

California Sanitation Risk Management Authority  
c/o ALLIANT INSURANCE SERVICES, INC.  
333 Bush Street, Suite 2550, San Francisco, CA 94104

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## OFFICERS:

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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  
500 Davidson Street, Novato, CA 94945  
34156 Del Obispo Street, Dana Point, CA, 92629  
1111 Andersen Drive, San Rafael, CA 94901

170 Dogwood Lane, Vallejo, CA 94591  
1832 Montecito Way, Eureka, CA 95501  
2552 Stanwell Drive, Concord, CA 94520

Date/Time: Wednesday, October 14, 2026  
1:00 PM

LOCATION: Alliant Offices  
333 Bush Street, Suite 2550  
San Francisco, CA 94104

Phone One-Tap: : +16694449171,,92691886156#,...\*613607#

Meeting URL: <https://alliantinsurance.zoom.us/j/92691886156?pwd=JYlfpqWKylQYv1Fqb6k8wwcrxYdKSL.1>

|                                                                                                             |     |                        |
|-------------------------------------------------------------------------------------------------------------|-----|------------------------|
| <b>A. CALL TO ORDER</b>                                                                                     |     | <b>A = Action</b>      |
|                                                                                                             |     | <b>I = Information</b> |
| <b>B. PUBLIC AND COMMITTEE MEMBER COMMENTS</b>                                                              |     | <b>V = Verbal</b>      |
|                                                                                                             |     | <b>H = Handout</b>     |
| <b>C. GENERAL ADMINISTRATION</b>                                                                            |     | <b>S = Separate</b>    |
| 1. Meeting Minutes: May 21, 2026                                                                            | A   | p. 6                   |
| Recommendation: Approve minutes from the last meeting.                                                      |     |                        |
| 2. Proposed 2027 Meeting Calendar                                                                           | A   | p. 14                  |
| Recommendation: Review and adopt the proposed 2027 Meeting Calendar.                                        |     |                        |
| <b>D. CLOSED SESSION TO DISCUSS PENDING CLAIMS</b>                                                          |     |                        |
| Action may be taken per Government Code Section 54956.95.                                                   | A   |                        |
| See Reverse for Full Listing of Claims to be Discussed                                                      |     |                        |
| <b>E. CLAIMS ADMINISTRATION</b>                                                                             |     |                        |
| 1. Reporting and Ratification of Claims Settlements                                                         | A/V |                        |
| Recommendation: Receive a report and ratify claims settlements approved in closed session.                  |     |                        |
| 2. Quarterly Claims Report as of September 30, 2026                                                         | I   | p. 16                  |
| Recommendation: Review the quarterly claims report.                                                         |     |                        |
| 3. Claims Audit RFP Results                                                                                 | A   | p. 17                  |
| Recommendation: Receive a report on the Claims Audit RFP Results and Recommendation to Engage an Audit Firm |     |                        |
| 4. Athens Stewardship Report                                                                                | I   | p. 19                  |
| Recommendation: Receive a Stewardship Report from Athens.                                                   |     |                        |
| <b>F. UNDERWRITING ISSUES</b>                                                                               |     |                        |
| 1. WC Payroll Audit PY 36 (2025-2026)                                                                       | I   | p. 44                  |
| Recommendation: Review the results of the most recently completed payroll audit.                            |     |                        |

|                                                                        |                                                                                                                                                                                      |     |       |
|------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----|-------|
| <b>G. LOSS CONTROL</b>                                                 |                                                                                                                                                                                      |     |       |
| 1.                                                                     | <b>Safety / Loss Control and Wellness Reimbursements</b><br><i>Recommendation: Review the safety / loss control and wellness reimbursement checks issued since the last meeting.</i> | I   | p. 46 |
| 2.                                                                     | <b>Workers' Compensation Excellence Awards</b><br><i>Recommendation: Discuss the Workers Compensation Excellence Awards Results.</i>                                                 | A/H | p. 48 |
| 3.                                                                     | <b>Fall/Winter 2026 Training Update</b><br><i>Recommendation: Receive an update on upcoming trainings.</i>                                                                           | I   | p. 57 |
| 4.                                                                     | <b>2-Year Risk Control Work Plan</b><br><i>Recommendation: Provide input and direction for the FY 27/29 Risk Control Work Plan.</i>                                                  | I   | p. 59 |
| <b>H. INFORMATION ITEMS</b>                                            |                                                                                                                                                                                      |     |       |
| 1.                                                                     | <b>Poem of the Day</b>                                                                                                                                                               | I   | p. 60 |
| 2.                                                                     | <b>Article - 2026 Workplace Safety Index - Liberty Mutual</b>                                                                                                                        | I   | p. 62 |
| 3.                                                                     | <b>Article - Workers in first two years on job account for 54% of comp injuries: WCRI - businessinsurance.com</b>                                                                    | I   | p. 64 |
| 4.                                                                     | <b>Article - Worker keeps comp benefits for fall in sandals while heading to charge phone - businessinsurance.com</b>                                                                | I   | p. 66 |
| 5.                                                                     | <b>CSRMA 2026 Meeting Calendar</b>                                                                                                                                                   | I   | p. 68 |
| 6.                                                                     | <b>CSRMA Organizational Chart</b>                                                                                                                                                    | I   | p. 69 |
| 7.                                                                     | <b>CSRMA Service Team Chart</b><br><i>Recommendation: Review the presented Information Items.</i>                                                                                    | I   | p. 70 |
| <b>I. ADJOURNMENT</b>                                                  |                                                                                                                                                                                      |     |       |
| <i>The next meeting is tentatively scheduled for February 18, 2027</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 09.30.26**

| <b>Claimant Name</b>  | <b>Account Name</b>                               | <b>Loss Date</b> |
|-----------------------|---------------------------------------------------|------------------|
| <b>INDEMNITY</b>      |                                                   |                  |
| 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       |
| Blevins, Barry        | Carmel Area Wastewater District                   | 03/09/2023       |
| Buffham, Michael      | Truckee Sanitary District                         | 01/26/2026       |
| Carrera, Benjamin     | Victor Valley Wastewater Reclamation Authority    | 11/04/2019       |
| Chavarella, Jesse     | Santa Margarita Water District                    | 02/21/2023       |
| Covarrubias, Jose     | Napa Sanitation District                          | 11/14/2024       |
| De Avila Diaz, Manuel | Union Sanitary District                           | 11/22/2024       |
| Egan, Mark            | Napa Sanitation District                          | 04/10/2021       |
| Escobedo, Lucas       | Ventura Regional Sanitation District              | 10/30/2025       |
| Espinoza, Gilbert     | Castro Valley Sanitary District                   | 04/15/2025       |
| Franzi, Justin        | Napa Sanitation District                          | 12/16/2025       |
| Gallaher, Raymond     | Ventura Regional Sanitation District              | 02/24/2019       |
| Gray, Mark            | South Tahoe Public Utility District               | 02/06/2015       |
| Griewe, Adam          | Santa Margarita Water District                    | 10/05/2020       |
| Harbaugh, Anthony     | Central Contra Costa Sanitary District            | 07/29/2024       |
| 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       |
| Hunsaker, James       | Victor Valley Wastewater Reclamation Authority    | 07/13/2022       |
| 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       |
| 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       |
| Norris, Charles       | West County Wastewater District                   | 10/24/2018       |
| Park, Kenneth         | Goleta West Sanitary District                     | 05/22/2024       |
| Peters, Davis         | South Orange County Wastewater Authority          | 11/06/2024       |
| 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       |

**CSRMA WORKERS' COMPENSATION PROGRAM**
**CLAIMS INCURRED AS OF 09.30.26**

| <b>Claimant Name</b>  | <b>Account Name</b>                               | <b>Loss Date</b> |
|-----------------------|---------------------------------------------------|------------------|
| <b>FUTURE MEDICAL</b> |                                                   |                  |
| 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       |
| 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       |
| 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       |
| 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       |
| Hughes, Tim           | Union Sanitary District                           | 02/03/2024       |
| Hughes, Timothy       | Union Sanitary District                           | 09/10/2024       |
| Inman, Erin           | Ventura Regional Sanitation District              | 05/06/2014       |
| James, Gregory        | South Tahoe Public Utility District               | 08/18/2015       |
| Jones, Lorine         | Silicon Valley Clean Water                        | 10/05/2005       |
| 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       |
| 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       |
| Mayor, Joseph         | Ross Valley Sanitary District                     | 12/08/2013       |
| Moore, James          | Ironhouse Sanitary District                       | 11/25/2015       |
| Myers, Charles        | West County Wastewater District                   | 06/14/2016       |
| Petersen, Blake       | Central Marin Sanitation Agency                   | 08/30/2023       |
| Plascencia, Jose      | Central Contra Costa Sanitary District            | 04/19/2022       |
| Potter, Timothy       | Central Contra Costa Sanitary District            | 02/27/2007       |
| Potter, Timothy       | Central Contra Costa Sanitary District            | 04/11/2018       |
| Prieto, Tony          | South Tahoe Public Utility District               | 10/12/2004       |
| Raphael, Zandra       | Delta Diablo                                      | 02/11/2010       |
| Rojo, Jamie           | Union Sanitary District                           | 09/24/2020       |
| Schmidt, Christian    | Carmel Area Wastewater District                   | 04/15/2020       |

**CSRMA WORKERS' COMPENSATION PROGRAM****CLAIMS INCURRED AS OF 09.30.26**

| <b>Claimant Name</b> | <b>Account Name</b> | <b>Loss Date</b> |
|----------------------|---------------------|------------------|
|----------------------|---------------------|------------------|

**FUTURE MEDICAL (CONTINUED)**

|                   |                                                   |            |
|-------------------|---------------------------------------------------|------------|
| Sharp, Noah       | Ojai Valley Sanitary District                     | 08/27/2024 |
| 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 |
| Venegas, Refugio  | Selma Kingsbury Fowler County Sanitation District | 01/23/2019 |
| 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 21, 2026**

**MEMBERS PRESENT**

Mr. Tyson Zimmerman, Chair, Ironhouse Sanitary District  
Mr. Erik Brown, Novato Sanitary District  
Ms. Amber Boone, South Orange County Wastewater Authority, left 3:00 p.m.  
Ms. Felicia Newhouse, Ross Valley Sanitary District

**MEMBERS ABSENT**

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.  
Mr. Logan Carter, Alliant Insurance Services, Inc.  
Mr. David Patzer, DKF Solutions Group  
Ms. Stella Sebastiani, Athens Administrators, left 2:35 p.m.  
Mr. Manuel Berumen, Athens Administrators, left 2:35 p.m.  
Ms. Kimberly Moreno, Athens Administrators, left 2:35 p.m.  
Ms. Nicole Toutjian, Athens Administrators, left 2:26 p.m.  
Ms. Maureen Stazinski, Willis Towers Watson, left 1:47 p.m.  
Mr. Trevor Herzig, Willis Towers Watson, left 1:47 p.m.

**A. CALL TO ORDER**

The meeting was called to order by Tyson Zimmerman at 1:00 p.m.

**B. PUBLIC & COMMITTEE MEMBER COMMENTS**

Introductions were made.

**C. CONSENT CALENDAR**

**C.1. Meeting Minutes – February 19, 2026**

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

**MOTION:** Erik Brown

**SECOND:** Felicia Newhouse

**MOTION CARRIED**

**AYES:** Boone, Brown, Newhouse, Zimmerman

**NAYS:** None

**ABSTAIN:** None

**ABSENT:** 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 2:35 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, 2026**

P. J. Skarlanic reviewed the Quarterly Claims Report with the Committee. Figures for Program Years 34 onwards represent premiums earned and losses incurred by CWIC. P.J. reported that 9 months into the current program year, claims are trending well at a 29.04% loss ratio, down from approximately 40% at the last quarter's report. The current loss ratio is more favorable than the 5-year average of 39.74%, trending favorably and falling well below the Program's lifetime loss ratio of 57.52%.

##### **E.3. Athens Contract Renewal**

Seth Cole advised that CSRMA's contract with Athens Administrators is set to expire on 7/1/2026. Seth reminded the Committee that Athens was selected through an RPF process three years ago. Athens has proposed contract terms for up to 5 years for the Committee's consideration. Their proposal was attached to the agenda item. Athens proposed an overall decrease of 8.47% in costs for Year 1 to reflect a reduction in opens claims and workload, with 4% increases annually for Years 2-5.

A motion was made to recommend that the Executive Board approve a 5-year contract with Athens Administrators for Workers' Compensation claims administration services.

**MOTION:** Amber Boone

**SECOND:** Erik Brown

**MOTION CARRIED**

**AYES:** Boone, Brown, Newhouse, Zimmerman

**NAYS:** None

**ABSTAIN:** None

**ABSENT:** Lee

#### **E.4. Claims Audit Request for Proposals (RFP)**

P.J. Skarlanic reviewed the item for the Committee. Every two years, an audit is conducted of the claims 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 audits for the Workers' Compensation Program. Mr. Farley has retired, and in consideration of the time elapses since the last Request for Proposals was issued for claims auditing services, the Program Administrators recommend issuing a new RFP. A draft timeline of the RFP and claims audit process was provided for the Committee's review.

A motion was made to direct the Program Administrators to issue a Request for Proposals to solicit proposals for Workers' Compensation claims auditing services.

**MOTION:** Amber Boone

**SECOND:** Felicia Newhouse

**MOTION CARRIED**

**AYES:** Boone, Brown, Newhouse, Zimmerman

**NAYS:** None

**ABSTAIN:** None

**ABSENT:** Lee

#### **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.

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

- Estimate the unpaid loss and loss adjustment expense (LAE) as of February 29, 2026; June 30, 2026; December 31, 2026 and June 30, 2027.
  - 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, 2026 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, 2026-27 and July 1, 2027-28 assuming self-insured retention limits of \$250,000, \$500,000, \$750,000, and \$1 million per claim.

Trevor Herzig then advised that CSRMA's Program assets are projected to exceed the unpaid loss and LAE by approximately \$6.7M as of June 30, 2026 (excluding accident year 7/1/23-24 and subsequent), an increase of \$1.7M from this time last year. Estimated Ultimate Loss & ALAE decreased approximately 2.3% from the prior year study. Trevor noted that for the period examined, actual reported losses for all years were \$1.1M, which is far lower than expected from 3/1/2025-2/28/2026.

Seth remarked that Athens Administrators have been aggressively closing out old claims for less than what was initially expected, contributing to the favorable development in older claims.

Trevor advised that actual paid losses came in at \$1.3M for the period examined, roughly \$0.5M under expectations.

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 shown a gradual decrease over the past decade, though increases in accident years 2022-23 and 2023-24 have been noted.
- Slight decrease in large claims activity; 105 claims in excess of \$100,000 (106 in previous study).
- Average case reserves on open claims have decreased by 7% from \$47,513 to \$44,175.
- Number of open claims decreased 16% from 126 to 106, continuing a trend of decreases in closed claims observed at this time last year.

## **F.2. Draft Retrospective Rating Calculation at June 30, 2025**

Seth Cole reported that the draft Retrospective Rating Calculation based on updated loss information and financial data as of June 30, 2025 was completed and resulted in a retrospective adjustment in the amount of \$1,394,338 to be returned to the members.

Seth recommended that the Committee consider a retrospective adjustment to member invoices less than the calculation results. Five years ago, the Workers' Compensation Program was in a deficit position. As a result of aggressive deficit curing steps implemented by CSRMA, the equity position has strengthened considerably to a positive balance as projected by the actuary. Therefore, the Program Administrators suggest phasing the retro returns over 2-3 years to minimize the risk that the Program may need to recoup those funds from members in future years if losses develop unfavorably.

A motion was made to recommend to the Executive Board a retrospective adjustment to member invoices of \$697,169, and that the Committee consider returning the remaining adjustment from this year at this time next year.

**MOTION:** Amber Boone

**SECOND:** Erik Brown

**MOTION CARRIED**

**AYES:** Boone, Brown, Newhouse, Zimmerman

**NAYS:** None

**ABSTAIN:** None

**ABSENT:** Lee

### **F.3. PY 37 (2026-27) Renewal Costs**

Seth Cole summarized the renewal costs included in the agenda packet with the Committee. The chart provided shows a 0.37% 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 included the cost to fund losses in the \$0 - \$250K layer and CWIC's administrative expenses, representing a 0.93% YOY reduction in the gross premium.

The estimated Excess Insurance Expense (premiums paid to the excess carrier that sits atop the pooled layer), is expected to decrease by about 20%. Safety National (the incumbent carrier) and Chubb both provided competing quotes for this year's renewal. Chubb's quote represented premium savings of about 8% over Safety National in the Excess Insurance Expense line. 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 recommended that the Excess Insurance Layer be renewed with Safety National. Costs to individual members will vary depending on loss experience and changes in payroll.

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 and binding the Excess Insurance as quoted by Safety National.

**MOTION:** Erik Brown

**SECOND:** Felicia Newhouse

**MOTION CARRIED**

**AYES:** Boone, Brown, Newhouse, Zimmerman

**NAYS:** None

**ABSTAIN:** None

**ABSENT:** Lee

### **F.4. Dividend Calculation at June 30, 2025**

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, 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 and therefore dividends are not eligible to be declared.

## **G. LOSS CONTROL**

### **G.1. Risk Control Work Plan for 2026/28**

David Patzer reviewed the Risk Control Work Plan for FYs 26/27-27/28 approved by the Executive Board at their March 2026 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**

- Item 21 Administer KYND Cyber Risk Services
- Item 22 Oversee Risk Control Online and risk control-related pages on CSRMA.org.
- Item 23 Develop analytics for measurable risk control activities and provide annual reports to the Executive Board and Committees
- Item 24 Develop, manage and implement CSRMA Risk Control Communications Calendar

#### **Continuing Risk Control Programs**

- Item 26 Continue to update 15 online training modules.
- Item 27 Continue the Risk Control and Safety Reimbursement Program.
- Item 28 Continue the Employee Health Promotion Reimbursement Program.
- Item 29 Continue CSRMA's subscription to Vector Solutions and annual maintenance fee.
- Item 30 Update, manage, provide support, and drive utilization for Vector Solutions.
- Item 31 Technical support for RCO and CSRMA-developed content.
- Item 32 Continue support for Builders (usage and programming).
- Item 33 Develop 10 new courses at the discretion of the Risk Control Advisor and Program Administrators
- Item 34 Reduction in SMART SOP subscription from \$25,000 to \$20,000 annually
- Item 35 Cybersecurity services with KYND Cyber Risk Services.

#### **New Initiatives**

- Item 36 Develop Traffic Control SOPs re: mobile operations and long-term operations to distribute to members
- Item 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 University class series.

- Item 38 LCW classes will be focused on supervisory skills.
- Item 39 Additional LCW classes in Interpersonal skills/harassment/bullying.

## **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. Since the previous meeting of this Committee, two Safety & Risk Control Reimbursement requests had been approved, and one Wellness Reimbursement had been approved.

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

## **G.3. Spring/Summer/Fall 2026 Area Training Update**

David Patzer briefly reviewed the Spring/Summer/Fall 2026 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:

| <b>H. Topic</b>                                                                           | <b>Tentative Dates</b>             | <b>Tentative Locations</b> |
|-------------------------------------------------------------------------------------------|------------------------------------|----------------------------|
| <b>Sentinel Training Program for WC members</b>                                           | Ongoing                            | Zoom                       |
| <b>August CSRMA/CASA Risk Mgt Seminar</b>                                                 | August 5, 2026                     | Gordon Graham              |
| <b>SOMA</b>                                                                               | 2 virtual classes/mo for 11 months | Virtual                    |
| <b>Webinars Scheduled To Date:</b>                                                        | 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 |

David highlighted the August CSRMA/CASA training with Gordon Graham as highly anticipated. Tyson Zimmerman concurred that Gordon is an excellent speaker. Felicia Newhouse complimented David on the soft skills classes being offered by CSRMA and noted that they have been beneficial to her district in particular. Felicia also noted that the Understanding ICS 100 & ICS 200 training is especially valuable, and she is glad to see them being incorporated into CSRMA's training program.

## **I. INFORMATION ITEMS**

### **H.1. *Poem of the Day***

### **H.2. *Article – Workplace injury frequency down but claims becoming more complex - Travelers***

### **H.3. *Article – From Request to Risk – How Mismanaging Accommodation Risk Leads To Claims – Travelers RMplusonline***

### **H.4. *Article – Overcoming Setbacks in an Injured Employee's Return to Work Process – carrierchronicles.com***

### **H.5. *CSRMA 2026 Meeting Calendar***

### **H.6. *CSRMA Organizational Chart***

### **H.7. *CSRMA Service Team***

The Committee reviewed the information items.

## **J. ADJOURNMENT**

The meeting was adjourned at 3:07 p.m. The next meeting is scheduled for October 14, 2026 via teleconference.

## **Proposed 2027 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 2026. 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 2027 meeting calendar.

**FISCAL IMPACT:** None.

**BACKGROUND:** None.

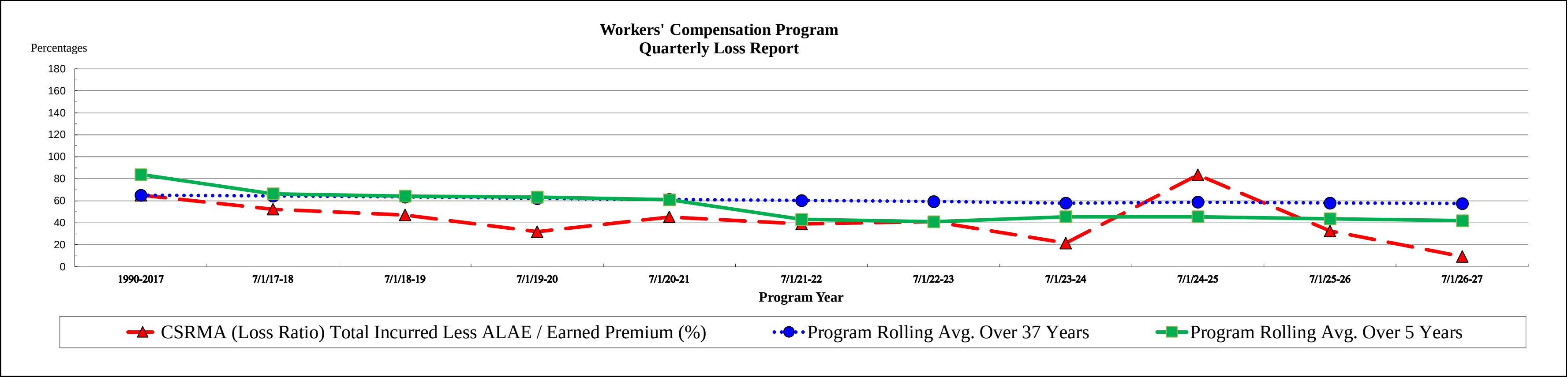
**ATTACHMENTS:** Proposed 2027 Meeting Calendar – WC Version

| CSRMA MEETING CALENDAR 2027      |                               |                                    |                            |
|----------------------------------|-------------------------------|------------------------------------|----------------------------|
| JANUARY                          | FEBRUARY                      | MARCH                              | APRIL                      |
| CSRMA EB - TUE - 26              | CSRMA LIAB (TC) - TUE - 16    | CSRMA LRP - SUN - TUE - 14, 15, 16 | CSRMA FIN - MON - 26 (SFO) |
| CSRMA BOD - WED - 27             | CSRMA WC - THUR - 18 (SFO)    |                                    |                            |
|                                  |                               |                                    |                            |
|                                  |                               |                                    |                            |
|                                  |                               |                                    |                            |
| CASA January 27 - 29             | PARMA January 31 - February 3 |                                    |                            |
| Indian Wells                     | Chula Vista                   |                                    |                            |
|                                  |                               |                                    |                            |
|                                  |                               |                                    |                            |
| MAY                              | JUNE                          | JULY                               | AUGUST                     |
| CSRMA LIAB - MON - 3 (WC OFFICE) | CSRMA EB (TC) - MON - 7       | CSRMA EB - TUE - 27                |                            |
| CSRMA OC (TC) - TUES - 4         | CSRMA BOD (TC) - WED - 16     | CSRMA BOD - WED - 28               |                            |
| CSRMA WC (TC) - THUR - 13        | CSRMA OC (TC) - WED - 23      |                                    |                            |
|                                  |                               |                                    |                            |
|                                  |                               |                                    |                            |
|                                  |                               | CASA July 27 - 30                  |                            |
|                                  |                               | Anaheim                            |                            |
|                                  |                               |                                    |                            |
|                                  |                               |                                    |                            |
| SEPTEMBER                        | OCTOBER                       | NOVEMBER                           | DECEMBER                   |
| CSRMA LIAB - TUE - 7 (WC OFFICE) | CSRMA EB - MON - 4 (SFO)      | CSRMA FIN (TC) - MON - 8           | CSRMA EB (TC) - MON - 6    |
| CSRMA OC (TC) - FRI - 10         | CSRMA WC (TC) - WED - 13      | CSRMA LIAB (TC) - MON - 15         | CSRMA OC (TC) - THUR - 9   |
|                                  | CSRMA OC (TC) - FRI - 29      |                                    |                            |
|                                  |                               |                                    |                            |
|                                  |                               |                                    |                            |
| CAJPA September 21 - 23          |                               |                                    |                            |
| Monterey                         |                               |                                    |                            |
|                                  |                               |                                    |                            |
|                                  |                               |                                    |                            |
|                                  |                               |                                    |                            |
|                                  |                               |                                    |                            |

Meetings in RED are IN-PERSON

| WORKERS' COMPENSATION PROGRAM<br>Quarterly Claims Report<br>as of September 30, 2026 |            |           |           |           |           |           |           |           |           |           |           |            |             |
|--------------------------------------------------------------------------------------|------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|------------|-------------|
|                                                                                      | PY 1-27    | PY 28     | PY 29     | PY 30     | PY 31     | PY 32     | PY 33     | PY 34*    | PY 35*    | PY 36*    | PY 37*    | Program    | Program     |
|                                                                                      | Years      | 2017/18   | 2018/19   | 2019/20   | 2020/21   | 2021/22   | 2022/23   | 2023/24   | 2024/25   | 2025/26   | 2026/27   | Average    | Average     |
| Program Year                                                                         | 1990-2017  | 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 | 7/1/26-27 | Over 5 yrs | Over 37 yrs |
|                                                                                      |            |           |           |           |           |           |           |           |           |           |           |            |             |
| Number of Members                                                                    | N/A        | 44        | 43        | 43        | 43        | 43        | 43        | 40        | 40        | 41        | 41        | N/A        | N/A         |
|                                                                                      |            |           |           |           |           |           |           |           |           |           |           |            |             |
| Total Number of Claims                                                               | 4,463      | 131       | 124       | 112       | 114       | 141       | 136       | 125       | 139       | 139       | 36        | 119        | 153         |
|                                                                                      |            |           |           |           |           |           |           |           |           |           |           |            |             |
| Earned Premiums                                                                      | 71,285,128 | 3,799,075 | 4,060,508 | 3,849,105 | 4,109,108 | 4,187,792 | 4,343,504 | 4,081,842 | 3,823,534 | 3,388,102 | 832,172   | 3,442,824  | 2,912,429   |
|                                                                                      |            |           |           |           |           |           |           |           |           |           |           |            |             |
| Paid Indemnity, Medical, & Rehab                                                     | 43,840,754 | 1,917,179 | 1,626,198 | 1,153,346 | 1,603,039 | 1,406,022 | 1,306,691 | 646,084   | 1,739,217 | 541,827   | 14,907    | 942,458    | 1,507,980   |
|                                                                                      |            |           |           |           |           |           |           |           |           |           |           |            |             |
| Paid Expenses                                                                        | 8,401,898  | 694,397   | 496,639   | 436,305   | 406,636   | 304,560   | 219,162   | 136,810   | 288,603   | 133,922   | 4,947     | 181,334    | 311,456     |
|                                                                                      |            |           |           |           |           |           |           |           |           |           |           |            |             |
| Reserved Indemnity, Medical, & Rehab                                                 | 2,582,829  | 72,614    | 290,740   | 76,085    | 260,230   | 227,386   | 479,926   | 237,499   | 1,458,682 | 561,568   | 63,016    | 504,680    | 170,556     |
|                                                                                      |            |           |           |           |           |           |           |           |           |           |           |            |             |
| Reserved Expenses                                                                    | 162,138    | 6,727     | 27,902    | 9,634     | 26,886    | 24,099    | 43,601    | 38,268    | 138,470   | 88,252    | 20,895    | 58,931     | 15,861      |
|                                                                                      |            |           |           |           |           |           |           |           |           |           |           |            |             |
| Total Incurred                                                                       | 54,987,619 | 2,690,916 | 2,441,478 | 1,675,369 | 2,296,790 | 1,962,068 | 2,049,380 | 1,058,661 | 3,624,971 | 1,325,570 | 103,764   | 1,687,403  | 2,005,854   |
|                                                                                      |            |           |           |           |           |           |           |           |           |           |           |            |             |
| Total Incurred Less ALAE                                                             | 46,423,583 | 1,989,792 | 1,916,937 | 1,229,431 | 1,863,269 | 1,633,408 | 1,786,617 | 883,583   | 3,197,899 | 1,103,396 | 77,923    | 1,447,138  | 1,678,536   |
|                                                                                      |            |           |           |           |           |           |           |           |           |           |           |            |             |
| CSRMA (Loss Ratio) Total Incurred Less ALAE / Earned Premium (%)                     | 65.12      | 52.38     | 47.21     | 31.94     | 45.34     | 39.00     | 41.13     | 21.65     | 83.64     | 32.57     | 9.36      | 42.03      | 57.63       |

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



### **Claims Audit RFP Results**

**ISSUE:** At the direction of the Workers' Compensation Committee the Program Administrators issued a Request For Proposal (RFP) for claims auditing services. Four (4) firms responded to the RFP, all of which the Program Administrators determined were qualified candidates for the work to be performed.

**RECOMMENDATION:** The Program Administrators recommend that the Workers' Compensation Committee discuss the RFP responses and provide direction.

**FISCAL IMPACT:** The below table shows the proposed fees from the parties who responded to the RFP.

| <b>Auditor</b>            | <b>Proposed Fees</b> |
|---------------------------|----------------------|
| ICRMS                     | \$22,800             |
| ALC Claims Collaborations | \$19,600             |
| Alta Claims Services      | \$16,500             |
| Praxis Claims Consulting* | \$11,200             |

*\*Praxis fee increases to \$13,000 if CSRMA desires an in-person presentation of their report*

The Program Administrators will discuss the nuances of the proposals received at the meeting.

**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. Prior to this 2026 RFP, the most recent RFP 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 was appropriate to initiate a new RFP process. Historically, CSRMA has rotated claims auditors every four to five audits.

The RFP and claims audit timeline 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:** Copies of the responses received will be made available at the meeting.

## **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 2025-2026 Fiscal Year as of 06/30/26.



# California Sanitation Risk Management Authority Stewardship Report

2025-2026 Fiscal Year



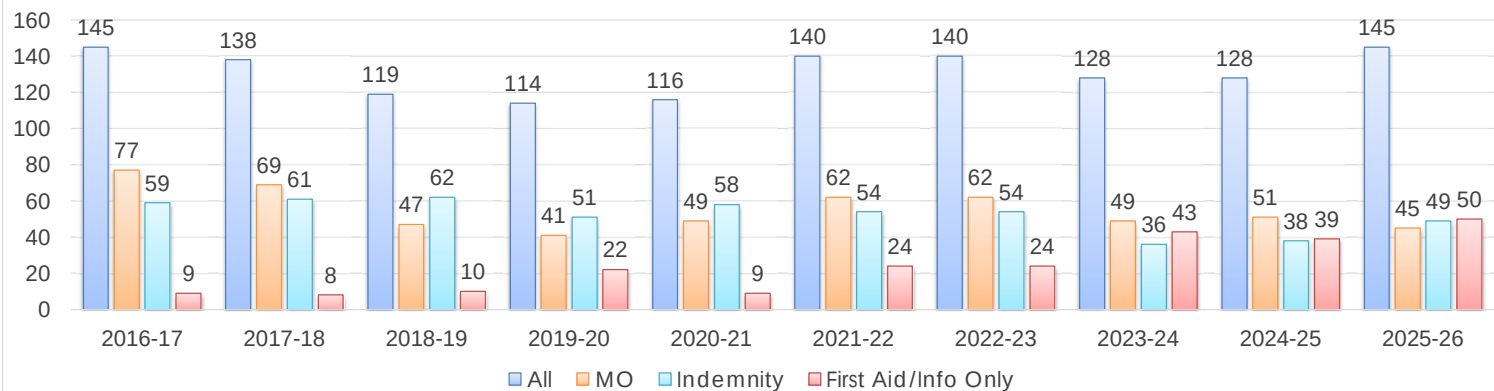
P.O. Box 696  
Concord, CA 94522-0696  
866.482.3535

As of 6/30/2026

# Claims Entered

As of 6/30/2026

Claims Entered - 10 Year History

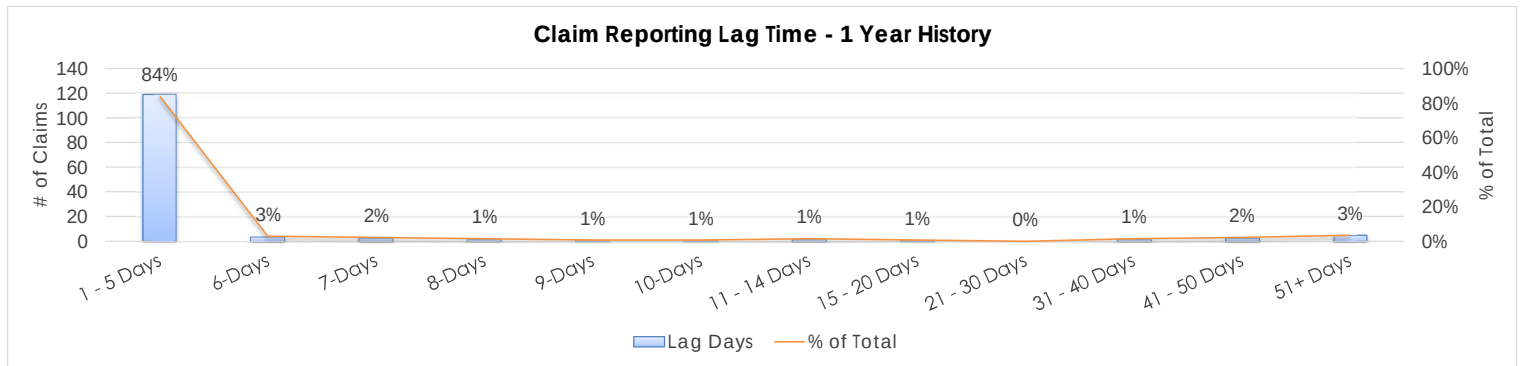
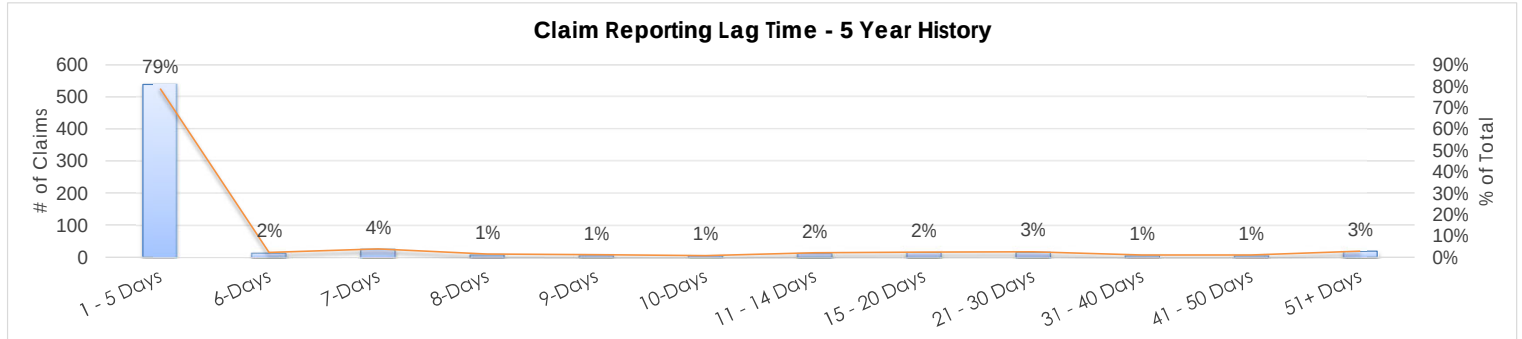


|                     | 2016-17 | 2017-18 | 2018-19 | 2019-20 | 2020-21 | 2021-22 | 2022-23 | 2023-24 | 2024-25 | 2025-26 |
|---------------------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|
| All                 | 100%    | 100%    | 100%    | 100%    | 100%    | 100%    | 100%    | 100%    | 100%    | 100%    |
| MO                  | 53%     | 50%     | 39%     | 36%     | 42%     | 44%     | 44%     | 38%     | 40%     | 31%     |
| Indemnity           | 41%     | 44%     | 52%     | 45%     | 50%     | 39%     | 39%     | 28%     | 30%     | 34%     |
| First Aid/Info Only | 6%      | 6%      | 8%      | 19%     | 8%      | 17%     | 17%     | 34%     | 30%     | 34%     |

2025-26 showed a increase in the number of reported claims at 145 claims, up 17 (13.3%).  
Indemnity claims reported increased to 49 claims, up 11 (28.9%).

# Claims Entered

As of 6/30/2026



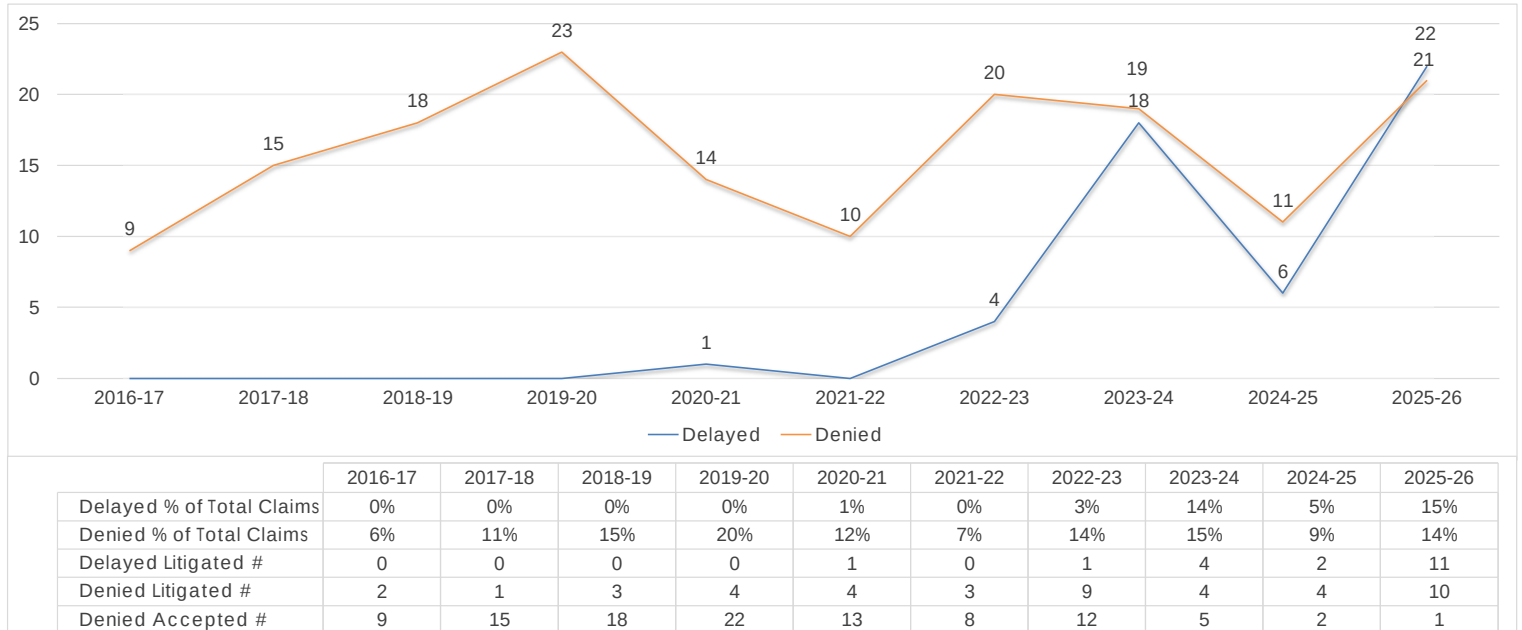
84% of claims were reported within the first 5-days.  
 9% of claims reported between 6 - 14 days from the date of injury.  
 8% of claims were reported after 15-days from the date of injury.

## Top 15 departments over 15 Days

| Department                             | # of Claims |
|----------------------------------------|-------------|
| Silicon Valley Clean Water             | 3           |
| Delta Diablo                           | 2           |
| Ventura Regional Sanitation District   | 2           |
| Stege Sanitary District                | 1           |
| Carpinteria Sanitary District          | 1           |
| Central Contra Costa Sanitary District | 1           |
| Napa Sanitation District               | 1           |

# Delayed/Denied Claims - Ten Year History

As of 6/30/2026



| Delayed Claims by Cause of Injury - Top 10 |             | All                 |  |
|--------------------------------------------|-------------|---------------------|--|
| Cause of Injury                            | # of Delays | % of Delayed Claims |  |
| Mental Stress                              | 8           | 15.7%               |  |
| Cumulative, Repetitive                     | 8           | 15.7%               |  |
| Misc. Strain                               | 8           | 15.7%               |  |
| Struck By, Against                         | 4           | 7.8%                |  |
| Slip, Trip, Fall                           | 3           | 5.9%                |  |
| Twisting                                   | 3           | 5.9%                |  |
| Walking, Running                           | 2           | 3.9%                |  |
| Pandemic                                   | 2           | 3.9%                |  |
| Exposure                                   | 2           | 3.9%                |  |
| Other                                      | 5           | 9.8%                |  |

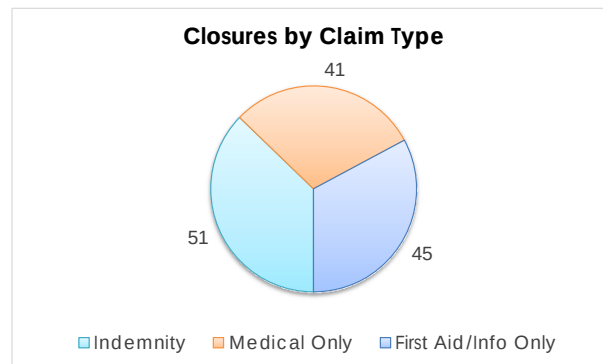
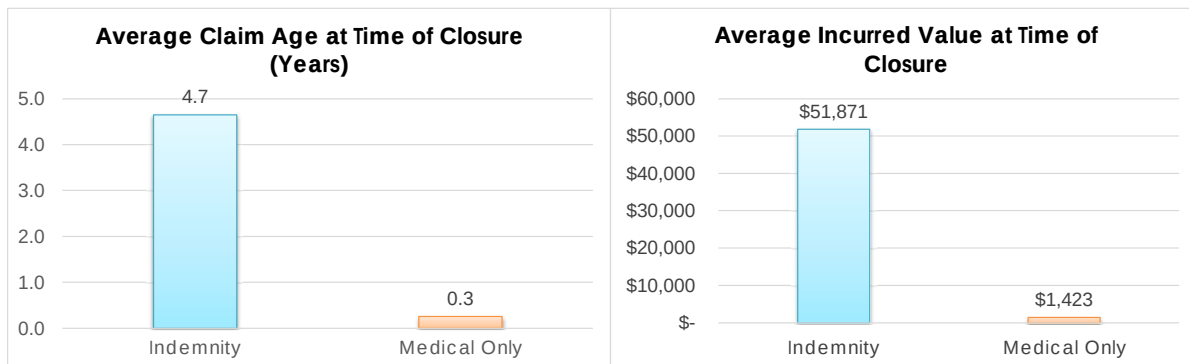
| Delayed Claims by Occupation - Top 10 |             | All                 |  |
|---------------------------------------|-------------|---------------------|--|
| Occupation                            | # of Delays | % of Delayed Claims |  |
| Maintenance Mechanic II               | 3           | 5.9%                |  |
| Maintenance Worker                    | 2           | 3.9%                |  |
| Maintenance Supervisor                | 2           | 3.9%                |  |
| Senior Engineer                       | 2           | 3.9%                |  |
| Maintenance Cre                       | 2           | 3.9%                |  |
| Collection System Worker              | 2           | 3.9%                |  |
| Admin Asst II                         | 1           | 2.0%                |  |
| Mechanical Supervisor                 | 1           | 2.0%                |  |
| Utility Worker                        | 1           | 2.0%                |  |
| Maint II                              | 1           | 2.0%                |  |

# Claims Closed in 7/1/2025 to 6/30/2026

As of 6/30/2026

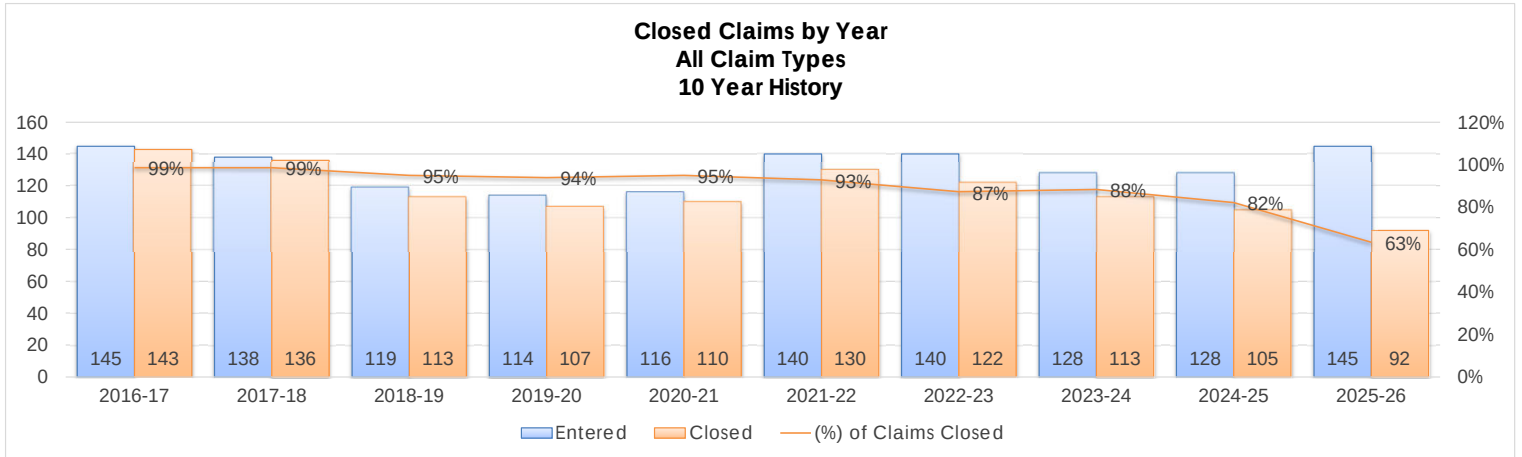
| Year          | # Closed | (%) of Total | Total Incurred | (%) of Incurred | Avg. Incurred |
|---------------|----------|--------------|----------------|-----------------|---------------|
| < 1 Year      | 102      | 74.5%        | \$ 130,961     | 4.8%            | \$ 1,284      |
| 1 Year        | 3        | 2.2%         | \$ 114,766     | 4.2%            | \$ 38,255     |
| 2 Years       | 7        | 5.1%         | \$ 152,081     | 5.6%            | \$ 21,726     |
| 3 - 4 Years   | 8        | 5.8%         | \$ 532,913     | 19.7%           | \$ 66,614     |
| 5 - 7 Years   | 6        | 4.4%         | \$ 698,283     | 25.8%           | \$ 116,381    |
| 8 - 10 Years  | 4        | 2.9%         | \$ 231,992     | 8.6%            | \$ 57,998     |
| 11 - 15 Years | 5        | 3.6%         | \$ 645,819     | 23.9%           | \$ 129,164    |
| 16 - 20 Years | 0        | 0.0%         | \$ 0           | 0.0%            | \$ -          |
| > 20 Years    | 2        | 1.5%         | \$ 200,904     | 7.4%            | \$ 100,452    |
| Total         | 137      | 100.0%       | \$ 2,707,719   | 100.0%          | \$ 19,764     |

105 claims closed at 1 year or less in 2025-26 with \$245,726 of Incurred reserves on those claims.  
32 claims 2 years or older closed in 2025-26 with \$2,461,993 of Incurred reserves on those claims.

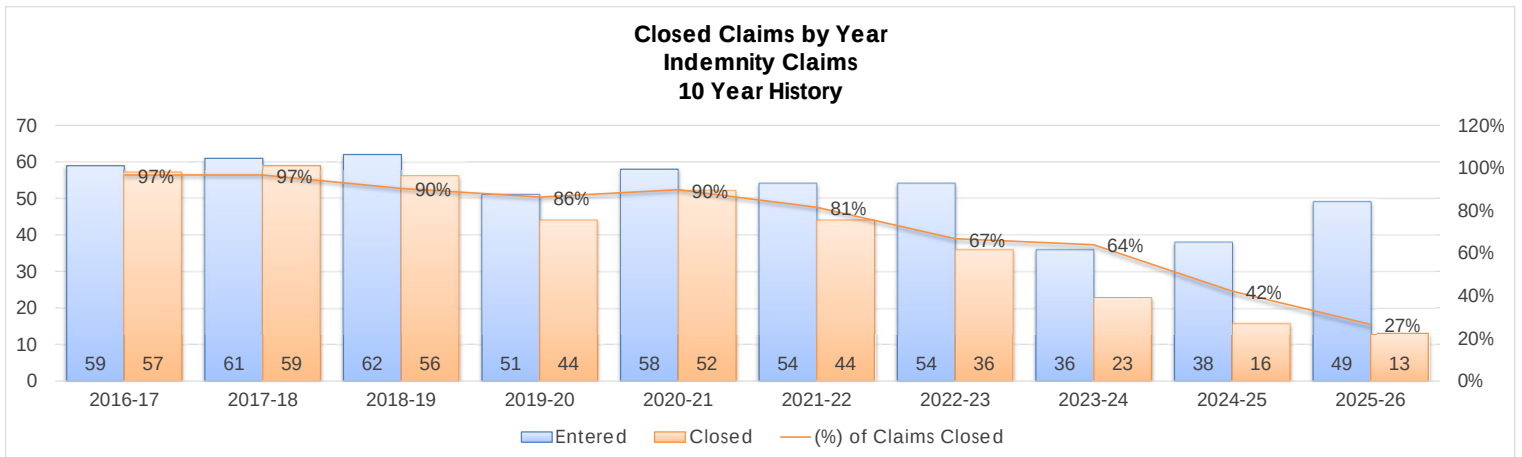


# Closed Claims

As of 6/30/2026



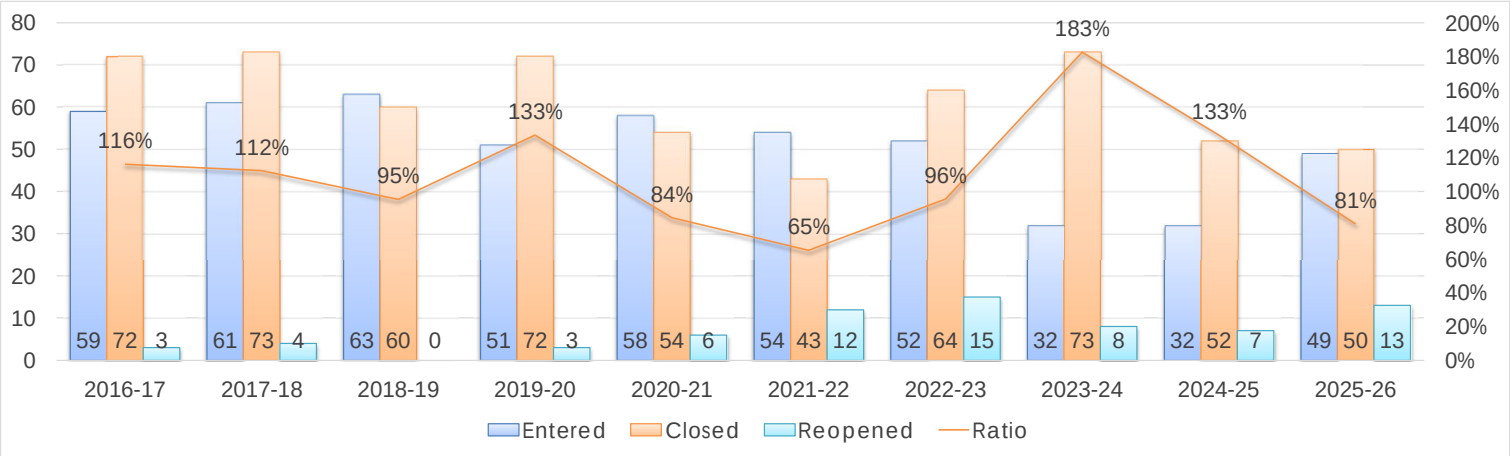
89% of all claims reported from 2016-17 to 2025-26 have closed.



74% of all Indemnity claims reported from 2016-17 to 2025-26 have closed.

# Indemnity Claims Closed

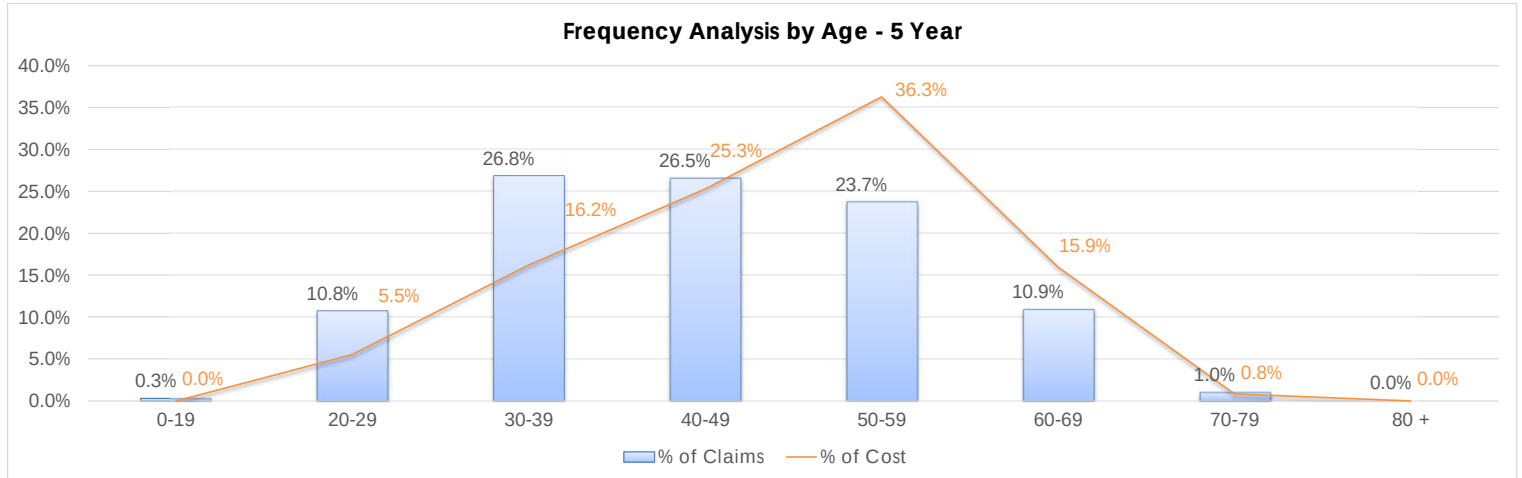
As of 6/30 each year



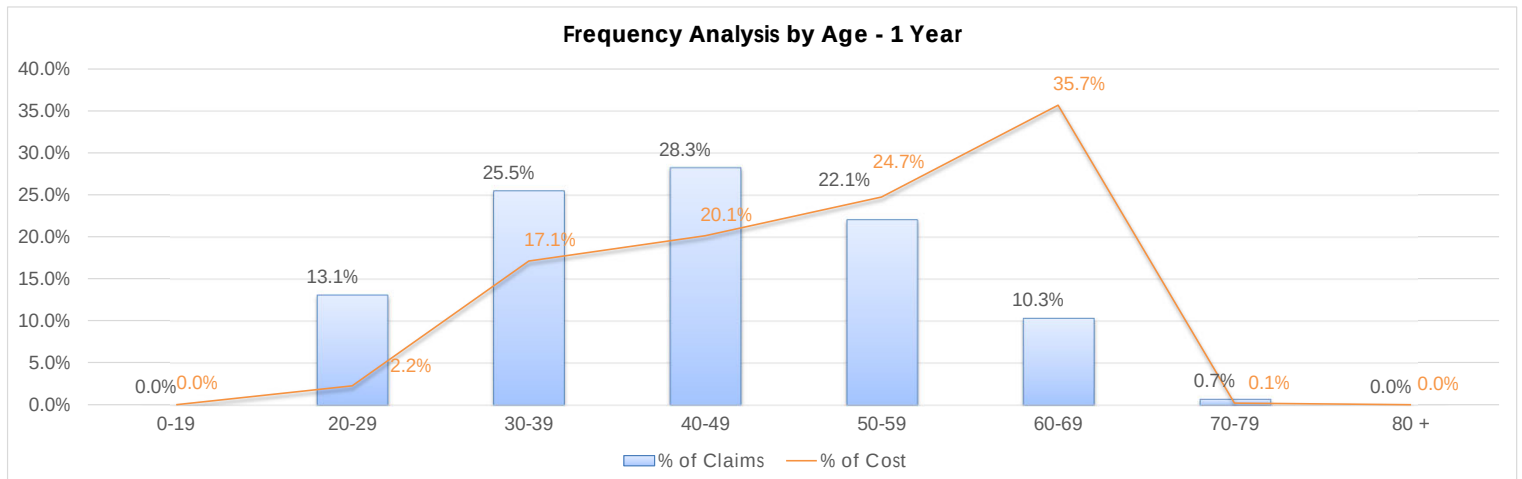
81% Indemnity closing ratio for 2025-26

# Frequency Analysis

As of 6/30/2026



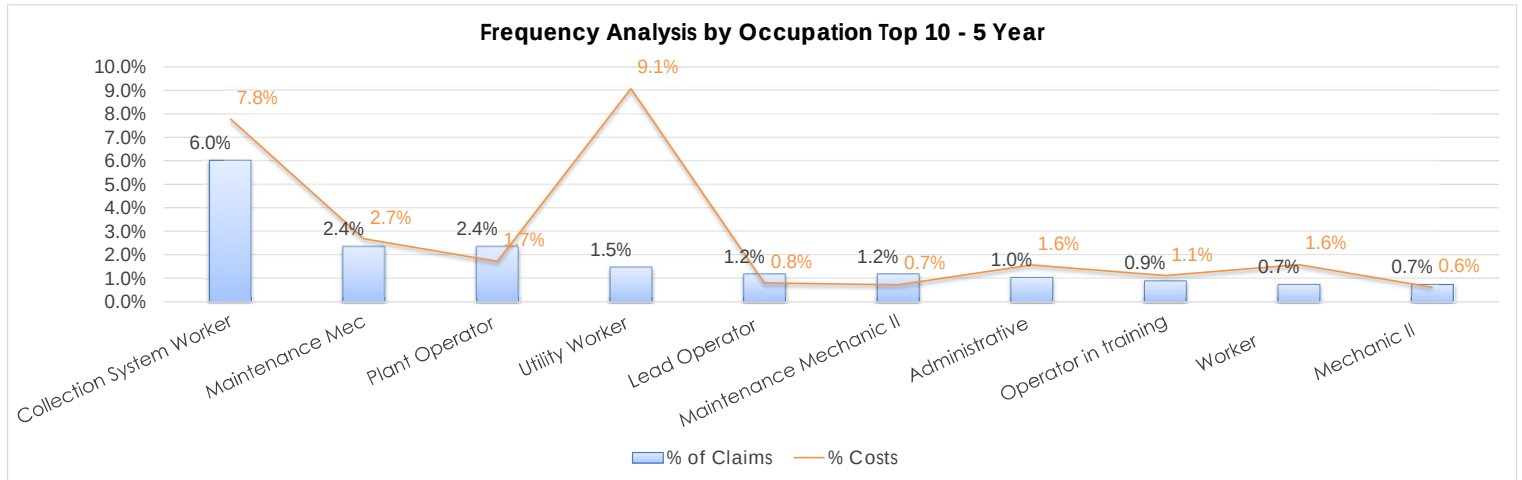
26.8% of claims with 16.2% of the costs were for employees 30-39 years old at the time of injury  
26.5% of claims with 25.3% of the costs were for employees 40-49 years old at the time of injury  
23.7% of claims with 36.3% of the costs were for employees 50-59 years old at the time of injury



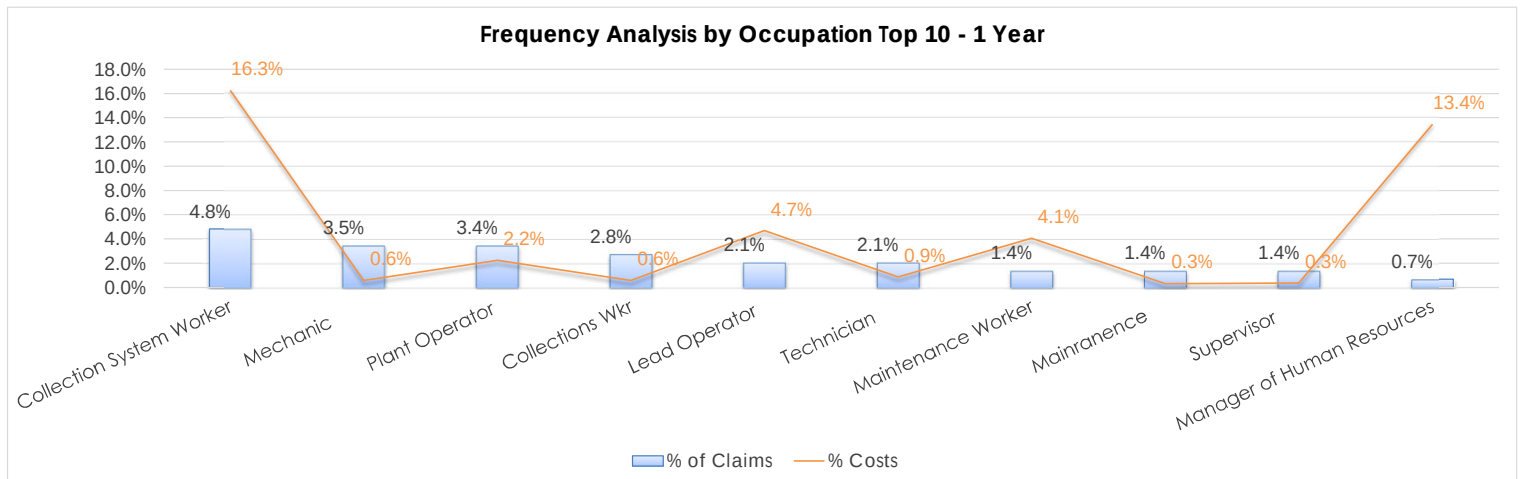
25.5% of claims with 17.1% of the costs were for employees 30-39 years old at the time of injury  
28.3% of claims with 20.1% of the costs were for employees 40-49 years old at the time of injury  
22.1% of claims with 24.7% of the costs were for employees 50-59 years old at the time of injury

# Frequency Analysis

As of 6/30/2026



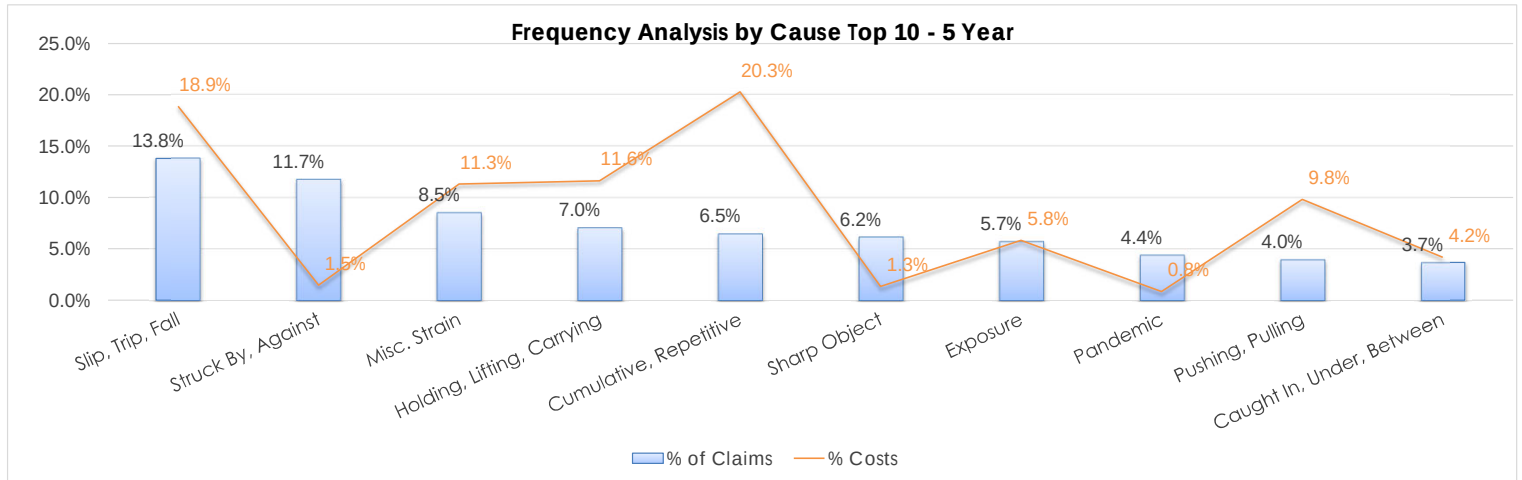
6.0% of claims with 7.8% of the costs were for Collection System Worker  
 2.4% of claims with 2.7% of the costs were for Maintenance Mec  
 2.4% of claims with 1.7% of the costs were for Plant Operator



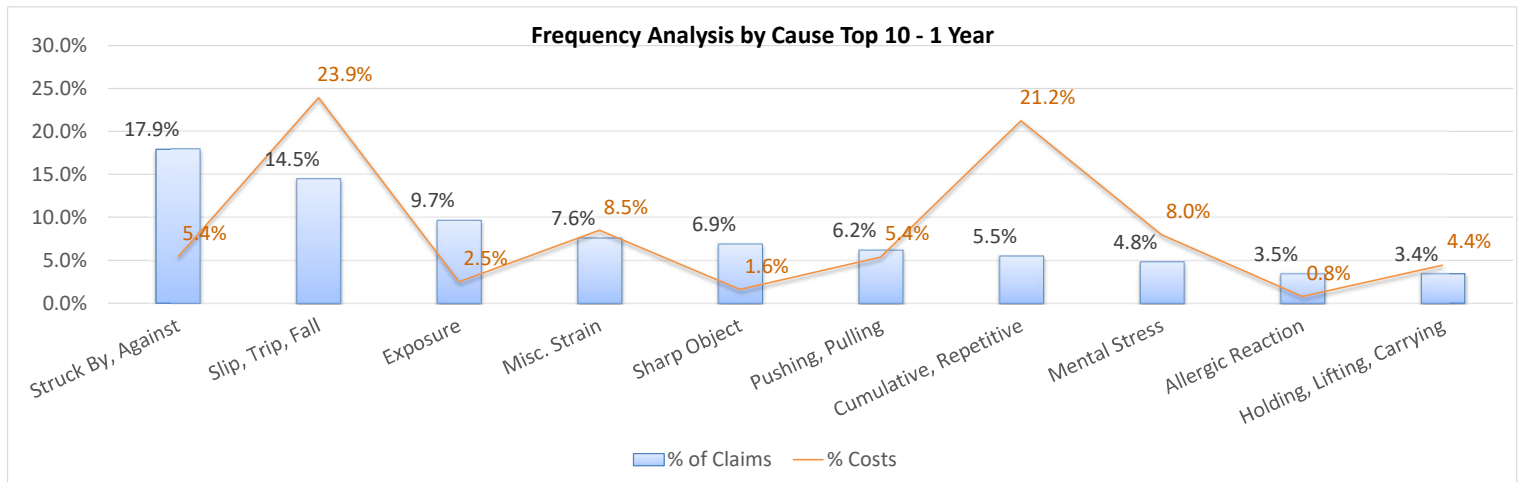
4.8% of claims with 16.3% of the costs were for Collection System Worker  
 3.5% of claims with 0.6% of the costs were for Mechanic  
 3.4% of claims with 2.2% of the costs were for Plant Operator

# Frequency Analysis

As of 6/30/2026



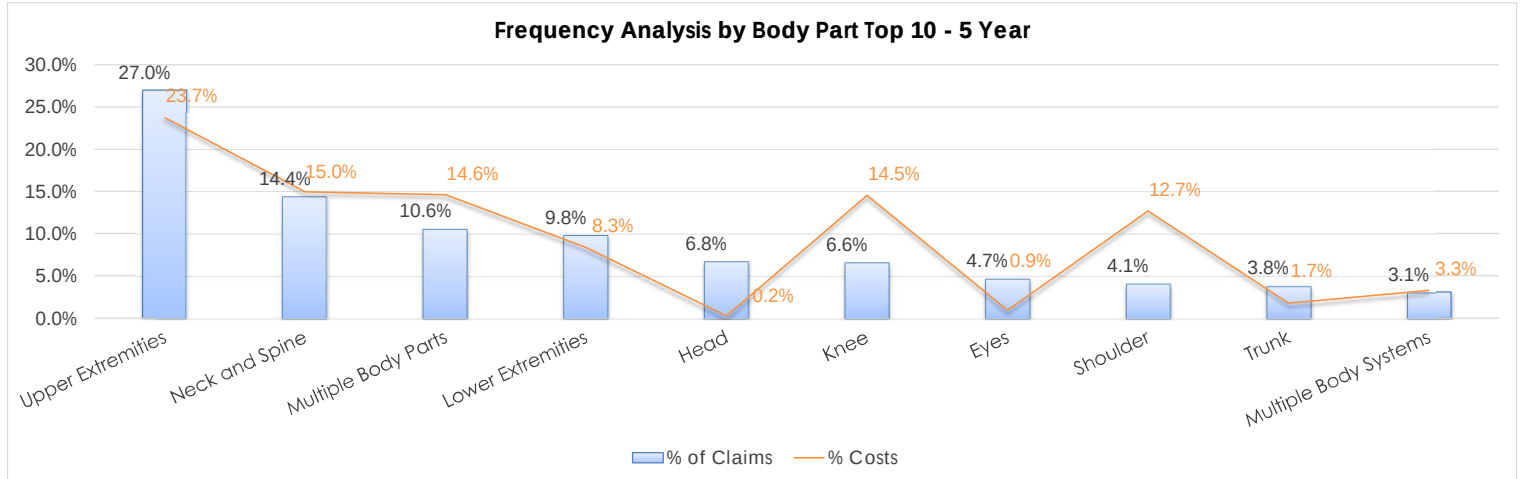
13.8% of claims with 18.9% of the costs involved Slip, Trip, Fall  
 11.7% of claims with 1.5% of the costs involved Struck By, Against  
 8.5% of claims with 11.3% of the costs involved Misc. Strain



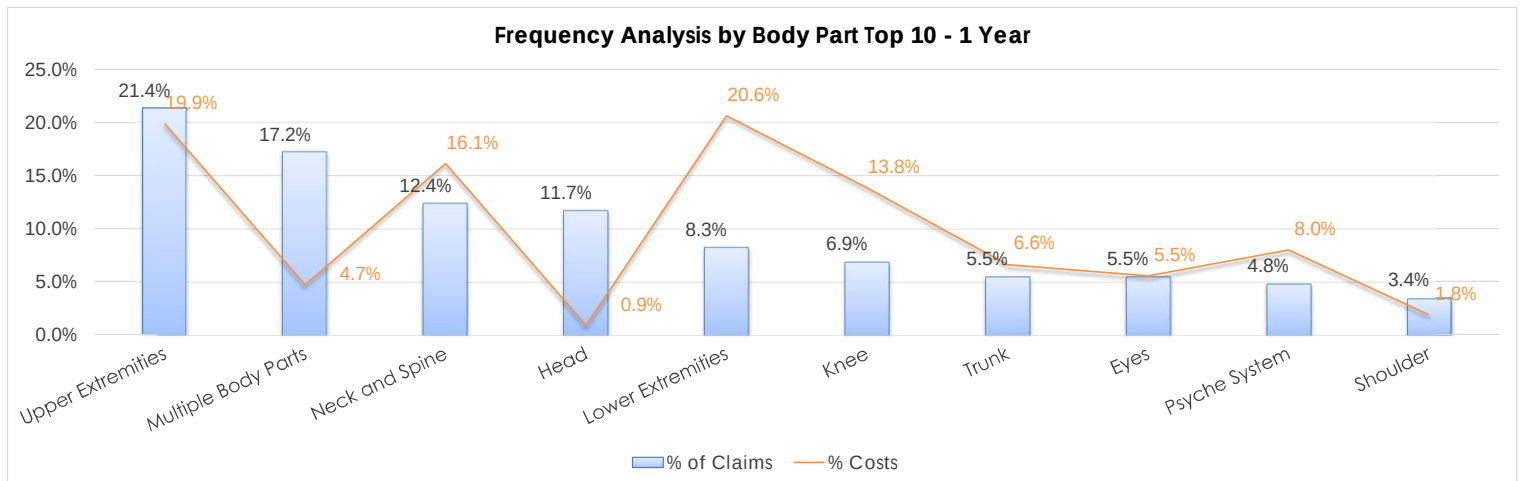
17.9% of claims with 5.4% of the costs involved Struck By, Against  
 14.5% of claims with 23.9% of the costs involved Slip, Trip, Fall  
 9.7% of claims with 2.5% of the costs involved Exposure

# Frequency Analysis

As of 6/30/2026



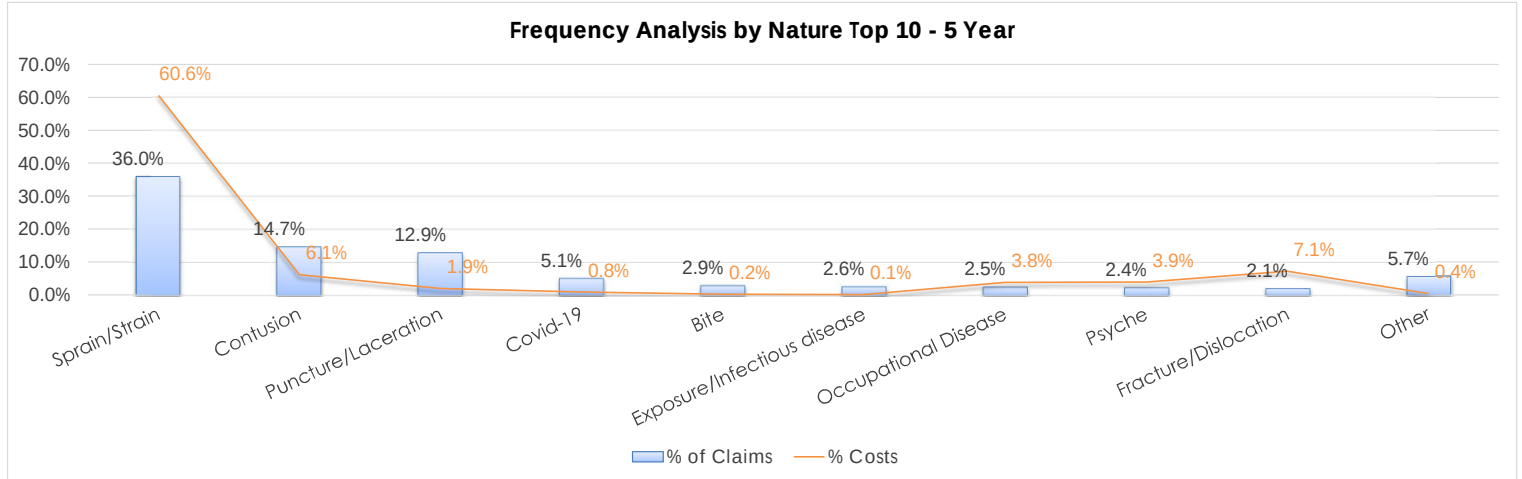
27.0% of claims with 23.7% of the costs involved Upper Extremities  
 14.4% of claims with 15.0% of the costs involved Neck and Spine  
 10.6% of claims with 14.6% of the costs involved Multiple Body Parts  
 9.8% of claims with 8.3% of the costs involved Lower Extremities



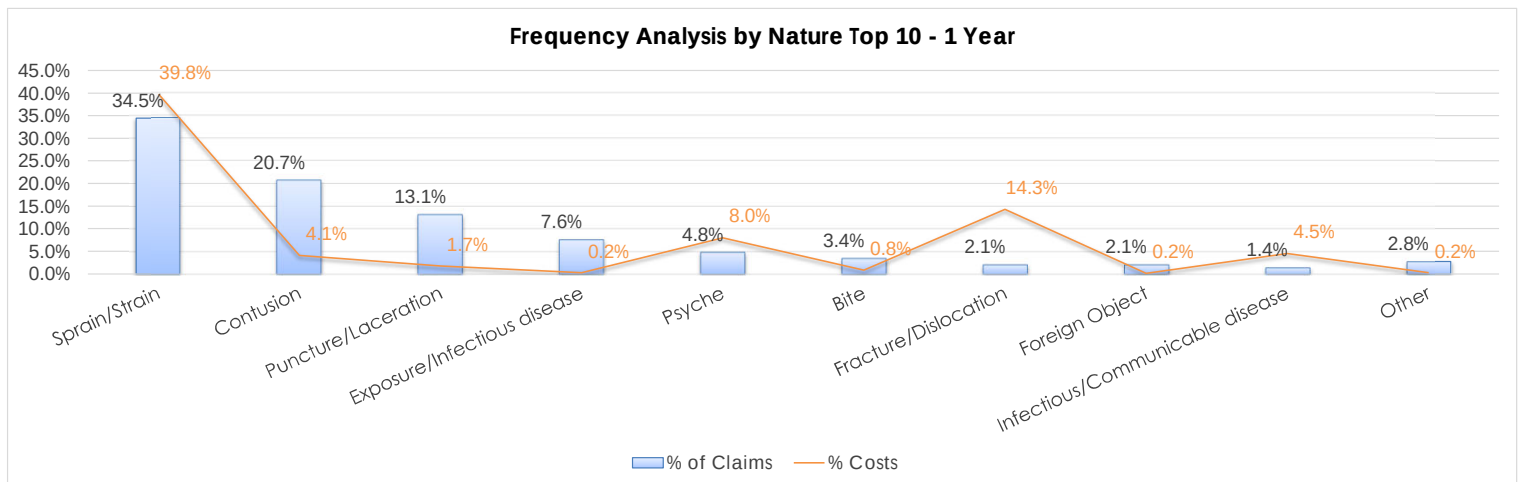
21.4% of claims with 19.9% of the costs involved Upper Extremities  
 17.2% of claims with 4.7% of the costs involved Multiple Body Parts  
 12.4% of claims with 16.1% of the costs involved Neck and Spine  
 11.7% of claims with 0.9% of the costs involved Head

# Frequency Analysis

As of 6/30/2026



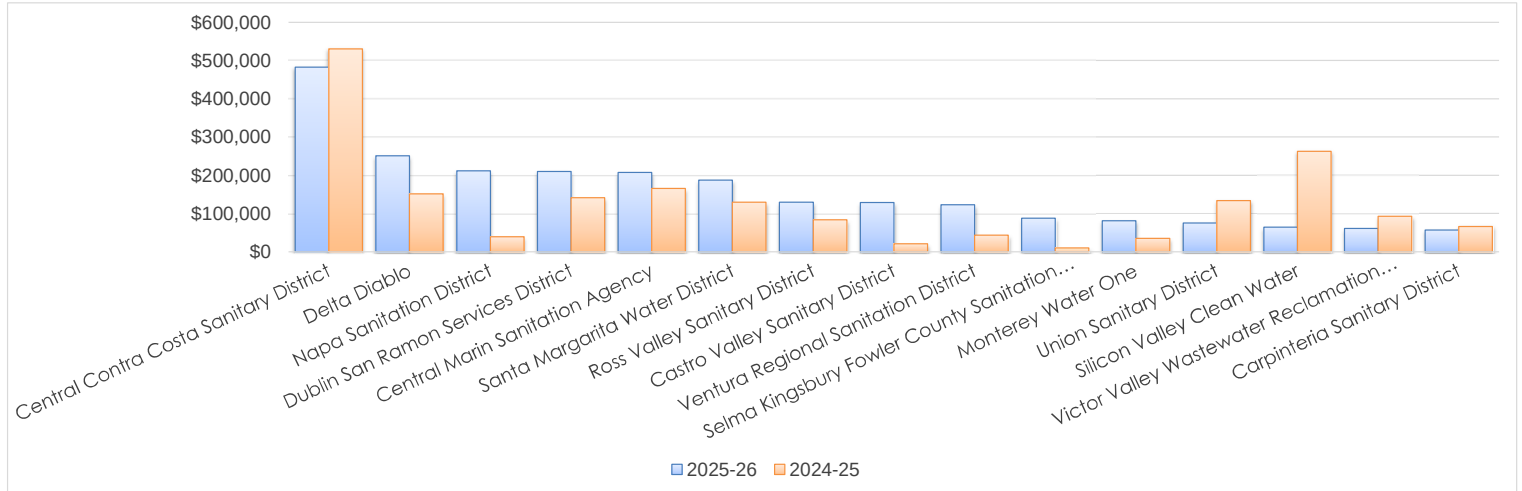
36.0% of claims with 60.6% of the costs involved Sprain/Strain  
 14.7% of claims with 6.1% of the costs involved Contusion  
 12.9% of claims with 1.9% of the costs involved Puncture/Laceration



34.5% of claims with 39.8% of the costs involved Sprain/Strain  
 20.7% of claims with 4.1% of the costs involved Contusion  
 13.1% of claims with 1.7% of the costs involved Puncture/Laceration

# Payout Comparison by Location Top 15

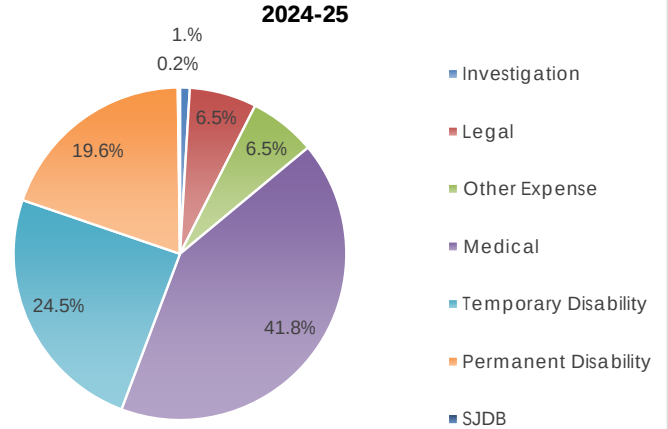
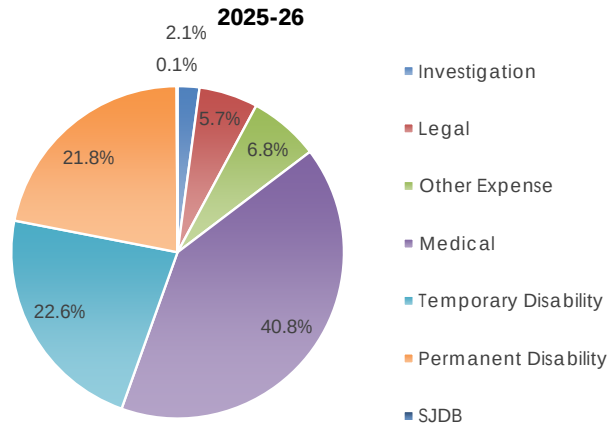
As of 6/30/2026



| Location                                          | 2025-26             | 2024-25             | Dollar Variance   | (%) Variance |
|---------------------------------------------------|---------------------|---------------------|-------------------|--------------|
| Central Contra Costa Sanitary District            | \$ 482,642          | \$ 530,420          | \$ (47,778)       | -9%          |
| Delta Diablo                                      | \$ 251,154          | \$ 151,654          | \$ 99,500         | 66%          |
| Napa Sanitation District                          | \$ 211,717          | \$ 39,393           | \$ 172,324        | 437%         |
| Dublin San Ramon Services District                | \$ 210,075          | \$ 141,721          | \$ 68,354         | 48%          |
| Central Marin Sanitation Agency                   | \$ 207,502          | \$ 165,528          | \$ 41,974         | 25%          |
| Santa Margarita Water District                    | \$ 187,658          | \$ 129,658          | \$ 58,000         | 45%          |
| Ross Valley Sanitary District                     | \$ 129,634          | \$ 83,922           | \$ 45,712         | 54%          |
| Castro Valley Sanitary District                   | \$ 128,911          | \$ 20,765           | \$ 108,146        | 521%         |
| Ventura Regional Sanitation District              | \$ 122,624          | \$ 43,711           | \$ 78,913         | 181%         |
| Selma Kingsbury Fowler County Sanitation District | \$ 88,121           | \$ 9,956            | \$ 78,166         | 785%         |
| Monterey Water One                                | \$ 81,449           | \$ 35,237           | \$ 46,212         | 131%         |
| Union Sanitary District                           | \$ 75,567           | \$ 134,107          | \$ (58,540)       | -44%         |
| Silicon Valley Clean Water                        | \$ 64,259           | \$ 262,586          | \$ (198,327)      | -76%         |
| Victor Valley Wastewater Reclamation Authority    | \$ 60,845           | \$ 92,682           | \$ (31,837)       | -34%         |
| Carpinteria Sanitary District                     | \$ 56,536           | \$ 66,444           | \$ (9,909)        | -15%         |
| <b>Total</b>                                      | <b>\$ 2,814,096</b> | <b>\$ 2,612,788</b> | <b>\$ 201,308</b> | <b>8%</b>    |

# Payout Comparison by Benefit Type

As of 6/30/2026

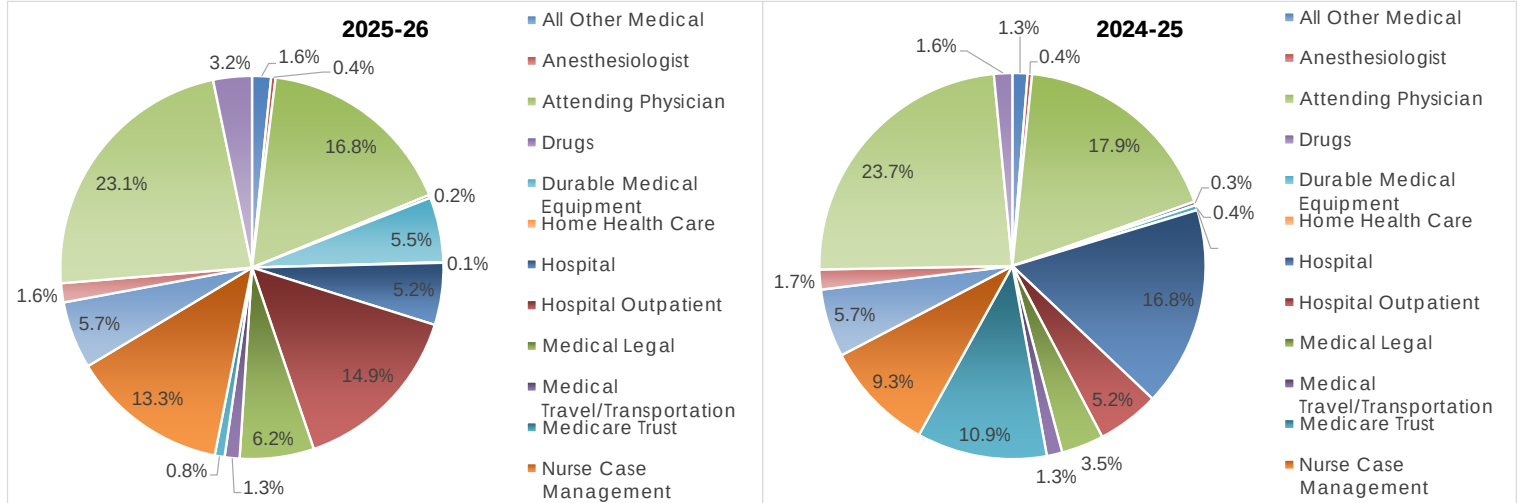


| Benefit Type         | 2025-26             | 2024-25             | Dollar Variance   | (%) Variance | 2025-26 % Total |
|----------------------|---------------------|---------------------|-------------------|--------------|-----------------|
| Investigation        | \$ 72,494           | \$ 28,493           | \$ 44,001         | 154.4%       | 2.1%            |
| Legal                | \$ 196,875          | \$ 191,747          | \$ 5,128          | 2.7%         | 5.7%            |
| Other Expense        | \$ 234,557          | \$ 190,947          | \$ 43,609         | 22.8%        | 6.8%            |
| Medical              | \$ 1,400,795        | \$ 1,229,449        | \$ 171,347        | 13.9%        | 40.8%           |
| Temporary Disability | \$ 775,098          | \$ 721,639          | \$ 53,459         | 7.4%         | 22.6%           |
| Permanent Disability | \$ 749,751          | \$ 575,773          | \$ 173,978        | 30.2%        | 21.8%           |
| SJDB                 | \$ 3,100            | \$ 6,108            | \$ (3,008)        | -49.3%       | 0.1%            |
| <b>Total</b>         | <b>\$ 3,432,669</b> | <b>\$ 2,944,155</b> | <b>\$ 488,515</b> | <b>16.6%</b> | <b>100.0%</b>   |

| Benefit Type | 2025-26             | 2024-25             | Dollar Variance   | (%) Variance |
|--------------|---------------------|---------------------|-------------------|--------------|
| Recoveries   | \$ (618,574)        | \$ (331,367)        | \$ (287,207)      | 86.7%        |
| <b>Total</b> | <b>\$ 2,814,096</b> | <b>\$ 2,612,788</b> | <b>\$ 201,308</b> | <b>7.7%</b>  |

# Medical Detail Payout Comparison

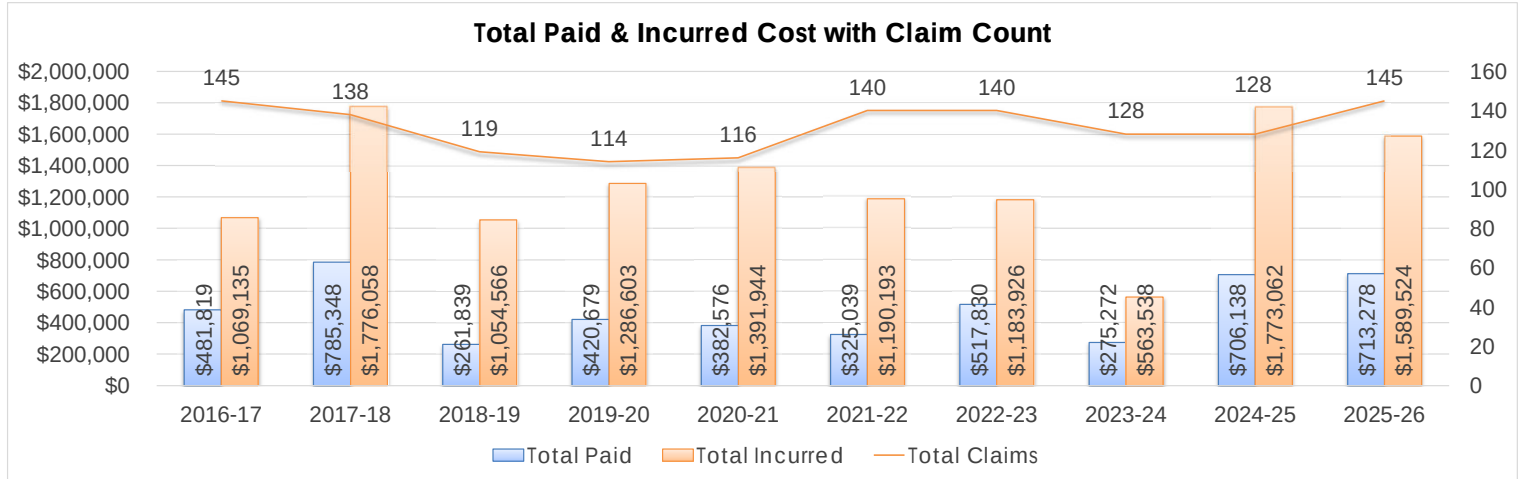
As of 6/30/2026



| Category                      | 2025-26             | 2024-25             | Dollar Variance   | (%) Variance | 2025-26 % Total |
|-------------------------------|---------------------|---------------------|-------------------|--------------|-----------------|
| All Other Medical             | \$ 22,373           | \$ 15,595           | \$ 6,778          | 43.5%        | 1.6%            |
| Anesthesiologist              | \$ 5,409            | \$ 4,516            | \$ 892            | 19.8%        | 0.4%            |
| Attending Physician           | \$ 235,875          | \$ 220,662          | \$ 15,213         | 6.9%         | 16.8%           |
| Drugs                         | \$ 3,452            | \$ 3,793            | \$ (341)          | -9.0%        | 0.2%            |
| Durable Medical Equipment     | \$ 76,777           | \$ 5,165            | \$ 71,612         | 1386.5%      | 5.5%            |
| Home Health Care              | \$ 800              | \$ 0                | \$ 800            | N/A          | 0.1%            |
| Hospital                      | \$ 73,373           | \$ 206,057          | \$ (132,684)      | -64.4%       | 5.2%            |
| Hospital Outpatient           | \$ 209,116          | \$ 64,246           | \$ 144,870        | 225.5%       | 14.9%           |
| Medical Legal                 | \$ 87,505           | \$ 43,610           | \$ 43,895         | 100.7%       | 6.2%            |
| Medical Travel/Transportation | \$ 17,808           | \$ 15,877           | \$ 1,931          | 12.2%        | 1.3%            |
| Medicare Trust                | \$ 11,597           | \$ 134,117          | \$ (122,520)      | -91.4%       | 0.8%            |
| Nurse Case Management         | \$ 185,803          | \$ 114,215          | \$ 71,588         | 62.7%        | 13.3%           |
| Physical Therapy              | \$ 79,846           | \$ 70,138           | \$ 9,708          | 13.8%        | 5.7%            |
| Radiology                     | \$ 22,475           | \$ 20,456           | \$ 2,018          | 9.9%         | 1.6%            |
| Settlement                    | \$ 323,080          | \$ 291,889          | \$ 31,191         | 10.7%        | 23.1%           |
| Surgeon                       | \$ 45,508           | \$ 19,113           | \$ 26,395         | 138.1%       | 3.2%            |
| <b>Total</b>                  | <b>\$ 1,400,795</b> | <b>\$ 1,229,449</b> | <b>\$ 171,347</b> | <b>13.9%</b> | <b>100.0%</b>   |

# Total Paid vs Total Incurred Costs by Year

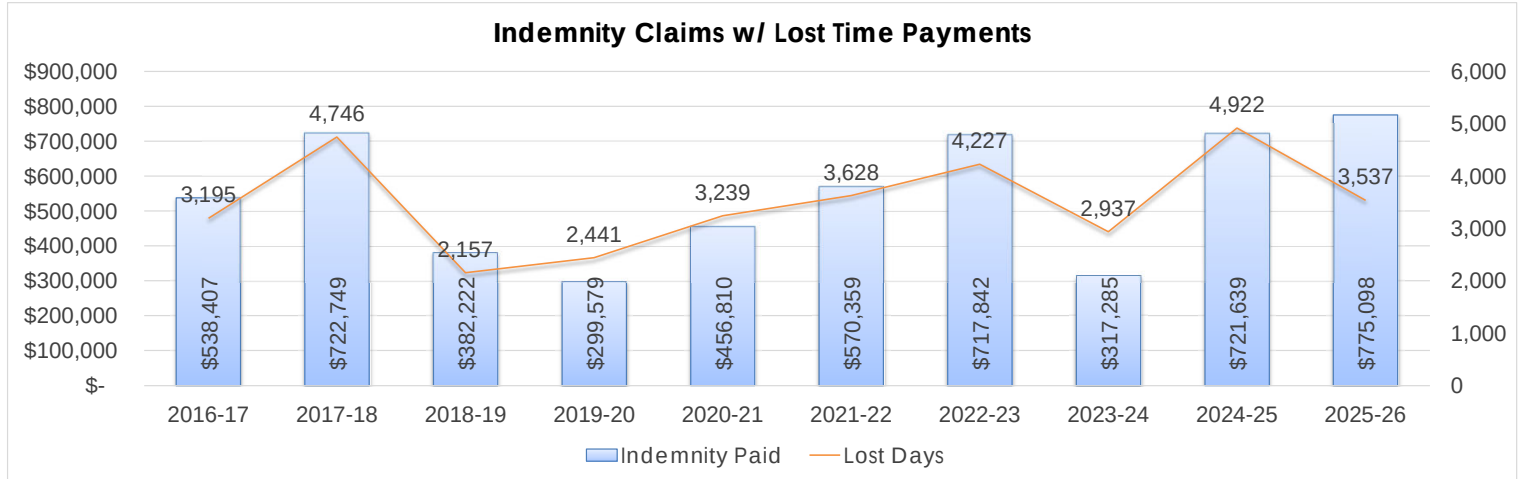
As of 6/30 each year



| Year    | Total Claims | Total Paid | Avg. Per Claim | Total Incurred | Avg. Per Claim |
|---------|--------------|------------|----------------|----------------|----------------|
| 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       |
| 2025-26 | 145          | \$713,278  | \$4,919        | \$1,589,524    | \$10,962       |

# Indemnity Claims w/ Lost Time Payments

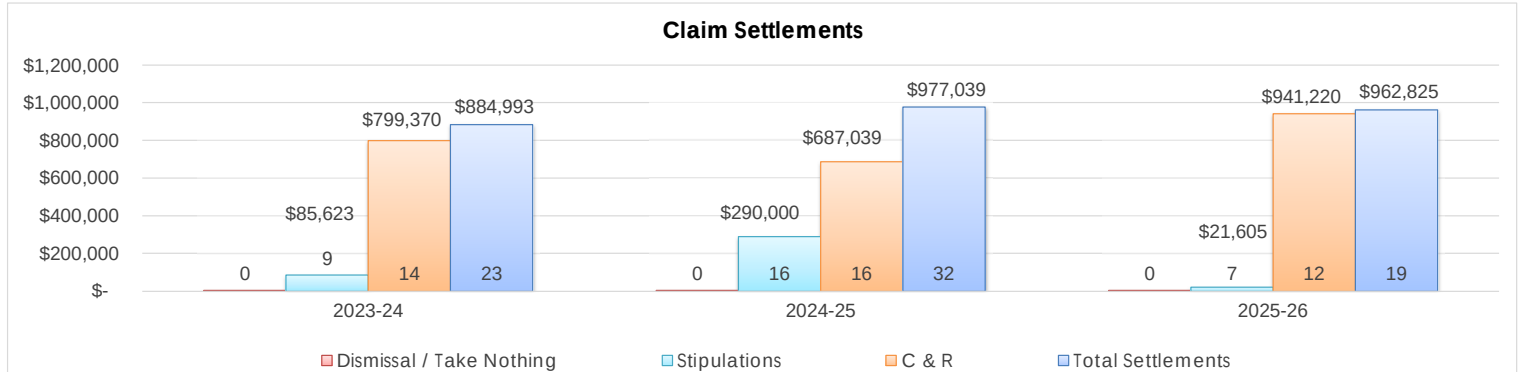
As of 6/30 each year



| Year    | Total Claims | Lost Days | Avg. Days | Indemnity Paid |
|---------|--------------|-----------|-----------|----------------|
| 2016-17 | 40           | 3,195     | 80        | \$ 538,407     |
| 2017-18 | 56           | 4,746     | 85        | \$ 722,749     |
| 2018-19 | 31           | 2,157     | 70        | \$ 382,222     |
| 2019-20 | 34           | 2,441     | 72        | \$ 299,579     |
| 2020-21 | 41           | 3,239     | 79        | \$ 456,810     |
| 2021-22 | 39           | 3,628     | 93        | \$ 570,359     |
| 2022-23 | 44           | 4,227     | 96        | \$ 717,842     |
| 2023-24 | 39           | 2,937     | 75        | \$ 317,285     |
| 2024-25 | 40           | 4,922     | 123       | \$ 721,639     |
| 2025-26 | 40           | 3,537     | 88        | \$ 775,098     |

# Settlements

As of 6/30/2026



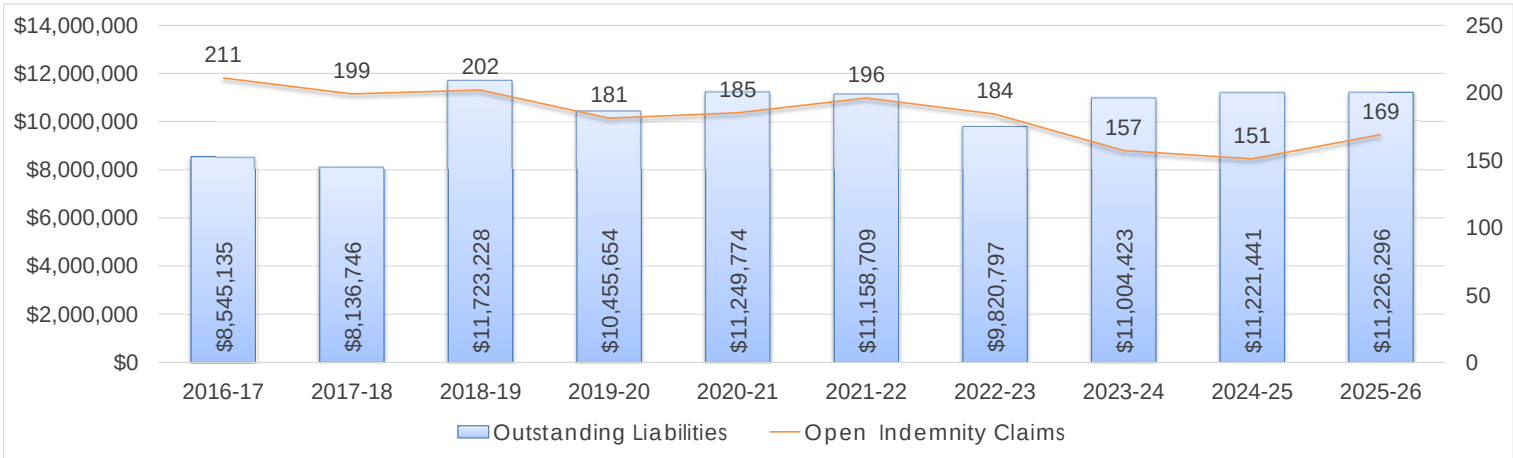
## Top 10

### Settlements by Amount

| Claim #         | Employee Name        | Loss Date  | Settlement Date | Settlement Type        | Amount     |
|-----------------|----------------------|------------|-----------------|------------------------|------------|
| 4A2301B6Z790001 | McDuffie, Jacqueline | 7/22/2022  | 1/16/2026       | Compromise and Release | \$ 500,000 |
| CSNF-548787     | Foged, Larry         | 8/8/2016   | 7/7/2023        | Compromise and Release | \$ 236,000 |
| CSNH-548837     | VALDEZ, MICHAEL      | 12/18/2018 | 11/20/2023      | Compromise and Release | \$ 200,000 |
| 4A1603N6Y5X0001 | Pimm, Michael        | 3/16/2022  | 4/7/2026        | Compromise and Release | \$ 151,260 |
| CSNC-548101     | Kupel, Nora          | 10/21/2013 | 11/21/2024      | 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  |
| 4A2301QJKFG0001 | Smith, Michael       | 9/8/2022   | 5/20/2025       | Compromise and Release | \$ 80,000  |
| CSMT-283634     | McCleave, Georgiana  | 11/30/2004 | 12/19/2024      | Compromise and Release | \$ 79,723  |
| 4A22010DQ540001 | Gamble Holley, Robin | 12/30/2021 | 10/10/2025      | Compromise and Release | \$ 75,000  |

# Outstanding Liabilities

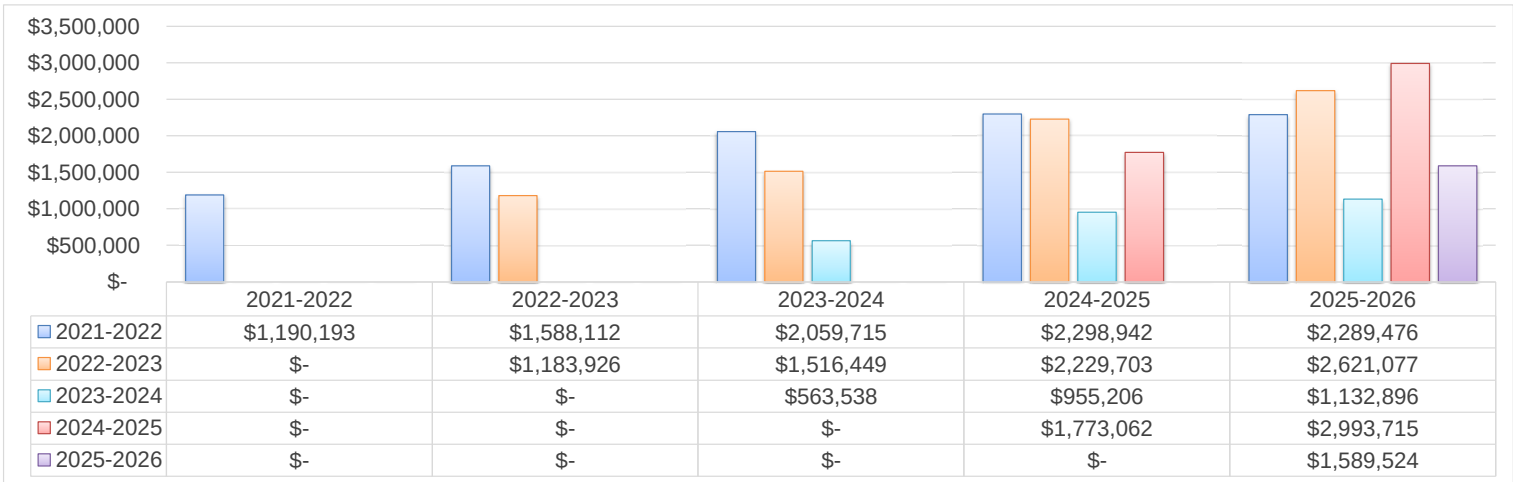
As of 6/30 each year



Total open Indemnity claims have increased by 18 claims or (11.9%)  
Outstanding liabilities have increased by \$4,855 or (0%)

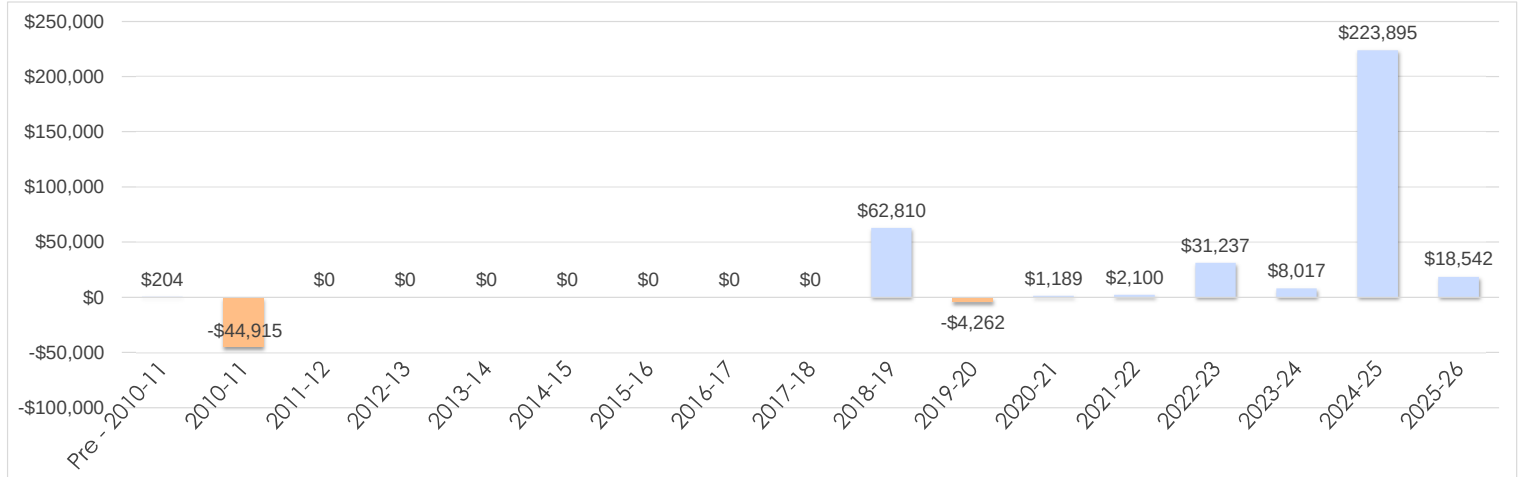
# Claims Triangle by Incurred Amount

As of 6/30/2026



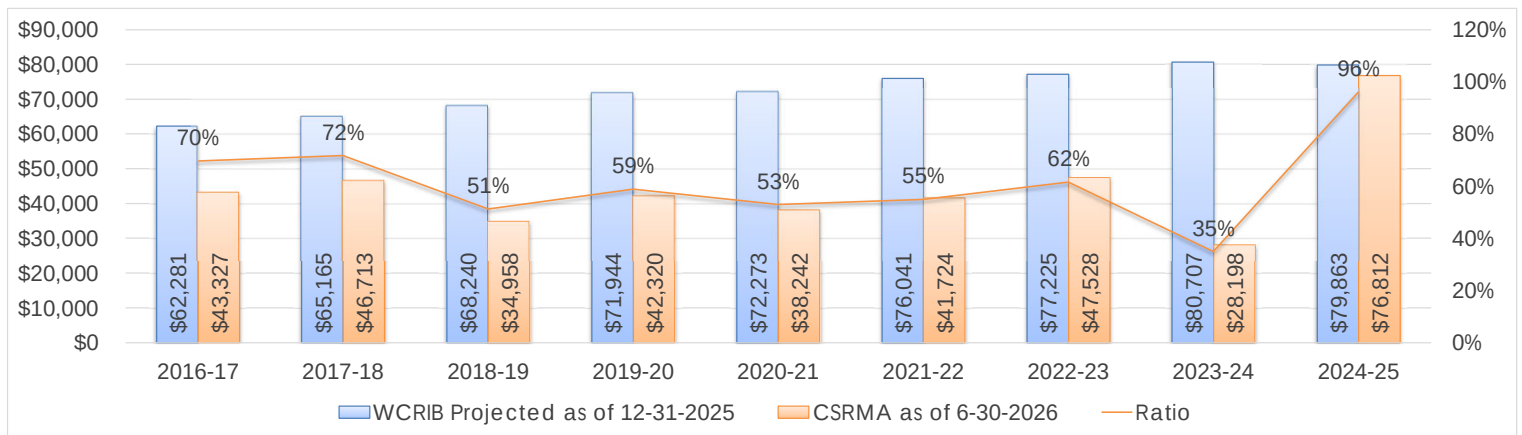
# Incurred Changes on All Years' Claims

As of 6/30/2026



## Average Cost of Indemnity Claims

As of 6/30/2026



The costs per claim averaged 42% lower compared to the WCIRB averages for the same time period.

# Ten Year History - Indemnity Claim Litigation

As of 6/30/2026

| Year of Loss | # Indemnity | # Litigated | (%) Litigated | Average Total Incurred |                  |
|--------------|-------------|-------------|---------------|------------------------|------------------|
|              |             |             |               | Litigated              | Non-Litigated    |
| 2016-17      | 59          | 16          | 27.1%         | \$ 120,577             | \$ 14,583        |
| 2017-18      | 61          | 17          | 27.9%         | \$ 127,452             | \$ 15,518        |
| 2018-19      | 62          | 19          | 30.6%         | \$ 101,098             | \$ 5,733         |
| 2019-20      | 51          | 12          | 23.5%         | \$ 108,646             | \$ 21,912        |
| 2020-21      | 58          | 15          | 25.9%         | \$ 103,562             | \$ 15,456        |
| 2021-22      | 54          | 14          | 25.9%         | \$ 67,727              | \$ 32,623        |
| 2022-23      | 54          | 13          | 24.1%         | \$ 125,429             | \$ 22,827        |
| 2023-24      | 36          | 8           | 22.2%         | \$ 83,550              | \$ 12,383        |
| 2024-25      | 38          | 10          | 26.3%         | \$ 146,155             | \$ 52,046        |
| 2025-26      | 49          | 13          | 26.5%         | \$ 29,390              | \$ 30,167        |
| <b>Total</b> | <b>522</b>  | <b>137</b>  | <b>26.2%</b>  | <b>\$ 101,933</b>      | <b>\$ 21,315</b> |

26.2% average litigation rate since 2016-17

Average cost of a litigated claim file from 2016-17 to present \$101,933 compared to \$21,315 for a non-litigated file during the same time period

## Ten Year History - Top 10 Locations by # Litigated

As of 6/30/2026

| Location                                       | # Litigated | Indem Claims | (%) Litigated | Average Total Incurred |                  |
|------------------------------------------------|-------------|--------------|---------------|------------------------|------------------|
|                                                |             |              |               | Litigated              | Non-Litigated    |
| Ventura Regional Sanitation District           | 16          | 36           | 44.4%         | \$ 93,816              | \$ 12,434        |
| Central Contra Costa Sanitary District         | 15          | 57           | 26.3%         | \$ 114,153             | \$ 19,126        |
| Santa Margarita Water District                 | 10          | 44           | 22.7%         | \$ 106,533             | \$ 17,838        |
| Union Sanitary District                        | 9           | 24           | 37.5%         | \$ 152,792             | \$ 17,573        |
| Silicon Valley Clean Water                     | 8           | 20           | 40.0%         | \$ 93,935              | \$ 12,536        |
| Delta Diablo                                   | 7           | 22           | 31.8%         | \$ 137,592             | \$ 41,472        |
| Victor Valley Wastewater Reclamation Authority | 6           | 13           | 46.1%         | \$ 113,754             | \$ 43,802        |
| Central Marin Sanitation Agency                | 6           | 12           | 50.0%         | \$ 111,654             | \$ 61,637        |
| Ross Valley Sanitary District                  | 5           | 29           | 17.2%         | \$ 53,897              | \$ 12,713        |
| Dublin San Ramon Services District             | 5           | 40           | 12.5%         | \$ 81,777              | \$ 25,610        |
| <b>Total</b>                                   | <b>87</b>   | <b>297</b>   | <b>29.3%</b>  | <b>\$ 108,037</b>      | <b>\$ 21,774</b> |

# Open Claim Stratification

As of 6/30/2026

## OPEN CLAIM STRATIFICATION BY INCURRED VALUE

| Incurred Value        | #Claims    | (%) of Total  | Total Incurred       | (%) of Total  | Avg. Incurred     |
|-----------------------|------------|---------------|----------------------|---------------|-------------------|
| \$0 - \$4,999         | 15         | 7.9%          | \$ 39,503            | 0.1%          | \$ 2,634          |
| \$5,000 - \$9,999     | 10         | 5.3%          | \$ 68,894            | 0.3%          | \$ 6,889          |
| \$10,000 - \$24,999   | 26         | 13.8%         | \$ 392,583           | 1.5%          | \$ 15,099         |
| \$25,000 - \$49,999   | 28         | 14.8%         | \$ 989,219           | 3.7%          | \$ 35,329         |
| \$50,000 - \$99,999   | 35         | 18.5%         | \$ 2,442,643         | 9.1%          | \$ 69,790         |
| \$100,000 - \$149,999 | 23         | 12.2%         | \$ 2,725,480         | 10.2%         | \$ 118,499        |
| \$150,000 - \$199,999 | 17         | 9.0%          | \$ 2,964,892         | 11.1%         | \$ 174,405        |
| \$200,000 - \$249,999 | 11         | 5.8%          | \$ 2,457,965         | 9.2%          | \$ 223,451        |
| \$250,000 - \$499,999 | 17         | 9.0%          | \$ 5,807,041         | 21.6%         | \$ 341,591        |
| \$500,000 - \$749,999 | 3          | 1.6%          | \$ 2,014,425         | 7.5%          | \$ 671,475        |
| \$750,000 - \$999,999 | 2          | 1.1%          | \$ 1,744,374         | 6.5%          | \$ 872,187        |
| 1M - 2 Million        | 1          | 0.5%          | \$ 1,599,561         | 6.0%          | \$ 1,599,561      |
| > 2 Million           | 1          | 0.5%          | \$ 3,582,567         | 13.4%         | \$ 3,582,567      |
| <b>Total</b>          | <b>189</b> | <b>100.0%</b> | <b>\$ 26,829,148</b> | <b>100.0%</b> | <b>\$ 141,953</b> |

## OPEN CLAIM STRATIFICATION BY AGE OF CLAIM

| Age of Claim  | #Claims    | (%) of Total  | Total Incurred       | (%) of Total  | Avg. Incurred     |
|---------------|------------|---------------|----------------------|---------------|-------------------|
| 0 - 6 Months  | 27         | 14.3%         | \$ 249,994           | 0.9%          | \$ 9,259          |
| 6 - 12 Months | 19         | 10.1%         | \$ 1,109,159         | 4.1%          | \$ 58,377         |
| 1yr - 3yr     | 43         | 22.8%         | \$ 3,711,886         | 13.8%         | \$ 86,323         |
| 3yr - 5yr     | 25         | 13.2%         | \$ 3,313,839         | 12.4%         | \$ 132,554        |
| 5yr - 7yr     | 15         | 7.9%          | \$ 2,136,765         | 8.0%          | \$ 142,451        |
| 7yr - 10yr    | 13         | 6.9%          | \$ 1,426,992         | 5.3%          | \$ 109,769        |
| 10yr - 15yr   | 23         | 12.2%         | \$ 10,038,516        | 37.4%         | \$ 436,457        |
| 15yr - 20yr   | 8          | 4.2%          | \$ 1,640,815         | 6.1%          | \$ 205,102        |
| > 20 yrs      | 16         | 8.5%          | \$ 3,201,181         | 11.9%         | \$ 200,074        |
| <b>Total</b>  | <b>189</b> | <b>100.0%</b> | <b>\$ 26,829,148</b> | <b>100.0%</b> | <b>\$ 141,953</b> |

# Open Claim Stratification

As of 6/30/2026

## 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 | 2          | 1.1%          | \$ 7,940             | 0.0%          | \$ 3,970          |
| 26 - 35 Years Old | 30         | 15.9%         | \$ 5,871,599         | 21.9%         | \$ 195,720        |
| 36 - 45 Years Old | 39         | 20.6%         | \$ 4,002,898         | 14.9%         | \$ 102,638        |
| 46 - 55 Years Old | 68         | 36.0%         | \$ 11,025,201        | 41.1%         | \$ 162,135        |
| 56 - 65 Years Old | 44         | 23.3%         | \$ 5,301,021         | 19.8%         | \$ 120,478        |
| 66 - 75 Years Old | 5          | 2.6%          | \$ 592,489           | 2.2%          | \$ 118,498        |
| 76 + Years Old    | 1          | 0.5%          | \$ 28,000            | 0.1%          | \$ 28,000         |
| <b>Total</b>      | <b>189</b> | <b>100.0%</b> | <b>\$ 26,829,148</b> | <b>100.0%</b> | <b>\$ 141,953</b> |

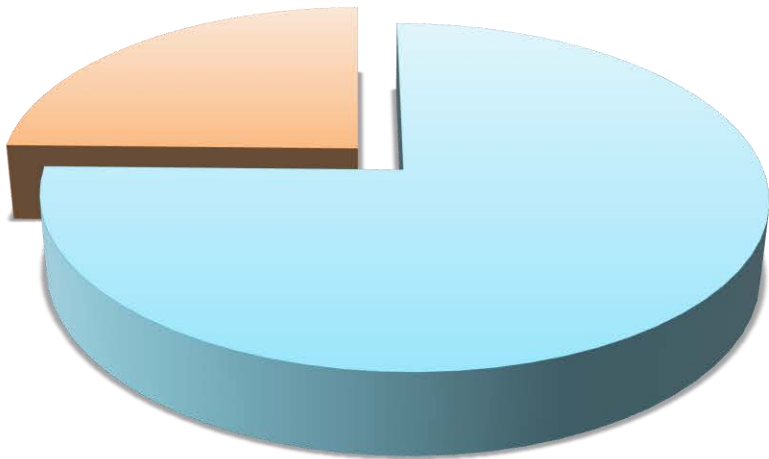
## OPEN CLAIM STRATIFICATION BY JOB TENURE

| Job Tenure    | #Claims    | (%) of Total  | Total Incurred       | (%) of Total  | Avg. Incurred     |
|---------------|------------|---------------|----------------------|---------------|-------------------|
| 0 - 6 Months  | 9          | 4.8%          | \$ 219,047           | 0.8%          | \$ 24,339         |
| 6 - 12 Months | 4          | 2.1%          | \$ 765,060           | 2.9%          | \$ 191,265        |
| 1yr - 3 yr    | 26         | 13.8%         | \$ 7,557,930         | 28.2%         | \$ 290,690        |
| 3yr - 5yr     | 15         | 7.9%          | \$ 1,424,331         | 5.3%          | \$ 94,955         |
| 5yr - 7yr     | 22         | 11.6%         | \$ 1,617,611         | 6.0%          | \$ 73,528         |
| 7yr - 10yr    | 23         | 12.2%         | \$ 3,259,938         | 12.2%         | \$ 141,736        |
| 10yr - 15yr   | 45         | 23.8%         | \$ 5,906,444         | 22.0%         | \$ 131,254        |
| 15yr - 20yr   | 26         | 13.8%         | \$ 3,322,617         | 12.4%         | \$ 127,793        |
| > 20 yrs      | 19         | 10.1%         | \$ 2,756,171         | 10.3%         | \$ 145,062        |
| <b>Total</b>  | <b>189</b> | <b>100.0%</b> | <b>\$ 26,829,148</b> | <b>100.0%</b> | <b>\$ 141,953</b> |

# JARVIS Engagement

As of 6/30/2026

Total Contacts and Registrations



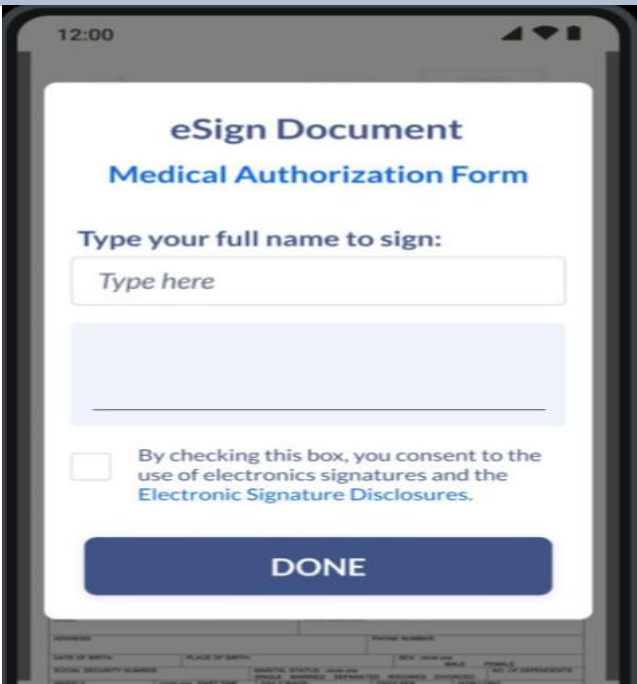
Jarvis Contacts    Registration

| Jarvis Contacts | Registration | Percentage |
|-----------------|--------------|------------|
| 174             | 57           | 32.8%      |

## Total Documents Completed

Documents Completed by Injured Employee

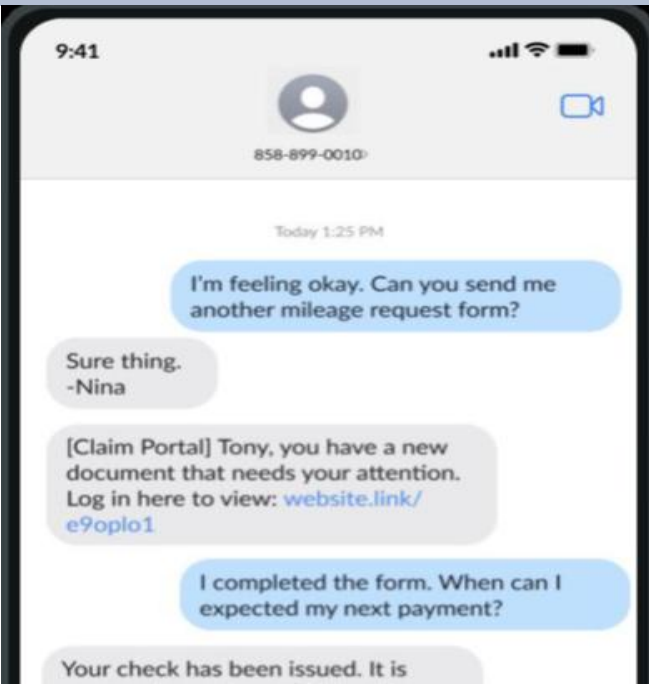
22



## Total Messages Sent

Messages between Examiner and Injured Employee

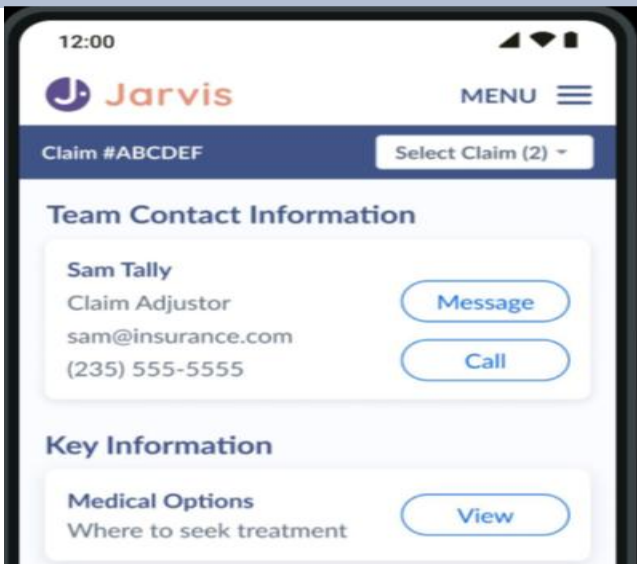
78



## Average Actions per Claim

Average Actions per Claim

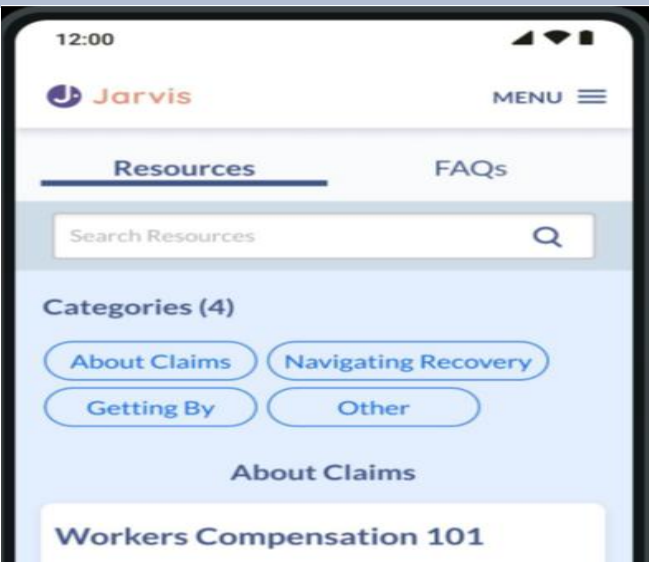
5



## Total FAQ's/Resources Reviewed

FAQ's/ Resources reviewed by Injured Employee

87



**Agenda Item No. F.1**  
**Workers' Compensation Committee Meeting**  
**Meeting Date: October 14, 2026**

**Workers' Compensation Payroll Audit**  
**Program Year 36 (2025-2026)**

**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, \$178,583 in deposit is to be returned to the membership. Last year, \$127,301 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 36 (2025-2026) Audit Worksheet

| Member Agency                            | No. of<br>Elected<br>Officials | Sanitation<br>7580 | Clerical<br>8810 | Clerical<br>Telecommuter<br>Employees<br>8871 | Sewer<br>Construction<br>6307 | Sewer<br>Construction<br>6308 | Sales<br>8742 | Irrigation<br>0251 | Water<br>7520 | Landfill<br>9424 | Engineers<br>8601 | Final<br>Payroll | Elected<br>Official<br>Premium | Final<br>Manual<br>Premium | Xmod | Final<br>Audited<br>Premium | Annual<br>Deposit | Final<br>Audit<br>Premium<br>Due / Payable |
|------------------------------------------|--------------------------------|--------------------|------------------|-----------------------------------------------|-------------------------------|-------------------------------|---------------|--------------------|---------------|------------------|-------------------|------------------|--------------------------------|----------------------------|------|-----------------------------|-------------------|--------------------------------------------|
|                                          |                                | 0.034316270        | 0.002836055      | 0.00255245                                    | 0.087775915                   | 0.050198181                   | 0.003686872   | 0.054452264        | 0.035025284   | 0.067781724      | 0.004254083       |                  | 50                             |                            |      |                             |                   |                                            |
| Carmel Area Wastewater District          | 5                              | 3,332,612          | 304,801          |                                               |                               |                               | 189,400       |                    |               |                  | 417,994           | 4,244,807        | 250                            | 117,954                    | 114% | 134,468                     | 128,681           | 5,787                                      |
| Carpinteria Sanitary District            | 5                              | 1,282,938          | 203,644          |                                               |                               |                               | 180,300       |                    |               |                  | 109,817           | 1,776,699        | 250                            | 45,985                     | 111% | 51,043                      | 52,536            | (1,493)                                    |
| Castro Valley Sanitary District          | 5                              | 638,516            | 1,494,024        |                                               |                               |                               | 66,595        |                    |               |                  | 545,555           | 2,744,690        | 250                            | 28,965                     | 132% | 38,234                      | 40,379            | (2,145)                                    |
| Central Contra Costa Sanitary District   | 5                              | 19,057,212         | 16,059,400       |                                               |                               |                               | 2,817,998     |                    |               |                  | 12,407,172        | 50,341,782       | 250                            | 762,939                    | 78%  | 595,092                     | 604,607           | (9,515)                                    |
| Central Marin Sanitation Agency          | 7                              | 5,422,525          | 923,653          |                                               |                               |                               | 335,100       |                    |               |                  | 697,628           | 7,378,906        | 350                            | 193,254                    | 95%  | 183,591                     | 182,486           | 1,105                                      |
| Delta Diablo                             | 3                              | 5,398,010          | 2,446,832        |                                               |                               |                               | 1,312,925     |                    |               |                  | 1,320,410         | 10,478,177       | 150                            | 202,787                    | 117% | 237,261                     | 249,366           | (12,105)                                   |
| Dublin San Ramon S.D.                    | 5                              | 7,614,581          | 5,842,882        |                                               |                               |                               | 1,231,193     |                    | 2,654,417     |                  | 2,255,821         | 19,598,894       | 250                            | 385,232                    | 125% | 481,540                     | 538,375           | (56,835)                                   |
| Encina Wastewater Auth.                  | 0                              | 8,569,867          | 2,380,279        |                                               |                               |                               | 159,900       |                    |               |                  | 463,433           | 11,573,479       | 0                              | 303,397                    | 59%  | 179,004                     | 163,508           | 15,496                                     |
| Fairfield-Suisun Sewer District          | 0                              | 7,059,176          | 1,689,466        |                                               |                               |                               |               |                    |               |                  | 2,462,968         | 11,211,610       | 0                              | 257,514                    | 111% | 285,841                     | 288,164           | (2,323)                                    |
| Goleta Sanitary District                 | 1                              | 3,159,967          | 773,509          |                                               |                               |                               | 319,800       |                    |               |                  | 267,998           | 4,521,274        | 50                             | 113,001                    | 71%  | 80,231                      | 75,694            | 4,537                                      |
| Goleta West Sanitary District            |                                | 577,805            | 442,078          |                                               |                               |                               | 62,440        |                    |               |                  |                   | 1,082,323        | 0                              | 21,312                     | 107% | 22,804                      | 23,459            | (655)                                      |
| Ironhouse Sanitary District              | 5                              | 2,396,460          | 847,451          |                                               |                               |                               | 438,484       | 590,456            |               |                  | 275,471           | 4,548,322        | 250                            | 119,831                    | 73%  | 87,477                      | 95,818            | (8,341)                                    |
| Las Gallinas Valley S.D.                 | 5                              | 3,826,367          | 953,706          |                                               |                               |                               | 159,900       |                    |               |                  | 516,888           | 5,456,861        | 250                            | 137,050                    | 91%  | 124,716                     | 101,905           | 22,811                                     |
| Leucadia Wastewater District             | 5                              | 1,386,385          | 883,971          |                                               |                               |                               | 159,900       |                    |               |                  |                   | 2,430,256        | 250                            | 50,922                     | 110% | 56,014                      | 63,560            | (7,546)                                    |
| Montecito Sanitary District              | 5                              | 1,483,391          | 253,199          |                                               |                               |                               | 418,892       |                    |               |                  | 280,882           | 2,436,364        | 250                            | 54,612                     | 66%  | 36,044                      | 34,688            | 1,356                                      |
| Monterey One Water                       | 10                             | 10,495,104         | 2,576,909        |                                               |                               |                               | 2,693,191     |                    |               |                  | 1,745,241         | 17,510,445       | 500                            | 385,315                    | 81%  | 312,105                     | 324,373           | (12,268)                                   |
| Mt. View Sanitary District               | 5                              | 1,523,598          | 956,854          |                                               |                               |                               | 311,805       |                    |               |                  | 232,989           | 3,025,246        | 250                            | 57,389                     | 78%  | 44,763                      | 40,935            | 3,828                                      |
| Napa Sanitary District                   | 5                              | 5,181,970          | 731,881          |                                               |                               |                               | 335,312       |                    |               |                  | 1,071,993         | 7,321,156        | 250                            | 185,948                    | 117% | 217,559                     | 249,715           | (32,156)                                   |
| North of River Sanitary District         | 5                              | 1,337,563          | 249,263          |                                               |                               |                               | 159,000       |                    |               |                  | 91,628            | 1,837,454        | 250                            | 47,833                     | 82%  | 39,223                      | 35,703            | 3,520                                      |
| Novato Sanitary District                 | 5                              | 821,641            | 957,738          |                                               |                               |                               | 177,675       |                    |               |                  | 956,588           | 2,913,642        | 250                            | 35,886                     | 77%  | 27,632                      | 28,518            | (886)                                      |
| Ojai Valley Sanitary District            | 7                              | 1,852,904          | 965,278          |                                               |                               |                               | 402,813       |                    |               |                  |                   | 3,220,995        | 350                            | 68,157                     | 81%  | 55,207                      | 51,998            | 3,209                                      |
| Oro Loma Sanitary District               | 5                              | 5,055,451          | 1,126,205        |                                               |                               |                               | 260,910       |                    |               |                  | 916,807           | 7,359,373        | 250                            | 181,790                    | 84%  | 152,704                     | 155,092           | (2,388)                                    |
| Ross Valley Sanitary District            | 2                              | 3,816,994          | 981,196          |                                               |                               |                               | 319,800       |                    |               |                  | 668,880           | 5,786,870        | 100                            | 137,892                    | 107% | 147,544                     | 154,554           | (7,010)                                    |
| San Elijo Joint Powers Authority         | 4                              | 2,499,539          | 511,960          |                                               |                               |                               | 159,900       |                    |               |                  | 643,364           | 3,814,763        | 200                            | 90,753                     | 77%  | 69,880                      | 64,762            | 5,118                                      |
| Sanitary District No. 5 of Marin         | 5                              | 1,076,964          | 144,323          |                                               |                               |                               | 159,900       |                    |               |                  | 130,985           | 1,512,172        | 250                            | 38,763                     | 92%  | 35,662                      | 37,590            | (1,928)                                    |
| Sausalito-Marín City S.D.                | 5                              | 1,183,613          | 155,110          |                                               |                               |                               | 174,780       |                    |               |                  | 244,006           | 1,757,509        | 250                            | 42,989                     | 81%  | 34,821                      | 43,798            | (8,977)                                    |
| Selma-Kingsburg-Fowler County S.D.       | 5                              | 1,713,482          | 479,709          |                                               |                               |                               | 159,900       |                    |               |                  | 39,210            | 2,392,301        | 250                            | 61,167                     | 79%  | 48,322                      | 59,795            | (11,473)                                   |
| Sewer Authority Mid-Coastside            | 6                              | 1,702,340          | 321,256          |                                               |                               |                               | 185,550       |                    |               |                  |                   | 2,209,146        | 300                            | 60,313                     | 78%  | 47,044                      | 45,276            | 1,768                                      |
| Silicon Valley Clean Water               | 4                              | 9,893,263          | 2,584,171        | 142,688                                       |                               |                               | 973,674       |                    |               |                  | 2,225,625         | 15,819,421       | 200                            | 360,451                    | 105% | 378,474                     | 427,608           | (49,134)                                   |
| South Orange County Wastewater Authority | 6                              | 3,926,995          | 712,530          |                                               |                               |                               | 159,900       |                    |               |                  | 319,800           | 5,119,225        | 300                            | 139,031                    | 72%  | 100,102                     | 112,299           | (12,197)                                   |
| Steger Sanitary District                 | 5                              | 720,026            | 109,128          |                                               |                               |                               | 276,867       |                    |               |                  | 348,578           | 1,454,599        | 250                            | 27,772                     | 82%  | 22,773                      | 19,573            | 3,200                                      |
| Tahoe-Truckee Sanitation Agency          | 1                              | 4,571,271          | 1,043,715        |                                               |                               |                               | 203,794       |                    |               |                  | 262,038           | 6,080,818        | 50                             | 161,745                    | 111% | 179,537                     | 187,543           | (8,006)                                    |
| Triunfo Water & Sanitation District      | 6                              | 1,139,974          | 1,203,768        |                                               |                               |                               | 188,436       |                    |               |                  | 225,122           | 2,757,300        | 300                            | 44,486                     | 167% | 74,292                      | 83,413            | (9,121)                                    |
| Truckee Sanitary District                | 5                              | 2,702,488          | 1,453,796        |                                               |                               |                               | 266,048       |                    |               |                  | 506,793           | 4,929,125        | 250                            | 100,249                    | 80%  | 80,199                      | 80,182            | 17                                         |
| Union Sanitary District                  | 5                              | 12,548,165         | 5,001,422        |                                               |                               |                               | 3,257,413     |                    |               |                  | 3,108,968         | 23,915,968       | 250                            | 470,276                    | 88%  | 413,843                     | 410,529           | 3,314                                      |
| Vallejo Flood and Wastewater District    | 8                              | 11,572,930         | 3,122,570        |                                               |                               |                               |               |                    |               |                  | 1,480,184         | 16,175,684       | 400                            | 412,692                    | 102% | 420,946                     | 405,324           | 15,622                                     |
| Valley Sanitary District                 | 5                              | 3,232,033          | 864,570          |                                               |                               |                               |               |                    |               |                  | 399,104           | 4,495,707        | 250                            | 115,311                    | 70%  | 80,718                      | 82,968            | (2,250)                                    |
| Ventura Regional S.D.                    | 9                              | 1,075,672          | 217,949          | 710,002                                       |                               |                               |               |                    |               | 1,485,221        | 232,516           | 3,721,360        | 450                            | 141,453                    | 107% | 151,355                     | 171,642           | (20,287)                                   |
| West Bay Sanitary District               | 5                              | 3,233,035          | 1,008,713        |                                               |                               |                               | 159,900       |                    |               |                  | 710,380           | 5,112,028        | 250                            | 117,668                    | 76%  | 89,428                      | 89,437            | (9)                                        |
| West County Wastewater District          | 5                              | 7,540,246          | 4,121,304        |                                               |                               |                               | 506,800       |                    |               |                  | 1,439,772         | 13,608,122       | 250                            | 278,685                    | 78%  | 217,374                     | 206,578           | 10,796                                     |
| West Valley Sanitation District          | 5                              | 1,450,231          | 866,439          |                                               |                               |                               | 159,900       |                    |               |                  | 1,571,351         | 4,047,921        | 250                            | 59,748                     | 95%  | 56,761                      | 57,780            | (1,019)                                    |
| Totals:                                  | 194                            | 173,073,304        | 67,966,652       | 852,690                                       | 0                             | 0                             | 19,506,095    | 590,456            | 2,654,417     | 1,485,221        | 41,593,958        | 307,722,794      | 9,700                          | 6,618,517                  | 93%  | 6,091,628                   | 6,270,211         | (178,583)                                  |

### **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 Safety Superstar Award and CSRMA recognizes top performers in both the Workers' Compensation and Liability pools with the Loss Control Program of the Year award.

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 |
| No approved reimbursement submissions since 7/1/26                          |              |              |                 |         |          |             |

| Safety and Risk Control Reimbursement Program: Reimbursements Since Last Committee Meeting |              |              |                 |         |          |             |
|--------------------------------------------------------------------------------------------|--------------|--------------|-----------------|---------|----------|-------------|
| Member                                                                                     | Request Date | Program Year | Approved Amount | Contact | Category | Description |
| No approved reimbursement submissions since 7/1/26                                         |              |              |                 |         |          |             |

### **PY36 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 26/27 budget.

**BACKGROUND:** None.

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

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

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

**EFFECTIVE:** August 6, 2004

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

**Policy:**

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

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

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

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

### **Procedures:**

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

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

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

Additionally, each qualifying member will receive the following:

1. Wall Plaque
2. Lobby Banner

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

## California Sanitation Risk Management Authority (CSRMA)

### 2026 Workers' Compensation Excellence Award Application (Due 9/30/26)

|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |                                                                                                                                                                                                                                                                                                                  |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Name of Your Agency:                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |                                                                                                                                                                                                                                                                                                                  |
| If we have questions regarding your application, who should we contact at your agency?                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |                                                                                                                                                                                                                                                                                                                  |
| <ul style="list-style-type: none"> <li>Name:</li> <li>Phone:</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | Email:                                                                                                                                                                                                                                                                                                           |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |                                                                                                                                                                                                                                                                                                                  |
| Please Note: This award program is only available to members of the CSRMA pooled Workers' Compensation Program. If you are unsure if your agency is a member, please contact David Patzer at <a href="mailto:dpatzer@dkfsolutions.com">dpatzer@dkfsolutions.com</a> or Seth Cole at <a href="mailto:Scole@alliant.com">Scole@alliant.com</a>                                                                                                                                                                                                                                                                 |                                                                                                                                                                                                                                                                                                                  |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |                                                                                                                                                                                                                                                                                                                  |
| To qualify for the 2026 Workers' Compensation Excellence Award, please submit this application <u>and</u> support documentation <u>electronically</u> in pdf format following the directions below to David Patzer at <a href="mailto:dpatzer@dkfsolutions.com">dpatzer@dkfsolutions.com</a> and Myron Leavell <a href="mailto:mleavell@alliant.com">mleavell@alliant.com</a> by 9/30/26. Members submitting a qualifying application will be announced at the January 2027 Board of Directors meeting.                                                                                                      |                                                                                                                                                                                                                                                                                                                  |
| <p><b>NOTE:</b> Applications are not considered submitted unless you receive an email confirmation of receipt from David Patzer and/or Myron Leavell.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                    |                                                                                                                                                                                                                                                                                                                  |
| <b>IMPORTANT NOTES:</b> <ul style="list-style-type: none"> <li>If your agency was a recipient of the 2025 Workers' Compensation Excellence award, you will need to select different tasks for application items 3-4 and 7-9 than your agency used for your 2025 application.</li> <li>Application submittals must be submitted as a single pdf document <u>with a table of contents</u> and attachments/supporting documentation listed in the same order as the application.</li> <li>Submittals are not deemed accepted unless notified via email by David Patzer the application was received.</li> </ul> |                                                                                                                                                                                                                                                                                                                  |
| <b>REQUIRED QUALIFYING CRITERIA (must meet each)</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | <b>SOURCES FOR HELP</b>                                                                                                                                                                                                                                                                                          |
| <b>1:</b> Have no low back lost time claims due to strain/overexertion for the program year being evaluated. (Note: No need to provide anything on your application for this item - CSRMA will verify using your agency's workers' compensation claims data for the time period of 7/1/25-6/30/26).                                                                                                                                                                                                                                                                                                          | <ul style="list-style-type: none"> <li>CSRMA Risk Control Advisor: <a href="mailto:dpatzer@dkfsolutions.com">dpatzer@dkfsolutions.com</a></li> </ul>                                                                                                                                                             |
| <b>2:</b> 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                                                                                                                                                                                                                                                                                                                                                                                                                             | <ul style="list-style-type: none"> <li>CSRMA Risk Control Advisor, David Patzer: <a href="mailto:dpatzer@dkfsolutions.com">dpatzer@dkfsolutions.com</a></li> <li>CSRMA Workers' Compensation Claims and Return to Work Advisor, Heather Truro: <a href="mailto:htruro@gmail.com">htruro@gmail.com</a></li> </ul> |

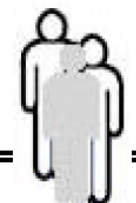
|                                                                                                                                                                                                                                                                                                           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

|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
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| <p><b>4:</b> Perform the following for the 10 tasks/equipment that have the highest risk scores identified in item #3:</p> <ol style="list-style-type: none"> <li>Job Hazard Evaluation (JHE)</li> <li>Develop an SOP with the completed JHE incorporated into the SOP (<b>Note:</b> The SOP must identify each step in the performance of the task or operation of the equipment so it can be used to train someone who has never performed the task or operated the equipment. Incomplete SOPs or SOPs without JHA's incorporated are not acceptable)</li> <li>Add the Risk Score 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 this task.</li> </ol> <p>Please submit copies of a and b, above with your application.</p> | <ul style="list-style-type: none"> <li>CSRMA Risk Control Advisor: <a href="mailto:dpatzer@dkfsolutions.com">dpatzer@dkfsolutions.com</a></li> <li>CSRMA Smart SOP mobile app (free to CSRMA members) – contact <a href="mailto:dpatzer@dkfsolutions.com">dpatzer@dkfsolutions.com</a></li> <li>OSHA's "How to Perform a Job Hazard Evaluation": <a href="https://www.osha.gov/Publications/osh3071.pdf">https://www.osha.gov/Publications/osh3071.pdf</a></li> </ul> |
| <p><b>5:</b> Provide evidence that annual training on the ergonomic and biomechanical principles relevant to the work activities and risk factors present at your agency, by department, is being provided.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | <ul style="list-style-type: none"> <li>Vector Solutions has numerous training resources available on office and industrial ergonomics.</li> <li>CSRMA Risk Control Advisor: <a href="mailto:dpatzer@dkfsolutions.com">dpatzer@dkfsolutions.com</a></li> </ul>                                                                                                                                                                                                         |
| <p><b>6:</b> Provide evidence that an employee health promotion program with specific activities designed to target employee health risk factors has been implemented. The term "Program" does necessarily mean a written policy or procedure. Providing evidence of ongoing and regular efforts to reduce employee health risk factors will meet the definition of Program as used here. Examples:</p> <ol style="list-style-type: none"> <li>Onsite gym or gym memberships subsidies</li> <li>Brown bag lunch talks on wellness related topics</li> <li>Wellness incentive programs (i.e. 10,000 Steps A Day Program)</li> <li>Health Risk Factor Assessment programs or incentives</li> </ol>                                                                                                                                 | <ul style="list-style-type: none"> <li>CSRMA Risk Control Advisor: <a href="mailto:dpatzer@dkfsolutions.com">dpatzer@dkfsolutions.com</a></li> <li><a href="#">Wellness Councils of America Free Wellness Resources</a></li> <li><a href="#">American Heart Association Workplace Wellness Resources</a></li> </ul>                                                                                                                                                   |
| <p><b>7.</b> Working with staff from Operations, Collections and Maintenance (<i>as applicable</i>) identify at least 10 tasks per department staff feels are most physically strenuous in terms of lifting demands.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | <ul style="list-style-type: none"> <li>CSRMA Risk Control Advisor: <a href="mailto:dpatzer@dkfsolutions.com">dpatzer@dkfsolutions.com</a></li> <li>Don Freeman: <a href="mailto:donfreeman@sentinelus.com">donfreeman@sentinelus.com</a></li> </ul>                                                                                                                                                                                                                   |

|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
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| <p><b>8.</b> Using the Center for Disease Control's (CDC) NIOSH Lifting Equation app, calculate the Lifting Index for each task identified in Criteria 7.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | <ul style="list-style-type: none"> <li>• CSRMA Risk Control Advisor: <a href="mailto:dpatzer@dkfsolutions.com">dpatzer@dkfsolutions.com</a></li> <li>• CDC's NIOSH Lifting Equation app download for Apple iOS and Android:<br/><a href="https://www.cdc.gov/niosh/ergonomics/about/RNLE.html">https://www.cdc.gov/niosh/ergonomics/about/RNLE.html</a></li> </ul>                                                                                             |
| <p><b>9.</b> For any task in 8, above, that indicates a NIOSH Lifting Index of 2.5 or greater provide evidence of how the task was redesigned, reengineered or otherwise modified (<i>i.e. team lift, mechanical assist, a material change, etc</i>) to reduce the NIOSH score to less than 2.5 (<i>please provide the report from the PDA software after the task was modified</i>).</p>                                                                                                                                                                                                                                                                                                                                                                | <ul style="list-style-type: none"> <li>• CSRMA Risk Control Advisor: <a href="mailto:dpatzer@dkfsolutions.com">dpatzer@dkfsolutions.com</a></li> <li>• Don Freeman: <a href="mailto:donfreeman@sentinelus.com">donfreeman@sentinelus.com</a></li> </ul>                                                                                                                                                                                                        |
| <p><b>10.</b> For 5 tasks identified in Task #7 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.</p> <p>The video review shall be used to evaluate:</p> <ul style="list-style-type: none"> <li>• Body posture and spinal alignment (<i>ie awkward postures eliminated or reduced</i>)</li> <li>• Reach distances and lift heights</li> <li>• Use of mechanical assists or team lifts</li> <li>• Other identified ergonomic hazards</li> </ul> <p>Provide documentation of each task review and any further task modifications identified to reduce ergonomic and other hazards.</p> | <ul style="list-style-type: none"> <li>• CSRMA Risk Control Advisor: <a href="mailto:dpatzer@dkfsolutions.com">dpatzer@dkfsolutions.com</a></li> <li>• AIHA Ergonomic Assessment Toolkit: Attachment 2</li> <li>• HSE Ergonomics and Human Factors at Work:<br/><a href="https://www.hse.gov.uk/pubns/indg90.pdf">https://www.hse.gov.uk/pubns/indg90.pdf</a></li> </ul>                                                                                       |
| <p><b>11.</b> Provide training to staff on human error and error prevention methods using the U.S. Dept of Energy's Human Performance Improvement Handbook Vol. 1, CSRMA Human Error webinar or equivalent.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | <ul style="list-style-type: none"> <li>• CSRMA Risk Control Advisor: <a href="mailto:dpatzer@dkfsolutions.com">dpatzer@dkfsolutions.com</a></li> <li>• U.S. DOE Standards Human Performance Improvement Handbook Volume 1: Concepts and Principles:<br/><a href="https://www.standards.doe.gov/standards-documents/1000/1028-BHdbk-2009-v1/@images/file">https://www.standards.doe.gov/standards-documents/1000/1028-BHdbk-2009-v1/@images/file</a></li> </ul> |
| <p><b>12.</b> For Collections, Operations and Maintenance (as applicable), have each group evaluate 5 <u>non-routine</u> and 5 <u>routine</u> tasks with a high-risk score from Step 3 for error precursors as described on Attachment 1.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | <ul style="list-style-type: none"> <li>• Attachment 1 – Error Precursors (<i>Short List</i>)</li> <li>• CSRMA Risk Control Advisor: <a href="mailto:dpatzer@dkfsolutions.com">dpatzer@dkfsolutions.com</a></li> </ul>                                                                                                                                                                                                                                          |
| <p><b>13.</b> For each of the 10 tasks identified above, identify at least 2 error reduction tools (<i>sample list provided below – you are not limited to these tools</i>) your agency can provide training</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | <ul style="list-style-type: none"> <li>• CSRMA Risk Control Advisor: <a href="mailto:dpatzer@dkfsolutions.com">dpatzer@dkfsolutions.com</a></li> <li>• U.S. DOE Standards Human Performance Improvement Handbook Volume 1: Concepts and Principles:</li> </ul>                                                                                                                                                                                                 |

|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <p>and/or implement to reduce the likelihood of an error occurring when performing the task.</p> <ul style="list-style-type: none"> <li>• Sample Error Reduction Tools: <ul style="list-style-type: none"> <li>o Pre-job briefing</li> <li>o Trouble-shooting decision guide</li> <li>o Verification practices (i.e. Peer check, peer review, concurrent verification, independent verification, post job review)</li> <li>o Task review, Validate assumptions</li> <li>o Procedure use and adherence</li> <li>o Do not disturb signs</li> <li>o 2-way communication verification of understanding</li> <li>o Division of duties</li> <li>o Use of SAFER (Summarize steps, Anticipate errors, Foresee probable and worst case consequences at each step, Evaluate controls at each step to prevent, catch and recover from errors, Review relevant previous experience and lessons learned)</li> </ul> </li> </ul> | <p><a href="https://www.standards.doe.gov/standards-documents/1000/1028-BHdbk-2009-v1/@@images/file">https://www.standards.doe.gov/standards-documents/1000/1028-BHdbk-2009-v1/@@images/file</a></p> <ul style="list-style-type: none"> <li>• U.S. DOE Standards Human Performance Improvement Handbook Volume 2: Human Performance Tools for Individuals, Work Teams and Management: <a href="https://www.standards.doe.gov/files/doe-hdbk-1028-2009-human-performance-improvement-handbook-volume-2-human-performance-tools-for-individuals-work-teams-and-management">https://www.standards.doe.gov/files/doe-hdbk-1028-2009-human-performance-improvement-handbook-volume-2-human-performance-tools-for-individuals-work-teams-and-management</a></li> </ul> |
| <p><b>14.</b> Develop and submit your written accident/near miss investigation program that includes a root cause analysis and senior management review/sign off.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | <ul style="list-style-type: none"> <li>• Risk Control Online recorded webinar: “Incident Investigation – Getting to the Root Cause for Accident Prevention”</li> <li>• CSRMA Risk Control Advisor: <a href="mailto:dpatzer@dkfsolutions.com">dpatzer@dkfsolutions.com</a></li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
| <p><b>15.</b> Submit documentation that the individual(s) responsible for managing your agency’s workers’ compensation and making return to work decisions have received online training from Don Freeman on the Sentinel Return to Work online portal.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        | <ul style="list-style-type: none"> <li>• CSRMA Risk Control Advisor: <a href="mailto:dpatzer@dkfsolutions.com">dpatzer@dkfsolutions.com</a></li> <li>• Don Freeman: <a href="mailto:donfreeman@sentinelus.com">donfreeman@sentinelus.com</a></li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |
| <p><b>16.</b> Submit documentation that your agency’s staff received training in 2026 on interpersonal skills/conflict resolution skills.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | <ul style="list-style-type: none"> <li>• Courses on Vector: <ul style="list-style-type: none"> <li>• Tips for Successful Peer to Peer Communication</li> <li>• Workplace Communication Basics</li> <li>• Resolving Conflict with Coworkers</li> </ul> </li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |

## Error Precursors (short list)



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

### **Fall/Winter 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.

| <b>Topic</b>                                                                                      | <b>Tentative Dates</b> | <b>Tentative Locations</b> |
|---------------------------------------------------------------------------------------------------|------------------------|----------------------------|
| <b>Sentinel Training Program for WC members</b>                                                   | Ongoing                | Zoom                       |
| <b>Webinars Scheduled To Date:</b>                                                                | September-December     | Webinars                   |
| Digital Instrumentation: Emerging Tech for Accurate Measurement in Tough Applications             | 8/25/2026              |                            |
| Step by Step: Mastering Sidewalk Inspections & Repairs                                            | 9/9/2026               |                            |
| Safety Training and Learning Management for Public Works and Wastewater Utilities                 | 9/16/2026              |                            |
| Fleet Management 101, Because No One Goes to School for Fleet Management                          | 9/23/2026              |                            |
| What Supervisors Need to Know About Workers' Compensation to Avoid Legal Pitfalls                 | 10/7/2026              |                            |
| From Rounds to Readiness: Building Plant-Wide Operator Training from What You Already Have        | 10/13/2026             |                            |
| Sewer Backups: Does Your SERP Address This? Best Practices and Risk Management for 1st Responders | 10/21/2026             |                            |
| Analyzing Residual Risk                                                                           | 10/28/2026             |                            |
| Your SOPs Are Outdated. Here's How to Fix That                                                    | 11/10/2026             |                            |
| Cross-Connection Control Program                                                                  | 11/18/2026             |                            |
| Bathroom Bootcamp: How to Enlist Your Ratepayers to #FlushSmart in 2027                           | 12/2/2026              |                            |
| Maintaining Water Quality in Drinking Water Distribution Systems                                  | 4/22/27                |                            |

**RECOMMENDATION:** None – information only.

**FISCAL IMPACT:** Approximately \$40,000. These training programs are part of the 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 purpose s 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

## **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 2026, the Risk Control Subcommittee will update the FY26/27-27/28 Risk Control Work Plan and form the FY 27/28-28/29 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

## Charity

BY DANA LEVIN

Because you think you are the world you felt bad  
that you didn't  
give the stranger money, because you think you are  
the god with the pockets,  
that abundance begins and ends in you—

You thought your dime would be the difference  
so you  
clutched your bag and frowned, because you think  
you are the rain,  
that all seeds emit from you.

It's because you think you are everything that you  
gave the stranger nothing, that you  
hated him for knowing  
the No alive in you.

### NOTES:

This poem is part of the folio "Radical Poets of the Midwest." Read the rest of the folio in the October 2026 issue of *Poetry*.

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Source: *Poetry* (October 2026)



61 West Superior Street,  
Chicago, IL 60654

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# 2026 Workplace Safety Index

## Annual report from Risk Control Services

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 \$49.9 billion per year or 84.9% 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 over 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 |  | <b>Overexertion involving outside sources</b><br>(handling object) — This event category includes injuries related to lifting, pushing, pulling, holding, carrying, or throwing objects. | \$13.07          | 22.3%            |
| 2 |  | <b>Falls on same level</b>                                                                                                                                                               | \$9.92           | 16.9%            |
| 3 |  | <b>Struck by object or equipment</b><br>(being hit by objects)                                                                                                                           | \$6.21           | 10.6%            |
| 4 |  | <b>Falls to lower level</b>                                                                                                                                                              | \$5.23           | 8.9%             |
| 5 |  | <b>Slip or trip without fall</b>                                                                                                                                                         | \$3.83           | 6.5%             |

These top five injury causes account for 65.1 percent of the total cost.

The rest of the top 10 injury causes combined for 19.7 percent of the total direct cost of disabling injuries.

|    |  |                                                                                                                                                                                |        |      |
|----|--|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------|------|
| 6  |  | <b>Other exertions or bodily reactions</b><br>(awkward postures) — include bending, reaching, twisting, climbing, crawling, kneeling, sitting, standing, walking, and running. | \$3.23 | 5.5% |
| 7  |  | <b>Roadway incidents involving motorized land vehicle</b> (vehicle crashes)                                                                                                    | \$3.22 | 5.5% |
| 8  |  | <b>Struck against object or equipment</b><br>(hitting in-place objects)                                                                                                        | \$1.79 | 3.1% |
| 9  |  | <b>Intentional injury by person</b>                                                                                                                                            | \$1.75 | 3.0% |
| 10 |  | <b>Repetitive motions involving microtasks</b>                                                                                                                                 | \$1.59 | 2.7% |



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



## Why the top 10 looks a little different this year

Although the top four causes of loss remain the same from last year, there were three notable changes to this year's WSI. First, slip or trip without fall moved up from its standard seventh-ranked position to the fifth spot. Second, caught in or compressed by equipment or objects fell off the list for the first time in the history of the WSI. Third, although intentional injury by person represented the top 10 from 2003-2012, it returns for the first time since then as the ninth-ranked cause of loss in this year's WSI.

These changes could be due to changes in the coding of event types by the U.S. Bureau of Labor Statistics (BLS). The BLS classifies the 2023 data year as a series break, in which they implemented a new version of the Occupational Injury and Illness Classification System (OIICS), which is used to classify workplace injuries. This break in the data series thus renders comparisons to prior years' data unadvised. To maintain continuity for the WSI, we re-coded the 2023 data into the event codes traditionally used by the WSI, but please note that direct comparison to prior years is still unadvised. For the 2026 WSI, we identified a large increase in the incident count for slip or trip without fall, a large decrease in the incident count for caught in or compressed by equipment or objects, and a noticeable increase in the incident count for struck by object or equipment. These changes in incident counts were not evident in our claims data, nor could the changes in estimated costs or ranks be explained by changes in claims costs, rendering the change in the BLS coding system the most likely explanation.

Direct costs of the most disabling work-related injuries and illnesses equal \$58.74 billion, with the top 10 causes comprising 84.9 percent, or \$49.9 billion of the total cost.

**Scientific methodology:** The Liberty Mutual Workplace Safety Index is based on information from Liberty Mutual, unpublished data from the Bureau of Labor Statistics (BLS) Survey of Occupational Injuries and Illnesses, 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 2026 index reflects 2023 data.

The illustrations, instructions, and principles contained herein are general in scope and, to the best of our knowledge, current at the time of publication. Our risk control services are advisory only. Liberty Mutual, its affiliates and subsidiaries, expressly disclaim any and all responsibility for: managing or controlling customer safety activities, implementing any recommended corrective measures, identifying all potential hazards, any direct or indirect loss or damage of any kind arising directly or indirectly from reliance on any information contained herein, and any error or inaccuracy. No attempt has been made to interpret any referenced codes, standards, or regulations. Please refer to the appropriate government authority and/or legal counsel for interpretation or clarification.

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## Workers in first two years on job account for 54% of comp injuries: WCRI

[businessinsurance.com/workers-in-first-two-years-on-job-account-for-54-of-comp-injuries-wcri](https://businessinsurance.com/workers-in-first-two-years-on-job-account-for-54-of-comp-injuries-wcri)

Louise Esola

September 30, 2026



Workers with less than two years on the job accounted for 54% of workers compensation injuries in 2022-2024, despite representing roughly one-third of the workforce, according to a Workers Compensation Research Institute report released Wednesday.

Nearly four in 10 injuries occurred during employees' first year with an employer, including 16% during their first three months, the Waltham, Massachusetts-based institute found.

The concentration was particularly pronounced in restaurants and entertainment, where workers with less than two years of tenure accounted for 64% of injuries. The share reached 60% in agriculture, forestry and fishing and 59% in construction.

WCRI researchers examined 8 million non-COVID-19 claims from injury years 2019 through 2024 across 31 states. Those states account for approximately 83% of U.S. workers compensation benefits paid.

Construction and mining, meanwhile, accounted for just 7% of injuries but carried the highest average medical and indemnity payments per claim.

For construction claims involving more than seven days of lost time, average medical payments were \$22,752 and indemnity benefits were \$16,830 at an average 12 months after injury. Combined, those payments approached \$40,000, compared with about \$25,000 across industries for claims meeting the same lost-time threshold.

The pandemic also reshaped the industry mix. Transportation, warehousing and utilities accounted for 12.5% of claims in 2024, up from 10.9% in 2019. Wholesale and retail trade's share rose to 20.3% from 19.2%. Health care and social services, manufacturing, and restaurants and entertainment each accounted for smaller shares than before the pandemic.

The shift toward injuries among newer employees showed signs of reversing. Claims involving workers with less than three months of tenure fell from 18.4% in 2022 to 14.4% in 2024, below the 15.7% recorded in 2019.

## Worker keeps comp benefits for fall in sandals while heading to charge phone

[businessinsurance.com/worker-keeps-comp-benefits-for-fall-in-sandals-while-heading-to-charge-phone](https://businessinsurance.com/worker-keeps-comp-benefits-for-fall-in-sandals-while-heading-to-charge-phone)

Louise Esola

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An Illinois appeals court on Monday upheld workers compensation benefits for an ice cream plant employee who broke his foot while walking in sandals to a break room to charge his phone.

Shawn Anderson had clocked in at Ice Cream Specialties Inc. on Oct. 3, 2022, but had not changed into his work boots when he headed toward the break room. He stepped on a raised brick, slipped on soap and fractured his left foot, according to *Ice Cream Specialties, Inc. v. Illinois Workers' Compensation Commission*, filed in the Illinois Appellate Court, 5th District, Workers' Compensation Commission Division.

The employer argued that Mr. Anderson knowingly violated its footwear rules for his own convenience, taking him outside the scope of employment. A supervisor testified that sandals were prohibited and that he would have disciplined employees he saw wearing them.

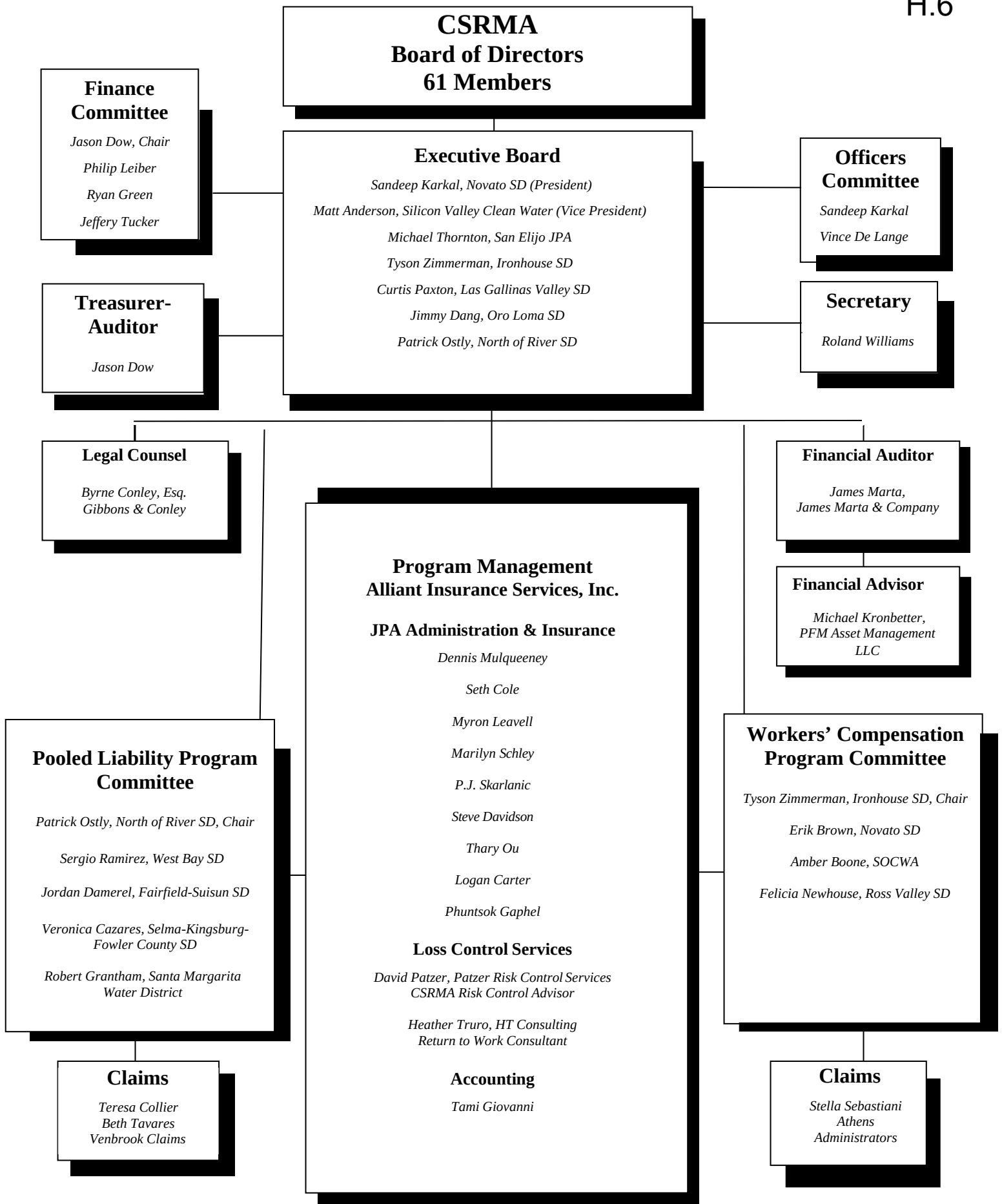
The commission credited Mr. Anderson's testimony that he understood the prohibition to apply while working, rather than walking to the break room. It also accepted his account that he and other workers had worn sandals along the route in view of managers without discipline.

The appeals court upheld those findings. The wet, soapy route was the only available path to the break room, where the employer allowed phone charging, and exposed employees to a risk associated with their work.

The court did not decide whether charging a phone qualified under the personal comfort doctrine. It found the employer's acceptance of the activity sufficient to support the commission's conclusion that the injury occurred in the course of employment.

The court affirmed 18 weeks of temporary total disability benefits, permanent partial disability benefits for a 25% loss of use of the left foot and medical expenses. The decision was issued as a nonprecedential order.





# CSRMA California Sanitation Risk Management Authority

## Service Team

