



Protecting Public Funds

Data valued as of 6/30/2025

Datasets were provided by more pools in 2025 than in 2024, and more years of data were provided, resulting in a greater number of organizations represented.

Type of organization	Organizations			
	N that exist in California	N (%) 2025 1985/1986 to 2024/2025	N (%) 2025 2015/2016 to 2024/2025	N (%) 2024
County	58	50 (86%)	50 (86%)	49 (84%)
Municipality	483	418 (86%)	416 (86%)	311 (64%)
School district*	936	601 (64%)	350 (37%)	300 (32%)
Other education**		233	134	137
Other agencies***		688	581	489
Total		1,979	1,531	1,286

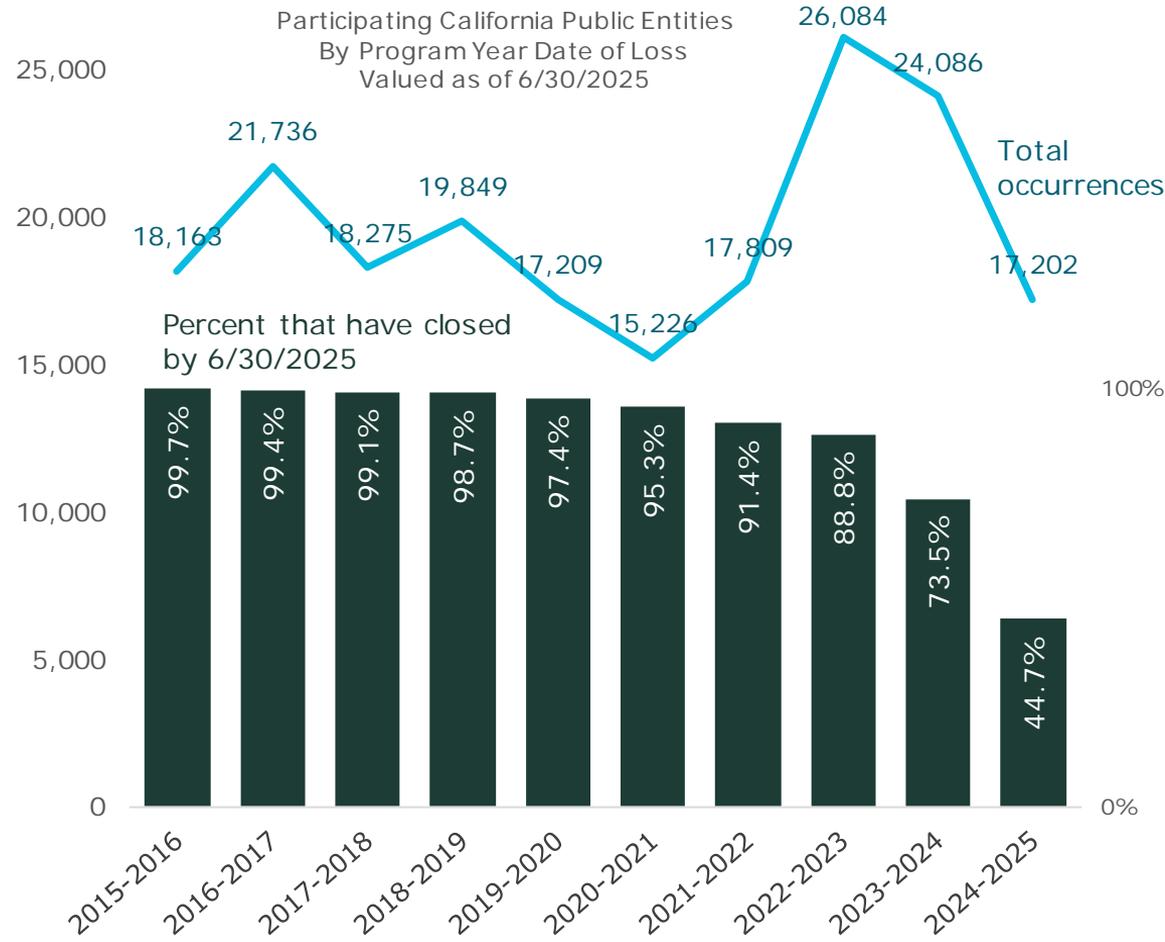
**These numbers represent current school districts that were named. One pool covering educational organizations submitted data without member names; some district names represented districts that no longer exist.*

***This includes charter schools, universities, colleges, college districts, offices of education, etc.*

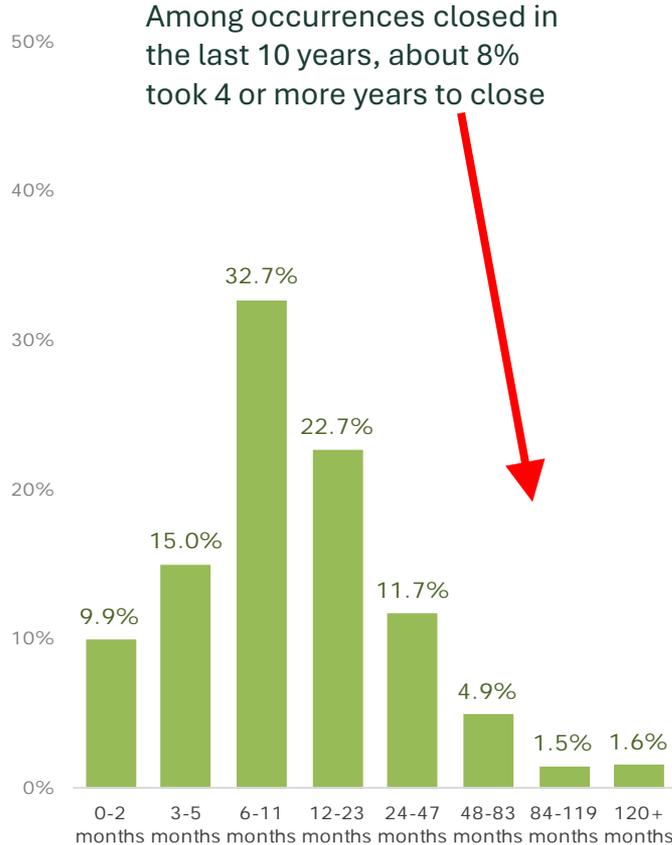
****This includes county fairs, water districts, community service districts, parks and recreation agencies, transportation agencies, cemetery districts, vector control districts, etc.*

While about 98% of claims that occurred between 2015-16 and 2019-20 are closed, only 44.7% of claims in 2024-25 are closed.

On average, it takes about 18 months to close a claim. However, it takes about 6 years on average for large claims (over \$1 million) to close.

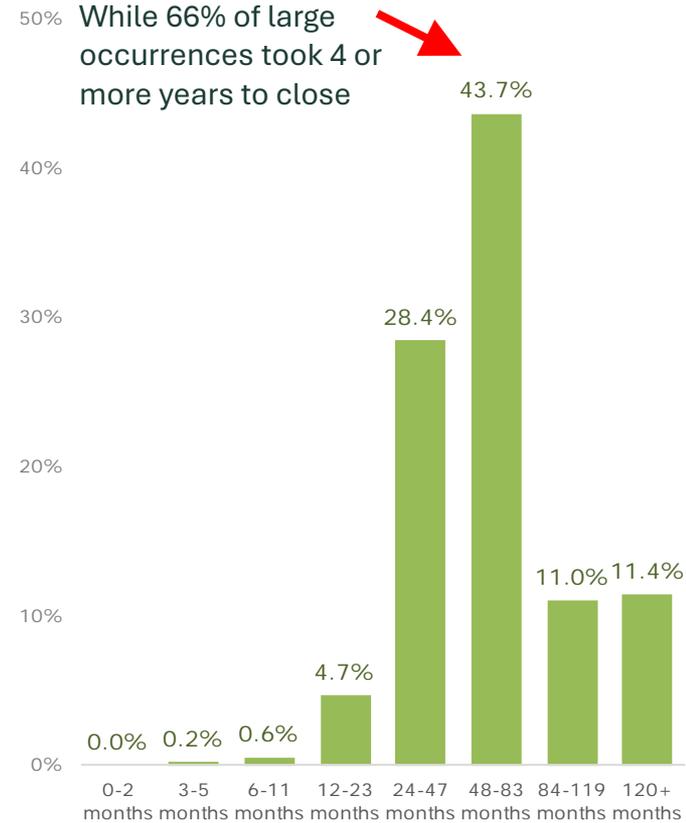


Due to the time it takes for claims to resolve, the taxpayer amount spent on liability claims will continue to grow until all claims in that period are closed.



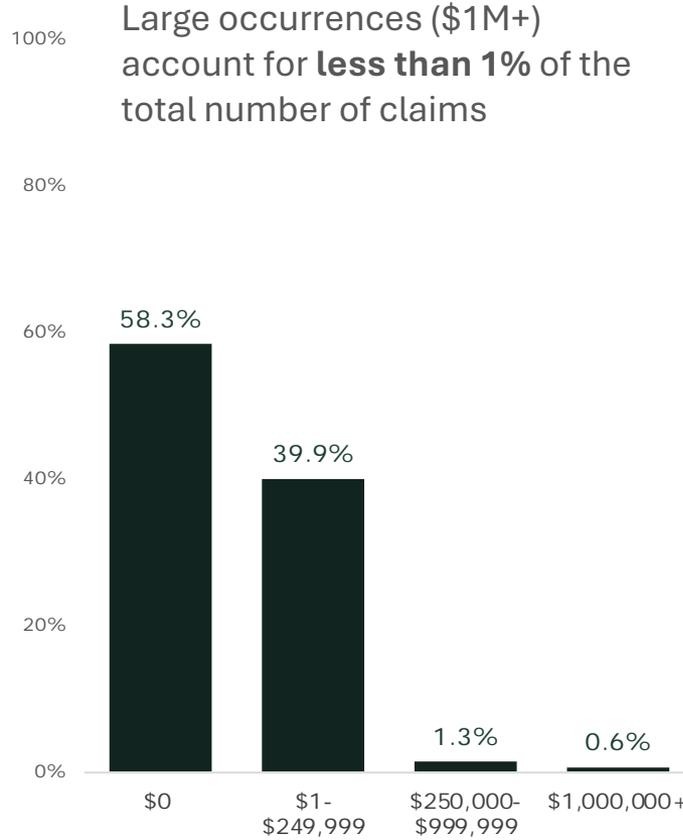
Percent of **all** occurrences by months to close

Protecting Public Funds

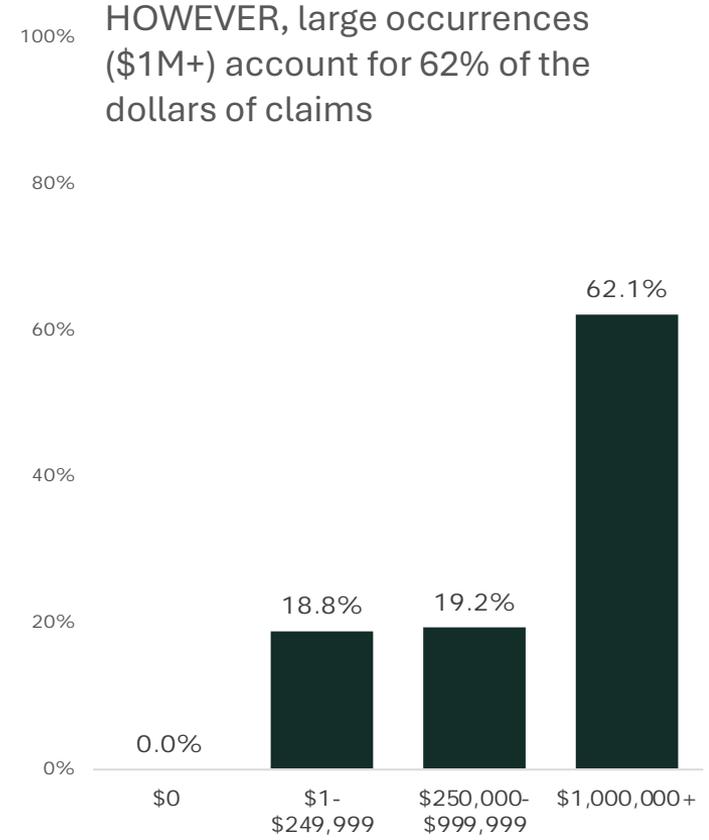


Percent of **large (\$1M+)** occurrences by months to close

In the last 10 years, large losses (occurrences of \$1M or more) make up less than 1% of the claims, but, represent 62% of claim funds spent using taxpayer dollars.



Percent of **occurrences** by size



Percent of **dollars** by size

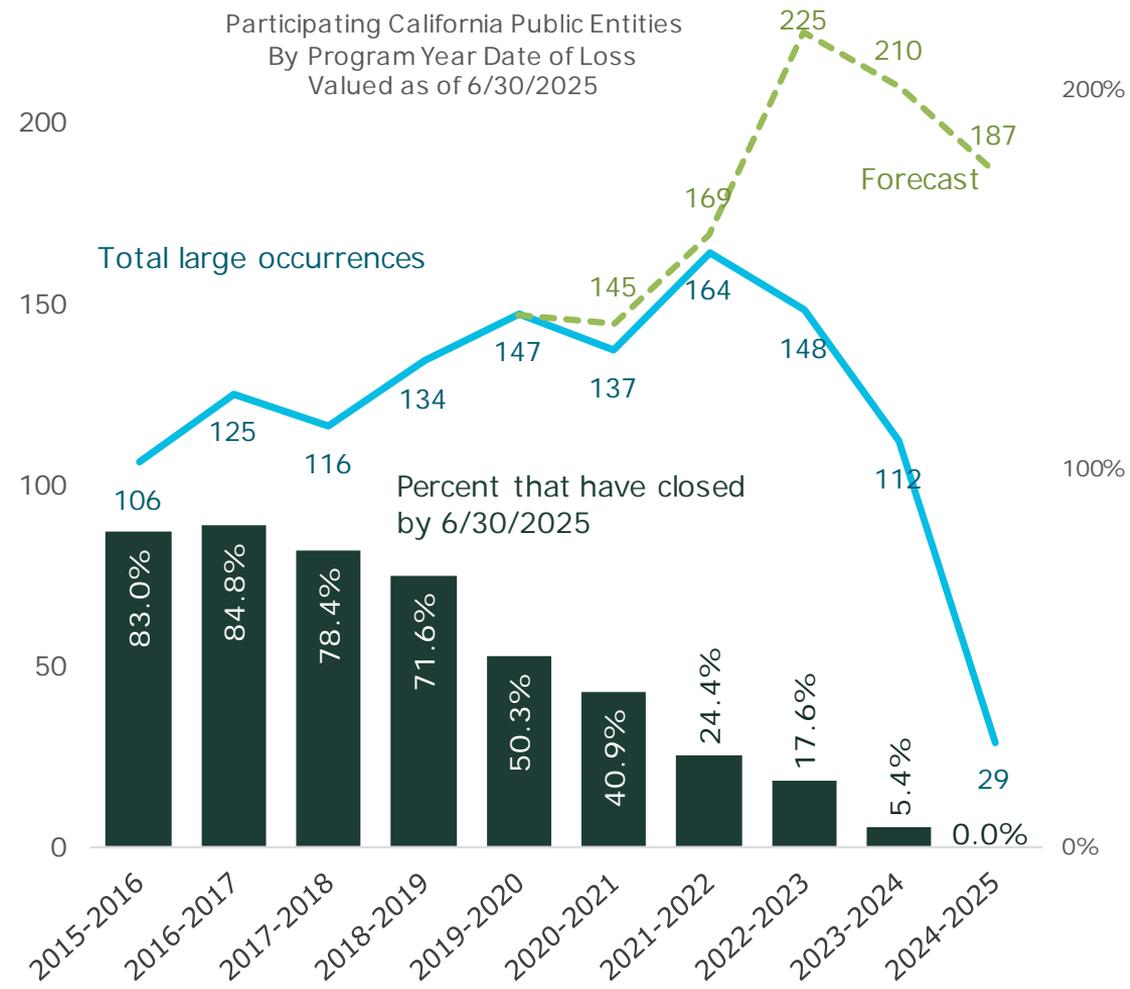
Protecting Public Funds

The number of large claims (\$1M or more) are increasing at an alarming rate.

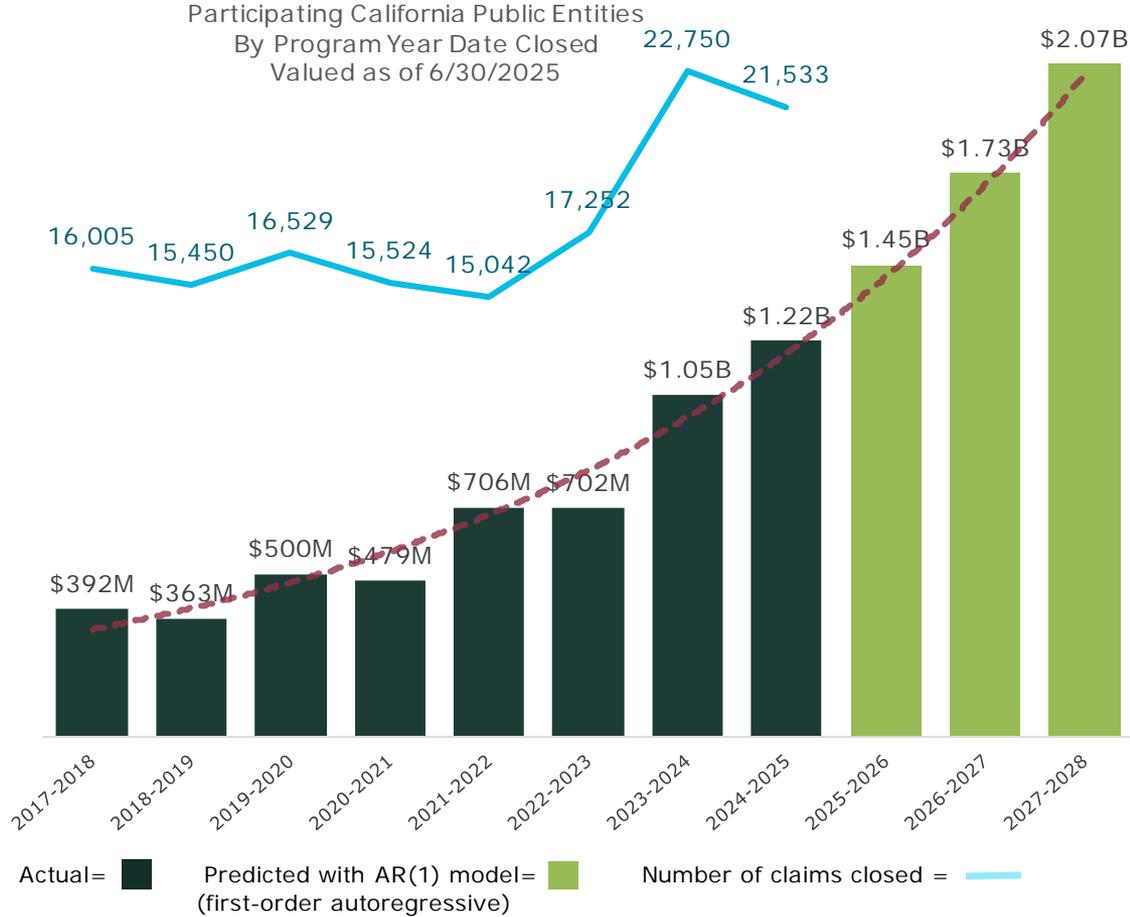
Between 2014-2015 and 2021-2022, the number of large claims increased by 67%.

Even by program year 2021-2022, only 24.4% of the large claims have closed.

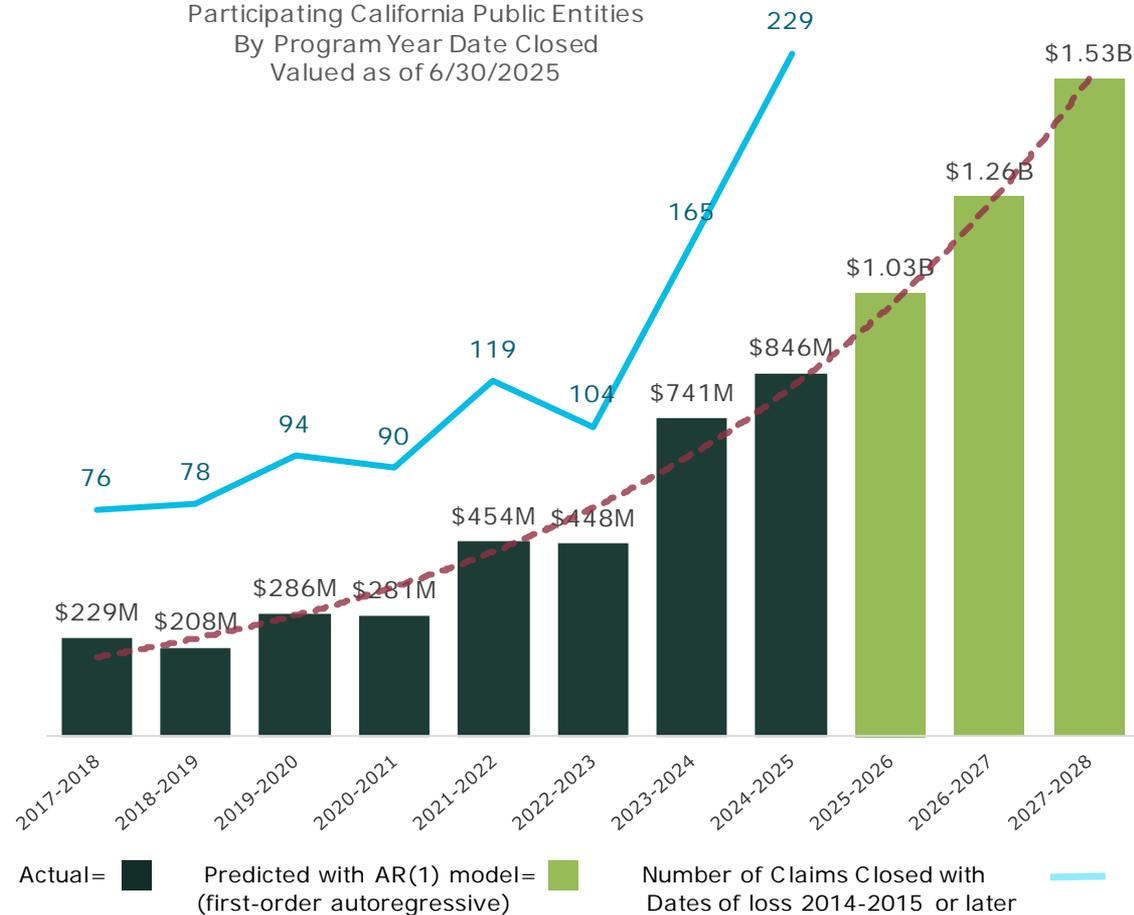
A conservative forecast was made for the number of large claims that may develop. This forecast was made using the percent of total claims that will be large.



Taxpayer dollars being used to fund claims made against public entities are increasing rapidly, tripling from 2017-2018 to 2024-2025, and are projected to increase another 70% from current levels by 2027-2028.



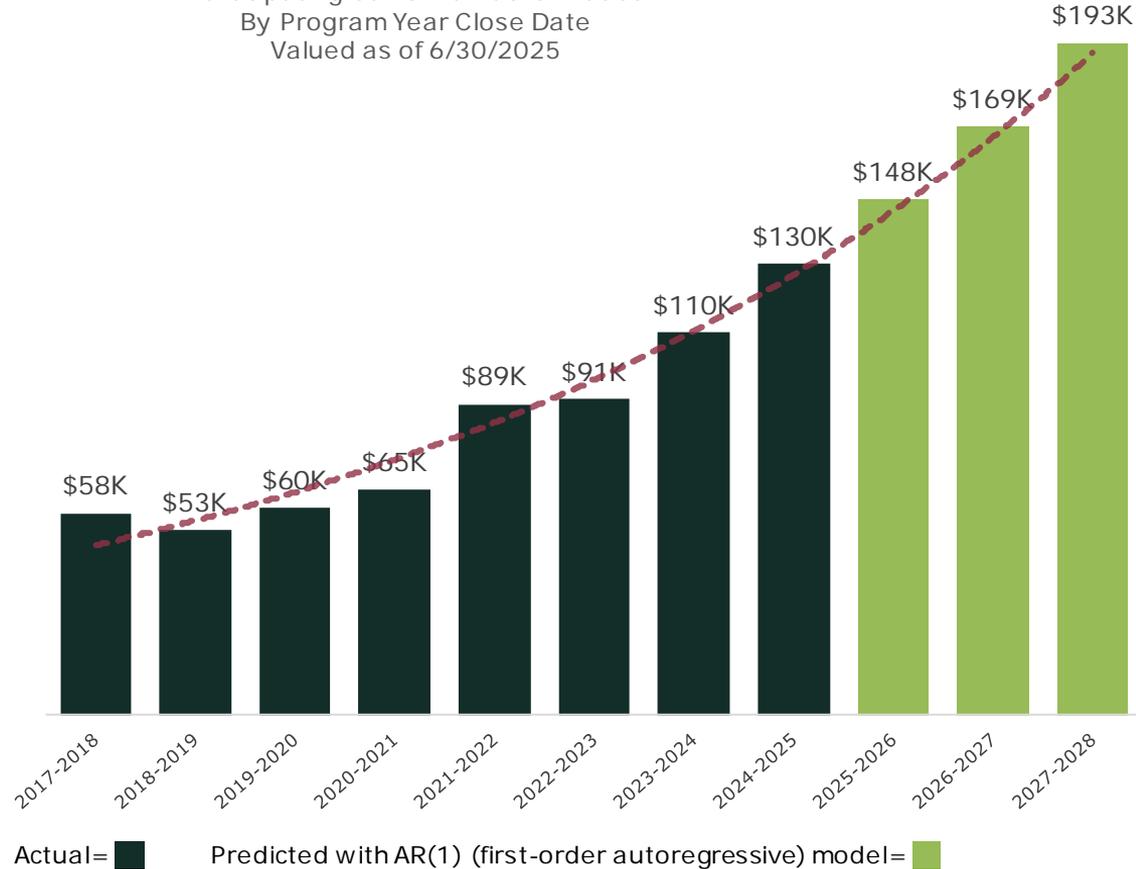
Taxpayer dollars being used to fund large claims (\$1M+) made against public entities are increasing rapidly, more than tripling (3.7x) from 2017-2018 to 2024-2025, and are projected to increase another 80% from current levels by 2027-2028.



The average size of closed claims that are more than \$0 has more than doubled (2.2x) from 2017-2018 to 2024-2025.

If increases were only due to inflation, the average claim size of \$58,088 in 2017-2018 would be \$74,559 in 2024-2025.

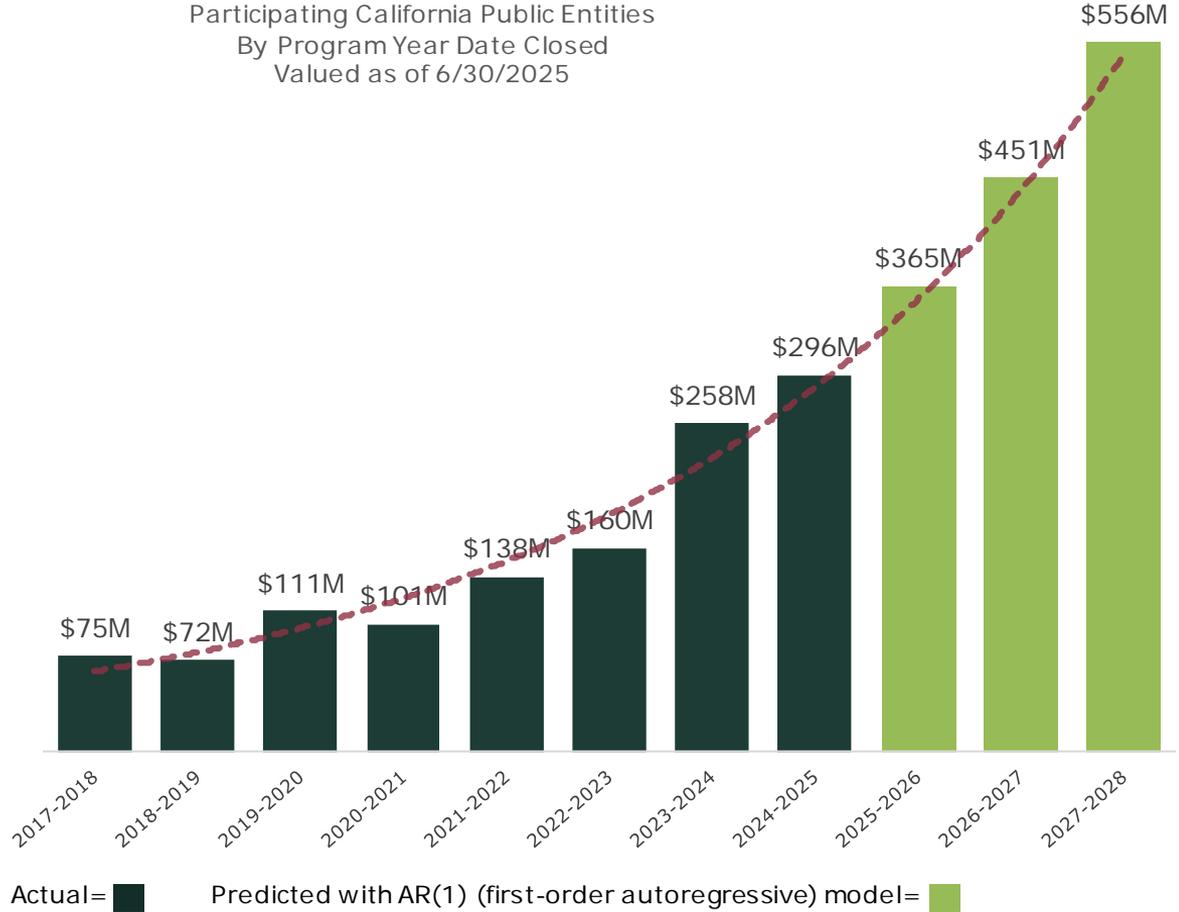
Participating California Public Entities
By Program Year Close Date
Valued as of 6/30/2025



The amount of taxpayer money being paid to plaintiff attorneys to resolve claims against public entities is also increasing exponentially, with particularly large increases in 2023-2024

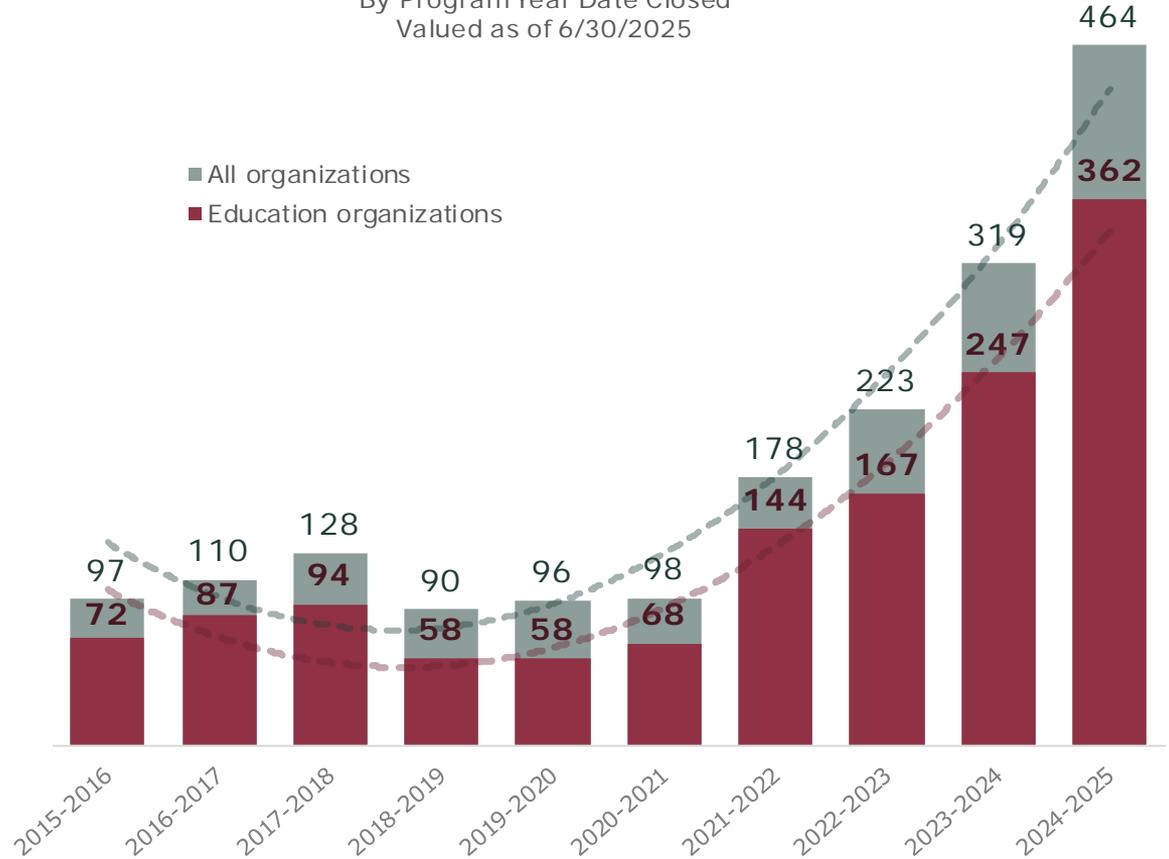
Note: This assumes plaintiff attorney fees account for 30% of the total settlement. Standard legal fees range from 30% to 50%, however, CAJPA is using the conservative end of the range.

Participating California Public Entities
By Program Year Date Closed
Valued as of 6/30/2025



Participating California Public Entities
By Program Year Date Closed
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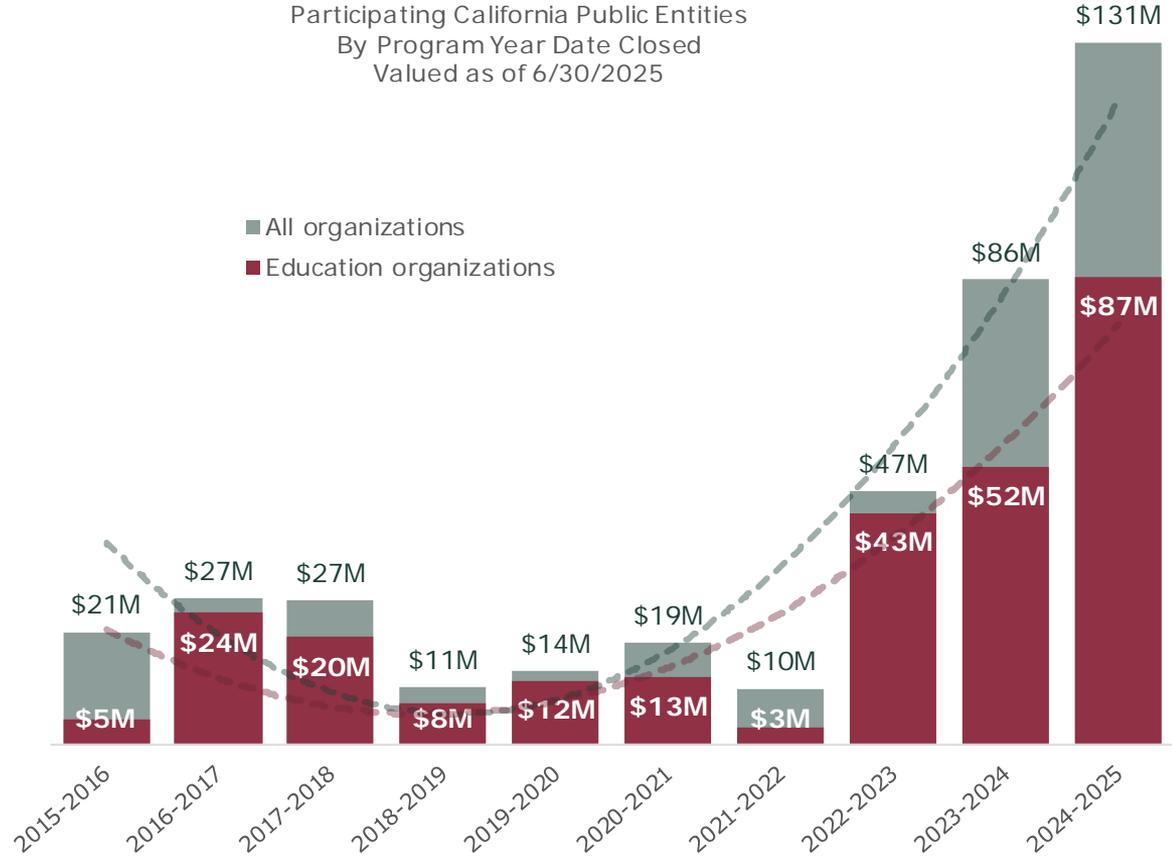
Sexual Abuse and Molestation (SAM) claims have increased nearly **fivefold** (4.8x) for schools or school districts from 2015-2016 to 2024-2025.



From 2015-2016 to 2024-2025, taxpayer dollars used per year to resolve SAM claims has increased more than **sixfold**.

The amount of taxpayer money used to resolve SAM claims increased enormously after 2021-2022.

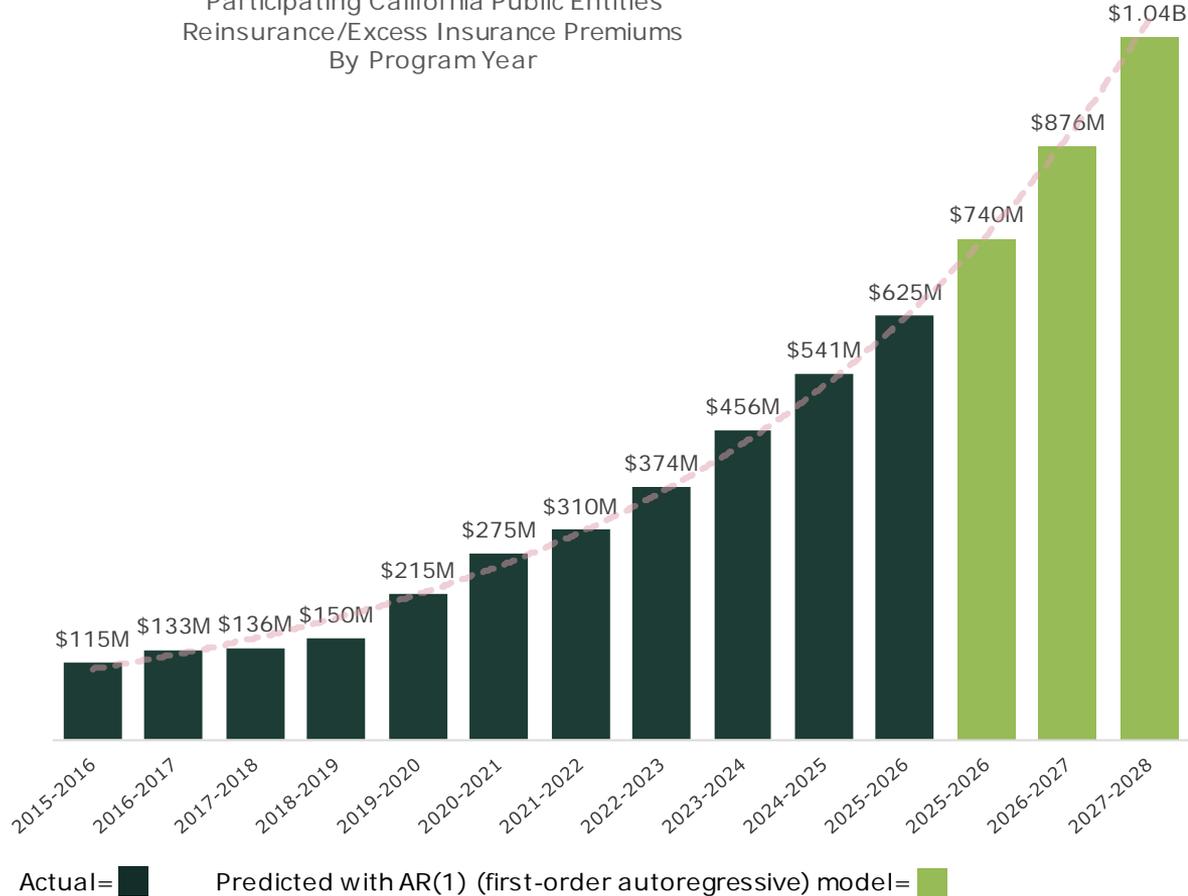
Participating California Public Entities
By Program Year Date Closed
Valued as of 6/30/2025



In addition to the escalating loss payments, public entities are struggling to find insurance coverage.

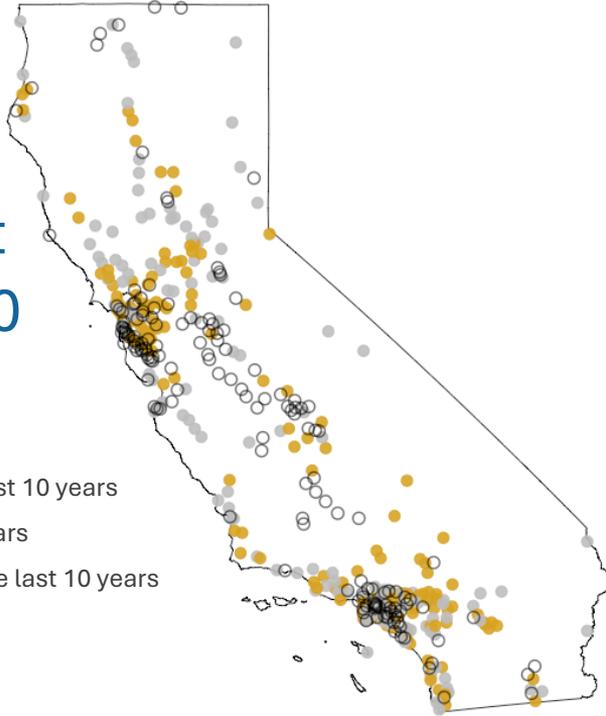
The premiums are escalating at an unsustainable pace, forcing many agencies to self-insure to \$5M or more.

Participating California Public Entities
Reinsurance/Excess Insurance Premiums
By Program Year



Many California Communities have seen a closed claim of more than \$1 million at least once in the last 10 years.

Municipal governments



County governments

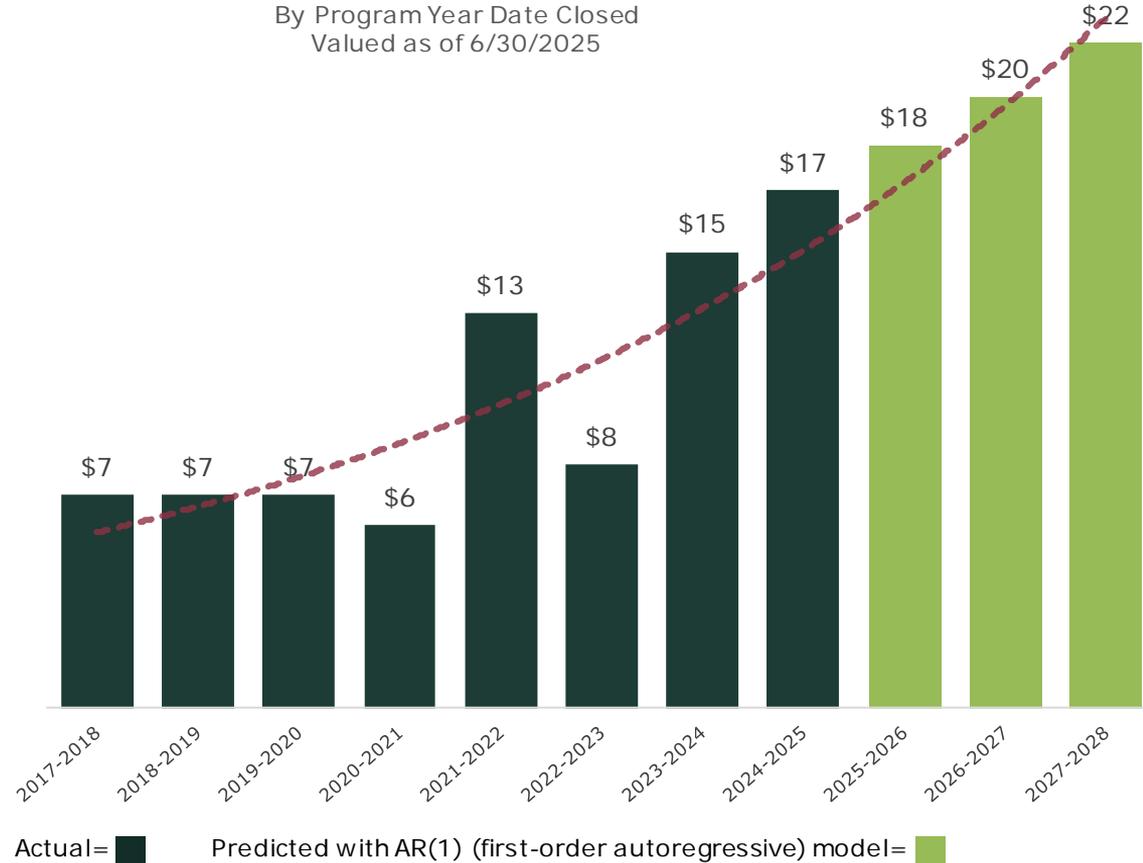


- At least one closed claim of more than \$1 million in last 10 years
- No closed claims of more than \$1 million in last 10 years
- Not in dataset, or no closed claims for 7 or fewer of the last 10 years

The total dollars of closed claims for counties represents about \$17 per county resident in 2024-2025. This is more than double what had been observed in 2017-2018, and is projected to increase another 28% by 2027-2028.

Public libraries in California spend an average of \$4.49 per resident annually on collections, including books and other materials. The increase in liability claim costs alone now exceeds this amount on a per-resident basis.

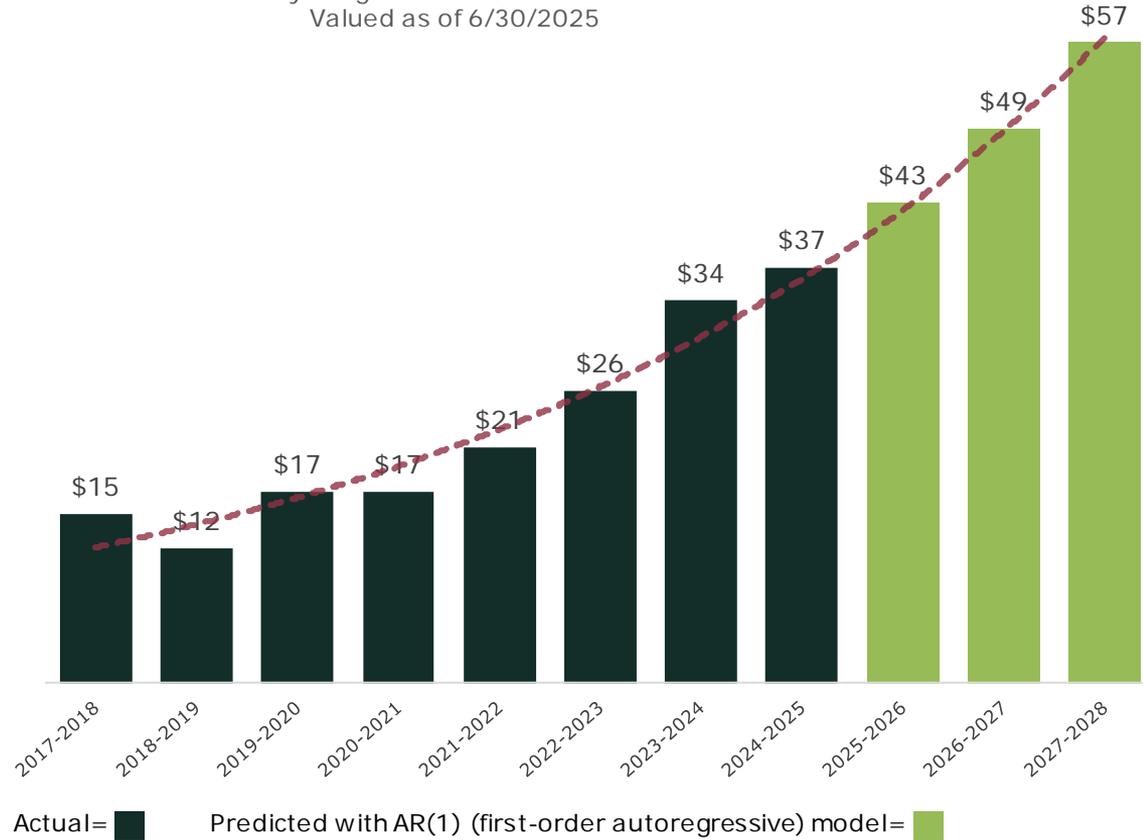
Participating California Public Entities: Counties
By Program Year Date Closed
Valued as of 6/30/2025



For cities, the total dollars of closed claims represents about \$37 per city resident in 2024-2025. This is about 2.5x more than what had been observed in 2017-2018, and is projected to increase another 54% by 2027-2028.

A 2021 benchmarking study found that solid waste services cost an average of \$47.55 per resident per year, suggesting that the increase in liability claim payments could cover approximately half a year of solid waste operations.

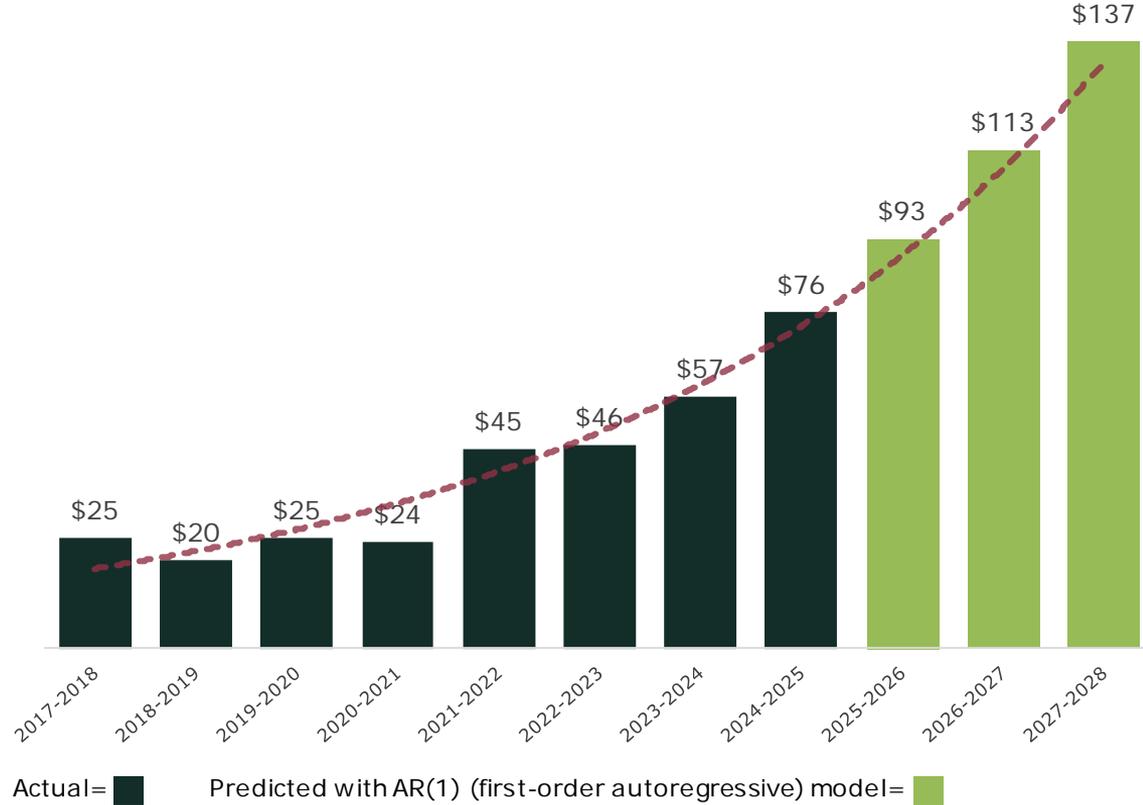
Participating California Public Entities: Cities
By Program Year Date Closed
Valued as of 6/30/2025



Participating California Public Entities: School Districts
By Program Year Date Closed
Valued as of 6/30/2025

For school districts, the total dollars of closed claims represents about \$76 per pupil (ADA) in 2024-2025. This is about triple what had been observed in 2017-2018, and is projected to nearly double (1.8x) by 2027-2028.

School libraries spend about \$12 per student annually on library resources such as books and digital media, less than the increase seen in liability claim costs.



The total dollars, of only closed claims, represents the following percent of tax revenue in 2023-24:

Counties: 0.4%

Municipalities: 1%

School districts: 0.9%

Participating California Public Entities
By Program Year Date Closed
Valued as of 6/30/2025

