

April 15, 2026

Clear Creek Community Services District
Steve Sader
GM
Post Office Box 833
Westwood, California 96137-0833



Re: 2026/27 Budget Estimates- Update

Dear Steve,

In preparation for the 2026/27 renewal on July 1, 2026, we sent our program members preliminary renewal contribution estimates in February 2026. This was to help with budget planning for the 2026/27 fiscal year. Since February, the SDRMA Board of Directors have approved the longevity distribution for the Workers' Compensation program and the Credit Incentive Points (CIP) that were earned during the 2025/26 earning period have been finalized. Please review the points on the attached CIP Status Report carefully for accuracy. If you find any discrepancy, **we must be notified by May 15, 2026 for changes to be applied to the 2026/27 invoice.** Final contribution amounts will not be confirmed until we issue the 2026/27 renewal invoices in June.

2026/27 Estimated Workers' Compensation contribution is **\$2,962** based on the following assumptions:

- Estimated payroll provided on the 2026/27 renewal questionnaire.
- 2026/27 Calculated EMOD of **100%**.
- Pool reinsurance rate remaining flat (no change).
- Credit Incentive Program (CIP) points for 2026/27.
- Longevity Distribution (if eligible).

This budget estimate is provided solely for preliminary planning and does not constitute a renewal quote or a guaranteed contribution limit. While we aim for conservative figures, final amounts may fluctuate based on market shifts, updated loss data, or exposure changes reported to SDRMA. Our team and brokers are monitoring reinsurance signals closely; should





DRAFT
POSTED
8/3/26

market conditions shift significantly, we will notify you immediately to support your budgeting process.

On behalf of the SDRMA Board of Directors and our entire risk management team, we thank you for your continued participation in our programs.

Sincerely,

A handwritten signature in black ink, appearing to read "Wendy Tucker".

Wendy Tucker, AU
Chief Underwriting Officer





March 3, 2026

Clear Creek Community Services District
Steve Sader
GM
Post Office Box 833
Westwood, California 96137-0833

DRAFT
POSTED
8/3/24

Re: 2026/27 Budget Estimates

Dear Steve,

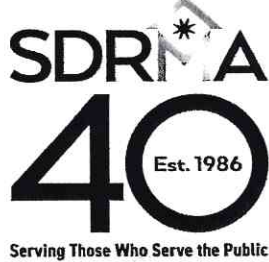
In preparation for the 2026/27 renewal on July 1, 2026, we are providing our program members with a preliminary renewal contribution estimate to help with budget planning for the 2026/27 fiscal year. We will continue to provide updates as we obtain renewal cost information from our program excess/reinsurers over the next few months. **Final contribution amounts will not be confirmed until we issue the 2026/27 renewal invoices in May.**

2026/27 Estimated Workers' Compensation contribution is \$3,409 based on the following assumptions:

- Estimated payroll provided on the 2026/27 renewal questionnaire.
- 2026/27 Calculated EMOD of **100%**. See EMOD worksheet under Notifications Tab.
- Pool reinsurance rate remaining flat (no change).
- Credit Incentive Program (CIP) points for 2025-26 that your agency may have earned are not yet calculated and, therefore, not considered in this estimate.

This budget estimate is provided solely for preliminary planning and does not constitute a renewal quote or a guaranteed contribution limit. While we aim for conservative figures, final amounts may fluctuate based on market shifts, updated loss data, or exposure changes reported to SDRMA. Our team and brokers are monitoring reinsurance signals closely; should market conditions shift significantly, we will notify you immediately to support your budgeting process.





On behalf of the SDRMA Board of Directors and our entire risk management team, we thank you for your continued participation in our programs.

Sincerely,

A handwritten signature in black ink, appearing to read "Wendy Tucker".

Wendy Tucker, AU
Chief Underwriting Officer

DRAFT

POSTED
8/3/18



Workers' Compensation Credit Incentive Program



Clear Creek Community Services District

CIP Points Earned as of: 3/31/2026

DRAFT

POSTED
8/3/26

The Credit Incentive Program (CIP) is designed to encourage our Members to take a proactive approach for loss prevention administration, training and safety/risk management. In an effort to assist our Members in achieving the lowest contributions possible, we performed a review of the documents submitted to date for the CIP program year 2025-26. The following earned credits have been documented:

CIP Criteria Description*	CIPs Earned	Unearned CIPs
✕ SDRMA Safety Specialist Certificate	0	2
✓ Staff Attendance at SDRMA Workshop	0	2
Additional Staff Attendance at SDRMA Workshop	0	1
Management Staff Attendance at CSDA Legal Seminar	0	1
Additional Management Staff Attendance at CSDA Legal Seminar	0	1
Vector Solutions Online Training Program	3	0
✕ Staff Participation in Defensive Driver Training	0	2
RISK CONTROL TRACK TOTALS - 8 POINTS MAXIMUM	3	5
Management Staff with CSDM accreditation by SDLF	0	2
Management Staff Attendance at CSDA Sponsored Training	0	1
Additional Management Staff Attendance at CSDA Sponsored Training	0	1
ADMINISTRATION TRACK TOTALS - 2 POINTS MAXIMUM	0	2
SDLF District of Distinction designation	0	2
Single Board Member Attendance at CSDA Training	0	1
Additional Board Member Attendance at CSDA Training	0	1
GOVERNANCE TRACK TOTALS - 2 POINTS MAXIMUM	0	2
No Claims during the year	1	0
No Claims for prior 3 years	2	0
Utilization of Company Nurse	0	2
CLAIMS TRACK TOTALS - 3 POINTS MAXIMUM	3	0
COMBINED TRACK TOTALS - 15 POINTS MAXIMUM	6	9
5 YEAR NO CLAIMS BONUS	0	3
TOTAL CREDIT INCENTIVE POINTS	6	12

*For detailed information, please see the Workers' Compensation CIP criteria for the applicable Program Year. For questions, please contact us at memberplus@sdrma.org or 800.537.7790.

