AUDIT AND REPORT

Risk assessment of digital position; Pool members

Compliance online is law, not an option, just as Cyber once became unavoidable and Pools responded with cover and guidance. Pools now need a Risk Control Program that cuts claims and gives confidence to members.

ADA and Privacy are risks that come with being online. ADA is particularly significant because the majority of members remain unnecessarily exposed, and vulnerabilities are easy to prove. In the same way buildings must offer reasonable accommodation, so must websites, yet most do not. The difference is that lawyers profit heavily from these failures.

Despite billions already spent, exposure has not reduced. Vendors are continuing to offer compliance promises, yet members remain at risk as they struggle with the complexity of regulations.

The enclosed audit of a sample of CharterSAFE members confirms widespread exposure. If just 10% of members are targeted (ADA, let alone Privacy violations) it equates to $2.6m in wasted money and over 6,400 hours of lost time (the distraction often having the biggest impact).

The scale of exposure (whether against members directly or through actions covered by the Pool) underpins the need for a new program. Our program mitigates the majority of the risk, reduces compliance costs, demonstrates innovation and sets a standard for member protection.

AAAtraq®

2025-08_ADA_CS/25mmeb

INTRODUCTION

Compliance online is unavoidable. Failures are easy to prove, making litigation frequent. The sooner risks are addressed; the sooner the distraction removed. Just as no entity can occupy a building outside code, the same applies to websites.

The requirement for websites to comply with the Americans with Disabilities Act (ADA) (and State Privacy rules) is not going away. Organizations that ignore this are likely to face litigation, negative public opinion, and much higher costs than those that take immediate action.

In the same way that we expect buildings to accommodate people living with disabilities, inclusivity for all is expected online.

Due to lucrative rewards and the ease of demonstrating non-compliance, litigation is growing exponentially across all sectors – one of the softer targets being education, with digital footprints that have grown rapidly, especially post COVID. Members regulatory compliance has failed to keep pace, leading to risk exposure and vulnerability.

Compounding the problem is a false sense of security, felt by many who believe that they have matters in hand, spurred on by service providers that promise compliance but lack accountability.

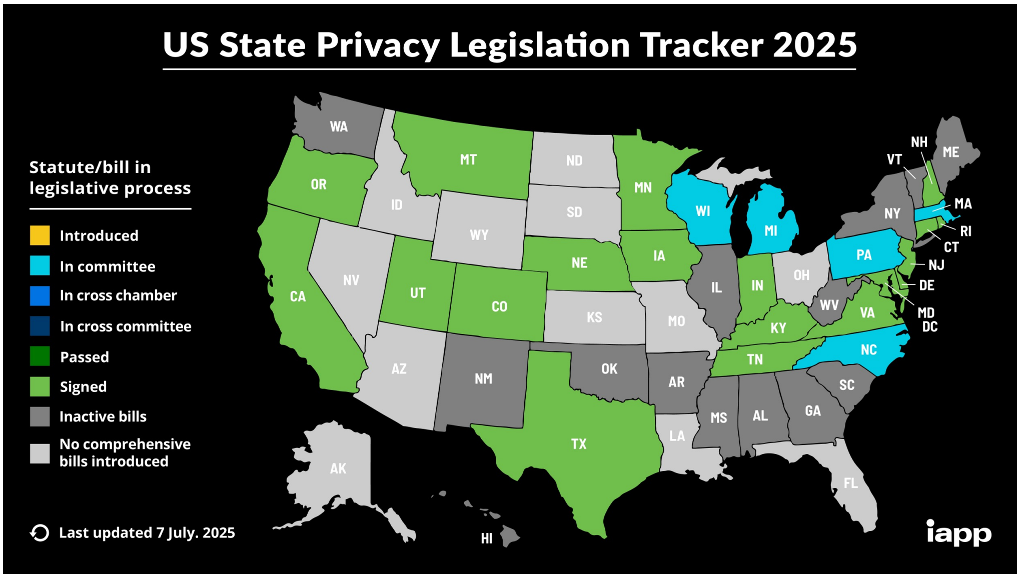
There are solutions; ours is AAAtraq "Risk Control Program" (deployed in 3 stages Clarity, Control and Confidence) making the assessment of risk easy to understand, *clarity* (non-technical reporting and monitoring) step-by-step guidance for members to follow putting them in *control*, in doing so they are gaining *confidence* as risk mitigated with additional protection from litigation with costs coverage.

Dealing with 'Digital Risk' ***is not an option*** *- it's a must for all.*
The forward-thinking pools ***are removing the complexity*** *and unnecessary risks and* ***saving members millions***.

Andrew Grant
Chair – Diversity and Inclusion Committee.
"Innovation; removing member distraction – saving time and money, whilst driving down exposure, a clear use of Ai 'for good'."

PRIVACY - STATE OF THE NATION

Illegal data collection, particularly involving minors, has serious consequences. Pools must ensure members understand obligations; as cyber coverage may only apply if reasonable care is shown. A Risk Audit is the basic step that protects both member and Pool.



For each member, the priorities;

AUDITING

State law(s) obligates the completion of Risk auditing, check you:

1. Know all the websites you actually have
2. Audit data collected, both visible (forms) and (via technology) invisible.

MINORS

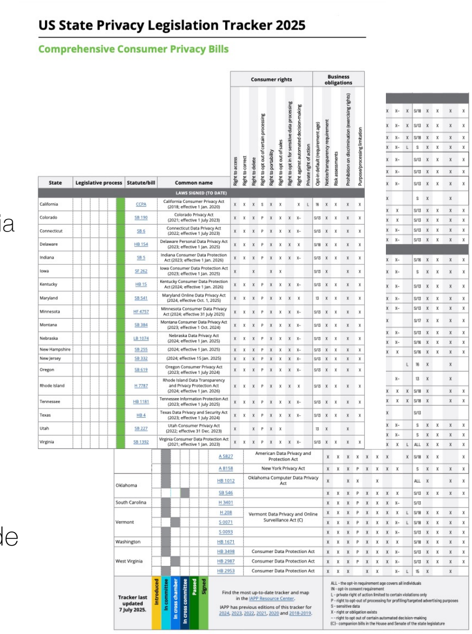
Specific regulation covers minors and the collection of any data from them – first you MUST know where, what data is being collected.

TRANSPARENCY

An obligation placed on organizations to provide notice to consumers about data practices.

PURPOSE

An EU General Data Protection Regulation–style restrictive structure that prohibits the processing of personal information.



US State Privacy Legislation Tracker 2025

Comprehensive Consumer Privacy Bills

Legislation by State, and the detailed breakdown as to septic regularity need available on request.

https://iapp.org/resources/article/us-state-privacy-legislation-tracker/

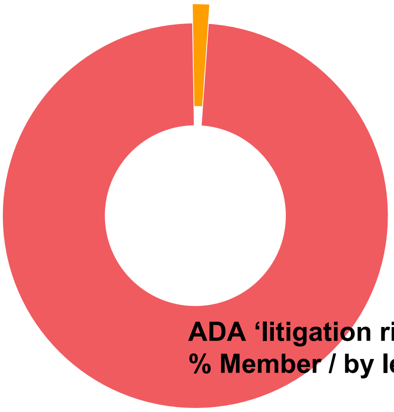
SUMMARY

With widespread lack of compliance, litigation is easy money as it is so easy to highlight failures, the sooner tackled the sooner the exposure and distraction removed. Like building you can't use one that doesn't adhere to the law - same for online.

The results from the sample members are on the next page. This provides executives with their own independent monitoring of digital fundamentals, confirming where exposure affect value and reputation.

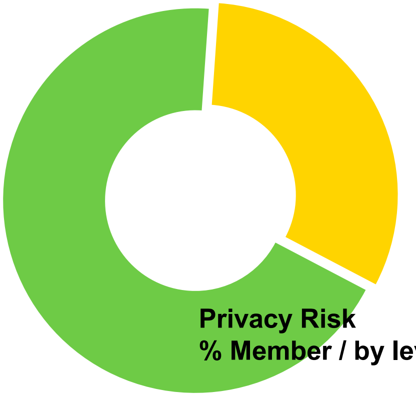
Confirmation comes from analysing the impact of issues across ADA 'Accessibility', Privacy, and *Environmental* performance *(latter being evolving regulation – one to be aware of, but not a priority to resolve)* with AI ensuring this can be delivered effectively across the digital estate. Grades run from A (OK) to E (significant issues).

Without understandable clarity, exposure remains hidden. The results show where risk is controlled and where weaknesses require attention, giving executives trusted evidence to protect value and reputation.



ADA 'litigation risk'
% Member / by level.

4% (D) High Risk
72% (E) Highest Risk
24% Not verified.



Privacy Risk
% Member / by level.

52% (B) Low Risk
24% (C) Medium Risk
24% Not verified.

10% of members are worth $2.6m *against claims which are* ***indefensible.***

Pools / members are easy, rich pickings.

A walk through of the findings is available on request – members may also be interested in the impact analysis of issues showing where value is being undermined on their websites.

The Audit of full membership should be considered as your next stage, offering the board an unbiased view as to its exposure.

AUDIT FINDINGS

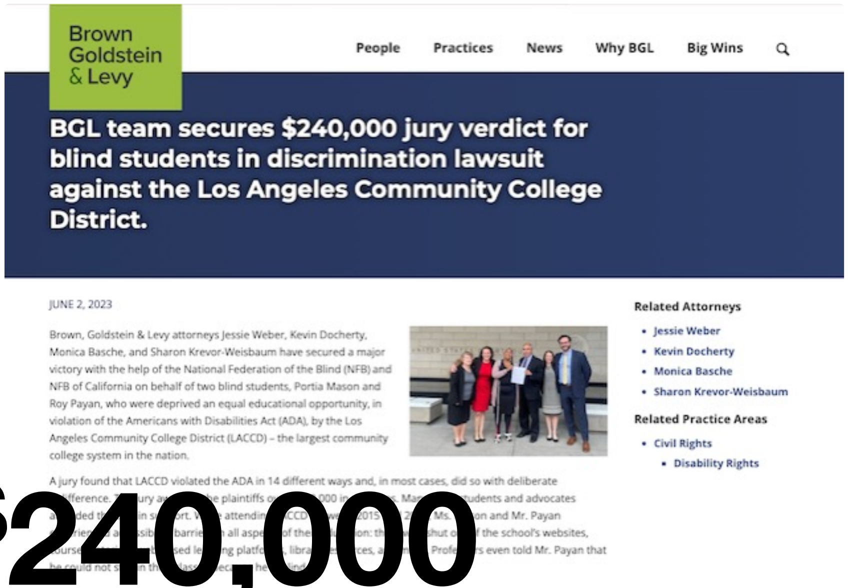
Organization	Accessibility	Privacy	Environmental	RISK	+/-	History
WISH Charter Schools	D	C	C	C	-	
ICEF Public Schools	E	B	C	C	-	
Long Valley Charter School	E	B	C	C	-	
The Cottonwood School	E	B	E	C	-	
Alder Grove Charter School	E	B	D	C	-	
Blue Ridge Academy	E	C	E	D	-	
Citizens of the World Charter…	E	B	E	C	-	
El Camino Real Charter High…	E	C	D	D	-	
Goethe International Charter …	E	B	B	C	-	
Kairos Public Schools	E	B	C	C	-	
Nea Community Learning Ce…	E	C	D	D	-	
Ocean Charter School	E	B	C	C	-	
Olive Grove Charter Schools	E	B	D	C	-	
Palisades Charter High School	E	B	D	C	-	
STEM Preparatory Schools	E	B	C	C	-	
Vibrant Minds Charter School	E	C	D	D	-	
Youth Policy Institute Charter…	E	C	E	D	-	
Big Picture Educational Aca…	E	B	D	C	-	
Bright Star Schools	E	B	D	C	-	

To compile these findings, we used Google (and Ai) to identify members of CharterSAFE. Their primary websites being audited on AUG 30th, members found whose websites could not be audited.

Method Schools
Pivot Charter School
Three Rivers Charter School
River Oaks Academy Charter School
Alameda Community Learning Center
Fenton Charter Public Schools

ADA - HIGHER PROFILE CLAIMS

ADA – for websites is here, litigation is easy money as it is so easy to prove failure, sooner tackled the sooner the exposure, and distraction goes away. Like building you can't have one that doesn't adhere to the law – same for online.


Brown Goldstein & Levy

People Practices News Why BGL Big Wins

BGL team secures $240,000 jury verdict for blind students in discrimination lawsuit against the Los Angeles Community College District.

JUNE 2, 2023

Brown, Goldstein & Levy attorneys Jessie Weber, Kevin Docherty, Monica Basche, and Sharon Krevor-Weisbaum have secured a major victory with the help of the National Federation of the Blind (NFB) and NFB of California on behalf of two blind students, Portia Mason and Roy Payan, who were deprived an equal educational opportunity, in violation of the Americans with Disabilities Act (ADA), by the Los Angeles Community College District (LACCD) – the largest community college system in the nation.

A jury found that LACCD violated the ADA in 14 different ways and, in most cases, did so with deliberate [illegible]ifference. [illegible] the plaintiffs [illegible] in [illegible]. Ma[illegible] students and advocates a[illegible] in s[illegible]ort. [illegible] attendin[illegible] 2015 [illegible] Ms. [illegible] and Mr. Payan [illegible] barrie[illegible] all aspe[illegible] of the[illegible] shut o[illegible] the school's websites, [illegible] platfo[illegible] Profe[illegible] even told Mr. Payan that [illegible]

Related Attorneys

- Jessie Weber
- Kevin Docherty
- Monica Basche
- Sharon Krevor-Weisbaum

Related Practice Areas

- Civil Rights
  - Disability Rights

$240,000

Los Angeles Community College District (LACCD)

State: CA
Entity: Los Angeles CCD
Amount: $40,000.00
Claimant: Roy Payan

State: FL
Entity: Florida State University
Amount: $150,000.00
Claimant: Christopher Shane Toth
Jamie Ann Principato

State: OH
Entity: Miami University
Amount: $25,000.00
Case: Dudley v. Miami University

HARVARD UNIVERSITY

National Association of the Deaf v. Harvard

Counsel sought over $1.5 million in attorneys' fees from Harvard.

Berkeley UNIVERSITY OF CALIFORNIA

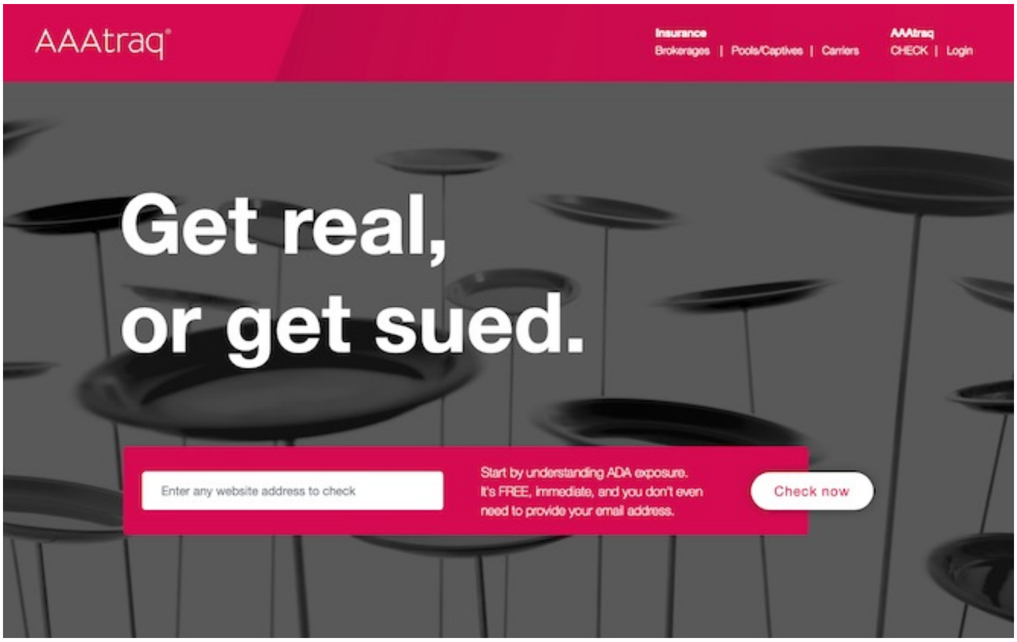
UC Berkeley Enters Into Consent Decree with DOJ About Its Websites and Other Online Content. They must report every six months during the Consent Decree's 42-month long term.

LINK (CASE)

SEE HOW EASY IT IS......

Want to see how easy it is to assess the risk of a page (or website) ?

Use ours ?? it is free, takes 30 seconds and doesn't ask for any contact (email, name etc) information.



1. Visit www.AAAtraq.com/check
2. Key in the website in the box
3. Hit the button (check now)

Results map risk (AAAtraq is not a technical report, for diagnostic detail, we have a different service used by developers at www.SItemorse.com/check).

PRIVACY AUDIT

We are combining Privacy auding presently, this will be available from October. If you want to audit privacy, you can for free please visit www.rethinkingprivacy.com

HOW LONG?

It took us 24min to identify members, failures…

How long before actions filed against pools?

With the cost of one demand equivalent to 10[1] years subscription…

Isn't the greatest risk not having AAAtraq's Risk Control Program?

Kicking off with independent clarity as to Risk should be a no brainer ”

[1]Average 'demand' claim *costs*, which includes; settlement, legal fees [external], limited initial remediation and a contribution to internal costs $31,420. This is based on demand settlement, within 125 days of receipt. Escalation to full claim, costs rise significantly; 3 to 10 times, or more. AAAtraq RCP (Risk Control Program) per pool member, website less than $3,000

sedgwick

A trusted partner to the industry's largest risk pools.

40+ years
of pool management experience

$1 billion
carrier premium

23 pools
managed by 150+ dedicated pooling team members

We don't just manage self-insured pools - we help them thrive.

Trusted by 3,000+ public entities, we become an extension of your team, delivering pooling services tailored to your unique needs.

From underwriting and claims management to risk control, reinsurance placement and financial services, we strengthen your pool's operations while protecting its reputation and bottom line.

Our proprietary, AI-enabled software streamlines policy issuance and decision-making, while our world-class data analytics team uses the richest insights available to drive smarter strategies. And with dedicated marketing and training experts, we can boost member participation, support onboarding and strengthen your capabilities for long-term stability and success.

https://www.sedgwick.com/claims-administration/risk-and-recovery/pooling-services/

AAAtraq®

SaaS products developed for 25 years. Launched the ADA Risk Control Program in 2021 (mapping risk using 3.7 trillion data points), added privacy in 2024. Recently introduced AI to understand digital fundamentals and show how failures impact Value and Risk.

Our Risk Control Program (RCP) for Pools is purchased and deployed in three stages. Each stage can be taken on at a suitable pace, ensuring members achieve maximum usage and value.

Stage one provides clarity by showing where members stand and gives assurance that the Pool has already taken steps to support them. We administer and support the Program throughout, with little or no setup required by the Pool.

CLARITY (Stage | one)

Independent, unbiased auditing of member websites with non-technical ranking of both Value and Risk. Results highlight legal and reputational exposures and show where changes improve experience, search optimisation, and trust.
Pools use this evidence to identify where members increase risk exposure and to track progress. Monthly audits are supported by Q&A sessions and quarterly *topical* updates.

CONTROL (Stage | two)

Most claims (9/10) relate to content failure. Despite vendor claims, no website can be kept compliant by a platform alone.

We remove complexity with products tailored to members' website needs. Using AI and content analytics, compliance management and correction can be completed in under three minutes. Anyone who can send an email can resolve at least 60% of today's exposure.

For Pools, exposure is reduced within weeks. Millions can be saved with compliance complexities now resolved in minutes.

CONFIDENCE (Stage | three)

As the final stage of the service; legal support, costs coverage and claims management are combined to give members confidence whilst they mitigate their risk. If you already have coverage, the RCP is essential to help limit your claims.

AAAtraq®
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NY 10005

Legals
and contact

Accessibility

AAAtraq is committed to ensuring access to content for all, without discrimination of any kind. We engage in ongoing efforts to ensure adherence to the requirements defined by the World Wide Web Consortium (W3C), specifically, the Web Content Accessibility Guidelines (WCAG) 2.x.
Content contained within PDF documents can be provided in alternative formats to ensure access is available to as wide an audience as possible.
Although AAAtraq endeavours to meet the WCAG requirements, it is not always possible to do so in all areas of our websites, all documents' formats at all times; be it our reliance on 3rd parties, technical or usability limitations.
If you experience problems, please let us know, at your convenience by email (accessibility@AAAtraq.com)

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