



# California Schools JPA<sup>SM</sup>

## RISK MANAGEMENT

### VIDEO-CONFERENCING MEETING:

PURSUANT TO: EXECUTIVE  
ORDERS: N-08-21: N-15-21:  
N-29-20 and AB 361

### ZOOM LOG-IN LINK:

Copy and Paste onto your  
browser:

<http://csjpa.org/csrm-ec>

### In-Person Meeting Location:

California Schools JPA  
Conference Center, Suite 102  
1950 S. Sunwest Lane  
San Bernardino, CA 92408

## CALIFORNIA SCHOOLS RISK MANAGEMENT EXECUTIVE COMMITTEE AGENDA

WEDNESDAY, MARCH 8, 2023 - 9:00 A.M.

### COMMITTEE MEMBERS:

Sharon Flores, President  
  
Robert Chacon, Vice President  
  
Lisa Bailey, Secretary  
  
Shauna Warnock, Treasurer  
  
Lori Isom, Member  
  
Joshua Behnke, Member  
  
Jeff Haynes, Member  
  
Joseph Sanchez, Member  
  
Ajay Mohindra, Member  
  
  
Beiwei Tu, Alternate  
  
DeShawn Dickson, Alternate

### LOCATION OF PARTICIPATION

Morongo Unified School District  
5715 Utah Trail, Twentynine Palms, CA 92277  
Snowline Joint Unified School District  
4075 Nielson Road, Phelan, CA 92371  
Chaffey Community College District  
5885 Haven Avenue, Rancho Cucamonga, CA 91737  
Hesperia Unified School District  
15576 Main Street, Hesperia, CA 92345  
Central School District  
8316 Red Oak St., Rancho Cucamonga, CA 91730  
Helendale School District  
15350 Riverview Road, Helendale, CA 92342  
San Bernardino City Unified School District  
777 North F St. San Bernardino, CA 92410  
San Bernardino County Superintendent of Schools  
760 Brier Drive, San Bernardino, CA 92408  
Victor Elementary School District  
12219 2<sup>nd</sup> St., Victorville, CA 92395  
  
Riverside Community College District  
3801 Market St., Riverside, CA 92501  
Victor Valley Union High School District  
16350 Mojave Drive, Victorville, CA 92395



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## RISK MANAGEMENT

### **1.0 CALL TO ORDER**

#### **1.1 APPROVE AGENDA FOR THE EXECUTIVE COMMITTEE MEETING OF MARCH 8, 2023**

Please note that the Executive Committee cannot act on any items not on the agenda with certain exceptions as outlined in the Brown Act or pursuant to an addition or correction to the agenda. Matters brought before the Executive Committee, which are not on the agenda, may also, at the Executive Committee's discretion, be referred to staff or placed on the next agenda for the Executive Committee's discretion.

### **2.0 PUBLIC COMMENTS**

At this time, members of the public may address the Executive Committee regarding any item within the subject matter jurisdiction of the Executive Committee, provided that no action may be taken on off-agenda items unless authorized by law. Comments shall be limited to three minutes per person and twenty minutes for all comments unless different time limits are proposed by the President and approved by the Executive Committee.

### **3.0 CONSENT CALENDAR**

#### **3.1 APPROVAL OF FEBRUARY 1, 2023, EXECUTIVE COMMITTEE MEETING MINUTES**

### **4.0 CHIEF EXECUTIVE OFFICER AND COMMITTEE REPORTS**

#### **4.1 CHIEF EXECUTIVE OFFICER'S REPORT**

#### **4.2 COMMUNITY COLLEGE FOCUS GROUP**

#### **4.3 CLAIMS COMMITTEE**

### **5.0 EDUCATION/TREND TOPIC**

#### **5.1 CRISISRISK RESOURCES**

#### **5.2 STATE OF INSURANCE MARKET**

### **6.0 ROUNDTABLE DISCUSSION**

#### **6.1 RISK MANAGEMENT ROUNDTABLE- ACCOMMODATIONS**

### **7.0 DISCUSSION/ACTION**

#### **7.1 APPROVE THE ADMINISTRATIVE AGENT AGREEMENT**

**RECESS MAY OCCUR EARLIER OR LATER IN THE AGENDA AS TIME SPECIFIC – 10min**

### **8.0 INFORMATION/DISCUSSION**

#### **8.1 CSRM UNDERWRITING POLICY**

#### **8.2 RANSOMWARE MFA PROGRAM MODIFICATION**

#### **8.3 MEMBER RESOURCE GUIDE**

#### **8.4 THE LEARNING INSTITUTE UPDATE**

#### **8.5 FINANCIAL OFFICER'S INVESTMENT REPORT**

### **9.0 EXECUTIVE COMMITTEE COMMUNICATIONS**

#### **9.1 PROPOSED FUTURE AGENDA ITEMS**

##### **9.1.1 2023-2024 PROGRAM RENEWAL RATES**

#### **9.2 EXECUTIVE COMMITTEE/SERVICE PROVIDER/PARTNER COMMENTS**



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## RISK MANAGEMENT

### **10.0 COMMUNICATIONS**

#### **10.1 TLI 2022-2023 TRAINING SCHEDULE**

### **11.0 FUTURE MEETINGS OF THE EXECUTIVE COMMITTEE**

#### **11.1 FUTURE JPA EXECUTIVE COMMITTEE MEETINGS AND EVENTS**

#### **11.2 FUTURE JPA AD HOC, COMMITTEE OR FOCUS GROUPS**

#### **11.3 NON JPA CONFERENCES AND EVENTS**

### **12.0. ADJOURNMENT TO CLOSED SESSION**

"A Closed Session Meeting is now required. Matters to be discussed are those permitted by Government Code Sections 54956.8, 54956.9, 54956.95, 54957 and 54957.6 – Personnel, Litigation and/or Real Property." The following items will be discussed in closed session:

#### **12.1 FILE NUMBER 1988221DA – KELLOGG V SAN BERNARDINO COUNTY SUPERINTENDENT OF SCHOOLS**

### **13.0 ADJOURNMENT**

THE NEXT CSRM EXECUTIVE COMMITTEE MEETING IS SCHEDULED FOR **WEDNESDAY, APRIL 12, 2023, AT 9:00 A.M.** VIA HYBRID (IN-PERSON & VIRTUAL VIA ZOOM).

#### **THIS FACILITY IS WHEELCHAIR ACCESSIBLE**

The California Schools Risk Management (CSRM) conforms to the protections and prohibitions contained in Section 202 of the Americans with Disabilities Act of 1990. A request for disability related modification or accommodation, in order to participate in a public meeting of CSRM, shall be made to Javier Gonzales, Chief Executive Officer, California Schools JPA, 1950 South Sunwest Lane, Suite 100, San Bernardino, California 92408. Requests for such modifications or accommodations shall be made at least two full business days of this meeting.

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**Public Record Inspection Location**  
1950 S. Sunwest Lane, Suite 100  
San Bernardino, CA 92408



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San Bernardino, CA 92408

## CALIFORNIA SCHOOLS RISK MANAGEMENT EXECUTIVE COMMITTEE MINUTES

WEDNESDAY, FEBRUARY 1, 2023 - 9:00 A.M.

### COMMITTEE MEMBERS PRESENT:

Sharon Flores, Interim President  
Lisa Bailey, Member  
Lori Isom, Member  
Joshua Behnke, Member  
Shauna Warnock, Member  
Jeff Haynes, Member  
Joseph Sanchez, Member  
Robert Chacon, Member  
Ajay Mohindra, Member  
Beiwei Tu, Alternate  
DeShawn Dickinson, Alternate

Morongo Unified School District  
Chaffey Community College District  
Central School District  
Helendale School District  
Hesperia Unified School District  
San Bernardino City Unified School District  
San Bernardino County Superintendent of Schools  
Snowline Joint Unified School District  
Victor Elementary School District  
Riverside Community College District  
Victor Valley Union High School District

### OTHERS:

Javier Gonzales	California Schools JPA
Teresa Saenz	California Schools JPA
Yulin Karaiscos	California Schools JPA
Kimberly Escandon	California Schools JPA
Melissa Hernandez	California Schools JPA
Yolanda Comer	California Schools JPA
Kandy Delgado	California Schools JPA
Sofia Alba	California Schools JPA
Julie Leggin	California Schools JPA
Felipe Garcia	California Schools JPA
Daniel Rodriguez	California Schools JPA
Ed Lee	California Schools JPA
Sherri Williams	California Schools JPA
Robert Feldhake	JPA Counsel
Eric Hart	Alta Loma SD
Keith Bacon	CRY-ROP
Maggie Bunten	SBCSS
Jennifer Sharp	Victor Elementary School District
Angela Hatley	Alliant Risk Services





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David Mudgway	Alliant Risk Services
Lillian Vanvieldt	Alliant Risk Services
Cynthia Le	Alliant Risk Services
Pam Dominguez	Alliant Risk Services
Diane Allen	Carl Warren & Company
Neil Butterbaugh	Carl Warren & Company
Jeff Peters	Carl Warren & Company
Kelly Ogle	Carl Warren & Company
Stephanie Millhollon	Sedgwick
Misael Peraza	Sedgwick
Delina Gonzaga	Tristar
Rob Fautt-Hoo	Tristar

### **1.0 CALL TO ORDER**

2.0 Interim President Sharon Flores called the meeting to order at 9:07 A.M. after confirmation of a quorum present.

### **1.1 APPROVE AGENDA FOR THE EXECUTIVE COMMITTEE MEETING OF FEBRUARY 1, 2023**

Interim President Flores called for a motion to approve the agenda for September 28, 2022, as presented. Board Secretary Teresa Saenz shared that there's a correction on the spelling of DeShawn Dickinson's last name. The interim President called for approval of the agenda with the correction as presented.

Motion: Shauna Warnock - Second: Jeff Haynes

Ayes: Sharon Flores, Lisa Bailey, Lori Isom, Joshua Behnke, Shauna Warnock, Jeff Haynes, Robert Chacon, Beiwei Tu

Nays: None

Abstentions: None

Motion carried by a unanimous vote of the CSRM Executive Committee.

Ajay Mohindra logged on the meeting at 9:08 a.m.

### **2.0 PUBLIC COMMENTS**

Interim President Flores asked if there were any public comments for today's meeting; there were none.

### **3.0 CONSENT CALENDAR**

3.1 APPROVAL OF SEPTEMBER 28, 2022, EXECUTIVE COMMITTEE MEETING MINUTES

3.2 APPROVAL OF NOVEMBER 15, 2022, SPECIAL EXECUTIVE COMMITTEE MEETING MINUTES

3.3 APPROVAL OF DECEMBER 14, 2022, SPECIAL EXECUTIVE COMMITTEE MEETING MINUTES

3.4 RATIFICATION OF THE CALIFORNIA SCHOOLS JPA SERVICE MARK

3.5 APPROVAL AB361 BROWN ACT BOARD CERTIFICATION



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Interim President Flores called for a motion to approve all items listed in 3.0 Consent Calendar as presented.

Motion: Shauna Warnock - Second: Jeff Haynes

Ayes: Sharon Flores, Lisa Bailey, Lori Isom, Joshua Behnke, Shauna Warnock, Jeff Haynes, Robert Chacon, Ajay Mohindra

Nays: None

Abstentions: None

Motion carried by a unanimous vote of the CSRM Executive Committee.

#### 4.0 **CHIEF EXECUTIVE OFFICER AND COMMITTEE REPORTS**

##### 4.1 **CHIEF EXECUTIVE OFFICER'S REPORT**

CEO Gonzales provided a brief report of the current JPA business. He opened his report by welcoming the newly elected members of the Executive Committee who began their terms on January 1, 2023.

- Ajay Mohindra, Victor Elementary School District
- Joshua Behnke, Helendale School District
- DeShawn Dickinson, Victor Valley Union High School District

CEO Gonzales reviewed the current CSRM mission statement and its importance to the organization's success. He also added that we believe in leading by placing the needs of others first while remaining focused on organizational goals.

CEO Gonzales went on to review the JPA Services and recognized CSRM staff for their dedication, commitment, and hard work to continue provide excellent service to members. Members of CSRM staff are members of various PRISM committees, and staff attended the recent SELF JPA Litigation Strategy meeting. CSRM staff also participated in the PRISM Cyber Symposium in November 2022. He also provided information on the PARMA Conference taking place February 7-10, 2023, in Sacramento, CA.

He then introduced, Yulin Karaiscos, JPA Multimedia Designer, the newest JPA staff employee and gave a status update of current JPA staff vacancies.

CEO Gonzales recently sent out the CEO Quarterly Newsletter to all Board members, Superintendents, and CBOs. The CEO and CFO will continue to schedule in-person visits with member districts. In addition, staff recently emailed members the Save the Date for the upcoming 2023 CSJPA Annual Conference. Members are responding with high interest in attending the conference.

CEO Gonzales reviewed the list of other JPA Communications sent to the membership: CSRM Critical Bulletins, Risk Alerts, and Safety Matters. In his review, he included training offered by The Learning Institute (TLI) during February 2023. Lastly, he shared the post-2022 CSJPA Annual Conference survey results.



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### 4.2 GOVERNANCE AND OPERATIONS COMMITTEE REPORT

Shauna Warnock reported on behalf of the Governance and Operation Committee. The Governance and Operations Committee last met on January 18, 2023, and voted to amend the Liability Memorandum of Coverage (MOC) specific to Drone Coverage.

The Governance and Operations Committee currently has five member and would like to add one member with a Human Resources background. If anyone is interested, contact Julie Leggin, JPA Safety/Loss Control Manager.

The next governance and operations committee meeting is scheduled for April 26, 2023. The next project for the Governance and Operations Committee is to fully review the current governance documents, including the Liability MOC, Board Policy, JPA Agreement, and Bylaws.

### 5.0 **ROUNDTABLE DISCUSSION**

#### 5.1 NONE

Joe Sanchez logged onto the meeting at 9:36 a.m.

### 6.0 **DISCUSSION/ACTION**

#### 6.1 ELECTION OF CSRM OFFICERS

CEO Gonzales shared the practice of the Executive Committee to elect Officers (President, Vice-President, Treasurer, and Secretary) from all eligible members. Executive Committee members who have served one full year and are full voting members (alternates are ineligible) are eligible to run for an officer seat due to expiring terms. Officer seats are concurrent with the terms of the Executive Committee members.

Current CSRM Officer vacancies:

- President
- Vice President
- Secretary
- Treasurer

Interim President Flores asked the Executive Committee for nominations from the floor for President. Sharon Flores and Robert Chacon both received a nomination. Members of the Executive Committee were directed to email their candidate selection to Yolanda Comer, JPA Chief Financial Officer, who would then tally the votes and provide the results to the Interim President. The election results favored Sharon Flores as the new CSRM President.

There was a call for a motion to approve Sharon Flores as the new CSRM President as of February 1, 2023.

Motion: Jeff Haynes - Second: Lori Isom

Ayes: Sharon Flores, Lisa Bailey, Lori Isom, Joshua Behnke, Shauna Warnock, Jeff Haynes, Joe Sanchez, Robert Chacon, Ajay Mohindra



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Nays: None

Abstentions: None

Motion carried by a unanimous vote of the CSRM Executive Committee.

President Flores requested nominations from the floor for Vice President. Robert Chacon was nominated; there were no other nominations. There was a call for a motion to approve Robert Chacon as the new CSRM Vice President.

Motion: Shauna Warnock - Second: Joe Sanchez

Ayes: Sharon Flores, Lisa Bailey, Lori Isom, Joshua Behnke, Shauna Warnock, Jeff Haynes, Joe Sanchez, Robert Chacon, Ajay Mohindra

Nays: None

Abstentions: None

Motion carried by a unanimous vote of the CSRM Executive Committee.

President Flores requested nominations from the floor for Secretary. Lisa Bailey was nominated; there were no other nominations.

There was a call for a motion to approve Lisa Bailey as the new CSRM Secretary.

Motion: Shauna Warnock - Second: Joe Sanchez

Ayes: Sharon Flores, Lisa Bailey, Lori Isom, Joshua Behnke, Shauna Warnock, Jeff Haynes, Joe Sanchez, Robert Chacon, Ajay Mohindra

Nays: None

Abstentions: None

Motion carried by a unanimous vote of the CSRM Executive Committee.

President Flores requested nominations from the floor for Treasurer. Shauna Warnock was nominated; there were no other nominations.

There was a call for a motion to approve Shauna Warnock as the new CSRM Treasurer.

Motion: Lori Isom - Second: Robert Chacon

Ayes: Sharon Flores, Lisa Bailey, Lori Isom, Joshua Behnke, Shauna Warnock, Jeff Haynes, Joe Sanchez, Robert Chacon, Ajay Mohindra

Nays: None

Abstentions: None

Motion carried by a unanimous vote of the CSRM Executive Committee.

President Flores openly congratulated all the newly elected CSRM Officers.

#### 6.2 APPROVE THE CHANGE TO THE CSRM MOC FOR DRONE COVERAGE

Julie Leggin presented the change to the CSRM MOC for Drone Coverage and the exclusions. The Governance and Operations Committee voted on January 18, 2023, to approve broadening the CSRM coverage for drones/unmanned aerial vehicles to align with PRISM. The governance and operations committee added language to limit risk to the pool by specifying that drones be operated by a certified operator and that the Covered Participant meet local, state, and federal regulatory requirements (as listed in red below).



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The proposal is to amend the MOC to include the following language under Section 7 Exclusions, Item 7.3 in red:

- E. To liability for damages arising out of operations of Aircraft, whether airborne or otherwise by, or in the interest of, the Covered Participant, except with respect to operations performed by scheduled common carriers.
- 1) This Exclusion shall not apply to Aircraft used for instructional purposes and while located in shop buildings, tarmacs, hangars, taxiways or on the Covered Participant's property.
  - 2) This Exclusion shall not apply to military Aircraft used for instructional programs, including ROTC.
  - 3) This Exclusion does not apply to liability arising out of the ownership, operation, use, maintenance, or entrustment to others of any Unmanned Aerial Vehicle (UAV) that is owned or operated by or on behalf of, or rented to, or loaned by, any Covered Participant. The Covered Participant who operates drones must meet all applicable local, state, and federal regulatory or other requirements. The drone must be operated by a certified operator or operated under the supervision of a certified operator.

President Flores called for a motion to approve and forward the change to the Memorandum of Coverage for Drone Coverage to the Board of Directors as presented for final approval.

Motion: Joe Sanchez - Second: Shauna Warnock

Ayes: Sharon Flores, Lisa Bailey, Lori Isom, Joshua Behnke, Shauna Warnock, Jeff Haynes, Joe Sanchez, Robert Chacon, Ajay Mohindra

Nays: None

Abstentions: None

Motion carried by a unanimous vote of the CSRM Executive Committee.

#### 6.3 APPROVE PROPOSED 2023-2024 CSRM MEETING/EVENTS CALENDAR

Teresa Saenz presented the proposed 2023-2024 CSRM Meeting/Events calendar for consideration and approval. The calendar showed all Executive Committee, Board of Directors, 2023 CSJPA Conference, and sub-committee meetings dates, locations, and times. Also, the JPA-approved conferences are listed by date, conference, and hosting city. If approved, the calendar would move to the Board of Directors for final approval and distribution.

President Flores called for a motion to approve and forward the Proposed 2023-2024 CSRM Meeting/Events Calendar to the Board of Directors as presented for final approval.



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Motion: Lori Isom - Second: Shauna Warnock

Ayes: Sharon Flores, Lisa Bailey, Lori Isom, Joshua Behnke, Shauna Warnock, Jeff Haynes, Joe Sanchez, Robert Chacon, Ajay Mohindra

Nays: None

Abstentions: None

Motion carried by a unanimous vote of the CSRM Executive Committee.

#### 6.4 APPROVAL OF PROPOSED OFFICE SPECIALIST III POSITION

CEO Gonzales continues to evaluate job duties and JPA resources to implement efficient processes, support department responsibilities, and accomplish the strategic goals established by the Executive Committee. The CSJPA is in the process of hiring a new Senior Communication Specialist and realigning staff resources to support the new communication department.

Staff proposes replacing the OSI vacancy with an OSIII position to support the Senior Communication Specialist. The annual salary differential is an increase of \$18,156. The increase will be shared equally (50%) by the CSEBA JPA.

The CSJPA currently contracts with Shoestring (a third party) for marketing services. Staff is transitioning the marketing services with Shoestring to the SBCSS Communications department and internal staff. The change will mark a significant savings of approximately \$70,000.

President Flores called for a motion to approve replacing the OSI position with an OSIII. The savings of \$70,000, generated by moving the marketing services to SBCSS Communications and internal staff, will absorb the cost of the annual salary increase of \$18,156 to the Board of Directors as presented for final approval.

Motion: Joe Sanchez - Second: Joshua Behnke

Ayes: Sharon Flores, Lisa Bailey, Lori Isom, Joshua Behnke, Shauna Warnock, Jeff Haynes, Joe Sanchez, Robert Chacon, Ajay Mohindra

Nays: None

Abstentions: None

Motion carried by a unanimous vote of the CSRM Executive Committee.

#### 6.5 APPROVAL OF PROPERTY AND LIABILITY CLAIMS AUDIT AGREEMENT

Daniel Rodriguez presented that Carl Warren & Co., the Property and Liability (P&L) third-party administrator (TPA) for California Schools Risk Management (CSRM), is audited by independent auditors every two to three years as part of CSRM's due diligence and corresponds with CSRM's 2022/2024 Strategic Action Plan aim of Product Excellence.

The objective of the audit is to assess the TPA's claim handling procedures, determine what is working effectively, spot areas for improvement, assure statutory and regulatory compliance, and promote fiscal responsibility. Additionally, the audit assesses the TPA's



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adherence to the CSRM Claim Handling Guidelines and compares the TPA to industry norms.

The P&L audit cost is a CSRM operational expense. The last P&L claims audit was completed in May 2020, by Albert Risk (Dennis Mitchell). Albert Risk offered a proposal for the 2023 fiscal year P&L audit. The proposed cost for the 2023 audit is \$34,180 (\$500–\$1,000 per claim) falls within the industry standard for an audit of 50 claims.

The staff advises accepting the Albert Risk proposal to perform the 2023 P&L audit based on the quality of the prior audit and for consistency.

President Flores called for a motion to approve the proposed agreement from Albert Risk to conduct the 2023 P&L Claims Audit as presented.

Motion: Jeff Haynes - Second: Joe Sanchez

Ayes: Sharon Flores, Lisa Bailey, Lori Isom, Joshua Behnke, Shauna Warnock, Jeff Haynes, Joe Sanchez, Robert Chacon, Ajay Mohindra

Nays: None

Abstentions: None

Motion carried by a unanimous vote of the CSRM Executive Committee.

## **7.0 INFORMATION/DISCUSSION**

### **7.1 CSRM STRATEGIC PLAN REVIEW**

CEO Gonzales reported on the CSRM Strategic Plan, which included critical components that provide staff with a sense of direction and operational efficiency in bringing forward information to the various committees for consideration.

CSRM staff emphasizes carrying out the strategies developed during the planning phase of the strategic meeting and achieving the organization's strategic goals. The progress toward achieving the organizational goals is shared with the Executive Committee and the Board of Directors at every meeting.

### **7.2 CYBER LIABILITY APPLICATIONS**

Felipe Garcia reported that CSRM Staff is currently coordinating with I.T. Directors to register KYND ON cyber services, including penetration testing and providing vulnerability reports (red, yellow, green) to assist members with prioritizing cyber systems or processes.

As of January 23, 2023, 85 % of CSRM Memberships have registered with KYND ON for monitoring and reporting services.

The PRISM renewal cycle for the cyber liability program is currently underway. Cyber Applications from membership are due back by February 15, 2023.





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Membership can participate in one of two Cyber Application webinars. The webinar will review the cyber application in detail and will be conducted by Alliant or BestNet:

- CSRM and Alliant TLI webinar: January 30<sup>th</sup> at 2 pm
- Alliant and BestNet webinar: February 6<sup>th</sup> at 9 am

### 7.3 SAFETY/LOSS CONTROL UPDATE

Julie Leggin reported to the Executive Committee the activities and services provided to member districts by the Safety/Loss Control Team members.

Risk Management Action Plans: CSRM Risk Managers meet with members to collaborate on the Risk Management Action Plans. CSRM has completed 60% of action plans this year for our membership.

- Member Support: CSRM is meeting with our members' cabinet and Boards to support member needs.
- Conferences: CSRM will attend PARMA in Sacramento in February 2023
- Cyber Support: 85% of CSRM Members are now registered for KYND ON services.
- Risk Management Round Tables: Upcoming round tables include February 22, 2023 (on Accommodations) and May 22, 2023 (on Individual Education Plans).
- Emergency Operations Survey: A second survey will be sent to members.
- Joint Regional Intelligence Center (JRIC)-Targeted Violence Prevention at our offices on February 7, 2023.

### 7.4 CLAIMS UPDATE

Daniel Rodriguez reported to the Executive Committee the accomplishments and claim-related services provided to member districts by the members of the Claims Team.

During the file reviews, members, attorneys, claim adjusters, and CSRM Claims Managers discussed strategies to resolve the claims more quickly and effectively. Training opportunities were also identified, e.g., the interactive process, Work Comp/EdCode Payroll issues, and electric cart/forklift training and restraint (CPI) training for para-educators.

## 8.0 **EXECUTIVE COMMITTEE COMMUNICATIONS**

### 8.1 PROPOSED FUTURE AGENDA ITEMS





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### 8.1.1 2023-2024 PROGRAM RENEWAL RATES

### 8.2 EXECUTIVE COMMITTEE/SERVICE PROVIDER/PARTNER COMMENTS

President Flores reviewed the proposed future agenda items and asked if there were any suggestions for future agenda items from members of the Executive Committee.

Shauna Warnock asked about the possibility of establishing a RMIS system to have better access to claims. She suggested this item be brought back for consideration and discussion by the members of the Executive Committee at a future meeting.

### 9.0 **COMMUNICATIONS**

#### 9.1 TLI 2022-2023 TRAINING SCHEDULE

President Flores advised that the information was in the agenda packet and asked if there were any questions; there were none.

### 10.0 **FUTURE MEETINGS OF THE EXECUTIVE COMMITTEE**

#### 10.1 FUTURE JPA EXECUTIVE COMMITTEE MEETINGS AND EVENTS

#### 10.2 FUTURE JPA AD HOC, COMMITTEE OR FOCUS GROUPS

#### 10.3 NON JPA CONFERENCES AND EVENTS

President Flores advised that the information was in the agenda packet and asked if there were any questions; there were none.

Lisa Bailey and DeShawn Dickinson logged off the meeting at 10:37 a.m.

### 11.0. **ADJOURNMENT TO CLOSED SESSION**

President Flores called for a motion to move the CSRM Executive Committee meeting into closed session at 10:37 A.M.

Motion: Shauna Warnock - Second: Jeff Haynes

Ayes: Sharon Flores, Lori Isom, Joshua Behnke, Shauna Warnock, Jeff Haynes, Joe Sanchez, Robert Chacon, Ajay Mohindra

Nays: None

Abstentions: None

Motion carried by a unanimous vote of the CSRM Executive Committee.

#### 11.1 FILE NUMBER 1978932JP – VAUGHN V SAN BERNARDINO CITY UNIFIED SCHOOL DISTRICT

President Flores called for a motion to approve the recommendation for Item 11.1 as presented.

Motion: Joe Sanchez - Second: Joshua Behnke

Ayes: Sharon Flores, Lori Isom, Joshua Behnke, Shauna Warnock, Jeff Haynes, Joe Sanchez, Robert Chacon, Ajay Mohindra

Nays: None

Abstentions: None



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Motion carried by a unanimous vote of the CSRM Executive Committee.

#### 11.2 TECHNICAL CASE REVIEW

Presented as information only.

President Flores called for a motion for the CSRM Executive Committee meeting move out of closed session at 11:45 a.m.

Motion: Joshua Behnke - Second: Robert Chacon

Ayes: Sharon Flores, Lori Isom, Joshua Behnke, Shauna Warnock, Jeff Haynes, Joe Sanchez, Robert Chacon, Ajay Mohindra

Nays: None

Abstentions: None

Motion carried by a unanimous vote of the CSRM Executive Committee.

President Flores reported that action was taken by the CSRM Executive Committee on Closed Session Item 11.1 as presented, and no action was taken on Item 11, presented as information only.

#### 12.0 **ADJOURNMENT**

President Flores called for a motion to adjourn the February 1, 2023, Executive Committee meeting at 11:47 A.M.

Motion: Shauna Warnock - Second: Jeff Haynes

Ayes: Sharon Flores, Lori Isom, Joshua Behnke, Shauna Warnock, Jeff Haynes, Joe Sanchez, Robert Chacon, Ajay Mohindra

Nays: None

Abstentions: None

Motion carried by a unanimous vote of the CSRM Executive Committee.

## Item 4.2 Community College Focus Group

### Strategic Goal Initiatives

<input type="checkbox"/> <b>Financial Performance</b>	Sustain healthy position while preparing for long-term stability, flexibility, and agility.
<input checked="" type="checkbox"/> <b>Product Excellence</b>	Provide comprehensive, innovative, relevant, and effective programs and services that meet member needs.
<input type="checkbox"/> <b>Resilient Foundation</b>	Develop and sustain a resilient foundation based in common understanding, collaborative governance, trust, transparency, and deep relationships with and within our members
<input checked="" type="checkbox"/> <b>Robust Operations &amp; Culture</b>	Deliver operational excellence in all areas of our organization
<input type="checkbox"/> <b>Strategic &amp; Sustainable Growth</b>	Growth for 2023-2024 is defined first, as member retention. Second, deepening relationships, engagement, and participation. Third, achieving growth through new members.

### Background

CSRM has reaffirmed its commitment to our community college members. CSRM has established a community college focus group and the purpose of the committee is to establish and maintain a dialogue, discuss general concerns affecting the districts, review policies and procedures, provide opportunities for professional development, and work together to solve community college-wide problems.

### Issues & Key Findings

The Community College Focus group last met on February 15, 2023. Two of the three CSRM CCDs were present at this zoom meeting.

The agenda included the following topics:

1. CSRM Insurance Property Coverage
  - a. Builders Risk (aka Course of Construction) Insurance Program
  - b. Owner-Controlled Insurance Program
2. Trending Issues for CCD members

Two members from the Alliant team (Pamela Dominguez and Mike Davidson) detailed the insurance coverage for Builders Risk and also address Member questions. Members discussed questions and concerns on the Course of Construction insurance coverage. Members also discussed questions on contracts specifically for construction services and contractual risk transfer.

The next CCD Focus Group meeting will be on May 9, 2023.

Attached is Item #4.2a which includes information on the Community College Focus Group

**Fiscal Impact**

- ☒ None  
☐ Indirect  
☐ Direct

**Staff Recommendations**

- ☒ Information Only  
☐ Action Item  
☐ EC Approved: \_\_\_\_\_  
Date



# Community College District Focus Group

- **Meeting Date:** February 15, 2023
- **Guest Speakers:**
  - **Pamela Dominguez**, Vice President – Alliant
  - **Mike Davidson**, Vice President – Alliant (Construction Services Group)
- **Agenda:**
  - Builders Risk (aka Course of Construction) Insurance Program
  - Owner Controlled Insurance Program (OCIP)
  - Difference between programs
  - Who is usually involved?
  - Resources & Upcoming Trainings
  - Next Meeting/Future Topics





# Next Meeting & Future Topics

- **Next Meeting:**
  - **Date/Time:** Tuesday, May 09, 2023
  - **Topic:** Legislative Update or Deadly Weapons Response Program
  
- **Future topics:**
  - Issues?
  - Concerns?
  - Ideas?



## Item 4.3 Claims Committee Report

### Strategic Goal Initiatives

<input type="checkbox"/> Financial Performance	Sustain healthy position while preparing for long-term stability, flexibility, and agility.
<input type="checkbox"/> Product Excellence	Provide comprehensive, innovative, relevant, and effective programs and services that meet member needs.
<input checked="" type="checkbox"/> Resilient Foundation	Develop and sustain a resilient foundation based in common understanding, collaborative governance, trust, transparency, and deep relationships with and within our members
<input type="checkbox"/> Robust Operations & Culture	Deliver operational excellence in all areas of our organization
<input checked="" type="checkbox"/> Strategic & Sustainable Growth	Growth for 2023-2024 is defined first, as member retention. Second, deepening relationships, engagement, and participation. Third, achieving growth through new members.

### Background

California Schools Risk Management (CSRM) has historically engaged with members and partners to identify loss reduction programs and develop policies and procedures to keep students and employees safe, control claim-related costs, and prevent/reduce losses. The CSRM Claims Committee was formed to address member needs, claim-related issues, training for members, cost containment strategies, and legislative changes that may impact claims.

### Issues & Key Findings

The Claims Committee is a seven-member committee. The current membership includes:

- Monica Esqueda, Chairperson, Riverside Community College
- Melanie Olson-Zavala, Adelanto School District
- Deidre Long, Barstow Unified School District
- Shauna Warnock, Hesperia Unified School District
- Kerry Castillo, Rim of the World
- Rhonda Massaro, San Bernardino Co. Supt. of Schools

The Claims Committee last met on February 9, 2023. Listed below are the items discussed:

- Kerry Castillo stepped down as the Chairperson.
- Monica Esqueda was elected by unanimous vote to be the new Chairperson.
- Approved the 2023/2024 meeting calendar.
- Discussed services the JPA could provide to better assist the members.

The next Claims Committee meeting is scheduled for Thursday, May 11, 2023, at 2:00 pm.

Attached is Item #4.3a which includes information on the Claims Committee.

**Fiscal Impact**

- ☒ None
- ☐ Indirect
- ☐ Direct

**Staff Recommendations**

- ☒ Information Only
- ☐ Action Item
- ☐ EC Approved: \_\_\_\_\_  
Date





# Claims Committee

- The Claims Committee last met on February 9, 2023
- Kerry Castillo stepped down as the Chairperson.
- Monica Esqueda was elected to be the new Chairperson.
- Approved the 2023/2024 meeting calendar.
- Discussed services the JPA could provide to better assist the members.
- The next Claims Committee meeting is on May 11, 2023, at 2:00 p.m.



## Item 5.1 CrisisRisk Resources

### Strategic Goal Initiatives

<input type="checkbox"/> <b>Financial Performance</b>	Sustain healthy position while preparing for long-term stability, flexibility, and agility.
<input checked="" type="checkbox"/> <b>Product Excellence</b>	Provide comprehensive, innovative, relevant, and effective programs and services that meet member needs.
<input type="checkbox"/> <b>Resilient Foundation</b>	Develop and sustain a resilient foundation based in common understanding, collaborative governance, trust, transparency, and deep relationships with and within our members
<input checked="" type="checkbox"/> <b>Robust Operations &amp; Culture</b>	Deliver operational excellence in all areas of our organization
<input type="checkbox"/> <b>Strategic &amp; Sustainable Growth</b>	Growth for 2023-2024 is defined first, as member retention. Second, deepening relationships, engagement, and participation. Third, achieving growth through new members.

### Background

Violence in our communities, schools, and college campuses continues. Anxiety and stress plague school staff. CSRM members are still navigating with staff shortages and an increasing number of accommodation requests. The current school/campus environment presents many challenges and stresses and the potential for violence; both amongst students and staff.

### Issues & Key Findings

As you may know, CSRM has partnered with Alliant for resources and specific insurance coverages to protect our members. CSRM wants to assure Members are aware of the critical insurance that they have access to called the Alliant Deadly Weapons Response Program (ADWRP).

CSRM Members have substantial resources post-incident, should Members have an active shooter incident or other violent act occur at their sites. Suzanne Laughlin from CrisisRisk Resources will address the below questions reviewing post-incident support:

- 1) Please describe, post-incident, the timing of assigning counselors?  
CrisisRisk coordinates the hiring of counselors immediately after speaking with the insured and learning enough information to get started. Counselors are available in three ways—telephonically, via video, and on-site. The counselors can typically be on-site within 4 hours. Telephonic support can be almost immediate. The on-site trauma response services help stakeholders cope with critical incident events, such as a shooting.
- 2) Who would be assigned to post-incident support?  
A direct point of contact will be assigned, known as a Consultation Specialist, who is trained in critical incident/trauma response. A case # will be assigned for reference. The professionals who would come on-site, or respond virtually, are licensed behavioral health specialists.
- 3) Is there a list of preferred counselors by geographic location?  
Yes- there is a preferred network of critical incident responders- assigned by zip code- that are already under contract and who respond quickly.

- 4) Would you incorporate school district or college staff counselors?  
Typically, no. Our counseling strategic partner will defer to their own network, thereby ensuring the individuals have the right credentials to respond to what occurred. That said, CrisisRisk will coordinate opportunities with you and your insured to best utilize additional internal resources a school may have.
- 5) How long would it take for counselors to have boots on the ground, etc.?  
Within 4 hours is the goal.
- 6) Is there a pre-authorization or a preferred vendor panel the schools would reach out to immediately post-incident?  
Like every deadly weapon protection insured, the first call is always to the Beazley hotline #, which results in an immediate transfer to CrisisRisk from the answering service- 24x7. CrisisRisk coordinates the counseling. It is important that every ADWRP insured have this phone #.
- 7) What resources do CSRM Members have access to if the event is not a covered event?  
CrisisRisk has the ability to arrange a TAP agreement (temporary assistance agreement) for a non-insured event under the ADWRP program between your insured and our counseling service, a strategic partner of CrisisRisk. The agreement would be between the counseling service and the insured directly, however, the insured will benefit from the pre-established rates that CrisisRisk has structured. Like the services available for a covered deadly weapon event, the TAP services can include:
- On-site trauma response services
  - 24-hour “live” access to telephone counseling
  - Unlimited telephone problem assessment, crisis intervention, and counseling
  - Up to a predetermined number of in-person, video, or scheduled telephonic assessment and counseling sessions with an appropriate affiliate provider (these are one on one sessions)

Attached is Item #5.1a which details the Alliant Deadly Weapons Response Program (ADWRP) Insurance Resources.

#### **Fiscal Impact**

- ☒ None  
☐ Indirect  
☐ Direct

#### **Staff Recommendations**

- ☒ Information Only  
☐ Action Item  
☐ EC Approved: \_\_\_\_\_  
Date

### **Item 5.1a CrisisRisk Resources (Alliant Deadly Weapon Response Program)**

The Alliant Deadly Weapon Response Program (ADWRP) brings forth critical resources to our organization and its members in a timely way to help manage the aftermath of a critical incident, such as a shooting.

These resources include support **before, during and after** a deadly weapon event. You can learn more about the Deadly Weapon Protection insurance policy and accompanying services by watching this short video: <https://player.vimeo.com/video/613637106>

Services are delivered by CrisisRisk, a Beazley strategic partner and the designated response firm in the DWP policy, and include:

#### **BEFORE:**

**Threat of Violence (TOV) Survey:** The members of our organization have the opportunity to participate in a Threat of Violence Survey. The Survey elicits information across several Violence Protection Program components and benchmarks the responses against best practices. After the Surveys are submitted, CrisisRisk will prepare a DRAFT Report that provides findings and recommendations related to each violence protection component within the Survey. CrisisRisk will share the report with our organization, and schedule a webinar for all participating members in the Survey to walk them through the results. During the webinar CrisisRisk will provide:

- Feedback regarding answers given to the TOV Survey and how they align with best practices (while maintaining member anonymity)
- Recommendations on how to enhance a Violence Protection Program
- Information about available response services, should a circumstance or threat materialize
- An opportunity to ask questions

**DWP Portal:** Access to the Beazley Deadly Weapons Protection Portal which houses resources, tools, and training to help enhance our Violence Protection Program. <https://deadlyweaponsprotection.com/>

**Monthly Webinars:** Access to webinars on emerging threats, mitigation strategies and response protocols. Recordings of webinars can be accessed in the DWP Portal. If you would like to receive webinar invites, contact [activeshooter@beazley.com](mailto:activeshooter@beazley.com) CrisisRisk has developed training modules for Beazley insureds that are intended to serve as an enhancement to your overall Violence Protection Program. Click the link below to access the training. The first

time you click, you will be asked to log in and set up a password.  
<https://www.crisisrisk.com/violence-protection-program/>

### **Training:**

CrisisRisk offers on-line training:

- **Critical Incident Response Training:** Every employee/stakeholder needs to know what to do if an armed assailant threatens their environment. They also need to know about their physical environment ***before*** something happens. This training provides important guidance that you can share with your employees. ***Please note, this training is geared toward individuals who are not responsible for leading others to safety.*** It instructs each individual on how they can be their own first responder when faced with a deadly weapon event.
- **Behavioral Risk: Awareness Training:** In Part 1 we touch on the types of workplace violence involving deadly weapons, stressors that contribute to violence, and the role workplace environment plays in an individual's trajectory towards violence. Part 2 focuses on behaviors that range from high-risk behaviors to those that are concerning-- much less dramatic. All of these behaviors, if detected, afford an opportunity for prevention. It is our hope that your employees will become empowered by this training, as workplace safety is a responsibility, we all share.

### **DURING:**

**Circumstance:** Our deadly weapons policy has an endorsement called 'Circumstance'. If there is concern about an individual who may be on a path to violence or is exhibiting behaviors of concern, contact CrisisRisk, 24x7x365, at **860-677-3790**. CrisisRisk will help you assess the threat level and provide recommendations. If you believe the threat is imminent call 9-1-1 before calling CrisisRisk.

### **AFTER:**

**Crisis Response:** If a violence event were to occur, response services include:

- 24 x 7 x 365 Assistance from CrisisRisk
- Media Management
- Crisis Communications Support
- Reputation and Brand

- Decision-Making Support
- Intelligence Monitoring
- Investigation and Legal Support
- Protection
- Security Enhancement
- The threat of Violence Assessment
- Victim Support/Coordination

**CALL - 860-677-3790 - FOR 24 X 7 CRISIS MANAGEMENT RESPONSE**

**Common Crisis Errors and Traps:** There are common crisis errors and traps, following a deadly weapon event, that some of you may be immediately confronted with, and they are included below:

- **Do not speak to the media- you will have time to respond once we have established and trained spokespersons and created messaging.** If a reporter is persistent, refer them to law enforcement. Do **not** speculate. Do **not** issue a press release. Do **not** hold a press conference. CrisisRisk will provide you specific guidance on any potential communications with the media and/or stakeholders.
- Law enforcement will have specific objectives and will be initially in control of your facility and access. Understanding when you will regain access control is needed. **Don't turn over any surveillance video or documents prior to speaking with your legal counsel. Preserve all video immediately. Never turn over the originals. Never turnover any physical computers, cell phones, etc. before speaking with your legal counsel.** Inform law enforcement that you will cooperate but need to speak with legal counsel first. CrisisRisk will provide you with further guidance related to preservation of records, personnel files, video recordings, etc.
- Be sure to **document who was present at the time of the event (both internal and external)**. It is critical to determine what people know, what they saw, what they need and who was actually there. Often, individuals will come forward claiming they were present at the time of the event when they were not. Some will go so far as to make a financial claim for damages.

Again, **Do not speak to the media.** Do **not** speculate. Call **860-677-3790 - FOR 24 X 7.** CrisisRisk will provide you with specific guidance on any potential communications.

## Item 5.2 State of the Insurance Market

### Strategic Goal Initiatives

- |  |   |
|--|---|
| <input type="checkbox"/> <b>Financial Performance</b>              | Sustain healthy position while preparing for long-term stability, flexibility, and agility.   |
| <input type="checkbox"/> <b>Product Excellence</b>                 | Provide comprehensive, innovative, relevant, and effective programs and services that meet member needs.  |
| <input type="checkbox"/> <b>Resilient Foundation</b>               | Develop and sustain a resilient foundation based in common understanding, collaborative governance, trust, transparency, and deep relationships with and within our members |
| <input type="checkbox"/> <b>Robust Operations &amp; Culture</b>    | Deliver operational excellence in all areas of our organization   |
| <input type="checkbox"/> <b>Strategic &amp; Sustainable Growth</b> | Growth for 2023-2024 is defined first, as member retention. Second, deepening relationships, engagement, and participation. Third, achieving growth through new members.    |

### Background

The property, general liability, and cyber markets have been in an unprecedented hard cycle since 2017. Many factors are contributing to the hard market. Reinsurance pricing significantly increased at the January 1 renewals. SAM claims, fraudulent instruction, ransom attacks, and severe winter storms across the country, including California, have led carriers to pause on providing renewal pricing until the severity of losses can be determined.

Every carrier and insured across the nation is being impacted and the hard market is being felt by risk pools in California.

### Issues & Key Findings

CSRM consultant, Alliant, will provide the Executive Committee with an overview of the insurance market for the property, liability, workers' compensation, and cyber markets. The presentation will include factors impacting the insurance market, such as trends, natural events, carrier capacity, and inflation.

Attached is Item 5.2a which includes information on the State of the Insurance Market.

### Fiscal Impact

- ☒ **None**  
☐ **Indirect**  
☐ **Direct**

### Staff Recommendations

- ☒ **Information Only**  
☐ **Action Item**  
☐ **EC Approved:**

\_\_\_\_\_ **Date**





# State of the Market Property and Liability, Workers' Compensation and Cyber

Presented by:  
Alliant Insurance Services

David Mudgway, Senior Vice President  
Pamela Dominguez, Vice President

**March 8, 2023**

Alliant Insurance Services  
[www.alliant.com](http://www.alliant.com)





# Market Conditions

## Impactful issues for insureds:



- The Property Market has entered the most difficult period since 9/11.
  - The Property Market has been in an unprecedented hard cycle since 2017:
    - Frequent and severe natural catastrophes around the world including seven major hurricanes in the last six years
    - Huge increases in “secondary” losses (e.g. hail, wildfire, etc.)
    - Accelerating crunch in capacity
    - Inflation
- Recently, two new factors have contributed to this challenging cycle:
  - Reinsurance pricing significantly increased as of the January 1 renewals
  - Severe winter storms including in California, resulting in a pause on providing renewal pricing until the severity of losses can be determined. Current estimates in California are \$1B.

# It's a Good Time to be in a Pool!

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- **Pools have an advantage in challenging markets.**

- Pools were created in the turbulent Market of the mid-1980s and have proven to be extremely durable due to their flexibility, economies of scale, leverage in the insurance markets, and the sharing of best practices to help manage risk.

- **Why PRISM?**

- Clout, Stability, and Coverage. PRISM's size, sophistication, and long-term strategic relationships with carriers allow it to obtain better renewals than would be offered to a stand-alone entity.

- **Why self-insure the primary layer?**

- PRISM voted to retain the primary \$10M layer in 2022. This allows more control over renewal pricing and creates a substantial cost savings vs. the open market.

- **What advantages does PRISM have over a stand-alone open market placement?**

- PRISM's Property Program size is an advantage. Clout! The size of the Property Program creates stability and offers economies of scale that could not be realized without being in a large pool.

# Pools, cont.

---

- **Relationship advantages**

- PRISM has long-standing relationships with carriers worldwide, which result in better renewal offerings vs. an outside placement.

- **Value added services:**

- Risk management, Loss control, Claims and Data Management

- **Why the focus on Accurate Valuation?**

- Valuation is one of the major issues in 2023. PRISM takes a proactive approach to valuations via frequent appraisals and annual trending. This provides Carriers with assurance that values are adequate in case of a loss, resulting in lower rates.

**Bottom line:** Turbulent Market: With CSRM / PRISM, you're in the right place!

# Cyber: Ransomware and hybrid warfare

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- Cyber risk continues to change
- Russia's invasion of Ukraine added a big dose of complexity into an already complicated cyber risk environment
- Escalating ransomware frequency and severity in 2020 and 2021 was unlike anything before. The average cost of cover more than doubled.
- 2022 introduced further uncertainty into the market
- The situation remains highly unpredictable, but the immediate effect of the conflict appears to have contributed to a reduction in ransomware frequency
- "Fraudulent instruction" claims on the rise
- "Cyber Hygiene" efforts appear to be paying off
- Rate increases are moderating

# Market Conditions

## Impactful issues for insureds:



- **Liability capacity pull back** and withdrawals have been significant over the past two years
- **Increased inflation** has added to the issue of **valuation across all property classes**.
- **Social inflation & Litigation Financing** driving up liability verdicts and settlements.
- Workers' Compensation **remains stable**.
- Historically **low interest rates** have hampered carrier investment returns.

# Market Trends

By Product Line

Product Line	Pricing	Capacity	Retentions	Coverage
PROPERTY				
Challenged Exposures	↑	↔	↑	↓
Non-Challenged Exposures	↔	↔	↔	↓
Builder's Risk	↑	↔	↑	↓
CASUALTY				
General Liability	↑	↔	↑	↓
Excess Liability	↑	↓	↔	↔
Automobile Liability	↑	↓	↑	↔
Workers' Compensation	↔	↔	↔	↔
Umbrella Liability	↑	↓	↔	↔
MANAGEMENT & PROFESSIONAL				
Cyber	↑	↓	↑	↓
Employment Practice Liability	↑	↓	↑	↔
Fiduciary	↑	↓	↑	↓
Fidelity/Crime	↑	↔	↑	↔

## Arrow Key

What direction are pricing, capacity, limits, deductibles and coverages moving?

- ↑ Increasing
- ↔ Stabilizing / No change
- ↓ Decreasing

## Color Key

As a buyer, is that movement positive, neutral, or something that could present a challenge during my renewal?

- Positive change
- Neutral / No change
- Potential Challenge

# Casualty Market Major Disruptors



## Workers' Compensation

- Opioids
- Tele Medicine
- Aging Workforce
- Medical Cost Inflation

- Cancer & PTSD Presumption
- Workplace Violence
- COVID
- Out of State Exposure



## General Liability & Excess Liability

- Increase in Catastrophic Losses
- Punitive Damage Awards
- Organized Plaintiff Bar
- Personal Injury Trends

- Traumatic Brain Injury
- Aging Infrastructure
- Sexual Misconduct
- Excessive Force

# Increasing Impact on Liability Market



**Reduced Capacity**  
reinsurer withdrawals have been significant over the past two years



**Litigation Financing**  
continues to drive large claims and 68% of firms are using it in 2021



**Plaintiff Attorney Strategies**  
specialization and strategies have evolved to get larger verdicts and settlements.



**Hyper Social Inflation**  
“A Texas jury awarded \$300 billion to the family of a teen and her grandmother, who were killed in a 2017 crash with a drunk driver.” This type of verdict is meant to send a message to others.



**Labor Shortage**  
everyone is doing more with less



**Reviver Legislation Amendments**  
A rise in Sexual Abuse and Molestation claims and settlements



**Law Enforcement**  
Increased focus on policing policy and procedures as well as pressure on Qualified Immunity



**Auto Liability**  
Frequency & Severity of losses has returned to pre COVID figures



**Underwriter Scrutiny**  
reinsurers are seeking to grow prudently and are maintaining a disciplined, conservative underwriter approach.



**Inflation**  
Rising cost are increasing the size of claims



**Exclusions**  
continued restrictions surrounding sexual abuse, Wildfire Exclusions, COVID, cyber, opioids and man made chemicals (PFAS – new focus)



# Workers' Compensation

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- Primary workers' compensation industry results have been excellent for years and rates have been trending down.
- Claim frequency has been reduced dramatically.
- Severity costs have increased, driven by medical inflation, medical technology (prosthetics, lab-grown skin grafts, etc.), medical services, attendant care and prescription drugs.
- Safety National writes excess and large deductible WC above a retention, along with a small amount of primary WC.
  - The favorable trends in primary WC is passed on to Safety National's clients via better loss experience below the retentions, while increased severity impacts Safety National's claims below and above retentions.

# Workers' Compensation (cont.)

## Increased Severity

- **Factors contributing to increased severity:**
  1. Medical CPI is increasing.
  2. Labor shortage could lead to lower hiring standards and an increase in risk for higher severity accidents, particularly for first-year employees.
    - Due to business activity and employment growth, high-severity claims are expected to continue from the construction, manufacturing and transportation industries.
  3. Delayed and rising costs for surgical procedures.
  4. Prevalence of obesity in the workplace.
  5. Aging workforce.
  6. Long-term effects of COVID-19.
- Severity expected to increase in low-mid single digits between 2022-2024
- Losses by reinsurers due to Hurricane Ian may have carryover effect on casualty lines and cause SN's reinsurance costs to rise in 2023.
- CAT claim summary\*

# Workers' Compensation Leading Concerns

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**Rate expectations: Account Specific**



**Wage Inflation's impact on premiums & Medical Expense Inflation**



**Underwriter Concerns: Per Occurrence exposure to Cat loss**



**Remote Work: Out of State employees & Impact on productivity and compliance**



**Investment Yield on Long Tail Coverage**



**Thank you!**

**Questions?**

Please contact us if you would like a copy of this presentation.





## Item 6.1 CSRM Roundtable -Accommodations

### Strategic Goal Initiatives

- |  |   |
|--|---|
| <input type="checkbox"/> <b>Financial Performance</b>              | Sustain healthy position while preparing for long-term stability, flexibility, and agility.   |
| <input checked="" type="checkbox"/> <b>Product Excellence</b>      | Provide comprehensive, innovative, relevant, and effective programs and services that meet member needs.  |
| <input type="checkbox"/> <b>Resilient Foundation</b>               | Develop and sustain a resilient foundation based in common understanding, collaborative governance, trust, transparency, and deep relationships with and within our members |
| <input type="checkbox"/> <b>Robust Operations &amp; Culture</b>    | Deliver operational excellence in all areas of our organization   |
| <input type="checkbox"/> <b>Strategic &amp; Sustainable Growth</b> | Growth for 2023-2024 is defined first, as member retention. Second, deepening relationships, engagement, and participation. Third, achieving growth through new members.    |

### Background

In 2020 CSRM started hosting roundtables for our membership to discuss trending issues, concerns, and share best practices. The roundtable sessions initially started out as presentations and have developed into a member participation/discussion forum with a CSRM subject matter expert. CSRM 's strategy and long-term are to continue having relevant roundtable topics and deliver resources for our membership.

### Issues & Key Findings

The California Fair Employment and Housing Act require employers of five or more employees to provide reasonable accommodation for individuals with a physical or mental disability to apply for jobs and to perform the essential functions of their jobs unless it would cause an undue hardship. Understanding the requirements and carefully navigating the ADA interactive process and accommodations can be a challenge. In efforts to assist members with the growing number of requests and concerns around accommodations, CSRM started the new year with the first Risk Management Roundtable discussion around potential accommodation scenarios with members.

The guest speaker for February 22, 2023, Roundtable was Patricia Eyres, Managing Partner, Eyres Law Group, LLP. Patricia is a well-known attorney and partner to CSRM as a service provided in partnership with PRISM our excess carrier. Patricia Eyres services are available to CSRM Members at no charge after they fill out initial paperwork that provides attorney-client protections. The roundtable discussion was attended by 28 participants and 19 school districts. Information provided during the roundtable included four common scenarios that were shared and discussed with members during the roundtable. Members added questions to the chat and participated in this zoom session.

Attached is Item 6.1a which includes information about the CSRM Roundtable -Accommodations.

**Fiscal Impact**

- ☒ None  
☐ Indirect  
☐ Direct

**Staff Recommendations**

- ☒ Information Only  
☐ Action Item  
☐ EC Approved: \_\_\_\_\_  
Date



## Risk Management Roundtable Recap

- **February 22, 2023: ADA Interactive Process and Accommodations**
- **Guest Speaker:** Patricia Eyres, Managing Partner, Eyres Law Group, LLP
- **Total Attendees:** 28; **Total Districts Attended:** 19
- **Information provided:** Four scenarios were shared and discussed with members during the roundtable around ADA Interactive Process and Accommodations
- **PRISM Resource:** Patricia Eyres is available at no charge for CSRM Member support for all districts for employment law support. This is a valuable resource available for Human Resources and Risk departments for membership.





# Member Input

- **Topics and Feedback**

- Was the round table topic relevant to reducing potential FEHA/ADA claims?
- Did you find the discussion relevant for employment issues at your district?
- Are you aware that Patricia Eyres is available at no charge for CSRM Members as part of our partnership with PRSIM?
- How can we help you get signed up for support from Patricia Eyres through PRISM?







# Upcoming Roundtable

- **May 2023**
  - **Topic: TBD**
  - **Guest Speaker: TBD**



## Item 7.1 Approve the 2023-2024 Administrative Agent Agreement

### Strategic Goal Initiatives

- |  |   |
|--|---|
| <input type="checkbox"/> <b>Financial Performance</b>              | Sustain healthy position while preparing for long-term stability, flexibility, and agility.   |
| <input type="checkbox"/> <b>Product Excellence</b>                 | Provide comprehensive, innovative, relevant, and effective programs and services that meet member needs.  |
| <input type="checkbox"/> <b>Resilient Foundation</b>               | Develop and sustain a resilient foundation based in common understanding, collaborative governance, trust, transparency, and deep relationships with and within our members |
| <input type="checkbox"/> <b>Robust Operations &amp; Culture</b>    | Deliver operational excellence in all areas of our organization   |
| <input type="checkbox"/> <b>Strategic &amp; Sustainable Growth</b> | Growth for 2023-2024 is defined first, as member retention. Second, deepening relationships, engagement, and participation. Third, achieving growth through new members.    |

### Background

The San Bernardino County Superintendent of Schools (SBCSS) serves as the administrative agent for the California Schools Risk Management (CSRM) Joint Powers Authority. As such, the administrative agent provides business support and account services subject to the direction of CSRM. The services include personnel, purchasing, accounting, record retention, and technology services. The fees to pay for services rendered by SBCSS are mutually agreeable to both parties pending a signed administrative agreement.

### Issues & Key Findings

The 2023-2024 administrative agent agreement was reviewed by both parties, including JPA counsel Robert Feldhake. The agreement represents the mutually agreeable responsibilities of each party including the administrative services provided to support the day-to-day operations of the JPA staff and the Board of Directors. The agreement recites the responsibilities by the following categories:

- Responsibilities of the Superintendent
- Responsibilities of CSRM
- Superintendent's Compensation
- Ownership of Records

The duration of the agreement is for the fiscal year 2023-2024.

Attached is Item 7.1a which includes a copy of the 2023-2024 Administrative Agent Agreement

Attached is Item 7.1b which includes information from staff.

**Fiscal Impact**

- ☒ None  
☐ Indirect  
☐ Direct

**Staff Recommendations**

- ☐ Information Only  
☒ Action Item  
☐ EC Approved: \_\_\_\_\_  
Date

Approve the 2023-2024 Administrative Agent Agreement.



**ADMINISTRATIVE AGENT AGREEMENT  
AGREEMENT NO. 23/24-0015**

**THIS AGREEMENT**, made and entered into this 1<sup>st</sup> day of July 2023, by and between the Office of the San Bernardino County Superintendent of Schools, hereinafter called "**SUPERINTENDENT**", and California Schools Risk Management, a California Joint Powers Authority, hereinafter called "**CSRM**".

**R E C I T A L S**

WHEREAS, the **CSRM** is authorized and able under the California Government Code, and expressly empowered pursuant to the Joint Powers Agreement ("JPA Agreement") to provide risk pooling and/or group purchase programs and ancillary services for property/liability and workers' compensation, and any other programs of a similar or related nature for the benefit of public educational agencies who are members; and

WHEREAS, **CSRM** is authorized to enter into any and all contracts necessary and appropriate to carry out its purposes and functions; and

WHEREAS, the JPA Agreement authorizes the **CSRM** to enter into an Administrative Agent Agreement with a public agency, which may be **CSRM** Member, to provide support and day-to-day operations for **CSRM**, as directed by the Governing Board and/or Executive Committee; and

WHEREAS, **CSRM** has requested and the **SUPERINTENDENT** has agreed and is able to provide **CSRM** with various and enumerated administrative, financial and clerical services; and

WHEREAS, the **SUPERINTENDENT** has and will employ the Chief Executive Officer (CEO) subject to **CSRM'S** approval to serve **CSRM** as directed by **CSRM**; and

WHEREAS, it is the purpose of this Agreement and the intent of the **SUPERINTENDENT** to provide such services to **CSRM** as requested and on the terms recited.

NOW, THEREFORE, **SUPERINTENDENT** and **CSRM** mutually agree as follows:

1. Responsibilities of **SUPERINTENDENT**

- a. **SUPERINTENDENT** shall provide the following services as an Administrative Agent to **CSRM**, subject to the direction of **CSRM** and as requested:
  - 1) Retain business records of **CSRM** and make them available to **CSRM** and its designees, vendors and representatives in accordance with the law and the JPA Agreement, Bylaws and **CSRM** Policies.
  - 2) Provide general business support and accounting services.
  - 3) Provide purchasing services, including but not limited to bids, RFP'S, RFQ'S and contract review.
  - 4) Provide personnel services in accordance with the policies and procedures of **SUPERINTENDENT** and applicable law.
  - 5) Process deposits of premiums, refunds, and overpayment of premiums.
- b. On a mutually agreeable cost reimbursement or direct bill basis, **SUPERINTENDENT** shall provide the following services to **CSRM** subject to the direction of **CSRM** and as requested:
  - 1) Internal audit services.
  - 2) IT support for computer equipment utilized by **CSRM**.
  - 3) Courier services.

- 4) Printing and copying.
- 5) Other operational services as requested by **CSRM** and as agreed to be performed by **SUPERINTENDENT**.

2. **Responsibilities of CSRM**

- a. **CSRM** will coordinate with **SUPERINTENDENT** as to requested services under this Agreement and provide direction as to specific services needed.
- b. **CSRM** will review and approve any proposed CEO for **CSRM**, as well as any other proposed assigned employees of **SUPERINTENDENT** to provide services to **CSRM**, which CEO and employees shall continue in such capacities subject to the approval and satisfaction of the Governing Board and/or Executive Committee of **CSRM**. However, it is expressly understood and agreed by the parties that such employees may only be disciplined and released or terminated in accordance with the applicable law and **SUPERINTENDENT**'s policies and procedures, and certain personnel matters may be confidential and revealed only to the extent the information is necessary and relevant to **CSRM** governance, operations and continued approval of assigned employees of **SUPERINTENDENT**.
- c. **CSRM** will have CEO or other authorized designee sign contracts in compliance with the Ralph M. Brown Act and pursuant to action taken by the Governing Board of Directors and/or Executive Committee in accordance with the JPA Agreement and Bylaws of **CSRM**.
- d. **CSRM** shall prepare and furnish to **SUPERINTENDENT** upon request such information as is reasonably necessary to the performance of **SUPERINTENDENT**'S work under this Agreement and as requested of the **SUPERINTENDENT** by **CSRM**.
- e. To the extent employees of **SUPERINTENDENT** are assigned to provide services to **CSRM**, **CSRM** will defer to and not interfere with **SUPERINTENDENT**'S policies and procedures on employment, provided that **CSRM** may, in its discretion, directly employ individuals and adopt such policies and procedures as to those direct employee hires as the Governing Board and/or Executive Committee may desire, consistent with California law.
- f. **SUPERINTENDENT** recognizes **CSRM**'s status authority as a joint powers authority under California law, and ability to act pursuant to the JPA Agreement and Bylaws, and **CSRM** recognizes the authority of the **SUPERINTENDENT** as to those policies and procedures governing assigned employees performing **SUPERINTENDENT**'S services under this Agreement.

3. **SUPERINTENDENT'S Compensation and Payment Thereof**

- a. During the term of this Agreement, **CSRM** shall pay **SUPERINTENDENT** for services rendered by the **SUPERINTENDENT** at the current indirect cost rate established by the California Department of Education as applied to **CSRM**'S total annual operating expenses. **SUPERINTENDENT** shall provide **CSRM** for review and approval an invoice or summary of the proposed billing, which **CSRM** shall review and approve prior to July 15 of the new fiscal year. **CSRM** shall promptly notify **SUPERINTENDENT** of any billing issues or questions, which the parties shall address and resolve. Payment shall be made by transfer on or about July 30 each year for the prior fiscal year.
- b. **CSRM** shall pay the total of all costs for services provided to **CSRM**. Such costs may include but are not limited to janitorial, equipment, security, data processing, salaries and benefits of staff, and insurance, rent and facilities management.
- c. All invoices and payments to **SUPERINTENDENT** shall be subject to Governing Board and/or Executive Committee review and approval.

4. Ownership of Records

**CSRM** has and shall at all times own and maintain ownership of all products, files, records, computations, studies and other material and data prepared or obtained by **CSRM** directly or through third party consultants, vendors and other, generally and in connection with this Agreement. **SUPERINTENDENT** may maintain copies of records that may be required for professional liability insurance purposes and required professional practices, and **CSRM** shall provide **SUPERINTENDENT** with such records upon request. **SUPERINTENDENT** shall maintain ownership of, and responsibility of all personnel records required by law and in accordance with this Agreement.

5. Duration of Agreement

a. The Agreement shall commence on July 1, 2023, and shall continue through June 30, 2024, unless terminated by **SUPERINTENDENT** or **CSRM** in accordance with this section.

b. This Agreement may be terminated by **SUPERINTENDENT** or **CSRM** as follows:

- 1) On written notice of 90 calendar days by the **SUPERINTENDENT** to **CSRM**.
- 2) On written notice of 90 calendar days by **CSRM** to **SUPERINTENDENT**, provided that **CSRM** may elect to terminate some but not all of the services to be provided under this Agreement at any time; or
- 3) In the event one of the parties to this Agreement no longer exists.

6. Successors and Assigns

This agreement shall not be assignable except with written consent of parties, which either party is free to give or withhold in its sole discretion. **CSRM** agrees that in the event **CSRM** is merged or consolidated with another public agency, such successor agency shall assume all obligations for payment of the outstanding unpaid principal amount of all expenses owed **SUPERINTENDENT** under this Agreement.

7. Claims and Disputes

Claims, disputes, or other matters in question between the parties to this Agreement arising out of or relating to this Agreement or breach hereof shall be initially informally addressed through direct negotiation between **CSRM** and **SUPERINTENDENT**, subject to the approval of the Governing Board and/or Executive Committee. In the event that the matter cannot be resolved through informal means; claims, disputes, or other matters in question between the parties to this Agreement shall be subject to mediation under the auspices of a recognized, neutral third-party professional mediation service, or other mediation acceptable to both parties, prior to undertaking any legal action. The cost of the mediation service shall be borne equally by the parties.

8. Mutual Hold Harmless

a. **CSRM** agrees, at its own expense, cost and risk, to indemnify, defend, save and hold harmless the **SUPERINTENDENT**, its agents, employees and officers against any and all personal injuries, damages, liabilities, costs, suits or expenses, including reasonable attorney's fees, arising out of any act or omission or the condition of any property owned or controlled by the **CSRM** in the performance of this contract. It is understood that direct employees, consultants and any subcontractor of the **CSRM** in its performance under this contract are not agents or employees of the **SUPERINTENDENT**. Furthermore, **SUPERINTENDENT**, its agents, employees, and officers, will be held harmless for any actions taken by the CEO pursuant to the authority delegated to the CEO under the **CSRM** JPA Agreement, Bylaws, and Policies and performed by the CEO under the course and scope of the CEO's services for **CSRM** and as authorized or delegated by **CSRM's** governance documents and direction of the Governing Board and Executive Committee.

- c. **SUPERINTENDENT** agrees, at its own expense, cost and risk, to indemnify, defend, save and hold harmless the **CSRM**, its agents, employees, directors, officers, Governing Board, and Executive Committee against any and all personal injuries, damages, liabilities, costs, suits or expenses, including reasonable attorney's fees, arising out of any breach or negligent act or omission of **SUPERINTENDENT** in the performance of this Agreement. Furthermore, **CSRM** will be held harmless for any actions taken by the CEO pursuant to direction received by the CEO from **SUPERINTENDENT** unless the same direction has been provided to the CEO by the Governing Board and/or Executive Committee.

9. Conflict of Interest

This Agreement is subject to the provisions of Fair Political Practices Commission, Regulation Title 2, California Code of Regulations §1835, and all California laws relating to conflicts of interest involving contracting with public agencies and public officials, which provisions and statutes are incorporated by reference as part of this Agreement. **SUPERINTENDENT** covenants and represents that it presently has no interest, directly, indirectly or through a third party or affiliated entity, including but not limited to, interests in other projects or independent contracts, and shall not acquire any such interest, direct or indirect, which would conflict in any manner or degree with the performance of services required to be performed under this agreement. **SUPERINTENDENT** further covenants that in the performance of this agreement, no person having any conflicting interest with that of the **CSRM** shall be employed or retained by it under this agreement or shall provide any services. **SUPERINTENDENT** understands that in contracting with **CSRM**, a public agency, public agencies and officials may not have conflicts of interest in discussing, acting upon or approving this Agreement, and any **SUPERINTENDENT** with an actual or potential conflict is obligated to disclose it. Any and all actual or potential conflicts of interest should be reported in writing immediately to **CSRM'S** CEO.

10. Amendments

This agreement may be modified or amended by a written document executed by the parties and reciting an intention to amend this Agreement.

11. Entire Agreement

This agreement contains all of the terms and conditions agreed upon by the parties. Except as expressly provided herein, no other understanding, oral or otherwise, regarding the subject matter of this agreement shall be deemed to exist or to bind any of the parties hereto.

**IN WITNESS WHEREOF**, the parties hereto have executed this Agreement on the day and year first above written.

**SAN BERNARDINO COUNTY  
SUPERINTENDENT OF SCHOOLS**

**CALIFORNIA SCHOOLS RISK  
MANAGEMENT**

\_\_\_\_\_  
Kevin Garcia, Program Manager  
Procurement and Warehouse Services

\_\_\_\_\_

Date: \_\_\_\_\_

Date: \_\_\_\_\_



## 2023-2024 Administrative Agent Agreement

- No material changes from the prior year's agreement
- Responsibilities of the Superintendent
  - Record retention
  - Business and Accounting support
  - Purchasing Services
  - Personnel Services
  - Information Technology Support
- Responsibilities of CSRMM
  - CEO: Authorized designee to sign contract(s)
  - Comply with Superintendent's policies and procedures on hiring employees
  - Dual recognition:
    - CSRMM JPA under California law
    - Superintendent's authority to govern assigned employees of CSRMM
- Superintendent's Compensation
  - Pay for services provided using the current indirect cost established by CDE
    - FY 2021-2022: 7.85%
    - FY 2022-2023: 8.95%
    - **FY 2023-2024: 8.50%**
- Ownership of Records
  - CSRMM maintains ownership of records







## Recommendation: 7.1

Approve the 2023-2024 Administrative Agent Agreement



## Item 8.1 CSRM Underwriting Guidelines Review

### Strategic Goal Initiatives

- |   |   |
|---|---|
| <input checked="" type="checkbox"/> <b>Financial Performance</b>              | Sustain a healthy position while preparing for long-term stability, flexibility, and agility.   |
| <input checked="" type="checkbox"/> <b>Product Excellence</b>                 | Provide comprehensive, innovative, relevant, and effective programs and services that meet member needs.  |
| <input checked="" type="checkbox"/> <b>Resilient Foundation</b>               | Develop and sustain a resilient foundation based on common understanding, collaborative governance, trust, transparency, and deep relationships with and within our members |
| <input checked="" type="checkbox"/> <b>Robust Operations &amp; Culture</b>    | Deliver operational excellence in all areas of our organization   |
| <input checked="" type="checkbox"/> <b>Strategic &amp; Sustainable Growth</b> | Growth for 2023-2024 is defined first, as member retention. Second, deepening relationships, engagement, and participation. Third, achieving growth through new members.    |

### Background

Underwriting guidelines are used by CSRM to make decisions regarding the acceptance or rejection of a prospective school district. The purpose of an underwriting guideline is to set standards for determining the acceptable level of risk in the CSRM pool. One important function of the guidelines is to create an environment of stable financial transactions improving the conditions for lower premiums.

### Issues & Key Findings

The CSRM underwriting guidelines are a set of standards set forth by the Board of Directors to determine the acceptable level of risk when evaluating a prospective school district. In addition, the practice of reviewing the guidelines as outlined in the policy are as follows:

- Is the process adequately measuring the risks?
- Is the process adequately allocating costs?

CSRM staff will review the underwriting guidelines with the Executive Committee.

Attached is Item 8.1a which includes the CSRM Underwriting Guidelines.

### Fiscal Impact

- ☒ **None**  
☐ **Indirect**  
☐ **Direct**

### Staff Recommendations

- ☒ **Information Only**  
☐ **Action Item**  
☐ **EC Approved:** \_\_\_\_\_  
Date

## **CSRM UNDERWRITING POLICY**

### **Objective**

California Schools Risk Management has established underwriting criteria for the purpose of marketing to prospective members. Underwriting information is also used for rate making/premium calculation, measuring member performance, and calculating dividends or assessments based upon equity levels. This Underwriting Policy provides a summary and highlights much of the criteria utilized to complete the underwriting process.

### **Underwriting Function/Mission**

Establishing underwriting criteria ensures that all CSRM coverage programs are analyzed for risk exposures, funding requirements, dividends and assessment calculations, risk retention levels, compatibility between members and serviceability by staff. Adherence to these Board approved standards and guidelines guarantees the continued financial viability and security of CSRM.

### **New Members**

The guidelines for admittance of new members to CSRM are set forth in the Joint Powers Agreement and By-Laws (Article III Membership). Membership eligibility requires the public entity be domiciled within the State of California.

Approval by three-fourths of all members Joint Powers Authority Board is required. The applicant agrees to participate as a member for a minimum of two consecutive years.

### **Application Process**

An applicant for membership must provide underwriting information listed on the CSRM Quote Form. Included is the following financial information:

- a. Underwriting data for the current year, including payroll, audited financial statements, budget, ADA, and other financial data as requested;
- b. Payrolls for the previous five-ten years;
- c. Loss history for the previous five-ten years;
- d. Any recent claim or actuarial studies completed for the applicant on the coverage programs the applicant wishes to join.

In addition, the applicant may submit to an actuarial study in the format required by CSRM. The applicant will pay for any actuarial study completed for the underwriting process.

### **Underwriting Guidelines**

Any prospective member, including existing members not participating in a program, must meet the following minimum underwriting guidelines:

- a. Have a loss rate calculated for the past three years that does not exceed the average loss rate of the current members;
- b. Demonstrate a commitment to support risk management and safety programs to control or prevent claims;
- c. Accept a minimum deductible of \$5,000 if joining the liability program, \$5,000 for the property program.

The Chief Executive Officer, with the concurrence of the executive committee or two-thirds of the Board, may waive any of these guidelines if circumstances so warrant.

### **Rate Setting/Funding Requirements**

The Property, Liability and Workers' Compensation programs will be fully funded each year after completion of an independent actuarial study. Rates are established based upon multiple factors, including:

- Payroll exposure
- Loss rates, experience modification factors
- Excess rates
- Administrative expense
- ADA
- Total Insured Values (TIV)
- FTE Count
- Consider the pool financial position and targeted equity

### **Workers' Compensation Formula**

By member:

- 3 years of paid loss data-limited to \$100,000 in losses per claim divided by
- 3 years of payroll
- Results in District Relative Loss Ratio
- Multiply district credibility weight to District Relative Loss Ratio add to
- Multiply prior year experience modification factor to the difference of (1 – district credibility weight)
- Results in District Experience Modification Factor (DEMF)

We then compare the DEMF calculated above to the pool experience modification factor; a credit or sur-charge may apply.

No member may have a DEMF lower than .50 nor a higher DEMF than 2.50 (new applicant).

The base rate is adjusted to ensure that the total targeted funding is achieved.

### **Property/Liability Formula**

By member:

CSRM Actuary provides the loss funding amount based upon estimation of claims development over prior years.

Liability inputs:

- Prior year ADA is received from the prospective district
- ADA is totaled for the prior 3-5 years
- Incurred losses over the past three-five full years
- Current deductible

Property inputs:

- Schedule of Values (SOV)
- Incurred losses for the prior three-five years
- Information of district's Property Maintenance Program
- Current deductible

#### **Calculation Liability Program**

- 3 years of paid loss data-limited to \$100,000 per claim divided by
- 3 years of ADA
- Results in District Relative Loss Ratio
- Multiply district credibility weight to District Relative Loss Ratio add to
- Multiply prior year experience modification factor to the difference of (1 – district credibility weight)
- Results in District Experience Modification Factor (DEMF)

We then compare the DEMF calculated above to the pool experience modification factor; a credit or sur-charge may apply.

No member may have a DEMF lower than .50 nor a higher DEMF than 2.50 (new applicant).

The base rate is adjusted to ensure that the total targeted funding is achieved.

#### **Calculation Property Program**

- Pool <SIR> premium is calculated separately from purchased excess coverage:
- Total Insured values are multiplied by actuarially determined rate
- Deductible factor (various levels) is applied to determine final <SIR> premium
- **Purchased excess property insurance is calculated by the carrier:**
  - a) When possible request clearance (broker of record market assignment) for the CSRM program
  - b) Pool rates apply solely as respects coverage for 'Basic' All Perils and Coverage's, including Boiler Explosion & Machinery Breakdown, Flood except 100 yr. (Zone A and/or V) and Auto Liability
  - c) As respects Paid Claims and Outstanding Claims combined, any new member that has a loss that exceeds the CSRM deductibles and \$200,000 per occurrence will be referred to Binding Underwriter(s) for approval.
  - d) As respects Paid Claims and Outstanding Claims combined, any new member that has a loss ratio of greater than 50% will be referred to Binding Underwriter(s) for approval.
  - e) Coverage for High Hazard Zone A Flood must be approved before binding.
  - f) Auto Physical Damage must be valued at replacement cost if replacement cost coverage is requested

- g) New Members / Entity(ies) to have no less than:
  - a) 50% Sprinklered Buildings
  - b) 50% Non-Combustible Construction
- h) New Members / Entity(ies) to must have a Complete SOV with 90% of the information provided

CSRM coverage programs are based upon risk sharing among its members. Experience modification factors (exception-property program) is used to allocate premium based on losses and exposure.

#### **Periodic Review**

This Underwriting Policy is hereby established as set forth above and will be periodically reviewed by the Board of Directors at least once every three years. Under this review the board of directors or executive committee will consider

- a. Is the process adequately measuring the risks?
- b. Is the process adequately allocating costs?

The Board may delegate the underwriting function as outlined in this Policy to the Executive Committee, for the sole purpose of addressing underwriting issues.

## Item 8.2 Ransomware MFA Program Modification

### Strategic Goal Initiatives

- |  |   |
|--|---|
| <input type="checkbox"/> <b>Financial Performance</b>              | Sustain healthy position while preparing for long-term stability, flexibility, and agility.   |
| <input checked="" type="checkbox"/> <b>Product Excellence</b>      | Provide comprehensive, innovative, relevant, and effective programs and services that meet member needs.  |
| <input type="checkbox"/> <b>Resilient Foundation</b>               | Develop and sustain a resilient foundation based in common understanding, collaborative governance, trust, transparency, and deep relationships with and within our members |
| <input type="checkbox"/> <b>Robust Operations &amp; Culture</b>    | Deliver operational excellence in all areas of our organization   |
| <input type="checkbox"/> <b>Strategic &amp; Sustainable Growth</b> | Growth for 2023-2024 is defined first, as member retention. Second, deepening relationships, engagement, and participation. Third, achieving growth through new members.    |

### Background

At the December 2012 Board of Directors meeting, an incentive-based deductible structure based on the implementation of a Multi-Factor Authentication (MFA) system was approved. The action approved by the Board of Directors included district employees and students as the end user to be included in the MFA system for each district.

### Issues & Key Findings

Staff consulted with David Thurston, Chief Technology Officer of the San Bernardino County Superintendent of Schools regarding the practicality and legality of including students in a school district-based MFA system. Based on the recommendation, the best course of action moving forward is to remove district students from the incentive-based deductible program. Reasons for consideration why students should not be included are as follows:

- Cost of replacement: cannot charge for education
- Duplication: district-issued second device

Attached is Item #8.2a which includes information about Ransomware MFA Program Modification.

### Fiscal Impact

- ☒ **None**  
☐ **Indirect**  
☐ **Direct**

### Staff Recommendations

- ☒ **Information Only**  
☐ **Action Item**  
☐ **EC Approved:** \_\_\_\_\_  
Date



## Ransomware MFA Modification

- Board-approved incentive-based deductible program
  - Implementation of MFA
  - Included employees and students
- Recommendation to remove students
  - Cost of replacement: cannot charge for education
  - Duplication: district issued of second device





## Item 8.3 Member Resource Guide

### Strategic Goal Initiatives

<input type="checkbox"/> Financial Performance	Sustain healthy position while preparing for long-term stability, flexibility, and agility.
<input checked="" type="checkbox"/> Product Excellence	Provide comprehensive, innovative, relevant, and effective programs and services that meet member needs.
<input type="checkbox"/> Resilient Foundation	Develop and sustain a resilient foundation based in common understanding, collaborative governance, trust, transparency, and deep relationships with and within our members
<input checked="" type="checkbox"/> Robust Operations & Culture	Deliver operational excellence in all areas of our organization
<input type="checkbox"/> Strategic & Sustainable Growth	Growth for 2023-2024 is defined first, as member retention. Second, deepening relationships, engagement, and participation. Third, achieving growth through new members.

### Background

CSRM strives to provide innovative insurance products and resources for district membership. One of the core competencies of the CEO and CSRM staff is timely, clear, and concise communication with the membership. One of the objectives is to simplify communication and have all CSRM products available in one guide.

### Issues & Key Findings

CSRM staff has developed a written PDF guide titled the “Member Resource Guide” to communicate CSRM insurance coverages and services. To enhance accessibility, the Resource Guide is available on the CSJPA website.

The Member Resource Guide includes the following:

1. Mission, Vision, Core Values
2. CSRM Staff Directory
3. Overview of CSRM Insurance Programs
4. Property, Liability, Worker’s Compensation Insurance Coverage general details
5. Specialty Programs
6. Safety and Loss Control Resources
7. Claim Resources
8. Incident Response and Reporting Guidelines

The Member Resource Guide will be updated annually by CSRM Staff.

Attached is Item 8.3a which includes information on the Member Resource Guide.  
Attached is Item 8.3b which includes staff PowerPoint information.

**Fiscal Impact**

- ☒ None  
☐ Indirect  
☐ Direct

**Staff Recommendations**

- ☒ Information Only  
☐ Action Item  
☐ EC Approved: \_\_\_\_\_  
Date

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## MISSION STATEMENT

Promote student achievement by optimizing the financial and human resources of our member districts through high quality risk financing and loss reduction services.

## VISION STATEMENT

Access to safety information and resources for all stakeholders through communication.

## CORE VALUES

**INTEGRITY:** We believe in doing the right thing by behaving honorably and consistently adhering to our core values.

**CUSTOMER SERVICE:** We believe in providing personalized service with a positive attitude, caring for each other, and demonstrating great enthusiasm in all we do.

**SERVANT LEADERSHIP:** We believe in serving one another respectfully, truthfully, and honestly.

**DIVERSITY AND INCLUSION:** We value and respect the opinions of our fellow team members, including ideas that are not our own.

**SAFETY:** We believe in supporting safe and healthy environments.

**OPEN COMMUNICATION TO ALL STAKEHOLDERS:** We believe in actively listening and being clear and honest in our communications.

**FISCAL RESPONSIBILITY:** We believe in our responsibility to build and preserve the organization's net assets to support safety, quality of care, and long-term stability.

## ABOUT US

In the 1980s, schools in California were faced with skyrocketing insurance premiums and could not obtain adequate coverage. California Schools Risk Management (CSRM) Joint Powers Authority was established in 1986 to meet the insurance needs of California school districts and community colleges, making it one of the oldest JPAs in California. CSRM is a **member-driven, not-for-profit**, full-service risk insurance pool providing insurance coverage, risk-financing options, cost containment programs, and loss control services to public school districts, community colleges, and non-educational public entities throughout California. Over the past 35 years, CSRM has helped its members by:

- Providing comprehensive coverages.
- Offering competitive rates.
- Providing financial security through prudent rate structures.
- Creating a forum for discussion, study and development, and implementation of risk sharing/risk management programs.
- Remaining flexible to pursue the most expeditious funding alternatives on behalf of its members considering changing market conditions; and
- Offering better control over claim costs.

# CSRM STAFF DIRECTORY

## Location Main Number

1950 S. Sunwest Lane, Suite 100  
San Bernardino, CA 92408  
Main Phone: (909) 763-4900

## Leadership Team

Chief Executive Officer	Javier Gonzales	<a href="mailto:jgonzales@csjpa.org">jgonzales@csjpa.org</a>
Chief Financial Officer	Yolanda Comer	<a href="mailto:ycomer@cjpa.org">ycomer@cjpa.org</a>
Safety & Loss Control Manager	Julie Leggin	<a href="mailto:jleggin@csjpa.org">jleggin@csjpa.org</a>
Claims Services Manager	Daniel Rodriguez	<a href="mailto:drodriguez@csjpa.org">drodriguez@csjpa.org</a>
Administrative Services Manager	Melissa Hernandez	<a href="mailto:mhernandez@csjpa.org">mhernandez@csjpa.org</a>

## Administration Team

Administrative Services Assistant	Teresa Saenz	<a href="mailto:tsaenz@csjpa.org">tsaenz@csjpa.org</a>
Multimedia Designer	Yulin Karaiscos	<a href="mailto:ykaraiscos@csjpa.org">ykaraiscos@csjpa.org</a>
Office Specialist	vacant	
Training Manager	Kimberly Escandon	<a href="mailto:kescondon@csjpa.org">kescondon@csjpa.org</a>

## Claims Services Team

Claims Manager	Ed Lee	<a href="mailto:elee@csjpa.org">elee@csjpa.org</a>
Workers' Compensation Manager	Sherri Williams	<a href="mailto:swilliams@csjpa.org">swilliams@csjpa.org</a>
Workers' Compensation Manager	Vacant	
Claims Specialist	Lucia Garcia	<a href="mailto:lgarcia@csjpa.org">lgarcia@csjpa.org</a>

## Finance Team

Finance Manager	Kandy Delgado	<a href="mailto:kdelgado@csjpa.org">kdelgado@csjpa.org</a>
Finance Specialist	Sophia Alba	<a href="mailto:salba@csjpa.org">salba@csjpa.org</a>

## Safety and Loss Control

Risk Manager II	Kennedy Vu	<a href="mailto:kvu@csjpa.org">kvu@csjpa.org</a>
Risk Manager II	Mary Ann Boice Ceja	<a href="mailto:mboiceceja@csjpa.org">mboiceceja@csjpa.org</a>
Risk Manager II	Sandy Avina	<a href="mailto:savina@csjpa.org">savina@csjpa.org</a>
Risk Manager I	Felipe Garcia	<a href="mailto:fgarcia@csjpa.org">fgarcia@csjpa.org</a>

# PROGRAMS

## PROGRAM OVERVIEW

The Property and Liability programs are two separate programs provided together to provide optimal coverage. Both programs use Self-Insured Retentions (SIR) to reduce premiums and loss ratios. We provide our members with an outstanding combination of broad coverages and competitive pricing. We leverage our size and long-standing partner relationships (broker, insurers, third-party administrators, attorneys) and safety and loss control services to provide stable, comprehensive, and competitive programs designed specifically for public entities.

Each Member is assigned a dedicated CSRM Risk Manager to assist with identifying loss exposures and the development and implementation of safety and loss control measures to prevent or mitigate losses. Members are also assigned a dedicated CSRM Claims Manager to help them manage their claims by advocating for them, providing program oversight, working with adjusters and defense attorneys behind the scenes, and assist specific to their needs.

The help with loss prevention, Members may elect to set aside funds to be used as Safety Credits or apply for Grants funded by CSRM for use on eligible student safety and loss control products, programs, and services.

## PROPERTY PROGRAM

Through pooling, CSRM can create a stable, comprehensive, competitive program designed specifically for public entities. The all-risk Property Program offers comprehensive "peace of mind" coverage for physical assets, i.e., buildings and building contents, including Electronic Data Processing Equipment (EDP), pollution, flooding, and course of construction. Coverage includes repair or replacement for real and personal property. Members also have the option to purchase earthquake coverage.

## LIABILITY PROGRAM

The General Liability Program provides a wide range of coverages, including employment practice lawsuits, wrongful termination, discrimination, bodily injuries, and sexual abuse and molestation. Additional coverage under our Memorandum of Coverage (MOC) includes a sublimit for Communicable Disease, Injunctive Relief, and Title IX matters.

## SCHOOLS EXCESS LIABILITY FUND (SELF) JPA PARTNERSHIP

CSRM provides Members with a quote for excess liability and collects the contribution on behalf of Schools Excess Liability Fund JPA (SELF). As an independent JPA, SELF has enjoyed a successful working relationship with the Members of CSRM for 30-plus years. The partnership between the two JPAs provides a seamless corridor of active participation on the executive committee(s) and the board of directors. Although the members of CSRM prefer to participate with SELF, the choice for any Member to join with the SELF JPA for excess liability is optional.

## WORKERS' COMPENSATION

As of July 1, 2018, the CSRM Workers' Compensation program is self-insured with statutory excess coverage. Being self-insured allows us to be innovative and customize the program to return injured employees to a healthy state. The Workers' Compensation program offers a choice of a Third-Party Administrator (TPA), access to a 24/7 nurse triage hotline, a Medical Provider Network (MPN), a Pharmacy Benefit Management (PBM) program, and access to a return-to-work program.

For the most up to date information, visit [www.csjpa.org](http://www.csjpa.org)

## PROPERTY & LIABILITY PROGRAM

## PROGRAM STRUCTURE 2022-2023

The Program Structure refers to retained and transferred layers of coverage and the responsible party within each layer. The CSRM Program Structure can also be found at [www.csjpa.org](http://www.csjpa.org) under the Member Resources.

Members are provided with deductible options for each program coverage to meet their needs.

## 2022-2023 PROGRAM YEAR

PROPERTY		LIABILITY	
\$600,000,000	<b>PRISM</b> <b>\$599,925,000</b> <b>Excess of \$75,000</b> <b>CSRM Self-Insured Retention</b> <b>(Reinsurance)</b>	<b>Schools Excess Liability Fund</b> <b>(SELF)</b> <b>\$50,000,000 Excess of \$5,000,000</b>	\$ 55,000,000
		<b>PRISM</b> <b>\$4,000,000</b> <b>Excess of \$1,000,000</b> <b>CSRM Self-Insured Retention</b>	\$ 5,000,000
\$75,000		<b>CSRM JPA</b> <b>Self-Insured Retention</b>	\$ 1,000,000
\$#,###	<b>Member Deductible</b>	<b>Member Deductible</b>	<b>\$#,###</b>



# PROPERTY AND LIABILITY PROGRAM

We consider the early formulation and careful management of a thoughtful resolution plan an essential step in successfully resolving claims. Recognizing that most claims and lawsuits are resolved by settlement, we stress early analysis and evaluation, leading to a well-defined and articulated strategy that carefully analyzes alternative ways of resolving disputes. Members are assigned a dedicated CSRM Claims Manager to assist and advocate for Members, provide claim oversight, and assist in the resolution of claims.

## PROPERTY PROGRAM

The Property Program covers “All Risk” perils affecting real and personal property from flood (included automatically) to earthquake (optional). Below you will find a listing of additional coverages provided under this program.

### PROPERTY COVERAGES

- **Automobile:** The JPA self-insured program for auto physical damage provides coverage for damage to vehicles owned, leased, or borrowed by the District for District use, including, but not limited to, school buses, rented buses or vans for sporting events, and small watercraft under 26 feet. **To add a new vehicle, send the VIN, year, make, model, and the price paid (\$) of the vehicle to the CSRM Risk Manager I.**
- **Business Interruption:** This includes loss of rental income including revenue bond payments, as scheduled.
- **Boiler, Machinery, and Pressurized Vessels:** The Hartford Steam Boiler Inspection and Insurance Company pays for direct property loss (including the cost to repair or replace damaged equipment), extra expense losses when a breakdown causes business interruption, and the loss value of spoiled products/materials. Insured equipment includes boilers and pressure vessels, AC/refrigeration systems, communication equipment, mechanical equipment, and electrical equipment.

**To have your equipment inspected and certified call 1-800-333-4677.**

- **Course of Construction (COC) or Builder’s Risk Insurance:** Protects members from the devastating impact of fires, floods, vandalism, theft, and other unwelcome accidents to a construction project.
- **Drones (unmanned aircraft system):** Coverage for drones is provided while in storage or in transit – not while in flight. Additional drone coverage is provided under the liability program.
- **Electronic Data Processing (EDP):** Provides members with comprehensive electronic information and security liability coverage including, but not limited to, information security and privacy liability, privacy notification costs, regulatory defense and penalties, website media content liability, cyber extortion, and first party data protection.
- **Fine Arts (unscheduled):** Covers loss or damage to fine arts, which are the property of the covered party or the property of others in the custody or control of the covered party while on exhibition or otherwise within the limits of the Continental United States and Canada as a direct result of physical loss or damage by a peril not excluded by the MOC.

**To secure coverage for scheduled fine art, please contact your CSRM Risk Manager.**

## OPTIONAL PROPERTY COVERAGES

### EARTHQUAKE

We work with our broker to provide our Members with Earthquake coverage. **For a quote on Earthquake coverage please contact your CSRM Risk Manager.**

### OWNER CONTROLLED INSURANCE PROGRAMS (OCIP)

Wrap-Up or Owner Insured Insurance Programs (OCIP) is an increasingly popular risk management technique that is under-utilized by school districts and community colleges on their construction projects. At CSRM, we have partnered with the leading global provider of risk management, insurance and reinsurance brokerage, and outsourcing services.

We encourage your District to participate in this optional insurance risk program so you can have greater control over total construction costs while enhancing overall project safety. An OCIP policy consolidates insurance coverage for multiple general contractors and subcontractors working on a single project into one program that is negotiated, purchased, and managed by a single sponsor.

CSRM Construction OCIP provides a broad range of project-related insurance coverage. In addition, through the broker, CSRM offers services specifically tailored for our members, including:

- Feasibility studies
- Program design
- Program administration
- Training and product orientation
- Risk control
- Claims administration

**To inquire about the OCIP, contact your CSRM Risk Manager.**

### UNDERGROUND AND ABOVE GROUND STORAGE TANKS

We strongly encourage our members to enroll in the underground storage tank coverage. For a quote and how to register, please email **Yolanda Comer** at [ycomer@csjpa.org](mailto:ycomer@csjpa.org) with your name, address, telephone number, email address, and total number of facilities with underground and above ground storage tanks that you would like to have covered under the policy.

## PROPERTY PROTOCOLS/SERVICES

1. **Course of Construction (COC):** Members must report construction projects to CSRM prior to the project beginning to ensure they are covered.
2. **Property Evaluation Change (Add/Deletion):** Notify CSRM of building additions or deletions within **30 calendar days** of change to ensure your property schedule is current and correct.
3. **Property Schedules:** Members are required to review their schedule of properties annually for accuracy, provide updates on buildings under construction, and identify vacant buildings.
4. **Real Property Appraisals:** As a service to our Members, appraisals are conducted every five (5) years at no cost to the Member. At the conclusion of the appraisal Members are provided with the appraisal report.
5. **Water Intrusion:** CSRM Risk Managers work with districts to complete and maintain a water intrusion plan and conduct regular building inspections to prevent or reduce exposure to potential floods or water leaks. Should leaks or flooding occur, the water intrusion plan details excess water removal, proper dehumidification, and cleaning or removing any mold.
6. **Vacant Buildings:** Members must register vacant buildings with CSRM annually. CSRM Risk Managers will conduct an initial inspection with District personnel and assist with annual follow-up inspections for all

member districts with registered vacant buildings or school sites. Vacant buildings and school sites are covered for physical loss or damage, including flooding.

## LIABILITY PROGRAM

The General Liability Program provides a wide range of coverages, including, but not limited to, employment practice lawsuits, wrongful termination, discrimination, bodily injuries, and childhood sexual assault (CSA). CSRM staff works with Members to identify potential risks and analyze past claim trends to address health and safety concerns of students, staff, and community.

### CLAIMS-MADE - CSA (CHILDHOOD SEXUAL ASSAULT)

**Effective July 1, 2021**, CSRM moved to **Claims-Made** coverage for CSA (Childhood Sexual Assault). Members must report in writing any possible or known CSA claims **within 60 days** when any of the following occur:

- An arrest or criminal complaint filed against any Covered Individual with charges relating to Childhood Sexual Assault.
- An investigation being conducted by a Covered Participant or by any governmental agency due to allegations of Childhood Sexual Assault against a Covered Individual.
- A verbal or written disciplinary action taken against, or any paid or unpaid administrative leave, enforced against any Covered Individual due to allegations of Childhood Sexual Assault.
- Any matter involving a Covered Individual that is or should have been reported to the California Commission on Teacher Credentialing (CTC) according to CTC requirements.

### UNIQUE LIABILITY COVERAGES

**Communicable Disease:** To defend against claims of Member negligence related to communicable disease, CSRM provides an aggregate of \$50,000 (\$25,000 for each claim) for defense fees and costs.

**Drones (Unmanned Aerial Vehicle (UAV)):** In addition to the coverage provided under the Property Program, liability coverage is provided for UAV's under the control and operation of a covered Member as defined in the Memorandum of Coverage.

**Injunctive Relief:** \$40,000 sublimit, for each claim, for injunctive relief defense fees and costs.

## SPECIALTY COVERAGES

- **Alliant Deadly Weapon Response Program (ADWRP):** Provides coverage for an event occurring at a location appearing on the Member's Property Schedule of Values where a weapon has been used or brandished. Coverage provides for property damage, business interruption, crisis management, funeral expenses, counseling services, demolition and clearance, and memorialization. Events greater than 499 people outside of a member's property are not covered without pre-approval from the JPA.
- **Fiduciary Crime:** Coverage for employee theft, forgery, or alteration, inside the premises – robbery or safe, burglary of other property, outside the premises, computer fraud, funds transfer fraud, money orders and counterfeit money, credit, debit and or charge card forgery.

**Associated Student Body (ASB) not covered unless operated by the Member. Members may purchase coverage for Clubs and Booster Clubs.**

- **Cyber Liability:** Ransomware frequency and severity is one of the fastest growing occurrences for insurance companies. Our cyber program provides Members with coverage and breach response for cyber related crimes, liability, and eCrime, i.e., ransomware, fraudulent instruction, bricking, invoice manipulation, crypto jacking, telephone fraud, and data breaches. Additional resources and services under this program include breach response, notification, and credit monitoring (as required by the State of California) for individuals affected by a data breach, computer forensics, public relations/crisis management, legal services, data recover assistance and criminal reward.
- **Pollution:** This environmental group program provides coverage for bodily injury, property damage, and cleanup costs caused by pollution conditions. All locations owned, leased, operated, or managed by the Member are entitled to cleanup due to pollution (including streets, roads, and sanitary sewer lines).

## SPECIALTY PROGRAMS

### SUPPLEMENTAL STUDENT MEDICAL PAYMENT PROGRAM

A hardship program designed for families of students who sustained a minor injury while at school or on a school sponsored trip. This is subject to eligibility, a signed release of liability, and exclusions.

**Contact your CSRM Risk Manager or Claims Manager for additional information.**

### RATE SAVER CLAIMS PROGRAM

The CSRM designed Rate Saver Claims Program helps to stabilize or reduce the Member's experience modification calculation by keeping losses off the Member's loss run. Non litigated, EDP, general liability and auto claims that fall within a Member's deductible are eligible. Carl Warren will manage and resolve liability and auto physical damage claims within the Members' deductible to keep them off the Members' loss run helping to manage experience modifications. **This program does not apply to property losses.**

**Contact your CSRM Risk Manager or Claims Manager for additional information.**

# WORKERS' COMPENSATION

We believe Workers' Compensation benefits should be administered with empathy and common sense and in accordance with the law to ensure injured employees receive the treatment they need so they can return to a healthy state. Members are assigned a dedicated CSRM Workers' Compensation Manager to assist Members with their Workers' Compensation program and provide oversight of the claims and vendor partners.

**Workers' Compensation forms may be found on the CSRM website under Forms & Resources or by going to <https://www.csjpa.org/forms-resources>.**

## WORKERS' COMPENSATION SERVICES INCLUDE:

- Accommodation Meeting Assistance
- Audits
- Claim System Access
- Defense Attorney Panel
- Dedicated Claims Manager, JPA
- Enhanced Utilization Review Approvals
- Ergonomic Assessments
- Eyres Law Group
- Investigator Panel
- ISO Search
- Legal Claims Reviews
- Lien Resolution Service
- Medical Provider Network
- Medicare Reporting and Compliance
- Nurse Case Management Panel
- Nurse Triage/Claim Reporting Hotline
- Onsite/In-person training
- Pharmacy Benefits Management Program
- Prescription Addiction Management
- Quarterly File Reviews
- Resolution Assistance
- Return to Work Program
- Safety and Loss Control Services
- Strategic Claim Roundtable Discussions
- Structured Settlements
- Subrogation Recovery Services
- Workers' Comp Focus Group Trainings
- Workers' Compensation Legal Hotline

# LOSS CONTROL SERVICES

Loss Control Services includes consultation and loss control mitigation services which are available to those Members participating in our Property and Liability Programs. CSRM does not charge for consultations or loss control services and support from our staff.

Loss control services are designed around three areas: empowerment, support, and consultation. We believe in empowering our members by providing the necessary support to reduce property and liability claims through a variety of innovative tools. Our team assists Members in maintaining a safe school environment through a series of assessments, inspections, surveys, and site-specific reports, as necessary.

## EDUCATION AND TRAINING

- **Cal OSHA Programs for Public Schools:** Development, implementation, and conduction of required trainings by Cal OSHA.
- **Focus Groups:** Focus groups are designed to aid the Member pertaining to loss control and provide an opportunity for engagement. We have regular meetings in a group setting with our members to address issues and concerns.
- **Legislative Reviews:** CSRM participates in the California Association of Joint Powers Authorities (CAJPA) Legislative Committee and keeps its members abreast of new laws and regulations that affect them.
- **Risk Management Roundtable:** The Risk Management Roundtable was created to bring Members together to address issues and concerns, share information, and collaborate. Meetings are held quarterly or when there is an emerging issue or urgent topic, i.e., upcoming legislative change.
- **The Learning Institute (TLI):** CSRM provides online, and in-person education related to safety, human resources, employment liability, health and wellness, and claims. Online trainings are recorded and available to Members on the CSRM website. **For in-person training, please contact your CSRM Risk Manager.**
- **VectorSolutions and VectorSolutions LMS:** Members have access to web-based training platforms that provide "anytime, anywhere" access to quality, cost-effective, courses in a wide range of risk management topics, as well as general business needs. **This platform includes additional features such as: a compliance tracking component, an events and credentials manager, data analytic capabilities, and file center functions.** **Everfi:** Web-based training platform with training specific to Community Colleges.

## ONSITE SERVICES/SAFETY

- **Cabinet and Board Presentations:** Collaboration with member stakeholders delivering a high-level overview of risk management which demonstrates member engagement and cost reduction/avoidance for the benefit of their cabinet and board.
- **Cal OSHA Injury Illness Prevention Program (IIPP) Compliance Development & Review:** Assistance with all required Cal OSHA programs, including development, training, and assessment.
- **Emergency Operations Plan Onsite Review** – CSRM Risk Managers will review your emergency operations plan, drills, and set annual evaluation protocols
- **Ergonomic Assessments:** to ensure a safe work environment and reduce musculoskeletal disorders
- **Indoor Air Quality Testing:** One of the tools used to measure indoor air quality in classrooms and offices

- **Playground Inspections:** Ensuring compliance with ASTM standards.
- **Risk Management Action Plans:** After initial consultation, JPA staff will map out a realistic action plan of prioritized items, at no additional cost
- **Safety Audits:** A structured process of collecting data for corrective action on the effectiveness of the district's site safety plan, or specific site issue.
- **Safety Committee Support:** The purpose of a Safety Committee is to regularly bring together employers and employees in a cooperative effort to communicate and promote occupational safety and health in the workplace. Risk Managers regularly participate in Member safety committees.
- **Site Safety Surveys:** The first step used to identify comprehensive hazards around the campus.
- **Vacant Building Protocols:** Protocols to help districts maintain safe buildings or school campuses no longer being occupied.

## RISK SERVICES

CSRM believes in supporting all its members with additional Risk Services designed to assist in daily operations regardless of the programs in which they are enrolled. Our services provide internal and outsourced solutions to meet the administrative and HR needs of every member district.

- **Auto and Bus Evidence of Insurance** – Proof of Insurance Cards available for the Member for placement in each district vehicle
- **Certificates of Insurance (COI):** The JPA will provide COIs upon request and annually to vendors the Member may be working with. Requests can be made via the CSRM website at [csjpa.org](https://csjpa.org).
- **Contract Evaluation: Members can access an attorney who will review and assess a vendor or contractor's general liability contracts before they are signed.**
- **Crisis Incident Management – (Mainstream Unlimited):** When unplanned circumstances threaten public perception of your district, CSRM can assist through Mainstream Unlimited's expertise. Mainstream Unlimited specializes in decreasing potential damage and mitigating continued risk through successful crisis management. They help districts return to normal operations quickly through direct engagement, strategic counsel, message development, and media relations.
- **DMV Pull Notice:** This service gives the ability to the Member to monitor employees that drive district vehicles or who drive personally owned vehicles (i.e., itinerants) for school business. Requests can be made via the CSRM website at [csjpa.org](https://csjpa.org).
- **Kevlar Sleeves:** For the prevention of scratching and biting injuries sustained in Special Education classroom environments.
- **SDS Online:** A web-based program to access your District's Safety Data Sheets (SDS) on demand. This is part of your Hazard Communication Program's chemical management system and your Injury Illness Prevention Program compliance solution provided by the JPA.
- **Risk Transfer Document Review:** A review of field trip waivers, special events details, other documents, etc. used for risk avoidance.

# PROGRAM RESOURCES

## WEBSITE

The California Schools JPA's website can be found at <https://www.csjpa.org>. The website provides Members with access:

- Best practices
- Board agendas
- Certificate of Insurance Requests
- DMV Pulls
- Forms
- Recorded trainings
- Sample policies
- Sexual abuse and molestation prevention and mitigation resources

## CSRM COMMUNITY

The CSRM Community is an app for members to use to collaborate with each other, ask questions, and have access to resources.

## CLAIMS ADMINISTRATORS

- **Property and Liability:**
  - Carl Warren & Co
- **Workers' Compensation:**
  - Sedgwick
  - Tristar Risk

## CLAIM SYSTEM ACCESS

All the third-party claim administrators we partner with provide Members with access to the web-based electronic claims management systems. The claim systems provide members with access to claim notes, the ability to run reports and dashboards that provide an up-to-date snapshot of injury and loss trends providing Members the tools manage their programs. **For access, email Lucia Garcia at [lgarcia@csjpa.org](mailto:lgarcia@csjpa.org).**

## HUMAN RESOURCES SUPPORT

- **HUMAN RESOURCE HELPLINE – ZYWAVE:** The CSRM HR Helpline, provided through our partnership with Zywave helps members with HR-related issues we all face on a regular basis and helps the pool to avoid costly litigation that impacts all Members. It does not replace the Members' legal resources. Members have access to the Zywave website and access additional HR resources, articles, and best practices.

### How to Enroll

Each Member is provided with two logins. Identify up to two contacts that will have access from your organization. Email your contact's name, title, e-mail address, phone number, and fax number to the CSRM Risk Manager I, Felipe Garcia at [fgarcia@csjpa.org](mailto:fgarcia@csjpa.org).



- **THE EYRES LAW GROUP:** Provides Members with unlimited access to an attorney skilled in employment law to address Human Resource questions related to return-to-work, modified duty, FEHA (the Fair Employment and Housing Act) and ADA (Americans with Disabilities Act) compliance, and discipline and termination decisions relative to workers' comp claimant matters.

#### **How to Enroll – Contact your CSRM Risk Manager**

NOTE: Once enrolled, Members may contact Patricia Eyres via email at PEyres@eyreslaw.com or by phone at (602) 448-4051.

## **PROPERTY AND LIABILITY RESOURCES**

- **Bully Prevention:** Community Matters provides programs and services to help Members prevent and reduce bullying through its Safe Schools Ambassadors program. This program equips socially influential students with the tools to identify and help mediate to prevent bullying.
- **Crisis Incident Management:** Mainstream Unlimited specializes in decreasing potential damage and mitigating continued risk through successful crisis management. Crisis management services include Situation Assessment, Media Consulting, Public Announcements, Deployment of Outside Resources to Member Site.

Members are covered up to \$50,000 per incident contingent upon pre-approval. Any costs exceeding \$50,000 are payable by the Member. Members may use Safety Credits and or Grant Funds for costs exceeding \$50,000. **Contact your CSRM Risk Manager for additional details and or approval.**

- **Free 5:** A five-minute phone chat with one of the JPA attorneys on general liability matters to prevent a possible claim. Particularly useful to avoid second-guessing and to ensure that the decisions being considered by the Member are not going to lead them into litigation.
- **NASDTEC (National Association of State Directors of Teacher Education and Certification)** is funded by CSRM a resource for members to screen certificated staff and applicants. The NASDTEC Clearinghouse allows members to check employees and candidates for prior investigations, credentialing holds or concerns that may not have resulted in convictions, even in other states.
- **VoiceUp!** is a program from Community Matters and is fully funded by CSRM to encourage our Members to enroll in the VoiceUp program. The VoiceUp! Training is designed to support schools and districts in their efforts to:
  1. Educate school staff, students, and parents on ways to protect students from sexual abuse, molestation, and harassment.
  2. Empower students to protect themselves and their friends including how to identify, prevent and get help.
  3. Guide parents with tools and resources that support open communication and building trusting parent-child connection.

Additional information about VoiceUp! can be found on their website <https://community-matters.org/programs-services/voice-up-sexual-abuse-molestation-prevention/>. To schedule an introductory meeting with VoiceUp! please contact your CSRM Risk Manager.

- **WeTip:** CSRM believes in keeping students and staff safe. Tips are vital to risk management for reducing liability, preventing loss & abuse, and deterring crime. As a Member of CSRM you have access to WeTip which provides safe and anonymous reporting hotline available 24 hours a day 7 days a week, online reporting, and promotional materials. Additional services are available for a fee. For additional information, please contact your CSRM Risk Manager.

## INCIDENT RESPONSE AND REPORTING

## Deadly Weapon / Active Shooter Response

### IMMEDIATELY CALL 911

- Activate the Emergency Operation Center (EOC) and/or Emergency Operations Plan
- Initiate internal communication with staff (emergency communication)
- Contact (860) 677-3790 to initiate Deadly Weapons Response coverage (which is the Beazley Event Responder line) operated 24/7/365 by CrisisRisk Strategies, LLC.
- Also email Beazley at [DWPclaims@beazley.com](mailto:DWPclaims@beazley.com)
- Contact CSRM JPA and Alliant
- Your Public Information Officer (PIO) should work with law enforcement to prepare communications with the public
- If your organization does not have a PIO, CSRM offers services through Mainstream Unlimited. Contact your CSRM risk manager for approval.
- Arrange for Student Crisis Counseling
- Offer Employee Assistance Program (EAP) services to employees.
- If your organization does not have an EAP program, please notify your CSRM risk manager. They will authorize EAP services related to this incident free of charge through CSEBA

## Auto Claim Reporting

Member must **date stamp** all claims when received.

### Report Claim Via Email Within 24 Hours

Report by email to [CSRMCclaims@carlwarren.com](mailto:CSRMCclaims@carlwarren.com)

#### Copy:

Jeff Peters, Claim Adjuster	Phone: (657) 622-4235	Email: <a href="mailto:jpeters@carlwarren.com">jpeters@carlwarren.com</a>
Ed Lee, CSRM Claims Manager	Phone: (909) 763-4902	Email: <a href="mailto:elee@csjpa.org">elee@csjpa.org</a>

### Provide the Following When Reporting

- Auto Accident Report<sup>1</sup>
- Complete description of vehicle
- Year, make, model and color
- Videos or photos, if taken
- License plate number and vin number
- Description of damaged area
- Vehicle location for inspection
- Obtain Police report, when possible

**\* \$1,000 deductible applicable to all vehicles**

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<sup>1</sup> [Auto Accident Report](#)

## Cyber Incident Reporting

### Immediately Report Cyber Incidents to These Contacts:

- **Beazley Breach Response:** [BRB.Claims@Beazley.com](mailto:BRB.Claims@Beazley.com) Phone: (866) 567-8570 (24/7)
- **Howden Insurance Brokerage:** [FLnews@howdengroup.com](mailto:FLnews@howdengroup.com)

Robert Frey, Alliant	Email: <a href="mailto:rfrey@alliant.com">rfrey@alliant.com</a>	Phone: (415) 518-8490
Donna Peterson, Alliant	Email: <a href="mailto:donna.peterson@alliant.com">donna.peterson@alliant.com</a>	N/A
Elaine Tizon, Alliant	Email: <a href="mailto:Elaine.Tizon@alliant.com">Elaine.Tizon@alliant.com</a>	Phone: (415) 403-1458
Ed Lee, CSRM	Email: <a href="mailto:elee@csjpa.org">elee@csjpa.org</a>	Phone: (909) 763-4902

### Initial Incident/Claims Notice Information

- **Policy Number (2022/2023):** [B0180FN2133951](#) [Policy Number Changes Annually]
- A brief description of the incident
- Date of the incident (if known)
- Date of incident discovery
- Contact information of district cyber incident coordinator
- Contact Name:
- District Name:
- Email address:
- Alternate email address: (your email may be down)
- Phone Number:
- Cell Number (your site phones may be down):
- **Exclude any personally identifiable information and/or protected health information**

### State Reporting

In accordance with AB 2355, all school districts, county offices of education and charter schools are required to report cyberattacks to the California Cybersecurity Integration Center (Cal-CSIC), a branch of the California Office of Emergency Services (OES).

Incidents can be reported by phone at (833) REPORT-1 or via email to [calcsic\\_ir@caloes.ca.gov](mailto:calcsic_ir@caloes.ca.gov) and should include the following information:

- Type of incident
- Name of your organization and point of contacts
- How many systems are affected, what system(s) do you think is prime suspect?
- IP range so they can scan your network

### Initial Incident/Claims Notice Information

Member Districts are **REQUIRED** to use Beazley preferred providers. Use of Beazley preferred providers to obtain higher breach response limits. **If you contact provider(s) directly, please notify Beazley, CSRM JPA and Alliant.**

Written approval from Beazley is required to use non-panel providers. To see a current list of preferred providers, go to <https://bit.ly/3SJAM8x> or scan the QR code below.



## Fatality or Serious Injury OSHA Reporting

California Occupational Safety Health Administration (Cal OSHA) requires employers to report all fatalities and severe work-related injuries, defined as an amputation, serious degree of permanent disfigurement, loss of an eye, or inpatient hospitalization, regardless of length of time, for other than medical observation or diagnostic testing.

1. **IMMEDIATELY REPORT (within 8 hours)** by telephone or email (until online reporting is available) to the nearest OSHA District Office. **Do not delay the report. Missing information can be provided upon receipt.**

a. **Information to Provide When Reporting:**

1. Time and date of accident.
  2. Employer's name, address, and telephone number.
  3. Name and job title, or badge number of person reporting the accident.
  4. Address of site of accident or event.
  5. Name of person to contact at site of accident.
  6. Name and address of injured employee(s).
  7. Nature of injury.
  8. Location where injured employee(s) was (were) moved to.
  9. List and identity of other law enforcement agencies present at the site of accident.
  10. Description of accident and whether the accident scene or instrumentality has been altered.
2. **When reporting by email, email the information above (1.a) to:** [caloshaaccidentreport@tel-us.com](mailto:caloshaaccidentreport@tel-us.com).
  3. **When reporting by phone, report the information above (1.a) to your OSHA District Office:**

**San Bernardino**

**Phone: (909) 383-4321**

464 West 4th Street, Ste 332  
San Bernardino, 92401

**Bakersfield**

**Phone: (661) 588-6400**

7718 Meany Avenue  
Bakersfield, 93308

**Monrovia**

**Phone: (626) 239-0369**

800 Royal Oaks Drive, Ste 105  
Monrovia, 91016

4. Record the report number provided by the OSHA agent as proof the report was made.
5. Report the incident to your Workers' Compensation third-party administrator and request a nurse case manager be assigned.
6. Notify your CSRM Risk and Workers' Compensation Claims Managers.

## Fatality

Employers **SHALL** report all employee deaths **regardless of cause** to the administrative director unless the employer has knowledge that the deceased had a **surviving minor child**, (title 8, chapter 4.5, section 9900).

1. If there are no known surviving minor child, complete form DIA 510 (see attached) **within 60 days** of knowledge and send the original to:

State of California Department of Industrial Relations  
Division of Workers' Compensation  
P.O. Box 422400 San Francisco, CA 94142.

2. Send a copy of form DIA 510 to your Workers' Compensation third-party administrator and maintain a copy for your records. DIA 510.

## Liability Claim Reporting

- Member must **date stamp** all claims when received

### Report Claim Via Email Within 24 Hours

Report by email to [CSRMCclaims@carlwarren.com](mailto:CSRMCclaims@carlwarren.com)

Copy:

Diane Allen, Claim Adjuster	Phone: (858) 376-3146	Email: <a href="mailto:dallen@carlwarren.com">dallen@carlwarren.com</a>
Jeff Peters, Claim Adjuster	Phone: (657) 622-4235	Email: <a href="mailto:jpeters@carlwarren.com">jpeters@carlwarren.com</a>
Ed Lee, CSRM Claims Manager	Phone: (909) 763-4902	Email: <a href="mailto:elee@csjpa.org">elee@csjpa.org</a>

#### For Childhood Sexual Assault Claims Copy:

Daniel Rodriguez, Claims Manager	Phone: (909) 343-0779	Email: <a href="mailto:drodriguez@csjpa.org">drodriguez@csjpa.org</a>
----------------------------------	-----------------------	---

### Provide the Following When Reporting

Any information related to the claim to include, but not limited to:

- Incident investigation
- Witness statement(s)
- Video/photos

### Claim Administration – Carl Warren & Co.

Claim adjuster will:

- Contact member to gather information and make recommendations to prevent spoilage of evidence.
- Report to reinsurance/excess carriers, as necessary
- Identify liability issues and evaluate damages
- Strategize with Member and CSRM on settlement vs. litigation
- Issue initial report by day 45

## Property Loss Reporting

- Member must **date stamp** all claims when received

### Report Claim Via Email Within 24 Hours

Report by email to [CSRMCclaims@carlwarren.com](mailto:CSRMCclaims@carlwarren.com)

Copy:

Neil Butterbaugh, Claim Adjuster	Phone: (657) 622-4235	Email: <a href="mailto:Neil@crstpa.com">Neil@crstpa.com</a>
Ed Lee, CSRM Claims Manager	Phone: (909) 763-4902	Email: <a href="mailto:elee@csjpa.org">elee@csjpa.org</a>

## Information and Claim Administration

### Real Property

- Adjuster will contact district to discuss loss
- Adjuster will contact vendor to inspect, remediate, and provide restoration scope/evaluation
- Member to track/record expenses incurred for cleanup, i.e., overtime.

### Contents

- Inventory all damaged items ASAP
- Provide copies of all asset sheets
- Provide copy of original Purchase Order (PO)/invoice to determine replacement cost value (RCV) payment
- Member to track/record expenses incurred for cleanup, i.e., overtime.

**Electronic Data Processing (EDP)** Covers theft of EDP from Member's premises.

- Member to obtain a copy of police report and send to claim adjuster
- Provide copy of original Purchase Order (PO)/invoice to determine replacement cost value (RCV) payment

### Theft or Vandalism

- Member to obtain a copy of police report and send to claim adjuster
- Claim adjuster will contact vendor if there are hard damages to the building

## Restoration Vendors

### All County

1375 N. McCan Street  
Anaheim, CA 92806

**Contact:** Joe Rojas

**Phone:** (866) 839-8049

**Email:** [jrojas@allcounty.us](mailto:jrojas@allcounty.us)

### Padgett's Restoration

535 New Jersey St.  
Redlands, CA 92373

**Contact:** Tim Padgett

**Phone:** (909) 307-2769

**Email:** [tim@trustpadgetts.com](mailto:tim@trustpadgetts.com)



## Student or Visitor Injury

### When an Injury Accident Occurs:

- **IMMEDIATELY CALL 911 THERE IS THREAT TO LIFE OR LIMB OR LOSS OF CONCIIOUSNESS**

### Assess the Situation:

- Examine the scene of the accident to assure if it safe to approach.
- Ask if medical treatment is needed. Call 911, if necessary.
- Identify number of people injured.

### Control the scene:

- Keep crowds away from the accident scene so emergency officials can get to the injured person.

### First Aid:

- Administer first aid to victim(s), if you qualified, or find someone who is.
- Do not move the injured person, unless they can be moved without future injury or not doing so leaves them in danger.

### Communicate:

- Notify site administrator.
- Direct someone to assist emergency crews in gaining access to the accident site.
- Internal communications should only be factual.

### Secure the Scene:

- Tape off or block area to prevent additional injuries, if needed.
- Secure any equipment or furniture that may have caused the injury/accident.

### Accident Report (Required):

- Complete your district's accident/incident report.
- Documentation should be factual. Do not insert opinions, assign blame, or imply causation.
- Notify your CSRM Risk Manager if medical treatment was needed.

### Responding to Inquiries

- Listen.
- Do not over share.
- Do not accept responsibility for the incident, assign or imply blame
- Empathize vs Apologize.
  - Empathy – is appropriate following an accident, e.g., “I am sorry you injured yourself.”
    - May apologize for the impact of the incident, but not causation
  - Apology – is accepting blame and may be premature as causation may not yet be confirmed.
- Only respond with facts.
- Do not provide a copy of the accident/incident report.

## Workers' Compensation Claim Reporting

**EMERGENCY IMMEDIATELY CALL: 911**  
**SERIOUS INJURIES ARE TO BE REPORTED TO OSHA WITHIN 8 HOURS**

### 1. REPORT THE INJURY

- Call and report the incident with the employee to Company Nurse at (888) 375-0280
- Company Nurse will refer the employee to a clinic

### 2. PROVIDE EMPLOYEE WITH:

- ☐ DWC-1 (Employee Claim Form) within ONE working day of knowledge of injury, ONLY if seeking treatment
  - Send DWC-1 to employee via first class mail within 24 hours of injury if not able to do so in person
  - Fill out the bottom half of the form. Employee to fill out top half of form
  - When DWC -1 is returned complete #14 [date Returned]
  - Provide a copy of the completed DWC-1, to the employee. Retain a copy for your records
- ☐ Medical Provider Network Pamphlet (English or Spanish)
- ☐ Temporary Prescription Form (English or Spanish)
- ☐ Information for Injured Workers (CSRM WC 103)
- ☐ Employee Satisfaction Survey (CSRM WC 104)
- ☐ Workers' Compensation Acknowledgement Form (CSRM WC 105)

### 3. HAVE EMPLOYEE COMPLETE

- ☐ Employee Report of Incident (CSRM WC 101)
  - a. Retain a copy for your records

### 4. SUPERVISOR IS TO:

- ☐ **Complete Supervisor's Incident Investigation Report (CSRM WC 102)**
  - a. Send original to your Workers' Compensation Coordinator
  - b. Retain copy for your records
- ☐ **Investigate the accident and address any problems**
  - DO NOT discard equipment or furnishings that caused injury
  - Correct any immediate hazards to prevent further injuries
  - Remove the equipment from service
  - Tag the equipment for identification and take photos, if possible
  - If caused by third-party, obtain contact information and insurance information, if applicable
- ☐ **Have Witnesses complete statements**
  - a. Send original to Workers' Compensation Coordinator
  - b. Retain copy for your records

### 5. Employer's Workers' Compensation coordinator to:

- ☐ Complete the Employer's Report of Occupational Injury or Illness (Form 5020) within FIVE working days and send to the claims administrator

### IF THE EMPLOYEE IS NOT SEEKING TREATMENT:

1. Call and report the incident with the employee to Company Nurse (888) 375-0280
2. DO NOT provide the employee with a DWC-1 (Employee Claim Form)
3. Complete the *Declination of Treatment Packet*
4. If, later, the employee requests treatment related to this incident, complete steps 1-4 above within ONE working day

## Item 8.4 The Learning Institute Recap

### Strategic Goal Initiatives

- |  |   |
|--|---|
| <input type="checkbox"/> <b>Financial Performance</b>                      | Sustain healthy position while preparing for long-term stability, flexibility, and agility.   |
| <input checked="" type="checkbox"/> <b>Product Excellence</b>              | Provide comprehensive, innovative, relevant, and effective programs and services that meet member needs.  |
| <input type="checkbox"/> <b>Resilient Foundation</b>                       | Develop and sustain a resilient foundation based in common understanding, collaborative governance, trust, transparency, and deep relationships with and within our members |
| <input checked="" type="checkbox"/> <b>Robust Operations &amp; Culture</b> | Deliver operational excellence in all areas of our organization   |
| <input type="checkbox"/> <b>Strategic &amp; Sustainable Growth</b>         | Growth for 2023-2024 is defined first, as member retention. Second, deepening relationships, engagement, and participation. Third, achieving growth through new members.    |

### Background

California Schools Risk Management's (CSRM) The Learning Institute is an online learning platform for risk management content that offers district members information, resources, and learning tools on various exposures districts are currently facing. Emphasis is given to delivering information that is relevant at the district level and providing solutions to concerns and issues facing school districts.

The Learning Institute online platform provides an opportunity for district members to gather in one place and address critical risks that all school districts face, including finance, legal, and regulatory compliance, and strategic and operational risks.

### Issues & Key Findings

The learning Institute Calendar is labeled by four different categories: Risk Management, Human Resources, General Workplace, Mind-Body Wellness, and CSEBA. Kimberly Escandon, JPA Training Manager, will present information and metrics on the webinars and speakers that have been presented to date, as well as the number of registrants for all categories.

Attached is Item 8.4a which includes information on The Learning Institute Recap.

### Fiscal Impact

- ☒ **None**  
☐ **Indirect**  
☐ **Direct**

### Staff Recommendations

- ☒ **Information Only**  
☐ **Action Item**  
☐ **EC Approved:** \_\_\_\_\_  
Date

## 2022-2024 Strategic Action Plan

- **Product Excellence-** Provide comprehensive, innovative, relevant, and effective programs and services that meet member needs.
- **Robust Operations & Culture-** Deliver operational excellence in all areas of our organization.



# THE LEARNING INSTITUTE



California Schools JPA<sup>SM</sup>

EMPLOYEE BENEFITS | RISK MANAGEMENT

MIND-BODY  
WELLNESS  
SERIES

RISK  
MGMT  
SERIES

HUMAN  
RESOURCES  
SERIES

GENERAL  
WORKPLACE  
SERIES

CSEBA  
SERIES

## 2022-2023 WORKSHOP CALENDAR





# Product Excellence

- Active Listening:
  - Targeted audience: goal to obtain 100% registration
  - Goal
    - Encourage new ideas
    - Share best practices
    - Suggest preventative processes





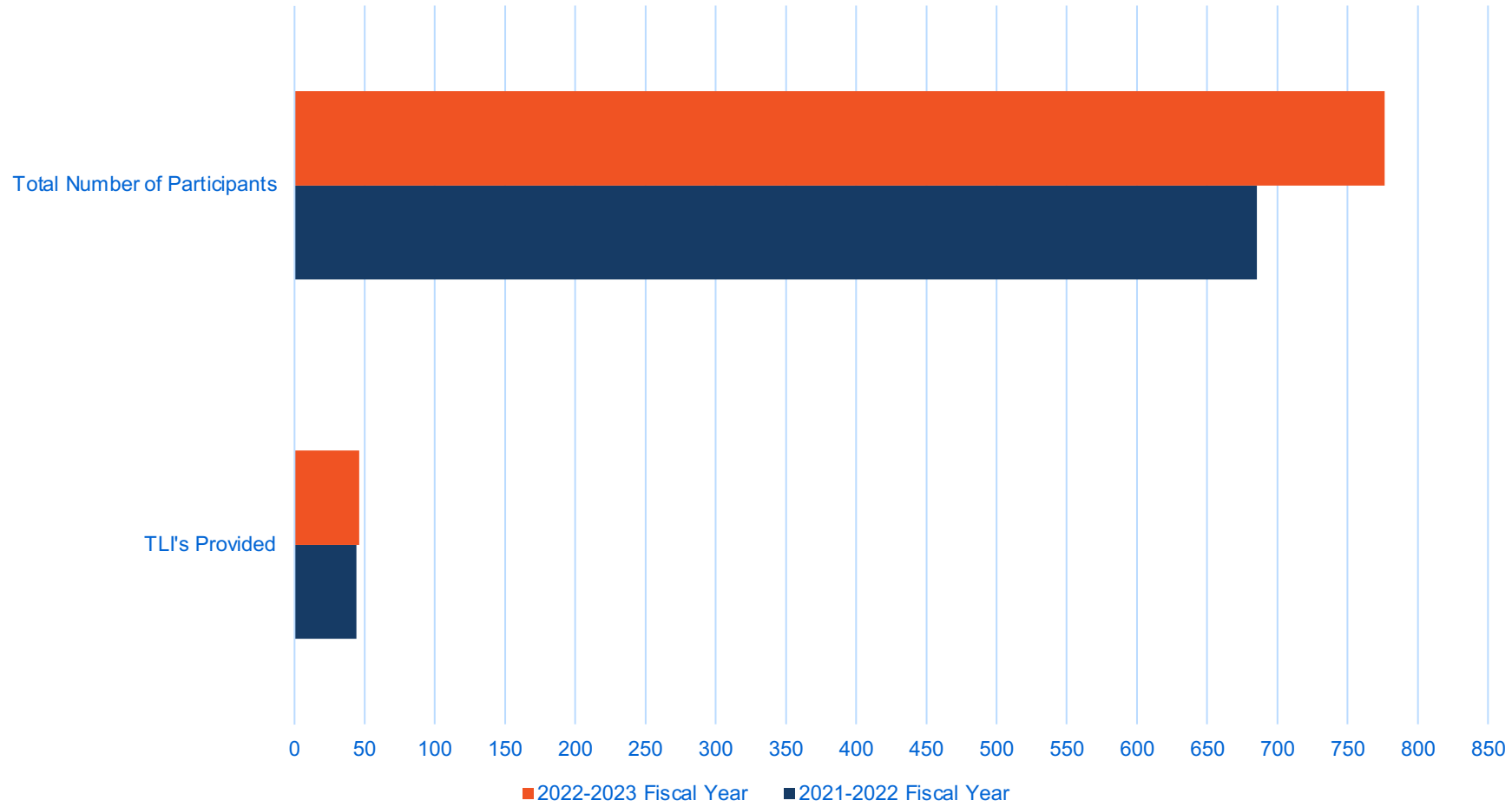
# The Learning Institute Attendance

- Attendance numbers:
  - 100% of member districts have registered
  - 75% have attended 1 or more
  - 50% have attended 3 or more
  - 45% have attended 5 or more





### TLI Statistics







# The Learning Institute Upcoming...

Thursday, March 9, 2023 | 10:00–11:00 a.m.

## **Claims Made for Childhood Sexual Assault: Reporting Requirements**

Presented by Robert Feldhake

Thursday, March 16, 2023 | 10:00–11:00 a.m.

## **Hiring Best Practices to Prevent Childhood Sexual Assault**

Presented by Dennis Popka

Tuesday, March 21 & Wednesday, March 22, 2023 | 8:00 a.m.- 3:00 p.m.

## **OSHA 10-Hour Training**

Presented by Tim Leech, Alliant

Thursday, April 6, 2023 | 3:00-4:30 p.m.

## **Planning for Retirement: Navigating Medicare**

Presented by Terri Lynn



## Item 8.5 Financial Officers' Investment Report

### Strategic Goal Initiatives

- |  |   |
|--|---|
| <input checked="" type="checkbox"/> <b>Financial Performance</b>   | Sustain healthy position while preparing for long-term stability, flexibility, and agility.   |
| <input type="checkbox"/> <b>Product Excellence</b>                 | Provide comprehensive, innovative, relevant, and effective programs and services that meet member needs.  |
| <input type="checkbox"/> <b>Resilient Foundation</b>               | Develop and sustain a resilient foundation based in common understanding, collaborative governance, trust, transparency, and deep relationships with and within our members |
| <input type="checkbox"/> <b>Robust Operations &amp; Culture</b>    | Deliver operational excellence in all areas of our organization   |
| <input type="checkbox"/> <b>Strategic &amp; Sustainable Growth</b> | Growth for 2023-2024 is defined first, as member retention. Second, deepening relationships, engagement, and participation. Third, achieving growth through new members.    |

### Background

As a part of the Strategic Action Plan for 2022-2024, members identified a key area of strategic focus to sustain a healthy position while preparing for long-term stability, flexibility, and agility.

### Issues & Key Findings

The California Schools Risk Management JPA assets are maintained in the San Bernardino County Treasury and the Local Agency Investment Fund (LAIF) in Sacramento, which the State Treasurer's Office administers.

San Bernardino County's investment pool is made up of property tax dollars and local government agency funds. Together, they constitute the treasury for all the County's school districts, community college districts, and many special districts. The Treasurer is responsible for holding and safely investing the pooled funds for the County and over 200 local agencies depositing funds into the pool.

Expert management and conservative policies have earned the County's \$12.6 billion investment pool AAAf/S1 ratings from an independent credit-rating firm, Fitch Ratings, earning the highest possible rating for an investment pool of this type.

Attached is item 8.5a which includes the San Bernardino County Treasurer's report.

### Fiscal Impact

- ☐ None  
☐ Indirect  
☒ Direct

Interest earned from investment funds is included in the proposed budget and used to offset administration costs.

### Staff Recommendations

- ☒ Information Only  
☐ Action Item  
☐ EC Approved: \_\_\_\_\_  
Date

Date: December 31, 2022

To: CSRM Board of Directors

From: Shauna Warnock, Treasurer

Subject: Executive Summary of Quarterly Investment Reports

Provided herein is the Investment Report for the quarter ended December 31, 2022, for California Schools Risk Management, JPA.

#### Executive Summary

- The JPA's investment portfolio is in compliance with the applicable Governmental Code and CSRM investment policy dated fiscal year 2022/2023
- Cash and investments in the San Bernardino County Treasury total \$12,654,095,260 of which \$139,666,121 is the JPA's share at cost, with an FMV of \$136,593,870
- Cash and investments in LAIF total \$6,082,389 with a FMV of \$5,969,191
- Cash in claims trust accounts total \$450,000
- Not included in the above amounts are funds due from interest totaling \$557,793 as of December 31, 2022
- Interest earned (yield to maturity at cost) for cash held in the County Treasury was 2.88%. Interest earned for cash held in LAIF was 2.07%
- The JPA will have adequate access to cash to meet its expenditure requirements for the next six months

#### Supporting Documentation

- (1) Public Financial Management, Inc.'s (PFM) Investment Summary Statement for San Bernardino County quarter ending December 31, 2022. (Note: The JPA's funds are reported as part of the County Treasurer's portfolio with PFM and PFM manages the investments of the County Treasury).
  - (2) Local Agency Investment Fund Selected Investment Performance Reports for the quarter ending December 31, 2022.
- Note: If you have questions or concerns regarding this report, please contact Kandy Delgado at (909) 763-4900 ext. 211



MALIA M. COHEN

California State Controller

LOCAL AGENCY INVESTMENT FUND  
REMITTANCE ADVICE

Agency Name	S. CA SCHOOLS RISK MGMT
Account Number	35-36-001

As of 01/13/2023, your Local Agency Investment Fund account has been directly credited with the interest earned on your deposits for the quarter ending 12/31/2022.

Earnings Ratio		.00005680946709337
Interest Rate		2.07%
Dollar Day Total	\$	624,729,321.82
Quarter End Principal Balance	\$	6,793,791.53
Quarterly Interest Earned	\$	35,490.54



# PMIA/LAIF Performance Report as of 01/18/23



## PMIA Average Monthly Effective Yields<sup>(1)</sup>

December	2.173
November	2.007
October	1.772

## Quarterly Performance Quarter Ended 12/31/22

LAIF Apportionment Rate <sup>(2)</sup> :	2.07
LAIF Earnings Ratio <sup>(2)</sup> :	0.00005680946709337
LAIF Fair Value Factor <sup>(1)</sup> :	0.981389258
PMIA Daily <sup>(1)</sup> :	2.29
PMIA Quarter to Date <sup>(1)</sup> :	1.98
PMIA Average Life <sup>(1)</sup> :	287

## Pooled Money Investment Account Monthly Portfolio Composition <sup>(1)</sup> 12/31/22 \$199.6 billion

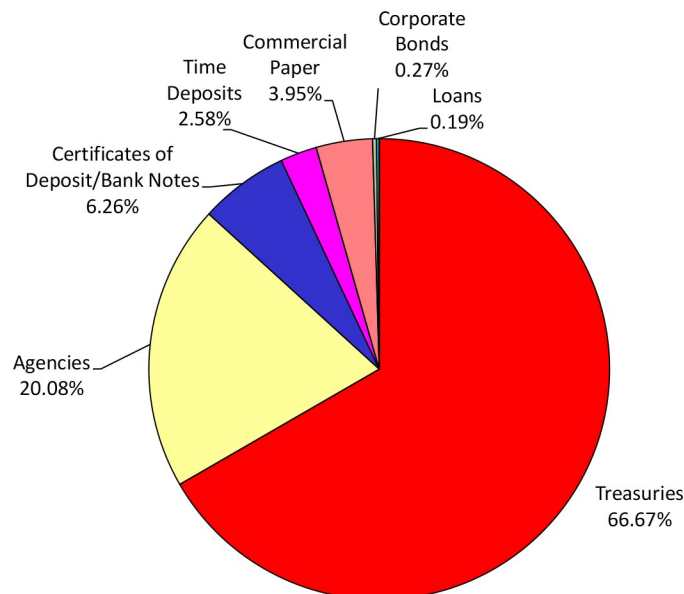


Chart does not include \$3,466,000.00 in mortgages, which equates to 0.002%. Percentages may not total 100% due to rounding.

Daily rates are now available here. [View PMIA Daily Rates](#)

Notes: The apportionment rate includes interest earned on the CalPERS Supplemental Pension Payment pursuant to Government Code 20825 (c)(1) and interest earned on the Wildfire Fund loan pursuant to Public Utility Code 3288 (a).

Source:

<sup>(1)</sup> State of California, Office of the Treasurer

<sup>(2)</sup> State of California, Office of the Controller

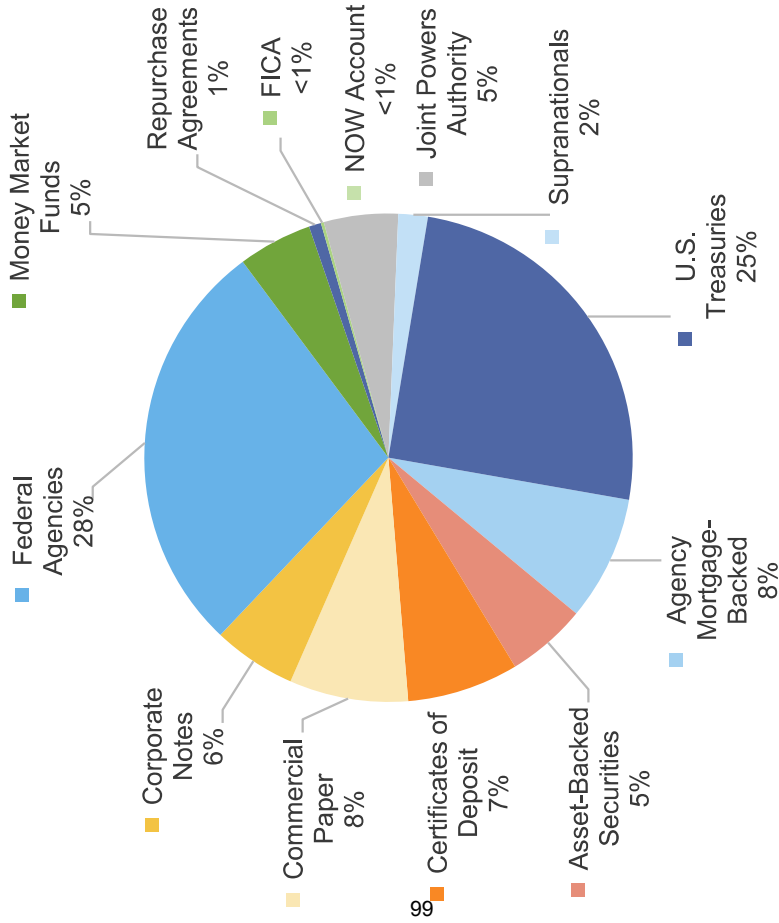
# San Bernardino County Pool Summary

## (as of 12/31/2022)

Security Type	Par Value	Amortized Cost	Market Value	Market % of Portfolio	Yield to Maturity at Cost	Wtd. Avg. Maturity	Effective Duration
Agency Mortgage-Backed	1,074,992,544	1,076,375,232	1,029,021,259	8.2%	2.76%	1040	2.67
Asset-Backed Securities	670,429,626	670,298,715	661,635,094	5.3%	3.19%	1222	1.36
Bank Notes	0	0	0	-	-	-	-
Certificates of Deposit	925,000,000	925,000,000	921,511,221	7.4%	3.23%	92	0.25
Collateralized CD	0	0	0	-	-	-	-
Commercial Paper	988,465,000	979,831,181	979,496,922	7.9%	4.31%	67	0.18
Corporate Notes	709,198,000	709,130,791	687,937,537	5.5%	2.21%	654	1.47
Federal Agencies	3,569,240,000	3,552,285,771	3,461,868,403	27.7%	2.49%	409	1.05
Money Market Funds	611,000,000	611,000,000	611,000,000	4.9%	4.10%	1	0.00
Municipal Debt	0	0	0	-	-	-	-
Repurchase Agreements	100,000,000	100,000,000	99,998,773	0.8%	4.21%	3	-
Bank Deposit Account	25,000,000	25,000,000	25,000,000	0.2%	3.90%	1	0.00
NOW Account	1,000,000	1,000,000	1,000,000	0.0%	2.45%	1	0.00
Joint Powers Authority	613,000,000	613,000,000	613,000,000	4.9%	4.50%	1	0.00
Supranationals	248,000,000	248,022,007	243,409,772	2.0%	1.62%	363	0.91
U.S. Treasuries	3,350,000,000	3,250,033,906	3,141,484,382	25.2%	2.40%	726	1.95
<b>Total Securities</b>	<b>12,885,325,170</b>	<b>12,760,977,603</b>	<b>12,476,363,363</b>	<b>100.0%</b>	<b>2.88%</b>	<b>502</b>	<b>1.21</b>
Cash Balance	177,731,896	177,731,896	177,731,896				
<b>Total Investments</b>	<b>13,063,057,066</b>	<b>12,938,709,500</b>	<b>12,654,095,260</b>				
Accrued Interest		37,867,608	37,867,608				
<b>Total Portfolio</b>	<b>13,063,057,066</b>	<b>12,976,577,108</b>	<b>12,691,962,868</b>				

1. Yield for the money market funds is a weighted average of the month-end yields for the Federated, Goldman, Fidelity, and Morgan Stanley money market funds.
2. Yield for the Joint Powers Authority is a weighted average of the month-end yields for the CAMP and CalTRUST Liquidity funds.
3. Statistics for the total portfolio include money market funds.
4. Market prices are derived from closing bid prices as of the last business day of the month as supplied by F. T. Interactive Data, Bloomberg, or Telerate.
5. Percentages may not sum to 100% based on rounding differences.

# Sector Distribution

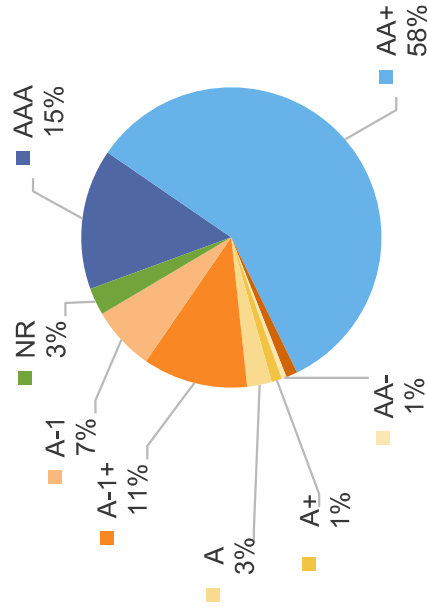


Sector	Market Value
Agency Mortgage-Backed	\$1,029,021,259
Asset-Backed Securities	\$661,635,094
Bank Notes	\$0
Certificates of Deposit	\$921,511,221
Collateralized CD	\$0
Commercial Paper	\$979,496,922
Corporate Notes	\$687,937,537
Federal Agencies	\$3,461,868,403
Money Market Funds	\$611,000,000
Municipal Debt	\$0
Repurchase Agreements	\$99,998,773
FICA	\$25,000,000
NOW Account	\$1,000,000
Joint Powers Authority	\$613,000,000
Supranationals	\$243,409,772
U.S. Treasuries	\$3,141,484,382

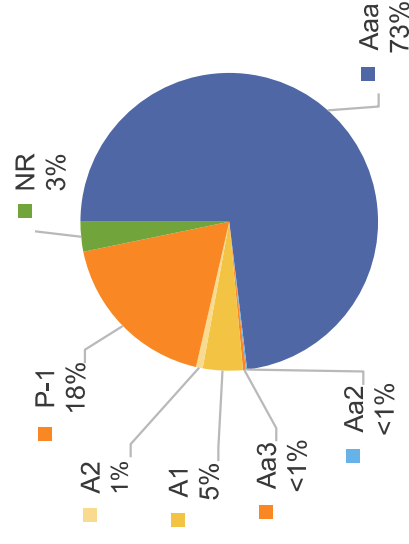
Percentages may not sum to 100% due to rounding.

# Credit Quality Distribution

## S&P RATINGS



## MOODY'S RATINGS



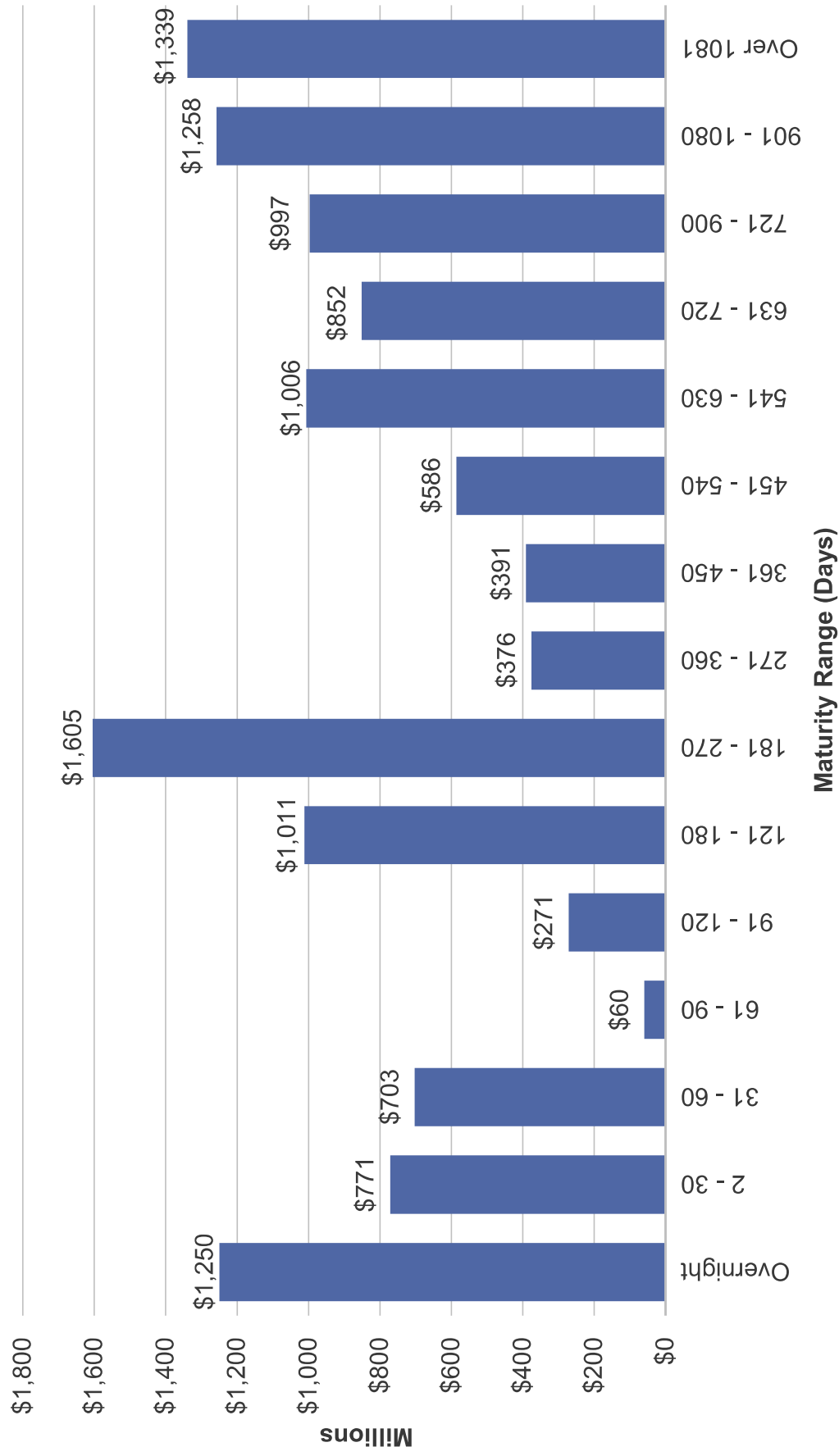
Credit Rating	Market Value
A-1+ (Short-Term)	\$1,409,889,508
A-1 (Short-Term)	\$861,336,872
AAA (Long-Term)	\$1,888,585,272
AA+ (Long-Term)	\$7,262,155,808
AA (Long-Term)	\$151,921,790
AA- (Long-Term)	\$65,606,321
A+ (Long-Term)	\$140,780,060
A (Long-Term)	\$329,629,366
Not Rated	\$366,458,366

Credit Rating	Market Value
P-1 (Short-Term)	\$2,271,226,379
Aaa (Long-Term)	\$9,115,127,692
Aa1 (Long-Term)	\$0
Aa2 (Long-Term)	\$19,670,530
Aa3 (Long-Term)	\$38,872,165
A1 (Long-Term)	\$540,687,916
A2 (Long-Term)	\$88,706,926
A3 (Long-Term)	\$0
Not Rated	\$402,071,755

Percentages may not sum to 100% due to rounding.



# Maturity Distribution



Maturity range assumes no securities are called.

# San Bernardino County Pool Portfolio Yield Summary

Month	Yield to Maturity At Cost
December 2021	0.65%
January 2022	0.66%
February 2022	0.76%
March 2022	0.86%
April 2022	0.99%
May 2022	1.17%
June 2022	1.46%
July 2022	1.65%
August 2022	1.89%
September 2022	2.08%
October 2022	2.36%
November 2022	2.66%
<b>December 2022</b>	<b>2.88%</b>

1. Gross yields not including non-earning assets (compensating bank balances) or administrative costs for management of the pool.  
2. All historical yields restated to include money market funds.

# Disclaimer

Investment advisory services are provided by PFM Asset Management LLC (“PFMAM”), an investment adviser registered with the U.S. Securities and Exchange Commission and a subsidiary of U.S. Bancorp Asset Management, Inc. (“USBAM”). USBAM is a subsidiary of U.S. Bank National Association (“U.S. Bank”). U.S. Bank is a separate entity and subsidiary of U.S. Bancorp. U.S. Bank is not responsible for and does not guarantee the products, services or performance of PFMAM. The information contained is not an offer to purchase or sell any securities. Additional applicable regulatory information is available upon request.

For more information regarding PFMAM’s services please visit [www.pfmam.com](http://www.pfmam.com).



# THE LEARNING INSTITUTE



California Schools JPA<sup>SM</sup>

MIND-BODY  
WELLNESS  
SERIES

## 2022-23 WORKSHOP CALENDAR

Thursday, Aug. 18, 2022 | 3:00-4:00 p.m.

### **Managing Stress**

Presented by Kaiser Permanente

Thursday, Sept. 1, 2022 | 3:00-4:00 p.m.

### **Mind-Body Series: Why Sleep Matters**

Presented by Kaiser Permanente

Tuesday, Sept. 13, 2022 | 3:00-4:00 p.m.

### **Mind-Body Series: Taking Care of YourSELF**

Presented by Kaiser Permanente

Thursday, Sept. 29, 2022 | 3:00-4:00 p.m.

### **Mind-Body Series: Cultivating Mindfulness**

Presented by Kaiser Permanente

Wednesday, Oct. 12, 2022 | 3:00-4:00 p.m.

### **Managing Emotional and Mental Health**

Presented by Health Advocate

Thursday, Oct. 13, 2022 | 3:00-4:00 p.m.

### **Mind-Body Series: Food and Mood**

Presented by Kaiser Permanente

Wednesday, Oct. 26, 2022 | 3:00-4:00 p.m.

### **Improving Overall Well-Being: The Mind Body Connection**

Presented by Health Advocate

Thursday, Oct. 27, 2022 | 3:00-4:00 p.m.

### **Mind-Body Series: Emotional Well-Being**

Presented by Kaiser Permanente

Tuesday, Nov. 8, 2022 | 3:00-4:00 p.m.

### **Mind-Body Series: Finding More Margin in Your Day**

Presented by Kaiser Permanente

Wednesday, Nov. 16, 2022 | 3:00-4:00 p.m.

### **Resiliency: Moving Forward in Changing Times**

Presented by Health Advocate

Wednesday, Nov. 30, 2022 | 3:00-4:00 p.m.

### **Avoiding Burnout**

Presented by Health Advocate

Thursday, Dec. 1, 2022 | 3:00-4:00 p.m.

### **Mind-Body Series: Building Resiliency**

Presented by Kaiser Permanente

Friday, Jan. 27, 2023 | 3:00-4:00 p.m.

### **Depression, Anxiety and Burnout: Moving Toward Hope and Health**

Presented by Health Advocate

Wednesday, Feb. 8, 2023 | 3:00-4:00 p.m.

### **Emotional Well-Being for Employees**

Presented by Health Advocate

For more information, email

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RISK  
MGMT  
SERIES

## 2022-23 WORKSHOP CALENDAR

Thursday, July 21, 2022 | 2:00-3:30 p.m.

### **Risk Management Round Table — EOP Tools and Resources**

Presented by CSRM risk team

Tuesday, July 26, 2022 | 2:00-3:30 p.m.

### **Developing EOPs for K-12**

Presented by Eric Vetere

Tuesday, Aug. 16, 2022 | 10:00-11:30 a.m.

### **CSRM Cyber Risk Management- Addressing Cyber Liabilities**

Presented by KYND

Wednesday, Sept. 21, 2022 | 9:00-11:30 a.m. or 1:00-3:30 p.m.

### **The Basics of Evaluating Office Workstation Ergonomics**

Presented by Scarlett Saddler, PRISM

Friday, Sept. 30, 2022 | 3:00-4:00 p.m.

### **California Schools JPA Board Member Orientation**

Presented by Teresa Saenz

Friday, Oct. 21, 2022 | 3:00-4:00 p.m.

### **California Schools JPA Board Member Orientation**

Presented by Teresa Saenz

Tuesday, Oct. 25, 2022 | 2:00-3:30

p.m. **Risk Management Round Table**

Presented by CSRM risk team

Tuesday, Nov. 15, 2022 | 8:30-11:30 a.m.

### **TLI: Cyber Table Top**

Presented by Alliant

Wednesday, Nov. 30, 2022 | 10:00-11:30 a.m.

### **TLI: Insurance Requirements, Insurance Contracts (IRIC)**

Presented by Alliant

Friday, Feb. 10, 2023 | 2:00-3:30 p.m.

### **California Schools JPA Board Member Orientation**

Presented by Robert Feldhake

Wednesday, Feb. 22, 2023 | 2:00-3:30 p.m.

### **Risk Management Round Table**

Presented by CSRM Risk team

Thursday, March 2, 2023 | 9:00-3:30 p.m.

### **NFPA 70E Lockout-Tagout (National Fire Protection Association)**

Presented by Paul Zoubek, Alliant

Thursday, March 9, 2023 | 2:00-3:30 p.m.

### **Automobile Accident Investigation**

Presented by TBD

Tuesday, March 21 & Wednesday, March 22, 2023 | 8:30 a.m.- 3:30 p.m.

### **OSHA 10-Hour Training**

Presented by Tim Leech, Alliant

Friday, April 28, 2023 | 3:00-4:00 p.m.

### **California Schools JPA Board Member Orientation**

Presented by Teresa Saenz

Wednesday, May 24, 2023 | 2:00-3:30 p.m.

### **Risk Management Round Table**

Presented by CSRM Risk team

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HUMAN  
RESOURCES  
SERIES



## 2022-23 WORKSHOP CALENDAR

Thursday, Oct. 20, 2022 | 11:00-12:00 a.m.

### **Progressive Discipline Documentation for Prevention of Employment Practices Liability**

Presented by John Floyd and Bernadette O'Brian from Floyd Skeren Manukain Lavgeving, LLP

Friday, Nov. 18, 2022 | 10:00-11:00 a.m.

### **Avoiding Liability Litigation Traps; Early Preparations, Depositions, and Document Retention**

Presented by Matthew Soleimanpour, Esq. Soleiman, APC

Thursday, Dec. 8, 2022 | 10:00-11:00 a.m.

### **Diversity, Equity and Inclusion**

Presented by Mark Dundee from AON

Tuesday, Dec. 13, 2022 | 10:00-11:00 a.m.

### **Claims Made for Childhood Sexual Assault: Reporting Requirements**

Presented by Robert Feldhake

Thursday, Jan. 12, 2023 | 10:00-11:00 a.m.

### **ADA/FEHA Disability Compliance: Managing Reasonable Accommodations**

Presented by Rachel Shaw

Thursday, March 16, 2023 | 10:00-11:00 a.m.

### **Hiring Best Practices to Prevent Childhood Sexual Assault**

Presented by Dennis Popka

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GENERAL  
WORKPLACE  
SERIES

## 2022-23 WORKSHOP CALENDAR

Thursday, July 14, 2022 | 10:00-11:00 a.m.

**Workers' Comp Focus Group — WC 101 Reportin Requirements**

Presented by Daniel Rodriguez

Friday, Oct. 14, 2022 | 10:00-11:00 a.m.

**Workers' Comp Focus Group — Fraud Investigation**

Presented by Bob Nagal of RJN Investigations and San Bernardino County District Attorney, Michael Chiriatti

Thursday Feb. 16, 2023 | 10:00-11:00 a.m.

**Workers' Comp Ed Code Update: Benefits and Strategies**

Presented by Daniel Rodriguez

Friday April 28, 2023 | 10:00-11:00 a.m.

**Workers' Comp Focus Group- Coordinating Leave Provisions of the Education Code with  
Workers' Compensation Benefits for K-12 and Higher Education**

Presented by Pat Hamblin

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CSEBA  
Series

## 2022-23 WORKSHOP CALENDAR

TBD | 3:30-4:00 p.m.

**Knowledge in 30 — The Best of Blue Shield**

Presented by Blue Shield

Monday, Sept. 12, 2022 | 9:00-11:00 a.m.

**Planning for Retirement: Navigating Medicare**

Presented by Terri Lynn

Thursday, Sept. 22, 2022 | 3:00-5:00 p.m.

**Planning for Retirement: Navigating Medicare**

Presented by Terri Lynn

Tuesday, Sept. 27, 2022 | 3:00-5:00 p.m.

**Planning for Retirement: Navigating Medicare**

Presented by Terri Lynn

Friday, Sept. 30, 2022 | 3:00-4:00 p.m.

**California Schools JPA Board Member Orientation**

Presented by Teresa Saenz

TBD | 3:00-4:00 p.m.

**Benefits Round Table**

Presented by Sandra Bostick and Francisco Rodriguez

Friday, Oct. 21, 2022 | 3:00-4:00 p.m.

**California Schools JPA Board Member Orientation**

Presented by Teresa Saenz

Friday, Feb. 10, 2023 | 3:00-4:00 p.m.

**California Schools JPA Board Member Orientation**

Presented by Robert Feldhake

Friday, April 28, 2023 | 3:00-4:00 p.m.

**California Schools JPA Board Member Orientation**

Presented by Teresa Saenz

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## CSRM Approved 2022-2023 Calendar

### EXECUTIVE COMMITTEE MEETINGS

DATE	LOCATION	SUITE	TIME
Aug. 31, 2022	JPA Office, 1950 South Sunwest Lane, San Bernardino	102	9:00 a.m.
Sept. 28, 2022	JPA Office, 1950 South Sunwest Lane, San Bernardino	102	9:00 a.m.
Feb. 1, 2023	JPA Office, 1950 South Sunwest Lane, San Bernardino	102	9:00 a.m.
Mar. 8, 2023	JPA Office, 1950 South Sunwest Lane, San Bernardino	102	9:00 a.m.
Apr. 12, 2023	JPA Office, 1950 South Sunwest Lane, San Bernardino	102	9:00 a.m.
May 24, 2023	JPA Office, 1950 South Sunwest Lane, San Bernardino	102	9:00 a.m.
TBD	Strategic Plan Review		



### BOARD OF DIRECTORS MEETINGS

DATE	LOCATION	SITE	TIME
Dec. 8, 2022	Hybrid Meeting (Virtual & In-Person)	HM	9:00 a.m.
April 19, 2023	Hybrid Meeting (Virtual & In-Person)	HM	9:00 a.m.
June 14, 2023	Virtual Meeting	VM	1:00 p.m.



### JPA EVENTS

DATE	EVENT/LOCATION		TIME
Nov. 7, 2022	California Schools JPA Conference - Day 1 (full-day)	DGC	TBD
Nov. 8, 2022	California Schools JPA Conference - Day 2 (half-day)	DGC	TBD



### AD HOC /SUBCOMMITTEE MEETINGS

DATE	LOCATION	SITE	TIME
Sept. 30, 2022	Board Member Orientation - Virtual Meeting	VM	3:00 p.m.
Oct. 21, 2022	Board Member Orientation - Virtual Meeting	VM	3:00 p.m.
Feb. 10, 2023	Board Member Orientation - Virtual Meeting	VM	3:00 p.m.
April 28, 2023	Board Member Orientation - Virtual Meeting	VM	3:00 p.m.
Aug. 11, 2022	Claims Committee	VM	2:00 p.m.
Oct. 6, 2022	Claims Committee	VM	2:00 p.m.
Feb. 16, 2023	Claims Committee	VM	2:00 p.m.
May 11, 2023	Claims Committee	VM	2:00 p.m.

**\*DISCLAIMER:** Calendar meetings and events are subject to change or cancellation per the CSRM President and JPA CEO

CSRM Meeting/Events Calendar approved by the Board of Directors April 20, 2022

## Approved 2022-2023 Calendar

### AD HOC /SUBCOMMITTEE MEETINGS

DATE	LOCATION	SITE	TIME
TBA	Community College Committee	TBA	TBA
TBA	Community College Committee	TBA	TBA
TBA	Community College Committee	TBA	TBA
TBA	Finance Sub-Committee	TBA	TBA
TBA	Finance Sub-Committee	TBA	TBA
TBA	Finance Sub-Committee	TBA	TBA
TBA	Governance Sub-Committee	TBA	TBA
TBA	Governance Sub-Committee	TBA	TBA
TBA	Governance Sub-Committee	TBA	TBA

### NON-JPA EVENTS/CONFERENCES

Sept. 13-16, 2022	CAJPA Annual Conference, South Lake Tahoe, CA		
Sept. 10-14, 2022	URMIA, Annual Conference, Indianapolis, IN		
Oct. 2-4, 2022	AGRIP, Fall Conference, San Diego, CA		
Oct. 24-26, 2022	ACBO Fall Conference, Indian Wells, CA		
Dec. 1-3, 2022	CSBA Annual Conference, San Diego, CA		
Feb. 8-10, 2023	PARMA Annual Conference, Sacramento, CA		
Apr. 4-7, 2023	CASBO Annual Conference, Long Beach, CA		
June 7-9, 2023	CCWC Annual Conference, Anaheim, CA		

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CSRM Meeting/Events Calendar approved by the Board of Directors April 20, 2022