitary District	5	2,533,051	1,380,480				321,994				339,578	4,575,103	250	101,144	74%	74,847	80,021	(5,174)
Union Sanitary District	5	12,380,928	4,727,501				3,139,110				2,793,288	23,040,827	250	499,180	89%	444,270	427,302	16,968
Vallejo Flood and Wastewater District	8	11,324,223	2,839,531	0	0	0	0				1,293,738	15,457,492	400	434,376	118%	512,564	470,571	41,993
Valley Sanitary District	5	2,890,668	744,261								363,064	3,997,993	250	111,239	73%	81,204	88,609	(7,405)
Ventura Regional S.D.	9	959,612	158,002	677,450						1,555,729	224,721	3,575,514	450	163,483	97%	158,579	184,268	(25,689)
West Bay Sanitary District	5	2,715,256	884,590				154,700				671,902	4,426,449	250	107,248	83%	89,016	94,308	(5,292)
West County Wastewater District	5	6,801,893	3,400,997				503,136				1,224,739	11,930,765	250	270,196	78%	210,753	200,857	9,896
West Valley Sanitation District	5	1,519,372	822,990				154,700				1,516,956	4,014,018	250	66,697	120%	80,036	78,048	1,988
Totals:	207	165,707,254	62,763,714	883,969	0	0	19,077,230	543,716	2,755,402	1,555,729	36,699,362	289,986,376	10,350	6,848,309	95%	6,380,287	6,507,588	(127,301)

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 and 2025/26 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	Request Date	Program Year	Approved Amount	Contact	Category	Description
Mt. View Sanitary District	6/25/25	2025YE	\$2,500.00	Pam Christopher	Training	RootStock event: training event is all about root removal in wastewater systems, featuring expert-led presentations on rodding, hydro-flushing, CCTV inspections, and more.
Carmel Area Wastewater District	6/16/25	2025YE	\$2,500.00	Mark Dias	Software	SDS online database: allows all staff and fire department to have 24/7 access to all data sheets. They are also organized by location/building. Allows for fast annual archiving. Database can be kept current. Allows for improved Haz Comm compliance for new employees.
Goleta West Sanitary District	6/19/25	2025YE	\$1,250.00	Kristyn Lopez	Equipment	Standup desk and ergonomic chairs: Standing increases blood flow and oxygen levels, leading to higher energy levels and improved productivity and also reduces the risk of chronic back pain. Comfortable chair designs with back and lumbar support and alternate with periods of standing, you will likely remedy minor back _p_ain
North of River Sanitary District	6/24/25	2025YE	\$2,500.00	Patrick Ostly	Equipment	Security cameras: help keep District property and District employees safe.
Carpinteria Sanitary District	6/3/25	2025Q4	\$2,500.00	Stephanie James	Equipment Training	AED, Gas Alert, Vehicle Light Bars, Security System w/ Cameras: AED/Gas Alert training for all employees to improve emergency response readiness; upgraded security system for overall facility/employee safety.

Central Marin Sanitation Agency	6/9/25	2025Q4	\$1,049.60	Rebecca Brewer	Equipment	Cooling neck gaiters to offset heat illness risk during high heat events
Dublin San Ramon Services District	6/1/25	2025Q4	\$2,500.00	Samantha Koehler	Program Mgmt Software Training	Safety Ergonomic Resource Platform: provides employees with resources and training on ergonomics, including self-assessments
Encina Wastewater Authority	6/13/25	2025Q4	\$2,500.00	Alicia Appel	Equipment	Silverstrand Technologies installed additional security cameras and integrated with security software, Avigilon: provides a more secure workplace, new cameras enhance safety of employees, especially of concern to night shift staff.
Fairfield-Suisun Sewer District	6/12/25	2025Q4	\$2,500.00	James Russell-Field	Equipment	PH2 of gym equipment upgrades: replaced broken or in poor condition equipment, provides for a safer fitness environment for employees to use.
Goleta Sanitary District	5/28/25	2025Q4	\$2,500.00	Laura Romano	Equipment	Gas monitoring equipment: being shared by the Operations and Collections departments. These monitors will help protect the staff from dangerous gas exposures in controlled spaces.
Las Gallinas Valley Sanitary District	6/3/25	2025Q4	\$2,500.00	Dale McDonald	Equipment	Outdoor dome security cameras and associated cellular gateway for pump station offer real-time monitoring allowing for proactive safety measures and valuable evidence in case of incidents of vandalism or other activities at remote pump station.
Napa Sanitation District	6/12/25	2025Q4	\$1,250.00	Amy Walcke	Training	Verbal Reimbursement Judo Training for employees interacting with difficult/hostile customers/residents/developers.

Oro Loma Sanitary District	6/1/25	2025Q4	\$2,500.00	Stephanie Ortiz	Equipment	Three (3) adjustable bases to configure Admin desks to "sit/stand" to reduce potential for lower back pain from excess sitting; provides for a safer work environment, lowering risk of employee injury.
Ross Valley Sanitary District	5/19/25	2025Q4	\$2,488.06	Christina Winnicki	Equipment	Installation of speakers connected to a phone line throughout our headquarters facility: functions as a PA system so we are able to make announcements to our entire headquarters in case of an emergency.
Sanitary District No. 5 of Marin County	6/9/25	2025Q4	\$2,500.00	Tony Rubio	Program Mgmt	TrainingLink subscription: ensures safety trainings are scheduled and available and helps keep record of trainings for OSHA compliance.
Selma-Kingsburg-Fowler County S.D.	6/13/25	2025Q4	\$2,500.00	Alicia Kirk	Consulting Service	TrainingLink subscription: helps manage our safety programs and guides us in complying with applicable regulatory requirements
Vallejo Flood and Wastewater District	6/13/25	2025Q4	\$2,500.00	Nichole Perez	Training	CPR/AED/1st Aid training supplies and certification for Safety Officer - certification of Safety Officer allows training to be tailored to the specific needs of District, equipment enhances and increases effectiveness of training
West County Wastewater District	5/21/25	2025Q4	\$2,500.00	Genesis Duenas	Consulting Service	Du all Safety Trainings and Program updates helps us ensure that our employees are up to date on training to conduct their tasks efficiently and safely.

West Valley Sanitation District	6/11/25	2025Q4	\$2,500.00	Kent Edler	Consulting Service Software Training	TrainingLink subscription and SOP development: ongoing support through the Training Link helps manage the District's safety training program. The development of SOP's for our pump equipment helps establish routine, safe ways to work.
Monterey One Water	4/29/25	2025Q4	\$2,500.00	James Coleman	Equipment	Upgraded emergency response team radios: will allow handless radio communications for HazMat entry team if using Level A suits
Novato Sanitary District	4/24/25	2025Q4	\$1,999.00	Rebecca Brewer	Equipment	improved portable, 4-gas atmosphere monitors: an improvement to the District's existing gas monitoring equipment, allows for expanded in-the-field functionality, and are accompanied by a docking station that allows for automatic, scheduled calibration and easy bump testing
Ojai Valley Sanitary District	5/7/25	2025Q4	\$2,500.00	Alison Young	Consulting	Ongoing safety consulting and monitoring: helps prioritize safety training assignments, monitors timely compliance and helps the agency Implement new required trainings
Sewerage Agency of So. Marin	5/14/25	2025Q4	\$1,250.00	Mark Neumann	Training	SERP Refresher Course: staff and those of our member agencies participated in refresher drills to complement required sewer spills and response training.
Silicon Valley Clean Water	5/14/25	2025Q4	\$2,500.00	David Lee	Service	SDS online service: makes chemical management much easier for us by providing 24/7 access to Safety Data Sheets with regular, automatic updates. It saves us time and effort by ensuring we always have the most current information on the chemicals and products we use.

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

Member	Request Date	Program Year	Approved Amount	Contact	Category	Description
Mt. View Sanitary District	6/25/25	2025YE	\$2,500.00	Pam Christopher	Training	RootStock event: training event is all about root removal in wastewater systems, featuring expert-led presentations on rodding, hydro-flushing, CCTV inspections, and more.
Carmel Area Wastewater District	6/16/25	2025YE	\$2,500.00	Mark Dias	Software	SDS online database: allows all staff and fire department to have 24/7 access to all data sheets. They are also organized by location/building. Allows for fast annual archiving. Database can be kept current. Allows for improved Haz Comm compliance for new employees.
Goleta West Sanitary District	6/19/25	2025YE	\$1,250.00	Kristyn Lopez	Equipment	Standup desk and ergonomic chairs: Standing increases blood flow and oxygen levels, leading to higher energy levels and improved productivity and also reduces the risk of chronic back pain. Comfortable chair designs with back and lumbar support and alternate with periods of standing, you will likely remedy minor back pain
North of River Sanitary District	6/24/25	2025YE	\$2,500.00	Patrick Ostly	Equipment	Security cameras: help keep District property and District employees safe.
Carpinteria Sanitary District	6/3/25	2025Q4	\$2,500.00	Stephanie James	Equipment Training	AED, Gas Alert, Vehicle Light Bars, Security System w/ Cameras: AED/Gas Alert training for all employees to improve emergency response readiness; upgraded security system for overall facility/employee safety.

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

Central Marin Sanitation Agency	6/9/25	2025Q4	\$1,049.60	Rebecca Brewer	Equipment	Cooling neck gaiters to offset heat illness risk during high heat events
Dublin San Ramon Services District	6/1/25	2025Q4	\$2,500.00	Samantha Koehler	Program Mgmt Software Training	Safety Ergonomic Resource Platform: provides employees with resources and training on ergonomics, including self-assessments
Encina Wastewater Authority	6/13/25	2025Q4	\$2,500.00	Alicia Appel	Equipment	Silverstrand Technologies installed additional security cameras and integrated with security software, Avigilon: provides a more secure workplace, new cameras enhance safety of employees, especially of concern to night shift staff.
Fairfield-Suisun Sewer District	6/12/25	2025Q4	\$2,500.00	James Russell-Field	Equipment	PH2 of gym equipment upgrades: replaced broken or in poor condition equipment, provides for a safer fitness environment for employees to use.
Goleta Sanitary District	5/28/25	2025Q4	\$2,500.00	Laura Romano	Equipment	Gas monitoring equipment: being shared by the Operations and Collections departments. These monitors will help protect the staff from dangerous gas exposures in controlled spaces.
Las Gallinas Valley Sanitary District	6/3/25	2025Q4	\$2,500.00	Dale McDonald	Equipment	Outdoor dome security cameras and associated cellular gateway for pump station offer real-time monitoring allowing for proactive safety measures and valuable evidence in case of incidents of vandalism or other activities at remote pump station.

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

Napa Sanitation District	6/12/25	2025Q4	\$1,250.00	Amy Walcke	Training	Verbal Reimbursement Judo Training for employees interacting with difficult/hostile customers/residents/developers.
Oro Loma Sanitary District	6/1/25	2025Q4	\$2,500.00	Stephanie Ortiz	Equipment	Three (3) adjustable bases to configure Admin desks to "sit/stand" to reduce potential for lower back pain from excess sitting; provides for a safer work environment, lowering risk of employee injury.
Ross Valley Sanitary District	5/19/25	2025Q4	\$2,488.06	Christina Winnicki	Equipment	Installation of speakers connected to a phone line throughout our headquarters facility: functions as a PA system so we are able to make announcements to our entire headquarters in case of an emergency.
Sanitary District No. 5 of Marin County	6/9/25	2025Q4	\$2,500.00	Tony Rubio	Program Mgmt	TrainingLink subscription: ensures safety trainings are scheduled and available and helps keep record of trainings for OSHA compliance.
Selma-Kingsburg-Fowler County S.D.	6/13/25	2025Q4	\$2,500.00	Alicia Kirk	Consulting Service	TrainingLink subscription: helps manage our safety programs and guides us in complying with applicable regulatory requirements
Vallejo Flood and Wastewater District	6/13/25	2025Q4	\$2,500.00	Nichole Perez	Training	CPR/AED/1st Aid training supplies and certification for Safety Officer - certification of Safety Officer allows training to be tailored to the specific needs of District, equipment enhances and increases effectiveness of training

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

West County Wastewater District	5/21/25	2025Q4	\$2,500.00	Genesis Duenas	Consulting Service	Du all Safety Trainings and Program updates helps us ensure that our employees are up to date on training to conduct their tasks efficiently and safely.
West Valley Sanitation District	6/11/25	2025Q4	\$2,500.00	Kent Edler	Consulting Service Software Training	TrainingLink subscription and SOP development: ongoing support through the Training Link helps manage the District's safety training program. The development of SOP's for our pump equipment helps establish routine, safe ways to work.
Monterey One Water	4/29/25	2025Q4	\$2,500.00	James Coleman	Equipment	Upgraded emergency response team radios: will allow handless radio communications for HazMat entry team if using Level A suits
Novato Sanitary District	4/24/25	2025Q4	\$1,999.00	Rebecca Brewer	Equipment	improved portable, 4-gas atmosphere monitors: an improvement to the District's existing gas monitoring equipment, allows for expanded in-the-field functionality, and are accompanied by a docking station that allows for automatic, scheduled calibration and easy bump testing
Ojai Valley Sanitary District	5/7/25	2025Q4	\$2,500.00	Alison Young	Consulting	Ongoing safety consulting and monitoring: helps prioritize safety training assignments, monitors timely compliance and helps the agency Implement new required trainings
Sewerage Agency of So. Marin	5/14/25	2025Q4	\$1,250.00	Mark Neumann	Training	SERP Refresher Course: staff and those of our member agencies participated in refresher drills to complement required sewer spills and response training.

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

Silicon Valley Clean Water	5/14/25	2025Q4	\$2,500.00	David Lee	Service	SDS online service: makes chemical management much easier for us by providing 24/7 access to Safety Data Sheets with regular, automatic updates. It saves us time and effort by ensuring we always have the most current information on the chemicals and products we use.
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PY34 Workers' Compensation Excellence Award

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

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

RECOMMENDATION: Review and discuss.

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

BACKGROUND: None.

ATTACHMENTS: CSRMA Workers' Compensation Excellence Award Policy and Procedure #3-WC.

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

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

EFFECTIVE: August 6, 2004

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

Policy:

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

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

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

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

Procedures:

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

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

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

Additionally, each qualifying member will receive the following:

1. Wall Plaque
2. Lobby Banner

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

Agenda Item No. G.3
Workers' Compensation Committee Meeting
Meeting Date: October 15, 2025

Fall/Winter 2025 Area Training Update

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

Topic		Tentative Dates	Tentative Locations
Sentinel Training Program for WC members		Ongoing	Zoom
Sewer Summit		October 9	Virtual conference
Webinars Scheduled To Date:		September-Jan	Webinars
8/27/25	Small Water Systems Drinking Water Rules		
8/28/25	Job Hazard Analysis - Your Safety Super Tool		
9/2/25	Underground Utility Locator		
9/3/25	WeTip and CSRMA		
9/4/25	Lone Worker Best Practices: How to Keep Lone Rangers Safe When There Isn't a Tonto		
9/11/25	Combination Hydro-Vac & CCTV Inspection Unit - Strategies for Safe and Efficient Use (Heavy Equipment)		
9/23/25	Sewer Backup Response: Reducing Liability and Responding Professionally		
9/25/25	SERP Services: Sewer Spill Help Hotline and SWRCB Training Membership		
10/16/25	Effective Tailgate Safety Meetings/Trainings		
10/23/25	What Supervisors Need to Know About Workers' Compensation to Avoid Legal Pitfalls		
10/28/25	Soft Tissue Injury Prevention for PW/Water/Wastewater Workers - Part I		
11/4/25	KnowledgeVine- Leveraging Technology to Create a Sustainable Safety Culture.		
11/6/25	How To ID and Classify Confined Spaces for Wastewater Workers		
11/11/25	Ergonomics in Action: Preventing Injuries Through Smarter Work Practices		
11/13/25	CalOSHA Inspections: Survival Planning and Tips		
11/18/25	From Chlorination to UV: Disinfection in Wastewater Treatment		
11/20/25	Are You Prepared for Bypass Pumping		
12/10/25	The Importance of Documentation, Reports, and SCADA		
12/17/25	Drinking Water Disinfection		
1/6/26	CalOSHA Inspection and Serious Injury Reporting - Understanding and Knowing Your Responsibilities. Rights and Requirements		

1/13/26	Sludge Thickening, Digestion, and Dewatering: Solids Handling in Wastewater Treatment
1/13/26	Dog Bite Prevention for Public Works and Water Utility Employees
1/21/26	Supervising for Safety: Coaching Teams to Prevent Soft Tissue Injuries

RECOMMENDATION: None – information only.

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

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

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

ATTACHMENTS: None

2-Year Risk Control Work Plan

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

For 2025, the Risk Control Subcommittee will update the FY25/26-26/27 Risk Control Work Plan and form the FY 26/27-27/28 Risk Control Work Plan.

RECOMMENDATION: None – information only.

FISCAL IMPACT: None

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

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

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

ATTACHMENTS: None



I Love You, Love You Anyhow

BY CHERYL CLARKE

Can't stand it cuz you put me down.
 —Nina Simone, “I Put a Spell on You”

I could use a good ole R&B lyric
 right about now to face this hard absence.
 Only its terse verse can approximate
 the testament.

Or the big arms of “these arms”
 circling my wide waist
 to close the space
 after all the years
 of absence
 these big arms
 once more
 once more
 to close the space.

I could use a good ole R&B lyric
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 Only its terse verse can approximate
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Medical Cost Containment in Catastrophic Claims: A Balancing Act

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Leslie Barton

July 23, 2025



[Claims Management](#) | [Featured](#)

Catastrophic workers' compensation claims are becoming increasingly costly, making early and strategic medical cost containment more essential than ever. We explore how aligning quality care with financial oversight can reduce long-term exposure, improve outcomes, and create value for all stakeholders involved in the claims process.



Workers' compensation has been considered one of the most stable lines in the property and casualty insurance sector. However, rising medical costs in catastrophic claims are driving claims severity to unprecedented levels, making effective medical cost containment more crucial than ever.

“There are several contributing factors to this trend, which include labor market dynamics, like an aging workforce and employees with shorter tenure, as well as evolving medical advancements that extend survival rates and life expectancy,” said Karen Clifton, Director of Cost Containment at Safety National. “States are also expanding legislative coverage for presumptive conditions like cancer and post-traumatic stress disorder (PTSD), which has also been a cost driver for certain stakeholders in the industry.”

In this landscape, prioritizing robust claims handling and strategic medical cost containment is essential, not only for controlling spend, but also for ensuring injured workers receive appropriate and timely care.

The Importance of Medical Cost Containment

Medical cost containment entails much more than just managing bills. It is a comprehensive strategy that delivers both immediate (hard) and long-term (soft) savings.

Hard savings opportunities reflect effective cost containment that can yield tangible financial benefits through several strategies. Related strategies include bill review and fee auditing to identify errors, overcharges, or duplicate billing; internal negotiations to agree upon fair pricing with various providers; and securing refunds on overpayments that may have gone unnoticed. Vendor referrals, when appropriate, can also lead to improved pricing through cost comparisons and direct negotiations, especially in cases where fee schedules are unavailable or insufficient.

Soft savings opportunities focus on longer-term cost reductions. This can include finding ways to improve service quality and other potential cost savings by introducing new vendors or performing a comparison analysis of existing vendor partners.

Cost Containment Services

The following services form a comprehensive framework to help reduce both medical and administrative expenses without compromising care quality.

- **Medical Bill Review** ensures charges are accurate and compliant with applicable state fee schedules, usual and customary rates, and negotiated discounts. This includes high-cost items like hospital stays, surgical procedures, and air flight transport, where errors or overcharges are common. The team helps identify savings opportunities, reduce overbilling, and ensure proper coding and documentation.

- **Long-Term Acute Care (LTAC) / Skilled Nursing Facility (SNF) Coordination** can help when claims involve prolonged recovery or catastrophic injuries. A cost containment team negotiates per diem rates with rehab facilities, SNF, or LTAC facilities.
- **Durable Medical Equipment (DME) & Home Health Management** may be necessary in catastrophic cases. A cost containment team oversees cost-effective procurement of DME and home health services. This includes negotiating vendor pricing and monitoring usage, ensuring the injured worker receives necessary equipment and care without excessive or duplicative spending.

Barriers and Strategies for Cost Containment Success

Despite the tools available, several obstacles can limit the effectiveness of cost containment efforts. Delayed claim reporting to the carrier can result in missed opportunities for early intervention and cost savings. Additionally, some third-party administrators (TPAs) may show reluctance to implement changes or delay engagement, hindering proactive management. Communication gaps between adjusters, providers, and employers can further obscure potential areas for cost control. In addition, insufficient documentation presents challenges, making it difficult to validate or dispute claim charges. Moreover, restricted access to TPA systems can prevent timely reviews and necessary interventions. Overcoming these barriers requires strong collaboration, early engagement, and transparent communication among all stakeholders involved in the claims process.

On the other hand, proactive strategies can significantly influence catastrophic claims outcomes by allowing for early intervention and more effective cost control. Early notification to all stakeholders when high-risk elements arise helps to ensure that potential issues are addressed promptly. Requesting bills that meet review criteria be submitted ahead of time can allow for thorough pre-review and potential savings. When home health, long-term care, or extensive durable medical equipment (DME) is involved, immediate referrals to a Medical Cost Manager (when provided) is critical to evaluate pricing and necessity. It is also important to question costs that seem excessive or unwarranted. If something appears off, it likely warrants further review, even if it does not meet formal referral criteria. Shopping smart by comparing vendor pricing can reveal significant cost differences, and when negotiation is not an option, securing formal contracts can help lock in fair pricing and avoid future disputes. These strategies are particularly valuable in self-administered accounts, where medical management services can act as a vital extension of internal claims teams.

Benefits to All Stakeholders

Catastrophic workplace injuries are life-altering events – not only for the injured worker, but for their families and colleagues as well. Ensuring access to the highest-quality care is paramount, and it must be balanced with financial responsibility.

Medical cost containment is not about cutting corners. At its very core, it is about leveraging resources intelligently to ensure every dollar spent contributes to the best possible recovery. When managed effectively, these strategies create a win-win for all parties. With this approach, the injured workers receive the support they need, and employers and carriers avoid unsustainable claims costs.

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Workplace injuries cost US businesses over \$58B a year: Safety Index

Eight industries account for 86.4% of all workers comp losses

By Leslie Ann Jose-Castillo, Front Page News

Serious workplace injuries cost U.S. companies more than \$58 billion annually and pose a significant financial and operational challenge across industries, according to a new report from Liberty Mutual.

The insurer's [2025 Workplace Safety Index](#), which ranks the leading causes of disabling workplace injuries by their direct cost to U.S. firms, revealed that the top 10 causes alone account for \$50.87 billion of the total and have remained remarkably consistent over the past 25 years. Serious workplace injuries are defined as those resulting in five or more missed workdays.

Overexertion top cause

"Overexertion involving external sources," such as lifting or pushing, topped the list of injuries, costing businesses \$13.7 billion each year. "Falls on the same level" ranked second at \$10.5 billion, nearly doubling from the annual average of \$5.5 billion in the early 2000s. These falls represent 17.2% of total injury costs, up from 12.4%, signaling a growing concern for employers.

Rounding out the top 10 are struck by object or equipment (\$5.8 billion), falls to a lower level (\$5.8 billion), other exertions or bodily reactions (\$3.9 billion), roadway incidents involving motorized land vehicles (\$2.8 billion), slip or trip without a fall (\$2.6 billion), caught in or



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compressed by equipment or objects (\$2.2 billion), repetitive motions involving microtasks (\$1.8 billion), and struck against object or equipment (\$1.7 billion).

“Perhaps the most concerning takeaway from 25 years of the Workplace Safety Index is that the top 10 causes of loss have remained relatively stable. Although some small changes have been evident over time, the top 10 causes of loss in 2025 have represented the Index in 235 out of the 250 available spots over the last 25 years,” the insurer said.

It noted that the same hazards continue to dominate, except for a few classification changes and pandemic-era anomalies, suggesting that many risks remain deeply embedded in workplace environments.

An encouraging finding is that injuries from repetitive motions, including microtasks like typing or packaging, have substantially declined. Once the sixth most costly injury type, they now average just \$1.5 billion annually and often fall outside the top 10.

8 industries = 86% of losses

Breaking down injury costs by sector, Liberty Mutual saw eight industries, including construction, healthcare and social services, leisure and hospitality, manufacturing, professional and business services, retail, transportation and warehousing, and wholesale, accounting for 86.4% of all workers compensation losses in the U.S. Within these industries, the top five causes of injury are responsible for nearly 60% of total losses.

Data from Liberty Mutual shows that while injury patterns vary across sectors, they remain stable within each industry. In healthcare, for example, intentional injury by another person reappeared in the top five this year. In the case of manufacturing, repetitive motion injuries returned to prominence, while exertion-related injuries resurfaced in the wholesale sector, each reflecting a return to long-standing trends.

Back remains most injured body part

A look at injury costs by body part saw back injuries topping the list, reflecting their global impact as the leading cause of disability among workers. This aligns with overexertion being the most expensive injury cause. Compared to data from 2024, both the estimated cost and proportion of total costs for back injuries have increased.

A surprising change this year is that shoulder injuries overtook the “multiple body parts” category to claim the

second spot. While both categories saw more injury claims, the cost of shoulder injuries climbed sharply.

Meanwhile, torso and leg injuries dropped below wrist, head, and hand injuries in terms of cost. The decline in COVID-19-related illnesses contributed to the drop in torso injuries. Leg injuries saw reduced costs, while wrist and head injuries increased in frequency and expense. Hand injuries also rose in count, pushing them higher in the rankings.

Proactive risk management can make a difference, Liberty Mutual said, noting, “The Workplace Safety Index empowers risk managers to pinpoint prevalent injuries, and enables them to prioritize safety measures that protect their workforce.”

The index is based on customized data from the U.S. Bureau of Labor Statistics (BLS) Office of Safety, Health, and Working Conditions, the National Academy of Social Insurance (NASI), and Liberty Mutual’s own data set. To ensure accuracy in estimating injury-related costs, each edition of the index relies on data collected three years earlier. As such, the 2025 index is based on figures from 2022.

2025 Workplace Safety Index

Annual report from Risk Control Services

25
YEARS
of insights






U.S. businesses spend more than \$1 billion per week on workplace injuries, for a staggering total of more than \$58 billion per year. The top 10 causes cost U.S. businesses \$50.87 billion per year or 86.55% of total.



Understanding top risks in the workplace is the first step to protecting your workers and your business. The Liberty Mutual Workplace Safety Index helps you make your workplace safer by identifying critical risk areas so that you can better allocate safety resources.






Developed annually for the past 25 years, the Index ranks the top 10 causes of serious, nonfatal workplace injuries by their direct costs to U.S. businesses.

The top 10 causes

			Cost in billions	Percent of total
1		Overexertion involving outside sources (handling object) — This event category includes injuries related to lifting, pushing, pulling, holding, carrying, or throwing objects.	\$13.70	23.31%
2		Falls on same level	\$10.52	17.89%
3		Struck by object or equipment (being hit by objects)	\$5.81	9.88%
4		Falls to lower level	\$5.78	9.84%
5		Other exertions or bodily reactions (awkward postures) — include bending, reaching, twisting, climbing, crawling, kneeling, sitting, standing, walking, and running.	\$3.90	6.63%

These top five injury causes account for 67.55 percent of the total cost.

The rest of the top 10 injury causes combined for 19 percent of the total direct cost of disabling injuries.

6		Roadway incidents involving motorized land vehicle (vehicle crashes)	\$2.84	4.83%
7		Slip or trip without fall	\$2.60	4.43%
8		Caught in or compressed by equipment or objects (running equipment or machines)	\$2.16	3.68%
9		Repetitive motions involving microtasks	\$1.83	3.12%
10		Struck against object or equipment (hitting in-place objects)	\$1.73	2.94%



Liberty Mutual policyholders have exclusive access to risk control tools and resources through Liberty Mutual SafetyNet™ — visit lmi.co/safetynet to chat live with the Risk Control Consulting Center, or email them anytime at RCConsultingCenter@LibertyMutual.com

Specialized industries come with specialized risks. This year's WSI examines common causes of injury and how they may be unique to specific industries. Learn more.



Reflecting on 25 years of the WSI

Perhaps the most concerning takeaway from 25 years of the Workplace Safety Index is that the top ten causes of loss have remained relatively stable. Although some small changes have been evident over time, the top ten causes of loss in 2025 have represented the Index in 235 out of the 250 available spots over the last 25 years, and 12 of the 15 positions not represented are explained by a coding change in 2013 to include slip or trip without a fall as its own category. Thus, outside of that coding change, the only variation in the causes of loss included in the top-10 list were non-roadway incidents involving motorized land vehicles in the tenth spot in 2022 as well as the inclusion of exposure to other harmful substances and pedestrian vehicular incidents in 2023 (representing the 2020 data year, the year of COVID-19 onset).

One of the most significant trends evident over the past 25 years is that falls on same level have shown a clear upward trend in estimated cost and proportion of total cost, averaging \$5.5B (12.4%) in 2001 to 2005 compared to \$10.1B (17.2%) from 2021 to 2025. Injuries due to repetitive motions involving microtasks appear to be reducing in impact over time. Specifically, injuries due to repetitive motions represented the sixth-ranked cause of loss and an average cost of \$2.7B from 2001 to 2005, whereas in 2021 to 2025, these injuries were not included in the top-10 list for two of those years, were ranked as either the ninth or tenth most-costly cause of loss in the other 3 years, and averaged only \$1.5B in cost.

Comparing the 2024 and 2025 Indices, struck-by injuries and falls to lower level switched between the third- and fourth-ranked causes of loss. Likewise, repetitive-motion and struck-against injuries switched between the ninth- and tenth-ranked causes of loss.

Direct costs of the most disabling work-related injuries and illnesses equal \$58.78 billion, with the top 10 causes comprising 86.55 percent, or \$50.87 billion of the total cost.

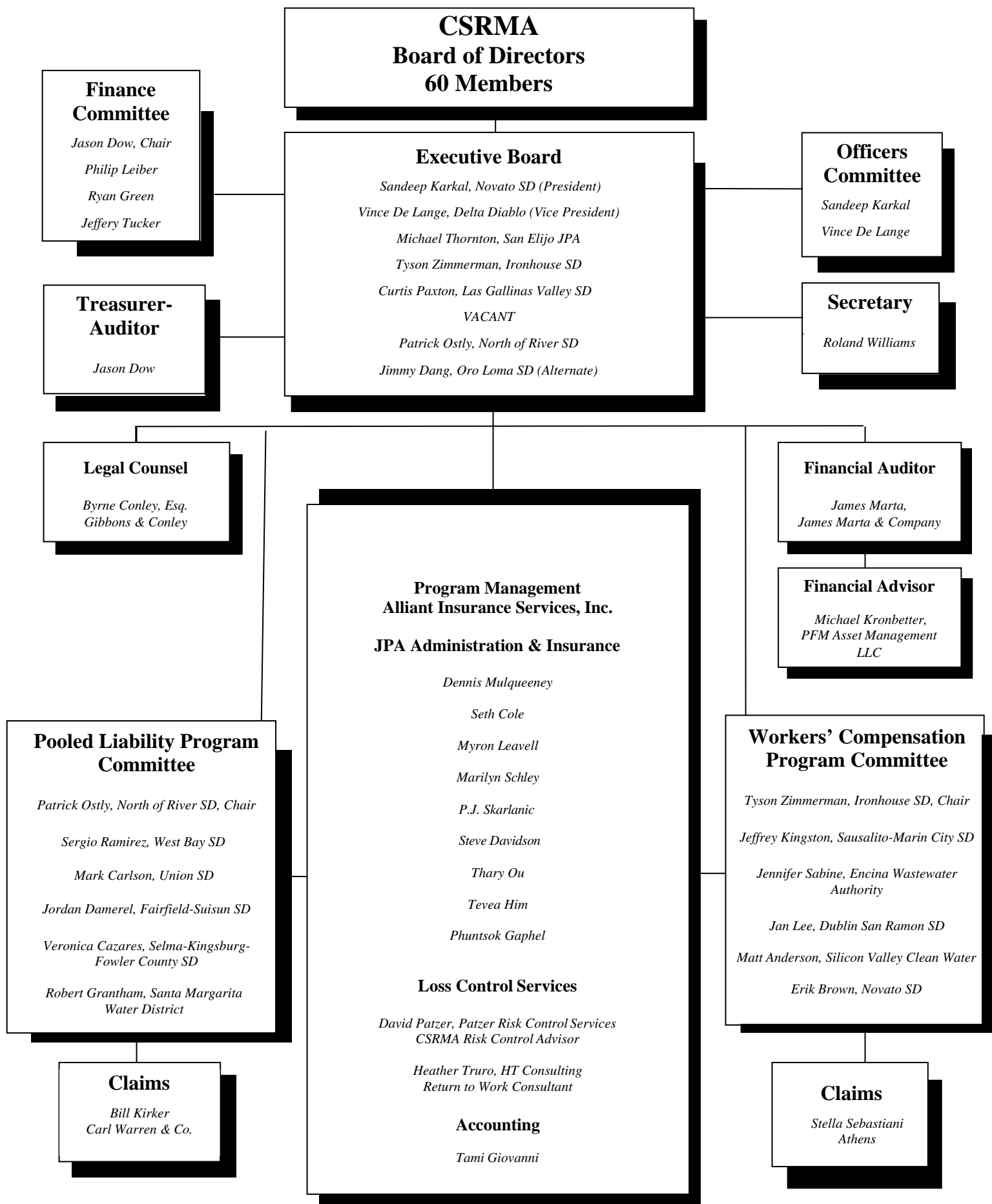
Scientific methodology: The Liberty Mutual Workplace Safety Index is based on information from Liberty Mutual, customized data from the U.S. Bureau of Labor Statistics (BLS) Office of Safety, Health, and Working Conditions, and the National Academy of Social Insurance (NASI). BLS non-fatal injury data are analyzed with the Liberty Mutual data to determine which events caused employees to miss more than five days of work, and then to rank those events by workers compensation costs, which are then scaled to the NASI total cost. To capture accurate injury cost data, each index is based on data three years prior. Accordingly, the 2025 index reflects 2022 data.

The illustrations, instructions, and principles contained in the material are general in scope and, to the best of our knowledge, current at the time of publication. Our risk control services are advisory only. We assume no responsibility for: managing or controlling customer safety activities, implementing any recommended corrective measures, or identifying all potential hazards. No attempt has been made to interpret any referenced codes, standards, or regulations. Please refer to the appropriate government authority and/or your own independent legal counsel for interpretation or clarification.

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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)		
CASA January 29 - 31	PARMA February 23 - 26		
Palm Springs	Anaheim		
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		
		CASA July 30 - August 1	
		San Diego	
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		
CAJPA September 16 - 19			
Monterey			

Meetings in RED are IN-PERSON



Service Team

