



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.

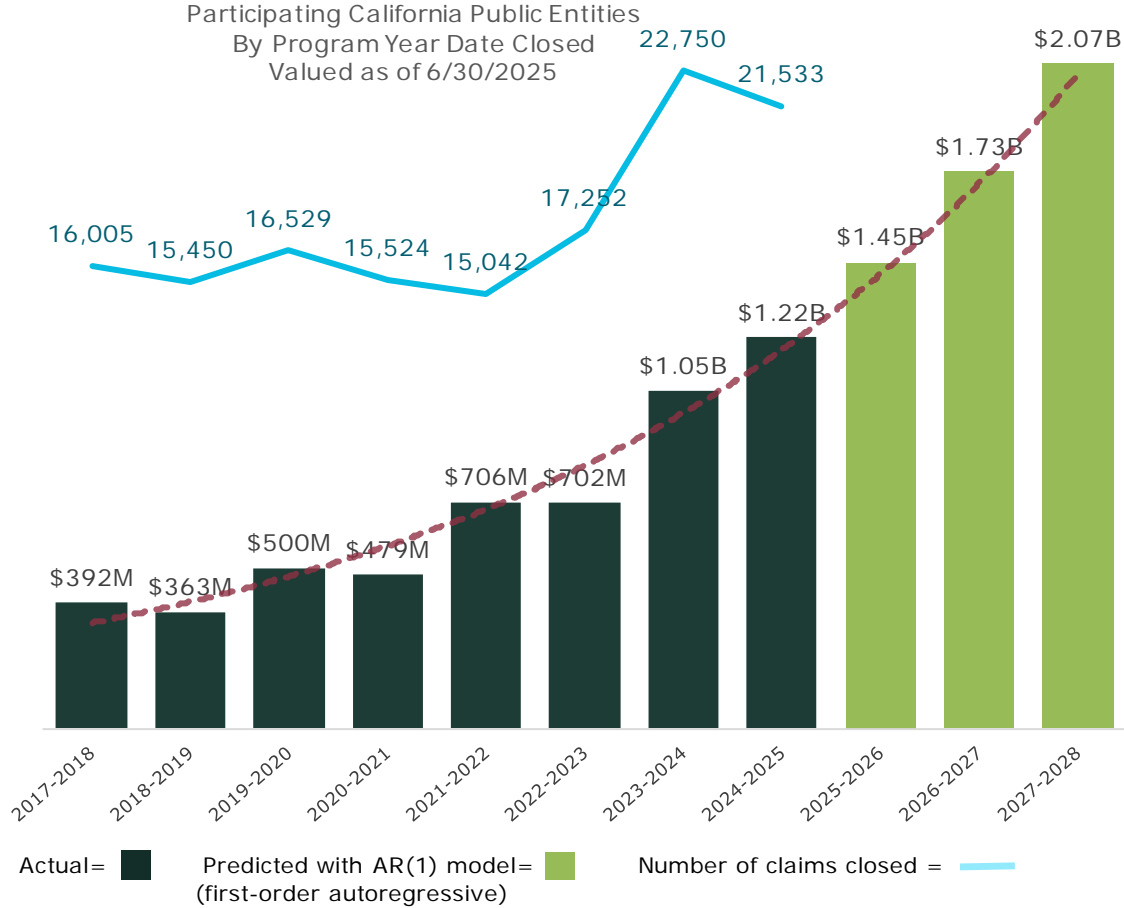
Type of organization	Organizations			
	N that exist in California	N (%) 2025 1985/1986 to 2024/2025	N (%) 2025 2015/2016 to 2024/2025	N (%) 2024
County	58	50 (86%)	50 (86%)	49 (84%)
Municipality	483	418 (86%)	416 (86%)	311 (64%)
School district*	936	601 (64%)	350 (37%)	300 (32%)
Other education**		233	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.*

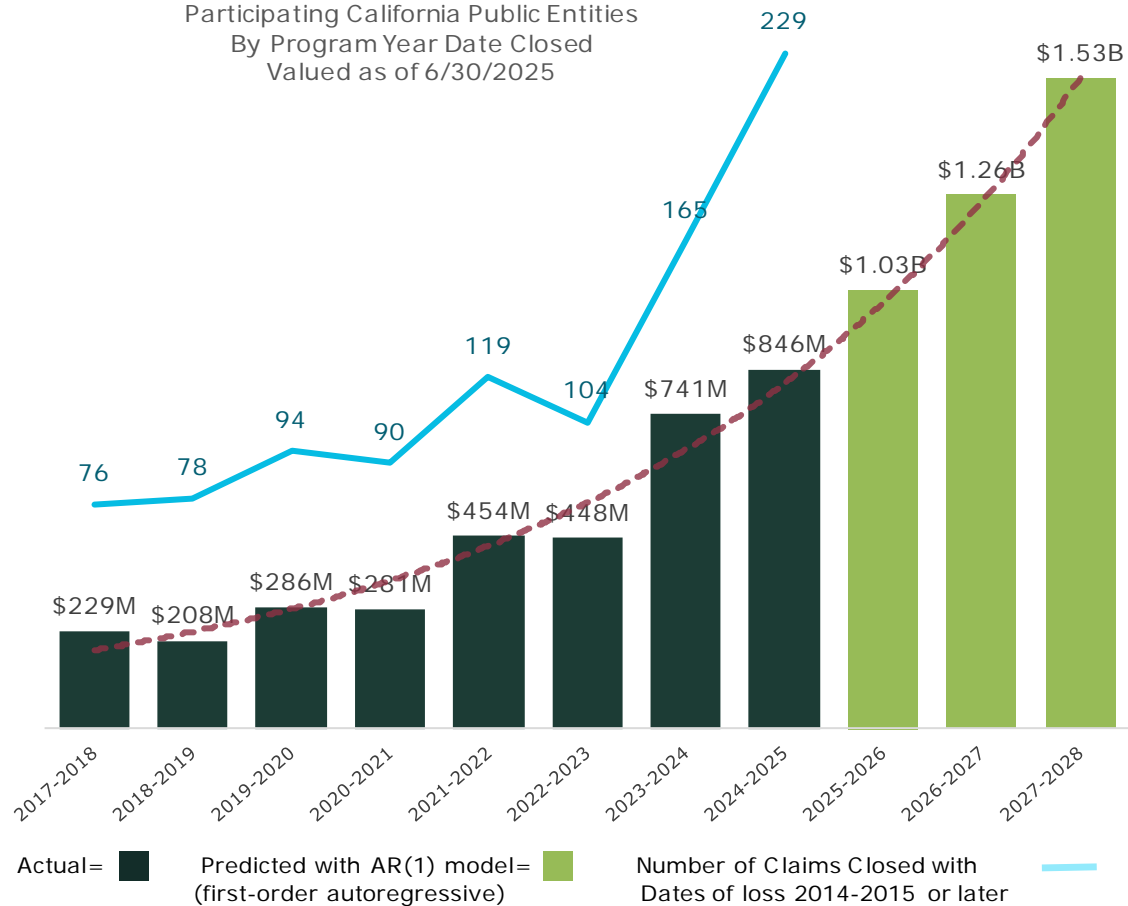
***This includes charter schools, universities, colleges, college districts, offices of education, etc.*

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

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.



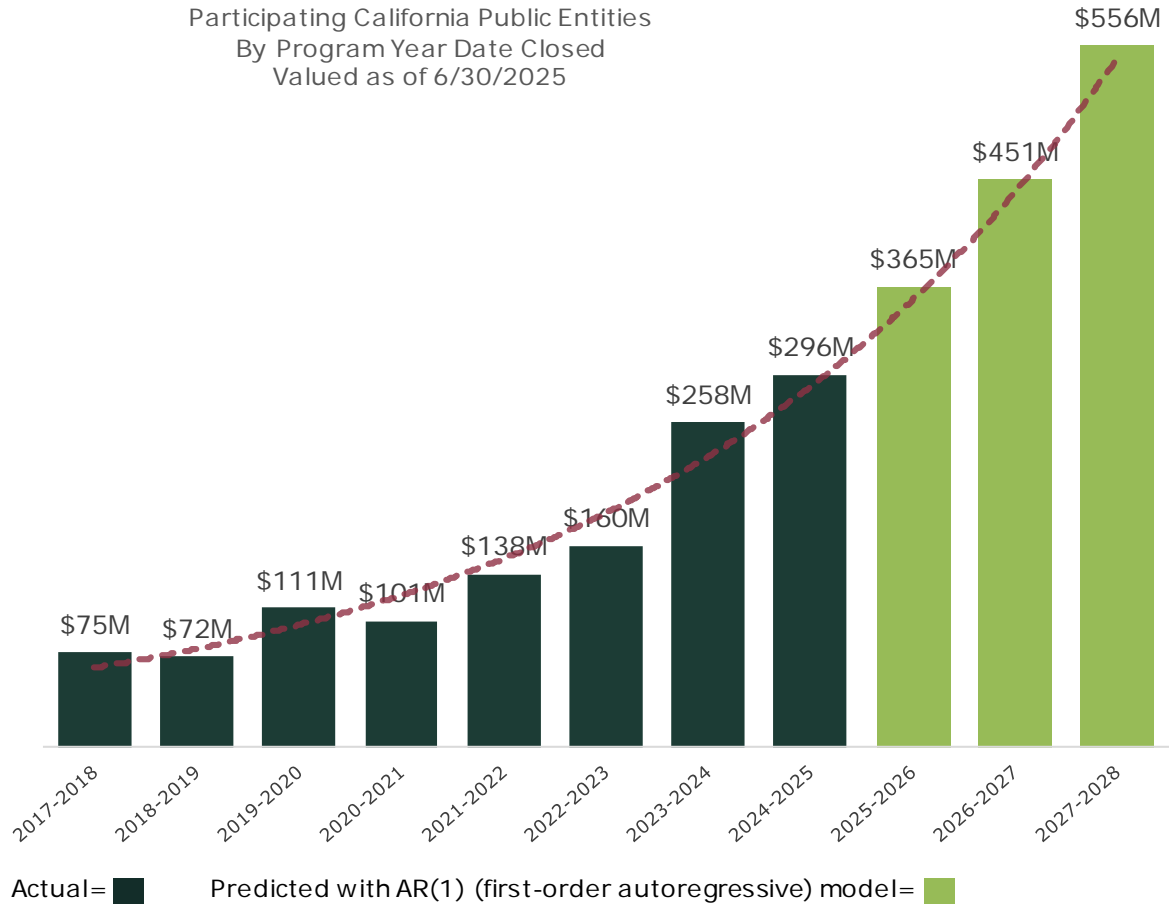
Taxpayer dollars being used to fund large claims (\$1M+) made against public entities are increasing rapidly, more than tripling (3.7x) from 2017-2018 to 2024-2025, and are projected to increase another 80% from current levels by 2027-2028.



The 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

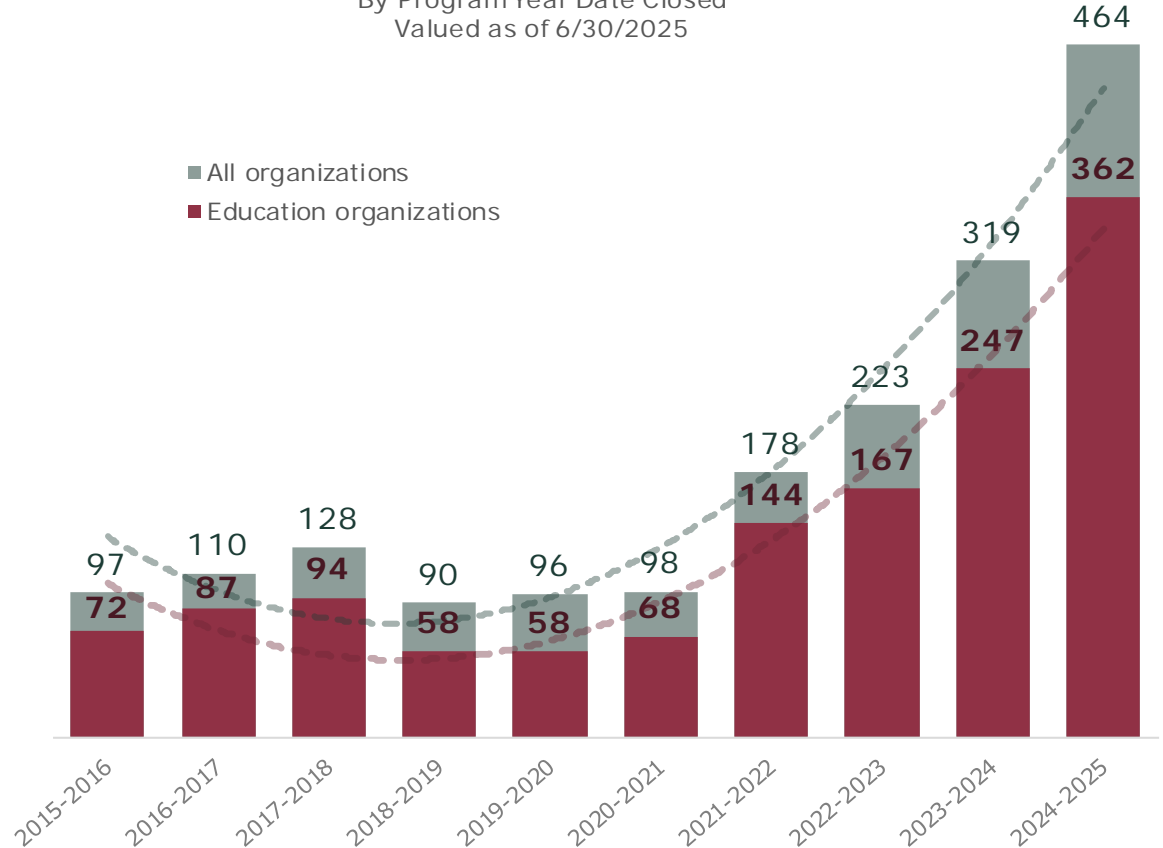
Note: This assumes plaintiff attorney fees account for 30% of the total settlement. Standard legal fees range from 30% to 50%, however, CAJPA is using the conservative end of the range.

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



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

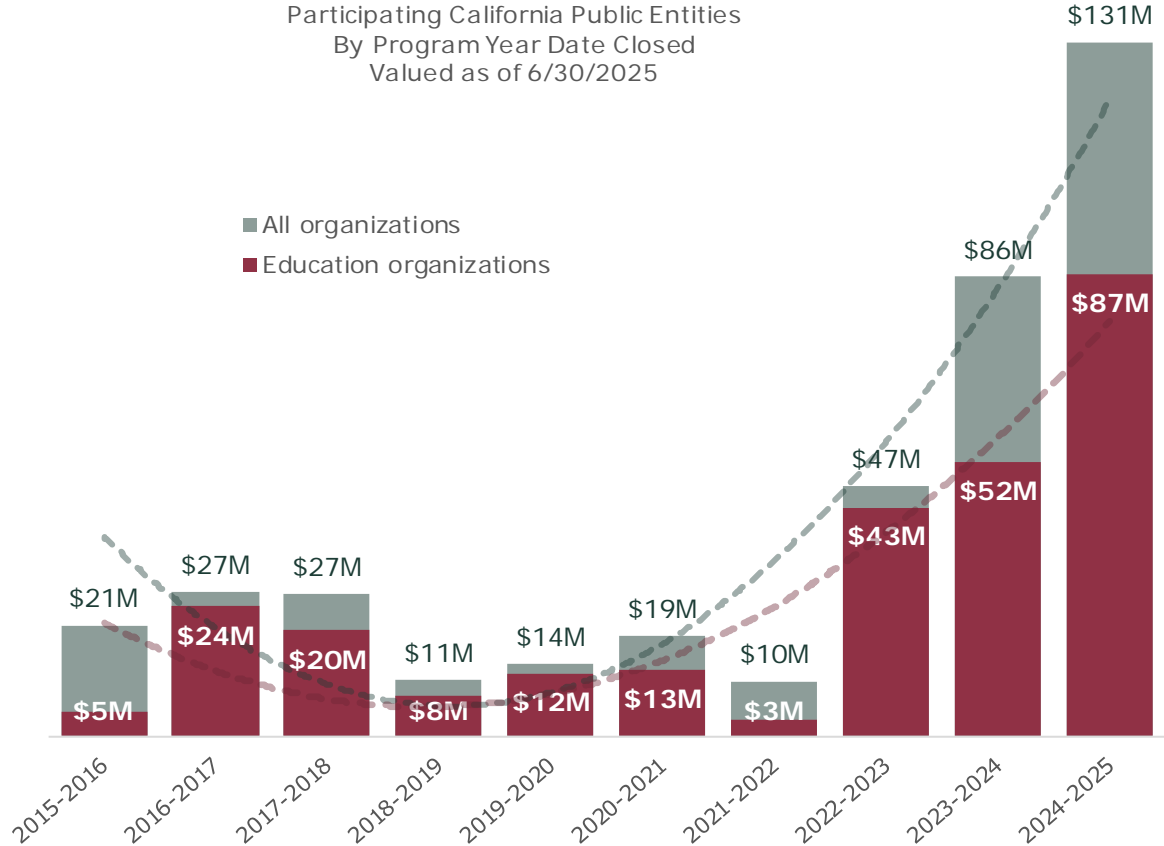
Sexual Abuse and Molestation (SAM) claims have increased nearly **fivefold** (4.8x) for schools or school districts from 2015-2016 to 2024-2025.



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.

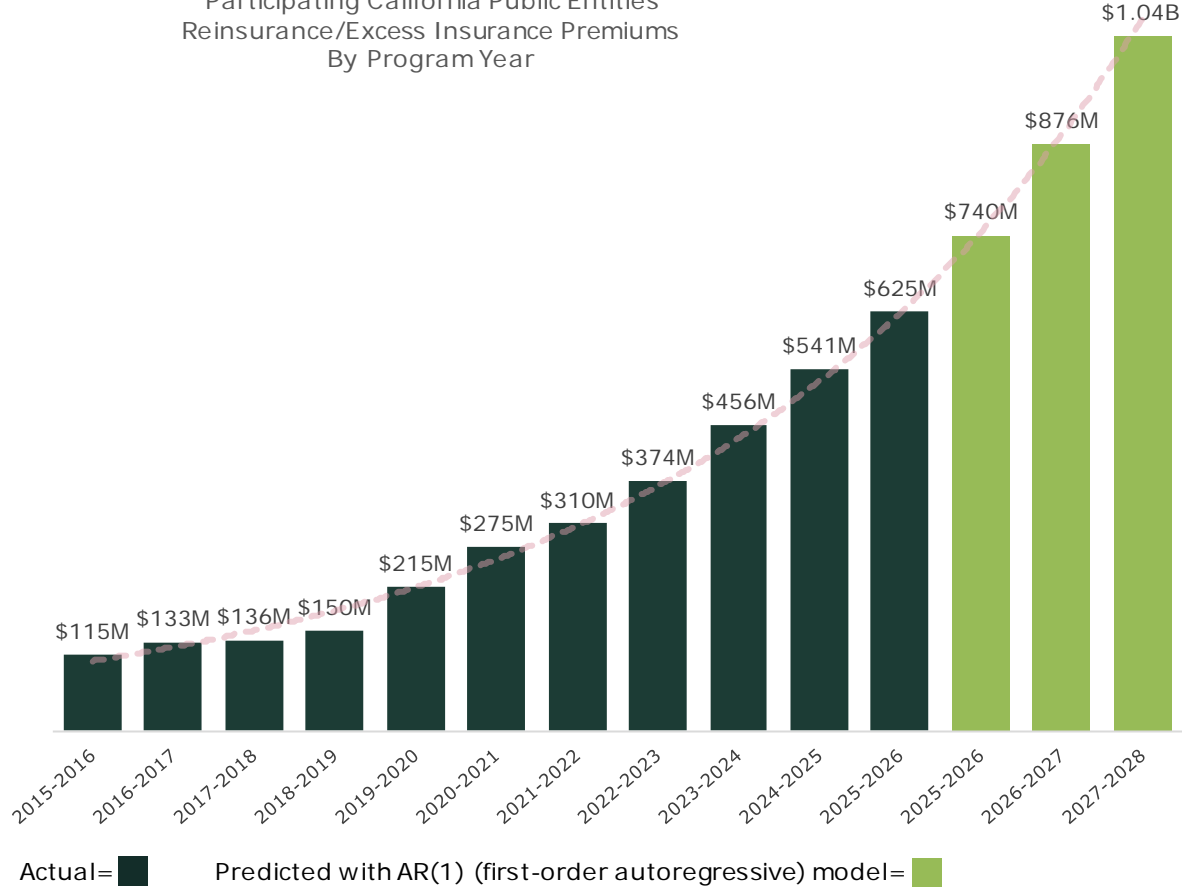
Participating California Public Entities
By Program Year Date Closed
Valued as of 6/30/2025



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

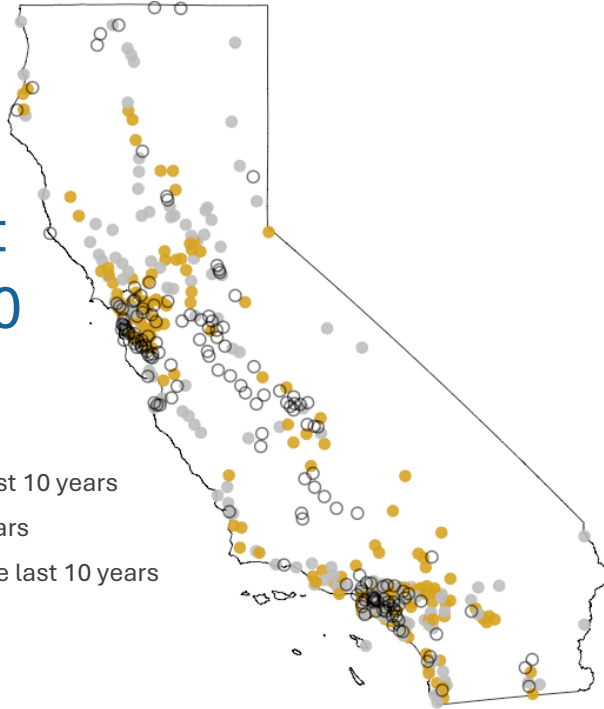
The premiums are escalating at an unsustainable pace, forcing many agencies to self-insure to \$5M or more.

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

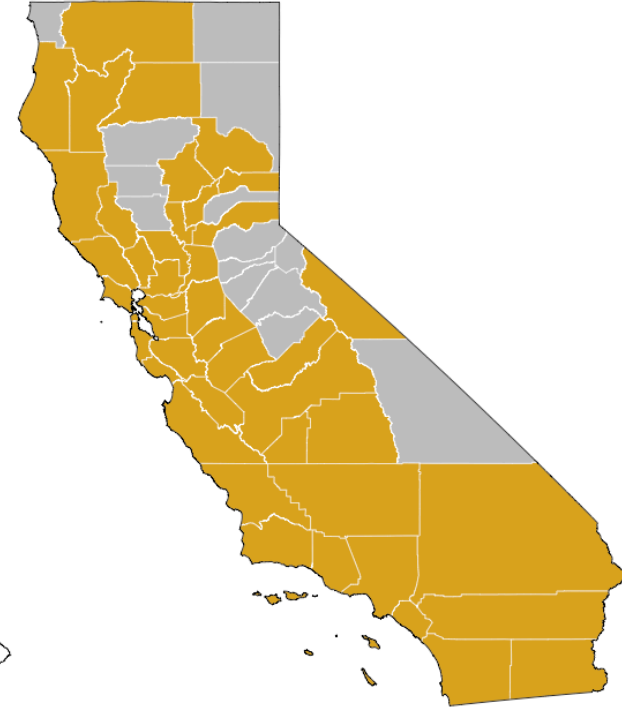


Many California Communities have seen a closed claim of more than \$1 million at least once in the last 10 years.

Municipal governments



County governments

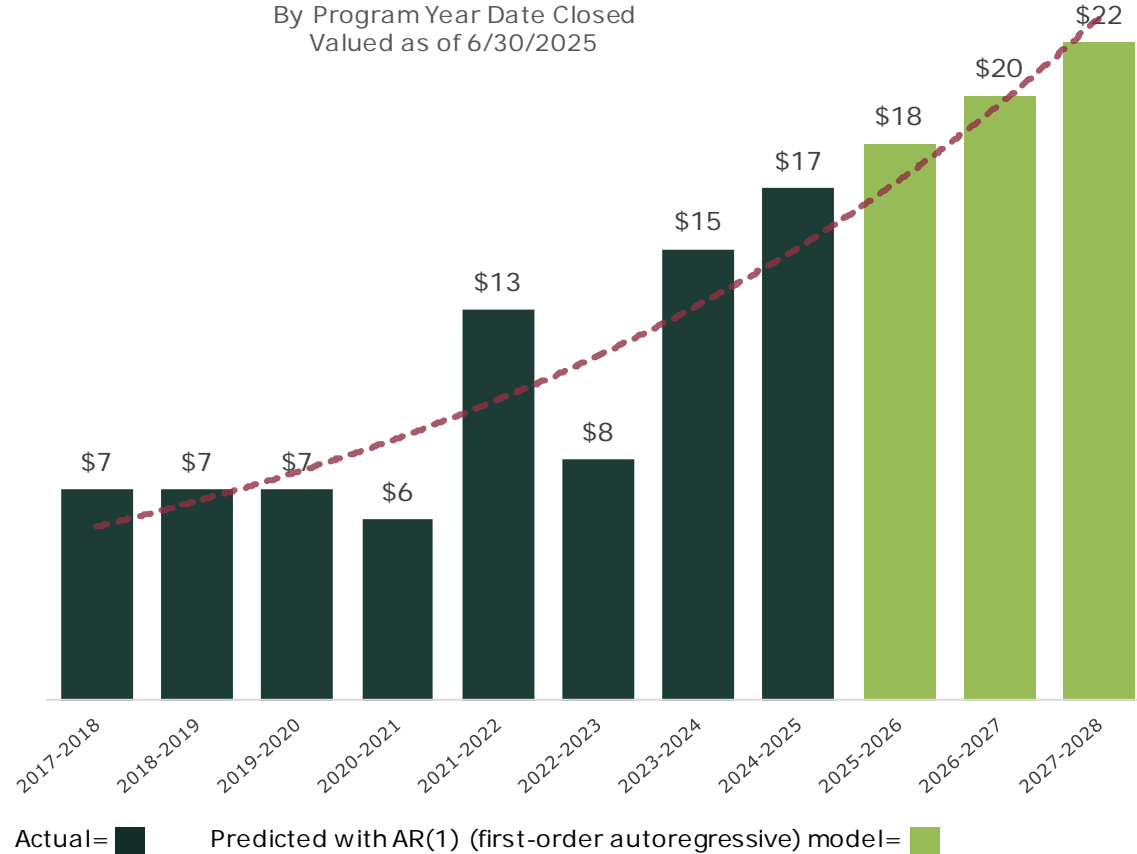


- At least one closed claim of more than \$1 million in last 10 years
- No closed claims of more than \$1 million in last 10 years
- Not in dataset, or no closed claims for 7 or fewer of the last 10 years

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.

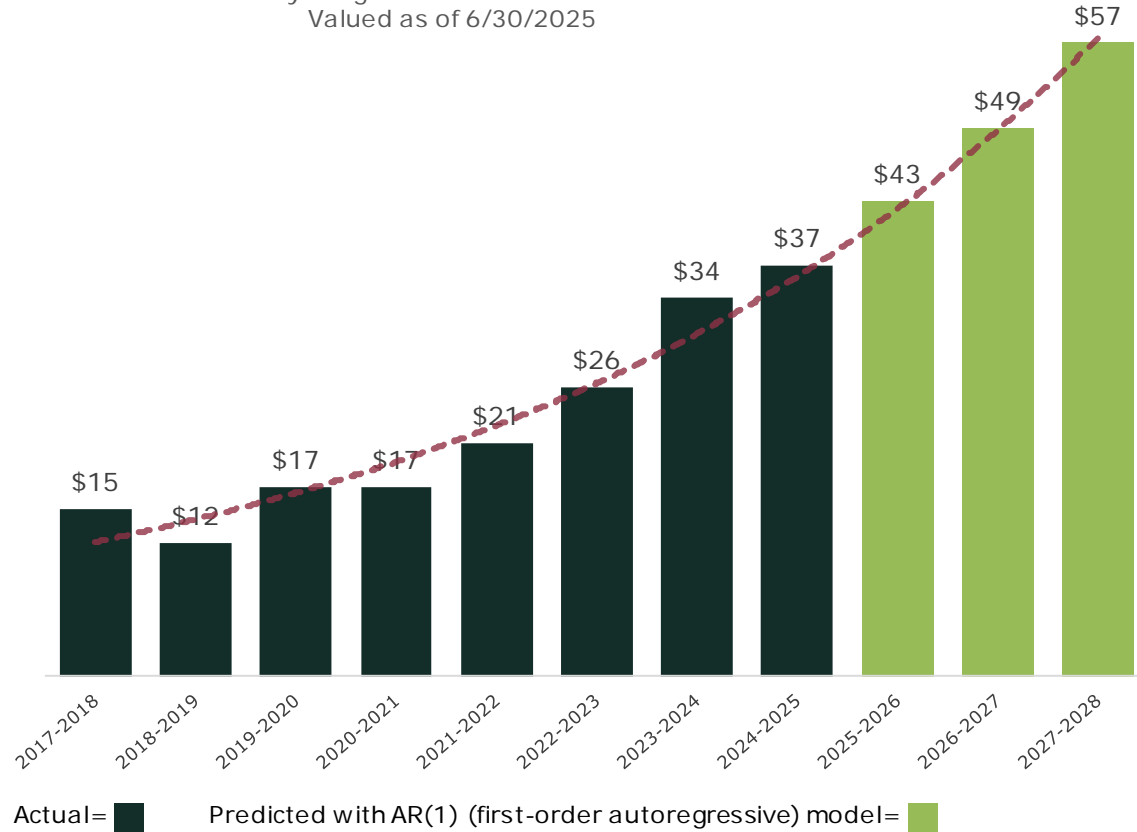
Participating California Public Entities: Counties
By Program Year Date Closed
Valued as of 6/30/2025



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.

