

ACWA/JOINT POWERS INSURANCE AUTHORITY

Unapproved 11/30/09

Approved 5/3/10

BOARD OF DIRECTORS' MEETING

Town & Country Resort and Convention Center
Town & Country Room
San Diego, CA 92108

November 30, 2009

WELCOME

Vice President Finnegan called the meeting to order at 3 p.m. and welcomed everyone to San Diego. She announced that a quorum was present. She then introduced the Executive Committee members; Edward J. Tiedemann and Robin L. Stewart, of Kronick, Moskovitz, Tiedemann & Girard (KMT&G), JPIA's Legal Counsel; Eldon Boone, JPIA's Auditor/Controller; and JPIA's management staff. She also recognized Bill Malone of WGM & Associates, the JPIA's insurance broker.

PUBLIC COMMENT

Vice President Finnegan noted that, as the agenda stated, members of the public would be allowed to address the Board of Directors on any agenda item prior to the Board's decision on that item. Comments on any issues which may or may not be on the agenda were also welcome. No members of the public requested to be heard.

ADDITIONS TO OR DELETIONS FROM THE AGENDA

Vice President Finnegan asked for any additions to or deletions from the Agenda. None were noted.

CONSENT CALENDAR

Vice President Finnegan called for approval of the Consent Calendar.

Ms. Mariana Lake of Valley County Water District requested that her name be added as an attendee to the May 18, 2009 minutes. It was so noted.

M/S/C (Jack Cunningham, Goleta WD/ Bud McGehee, Crestline Village WD) (Unanimous): That the Board of Directors approve the minutes of the May 18, 2009, Board of Directors' meeting as presented with the addition of Mariana Lake of Valley County Water District as an attendee.

ADMINISTRATION

Glossary of Terms

Mr. Gilstrap, JPIA's Director of Member Services, directed members to the "Glossary of Terms" used by the JPIA, which was included as part of the packet. The JPIA frequently prepares communications and documents that use words, phrases, and acronyms that may not be familiar to many readers. These terms might be unique to the JPIA, to public entity risk-sharing pools, or to the insurance industry. In order to eliminate confusion and to help members to better understand material presented by the JPIA, a "Glossary of Terms"

had been prepared. It is also included in the ACWA/JPIA's Board of Directors' Manual, which is provided to each Director appointed to the JPIA Board of Directors. It can also be found on the JPIA's website at www.acwajpia.com. If any member comes across an acronym that should be included, he or she is welcome to contact the JPIA office and request its addition.

Acceptance of New Members

Mr. Gilstrap noted that at each Board meeting a list of new members is provided for membership ratification. He stated that Joshua Basin Water District had joined the JPIA's Liability, Property, and Workers' Compensation programs as of July 1, 2009. It was staff's recommendation that the Board of Directors ratify the Executive Committee's acceptance of Joshua Basin Water District as a member of the JPIA.

M/S/C (John Hoagland, Rancho California WD/ Jack Cunningham, Goleta WD) (Unanimous): That the Board of Directors ratify the Executive Committee's acceptance of Joshua Basin Water District as a member of the JPIA.

Calendar of Meeting Dates for 2009

Vice President Finnegan stated that a Calendar of Meeting Dates for 2010 had been included in the packet. A great deal of planning had gone into setting these meeting dates and she encouraged all present to take note of these dates and put them into their planners for the upcoming year. All of these meetings are posted and open to the public.

JPIA Office Facilities Update

Mr. Gladbach, Chair of the Building and Property Ad Hoc Committee, reported that the JPIA's current office is located in Citrus Heights, California. The building was built in 1982 and the JPIA purchased and remodeled it in 1994. There has been no major remodel or upgrade since then.

A full report was presented to the Board of Directors at the meeting of May 18, 2009. During the meeting, the Board of Directors approved a motion giving the Executive Committee the authority to negotiate and secure either the upgrade or the replacement of the current facilities.

Mr. Gladbach reported that the JPIA had recently closed escrow on a building in Roseville, California. The building is approximately 16,000 square feet and was custom-built by the California State Automobile Association, which operated there until a year or two ago. The JPIA's original purchase offer was for \$200 a square foot. After completing the due diligence, some items were noted that would require immediate attention. The HVAC units, roof, and ADA-required upgrades all would involve substantial costs. As a result, the JPIA was able to renegotiate the purchase price. The building was ultimately purchased for approximately \$175 a square foot. This resulted in an additional savings of nearly \$400,000.

The JPIA is currently in the design and remodel stage, and an update and status report will be presented to the Board of Directors at the May 2010 meeting.

FINANCE

Year-End Financial Highlights

Mr. deBernardi, JPIA's Director of Finance, reviewed the summary of the fiscal year-end financial highlights as of September 30, 2009. He noted that the audited year-end financial statements would be presented to the Board of Directors at the spring 2010 conference in Monterey. The graphs included in the packet were also reviewed during the Board of Directors' meeting. He added that the Property Program has shown a tremendous growth in the amount of assets covered. There have also been real reductions in the Workers' Compensation Program losses.

Mr. deBernardi then reviewed the Expected Funding Requirements graphs for each Program, showing the category/percentage requirements. He noted that in the Liability Program claims make up 57% of the funding requirements and only 32% is needed for excess insurance, while in the Property Program, claims make up only 18% while excess insurance is 71%, and only 11% is needed for General & Administrative expenses. Claims in the Workers' Compensation Program make up 75% of the funding requirement and excess insurance is only 7%. With a \$2 million retention for workers' compensation claims, members share in all losses up to that amount. That is why excess insurance is such a small percentage of the cost.

The Assets graph reflected that there is currently 89% in investments versus the 94% for the prior year. Very little change was noted in the Liabilities report.

Mr. Sells added that with the Stabilization Fund, each member has its own account. Once the account reaches 60% of the basic liability premium, the JPIA will refund the excess back to the member. Staff anticipates about \$10 million flowing through that account in the next 30-60 days. Most members are fully funded.

Investment Portfolio Performance

Mr. deBernardi reviewed the Investment Portfolio for the JPIA, and noted that it currently ranges from between \$90 to \$110 million during a given year. The Summary of Cash & Investments being reviewed with the packet is as of September 30, 2009.

The Investment Portfolio is made up of Federal Government Agencies, which make up 43%; CAMP makes up 16%; Treasuries make up 14%; Corporate & Medium Term Notes make up 14%; CDs make up 5%, a small amount in Money Markets, and the Local Agency Investment Fund (LAIF) makes up the final 8%.

Interest rates continue to provide low yields. As of September 2009 the LAIF rate was 0.90%. The JPIA's annualized yield for the month of September was 2.1%, which is approximately 111 basis points more than LAIF for the same period. The market value is about \$1.2 million more than book value, \$108,081,281 vs. \$106,872,856. The average life of the portfolio is slightly greater than one year.

Union Bank of California provided the market values. The current report is in compliance with the JPIA's written Investment Policy, and there are sufficient funds to meet the pool's cash requirements for the next six months.

TRAINING

Training Update

The JPIA has endeavored to provide low cost, effective training to employees of member districts in an effort to increase knowledge and ability to meet day-to-day challenges of their work tasks. It has been shown that many forms of training allow employees to work more productively and safely, reducing costs and unnecessary losses.

A Training Calendar which contained a listing of scheduled classes and venues to date was included with the packet. Ms. Stangel, Director of Administration, noted that there are many more classes that are in the planning stages and will appear on the schedule when their dates are set. Other important items are the Training Conferences scheduled on February 2 and 3 in Sacramento and on August 10 and 11 in Irvine.

For Fiscal Year 2008/2009, the JPIA staff presented 379 classes with 5,719 participants held at 93 member facilities and other locations. The JPIA recognized and thanked those 93 members for their support.

The Professional Development Program (PDP) has been updated with new Participant Guides and curriculum, and it currently has 843 participants enrolled, with 158 completions. The PDP was developed to offer current, in-depth training and educational opportunities for water district employees. The Program focuses on giving participants the tools to perform their jobs safely, legally and efficiently. Three specialty areas are offered: Supervisor Basics, Human Resources, and Operations. Each area requires approximately 40 hours of education, including face-to-face training, online and self study. Participation in the Professional Development Program reaps benefits for the agency and for the employees who are enrolled. Participants can also gain contact hours for employment-related certifications, such as the Department of Health Services Operator's certificates.

Ms. Stangel was pleased to announce some very exciting news, the development of monthly webinars which will be available to members. Beginning in spring 2010, the JPIA will offer live training courses via the web. Many districts are challenged with sending folks offsite to receive needed professional development training, so we have partnered with WebEx to bring training directly to your computer. Each month, a different 1 to 2 hour class will be offered – most of which will meet requirements of the Professional Development Program. These courses will be instructor-led with live participant interaction, activities and video. Dates, times and topics will be posted on the ACWA/JPIA's website after the first of the year.

Regional Human Resource Groups have been facilitated and held in Sacramento, Ontario, San Diego, Fresno, Monterey and Santa Barbara. These meetings provide an opportunity for human resource staff and management to gain valuable information via

speakers and training classes, as well as a time to network with other water district staff who share similar issues in the workplace.

PreventionLink was launched in early 2008 and currently has 119 member sites utilizing the service with 3,435 registered users. PreventionLink is a suite of online risk management, training, communications and compliance programs designed to help members cost-effectively manage risk and maintain compliance.

The JPIA's Lending Library continues to thrive, with 1,643 videos/dvds borrowed in the last fiscal year. Staff has been working diligently to audit the contents of the library and will be removing old and out-of-date materials and replacing them with current information and topics. The JPIA website now accommodates on-line registration for most training classes, as well as links to valuable resources and other current water district information. For complete information, visit the JPIA's website at www.acwajpia.com. Your member id is jpiamember and the password is water.

POOLED PROGRAMS

Loss Reports for the Liability Program

Mr. Sells, JPIA's Chief Financial & Operations Officer, reviewed reported losses per \$1 million of payroll for the Liability Program as of September 30, 2009. The graph included in the packet illustrated the actual dollars incurred in losses for each million dollars of payroll. Pooled losses for the past several years have remained relatively constant at right around \$15,000 per \$1 million of payrolls. The obvious exception is the 2004-05 policy year, which includes a major auto accident, a child drowning in a canal, \$580,000 in employment practice claims, and an increase in the severity of infrastructure failure claims. The 2008-09 policy year is off to a good start, but it is too early to make any predictions.

The next graph reviewed by Mr. Sells tracked the frequency of claims per \$1 million of payroll. In the Liability Program, it is possible to have, for example, three separate claimants within a single occurrence. While not always an accurate predictor of financial activity, generally speaking, the lower the frequency rate, the lower the severity.

Frequency has had a steady gradual decline for the past ten years and that is a very favorable trend. The five-year average from 2000 to 2004 was .770. The current five-year average is down to 0.565. Controlling and reducing frequency is an important function of the JPIA.

Loss Reports for the Property Program

Mr. Sells continued his review with the Property Program. The next graph represented the actual dollars lost for each \$1 million of insured property. As the JPIA currently has nearly \$3.8 billion in insured values, the actual dollar amount appears small. Losses have generally trended downward since the 2002-03 policy year, which included a \$1 million Boiler and Machinery loss. The Southern California fires in 2003/04 and 2007/08 policy years impacted those years and a hydroelectric plant was damaged in 2006-07, valued at \$1.5 million. The current year figure represents six months of data.

The actual dollar amount of insured values has more than tripled between 1990 and the present.

The next graph in the Property Program represented the actual number of losses for each policy year. The frequency of loss is often an indicator of severity and that appears to be the case here.

There has been a moderate downward trend in the frequency of claims since the 2002-2003 policy year. Trends in the Property Program are hard to project due to the relatively small amount of claims. As always, this Program is designed to provide coverage primarily for large losses.

Loss Reports for the Workers' Compensation Program

The next Program reports reviewed by Mr. Sells were for the Workers' Compensation Program. The first graph represented reported losses per \$1 million of payrolls. Since the 2000-2001 policy year, the JPIA has seen a very favorable trend. These good results suggest that the JPIA is making significant progress.

Legislative changes, such as S.B. 899 which was passed in 2004 and became effective on April 19, 2004, are showing very positive results throughout the state of California. The JPIA has benefited from the changes in the law, as well as from our own emphasis on workplace safety. Since 2006, the JPIA has reduced the rates charged to members by more than 50 percent. Rates for the current policy year remained unchanged as losses and rates in the industry, as a whole, increased.

The years 1995 through 1997 were fully insured by Cal Comp. Cal Comp is now bankrupt, and the JPIA is no longer able to update the numbers for those years with any confidence. In all probability they are higher than the graphs would suggest, as the results have not been updated for several years. The California Insurance Guaranty Association is handling the remaining claims.

The next graph reviewed by Mr. Sells represented the frequency of claims. For reporting purposes, the graph showed frequency as the number of claims per \$1 million of payroll. Since 1994, the JPIA has made steady progress in reducing frequency. This is a very favorable trend. Frequency is usually a good predictor of future severity. That is, when there are fewer claims, they are usually less severe.

JPIA's training for the last several years has focused heavily on workplace safety and management training. The result for all three Programs suggests that that is the right emphasis.

JPIA's Pooled Program Renewals

Mr. Gilstrap noted that since the last Board meeting, the JPIA's Workers' Compensation Program renewed on July 1, 2009 and the Liability Program renewed on October 1, 2009. The excess coverage for each of the programs also renewed on the same dates.

Workers' Compensation Program

The last several years have seen significant rate reductions in the California Workers' Compensation market due to the legislative reforms implemented in 2002 and 2004. In the last year, there has been a reversal of this trend. The Workers' Compensation Appeals Board (WCAB) made two *en banc* decisions (*Ogilvie* and *Alvarez/Guzman*) that are likely to permit more challenges to the process of settling permanent disability payment amounts based on the extent of worker injuries. These WCAB decisions, combined with escalating claims costs, particularly for medical expenses, prompted the Workers' Compensation Insurance Rating Bureau to file for a mid-year (July 1, 2009) rate increase of 23.7%.

The California Department of Insurance (DOI) rejected that rate filing. Interestingly, Commissioner Steve Poizner noted in the rejection that he felt that insurance carriers were inefficient in controlling costs and urged them to "work to be as efficient as their self-insured counterparts".

The WCIRB has again filed for a rate increase of 22.8%, to be effective January 1, 2010, citing the same reasons. The DOI has rejected this as well. Nonetheless, insurance carriers, which are not bound by the WCIRB filings or by the DOI's position on them, have filed their own rate changes. For instance, State Compensation Insurance Fund (SCIF), which implemented a 9% increase effective January 1, 2009, also implemented another 15% increase effective July 1, 2009. They have filed for an additional 5% increase for January 1, 2010.

Against this background, the JPIA's Workers' Compensation Program Subcommittee examined the July 1, 2009 renewal of the Program and the excess coverage. The JPIA's broker, Bill Malone, had obtained competitive proposals for the excess coverage. ARCH, the incumbent excess carrier, again presented the most competitive proposal, which included a 5% reduction in their rate as well as a guarantee to renew at the same rate for the July 1, 2010 renewal. The Subcommittee recommended accepting this proposal and recommended renewing the Program "as-is", with no change in the rates charged to members. The Executive Committee approved these recommendations.

Mr. Gilstrap added "congratulations" to the JPIA's Workers' Compensation Claims Department. Every five years, state Division of Workers' Compensation (DWC) auditors come around and conduct a Profile Audit Review. It deals with how to meet state requirements, general timelines and timeliness for sending out notices, accuracy, etc. The auditors have just completed the JPIA's audit, after being on-site in the JPIA's office for almost a month. Mr. Gilstrap stated that he had gone on the DWC website and there he learned that the JPIA had received an outstanding result; it was the fourth-highest ranked of all agencies audited by the state DWC in the past five years.

Liability Program

Mr. Gilstrap continued his review, noting that the Liability Program faced a challenge with its recent renewal. Two of the carriers providing the excess coverage were subsidiaries of American International Underwriters (AIU), which in turn was wholly

owned by American International Group (AIG). The JPIA has had a relationship with AIG for more than 20 years. However, there has been a lot of negative news concerning AIG, the parent company. The parent company received some \$150 billion in federal bail-out funds, with the federal government effectively taking ownership of the parent company. The property-casualty insurance subsidiaries are largely separated from the parent and their financial condition is highly regulated and monitored by the various states. They continue to be rated "secure" by the rating agencies as well. Nonetheless, there has been considerable turmoil and speculation regarding the future of the insurance subsidiaries as the parent seeks ways to repay the bail-out loans by disposing of assets. There have been major changes in the structure and management of the companies, including a recent name change of AIU to Chartis.

Given the uncertain future of the AIG (now Chartis) companies, the JPIA's broker, Bill Malone, and JPIA staff worked to explore alternative structures for the excess coverage that might prove to be more stable. Although AIG offered competitive proposals, other options were also presented to the Liability Program Subcommittee and the Executive Committee. In the end, the following arrangement of reinsurance and excess coverage was recommended to, and accepted by, the Executive Committee:

First Layer:	\$11,000,000 Everest Reinsurance with a \$1,000,000 JPIA self-insured retention.
Second Layer	\$ 9,000,000 Ironshore Specialty, excess of \$11,000,000
Third Layer	\$20,000,000 Allied World National, excess of \$20,000,000
Fourth Layer	\$20,000,000 Great American Assurance, excess of \$40,000,000

Slight decreases in the cost of the excess coverage and in the actuary's projected loss costs allowed the Executive Committee to approve the renewal of the Program with a decrease in the rates charged to members of about 1%. This does not mean that every Liability Program participant will see a 1% decrease. Instead, individual members' premiums will vary from this due to changes in payrolls and experience modification factors.

There were no changes in the coverage provided by the Memorandum of Liability Coverage. The Executive Committee elected to self-insure the Crisis Management Supplemental Coverage that had previously been provided by AIG. None of the new excess carriers offered this, and it was felt that it was a worthwhile value-added benefit for the JPIA's members.

RISK MANAGEMENT

Low Loss Ratio Awards for Liability, Property, and Workers' Compensation Programs
Each year at its fall Conference, the JPIA recognizes those members with a loss ratio of 20% or less. Mr. Sells stated that 226 of the 290 members in the Liability Program had

attained a 20% or less loss ratio this year, and 250 members had loss ratios of 50% or less.

In the Property Program, 181 of the 260 members had a 20% or less loss ratio and 208 members had 50% or less.

Of the 157 Workers' Compensation Program members, 118 had a loss ratio of 20% or less with 143 of the 157 members at 50% or less.

Reports listed cumulative loss ratio data by rank followed alphabetically by district, for the Liability, Property, and Workers' Compensation Programs. The data was for a three-year period from October 1, 2005 through September 30, 2008, as of September 30, 2009. Low loss certificates will be mailed directly to the districts.

Members with a loss ratio of 20% and under were given a big **CONGRATULATIONS!**

Recipients of the H.R. LaBounty Safety Awards

Mr. Sells stated that the format of the Safety Incentive Award Program was given approval by the Executive Committee at its April 13, 1999 meeting. The Program has been actively promoted by the JPIA to promote safe workplace behavior. This Program was intended to allow employees to be nominated, recognized, and rewarded for proactive safety behavior and action. It is ongoing, and the awards are presented at the biannual conferences. Any employee of the members participating in the JPIA's pooled Programs may submit nominations. This Program is announced periodically in the *Risk Control Bulletin* and the *Perspective*, and it continues to be promoted during risk assessment and training visits by Risk Management and JPIA staff.

The JPIA staff selected nominations that demonstrate proactive safety contributions. The Chairpersons of the Executive Committee and Risk Management Subcommittee reviewed the nominations and concurred with presentation of the awards announced. The following list of the H.R. LaBounty Safety Awards recipients was read:

<u>DISTRICT</u>	<u>NAME</u>	<u>REC'D</u>	
<u>NAME</u>	<u>DISTRICT POSITION</u>	<u>DISTRICT</u>	<u>AMT.</u>
	Larry Moon	Equipment Repair Technician	Helix WD 100
	Steven Clark	Operations Supervisor	Orange CWD 75
	Emil Hickman	Water Plant Mechanic III	El Dorado ID 100
	Glen Arrieta	Chemist	Orange CWD 75
	John Bonsangue	Principal Hydrogeologist	Orange CWD 50
	Jose Preciado	Utility & Maint. Field Supervisor	San Dieguito WD 75
	Mark Piskor	Utility & Maint. Tech. III	San Dieguito WD 150
	Barrier Operations Group		Orange CWD 100
	Charlie McCauley	Maintenance Tech.	South Feather W&PA 200
	Matt Munaco	Maintenance Tech.	Yuima MWD 100

Jolyn Duff	Customer Service Tech	Yuima MWD	100
Boyd Lypka	Risk & Safety Manager	Orange CWD	100
Pat Lewis	Maintenance Manager	Orange CWD	100
Leo DeLeon	Distribution System Operator	Merced ID	100
Tony Vega	Distribution System Operator	Merced ID	100
Bill Gonzalez	Fabricator/Welder	Merced ID	100
Eric Paieri	Utilities Specialist II	Tahoe City PUD	75
Jimmy Pennella	Maintenance Technician	Orange CWD	75
Peter Arrant	Welder/Utility Worker I	Sweetwater Authority	150
Richard Emerson	Field Crew Supervisor	Sweetwater Authority	75
Mesa Wellness Committee	Wellness Committee	Mesa Consolidated WD	200
Nathan Vance	Corrosion Control	Rancho California WD	200
Robert Munger	Welding Tech.	Fallbrook PUD	150
Jess Duran	Weed Control Specialist	San Luis & Delta Mendota	100
Mark Garcia	Equipment Operator	San Luis & Delta Mendota	100
David Parra	Maintenance Technician	Pajaro Valley WMA	150
Jesus Martinez	Senior Water System Operator	Pajaro Valley WMA	150
			\$3,050

Mr. Sells encouraged those present to nominate individual employees for good ideas and/or designs to promote safe work practices.

OTHER BUSINESS

Mr. Sells directed attendees to the handout for Value-Added Resources, which listed what the JPIA provides to its members. If your District is NOT using this, then talk with them. It is an effort to minimize losses.

Mr. Klaff then announced the following list of reception sponsors: Kronick, Moskovitz, Tiedemann & Girard; William G. Malone of WGM & Associates.; Daley & Heft; LaMore, Brazier, Riddle & Giampaoli; and Cohen & Burge. He invited everyone to the Tiki Pavilion for the reception.

The Board of Directors’ meeting adjourned at 4:40 p.m.

JOAN FINNEGAN, VICE PRESIDENT

ATTEST:

DANIEL N. KLAFF, SECRETARY

LIST OF ATTENDEES

Directors in Attendance

<u>District</u>	<u>Name</u>
Alta ID	Norman B. Waldner
Antelope Valley-East Kern WA	Andy D. Rutledge
Antelope Valley State Water Contractors Assn.	Linda Godin
Berrenda Mesa WD	Leon Elwell
Cachuma Operation & Maintenance Board	Robert R. Lieberknecht
Calaveras CWD	Phil McCartney
Calleguas MWD	Don Hauser
Carmichael WD	Sandy Kozlen
Carpinteria Valley WD	Frederick Lemere
Castaic Lake WA	Jerry Gladbach
Central Coast WA	Frederick Lemere
Citrus Heights WD	Joseph Dion
Crestline Village WD	C. N. "Bud" McGehee
Cucamonga Valley WD	Kathy Tiegs
El Toro WD	Ted F. Martin
Elsinore Valley MWD	Phil Williams
Friant Power Authority	Carl Janzen
Georgetown Divide PUD	Bob Diekon
Goleta WD	Jack Cunningham
Helix WD	Charles Muse
Hi-Desert WD	Roger Mayes
Humboldt CSD	Kevin McKenny
Joshua Basin WD	Mickey Luckman
Kanawha WD	Lance Boyd
Kaweah Delta WCD	Don Mills
Kaweah River Power Authority	Don Mills
Kern County WA	Terry Rogers
Kern Water Bank Authority	Wilmar L. Boschman
Kings River CD	Norman B. Waldner
La Habra Heights CWD	Robert Wilson
Laguna Beach CWD	Bruce R. Scherer
Laguna ID	Frank Zonneveld
Lakeside Irrigation WD	Don Mills
Littlerock Creek ID	Leo Thibault
Madera ID	Carl Janzen
Madera-Chowchilla W&PA	Carl Janzen
Mesa CWD	Fred Bockmiller
Mission Hills CSD	James Mac Kenzie
Moulton Niguel WD	Gary Kurtz
MWD of Orange County	Joan Finnegan
Oakdale ID	Steve Webb

Directors in Attendance continued

<u>District</u>	<u>Name</u>
Orchard Dale WD	Robert J. Noonan
Palm Ranch ID	Wayne D. Nygaard
Purissima Hills WD	Ernest Solomon
Rancho California WD	John E. Hoagland
Richvale ID	Gene Harris
Rincon Del Diablo MWD	David Drake
Rosedale-Rio Bravo WSD	Royce Fast
Sacramento Groundwater Authority	Neil Schild
Sacramento Suburban WD	Neil Schild
San Benito CWD	Frank Bettencourt
San Bernardino Valley WCD	Melody A. McDonald
San Gabriel Basin WQA	Bob Kuhn
San Geronio Pass WA	John Jeter
San Luis & Delta-Mendota WA	Bill Pucheu
Santa Fe ID	Michael Bardin
Scotts Valley WD	David T. Hodgins
Serrano WD	Lloyd Appelman
Shafter-Wasco ID	Ken Paul
Sierra Highlands CSD	Fred Finkbeiner
Sierra Lakes CWD	Ulrich Luscher
Solano ID	Guido Colla
South Coast WD	Robert Moore
South Sutter WD	Thomas A. Cuquet
Stockton East WD	Thomas McGurk
Sweetwater Authority	Margaret Welsh
Tahoe City PUD	Lou Reinkens
Tehachapi-Cummings CWD	Jonathan Hall
Three Valleys MWD	Brian Bowcock
Twentynine Palms WD	Philip Cisneros
Upper San Gabriel Valley MWD	Alfonso Contreras
Vallecitos WD	Patricia Hannan
Valley Center MWD	Merle J. Aleshire
Valley County WD	Mariana Lake
Vandenberg Village CSD	Christopher Brooks
Vista ID	Paul Dorey
Walnut Valley WD	Allen Wu
West Basin MWD	Ronald Smith
Western MWD	S.R. Al Lopez
Yuima MWD	W.D. "Bill" Knutson

Alternate Directors in Attendance

District

Antelope Valley-East Kern WA
Arvin-Edison WSD
Browns Valley ID
Byron-Bethany ID
Calaveras CWD
Calleguas MWD
Camrosa WD
Central California ID
Crestline-Lake Arrowhead WA
Del Paso Manor WD
El Dorado ID
Forestville WD
Fresno Metropolitan Flood Control D.
Glenn-Colusa ID
James ID
Kings County WD
LaHabra Heights CWD
Montecito WD
Reclamation District No. 1500
Reclamation District No. 1606
Richvale ID
San Bernardino Valley WCD
San Dieguito WD
Semitropic WSD
Solano ID
South Montebello ID
Suisun Solano WA
Valley Center MWD
Vista ID
Vista ID
Walnut Valley WD
Wheeler Ridge-Maricopa WSD
Yolo County FC & WCD

Name

Russell Fuller
David A. Nixon
Walter Cotter
Rick Gilmore
Bob Dean
William R. Seaver
Frank Royer
Gregg Rice
Norman Meek
Richard Allen
Bill George
Bill Massey
Bob Van Wyk
Dennis Michum
John Mallyon
Don Mills
Michael Gualtieri
Richard Shaikewitz
Max Sakato
John Mallyon
Brad Mattson
Manny Aranda
Jace Schwarm
Will Boschman
Steven D. Curnow
Brian T. Sinclair
Steven D. Curnow
William Jeffrey
Eldon Boone
Roy Coox
Edwin Hilden
Mark Gardner
Christy Barton

Others in Attendance

District/Association

<u>District/Association</u>	<u>Name</u>	<u>Title</u>
ACWA	Barbara Duggen	Director of Member Benefits
ACWA	Janice Jennings	Director of Administration
ACWA	Paul Kelley	Vice President
ACWA	Tim Quinn	Executive Director
Helix WD	Tina White	Director of Admin Services
Kronick, Moskovitz, Tiedemann & Girard	Robin Leslie Stewart	JPIA Legal Counsel
Kronick, Moskovitz, Tiedemann & Girard	Edward J. Tiedemann	JPIA Legal Counsel
Las Virgenes MWD	Sandra Schmidt	Board member
Palmdale WD	Linda Godin	Board member
Rancho CA WD	Dave Morrison	Safety Officer
Rancho CA WD	Pat O'Neil	Human Resources Manager
Reclamation District No. 1500	Scott C. Tucker	Trustee
Rincon Del Diablo MWD	Ray Bosch	Board Member
Rincon Del Diablo MWD	Mitch Dion	General Manager
San Luis WD	Janet Gutierrez	Watermaster
Solano ID	Robert Hansen	Board President
Westborough WD	Janet Medina	Board member
WGM & Associates	William Malone	President

Staff In Attendance

<u>Name</u>	<u>Title</u>
Daniel N. Klaff	Chief Executive Officer
Walter "Andy" Sells	Chief Financial & Operations Officer
Dick Damon	Liability/Property Claims Manager
David deBernardi	Director of Finance
John Gilstrap	Director of Member Services
Peter Kuchinsky II	Sr. Risk Management Consultant
Lee Patton	Sr. Risk Management Consultant
Sylvia Robinson	Publications & Web Editor
Dianne Salvador	Workers' Compensation Claims Manager
Nancy Stangel	Director of Administration
Jeanette Waterstradt	Executive Assistant to the CEO