



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
 7051 Dublin Blvd, Dublin, CA 94580
 500 Davidson Street, Novato, CA 94945
 34156 Del Obispo Street, Dana Point, CA 92629

2960 Kerner Blvd, San Rafael, CA 94901
 170 Dogwood Lane, Vallejo, CA 94591
 1832 Montecito Way, Eureka, CA 95501
 2552 Stanwell Drive, Concord, CA 94520
 75 Arlington Street, Boston MA 02116

Date/Time: Thursday, May 21, 2026
 1:00 PM Meeting

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

Phone One-Tap: [+16694449171,96280223091#](tel:+16694449171,96280223091#), [*289946#](tel:+1289946#)
 Meeting URL: <https://alliantinsurance.zoom.us/j/96280223091?pwd=jganbFVlfn0mCNagc5evuXx8oa4p1.1>

		A = Action	
		I = Information	
		V = Verbal	
		H = Handout	
		S = Separate	
A. CALL TO ORDER			
B. PUBLIC & COMMITTEE MEMBER COMMENTS			
C. CONSENT CALENDAR			
1. Meeting Minutes: February 19, 2026 <i>Recommendation: Review and approve minutes from the last meeting.</i>		A	p. 5
D. CLOSED SESSION TO DISCUSS PENDING CLAIMS			
Action may be taken per Government Code Section 54956.95. See Reverse for Full Listing of Claims to be Discussed		A	
E. CLAIMS ADMINISTRATION			
1. Reporting and Ratification of Claims Settlements <i>Recommendation: Report and ratify any claims settlements approved in closed session.</i>		A/V	
2. Quarterly Claims Report as of March 31, 2026 <i>Recommendation: Review the quarterly claims report as of 3/31/26.</i>		I	p. 12
3. Athens Contract Renewal <i>Recommendation: Review and recommend the Athens Administrators contract renewal for approval.</i>		A	p. 13
4. Claims Audit RFP <i>Recommendation: Review and discuss the claims audit RFP process.</i>		A	p. 18
F. UNDERWRITING ISSUES			
1. Actuarial Study Presentation - Time Certain 1:15 pm <i>Recommendation: Receive the actuarial study results from Willis Towers Watson.</i>		I/H	p. 19
2. Draft Retrospective Rating Calculation at June 30, 2025 <i>Recommendation: Review and approve the retrospective rating calculation results.</i>		A/H	p. 20
3. PY 37 (2026-27) Renewal Costs <i>Recommendation: Review and approve the upcoming renewal costs.</i>		A	p. 23
4. Dividend Calculation at June 30, 2025 <i>Recommendation: Discuss the dividend calculation.</i>		I	p. 25
G. LOSS CONTROL			
1. Risk Control Workplan for 2026/28 <i>Recommendation: Review the adopted FY 26/28 Risk Control Work Plan.</i>		I	p. 26
2. Safety / Loss Control and Wellness Reimbursements <i>Recommendation: Review the Safety / Loss Control and Wellness Reimbursements</i>		I	p. 34
3. Spring/Summer/Fall 2026 Area Training Update <i>Recommendation: Receive an update on upcoming area trainings.</i>		I	p. 36

H. INFORMATION ITEMS

1. Poem of the Day	I	p. 38
2. Article - <i>Workplace injury frequency down but claims becoming more complex</i> - Travelers	I	p. 40
3. Article - <i>From Request To Risk - How Mismanaging Accommodation Risk Leads To Claims</i> - Travelers RMplusonline	I	p. 42
4. Article - <i>Overcoming Setbacks in an Injured Employees Return to Work Process</i> - carrierchronicles.com	I	p. 45
5. CSRMA 2026 Meeting Calendar	I	p. 48
6. CSRMA Organizational Chart	I	p. 49
7. CSRMA Service Team Chart	I	p. 50

Recommendation: Review the presented Information Items.

I. ADJOURNMENT

The next meeting is scheduled for October 14, 2026 via teleconference.

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 05.01.26**

	Claimant Name	Account Name	Loss Date
INDEMNITY	Acosta, Gilbert	Lake Arrowhead Community Services District	05/12/2022
	Alejos, Sylvia	Silicon Valley Clean Water	10/19/2022
	Alejos, Sylvia	Silicon Valley Clean Water	08/17/2021
	Alexander, Jeffrey	Delta Diablo	02/05/2025
	Baxter, Kenneth	Dublin San Ramon Services District	03/01/2021
	Buffham, Michael	Truckee Sanitary District	01/26/2026
	Carrera, Benjamin	Victor Valley Wastewater Reclamation Authority	11/04/2019
	Chavarela, Jesse	Santa Margarita Water District	02/21/2023
	Covarrubias, Jose	Napa Sanitation District	11/14/2024
	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
	Franzi, Justin	Napa Sanitation District	12/16/2025
	Gallaher, Raymond	Ventura Regional Sanitation District	02/24/2019
	Gallego, Bruce	Union Sanitary District	12/17/2025
	Gray, Mark	South Tahoe Public Utility District	02/06/2015
	Griewe, Adam	Santa Margarita Water District	10/05/2020
	Harris, Garland	Central Contra Costa Sanitary District	08/05/2025
	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
	Jacobo, Cirino	Ventura Regional Sanitation District	08/03/2012
	Kiser, Paul	Napa Sanitation District	04/10/2025
	Kupel, Nora	West Valley Sanitation District	10/21/2013
	Laucirica, Leon	Ironhouse Sanitary District	03/03/2021
	Lucia, Jesse	Central Contra Costa Sanitary District	01/18/2024
	Lucia, Jesse	Central Contra Costa Sanitary District	06/30/2025
	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
	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	10/01/2024	
Proschold, Darrell	Ross Valley Sanitary District	12/10/2024	
Sandoval, Ruperto	West Bay Sanitary District	12/02/2024	
Sargiotto, Sean	Dublin San Ramon Services District	08/14/2025	
Smith, Michael	Tahoe Truckee Sanitation Agency	09/08/2022	
Smith, Michael	Fairfield/Suisun Sewer District	04/07/2026	
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	
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
	Alsbury, Jay	South Tahoe Public Utility District	05/05/2008
	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
	Bally, Robert	Central Marin Sanitation Agency	08/20/2020

**CSRMA WORKERS' COMPENSATION PROGRAM
CLAIMS INCURRED AS OF 05.01.26**

Claimant Name	Account Name	Loss Date
FUTURE MEDICAL (CONTINUED)		
Benitez, Victor	Ironhouse Sanitary District	03/31/2016
Bish, Mark	West County Wastewater District	05/12/2015
Brough, Robert	Dublin San Ramon Services District	04/01/2014
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
Dugan, Jodey	Santa Margarita Water District	03/28/2007
Eastland, Jerry	Delta Diablo	05/15/2015
Fiore, Alan	Central Marin Sanitation Agency	05/24/2016
Flanders, Dolores	Central Contra Costa Sanitary District	04/16/2009
Ford Sr, Thomas	Central Contra Costa Sanitary District	06/22/2009
Freitas, Ronald	Dublin San Ramon Services District	11/09/2015
Godinez, Ignacio	Ventura Regional Sanitation District	09/06/2010
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
Marin, James	Union Sanitary District	11/01/1990
Martin, Brian	Goleta Sanitary District	10/23/1999
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
Mosing, James	Fairfield/Suisun Sewer District	07/20/2021
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
Schmidt, Christian	Carmel Area Wastewater District	04/15/2020
Sharp, Noah	Ojai Valley Sanitary District	08/27/2024
Smith, David	Ironhouse Sanitary District	04/09/2012
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
SAN FRANCISCO, CA
FEBRUARY 19, 2026**

MEMBERS PRESENT

Mr. Tyson Zimmerman, Chair, Ironhouse Sanitary District
Ms. Jennifer Sabine, Encina Wastewater Authority
Ms. Jan Lee, Dublin San Ramon Services District
Mr. Erik Brown, Novato Sanitary District

MEMBERS ABSENT

Mr. Jeffrey Kingston, Sausalito-Marin City Sanitary District
Mr. Matt Anderson, Silicon Valley Clean Water

GUESTS AND CONSULTANTS PRESENT

Mr. P.J. Skarlanic, Alliant Insurance Services, Inc.
Mr. Myron Leavell, Alliant Insurance Services, Inc.
Mr. Steve Davidson, Alliant Insurance Services, Inc. (via teleconference)
Ms. Heather Truro, HT Consulting
Mr. David Patzer, DKF Solutions Group, LLC
Ms. Stella Sebastiani, Athens Administrators
Ms. Nicole Toutjian, Athens Administrators
Ms. Kimberly Moreno, Athens Administrators
Ms. Erika Alvarado, Athens Administrators
Ms. Sunny White, Athens Administrators

A. CALL TO ORDER

The meeting was called to order by Chair Tyson Zimmerman at 1:01 p.m.

B. PUBLIC & COMMITTEE MEMBER COMMENTS

The Program Administrators requested to reschedule the next Workers' Compensation Committee meeting from May 14th to May 21st due to schedule conflicts. Committee members were asked to advise of any known schedule conflicts with the proposed new date. P.J. Skarlanic advised the Committee that the Program Administrators would send out a communication asking for their availability.

A round of introductions was also held partway through the meeting.

C. CONSENT CALENDAR

C.1. Meeting Minutes – October 15, 2025

The meeting minutes of October 15, 2025 were reviewed.

A motion was made to accept the meeting minutes of October 15, 2025 as presented.

MOTION: Erik Brown **SECOND:** Jan Lee **MOTION CARRIED**

AYES: Brown, Lee, Sabine, Zimmerman

NAYS: None

ABSTAIN: None

ABSENT: Anderson, Kingston

D. CLOSED SESSION TO DISCUSS PENDING CLAIMS

The Committee entered Closed Session at 1:03 p.m. pursuant to Government Code Section 54956.95. The Committee left Closed Session at 1:31 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 December 31, 2025

P. J. Skarlanic reviewed the Quarterly Claims Report with the Committee. He reported that the Workers' Compensation Program's loss ratio is approximately 24% through the first two quarters of the current program year, which is lower than both the 5-year and 35-year Program averages of 39% and 58%, respectively.

E.3. Athens Administrators Contract Renewal

P.J. Skarlanic advised that CSRMA's contract with Athens Administrators will expire in July. P.J. reviewed a preliminary summary of Athens' renewal proposal for CSRMA, with estimated annual costs down approximately 9%. The full proposal will be presented to the Workers' Compensation Committee at their May meeting for recommendation to the Executive Board for renewal.

F. UNDERWRITING ISSUES

F.1. Program Year 37 Renewal Preliminary Expectations

P.J. Skarlanic discussed the July 1, 2026 renewal expectations with the Committee. Clean Water Insurance Captive, Inc. (CWIC) reinsures the Pooled Layer (\$0 - \$250K) of the program, and CWIC's reinsurance quote has been issued with a slight decrease in rate. This rate decrease combined with an increase in total payroll still results in a cost reduction for this layer of approximately -.5% . Excess reinsurance layers' quotes are still pending. There has been some loss activity in these layers, so we are expecting a rate increase. P.J. shared that conservatively the overall program cost cost is expected to be around 5-10% than expiring. Individual members' costs will vary, depending on Experience Modification factors and payrolls.

G. LOSS CONTROL

G.1. Safety/Loss Control and Wellness Reimbursements

David Patzer reviewed this item with the Committee, reporting that both are very popular programs, typically being fully utilized each year. As of the February meeting, five Wellness Reimbursement requests and three Safety and Risk Control Reimbursement requests had been submitted. David and Seth Cole review each request before providing approval. Reimbursements approved up to the point of this meeting totaled \$11,343.

David discussed the nature of some of the requests and advised that the majority of reimbursement requests are submitted in May and June.

G.2. Annual Workers' Compensation Loss Analysis Report

David Patzer reviewed the item with the Workers' Compensation Committee. Each year, with the help of Athens Administrators, the Risk Control Advisor provides the Workers' Compensation Committee with an analysis of the prior years' workers' compensation claims in order to determine trends and to better focus risk control efforts in areas where the members have the greatest need.

David presented three slides as described below:

1. How Are We Doing At Preventing Claims?

In the 5-year period between 2020-21 through 2024-25, Medical Incident claims trended slightly upwards, while Indemnity Incident claims trended downwards, by almost half during the this period. CSRMA's performance regarding claims incident rate is very competitive with the industry as a whole.

2. Who's Getting Hurt?

On average in the last five years Maintenance, Operations, Collections, "Other" and Admin were the top five workgroups impacted by injury. In that same five-year period, the most injured age groups were between the ages of 30-39, then 40-49, 50-59, 60-69, 20-29, and finally 70-79.

3. What Are People Hurting?

Upper Extremities, Neck and Spine, Hand/Wrist, followed by Multiple Body Parts and Knees are the most injured body parts over the past 5 years.

The top five claim causes by year are as follows:

2022-23	Slip, Trip, Fall; Struck By/Against; Holding, Lifting, Carrying; Misc. Strain; Other
2023-24	Slip, Trip, Fall; Struck By/Against; Misc. Strain; Holding, Lifting, Carrying; Pandemic
2024-25	Slip, Trip, Fall; Misc. Strain; Struck By/Against; Exposure; Carrying

Heather Truro commented that the slip, trip & fall claims tend to be costly, since these types of injuries tend to involve multiple body parts. Accordingly, efforts to reduce these types of injuries go a long way in keeping program costs down. David explained that CSRMA's risk control efforts will continue to focus on back and other soft tissue injuries, through fitness for duty education and providing members with information for new employee orientations.

David emphasized the effectiveness of Return-to-Work efforts following an employee injury, as well as hazard reduction efforts.

G.3. FY 2026/27 – 2027/28 Risk Control Work Plan - Draft

David Patzer reviewed the item with the Committee. The Chairs of the Workers' Compensation and Pooled Liability Committees form the Risk Control Work Plan Sub-Committee and develop proposed risk control work plan items for the upcoming program year. David walked through the draft Risk Control Work Plan outlining the Core Services, Continuing Services, and Proposed New Initiatives.

Notable items:

Core Items

- Item 2 Consider changes to medium for the monthly Did You Know e-newsletter that DKF Solutions distributes to CSRMA members. The subcommittee suggested podcasts. The Committee discussed the idea of a podcast and recommended keeping the length of them shorter than the 15 minutes mentioned by David. The podcasts would begin as a pilot program.
- Item 3 Visit 6 members per year for tour and meetings to review risk control services available. New service added FY 25/26.
- Item 9 Training: Schedule and oversee the delivery of 6 interpersonal skills seminars held in partnership with DKF Solutions Group. New service added FY 25/26.
- Item 13 Consider changes to medium for the monthly CSRMA Well Workplace newsletter that DKF Solutions distributes to CSRMA members. The subcommittee suggested podcasts.
- Item 21 Administer member-facing KYND Cyber Risk Services such as monthly email to members with deficiencies, scheduling of webinars, providing relevant articles on cybersecurity for the monthly Did You Know newsletter. New service added FY 25/26.

- Item 22 Oversee Risk Control Online and risk control-related pages on CSRMA.org, including annual page info verification/updates, coordination of troubleshooting/info additions and deletions with the web masters. New service added FY 25/26.
- Item 23 Develop analytics for measurable risk control activities and provide annual reports to the Executive Board and Committees. New service added FY 25/26.
- Item 24 Develop, manage and implement the CSRMA Risk Control Communications Calendar, including annual webinars, email notifications of key services such as the LCW EPL Hotline and EPL Deductible Incentive Program, Risk Control Services Roadmap and Where Is It and Who Can Help Guide updates/distribution. New service added FY 25/26.

Continuing Risk Control Programs

- Item 26 Continue to update 15 online training modules, with an increase in cost from \$36,000 to \$38,000 in 26/27, and no further change projected in 27/28.

New Initiatives

- Develop Traffic Control SOPs: Provide more detailed guidance on high-risk mobile traffic setups than what is provided by the MUTCD. Jane Lee commented that she is very supportive of this item, and it is something that her District has been interested in. Cost \$20,000.
- Provide “Buddy to Boss” training for employees being promoted to supervisory positions at 3 locations in CA. Cost \$33,000.
- Make the Liebert Cassidy Whitmore (LCW) classes designed for supervisors more applicable to the CSRMA audience.
- Discussed best ways to address members with recurring EPL, WC, PL issues via the Deductible Selection P&P, required training, special risk control audit and other mechanisms.

The cost of the proposed FY 2026/27 – 2027/28 risk control work plan is \$577,054, a 14.5% increase. David explained that this increase is largely due to the new trainings being offered.

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

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

A motion was made to recommend the draft 2026/27 – 2027/28 Risk Control Work Plan to the Executive Board for adoption with the noted changes above.

MOTION: Jan Lee **SECOND:** Erik Brown **MOTION CARRIED**

AYES: Brown, Lee, Sabine, Zimmerman

NAYS: None

ABSTAIN: None

ABSENT: Anderson, Kingston

G.4. Workers' Compensation Excellence Award Criteria

David Patzer reviewed the item with the Committee. The award criteria have not changed for two program years. Typically, CSRMA uses the same award criteria for two consecutive years to allow more members the time needed to the criteria.

David reviewed the draft award application with the Committee. The Program Administrators recommend continuing items 1-16, with the following changes:

- Additional requirement for Task #4: Add the Risk Scores from Task #3 for this task prominently at the top of each SOP to alert employees reviewing the SOP to the relative degree of risk when performing the task.
- Task #10: For 5 tasks identified elsewhere, conduct a brief video-based task review to visually validate that the modified task, as performed in the field, reflects the intended ergonomic improvements and does not introduce new strain or overexertion risks.

A motion was made to adopt the criteria for the Workers' Compensation Program Excellence Award, incorporating changes as recommended by the Program Administrators.

MOTION: Erik Brown

SECOND: Jennifer Sabine

MOTION CARRIED

AYES: Brown, Lee, Sabine, Zimmerman

NAYS: None

ABSTAIN: None

ABSENT: Anderson, Kingston

G. Workers' Compensation Excellence Award – Castro Valley Sanitary District

David Patzer advised that Castro Valley Sanitary District's application for the 2025 Workers' Compensation Excellence Award was mistakenly overlooked, despite submitting their application on-time and fulfilling all eligibility requirements. David recommended that Castro Valley Sanitary District be added to the winners of the 2025 Workers' Compensation Excellence award, joining Ross Valley Sanitary District, Mt. View Sanitary District, and Fairfield-Suisun Sanitary District, who all had their applications approved at the Committee's October 2025 meeting.

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

A motion was made to include Castro Valley Sanitary District to the slate of winning agencies of the 2025 Workers' Compensation Excellence Award.

MOTION: Jennifer Sabine

SECOND: Jan Lee

MOTION CARRIED

AYES: Brown, Lee, Sabine, Zimmerman

NAYS: None
ABSTAIN: None
ABSENT: Anderson, Kingston

H. INFORMATION ITEMS

H.1. *Poem of the Day*

H.2. *Article – You Chose a TPA That Delivers Where It Counts: Athens DWC Audit Performance*

H.3. *Article – OSHA Issues LOI on Recording Workplace Injuries Related to Lithium-Ion Batteries*

H.4. *Article – New NCCI Analysis Reveals Shift in Large Claim Emergence Patterns*

H.5. *CSRMA 2026 Meeting Calendar*

H.6. *CSRMA Organizational Chart*

H.7. *CSRMA Service Team*

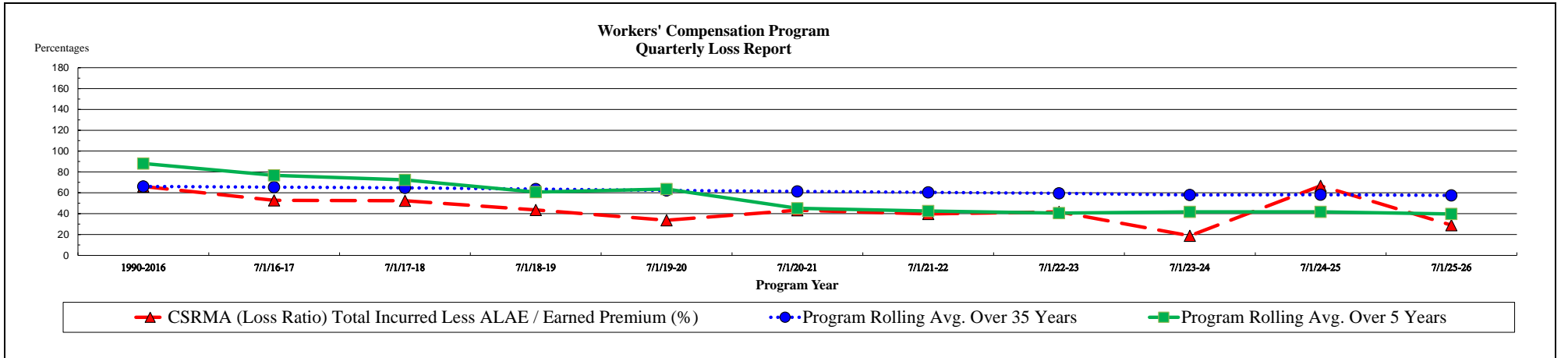
The Committee reviewed the information items.

I. ADJOURNMENT

The meeting was adjourned at 2:37 p.m. The next meeting is tentatively scheduled for May 21, 2026 via teleconference, pending feedback on the proposed new date from the Committee.

WORKERS' COMPENSATION PROGRAM													
Quarterly Claims Report as of March 31, 2026													
	PY 1-26	PY 27	PY 28	PY 29	PY 30	PY 31	PY 32	PY 33	PY 34*	PY 35*	PY 36*	Program Average	Program 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	136	121	136	91	125	155
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	2,541,077	3,795,550	2,946,685
Paid Indemnity, Medical, & Rehab	41,847,906	1,947,657	1,917,179	1,594,651	1,108,601	1,588,963	1,328,318	1,320,374	456,328	1,235,645	336,295	935,392	1,518,942
Paid Expenses	7,707,700	630,275	694,372	484,547	417,537	401,411	298,938	166,927	113,465	188,139	72,946	168,083	310,452
Reserved Indemnity, Medical, & Rehab	2,764,668	68,550	72,614	178,442	190,888	193,989	338,864	494,661	312,699	1,317,327	401,648	573,040	175,954
Reserved Expenses	191,630	7,248	6,752	22,782	25,463	34,505	24,744	60,290	58,706	129,060	83,669	71,294	17,912
Total Incurred	52,511,903	2,653,731	2,690,916	2,280,421	1,742,490	2,218,869	1,990,864	2,042,252	941,198	2,870,171	894,559	1,747,809	2,023,260
Total Incurred Less ALAE	44,612,574	2,016,207	1,989,792	1,773,093	1,299,490	1,782,952	1,667,182	1,815,035	769,028	2,552,972	737,943	1,508,432	1,694,896
CSRMA (Loss Ratio) Total Incurred Less ALAE / Earned Premium (%)	66.13	52.79	52.38	43.67	33.76	43.39	39.81	41.79	18.84	66.77	29.04	39.74	57.52

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



Athens Contract Renewal

ISSUE: The Athens Administrators claims handling service agreement with CSRMA has its anniversary date as of 7/1/26. The expiring contract is for a 3-year term. Athens has proposed contract terms for up to 5 years for consideration.

RECOMMENDATION: The Program Administrators recommend that the Committee approve the pricing proposal for a 5-year term and direct the Program Administrators to work with Athens and Legal Counsel to draft a new service agreement for presentation to the Executive Board for approval at its June 2026 meeting.

FISCAL IMPACT: Athens has proposed an overall decrease of 8.47% for Year 1. This adjustment reflects the reduction in open claim volume and overall workload. Athens has proposed a 4% increase annually for Years 2-5. On the managed care components, standard annual adjustments have been applied.

BACKGROUND: Athens Administrators was selected to provide Third Party Claims Administration services for the Workers' Compensation Program in 2023.

ATTACHMENTS: Athens Pricing Proposal



CSRMA

Pricing Proposal

Andrea Contreras
Sales Director
acontreras@athensadmin.com
925-826-1286

Corporate Headquarters
Athens Administrators
2552 Stanwell Dr. | Concord, CA 94520

				Fully Bundled Option	
FLAT ANNUAL FEE	Start Date	End Date			TOTAL
Program Year 1	7/1/2026	6/30/2027			\$366,392
Program Year 2	7/1/2027	6/30/2028			\$381,048
Program Year 3	7/1/2028	6/30/2029			\$396,290
Program Year 4	7/1/2029	6/30/2030			\$412,141
Program Year 5	7/1/2030	6/30/2031			\$428,627
PROPOSED STAFFING MODEL				STAFFING	
Supervisor				1 Designated	
Senior Claim Examiner (Max Caseload Not to Exceed 130)				1 Fully Dedicated	
Future Medical Claim Examiner				1 Designated	
Assistant Claim Examiner				1 Designated	

PRICING NOTES

- 1) Pricing contemplates Athens providing both claim administration and managed care services.
- 2) Full Claims Admin. Pricing contemplates annual new claim volume of:

	Indemnity	37
	Medical Only	50
	Info. Only/Report Only	40
- 3) Full Claims Admin. Pricing contemplates the takeover of the following open historical claims.

	Indemnity	97
	Future Medical	75
	Medical Only	12
- 4) **Claim Volume:** In the event that new annual claim volume exceeds the assumptions noted above than each claim above the stated number will be charged at the per claim fees noted within the terms of this proposal.

ADDITIONAL SERVICES

Annual Administration Fee - Includes the noted services below:	\$6,500
<i>Banking - includes management of (1) bank account with monthly escrow replenishment. Each additional account will be charged at \$600 per month.</i>	Included
<i>Data Management</i>	Included
<i>Account Management</i>	Included
<i>Claim Reporting (web, fax, telephonic)</i>	Included
<i>Designated or Dedicated Bi-lingual Staff (Spanish)</i>	Included
<i>On-Line Claim System + Dashboard Access (Up to 5 Users)</i>	Included
<i>Annual Stewardship Report</i>	Included
<i>Electronic Delivery of Monthly Loss Runs</i>	Included

MEDICAL BILL REVIEW	Year 1	Year 2	Year 3	Year 4	Year 5	
Medical Fee Schedule Reduction (OMFS) (Includes: Medical, Pharmacy and Supplies)	\$8.75	\$9.05	\$9.40	\$9.76	\$10.14	Per Bill
Hospital In an Out Patient Fee Schedule Reductions	\$600	\$624	\$649	\$675	\$702	Per Bill
<i>PPO Network & Specialty Bill Negotiations</i> <i>Percentage applied below fee schedule reduction</i>	24%	24%	24%	24%	24%	of Savings
Duplicate Bills (No Charge to Review)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	Per Bill

UTILIZATION REVIEW, CASE MANAGEMENT AND PHYSICIAN REVIEW						
	Year 1	Year 2	Year 3	Year 4	Year 5	
Concurrent, Prospective and Retrospective Review	\$145	\$150	\$157	\$166	\$177	Flat Fee
<i>UR appeals: Peer to Peer</i>	\$300	\$310	\$325	\$345	\$370	Per Hour
Authorization Only	\$35	\$38	\$42	\$47	\$53	Flat Fee
<i>Case Management</i>	Year 1	Year 2	Year 3	Year 4	Year 5	
Telephonic Nurse Case Management (Per Hour)	\$135	\$140	\$145	\$150	\$155	
<i>Field Case Management (Per Hour + Travel & Mileage)</i>	\$140	\$145	\$150	\$155	\$160	
Catastrophic Case Mgmt. (Per Hour + Travel & Mileage)	\$145	\$150	\$155	\$160	\$165	

<i>Peer Review</i>	Year 1	Year 2	Year 3	Year 4	Year 5	
Physician Peer Review	\$325	\$335	\$345	\$355	\$365	Flat Fee
<i>Records Review</i>	\$260	\$275	\$290	\$305	\$320	Per Hour

ADDITIONAL RELATED SERVICES	
Pharmacy Benefits Management (PBM)	Included
Claim Reporting	Included
Predictive Modeling	Included
Jarvis Claim Communication System	Included
New Loss Text Messaging to Injured Workers	Included
CMS Reporting (Verisk)	Included
Bilingual Examiner Surcharge (<i>Pro rata Charge will be based on caseload of 135</i>)	\$8,000 Per Exam.
Nurse Triage - Optional Service	\$180 Per Claim
Pharmacy Drug Review	\$125 Per Hour
Central Index Bureau & First and Subsequent Report of Incident Reporting	\$27 Per
Subrogation Recovery	25% of Gross Recovery
Medical Provider Network	\$6.00 Per Bill
IT Special Projects (i.e., Custom report creation, API feeds & special conversior	\$180 Per Hour

Terms of Agreement

1) Athens Administrators will invoice company for all basic fees on a monthly basis and such invoice shall be paid by company upon receipt of invoice.

Claims will be handled for the life of the contract (unless specifically noted as life of claim) with no additional per claim fees.

2) If you should decide to non-renew with Athens Administrators, the existing open files can be handled in one of two ways.

- a) Athens Administrators could continue to handle open files at our prevailing rates per year per open file.
- b) Athens Administrators would return the files to the client at the clients expense

3) Claim Volume Protection Clause: In the flat annual fee scenario if annual new claim inventory increases in any year beyond the noted annual inventory assumption in our pricing proposal then each claim beyond that number will be billed at the

Indemnity	= \$	1,000	Medical Only	= \$	165
Indemnity (Covid Related)	= \$	500			

4) Account Administration includes the following:

- | | |
|---|-------------------------------------|
| a) Detailed status reports | c) Banking Administration |
| b) Settlement authority set at \$10,000 | d) Scheduled meetings/claim reviews |

5) Data Management includes the following:

- a) Monthly claim reporting by e-mail or website
- b) Carrier report package by e-mail or website

6) Claim Reporting included the following:

- a) Telephonic 800#
- b) Web Reporting

7) Custom Report Creation: Access to Athens' complete report library is standard and included in fees. In the event client requires report customization there will be a charge of \$180 per hour to create required reports.

Definition of Allocated Expense: Shall include, but not be limited to:

Legal fees	Managed care expenses
Professional photographs	Medical examinations
Extraordinary cost for witness statements	Extraordinary travel made at client's request
Medical records	Court reports
Experts' rehabilitation costs	Accident reconstruction
Fees for service of process	Collection cost payable to third parties
Architects, Contractors and Engineers	Outside investigations
Police, fire, coroner, weather, or other such	Subrogation recovery fees
Property damage appraisals	Property damage appraisals
Sub rosa investigations	Index bureau filings
Official documents and transcripts	Chemist
Pre-and post-judgment interest paid	Claim intake fees

Claims Audit RFP

ISSUE: The Workers' Compensation Committee reviews a comprehensive audit of the Third-Party Administrator's (TPA) work product every other year. The most recent audit was completed in 2024 by Tim Farley of Farley Consulting Services. With Mr. Farley's retirement, and in consideration of the time elapsed since the last solicitation for claims auditing services, it is appropriate to initiate a new RFP process.

RECOMMENDATION: The Program Administrators recommend that the Workers' Compensation Committee provide direction to issue an RFP to solicit proposals for claims auditing services.

FISCAL IMPACT: Unknown. The cost of the prior claims audit was \$8,200.

BACKGROUND: Every other year, an audit is conducted of the claim handling practices of CSRMA's Workers' Compensation Program's third party claims administrator. The last audit was conducted in 2024 and it is therefore time to initiate another audit. Tim Farley of Farley Consulting Services conducted the previous six claims audits. The most recent RFP for claims auditing services was completed in 2012, at which time the Committee reviewed four proposals and selected Farley Consulting Services to provide the services. With Mr. Farley now retired, and given the length of time since the last solicitation, it is appropriate to initiate a new RFP process. Historically, CSRMA has rotated claims auditors every four to five audits.

A draft timeline of the RFP and claims audit process is below:

July 2026	Issue RFP
September 2026	RFP Responses Due
October 2026	Committee Selects Auditor
November – December 2026	Audit Work Conducted
February 2027	Audit Report Presented to Committee

ATTACHMENTS: None.

Agenda Item No. F.1
Workers' Compensation Committee Meeting
Meeting Date: May 21, 2026

Actuarial Study Presentation – Time Certain 1:15PM

ISSUE: Every year, CSRMA has an Actuarial Study performed with the results presented to the Workers' Compensation Committee. The actuaries, Maureen Stazinski and Trevor Herzig of Willis Towers Watson will attend the meeting to discuss the results of the Actuarial Study.

RECOMMENDATION: Information only.

FISCAL IMPACT: The cost of the actuarial study was \$44,700.

BACKGROUND: The actuarial report is used to re-evaluate past projections with current loss data and to project future payment patterns to determine rates for the upcoming renewal.

Since CSRMA has transferred the go forward risk for the pooled layer to the captive (CWIC) effective 7/1/23, the unpaid loss and LAE in the WTW study excludes policy years 23-24, 24/25 and 25/26. 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.

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

Willis Towers Watson conducted the last actuarial study in 2025.

ATTACHMENTS: Willis Towers Watson Presentation (Handout)

Draft Retrospective Rating Calculation at June 30, 2025

ISSUE: The Retrospective Rating Calculation based on updated loss information and financial data as of June 30, 2025 has been completed. The calculation results in a retrospective adjustment in the amount of -\$1,394,338.

RECOMMENDATION: The Program Administrators recommend that the Workers' Compensation Committee consider a retrospective adjustment to member invoices less than the calculation results of and make a recommendation to the Executive Board.

FISCAL IMPACT: The table on the following page summarizes the retro adjustment by program year. Individual member results appear on the following summary.

Willis Towers Watson's April 29, 2026 draft Actuarial Report indicates that the Program will have estimated surplus in the amount of \$6,704,151 as of June 30, 2026, before consideration of the retro adjustments.

BACKGROUND: In 2021-22, the Workers' Compensation Program had operated in a deficit position for two of the more recent fiscal years. At its low point, the program showed a negative equity position of \$1,387,616. However, the aggressive steps of the deficit curing plan implemented by CSRMA have strengthened the equity position of the Program to a positive balance as projected by our actuary. The Program Administrators recommend that the Committee consider phasing in the retro return over 2-3 years to minimize the potential that the Program may need to recoup those funds from members in future years if losses develop unfavorably.

The Retro plan was adopted to spread losses amongst members. Each program year is evaluated 36 months following the expiration and annually thereafter. The retro calculation is performed based on financial data at June 30 of each year.

Major components of the retrospective rating plan include:

- Losses
- Administrative Costs
- Investment Income
- Incurred but not reported (IBNR) loss levels
- Claims Reserves

The retro adjustments appear as a debit or credit on member's renewal invoices. The calculation is performed by a computer program, which applies a formula adopted by the Board of Directors.

ATTACHMENTS: Draft Retrospective Rating Results as of June 30, 2025 for Program Years Thirteen through Thirty-Two. (HANDOUT)

Program Year		2025 Retro Adjustment
13	2002-03	(1,712)
14	2003-04	-
15	2004-05	(121)
16	2005-06	(3,038)
17	2006-07	(16,585)
18	2007-08	(20,429)
19	2008-09	(105,549)
20	2009-10	2,206
21	2010-11	13,730
22	2011-12	(5,592)
23	2012-13	(12,442)
24	2013-14	42,387
25	2014-15	(9,980)
26	2015-16	(123,772)
27	2016-17	(32,918)
28	2017-18	(194,168)
29	2018-19	(33,337)
30	2019-20	(12,787)
31	2020-21	5,165
32	2021-22	(885,396)
TOTAL		(1,394,338)

PY 37 (2026-27) Renewal Costs

ISSUE: The Workers' Compensation Program will be renewing July 1, 2026. The Committee should consider a recommendation for the upcoming renewal.

RECOMMENDATION: The Program Administrators recommend that the Committee recommend to the Executive Board approval of the renewal at the expiring program structure transferring the Pooled Layer risk (\$0 - \$250,000) to the Clean Water Insurance Captive (CWIC) at a total cost not to exceed \$6,210,819.

FISCAL IMPACT: The following table outlines the fiscal impact for Program Year 37 at the expiring program structure.

Expense Item	PY	PY	Change	
	2025/26	2026/27		
Ult. Net Loss/ CWIC Gross Premium	3,360,105	3,328,689	-31,416	-0.93%
Est. XS Insurance Exp. (Net)	843,135	673,161	-169,974	-20.16%
Buy Down Insurance Exp.	1,046,270	1,098,930	52,660	5.03%
Estimated Program Expense	<u>984,565</u>	<u>1,110,039</u>	<u>125,474</u>	<u>12.74%</u>
Total Expected Costs	6,234,075	6,210,819	-23,256	-0.37%

BACKGROUND: The cost of the renewal can be summarized in three major categories: CWIC Gross Premium / Ultimate Net Loss, Estimated Excess/Reinsurance Expense and Estimated Program Expense.

Alliant's actuarial team performed the actuarial analysis to develop the "CWIC gross premium". The analysis includes the costs to fund losses in the \$0 - \$250K layer and CWIC's administrative expenses. The actuary is projecting a year-over-year decrease in funding as a result of favorable loss development. Member payroll increased 6.08%.

The premium for the "estimated excess insurance expense" is expected to decrease approximately 20%. The Program Administrators received an alternative quote from Chubb for this year's renewal. Chubb offered a quote that was approximately 27% less than the expiring premium with Safety National, with a 2-year rate commitment. Safety National quoted a 2-year policy with annual installments. The annual premium quoted by Safety National is approximately 20% less than expiring. Chubb's quote represents a premium savings of about 8% over Safety National. Safety National included \$25,000 in risk control funds with their proposal, bringing the net savings presented by Chubb to about 4%. Given CSRMA's long-term partnership with Safety National, the Program

Administrators are recommending the excess insurance layer be renewed with Safety National. The excess insurance layer provides Statutory Limits excess of \$1,000,000.

The premium for the “buy down insurance expense” (reinsurance) is expected to increase approximately 5% due to an increase in member payroll, essentially a slight rate reduction. MSIG USA is the new front for the program replacing State National, but the reinsurers behind the front are consistent. Coverage is provided for a buffer layer (\$750,000 x \$250,000) between CWIC and Safety National.

The “Estimated Program Expense” comes from the Board approved budget. The 12.74% increase is largely due to a projected increase in the User Fund/Fraud Assessment expense, and an increase in the Program Directors’ Fee of 3% in accordance with the contract between Alliant Insurance Services and CSRMA.

ATTACHMENTS: None.

Dividend Calculation at June 30, 2025

ISSUE: 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, 2025, the Workers' Compensation Program audited net equity figure was \$6,251,153. Declaration of a dividend would drop the retained fund balance below the minimum threshold.

RECOMMENDATION: None. Information only.

FISCAL IMPACT: None.

BACKGROUND: The Retrospective Rating Plan (RRP) limits retrospective returns to 25% of the members' original deposits. This means that additional funds are left in the pool; which are not necessary to pay claims. The Board of Directors adopted Policy & Procedure No. 4-WC to govern calculation and declaration of dividends. The Dividend Policy & Procedure allows that up to 25% of the retained funds of an eligible program year may be returned to members in the form of a dividend. Unlike the RRP, which assesses members with poor loss performance, dividends are shared among all members, although the share of members with poor loss performance is reduced.

ATTACHMENTS: None.

CSRMA Risk Control Work Plan for 2026/27-27/28

ISSUE: Attached is the Executive Board-approved Risk Control Work Plan for FYs 2026/27-27/28.

RECOMMENDATION: None – information only.

FISCAL IMPACT: As depicted on the work plan.

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

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

ATTACHMENTS: FY's 2026/27-27/28 CSRMA Risk Control Work Plan.

2026/27-2027/28 CSRMA Risk Control Work Plan									
Core Risk Control Services									
Task #	Existing Task	Purpose	Budget FY 25/26	Projected FY 26/27	Projected FY 27/28	Services Provided By:	Notes	Success Metric	Performance FY 25/26
1	Update the CSRMA Risk Control Survey every 3 years to reflect regulatory changes, new and emerging exposures and best practices as directed by the Executive Board and the Workers' Compensation and Pooled Liability Committees. Administer the CSRMA Risk Control Survey every 3 years to the pooled program members. Following the deadline to complete the Risk Control Survey, conduct a follow up meeting to review deficiencies and recommendations in each member's Risk Control Survey Report.		NA - part of Alliant contract	NA - part of Alliant contract	NA - part of Alliant contract	Alliant via PRCS		NA	
2	Write and distribute a minimum of 6 monthly editions of the Did You Know e-newsletter and produce/distribut 6 5'-10' podcasts using Google's Notebook LLM		NA - part of Alliant contract	NA - part of Alliant contract	NA - part of Alliant contract	Alliant via PRCS		NA	
3	Visit 6 members per year for tour and meetings to review risk control services available.		NA - part of Alliant contract	NA - part of Alliant contract	NA - part of Alliant contract	Alliant via PRCS	New service added FY25/26	NA	
4	Provide member hotline service via phone & email		NA - part of Alliant contract	NA - part of Alliant contract	NA - part of Alliant contract	Alliant via PRCS		NA	
5	Advertise and implement the CSRMA Risk Control and Wellness Reimbursement Programs		NA - part of Alliant contract	NA - part of Alliant contract	NA - part of Alliant contract	Alliant via PRCS		NA	
6	Provide annual workers' compensation and pooled liability loss analysis reports to each Committee and Executive Board		NA - part of Alliant contract	NA - part of Alliant contract	NA - part of Alliant contract	Alliant via PRCS		NA	
7	Recommend expenditures from the CSRMA Safety Other budget to the Program Administrators that will benefit CSRMA's risk control efforts		NA - part of Alliant contract	NA - part of Alliant contract	NA - part of Alliant contract	Alliant via PRCS		NA	
8	Administer the CSRMA Workers' Compensation Excellence award program		NA - part of Alliant contract	NA - part of Alliant contract	NA - part of Alliant contract	Alliant via PRCS		NA	
9	Schedule, arrange & provide the following training seminars: a. CASA /CSRMA Risk Management Seminars 1. Summer 2. Winter b. A minimum of 18 webinars		NA - part of Alliant contract	NA - part of Alliant contract	NA - part of Alliant contract	Alliant via PRCS		NA	
10	Training: •Schedule and oversee 10 annual EPL online seminars on topics suggested by CSRMA legal counsel and/or LCW •Schedule and oversee the delivery of 6 interpersonal skills seminars (held in partnership with DKF Solutions Group) •Oversee implementation and utilization of Vector Solutions (formerly Target)		NA - part of Alliant contract	NA - part of Alliant contract	NA - part of Alliant contract	Alliant via PRCS	New service added FY25/26	NA	
11	Oversee the periodic update of the various CSRMA Risk Control manuals & training programs		NA - part of Alliant contract	NA - part of Alliant contract	NA - part of Alliant contract	Alliant via PRCS		NA	
12	Prepare agenda items for the various CSRMA meetings, as needed		NA - part of Alliant contract	NA - part of Alliant contract	NA - part of Alliant contract	Alliant via PRCS		NA	
13	Oversee the distribution of the CSRMA Well Workplace monthly newsletter		NA - part of Alliant contract	NA - part of Alliant contract	NA - part of Alliant contract	Alliant via PRCS		NA	

2026/27-2027/28 CSRMA Risk Control Work Plan									
Core Risk Control Services									
Task #	Existing Task	Purpose	Budget FY 25/26	Projected FY 26/27	Projected FY 27/28	Services Provided By:	Notes	Success Metric	Performance FY 25/26
14	Assist CSRMA with the development of risk control programs, initiatives & trainings to address ongoing and new loss exposures as needed or directed.		NA - part of Alliant contract	NA - part of Alliant contract	NA - part of Alliant contract	Alliant via PRCS		NA	
15	Oversee the implementation of the CSRMA Workers' Compensation Claims Management Program		NA - part of Alliant contract	NA - part of Alliant contract	NA - part of Alliant contract	Alliant via PRCS		NA	
16	Coordinate with the efforts of the CSRMA Return to Work Consultant		NA - part of Alliant contract	NA - part of Alliant contract	NA - part of Alliant contract	Alliant via PRCS		NA	
17	Provide CSRMA with research/analysis of various risk control topics affecting CSRMA as needed/directed		NA - part of Alliant contract	NA - part of Alliant contract	NA - part of Alliant contract	Alliant via PRCS		NA	
18	Maintain a library of sample risk control materials for distribution to CSRMA as requested		NA - part of Alliant contract	NA - part of Alliant contract	NA - part of Alliant contract	Alliant via PRCS		NA	
19	Communicate with the CSRMA Program Administrator's to facilitate the delivery of risk control services		NA - part of Alliant contract	NA - part of Alliant contract	NA - part of Alliant contract	Alliant via PRCS		NA	
20	Prepare an annual 2-year Risk Control Work Plan for presentation to the CSRMA Executive Board at their annual Long Range Planning meeting		NA - part of Alliant contract	NA - part of Alliant contract	NA - part of Alliant contract	Alliant via PRCS		NA	
21	Administer member facing Kynd Cyber Risk Services such as monthly email to members with deficiencies, scheduling of webinars, providing relevant articles on cyber security for the monthly Did You Know e-newsletter		NA - part of Alliant contract	NA - part of Alliant contract	NA - part of Alliant contract	Alliant via PRCS	New service added FY25/26	NA	
22	Oversee Risk Control Online and risk control related pages on CSRMA.org, including annual page info verification/updates, coordination of troubleshooting/info additions and deletions with the web masters		NA - part of Alliant contract	NA - part of Alliant contract	NA - part of Alliant contract	Alliant via PRCS	New service added FY25/26	NA	
23	Develop analytics for measurable risk control activities and provide annual reports to the Executive Board and Committees		NA - part of Alliant contract	NA - part of Alliant contract	NA - part of Alliant contract	Alliant via PRCS	New service added FY25/26	NA	
24	Develop, manage and implement the CSRMA Risk Control Communications Calendar, including annual webinars, email notifications of key services such as the LCW EPL Hotline and EPL Deductible Incentive Program, Risk Control Services Roadmap and Where Is It and Who Can Help Guide updates/distribution		NA - part of Alliant contract	NA - part of Alliant contract	NA - part of Alliant contract	Alliant via PRCS	New service added FY25/26	NA	

2026/27-2027/28 CSRMA Risk Control Work Plan

Continuing Risk Control Programs

Task #	Existing Task	Purpose	Budget FY 25/26	Projected FY 26/27	Projected FY 27/28	Services Provided By:	Notes	Success Metric	Performance FY 25/26
26	Update and refresh 15 online courses each FY based on regulatory changes or age of course: Courses slated for update FY 26/27 include: <ul style="list-style-type: none"> •Emergency Action Plan ('13) •Fire Safety ('14) •Compressed Air Safety ('15) •Office Ergonomics ('15) •Office Safety ('15) •Portable Fire Extinguishers ('15) •Near Misses ('15) •Hearing Conservation ('16) •Machine Safeguarding ('16) •Back Safety ('17) •Underground Utility Locating ('18) •Vacuuming - Combo Unit ('18) •USA "Call Before You Dig" (18) •Plugging Sewers ('18) •Bypass Pumping ('18) 	CSRMA has over 150 online courses and this update schedule will ensure information is up to date and kept fresh, especially for courses with annual refresher requirements/best practices	\$ 36,000	\$ 38,000	\$ 38,000	DKF		Was task accomplished?	Completed August '25
27	Risk and Safety Reimbursement Program	Continuation of the incentive program created by the Workers' Compensation Committee in 2009. The purpose of the program is to incentivize members to pursue risk control efforts beyond basic regulatory compliance.	\$ 75,000	\$ 75,000	\$ 75,000	NA	This budget item is fully utilized each year; the WCC has recommended this program be available to members of either pooled program. FY 23/24: EB increased reimbursement amount to \$2,500/member	90%+ utilization	Won't be determined until mid June as most reimbursement requests come in May/June
28	Employee Health Promotion Reimbursement Program	Continuation of the incentive program created by the Workers' Compensation Committee in 2009. The purpose of the program is to incentivize members to pursue risk control efforts beyond basic regulatory compliance.	\$ 42,000	\$ 42,000	\$ 42,000	NA	This budget item is fully utilized each year; the WCC has recommended this program be available to members of either pooled program. FY 23/24: EB increased reimbursement amount to \$1,400/member	90%+ utilization	Won't be determined until mid June as most reimbursement requests come in May/June

2026/27-2027/28 CSRMA Risk Control Work Plan

Continuing Risk Control Programs

Task #	Existing Task	Purpose	Budget FY 25/26	Projected FY 26/27	Projected FY 27/28	Services Provided By:	Notes	Success Metric	Performance FY 25/26
29	CSRMA's subscription to Vector Solutions and annual maintenance fee	Provide online training platform to assist members with CalOSHA, safety and risk control training. It also provides a platform to host and make available the CSRMA online course library.	\$ 156,000	\$ 168,090	\$ 168,090	Vector Solutions	Vector indicates CSRMA is among the highest in terms of utilization by a they have for pool clients; Yellow highlight = pricing update pending	75%+ members using the platform annually	Vector utilization rpt dates 4/23/26 shows 37/60 members with completed courses (62%)
30	Update, manage, provide support and drive utilization for Vector Solutions, including instructional webinars and other video tutorials and Write and distribute a minimum of 6 monthly editions of the Did You Know e-newsletter and produce/distribut 6 5'-10' podcasts using Google's Notebook LLM	Drive member utilization of Vector Solutions	\$ 24,000	\$ 24,000	\$ 24,000	DKF	Vector indicates CSRMA is among the highest user subscribers they have for poll clients	75%+ members using the platform annually	for FY25/26: 12 monthly Did You Knows produced; Vector utilization at 62% as of 4/23/26
31	Technical support for RCO and CSRMA-developed content.	To fix bugs with CSRMA-developed web apps on Risk Control Online and correct issues with CSRMA-authored content on Vector Solutions	\$ 5,000	\$ 5,000	\$ 5,000	KBF Services	Used as needed	RCO and CSRMA-developed content web site down for fewer than 10 business days/yr	RCO and incorporated content down for less than 2 bussiness days since 7/1/25
32	Annual support for Builders (usage and programming)	This provides for Risk Control Online page editing, programming, server space and Accessibee (ADA compliance for the site)	\$ 13,200	\$ 14,000	\$ 14,000	DKF Solutions	Some expenses in this line are annually recurring and others are billed as needed	NA - this budget line item is to provide for debugging (as needed) and to provide server space for Risk Control Online	NA
33	Develop 10 new web based training modules. Topics envisioned target areas of CSRMA's highest loss frequency, greatest risk or new regulatory requirements. Proposed topics include: •Accident Investigation – Getting to the Root Cause for Accident Prevention •Are You Prepared for Bypass Pumping? •Best Practices for Preparing Collection System LROs, Supervisors, and Managers for Water Board Inspections •Best Practices in Safety and Wastewater Facility Maintenance •CalOSHA Inspections: Survival Planning and Tips •Change Management: Leading Your Team Through Transformation •Collaborative Accountability: Growing a Culture of Trust •Contracts, Contracts, Contracts, How to Effectively Manage a Program •TBD •TBD	The goal of this annual work plan item is to help ensure members have access to training materials related to CSRMA's exposures and new regulatory requirements that may impact CSRMA member risks.	\$ 35,000	\$ 38,000	\$ 38,000	DKF Solutions	CSRMA-authored courses on Vector Solutions are consistently in top 10 of the most frequently taken courses on Vector by CSRMA members	At least 3 of the top 10 courses taken annually are CSRMA-authored	5 of the top 10 courses completed by CSRMA on Vector were developed by DKF

2026/27-2027/28 CSRMA Risk Control Work Plan

Continuing Risk Control Programs

Task #	Existing Task	Purpose	Budget FY 25/26	Projected FY 26/27	Projected FY 27/28	Services Provided By:	Notes	Success Metric	Performance FY 25/26
34	Smart SOP (SOP development app for members (LOTO and freeform photo/video SOPs)	This line item provides for app support and routine maintenance as well as programming of additional functionality in the app	\$ 25,000	\$ 20,000	\$ 20,000	DKF Solutions		50% or more of the membership have SOPs in Smart SOP	38/60 members have SOPs in their Smart SOP account as of April 2026
35	Kynd Cyber Risk Services subscription	To provide real time passive domain monitoring of CSRMA public facing networks and alert members to potential security risks	\$ 92,559	\$ 99,964	\$ 107,961	Kynd	Contract calls for 8% increase annually	50% uptake by Members to Kynd On	As of 4/22/26 there are 19/60 members enrolled or 32%
TOTALS:			\$ 503,759	\$ 524,054	\$ 532,051				

2026/27-2027/28 CSRMA Risk Control Work Plan

New Risk Control Initiatives

Task #	Existing Task	Purpose	Budget FY 25/26	Projected FY 26/27	Projected FY 27/28	Services Provided By:	Notes	Success Metric	Performance FY 25/26
36	Develop Traffic Control SOPs re: mobile operations and long term operations to distribute to members	Provide more detailed guidance on high risk mobile traffic set ups than what is provided by the MUTCD	\$ -	\$ 20,000	\$ -	DKF Solutions Group	TBD	Task completed by 6/30/27	NA
37	Provide subsidized training for members to attend "Buddy to Boss" training for employees being promoted to supervisory positions at 3 locations in CA and the Michigan State Univ class series for mgrs/supervisors	Provide practical instruction for employees making the transition from coworker to supervisor	\$ -	\$ 33,000	\$ 33,000	DKF Solutions Group	Alternative vendors are being researched to compare pricing	Task completed by 6/30/28	NA
38	LCW classes need to focus on application of concepts for supervisors/add classes intended for supervisors (educate LCW on CSRMA demographic)	This is intended to make the LCW classes designed for supervisors more applicable to the CSRMA audience	\$ -	\$ -	\$ -	LCW	TBD	LCW class schedule for FY26/27 include Maximizing Supervisory Skills for the First Line Supervisors – Part 1 Maximizing Supervisory Skills for the First Line Supervisors – Part 2 You're a Supervisor – Now What? Nuts and Bolts: Navigating Common Legal Risks for the Front Line Supervisor	NA
39	Interpersonal skills/harassment/bullying	CSRMA can select LCW course on bullying in the annual 10 classes budgeted each year in the training budget	\$ -	\$ -	\$ -	LCW	10 LCW classes per year are already part of the annual Training Budget	LCW class schedule for FY26/27 includes Workplace Bullying: A Growing Concern	NA
40	Members w/recurring issues (EPL, WC, PL) - how to address - deductible P/P and require training/special RC audit, other mechanisms?	To be discussed by the Committees	\$ -	\$ -	\$ -	NA	TBD	Pending discussion by PLC	NA
TOTALS:			\$ -	\$ 53,000	\$ 33,000				

2026/27-2027/28 CSRMA Risk Control Work Plan

SUMMARY

	Adopted in FY24/25 for FY 25/26	Preliminary Projections for FY 26/27 in FY 25/26	Projected FY 26/27	Preliminary Projected FY 27/28	% Change FY25/26 (adopted budget) to FY 26/27 (proposed budget)			
Proposed Continuing Risk Control Programs	\$ 503,759	\$ 506,284	\$ 524,054	\$ 532,051				
Proposed New Initiatives	\$ -	\$ -	\$ 53,000	\$ 33,000	14.5%			
Total	\$ 503,759	\$ 506,284	\$ 577,054	\$ 565,051				
Percent Change from Prior Year:	24.4% (addition of Kynd Cyber Services)	0.5%	14.5%	2%				

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 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

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

Member	Request Date	Program Year	Approved Amount	Contact	Category	Description
Ross Valley Sanitary District	02/04/26	25/26Q3	\$2,497.50	Christina Winnicki	Training	CPR/First Aid training for all staff members
Central Marin Sanitation Agency	01/28/26	25/26Q3	\$1,816.55	Rebecca Brewer	Equipment	Refrigerator with ice-making function for heat illness prevention during hot weather

Wellness Reimbursement Program: Reimbursements Since Last Committee Meeting

Member	Request Date	Program Year	Approved Amount	Contact	Category	Description
Ross Valley Sanitary District	02/04/26	25/26 Q3	\$1,400	Christina winnicki	Program & equipment	District reimbursement program: Gym memberships, Gym equipment

Spring/Summer/Fall 2026 Area Training Update

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

Topic	Tentative Dates	Tentative Locations
Sentinel Training Program for WC members	Ongoing	Zoom
August CSRMA/CASA Risk Mgt Seminar	August 5, 2026	Gordon Graham
SOMA	2 virtual classes/mo for 11 months	Virtual
Webinars Scheduled To Date:	April-August	Webinars
CalOSHA Safety Training and Learning Management for Public Works and Wastewater Utilities		4/22/2026
Tree Roots & Infrastructure Management		4/28/2026
What the Flush? A Forensic Analysis of What's Flushed and the Campaign to Shift Behaviors		5/5/2026
Pump Station Emergency Response Plans: A Commonly Overlooked SSMP Requirement		5/6/2026
Claims Management, the Key to Effectively Managing Claims from Cradle to Grave		5/7/2026
Effective Tailgate Safety Meetings/Trainings		5/13/2026
Foam Level Measurement & Control Strategies		5/19/2026
Oro Loma's Journey to Building a Culture of Safety		5/27/2026
How to Create an EPA Compliant Fats, Oils, and Grease Program		6/2/2026
Contracts, Contracts, Contracts, How to Effectively Manage a Program!		6/18/2026
Intentional Communication in Public Works		6/25/2026
Understanding ICS 100 & ICS 200 – Essential Training for Public Agencies		7/7/2026
Cyber Threats to Public Agencies: What You Need to Know Now		7/21/2026
Drinking Water Operations Manuals: What's in Yours?		

Insurance Requirements in Contracts	7/23/2026
Math Fundamentals: Essential Calculations for the CA Grades I-II Exams	7/29/2026
Clean Lines, Clean Systems: Mastering Sewer Nozzle Cleaning	8/12/2026
Digital Instrumentation: Emerging Tech for Accurate Measurement in Tough Applications	8/25/2026

RECOMMENDATION: None – information only.

FISCAL IMPACT: Approximately \$40,000. These training programs are part of the 25/26 and 26/27 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:

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

ATTACHMENTS: None



The Oppressionists

BY JAYNE CORTEZ

Art

what do the art

suppressors

care about art

they jump on bandwagons

wallow in press clips

& stink up the planet

with their

pornographic oppression

Art

what do they care about art

they go from being

contemporary baby kissers to

old time corrupt politicians

to self-appointed censorship clerks

who won't support art

but will support war

poverty

lung cancer

racism

colonialism

and toxic sludge

that's their morality

that's their religious conviction

that's their protection of the public
& contribution to family entertainment
what do they care about art

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Source: *On the Imperial Highway* (Hanging Loose Press, 2009)

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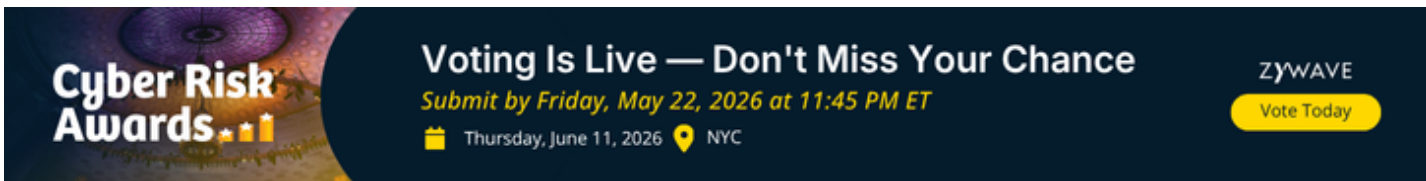
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Zywave Professional Front Page News - Monday, May 11, 2026

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Workplace injury frequency down but claims becoming more complex: Travelers

By Erin Ayers, Front Page News

Workplace injuries continue to decline, but those that do occur have become more complex and involve longer healing times, according to a new study from Travelers Insurance.

“The decrease in workplace injuries is a positive story, yet injured workers are still missing an average of 80 workdays,” said Claude Howard, vice president of workers compensation claims for Travelers. “This report is a reminder that progress doesn’t mean the risk environment requires any less attention, and an employer’s commitment to safety must keep pace with an ever-evolving workforce and injury landscape.”

For its report, Travelers analyzed more than 1.2 million workers compensation claims received between 2021 and 2025 across several industries and business sizes. The insurer evaluated indemnity claims involving a delay in return to work and incurred medical costs.

Travelers attributed the shift in injury outcomes to aging workers and the “disproportionate vulnerability” of first-year employees. Employees aged 60 and older make up 16% of all lost-time claims, experiencing more severe injuries including higher rates of fractures and dislocations. The demographic misses about 97 days of work after an incident, well above the overall average of 80 days.



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First-year employees contribute a significantly larger share of injuries and overall claims costs at 37% and 34%, respectively, despite making up a smaller portion of the overall workforce, Travelers found. This translates to more than five million missed workdays across the five-year study period.

In a few sectors, new workers make up an even larger percentage of workplace incidents including 51% of all injuries in restaurants, 46% in small businesses, and 44% in construction.

Across all injuries, construction accounts for the highest average missed workdays at 114, followed by transportation at 94, professional services at 77, and manufacturing at 76.

Small businesses see an average of 86 missed workdays per injury, which Travelers highlighted as a challenge given their “leaner teams” in general.

Travelers defined large workers compensation losses as claims exceeding \$250,000 and slips, trips, and falls continue to cause the bulk of these costly claims.

“As workforce demographics shift, the consequences of these persistent hazards are becoming more significant. For employees 60 and older, slips, trips and falls are the top cause of injury, accounting for approximately 39% of their claims – roughly 15 percentage points higher than all other age groups,” said the insurer.

Overexertion, being struck by an object, motor vehicle accidents, and getting caught in machines, machinery, or other objects rounded out the top five causes of large workers compensation losses.

Travelers urged employers to implement a “culture of safety” in their businesses, with three key recommendations. The insurer encouraged a focus on new hires by pointing out workplace hazards, improving safety controls, and clearly defining safe work practices; supporting employees as a valuable part of the safety process; and preparing for injuries by laying out response and return-to-work programs.

“The majority of workplace accidents can be prevented,” said Chris Hayes, assistant vice president of workers compensation, risk control, at Travelers. “Getting ahead of the risks isn’t just good safety practice; it’s one of the most meaningful things an employer can do to protect and support their people.”

Managing Editor Erin Ayers can be reached at erin.ayers@zywave.com

A promotional graphic for a ZYWAVE webinar. The background is dark blue with a stylized, multi-colored (green, teal, blue) line graph on the right side that trends upwards. The text is white and green. At the top, it says 'ZYWAVE WEBINAR' in green. Below that, the main title 'Is Your AMS Paying Off? How to Eliminate Workflow Hang-Ups and Maximize ROI' is in white. Underneath the title, the date and time 'TUESDAY, MAY 19, 12 PM CT' are in green. A white button with a green border says 'Register Now'. At the bottom left, the ZYWAVE logo is displayed in white.

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From Request To Risk: How Mismanaging Accommodation Risk Leads To Claims

April 8, 2026

The U.S. Equal Employment Opportunity Commission filed a federal lawsuit against Hotel Equities Group, LLC, a hotel management company, alleging violations of the Pregnant Workers Fairness Act and Title VII of the Civil Rights Act of 1964 arising from conduct at a Hilton-branded hotel in Oak Lawn, Illinois in 2023.

The complaint alleges that a pregnant front desk clerk requested the ability to sit while working because of medical needs related to her pregnancy and initially used a suitable chair, but management removed the chair, substituted a small backless stool, discouraged her from using it, and then discharged her shortly after she requested this accommodation. The EEOC alleges the discharge was retaliatory. The EEOC asserts that this conduct violated the PWFA's requirement that employers provide reasonable accommodations for known limitations related to pregnancy absent undue hardship.

In a separate incident at the same hotel, another front desk clerk, who also served as an assistant pastor, asked not to be scheduled for Saturday overnight shifts so he could attend and sometimes lead Sunday morning religious services. Although the company indicated agreement, he continued to be scheduled on those shifts and, after he objected, his hours were reduced. The EEOC alleges these actions constituted unlawful denial of religious accommodation and retaliation under Title VII.

The lawsuit, filed in the U.S. District Court for the Northern District of Illinois as EEOC v. Hotel Equities Group, LLC, Case No. 1:26-cv-01217, seeks injunctive relief to prevent future discrimination as well as back pay, compensatory and punitive damages, and other make-whole relief for the two employees.

Source: <https://www.eeoc.gov/newsroom/eeoc-sues-hotel-equities-pregnancy-and-religious-discrimination-retaliation>

Commentary

In the above matters, management personnel granted then rescinded an accommodation, the first related to a chair for pregnancy accommodation and the second related to scheduling for religious accommodation. Both fall under the laws related to "reasonable accommodation" and both were preventable.

Reasonable accommodation is a legal obligation, not a discretionary favor, and it applies to pregnancy, disability, and religion under federal law. Under the Americans with Disabilities Act, the Pregnant Workers Fairness Act, and Title VII, covered employers must adjust working conditions, duties, or schedules when an employee has a disability, a pregnancy-related limitation, or a conflict between job requirements and sincerely-held religious beliefs.

Common accommodations include modified schedules, temporary relief from certain tasks, the ability to sit or take restroom breaks, altered dress or grooming rules, or schedule changes for religious observances. When employees raise these needs, managers and supervisors must recognize that a request for help, even if informal, can trigger the duty to consider accommodation and begin an interactive dialogue.

Losses arise when individual managers respond on their own, for example by denying schedule changes, removing simple aids such as chairs, insisting employees work without adjustment, or cutting hours or terminating employment after a request, all of which can be viewed as discrimination or retaliation and can expose the organization to litigation, damages, and reputational harm.

The greatest risk is when an accommodation is granted as reasonable and then rescinded.

To prevent this risk, managers should never make final decisions about accommodations or react punitively when employees raise pregnancy, health, or religious concerns; instead, they must promptly communicate every request to Human Resources or other designated personnel and follow established policy.

Additional Sources: <https://www.eeoc.gov/laws/guidance/enforcement-guidance-reasonable-accommodation-and-undue-hardship-under-ada>; <https://www.eeoc.gov/employers/small-business/manager-responsibilities-reasonable-accommodation-tips>; <https://www.eeoc.gov/pregnancy-discrimination>; <https://www.eeoc.gov/fact-sheet-religious-accommodations-workplace>

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Overcoming Setbacks in an Injured Employee’s Return-to-Work Process

© carrierchronicles.com/overcoming-setbacks-in-an-injured-employees-return-to-work-process

Leslie Barton

May 1, 2026



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An injured worker’s successful return to work takes more than medical clearance. Learn what can derail the process and how to fix it.

May 1, 2026



When an injured worker is cleared to return to work, it should signal progress, but success hinges on several factors. Return-to-work efforts may stall or fail due to misaligned expectations, communication gaps, or unresolved challenges that surface only after an employee has been reintegrated into the workplace.

“Even something as simple as an employee’s hesitation around job responsibilities can be enough to disrupt a successful return to work,” said Craig Lackey, Large Casualty Workers’ Compensation Claims Manager at Safety National. “It bears repeating that communication is critical to this process. It can make all the difference in encouraging an injured worker who may be struggling with an irregular daily routine and could benefit from structure.”

While every employee’s recovery looks different, several common challenges can derail the return-to-work process. We explore how stakeholders can help clear the path to success.

Common Roadblocks in a Return to Work

Failures in the return-to-work process often begin with a lack of clear communication. Injured workers may not fully understand expectations around light-duty assignments. In some cases, employers may be unsure what responsibilities to assign or have not yet communicated those expectations. This uncertainty can lead to hesitation, especially if the employee feels rushed to return.

Depending on the injury and time away from work, an employee may feel uncomfortable performing new tasks or fear reinjury. Additionally, multiple medical providers may have differing opinions on an employee’s readiness to return. While this varies by jurisdiction, injuries involving multiple body parts may result in differing levels of clearance. Some providers may hesitate to approve a return to work, making open communication between providers and the nurse case manager essential.

Environmental factors can also play a role. Medications may limit an employee’s ability to perform certain tasks or safely commute to their job. Many employees lack access to reliable transportation or a support system to help them get to work, further complicating the process.

Clearing the Path to Success

So how can medical providers, employers, and third-party administrators (TPAs) improve outcomes? Injured workers need clear guidelines about their roles, along with the flexibility to attend follow-up appointments and physical therapy. Recovery often continues well beyond the initial return to work, so a supportive environment is key.

Employees may also have questions about compensation, especially if they are transitioning from lost-time benefits to regular wages. They may not realize they could still receive supplemental benefits alongside their paycheck. Clear communication around these details can ease uncertainty.

TPAs should collaborate closely with nurse case managers to ensure medical providers understand available light-duty roles. This alignment helps providers make informed decisions about work readiness.

Employers play a critical role by maintaining a strong return-to-work program with clear guidelines, defined responsibilities, and consistent communication. When employees understand the process, they are more likely to feel confident and supported.

Persevering After a Stalled or Failed Return to Work

Even when communication is strong and expectations are clear, return to work may still fail. When that happens, stakeholders should reassess and explore alternative options. This may include identifying different roles, considering transitional or nonprofit work, or starting with more limited duties to help the employee regain confidence and a sense of routine. Small steps can provide a sense of normalcy and reduce focus on the injury.

It is also important to evaluate whether recovery is progressing as expected. Additional treatment options, such as occupational or physical therapy, may be needed. Above all, stakeholders should remain empathetic and maintain open lines of communication. Regular check-ins and a willingness to adjust the approach can help ensure the injured worker feels supported throughout their recovery journey.

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 - MON - 27 (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 - 21	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>			

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CSRMA Risk Control Advisor
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Return to Work Consultant
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