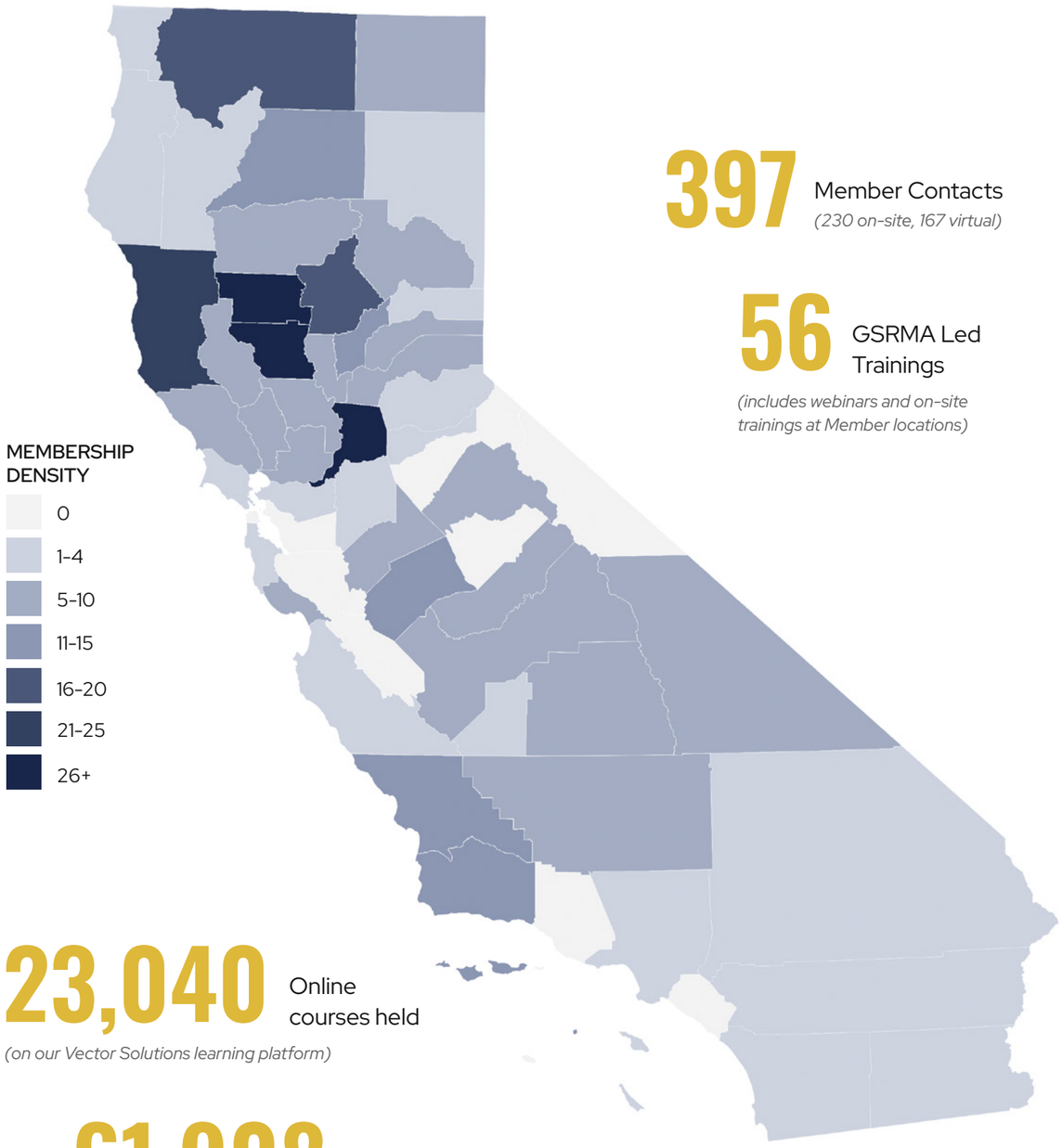


GSRMA

GOLDEN STATE RISK MANAGEMENT AUTHORITY

2025 - 2026 ANNUAL REPORT

MEMBERSHIP MAP



397 Member Contacts
(230 on-site, 167 virtual)

56 GSRMA Led Trainings
(includes webinars and on-site trainings at Member locations)

23,040 Online courses held
(on our Vector Solutions learning platform)

61,908 Online custom activities
(on our Vector Solutions learning platform)



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TO OUR VALUED MEMBERS,

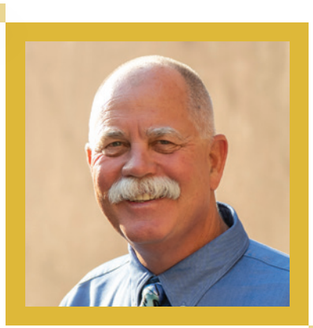
This past year marked an important period of focus and refinement for Golden State Risk Management Authority (GSRMA). As the needs of public agencies continue to evolve, we remain committed to strengthening the programs, services, and support our Members rely on.

Throughout the year, we took deliberate steps to sharpen our operations, lean into the capabilities of internal systems, and further enhance the way we serve our membership. From creating focused reports that identify specific areas of need for Members, to improving the order of operations so that staff efforts are focused on their highest and best use of time. With the specialized expertise increasing across each of the departments, our focus has remained deliberate: deliver responsive, practical solutions that help our Members navigate an increasingly complex environment with confidence.

This year, we continued to support the sharpening of staff expertise through further education and attendance at leading industry conferences. We forged new partnerships in the creation of the Golden Partner Advantage Network, identifying vendors and business partners that provide products and services important to our Members. The result is a team that is even better equipped to deliver solutions with greater precision, responsiveness, and impact.

Our continued progress is measured not only by the growth of our membership, but also by how effectively we continue to listen, respond, and support our Members. By deepening partnerships and staying focused on our Members' evolving needs, we can better equip our member agencies to serve their communities with confidence.

On behalf of the entire GSRMA team, thank you for your continued trust and partnership. We look forward to another year of collaboration, progress, and dedicated service.



With Appreciation,

Scott Schimke

Scott Schimke, ARM | Executive Director

OUR MISSION

We are served by a wide range of public agencies. Cities, counties, schools, fire and police departments, utilities, healthcare districts, libraries, parks, and countless special districts are essential to the well-being and stability of the communities we call home. These agencies are critical in keeping our neighborhoods safe, healthy, resilient, and prepared to meet the future.

As the needs of our member agencies and the public they serve evolve, so does GSRMA. This year's focus was on sharpening the programs and services we provide. We have been refining our approach, strengthening our support systems, and delivering more targeted solutions to help our Members manage risk with confidence and efficiency.

We go beyond simply offering coverage such as liability, workers' compensation, property, and employee benefits. We provide risk management resources and expertise not readily available to our local agencies. Through innovation, strategic refinement, and a strong sense of partnership, we work side by side with our Members to protect their teams, safeguard public resources, maintain financial stability, and support long-term success.

Together, we share a vision:
to Empower Our Communities to Thrive.

BROAD REPRESENTATION. SHARED LEADERSHIP. MEMBER DRIVEN.

GSRMA's Board of Directors reflects the strength and diversity of our statewide membership while maintaining a clear focus on what matters most: serving our Members effectively. With representatives from counties, cities, schools, fire districts, cemeteries, and special districts across California, the GSRMA Board brings a broad range of perspectives that help sharpen our priorities and guide our decisions. Their leadership ensures our policies, services, and strategies remain aligned with member needs, operational excellence, and long-term sustainability.



Gina Taylor – Willows Unified School District Board (School District Representative) Trustee Taylor provides essential insight into school operations, educational services, and the unique risks involved in serving students and families.



Tony Arendt – County of Glenn Board of Supervisors (County Representative) Representing rural Northern California, Supervisor Arendt brings a strong background in regional governance and interagency collaboration.



Jim Yoder – County of Glenn Board of Supervisors (County Representative), a long-serving advocate for county-level services, Supervisor Yoder brings insight and dedication to local government stability.



Matt Romano – Orland City Council (City Representative) Mayor Romano offers a municipal perspective, representing the voice of small and mid-sized cities navigating risk, compliance, and growth.



Rick Beale – Orland Cemetery District Board (Cemetery District Representative) Commissioner Beale brings decades of service and a deep understanding of special district operations, particularly in essential community services.



Neal Quinn – Bayliss Fire Protection District (Fire District Representative) Mr. Quinn offers extensive knowledge in emergency services and fire protection governance.



Jim Jones – Tehama-Colusa Canal Authority (Special District Representative) Board Member Jones represents the needs of unique special districts, ensuring GSRMA remains flexible and innovative in our approach to risk management.



Our Executive Director, Scott Schimke, oversees GSRMA's daily operations and works closely with the Board to turn strategic priorities into meaningful action. Together, they maintain a disciplined focus on sound governance, responsive service, and continuous improvement. From policy development to long-range planning, the Board remains actively engaged in shaping a stronger, more focused future for the pool and our Members.

At GSRMA, governance is more than representation—it is a commitment to clarity, accountability, and purpose. By asserting that our priority is member value and organizational strength, our Board guides our success as a member-focused risk pool.

MEET THE MEMBERS OF GSRMA

- CEMETERIES
- LAFCOs
- CITIES
- PUBLIC TRANSIT
- COMMUNITY SERVICE
- RESOURCE CONSERVATION
- COUNTIES
- SCHOOLS
- FIRE
- WATER & WASTEWATER
- HEALTH
- ADDITIONAL DISTRICTS

Strength In Diversity

At the heart of GSRMA is a diverse and growing membership of public agencies working together to better serve their communities. While each unique member faces their own set of operational and regulatory challenges, our focus remains the same: strengthening services, reducing risk, and delivering the support agencies need most. Through collaboration, targeted resources, and responsive guidance, Members gain access to the tools and expertise needed to become more secure, confident, and a stronger agency overall.



CEMETERIES 136 Members

Cemetery Districts face unique responsibilities, from complying with state health and safety regulations to maintaining safe and accessible public spaces. Many operate with limited staff and resources while managing ongoing operational risks. GSRMA helps sharpen their ability to respond through cost-stable coverage, targeted training, risk management guidance, and supplemental support programs designed specifically for their needs.

"We encompass five cemeteries in our area, and GSRMA has been there for our district on so many occasions, helping us navigate situations we didn't always know how to handle on our own. Their training for staff and board Members has been invaluable, and after more than 10 years attending their conferences, there's always something new to learn."

– Jeanne Brown, Board Member, Sutter Cemetery District

CITIES 6 Members

Cities manage a broad range of public services while navigating evolving state and federal requirements. With limited time and staff capacity, municipal teams often need practical support they can rely on. Through GSRMA, cities gain access to focused risk management resources, collaborative expertise, and responsive guidance that helps streamline operations and strengthen service delivery.

"GSRMA has been a true partner—it almost feels like they're part of our staff. They're very responsive, and they help us navigate challenges in ways that not only solve the issue at hand but make us a stronger organization for the future."

– Eric Wier, City Manager, City of Crescent City





OUR VALUED MEMBERS

COMMUNITY SERVICE 24 Members

Community Service, Public Utility, and Resort Improvement Districts provide essential services that communities depend on every day. Balancing infrastructure demands, operational risks, and limited funding requires adaptable support and reliable coverage. Membership provides these districts with stable protection, practical resources, and a strong network focused on helping them operate more efficiently and effectively.

"Attendance at the Conference was beneficial to the RID by learning what risks we are exposed to. The information presented will help the administration department avoid pitfalls and future claims. Thank you!"

– Jessica DeKelver, Administrative Superintendent, Resort Improvement District No. 1

COUNTIES 1 Member

Counties in California oversee some of the most complex public operations in the state, managing responsibilities that range from public safety to health services and infrastructure. GSRMA supports counties with proactive risk management tools, employee training, process improvement guidance, and responsive support that helps refine operations and reduce exposure across departments.

"GSRMA has provided us with the greatest customer service that we could have ever asked for. Their employees are like our own family, and they treat our employees like family. We continue to choose GSRMA because of their ability to be on the front lines with us, in the boardroom with us, and helping us meet our financial goals."

– Scott De Moss, County Administrative Officer, County of Glenn

FIRE 57 Members

Fire Districts face growing operational demands, rising equipment costs, evolving training standards, and staffing challenges. Through membership, fire agencies gain access to specialized risk management resources, adaptable training opportunities, and responsive support tailored to the realities of emergency response and public safety operations.

"GSRMA brings a warm, personal approach to risk management that goes far beyond the paperwork of a traditional insurance policy. Their personalized guidance and dedication to our community gives us absolute confidence that our first responders and operations are in expert hands."

– Keelyn O'Brien, Executive Administrator/Firefighter, South Coast Fire Protection District

HEALTH 15 Members

Health related agencies such as Public Health Centers, In-Home Supportive Services, and First 5 Programs provide provide critical services while balancing strict regulations, limited resources, and increasing community needs. GSRMA helps these agencies strengthen operations through affordable coverage, targeted risk management support, specialized training, and collaborative resources designed for health-focused programs and services.

"Trainings we were able to attend with LPSF funds benefited our agency by strengthening internal leadership practices, improving communication among staff and community partners, and enhancing decision-making processes that reduce operational risks and potential liability. We thank GSRMA for these programs and opportunities immensely."

– Ericka Summers, Executive Director, First Five Yuba County

LAFCOs 4 Members

Local Agency Formation Commissions (LAFCOs) manage complex governance, boundary, and regulatory responsibilities that require precision and informed decision-making. Through GSRMA, LAFCOs gain access to specialized trainings, responsive guidance, and risk management expertise that supports effective and compliant operations.

"Responsiveness and the support we receive from GSRMA is top-notch. The team's attention to detail and programs offered are very Member-focused; they have become a great ally."

– Doug Libby, Executive Officer, Sutter LAFCO

PUBLIC TRANSIT 12 Members

Public Transit Agencies face ongoing challenges related to safety, liability, public visibility, and operational costs. Membership provides stable coverage, focused training opportunities, and tailored risk management support from professionals who understand the unique demands of keeping communities connected safely and efficiently.

"With GSRMA's general liability support and claims guidance, we received clear direction on how to manage incidents and saw quicker claims resolution with fewer repeat issues. Our teams feel supported, and our facility and transit operations are now better protected. For us, GSRMA represents reliable protection and a trusted partnership."

– Toan Tran, Chief Operating Officer, Eastern Contra Costa Transit Authority (dba Tri Delta Transit)





RESOURCE CONSERVATION 9 Members

Resource Conservation Districts protect vital natural resources while balancing environmental responsibilities, public expectations, and funding limitations. GSRMA provides RCDs with practical risk management support, specialized trainings, and flexible coverage solutions that help strengthen operations and support long-term sustainability.

"What really stands out about GSRMA is their customer service. The GSRMA team understands the kind of work we do in conservation and tailors their help to fit our needs. That personable, reliable support lets us stay focused on serving our community and protecting our natural resources."

– Kandi Manhart-Belding, Executive Officer, Glenn County Resource Conservation District

SCHOOLS 8 Members

K–12 Schools operate in a highly regulated environment with growing human resource, safety, and litigation challenges. Membership gives schools access to best practices, training resources, and ongoing support that helps reduce risk, strengthen operations, and create safer environments for staff and students alike.

"We greatly value our partnership with Golden State Risk Management Authority! GSRMA has provided valuable professional development, safety resources, and responsive support. Access to legal counsel has been especially helpful in navigating Human Resources and employee relations matters. GSRMA's expertise and partnership have strengthened our district and helped us make informed decisions with greater confidence."

– Emmett Koerperich, Superintendent, Willows Unified School District



WATER & WASTEWATER 64 Members

Water and Wastewater Agencies manage critical infrastructure and resources essential to community well-being. As operational demands and regulatory pressures continue to grow, membership connects these agencies with stable coverage, targeted risk management expertise, and a collaborative network focused on strengthening long-term resilience and operational stability.

"Working with Golden State Risk Management Authority (GSRMA) has been an exceptional experience. Their team consistently delivers outstanding risk management solutions, comprehensive training resources, and proactive loss prevention support. They truly operate as a dedicated partner, helping our very rural Water District navigate our coverage needs with transparency, prompt communication, and unmatched expertise."

– Kym Johnson, Bookkeeper, Washington County Water District

ADDITIONAL DISTRICTS 16 Members

A variety of Additional Districts provide a wide variety of essential community services, each with unique operational and governance challenges. GSRMA offers tailored coverage options, responsive support, and risk management expertise that help districts refine operations, strengthen services, and better serve their communities.

"I have always been able to turn to GSRMA with questions or requests and am never left waiting. Staff is efficient, friendly, and always ready to assist."

– Kristin Riggs, Interim Executive Director, Sacramento Metropolitan Cable Television Commission

OUR VALUED MEMBERS



We Are Stronger Together

By coming together through GSRMA membership, agencies gain access to collective expertise, expanded resources, and focused support designed to meet evolving public sector challenges. As we continue to refine our programs and strengthen our services, our Members' ability to protect, support, and serve communities across California grows even stronger.

EMPLOYEE BENEFITS

Providing competitive employee benefits is critical to attracting and retaining a skilled public workforce. GSRMA's Employee Benefits Program offers Members access to quality health and welfare plans, streamlined administration, and responsive support tailored to the needs of public agencies. By simplifying benefits administration and providing reliable service, we help Members focus on supporting their employees while managing long-term costs.

GENERAL LIABILITY

Public agencies provide essential services that bring them into daily contact with employees, residents, contractors, and visitors. From public meetings and parks, to roadways and community facilities, every interaction presents potential liability exposures. GSRMA's General Liability Program protects Members from a wide range of claims while providing risk management resources, training, and guidance that help agencies reduce exposures before losses occur. By combining comprehensive coverage with proactive support, Members can focus on serving their communities with confidence.

PROPERTY

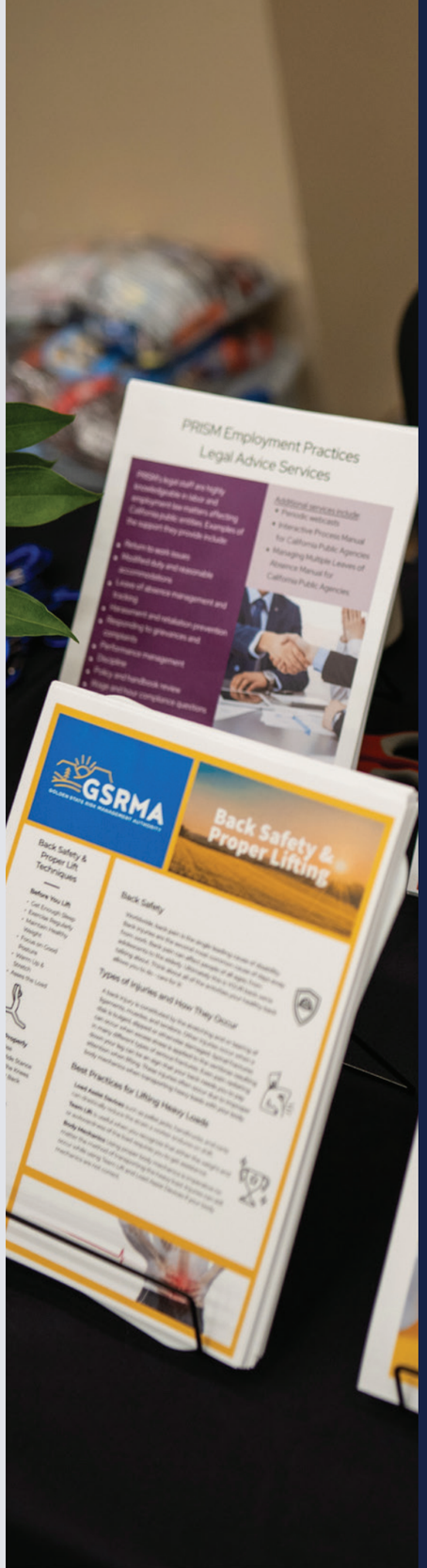
Public agencies are entrusted with protecting valuable community assets, including buildings, equipment, emergency apparatus, infrastructure, and specialized facilities. GSRMA's Property Program provides comprehensive coverage designed to help Members recover quickly from unexpected events such as fire, severe weather, theft, or other covered losses. Combined with risk management support and risk control resources, the Property Program helps agencies safeguard the facilities and equipment their communities depend on every day.

WORKERS' COMPENSATION

Employees are the foundation of every public agency, and protecting their health and well-being is essential. GSRMA's Workers' Compensation Program provides comprehensive claims management, medical coordination, and return-to-work support while helping agencies navigate California's complex regulatory environment. Through proactive claims management, training, and risk control services, we help Members reduce workplace injuries, control costs, and promote safer, healthier workplaces.

MISCELLANEOUS COVERAGES

Every public agency faces unique exposures that extend beyond traditional insurance programs. GSRMA offers specialized coverages, including Cyber Liability, Medical Malpractice, Professional Liability, Landfill Liability, and other tailored solutions, to address the evolving risks faced by today's public entities. These coverages provide Members with flexible protection, specialized expertise, and the confidence that even their most complex operational risks are supported through a comprehensive risk management partnership.



ADDITIONAL PROGRAMS

Risk Management Accreditation Program (RMAP)

This program rewards Members for improving workplace safety and strengthening risk management by meeting annual requirements. Our team partner with Members every step of the way, providing guidance and support to help them meet their safety goals and maximize the benefit to their organization.

Loss Prevention Subsidy Fund (LPSF)

The LPSF helps Members offset the cost of safety training and conference attendance through this reimbursement program. Available on a first-come, first-served basis and replenished annually, the program makes safety investments more affordable while supporting stronger safety practices and fostering a culture of prevention.

HR Hotline

The HR Hotline provides Members with direct access to expert guidance on employment issues, personnel policies, and everyday HR challenges. Our team is available to help leaders and staff navigate complex situations with confidence while promoting compliance and effective workplace practices.

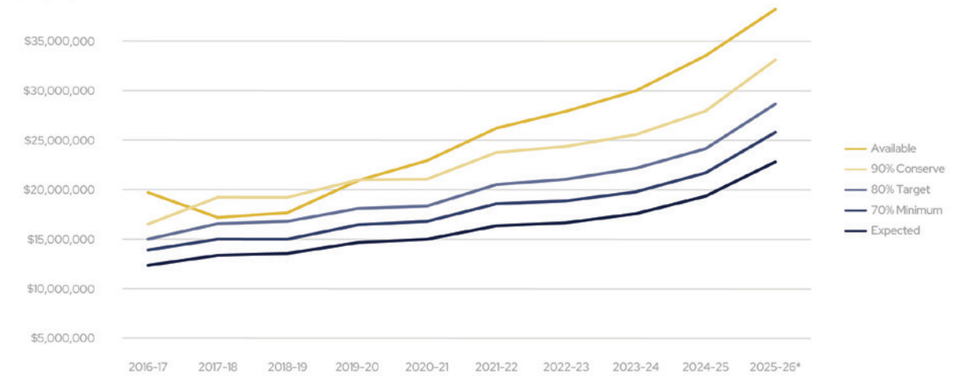
Vector Solutions Learning Management System

Members have access to online training that strengthens safety, compliance, and professional development. Our team helps agencies implement and maximize the platform, making it easy to train employees, reduce risk, and stay on track.

Nurse Triage & Claims Support

Members have 24/7 access to a Nurse Triage service for immediate care guidance for injured workers, with our in-house claims team providing personalized support throughout the process. Together, they streamline claims, improve outcomes, reduce costs, and help employees recover safely and quickly.

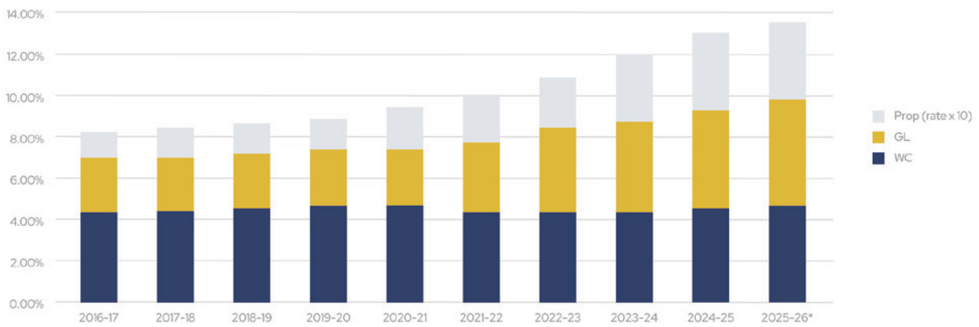
10 Year Funding Trend



Funding levels are one of the clearest indicators of a risk pool's financial health. A 70% confidence level is considered minimal and 85% is considered conservative.

As of June 30, 2026, GSRMA's available funds of $38.3 million were about $5.2 million above the $33.1 million needed for a 90% confidence level, and have nearly doubled in ten years.

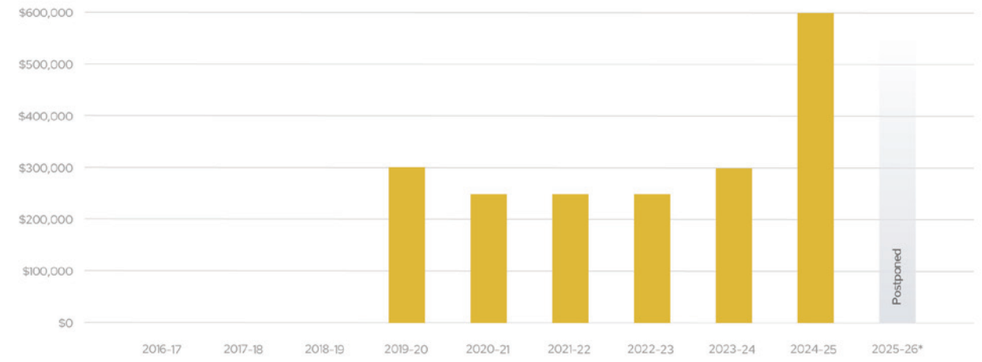
10 Year Rate Trend



A primary goal of our rate setting is to avoid year-over-year spikes in Members' costs, because public entities are generally less equipped to absorb sudden changes in expenses.

For 2025-26, rates rose 2.5% for Workers' Compensation, 8.0% for General Liability and 1.4% for Property.

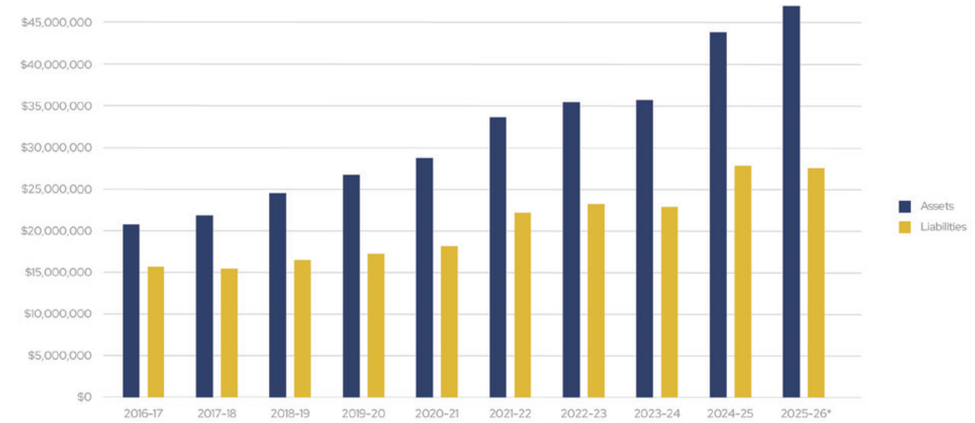
Dividends



When a well-run pool performs better than expected, excess funds can be returned to Members as dividends. GSRMA has awarded $1.95 million over the past ten years, including $600,000 in 2024-25.

Dividend consideration for 2025-26 was postponed for one year because of a significant increase in membership late in the fiscal year.

Assets and Liabilities



Beyond the pool's fiscal health, managing assets and expenses carefully helps us keep costs steady for Members. GSRMA's disciplined stewardship has kept our financial footing strong, even as industry costs continue to climb.

**Financial information for 2025-26 is draft only and unaudited*



HISTORY OF GSRMA

FOCUSED ON A STRONGER FUTURE

GSRMA was founded in 1979 in response to a collapsing insurance market that left many public agencies without reliable coverage. Originally formed as the Glenn County Joint Powers Authority (GCJPA), the organization quickly became a trusted model for collaboration, stability, and shared support.

As membership and Member needs evolved, so did the organization. By the late 1990s, GCJPA had refined operations by bringing claims and accounting services in-house while building strategic partnerships with Public Risk Innovation, Solutions and Management (PRISM) to provide cost-effective excess coverage. The relationship forged between GSRMA and PRISM remains strong to this day, ensuring the availability of coverage and long-term stability of the pool.

In 2000, GCJPA became GSRMA and expanded membership opportunities to public agencies across California. The result has been the growth of a broad network of agencies benefiting from responsive service, shared expertise, and practical risk management.

Today, we serve a diverse range of public entities, including schools, cities, counties, fire districts, cemeteries, and special districts. This diversity continues to shape our approach to providing risk management services. Members benefit from adaptable coverage solutions, both general and agency-specific risk management resources, and services adapted to apply across the spectrum of Member agencies.

As we continue to grow, we remain focused on stable rates, sound financial stewardship, and the cultivation of effective industry partnerships. Over time, our growth has contributed to the strengthening of our programs, expanding our internal expertise, and the return of significant savings back to our Members.

Despite the challenges that growth brings, together with our Members, we continue building a stronger, more resilient future.

MEET THE GROUP OF DEDICATED EXPERTS WHO MAKE GSRMA WORK

- FINANCE & EMPLOYEE BENEFITS
- PROGRAM ADMINISTRATION
- INFORMATION TECHNOLOGY
- RISK CONTROL
- LIABILITY & PROPERTY CLAIMS
- RISK MANAGEMENT
- MEMBER SERVICES
- WORKERS' COMPENSATION CLAIMS





OUR TEAM



FINANCE & EMPLOYEE BENEFITS

As GSRMA continues to grow, our Finance Team remains focused on strengthening the systems and services that support our Members. This year, we completed the first full year with our new Employee Benefits Third-Party Administrator (BRMS), including a successful open enrollment cycle that improved efficiency for both staff and participating Members.

Finance also expanded the use of our LockBox payment system and ACH transactions, helping streamline payment processing while providing Members with a more secure and convenient way to submit payments. These improvements contributed to our strongest contribution collection year to-date and will continue to reduce processing time and reliance on paper checks.

Adding staff to the Finance Team, continued automation upgrades and system integration, and more advanced reporting all support sound financial management and allow staff to respond more quickly to member needs. Our more aggressive cash and investment funds management results in the maximum return on the funds set aside to pay future claims expense.

The Finance Team will continue expanding digital services, including enhanced online support and payment options that will make it even easier for Members to access invoices and manage payments electronically.

Jennifer DelCastillo, CPA, ARM – *Chief Financial Officer*
Ryan Schimke – *Senior Accountant*
Iris Cruz – *Staff Accountant*
Holly Gracey – *Accounting Technician*
Naomi Whatley – *Sr. Employee Benefits Specialist*









INFORMATION TECHNOLOGY

As GSRMA continues to strengthen its services and programs, our Information Technology Team remains focused on building the systems that support staff and enhance the member experience. This year, we refined reporting and tracking capabilities, creating a more connected approach to managing claims, policies, risk management, communications, and member services.

These enhancements provide staff with stronger analytical tools, improve operational efficiency, and support more responsive service across the organization. Continued investments in technology, including expanded use of artificial intelligence, are helping streamline routine processes, improve decision-making, and create new opportunities to enhance member services.

Looking ahead, the Information Technology Team will continue exploring emerging technologies and artificial intelligence-driven solutions to strengthen operations, improve risk management strategies, and deliver even greater value as the needs of our Members continue to evolve.

Dave Glende – *Chief Operations Officer / Chief Information Officer*
Sam Adams – *Director of Information Technology*
Angela McLaughlin – *Sr. Information Technology Specialist*
Nick Valdivia – *Data Analyst & System Administrator*
Jesse Krepelka – *Information Technology Specialist*

LIABILITY & PROPERTY CLAIMS

Liability and Property Claims can significantly impact agency operations. Our General Liability and Property Claims Team is focused on delivering timely, knowledgeable support that helps Members recover quickly, reduce disruption, and manage costs effectively.

Over the past year, we continued guiding Members through every stage of the claims process, from investigations and recommendations to litigation management and defense coordination when needed. In addition, we recovered approximately $100k through subrogation efforts, directly reducing member costs.

As we continue refining our claims operations, we are expanding expertise, strengthening collaboration with the Risk Control Team, and enhancing communication tools to provide faster, more transparent services.

Tricia Alderman – *Chief Claims Officer*
Brenda Eldredge – *Senior Property & Casualty Adjuster*
Evonn Lopez – *Claims Assistant*







OUR TEAM



MEMBER SERVICES

The Member Services Team serves as the conduit between GSRMA and our Members, ensuring agencies remain informed, engaged, and supported throughout the year. As the needs of our Risk Pool continue to change, the team has focused on strengthening communication while expanding the programs, resources, and opportunities available.

This year, the expansion of staff strengthened the team's ability to enhance member communications, expand outreach efforts, and increase awareness of GSRMA's growing services. New initiatives, including the Golden Partner Advantage Network, expanded Annual Conference offerings, additional member appreciation and training events, and a growing calendar of webinars and educational programs, have created more opportunities for Members to connect, learn, and take advantage of the resources available to them.

Looking ahead, the Member Services Team will continue building partnerships, expanding educational opportunities, and strengthening engagement to ensure every agency receives the support and resources needed to thrive.

Jennifer Peters, ARM – *Chief Member Services Officer / Assistant Risk Manager*
Maria Williams – *Member Services Specialist*
Veronica Corriea – *Administrative Assistant*

PROGRAM ADMINISTRATION

The Program Administration Team remains focused on providing responsive coverage guidance and support to both current and prospective Members. From developing annual rates and managing renewals to reviewing contracts and issuing certificates of insurance, the team helps Members navigate an increasingly complex insurance environment with confidence.

This year, continued investments in technology and streamlined workflows improved the team's ability to deliver timely service while helping Members better understand coverage, contractual risk transfer, and emerging exposures. Through expanded education on certificate of insurance requirements and ongoing assistance securing coverage in a challenging insurance market, the Program Administration continues to strengthen member protection while supporting the long-term stability of the pool.

Looking ahead, the team will continue refining its tools, resources, and guidance to provide even more efficient, responsive service as the needs of our Members and the insurance marketplace continue to grow.

Dave Glende – *Chief Operations Officer / Chief Information Officer*
Erica Forster – *Program Specialist*
Tim McClanahan – *Program Specialist*









OUR TEAM



RISK CONTROL

The Risk Control Team continues to strengthen our programs and services by providing proactive, data-informed support that helps Members reduce losses. As agencies face evolving operational risks, the team has increased our focus on targeted risk control efforts that identify emerging exposures and deliver practical solutions tailored to each member's needs.

This year, the Risk Control Team introduced Proactive Risk Partnership Plans, creating a more collaborative approach to identifying priorities, strengthening safety programs, and building long-term organizational resilience. The team also strengthened its approach to inspections, audits, and risk assessments, improving tracking and providing valuable insights that help identify exposures and better manage risk.

Looking ahead, continued enhancements through GSRMA's website and an updated Member Portal will provide Members with easier access to risk management resources, personalized recommendations, and tools that further strengthen safety, compliance, and operational performance.

Jennifer Peters, ARM – *Chief Member Services Officer / Assistant Risk Manager*
Steve Wood – *Risk Control Advisor*
Ryan Brannon – *Risk Control Advisor*
Jake Dickman – *Risk Control Advisor*
Sarah Grijalva – *Risk Control Coordinator*

RISK MANAGEMENT

GSRMA's continued growth in membership reflects the value many public entities place in strong risk management support, practical guidance, and collaborative expertise. Our Risk Management Team helps ensure agencies can fully utilize the programs, resources, and partnerships available to them.

Through active participation in organizations such as PRISM, CAJPA, PARMA, and AGRiP, the GSRMA Team remains engaged in shaping industry conversations and anticipating emerging trends that may impact public entities statewide. Close relations with our excess carriers, PRISM and SELF, also ensure that we stay well positioned when evaluating excess insurance costs and configurations.

Combined with strong governance and experienced leadership, our focused approach to risk management continues strengthening public agencies, refining operational practices, and supporting safer, more resilient communities well into the future.

Scott Schimke, ARM – *Executive Director / Risk Manager*
Rick Krepelka – *Chief Administrative Officer*
Cathy Mudd, SPHR – *HR & Office Administrative Specialist*
Cynthia Connelly – *Special Projects Technician*





WORKERS' COMPENSATION CLAIMS

The Workers' Compensation Claims Team continues to strengthen its claims services by providing responsive support, proactive claim management, and timely communication when workplace injuries occur. Through continued process improvements and collaboration across departments, the team remains focused on helping Members navigate California's workers' compensation system efficiently while promoting positive outcomes for injured employees.

This year, the team successfully completed two comprehensive claims audits with outstanding results, promoted leadership from within, and partnered with the Risk Control Team to develop and deliver workers' compensation training for Members. These educational sessions have also been recorded to expand access and provide valuable on-demand resources. In addition, the team continues working with Origami to further enhance and optimize claims management capabilities, improving efficiency, reporting, and overall service.

Looking ahead, the Workers' Compensation Claims Team will continue leveraging technology, collaboration, and innovative solutions to strengthen claims operations, enhance member support, and improve outcomes for both injured workers and the agencies they serve.

Tricia Alderman – *Chief Claims Officer*
Melinda Robinson – *Workers' Compensation Manager*
Jaheesha Griffin – *Senior WC Claims Examiner*
Amy Gunter – *Senior WC Claims Examiner*
Patricia Billett – *Senior WC Claims Examiner*
Tracey Crosby – *Senior Claims Assistant*
Evonn Lopez – *Claims Assistant*

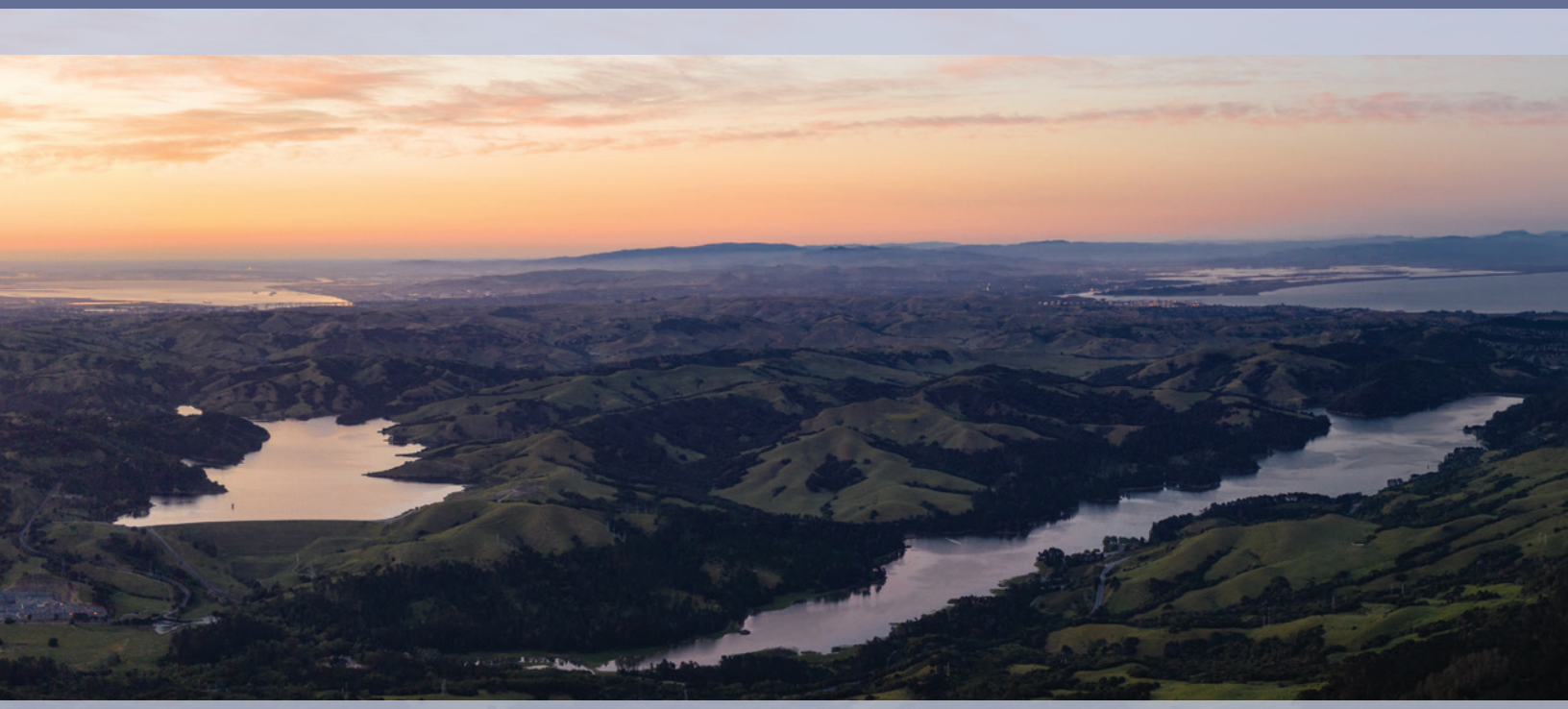
LOOKING FORWARD

GSRMA is entering an exciting period of growth, with significant increases anticipated in both membership and contributions. This momentum provides an opportunity to strengthen our organization, expand our capabilities, and continue building the resources needed to support our growing membership well into the future.

As we welcome new Members, our focus remains on delivering the personalized, responsive service that has long defined GSRMA. Continued growth reflects the value of our approach to risk pooling and reinforces our commitment to providing innovative solutions, strong partnerships, and meaningful support to public agencies.

A stronger and more diverse pool creates opportunities for everyone. Members benefit from broader risk sharing, expanded resources, and continued investment in programs and services. At the same time, GSRMA gains greater capacity to enhance existing offerings, pursue new initiatives, and respond to the evolving needs of our Members.

As we look ahead, we are focused not simply on growing, but on growing with purpose—strengthening our organization while continuing to raise the level of service and support we provide to every Member.



GSRMA

GOLDEN STATE RISK MANAGEMENT AUTHORITY

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