ACWA JPIA
YOUR BEST PROTECTION

Embracing the Future Now

2017 Spring Conference Packet

ACWA JPIA

May 8, 2017

Hyatt Regency - Monterey, CA

800.231.5742 — www.acwajpia.com

President's Welcome

Dear Board Members and Friends:

Welcome to the 2017 Spring Conference in Monterey.

Due to on-going construction at the Monterey Convention Center, the JPIA's meetings and events on Monday and Tuesday will be held at the Hyatt Regency Hotel. While that may spread us out a little more than usual, ACWA will provide shuttle service between the Hyatt and the other hotels on those days so that we can all get to where we need to be.

Within this Conference Packet, you will find the meeting packets for the Risk Management Committee, Executive Committee, and Board of Directors' meetings as well as our conference schedule and descriptions of our seminars and the presenters.

Our schedule starts off as usual with the Risk Management Committee and Executive Committee meetings on Monday morning; they will be followed by the Pre-Board Meeting Lunch at 11:30 a.m.

After lunch, we have the Board of Directors' meeting and the Town Hall meeting, which will immediately follow the Board meeting in the same room.

During the Board meeting, we will have the Executive Committee election. There are seven Directors running for the four positions up for re-election. We have three incumbents: Tom Cuquet, David Drake, and Melody McDonald and four other Directors: Fred Adjarian, Paul Dorey, Scott Quady, and Kathy Tiegs. The fourth position is vacant; it was formerly held by Charles Muse of Helix WD. Each candidate will have an opportunity to address the Board before the voting begins.

The day will conclude with a reception generously sponsored by Alliant Insurance Services; AON; Law Offices of Robert Gokoo; Meyers Fozi, LLP; Anthem; Barber & Bauermeister; Castlight Health; Cohen & Burge, LLP; Donahue Davies, LLP; LaMore, Brazier & Oneal; Occu-Med; and TargetSolutions.

On Tuesday, we are having two exciting sessions. The first is "Drones: The Risk & Rewards." Drones are not just high-tech toys, they are part of the commercial world. Come to this session to learn about the most current FAA regulations, the risks associated with drone operation, and the drone programs that members are implementing.

The second session of the morning is "Could a High Deductible Health Plan Be Good for Your Agency?" These plans have gained momentum in recent years. The presenters will explain not only how the plan works, but the benefit to employees and agencies who offer them. We'll hear from members who will share their experiences in implementing the plan, why they chose to offer the plan, and how things are going now.

In the afternoon, we will have the "Sexual Harassment Prevention for Members & Managers (AB1825 & AB2053)."

We'll see you at the Marriott on Tuesday evening for the ACWA Conference Welcome Reception. On Wednesday and Thursday, we will be next to the ACWA Conference Registration booth in the De Anza Ballroom Foyer at the Portola Hotel. Please take time to come by the JPIA's booth and say hello to the JPIA staff and Executive Committee members.

Organizational growth continues to be steady. In total, there are 366 JPIA members, a majority of which participate in multiple programs. In the Liability Program, we have 295 members; there are 183 members in the Workers' Compensation Program; the Property Program has 263 members; and the Employee Benefits Program has 267 members. We encourage current members to consider some of the other programs that the JPIA offers. For those members who already participate in all of the JPIA's programs, thank you for your support and confidence in the JPIA.

As always, I welcome your thoughts on how to increase membership and improve the organization. I look forward to seeing you in Monterey; if I miss you, please feel free to call me anytime.

Sincerely,

E.G. "Jerry" Gladbach
Board President
661-312-4080

Conference Schedule

Hyatt Regency

1 Old Golf Course Road, Monterey, CA 93940

Monday — May 8, 2017

8:00 a.m. –	Light Continental Breakfast (for those attending the meeting)	Regency Ballroom 4-6
8:30 a.m. – 10:00 a.m.	**Risk Management Committee Meeting**	Regency Ballroom 4-6
10:15 a.m. – 11:15 a.m.	**Executive Committee Meeting**	Regency Ballroom 4-6
11:30 a.m. – 1:00 p.m.	**Pre-Board Meeting Lunch With Keynote Speaker** *RSVP by 4/12/17 was required to attend this event.*	Regency Ballroom 1-3
1:30 p.m. – 4:00 p.m.	**Board of Directors' Meeting**	Regency Grand Ballroom
4:00 p.m. – 5:00 p.m.	**Town Hall Meeting**	Regency Grand Ballroom
5:00 p.m. – 6:00 p.m.	**ACWA JPIA Reception**	Regency Foyer

Tuesday — May 9, 2017

8:00 a.m. –	Light Continental Breakfast (for those attending the seminars)	Big Sur
8:30 a.m. – 10:00 a.m.	**Drones: The Risks & Rewards**	Big Sur
10:15 a.m. – 11:45 a.m.	**Could a High Deductible Health Plan Be Good for Your Agency?**	Big Sur
1:30 p.m. – 3:30 p.m.	**Sexual Harassment Prevention for Board Members & Managers (AB1825 & AB2053)**	Big Sur
5:00 p.m. – 6:30 p.m.	ACWA Conference Welcome Reception	Marriott Hotel

Wednesday — May 10, 2017

9:00 a.m. – 5:00 p.m.	**Exhibit Booth #F1**	Portola Hotel De Anza Ballroom Foyer

Thursday — May 11, 2017

8:00 a.m. – 12:00 p.m.	**Exhibit Booth #F1**	Portola Hotel De Anza Ballroom Foyer

Seminar Descriptions

Drones: The Risks & Rewards

Presenters: Mark Hazelwood and Kimberly Chin, Attorneys at Law at Allen, Glaessner, Hazelwood & Werth; and Tracy Ingebrigtsen, Safety & Compliance Coordinator at Moulton Niguel Water District

Unmanned Aircraft Systems, or commonly known as drones, have taken the country by storm for both personal and commercial use. Come to this session to learn about the most current FAA regulations, the risks associated with drone operation, and the drone programs that members are implementing.

Mark Hazelwood, a partner with the firm Allen, Glaessner, Hazelwood & Werth, LLP, specializes in public entity, premises liability, trucking, Americans with Disabilities Act (ADA), and catastrophic injury/wrongful death litigation.

Mr. Hazelwood is admitted to practice in the State of California, and in the U.S. District Court – Northern and Eastern Districts. He is a member of the Defense Research Institute and the Trucking Industry Defense Association (T.I.D.A.). He has also been active in several public entity defense organizations, including PARMA. Mr. Hazelwood serves as an arbitrator in Santa Clara County.

He was named a Northern California Super Lawyer in 2013-2016.

Kimberly Y. Chin's practice focuses on public entities defense. She is admitted to practice in California as well as in the United States District Court for the Central District of California.

Ms. Chin served as a legal intern in the Middlesex District Attorney's Office in Woburn, Massachusetts, where she authored several successful criminal appellate briefs before the Massachusetts Appeals Court and the Massachusetts Supreme Judicial Court.

Ms. Chin is the author of "Minute and Separate: Considering the Admissibility and Videotaped Forensic Interviews in Child Sexual Abuse Cases after Crawford and Davis", which was published in the Boston College Third World Law Journal in 2010. Her most recent article, "Continuing the White Collar Unionization Movement: Imagining a Private Attorneys Union," was published in 2012 in Pace Law Review.

Tracy Ingebrigtsen is the Safety and Compliance Coordinator for the Moulton Niguel Water District, with the responsibility for the overall management, direction and oversight of the District's Safety and Compliance programs which is aimed at ensuring a safe working environment for all staff and visitors. In addition, Tracy manages the insurance programs and associated claims processing for the District.

Tracy has over twenty years of progressive technical regulatory and health and safety experience within both the municipal and private water industry. Her experiences include health and safety compliance, regulatory compliance focused on stormwater and wastewater regulations, permitting, auditing, training, and project management.

Tracy has a Bachelor of Science degree in Environmental Policy and Planning with an Emphasis in Water Quality from the University of California at Davis and maintains the designation of a Certified Occupational Safety Specialist and Certified Professional in Erosion and Sediment Control.

Could a High Deductible Health Plan Be Good for Your Agency?

Presenters: Andy Sells, JPIA Chief Executive Officer; Sandra Smith, JPIA Employee Benefits Manager; Tammy Rudock, General Manager at Mid-Peninsula Water District; and James Linthicum, Chief Finance Officer at Three Valleys Municipal Water District

High Deductible Health Plans, or Consumer Driven Health Plans, have gained momentum in recent years. The presenters will demystify the plan to explain not only how it works, but the benefit to employees and agencies who offer the plan. Representatives from two JPIA member agencies will share their experiences implementing the plan, including why they chose to offer the plan, lessons learned, and how things are going several years after implementation.

Walter "Andy" Sells was promoted to Chief Executive Officer of the ACWA JPIA in October 2011. Andy began his career with the ACWA JPIA in 1990 when he was hired as the Finance Manager after more than 12 years in the finance and accounting industry. In 1995 he was promoted to Chief Financial Officer. During his more than 20 years in the risk pooling industry, Andy has managed a claims

continued on next page

Seminar Descriptions

continued from previous page

department that administers and adjusts Property/Casualty and Workers' Compensation claims. As manager of the Risk Management department, he oversaw a department of safety engineers responsible for working with member agencies helping them to reduce and mitigate their exposure to covered and non-covered losses. Before being promoted to Chief Executive Officer, he held the title of Chief Operations Officer.

Sandra Smith has managed the Employee Benefits program at JPIA since it transitioned from ACWA HBA in 2012. She has 18 years of experience administering benefit plans for a variety of groups, including private, public, non-profit, government contractor, union, and non-union. Mrs. Smith is a life, accident, and health agent licensed by California Department of Insurance. Her diverse background, strong familiarity with the JPIA plans, and relationship with JPIA member districts provide her with the insight to understand member needs and recommend best fit solutions in the complex area of health benefits.

Tammy Rudock was appointed General Manager for the Mid-Peninsula Water District in 2012. Her public service leadership career spans 26 years in municipal water and wastewater utilities, airports, public works, and facilities/open space/trails, including human resources, administration, finance, and customer services. She also served part-time as a business education adjunct faculty member for Cuesta College in San Luis Obispo and West Hills Community College in Coalinga.

Tammy received a JD degree from Concord Law School and MBA and BA degrees from Louisiana Tech University, respectively.

James Linthicum is responsible for the Three Valleys Municipal Water District's finance and accounting functions, preparation of the annual budget and rates, and administration of employee compensation and benefits.

He received his Bachelor's Degree in Accounting from California State Polytechnic University, Pomona. James earned his CPA license in 2004 and is a member of the California Society of Certified Public Accountants and the Government Finance Officers' Association.

He joined the District in 2009. Before coming to the District, James spent five years in public accounting and three years in local government.

Sexual Harassment Prevention for Board Members & Managers (AB1825 & AB2053)

Presenter: Robert Greenfield, JPIA General Counsel

The world is changing quickly in many directions and the impact of these changes filters into workplaces on a daily basis. This course will take a new look at the issue of sexual harassment, particularly in light of new protected classes, technological advances, acceptable workplace behavior, and the age-old issue of respect for anyone associated with a district's business.

Questions are often asked about how boards should be involved in an investigation, what to do if a claim is filed against a board member or general manager, and when an investigation should take place and the steps to take to resolve the matter. These issues will be addressed in this session.

Other points covered by this course are understanding the California and federal sexual harassment laws, recognizing early signs of sexual harassment, and dealing with incidents of harassment. Specific water district examples are discussed to bring about the understanding of the types of claims that occur not only in the office, but also in the field.

Robert H. Greenfield joined the JPIA in December 2013. As JPIA's General Counsel, Robert directs counsel in JPIA litigated claims. He also provides assistance to members through the Employment Hotline. For the last 29 years, Robert has been a practicing trial attorney representing public entities in defense of their litigation. He has represented numerous JPIA members in employment based litigation. Robert is still an active member of the California State Bar and licensed to practice in all the courts of the State.

To receive credit for this class, attendees must arrive on time and attend the entire two-hour session. HR professionals may count these session hours as electives towards JPIA's HR Certification Program. This course complies with AB1825 sexual harassment training for "managers."

General Information

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Risk Management Committee Meeting

YOUR BEST PROTECTION

Hyatt Regency Monterey
1 Old Golf Course Road
Monterey, CA 93940

Monday
May 8, 2017
8:30 AM

Chairman: David Hodgin, Scotts Valley Water District

Vice Chair: Brent Hastey, Yuba County Water Agency

Fred Bockmiller, Mesa Water District

Victor Fortenberry, Solano Irrigation District

Ron Kilburg, El Dorado Irrigation District

Bob Kuhn, San Gabriel Basin Water Quality Authority

Gaby Olson, Valley Center Municipal Water District

Tanesha Welch, Madera Irrigation District

Dan York, Sacramento Suburban Water District

YOUR BEST PROTECTION

RISK MANAGEMENT COMMITTEE MEETING

AGENDA

HYATT REGENCY MONTEREY
REGENCY BALLROOM 4-6
1 OLD GOLF COURSE ROAD
MONTEREY, CA 93940
(831) 372-1234

Monday, May 8, 2017, 8:30 AM

WELCOME

CALL TO ORDER AND ANNOUNCEMENT OF QUORUM

ANNOUNCEMENT RECORDING OF MEETING This meeting may be recorded to assist in preparation of minutes. Recordings will only be kept 30 days following the meeting, as mandated by the California Brown Act.

EVACUATION PROCEDURES

PUBLIC COMMENT Members of the public will be allowed to address the Risk Management Committee on any agenda item prior to the Committee's decision on the item. They will also be allowed to comment on any issues that they wish, which may or may not be on the agenda. If anyone present wishes to be heard, please let the Chairman know.

INTRODUCTIONS

ADDITIONS TO OR DELETIONS FROM THE AGENDA

Presenter			Page#
	I.	**CONSENT AGENDA**	
Hodgin	*	A. Approve the minutes of the meeting of March 29, 2016.	**3**
Hodgin		B. Report on meetings attended on behalf of the JPIA.	

Preliminary Agenda-date issued: April 6, 2017
Final Agenda-date issued: April 12, 2017

II. LOSS REPORTS

Sells * A. Review Claims Analysis for the Liability, Property, and Workers' Compensation Programs. **8**

III. RISK MANAGEMENT

Barake * A. Risk Management Strategic Planning – Recap of February 9, 2017. **32**

Barake * B. Review and provide direction on the Risk Management Report Distribution procedures. **40**

Barake * C. Safety Awards Program – Commitment to Excellence Categories. **41**

Barake * D. Training Update – Focus for Risk Management Advisors. **44**

IV. HUMAN RESOURCES

Slaven * A. Training Update. **46**

Slaven * B. Human Resources Update. **48**

V. UPCOMING MEETINGS(S)

Hodgin A. There are no additional meetings scheduled for the remainder of the year. **250**

ADJOURN

*Related items enclosed.

Americans With Disabilities Act – *The JPIA conforms to the protections and prohibitions contained in Section 202 of the Americans with Disabilities Act of 1990 and the Federal Rules and Regulations adopted in implementation thereof. A request for disability-related modification or accommodation, in order to participate in a public meeting of the JPIA, shall be made to: Terry Lofing, Administrative Assistant II, ACWA JPIA, PO Box 619082, Roseville, CA 95661-9082; telephone (916) 786-5742. The JPIA's normal business hours are Monday – Friday, 7:30 a.m. to 4:30 p.m. (Government Code Section 54954.2, subdivision. (a)(1).)*

Written materials relating to an item on this Agenda that are distributed to the JPIA's Risk Management Committee within 72 hours before it is to consider the item at its regularly scheduled meeting will be made available for public inspection at ACWA JPIA, 2100 Professional Drive, Roseville, CA 95661-3700; telephone (916) 786-5742. The JPIA's normal business hours are Monday – Friday, 7:30 a.m. to 4:30 p.m.

ASSOCIATION OF CALIFORNIA WATER AGENCIES
JOINT POWERS INSURANCE AUTHORITY

Unapproved Minutes

RISK MANAGEMENT COMMITTEE MEETING *MARCH 29, 2016*

ACWA JOINT POWERS INSURANCE AUTHORITY
Executive Conference Room
2100 Professional Drive, Roseville, CA 95661
(800) 231-5742

This meeting consisted of a simultaneous WebEx teleconference call at the ACWA Joint Powers Insurance Authority, 2100 Professional Drive, Roseville, CA 95661 and the following remote sites:

- Kuhn, 669 Hunters Trail, Glendora, CA 91740

MEMBERS PRESENT

Chairman: David T. Hodgin, Scotts Valley Water District
Vice Chairman: Charles W. Muse, Helix Water District
Fred Bockmiller, Mesa Water District
Victor Fortenberry, Solano Irrigation District
Gaby Olson, Valley Center Municipal Water District
Dan York, Sacramento Suburban Water District

MEMBERS ABSENT

Jennifer Carter, Merced Irrigation District
Tanesha Welch, Madera Irrigation District

STAFF PRESENT

Chief Executive Officer/Secretary: Walter "Andy" Sells
David deBernardi, Director of Finance
Robin Flint, Senior Risk Management Consultant
Rob Greenfield, Counsel to Casualty Operations
John Haaf, Risk Management Manager
Terry Lofing, Administrative Assistant II (Recording Secretary)
Jennifer Nogosek, Liability and Property Claims Manager
Patricia Slaven, Training Manager
Nancy Stangel, Director of Administration
Dianna Sutton, Finance Manager
Karen Thesing, Director of Insurance Services
Melody Tucker, Workers' Compensation Claims Manager
Chuck Wagenseller, Cost Estimator/Risk Management Consultant
Bobbette Wells, Executive Assistant to the CEO

OTHERS IN ATTENDANCE

David A. Drake, Rincon Del Diablo Municipal Water District
E.G. “Jerry” Gladbach, Castaic Lake Water Agency
Brent Hastey, ACWA Vice President, Yuba County Water District
W.D. “Bill” Knutson, Yuima Municipal Water District
Melody A. McDonald, San Bernardino Valley Water Conservation District
J. Bruce Rupp, Humboldt Bay Municipal Water District

WELCOME

Chairman Hodgin welcomed everyone in attendance.

CALL TO ORDER AND ANNOUNCEMENT OF QUORUM

Chairman Hodgin called the meeting to order at 10:00 a.m. He announced that there was a quorum. Director Kuhn decided to call in for the meeting. Due to the agenda posting requirements, his vote will not be counted in the minutes.

ANNOUNCEMENT RECORDING OF MINUTES

Chairman Hodgin announced that the meeting would be recorded to assist in preparation of minutes. Recordings are kept for 30 days following the meeting as mandated by the California Brown Act.

EVACUATION PROCEDURES

Mr. Sells reviewed the building evacuation procedures.

PUBLIC COMMENT

Chairman Hodgin noted that, as the agenda stated, members of the public would be allowed to address the Risk Management Committee on any agenda item prior to the Committee’s decision on that item. Comments on any issues on the agenda, or not on the agenda, were also welcomed. No comments were brought forward.

INTRODUCTION OF COMMITTEE MEMBERS AND GUESTS

Chairman Hodgin requested that the Risk Management Committee members and JPIA staff introduce themselves. Mr. Sells introduced Karen Thesing as the new Director of Insurance Services.

ADDITIONS TO OR DELETIONS FROM THE AGENDA

No additions or deletions were noted.

APPROVAL OF MINUTES

Chairman Hodgin called for approval of the minutes of March 30, 2015.

M/S/C (Bockmiller/Muse) (Bockmiller-Yes; Fortenberry-Yes; Olson-Yes; York-Yes; Muse-Yes; Hodgin-Yes): That the Risk Management Committee approve the minutes of the March 30, 2015 meeting as presented.

MEETINGS ATTENDED ON BEHALF OF THE JPIA

None were noted.

LOSS REPORTS

Claims Reports for Liability, Property, and Workers' Compensation Programs

Mr. Sells reviewed the claims history for the JPIA. He explained that claims history has been very favorable for the past several years. The graphs represent recent history in each of the Pooled Programs: Liability, Property, and Workers' Compensation.

There was a discussion about using a different type of inflation adjustment factor. Currently, the consumer price index is used.

RISK MANAGEMENT

Goals for Risk Management

Mr. Haaf reported that the main goal for the Risk Management staff is to reduce members' losses and be a resource for the members. The Risk Management staff provides training and offers support for loss reduction activities. The Risk Consultants highlight the Commitment to Excellence Program during risk assessment visits. They help members to implement the Program's best practices by providing training and making recommendations.

Risk assessment reports should be completed within 14 days. Each Risk Consultant should maintain 120 member contacts per year. Each member should be visited at least once per year. There should be no more than six late reports per Risk Consultant, per fiscal year.

In 2014/15, the Risk Consultants provided 895 member contacts, for an average of 128 visits per Consultant. They also provided 249 training classes, with 3,908 participants.

Commitment to Excellence Program

The Commitment to Excellence Program was developed in October 2013. It is a long-term program that is focused on helping the JPIA's membership to reduce the frequency and severity of losses. The most costly losses are in the areas of vehicles, infrastructure, construction, employment practices, ergonomics, and fall injury claims.

A Commitment to Excellence Agreement was developed for members to sign to show their commitment to the Program. Currently, sixty-three percent of our members have signed the Commitment to Excellence Agreement.

In January, an "Opportunity Review" Part A and Part B was sent to members. Part A includes a spreadsheet to determine the member's needs. This spreadsheet will be returned to the Risk Management staff for review. Part B is for the member's internal use to determine where they are in the process of implementing the Program's best practices.

XL Insurance Group Engineering Services

On April 1, 2015, XL Insurance Group replaced Liberty International Underwriters as the JPIA's excess property insurer. Services provided include: jurisdictional and non-jurisdictional inspections of pressure vessels, fire protection inspections of high-valued facilities, and infrared and maintenance inspections of hydroelectric and high-valued electrical systems.

More extensive inspections are being developed for a majority of high-risk hydropneumatic tanks. These are developed from JPIA property records. Inspections are scheduled when requested by a member or by the member's Risk Management Consultant.

H.R. LaBounty Safety Awards Program

The Safety Awards Program has been very successful. Members are encouraged to submit nominations on safety related topics. The intent of the Program is to allow employees to be recognized and rewarded for proactive safety behavior. Many good ideas have been submitted and are highlighted on the JPIA's website. Topics can be searched by keyword on the website.

Currently, there are 12 members that have nominated 30 safety ideas. These will be presented at the ACWA JPIA Spring Conference during the Board of Directors meeting.

To increase the visibility of the Program, the JPIA will select three nominations to highlight during the ACWA JPIA Board of Directors meeting. These selected nominations will receive certificates of special recognition.

Ergonomic Training

Ergonomic-related injuries are the most frequent and most costly claims in the Workers' Compensation Program. The Risk Management Consultants have attended classes provided by The Back School of Atlanta, GA, and have become Certified Ergonomic Assessment Specialists (CEAS-1) trainers. Since there are only six Risk Management Consultants, it would be beneficial if JPIA members have their own trained CEAS-1 personnel.

The JPIA contracted with The Back School to provide CEAS-1 classes for district personnel to use for their internal ergonomic assessments. Two classes were held in 2015.

Continued emphasis on ergonomic training is needed to reduce the frequency and severity of musculoskeletal injuries. Similar to what is required for defensive driving, the JPIA staff recommended that all members in the Workers' Compensation Program require their employees to take an ergonomics class at least every four years.

> M/S/C (Bockmiller/York) Bockmiller-Yes; Fortenberry-Yes; Olson-Yes; York-Yes; Muse-Yes; Hodgin-Yes): That the Risk Management Committee recommend to the Executive Committee that all Workers' Compensation Program members require their employees be trained in ergonomics at least every four years.

HUMAN RESOURCES

Regional Human Resources Groups

Ms. Stangel reported that the Human Resources Groups have met since 1998 and continue be popular. Since the last Risk Management Committee meeting, 12 Human Resources groups were held around the state. In January 2016, the annual Legal Update and the topic of managing leaves were discussed at the JPIA and Cucamonga Valley Water District. In addition, ten "regional" meetings were held in various locations. The Roseville meeting is available via WebEx.

There are eight Human Resources groups scheduled for this summer. Melody Tucker, Workers' Compensation Claims Manager, will give a presentation on Workers'

Compensation Basics and Return-to-Work. Robin Flint, Senior Risk Management Consultant, will present on Workplace Violence.

TRAINING

Training Update

Ms. Slaven reported that there is a renewed focus on the Professional Development Program (PDP). Participation in the Supervisor Basics, Operations, and Human Resources Specialties has increased. Program re-certification will be offered as a new option. Participants will work on a project related to the Commitment to Excellence Program to be re-certified. The new program will be rolled out at the ACWA JPIA Conference in May.

A new learning program was developed called "Leadership Essentials for the Water Industry." This is a yearlong training track for district leaders. Participants will learn what it takes to be a leader. Currently, cohorts meet in northern California and southern California.

The annual Training Conference will be in Rancho Bernardo in July. There will be another Training Conference in the fall with dates to be determined.

UPCOMING MEETINGS

There are no meetings scheduled at this time.

Director Kuhn left the meeting at 11:58 a.m.

The Risk Management Committee meeting adjourned at 12:02 p.m.

ACWA JPIA
Claims Analysis for the Liability, Property, and Workers' Compensation Programs
May 8, 2017

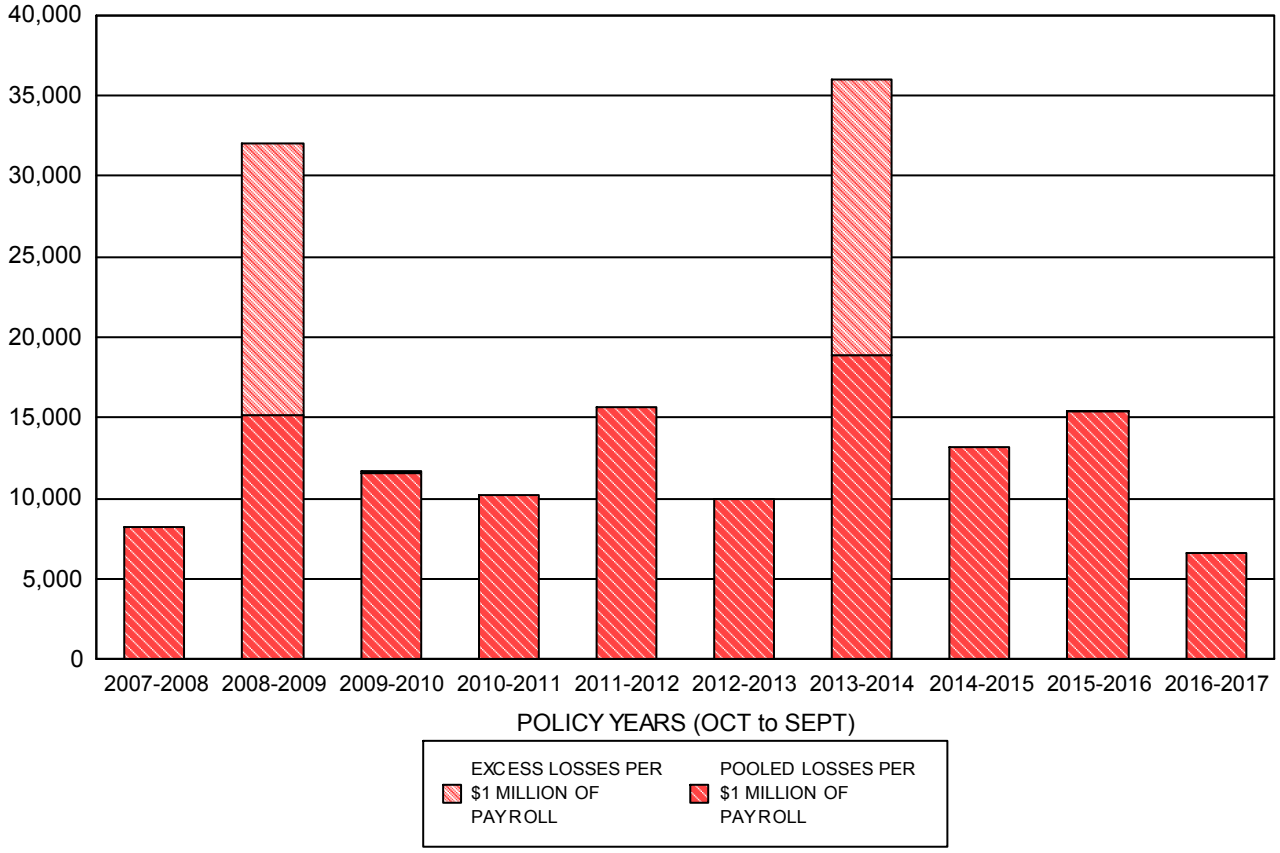
BACKGROUND
The claims history for the JPIA has been very favorable for the past several years. Past reports have included graphs tracking the history of each program by policy year.

CURRENT SITUATION
The current reports reflect the same general trend patterns as past reports. Each program will be reviewed and some of the variances will be discussed.

RECOMMENDATION
None, informational only.

Prepared by: Walter A. Sells, Chief Executive Officer Date prepared: April 10, 2017

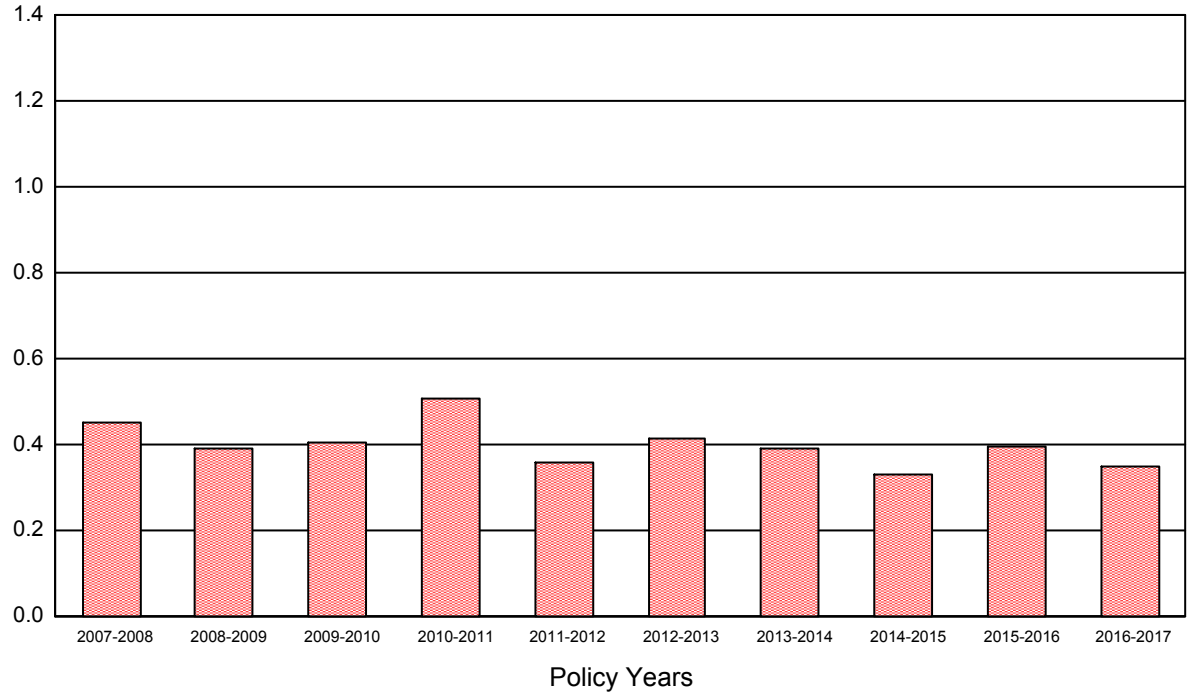
ACWA JPIA - LIABILITY PROGRAM
REPORTED LOSSES PER $1 MILLION OF PAYROLL
FOR MONTH ENDING 3/31/2017



PROGRAM YEAR (10/1)	# OF MEMBERS	SELF INSURED RETENTION	POOLED LOSSES	EXCESS LOSSES	TOTAL LOSSES	ACTUAL PAYROLL	POOLED LOSSES PER $1 MILLION OF PAYROLL	TOTAL LOSSES PER $1 MILLION OF PAYROLL
2002-2003	283	500,000	4,803,761	219,344	5,023,105	321,945,564	14,921	15,602
2003-2004	286	500,000	3,584,119	2,600,000	6,184,119	347,874,665	10,303	17,777
2004-2005	287	500,000	8,889,968	7,420,035	16,310,003	360,896,946	24,633	45,193
2005-2006	286	1,000,000	8,440,992	116,079	8,557,071	380,897,839	22,161	22,466
2006-2007	286	1,000,000	7,373,623	455,000	7,828,623	411,559,778	17,916	19,022
2007-2008	285	1,000,000	3,566,530	0	3,566,530	436,649,863	8,168	8,168
2008-2009	284	1,000,000	6,591,568	7,365,359	13,956,927	435,872,180	15,123	32,021
2009-2010	285	1,000,000	5,142,918	49,508	5,192,426	445,710,401	11,539	11,650
2010-2011	286	1,000,000	4,606,047	0	4,606,047	451,207,328	10,208	10,208
2011-2012	292	2,000,000	7,214,188	0	7,214,188	459,712,593	15,693	15,693
2012-2013	293	2,000,000	4,635,340	0	4,635,340	467,699,841	9,911	9,911
2013-2014	291	2,000,000	9,133,956	8,280,024	17,413,980	484,457,504	18,854	35,945
2014-2015	292	2,000,000	6,594,523	0	6,594,523	499,915,511	13,191	13,191
2015-2016	294	2,000,000	7,992,904	25,000	8,017,904	520,336,011	15,361	15,409
2016-2017	295	2,000,000	1,783,526	0	1,783,526	540,475,402	6,600	6,600

- Latest Policy Year's 'Losses' include partial activity.
- Latest Policy Year's 'Losses Per $1 Million of Payroll' have been annualized using 6 months data.

ACWA JPIA - LIABILITY PROGRAM
OCCURRENCES PER $1 MILLION OF PAYROLLS REPORT
FOR MONTH ENDING 3/31/2017



PROGRAM YEAR (10/1)	NUMBER OF OCCUR	ACTUAL PAYROLLS	HISTORICAL INCREASE	INFLATION ADJUSTMENT FACTOR	INFLATION ADJUSTED PAYROLLS	# OF OCCURRENCES PER $1 MILLION OF INFLATION ADJUSTED PAYROLLS
2002-2003	288	321,945,564	1.9%	1.324	426,375,214.65	0.68
2003-2004	281	347,874,665	2.2%	1.300	452,124,585.50	0.62
2004-2005	305	360,896,946	4.1%	1.272	458,952,387.29	0.66
2005-2006	279	380,897,839	3.0%	1.222	465,309,807.05	0.60
2006-2007	252	411,559,778	2.5%	1.186	488,123,140.37	0.52
2007-2008	228	436,649,863	4.3%	1.157	505,249,549.01	0.45
2008-2009	189	435,872,180	0.0%	1.109	483,556,748.74	0.39
2009-2010	199	445,710,401	0.0%	1.109	494,471,274.22	0.40
2010-2011	254	451,207,328	0.5%	1.109	500,569,566.77	0.51
2011-2012	181	459,712,593	3.5%	1.104	507,467,971.07	0.36
2012-2013	207	467,699,841	2.2%	1.067	498,826,031.20	0.42
2013-2014	198	484,457,504	1.3%	1.044	505,576,265.89	0.39
2014-2015	170	499,915,511	2.0%	1.030	515,012,959.71	0.33
2015-2016	208	520,336,011	1.0%	1.010	525,539,370.63	0.40
2016-2017	94	540,475,402	2.0%	1.000	540,475,402.26	0.35

- Latest Policy Year's 'Number of Occur' include partial activity.
- Latest Policy Year's '# Of Occurrences Per $1 Million of Inflation Adjusted Payrolls' has been annualized using 6 months data.
- Payrolls Adjusted for Inflation - CNP's Omitted - Small Claims Included.
- Factor based on CPI for West Coast from US Dept of Labor

ACWA/JPIA - LIABILITY PROGRAM
SIGNIFICANT LARGE CLAIMS (IN MILLIONS)
FOR MONTH ENDING 3/31/2017

CLAIM NUMBER	LOSS DATE	DISTRICT	DESCRIPTION	STATUS	LOSS AMOUNT
POLICY YEAR 2002-2003		**SELF INSURED RETENTION**	**500,000**		
03-4901	2/10/03	Camrosa Water District	Flooding as a result of water main line break	Closed	0.6
04-5381	1/21/03	Rainbow Municipal Water District	Wrongful termination as a result of alleged retaliation	Closed	0.6
			2002-2003	**TOTAL**	**1.2**
POLICY YEAR 2003-2004		**SELF INSURED RETENTION**	**500,000**		
04-5607	10/9/03	Citrus Heights Water District	Serious injury as a result of using District air bleed-off valve	Closed	3.1
			2003-2004	**TOTAL**	**3.1**
POLICY YEAR 2004-2005		**SELF INSURED RETENTION**	**500,000**		
08-9758	1/1/05	Castaic Lake Water Agency	Plntff contends that swale cut on District property above plntff's property caused rainfall runoff to travel downhill and damage the slope of plntff's property.	Closed	0.5
06-7432	7/28/05	Goleta Water District	Auto accident District driver hit bicyclist	Closed	0.9
06-7603	5/25/05	Merced Irrigation District	A 4 year old boy fell into a District owned canal and drowned.	Closed	0.5
07-8252	9/11/05	Palmdale Water District	Smith rendered quadriplegic as a result of auto accident at District job site.	Closed	0.5
05-7191	5/16/05	South Coast Water District	Landslide allegedly caused by leaks from District main lines damaged homes	Closed	6.9
05-7225	5/26/05	Tulare Irrigation District	Flooding as a result of a break in berm damaged private property	Closed	1.0
06-7456	3/1/05	Yorba Linda Water District	Clmnt alleges seepage from District water line trench caused a landslide that damaged his house.	Closed	0.5
			2004-2005	**TOTAL**	**10.8**
POLICY YEAR 2005-2006		**SELF INSURED RETENTION**	**1,000,000**		
06-8065	4/20/06	Arvin-Edison Water Storage District	Flooding as a result of a break in berm damaged private property	Closed	0.8
06-8142	4/3/06	Merced Irrigation District	Grimes canal broke during storm event and flooded numerous homes.	Closed	1.1
06-7929	12/9/05	North Yuba Water District	Clmnt contends that he was wrongfully terminated from his job as District GM.	Closed	1.0
06-8199	6/18/06	Orchard Dale Water District	Flooding as a result of water main line break	Closed	0.5
13-0458	3/1/06	Rancho California Water District	Contends soil contamination causing illness, etc.	Open	0.5
06-7817	1/25/06	Sweetwater Authority	Flooding as a result of water main line break	Closed	1.0
			2005-2006	**TOTAL**	**5.0**
POLICY YEAR 2006-2007		**SELF INSURED RETENTION**	**1,000,000**		
09-0113	6/27/07	Merced Irrigation District	Clmnt filed EPL claim with District in which he alleges racial discrimination and retaliation.	Closed	1.5
			2006-2007	**TOTAL**	**1.5**

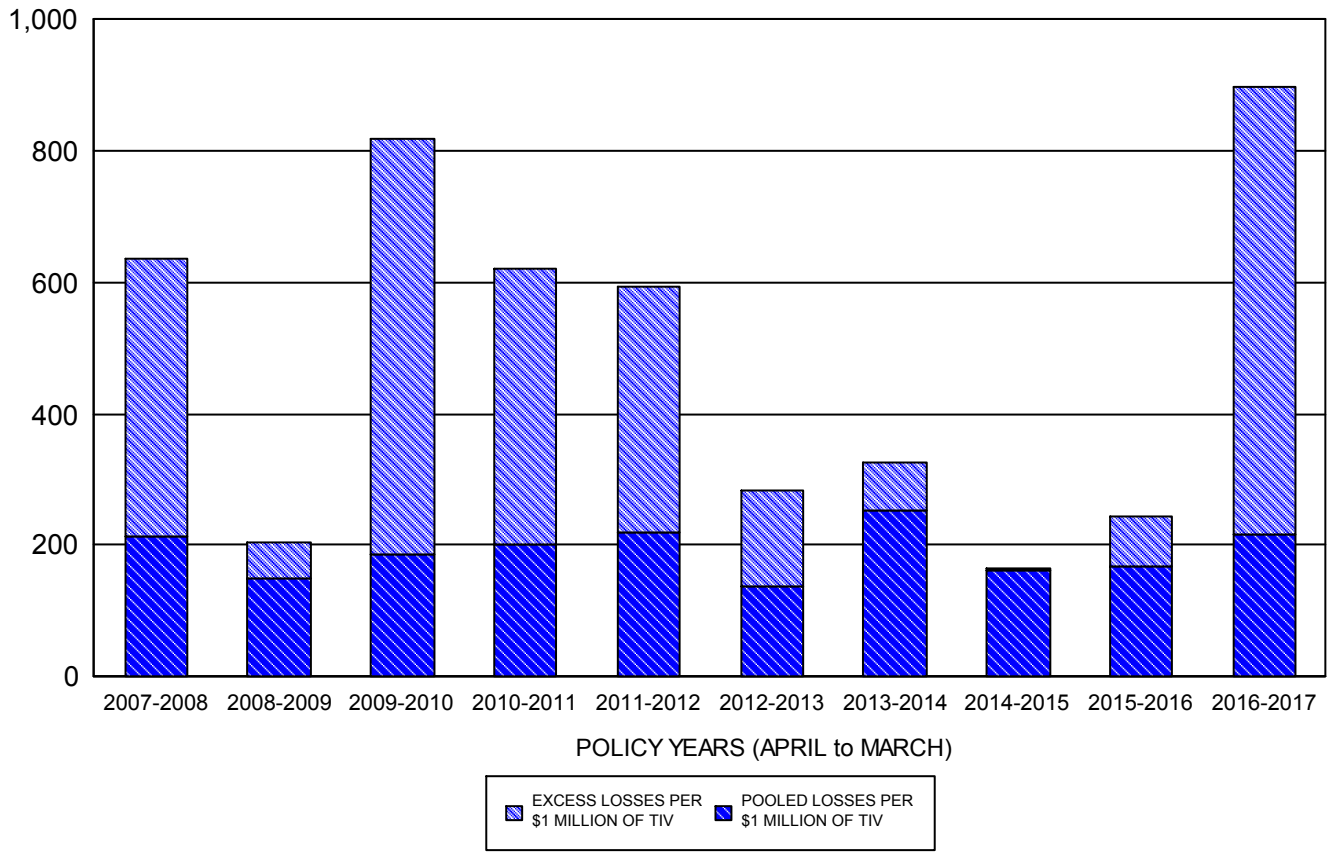
ACWA/JPIA - LIABILITY PROGRAM
SIGNIFICANT LARGE CLAIMS (IN MILLIONS)
FOR MONTH ENDING 3/31/2017

CLAIM NUMBER	LOSS DATE	DISTRICT	DESCRIPTION	STATUS	LOSS AMOUNT
POLICY YEAR 2007-2008		**SELF INSURED RETENTION 1,000,000**			
09-0563	7/15/08	San Luis & Delta-Mendota Water Authority	Clmnt was driving a truck on the District's canal bank road. She ran a STOP sign at the intersection of the canal bank road and a main road and was struck by a truck. Both trucks went into the District canal and all occupants died.	Closed	1.0
			2007-2008	**TOTAL**	**1.0**
POLICY YEAR 2008-2009		**SELF INSURED RETENTION 1,000,000**			
09-0704	4/6/09	Oakdale Irrigation District	District vehicle hit claimant in street	Closed	0.6
10-1108	8/20/09	Walnut Valley Water District	Vehicle lost control and hit fire hydrant & light pole	Closed	0.9
10-1146	9/12/09	Weaverville Community Services District	District provides water to local sawmill. When a fire started in the mill employees tried to use the fire suppression system but there was no water.	Open	0.5
09-0419	11/15/08	Yorba Linda Water District	Houses damaged by fire. Allegations against the District is that there wasn't enough water pressure to fire hydrants.	Closed	8.4
			2008-2009	**TOTAL**	**10.4**
POLICY YEAR 2009-2010		**SELF INSURED RETENTION 1,000,000**			
10-1565	2/25/10	Merced Irrigation District	EPL claim	Closed	1.0
			2009-2010	**TOTAL**	**1.0**
POLICY YEAR 2010-2011		**SELF INSURED RETENTION 1,000,000**			
12-0096	10/1/10	Alta Irrigation District	Clmnt contends that water leaking from District canal damaged his vineyard, house and well.	Closed	0.9
			2010-2011	**TOTAL**	**0.9**
POLICY YEAR 2011-2012		**SELF INSURED RETENTION 2,000,000**			
14-0046	7/1/12	Central Basin Municipal Water District	Clmnt contends that a member of the District Board of Directors sexually harrassed her and canceled her contract with the District in retaliation for her rebuffing the sexual advances.	Closed	0.7
12-0664	2/9/12	Fallbrook Public Utility District	Main line break sent water into local high school	Closed	0.6
13-0251	8/13/12	Rancho California Water District	Clmnt contends that the District misclassified his job as an Independent Contractor when he was really a District employee.	Open	1.1
			2011-2012	**TOTAL**	**2.5**
POLICY YEAR 2012-2013		**SELF INSURED RETENTION 2,000,000**			
13-0376	12/19/12	Friant Water Authority	Claimant stepped in front of oncoming District truck	Closed	0.8
			2012-2013	**TOTAL**	**0.8**

ACWA/JPIA - LIABILITY PROGRAM
SIGNIFICANT LARGE CLAIMS (IN MILLIONS)
FOR MONTH ENDING 3/31/2017

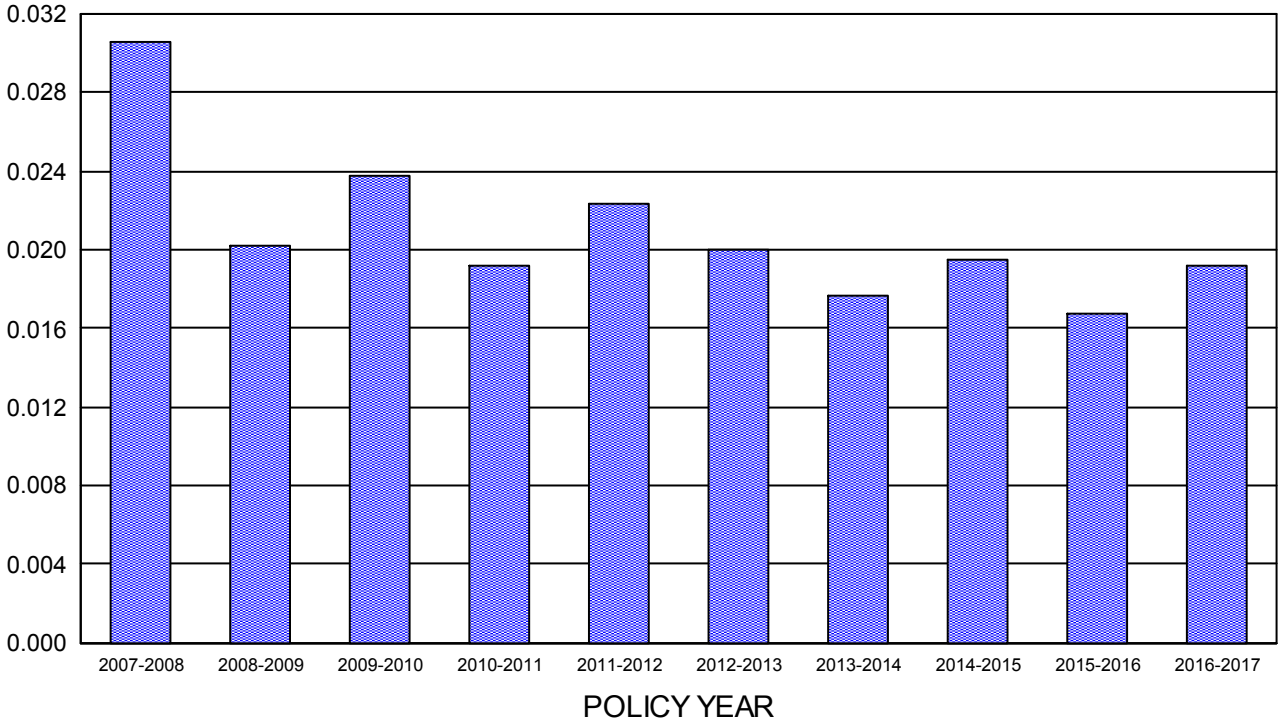
CLAIM NUMBER	LOSS DATE	DISTRICT	DESCRIPTION	STATUS	LOSS AMOUNT
POLICY YEAR 2013-2014		**SELF INSURED RETENTION**	**2,000,000**		
15-0088	7/8/14	Butte Water District	Drowning in canal	Open	1.1
14-0227	10/15/13	Santa Fe Irrigation District	8" main broke flooding homes	Closed	1.1
14-0779	5/19/14	Semitropic Water Storage District	Herbicide drift	Open	10.3
15-0301	5/15/14	Vallecitos Water District	Claimants allege fire hydrants were not operational, which allowed homes to burn down during Cocos Fire.	Closed	0.5
			2013-2014	**TOTAL**	**13.1**
POLICY YEAR 2014-2015		**SELF INSURED RETENTION**	**2,000,000**		
15-0245	10/16/14	Castaic Lake Water Agency	14" high pressure line broke sending water into claimants homes	Closed	0.9
15-0329	11/30/14	Serrano Water District	Pipeline break, water flooded residence	Open	0.8
15-0633	2/27/15	South Coast Water District	Pltf alleges age discrimination, disability discrimination, failure to accommodate, failure to engage in the interactive process, and failure to pay overtime wages.	Open	0.7
			2014-2015	**TOTAL**	**2.4**
POLICY YEAR 2015-2016		**SELF INSURED RETENTION**	**2,000,000**		
16-0373	12/13/15	Purissima Hills Water District	Water main break sending water into large basement living area.	Open	2.0
17-0036	4/11/16	Sweetwater Authority	17 yr old male bicyclist struck by dump truck from construction project	Open	1.0
			2015-2016	**TOTAL**	**3.1**

ACWA JPIA - PROPERTY PROGRAM
REPORTED LOSSES PER $1 MILLION OF INSURED VALUES
FOR MONTH ENDING 3/31/2017



POLICY YEAR (4/1)	TOTAL INSURED VALUES	SELF INSURED RETENTION	POOLED LOSSES	EXCESS LOSSES	INCURRED LOSSES	POOLED LOSSES PER $1 MILLION OF VALUES	TOTAL LOSSES PER $1 MILLION OF VALUES
2002-2003	1,586,533,428	50,000	580,878	1,475,294	2,056,172	366	1,296
2003-2004	2,085,410,030	50,000	611,837	962,625	1,574,462	293	755
2004-2005	2,298,063,124	50,000	677,248	616,127	1,293,374	295	563
2005-2006	2,574,274,621	50,000	553,692	364,480	918,173	215	357
2006-2007	2,771,123,244	50,000	734,498	1,864,119	2,598,617	265	938
2007-2008	3,264,697,013	50,000	696,768	1,375,733	2,072,501	213	635
2008-2009	3,463,273,786	50,000	512,340	189,526	701,866	148	203
2009-2010	3,717,824,938	50,000	689,931	2,355,173	3,045,104	186	819
2010-2011	4,011,851,079	50,000	801,074	1,693,574	2,494,649	200	622
2011-2012	4,232,150,149	50,000	922,930	1,585,784	2,508,715	218	593
2012-2013	4,486,174,586	50,000	615,618	657,678	1,273,296	137	284
2013-2014	4,737,855,871	100,000	1,197,225	342,512	1,390,265	253	293
2014-2015	4,992,986,319	100,000	808,624	7,727	816,351	162	163
2015-2016	5,245,205,243	100,000	880,541	397,569	1,278,110	168	244
2016-2017	5,480,311,457	100,000	1,180,175	3,736,198	4,916,373	215	897

ACWA JPIA - PROPERTY PROGRAM
OCCURRENCES PER $1 MILLION OF INSURED VALUES
FOR MONTH ENDING 3/31/2017



PROGRAM YEAR (4/1)	NUMBER OF OCCUR	TOTAL INSURED VALUES (TIV)	INFLATION ADJUSTMENT ANNUAL %	INFLATION ADJUSTMENT FACTOR	INFLATION ADJUSTED TIV	# OF OCCURRENCES PER $1 MILLION OF INFLATION ADJUSTED TOTAL INSURED VALUES
2002-2003	97	1,586,533,428	2.00	1.343	2,131,279,946	0.0455
2003-2004	96	2,085,410,030	1.90	1.317	2,746,518,684	0.0350
2004-2005	90	2,298,063,124	3.30	1.292	2,970,153,329	0.0303
2005-2006	83	2,574,274,621	3.40	1.251	3,220,857,193	0.0258
2006-2007	90	2,771,123,244	3.30	1.210	3,353,141,623	0.0268
2007-2008	117	3,264,697,013	3.50	1.171	3,824,182,554	0.0306
2008-2009	79	3,463,273,786	0.00	1.132	3,919,604,159	0.0202
2009-2010	100	3,717,824,938	1.50	1.132	4,207,695,663	0.0238
2010-2011	86	4,011,851,079	3.00	1.115	4,473,363,043	0.0192
2011-2012	102	4,232,150,149	2.10	1.083	4,581,557,954	0.0223
2012-2013	95	4,486,174,586	1.30	1.060	4,756,664,778	0.0200
2013-2014	88	4,737,855,871	1.80	1.047	4,959,053,285	0.0177
2014-2015	100	4,992,986,319	1.00	1.028	5,133,688,673	0.0195
2015-2016	89	5,245,205,243	1.80	1.018	5,339,618,937	0.0167
2016-2017	105	5,480,311,457	0.00	1.000	5,480,311,457	0.0192

ACWA/JPIA - PROPERTY PROGRAM
SIGNIFICANT LARGE CLAIMS OVER $75,000
FOR MONTH ENDING 3/31/2017

CLAIM NUMBER	LOSS DATE	DISTRICT	DESCRIPTION	STATUS	LOSS AMOUNT	POLICY YEAR TOTAL
POLICY YEAR 2002-2003						
02-4208	4/25/02	Kern Water Bank Authority	Lightning strike damaged 3 recovery wells and pump station	Closed	81,348	
03-4395	8/2/02	Madera-Chowchilla Water and Power Authority	Plant shutdown - cause - unknown.	Closed	1,321,842	
			POLICY YEAR 2002-2003		**1,403,190**	**2,056,172**
POLICY YEAR 2003-2004						
03-5189	5/22/03	Berrenda Mesa Water District	2000 HP motor & control switch was damaged due to PG&E interruption	Closed	76,488	
04-5514	8/1/03	Friant Power Authority	Fire damaged electrical panel and resulted in business interruption claim	Closed	386,149	
04-5662	10/28/03	Helix Water District	Fire damaged residential building and garage	Closed	380,036	
04-6013	2/26/04	Mountain Gate Community Services District	Hail damaged the District office	Closed	79,895	
			POLICY YEAR 2003-2004		**922,568**	**1,574,462**
POLICY YEAR 2004-2005						
05-6526	9/4/04	Calaveras County Water District	Fire damaged District's "602" tank	Closed	205,341	
05-6805	12/20/04	Cucamonga Valley Water District	Fire damaged control panel	Closed	107,938	
05-6398	7/21/04	Merced Irrigation District	Vandalism to heavy equipment	Closed	111,928	
05-6378	7/16/04	Serrano Water District	District pump failed - damage to pump and control panel.	Closed	111,340	
04-6239	6/11/04	Stockton-East Water District	Fire damaged control panel	Closed	153,314	
05-6797	12/19/04	Western Canal Water District	Water/sewage backed up into ice maker drain - flooded office	Closed	77,337	
			POLICY YEAR 2004-2005		**767,198**	**1,293,374**
POLICY YEAR 2005-2006						
07-8600	3/1/06	American River Flood Control District	District employee embezzled funds from District.	Closed	104,221	
06-7661	11/15/05	Mission Hills Community Services District	Fire damaged building	Closed	235,885	
06-7741	12/22/05	North Coast County Water District	Fire damaged vactor truck	Closed	124,057	
06-7777	12/22/05	Reclamation District #108	Electrical short damaged pump motor	Closed	82,134	
			POLICY YEAR 2005-2006		**546,297**	**918,173**
POLICY YEAR 2006-2007						

ACWA/JPIA - PROPERTY PROGRAM
SIGNIFICANT LARGE CLAIMS OVER $75,000
FOR MONTH ENDING 3/31/2017

CLAIM NUMBER	LOSS DATE	DISTRICT	DESCRIPTION	STATUS	LOSS AMOUNT	POLICY YEAR TOTAL
POLICY YEAR 2006-2007						
07-8416	9/7/06	Arvin-Edison Water Storage District	Fire damaged building	Closed	194,849	
07-8725	1/14/07	Golden Hills Community Services District	Fire sprinkler line broke & flooded office	Closed	145,348	
07-8891	3/19/07	San Diego County Water Authority	Flood damaged hydroelectric plant when two water supply lines ruptured	Closed	1,575,000	
			POLICY YEAR 2006-2007		**1,915,197**	**2,598,617**
POLICY YEAR 2007-2008						
08-9455	10/22/07	Fallbrook Public Utility District	Rice Canyon Fire burned 2 chlorine stations	Closed	968,918	
08-9450	10/26/07	Helix Water District	Fire destroyed caretaker's residence @ diversion dam.	Closed	180,404	
07-9107	6/5/07	San Luis Water District	Fire damaged residence	Closed	104,129	
08-9424	10/12/07	Yolo County Flood Control & Water Conservation District	Fire destroyed Hunting Lodge rental	Closed	145,809	
			POLICY YEAR 2007-2008		**1,399,260**	**2,072,501**
POLICY YEAR 2008-2009						
09-0508	10/1/08	Merced Irrigation District	Rented boomlift rolled	Closed	98,959	
			POLICY YEAR 2008-2009		**98,959**	**701,866**
POLICY YEAR 2009-2010						
10-0956	5/7/09	Cachuma Operation and Maintenance Board	Fire damaged Core Shed	Closed	312,035	
10-1202	5/28/09	Calleguas Municipal Water District	Boiler & Machinery - Well #12	Closed	90,084	
13-0295	10/30/09	Calleguas Municipal Water District	B&M - Well #10	Closed	135,715	
13-0307	9/4/09	Calleguas Municipal Water District	B&M - Well 9	Closed	198,902	
13-0309	8/31/09	Calleguas Municipal Water District	B&M - Well 16	Closed	122,111	
10-1458	2/15/10	Kanawha Water District	Fire damaged shop	Closed	440,577	
10-1495	11/7/09	Merced Irrigation District	Contractor dropped washer into 100 MVA transformer	Closed	1,032,000	
10-1650	3/12/10	Mission Springs Water District	Employee embezzeled funds.	Closed	100,310	
10-1143	9/20/09	West Basin Municipal Water District	Water damaged building due to pump failure	Closed	108,275	
			POLICY YEAR 2009-2010		**2,540,009**	**3,045,104**
POLICY YEAR 2010-2011						

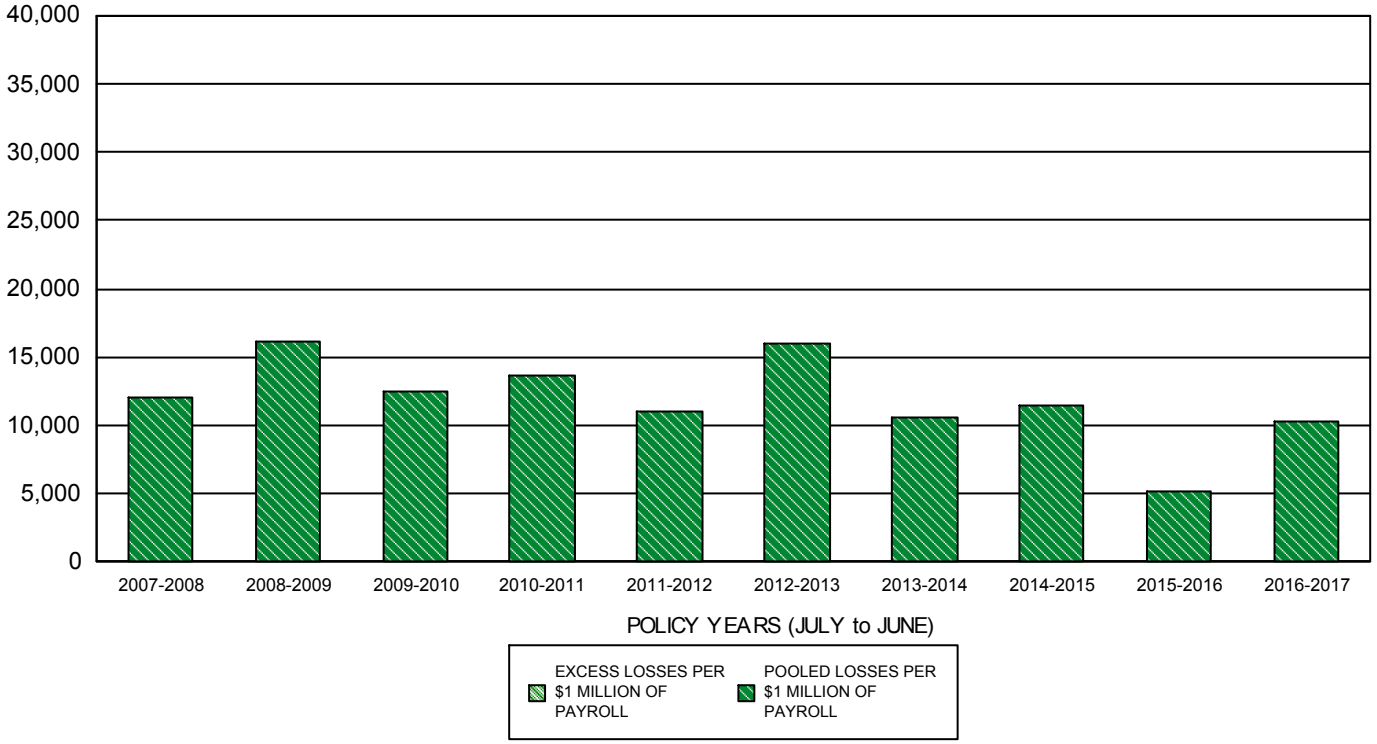
ACWA/JPIA - PROPERTY PROGRAM
SIGNIFICANT LARGE CLAIMS OVER $75,000
FOR MONTH ENDING 3/31/2017

CLAIM NUMBER	LOSS DATE	DISTRICT	DESCRIPTION	STATUS	LOSS AMOUNT	POLICY YEAR TOTAL
POLICY YEAR 2010-2011						
11-0352	9/2/10	Beaumont-Cherry Valley Water District	Diesel spill near Well 21	Closed	160,682	
13-0308	5/31/10	Calleguas Municipal Water District	B&M Well 14	Closed	171,458	
10-1581	4/12/10	Friant Power Authority	Lightening strike hit KV line and shorted out circuit breaker starting fire that burned for 45 minutes.	Closed	1,244,845	
11-0409	12/21/10	Mammoth Community Water District	Quonset hut #1 collapsed	Closed	109,349	
11-0413	12/16/10	Serrano Water District	PLD failed causing overflow in filtration tank into gallery	Closed	75,959	
			POLICY YEAR 2010-2011		**1,762,294**	**2,494,649**
POLICY YEAR 2011-2012						
12-0495	9/10/11	Arvin-Edison Water Storage District	Lightning strike damage 3 - 5,500 HP motors @ Forest Frick Pump Station	Closed	616,557	
14-0508	12/27/11	Bard Water District	Employee dishonesty	Closed	100,000	
12-0101	8/12/11	Fresno Irrigation District	Kitchen fire @ 9451 E. Olive	Closed	139,653	
12-0049	7/13/11	Helix Water District	Explosion in Ozone Destruct Unit #2	Closed	224,117	
12-0190	9/10/11	Kern County Water Agency	Switch gear @ 2B & 4B melted	Closed	164,802	
12-0112	7/7/11	Lower Tule River Irrigation District	Bearing damage @ LakeSuccess Turbine	Closed	293,739	
12-0171	9/7/11	Mission Springs Water District	Sprinkler system went off sending 3" of water into building	Closed	214,319	
			POLICY YEAR 2011-2012		**1,753,186**	**2,508,715**
POLICY YEAR 2012-2013						
12-0769	5/7/12	Banta Carbona Irrigation District	B&M - Pumping Station #1	Closed	207,856	
13-0393	12/11/12	Del Puerto Water District	Unknowns stole 200K generator/utility trailer	Closed	88,000	
12-0681	5/1/12	Palmdale Water District	Hydro-electric generator burned.	Closed	292,341	
13-0336	12/2/12	South Feather Water and Power Agency	Tree fell into shop building	Closed	127,212	
			POLICY YEAR 2012-2013		**715,409**	**1,273,296**
POLICY YEAR 2013-2014						
13-0658	4/25/13	Bella Vista Water District	1,000 HP pump/motor @ Wintu failed	Closed	149,736	
14-0396	1/22/14	Coastside County Water District	Fire in District's server room	Closed	277,915	
13-0644	4/20/13	Fresno Metropolitan Flood Control District	Theft of copper wire	Closed	77,400	
14-0548	3/24/14	Oakdale Irrigation District	Excavator caught fire & burn	Closed	162,003	

ACWA/JPIA - PROPERTY PROGRAM
SIGNIFICANT LARGE CLAIMS OVER $75,000
FOR MONTH ENDING 3/31/2017

CLAIM NUMBER	LOSS DATE	DISTRICT	DESCRIPTION	STATUS	LOSS AMOUNT	POLICY YEAR TOTAL
POLICY YEAR 2013-2014						
14-0320	12/3/13	Twentynine Palms Water District	Generator at flouride removal treatmer plant failed.	Closed	119,755	
			POLICY YEAR 2013-2014		**786,808**	**1,390,265**
POLICY YEAR 2014-2015						
15-0514	11/30/14	Serrano Water District	Line break/surge caused damage @ Smith Reservoir	Open	107,727	
15-0454	2/6/15	Wheeler Crest Community Services District	Wildfire burned District's building & contents @ Rimrock Regulation Station	Closed	80,123	
			POLICY YEAR 2014-2015		**187,851**	**816,351**
POLICY YEAR 2015-2016						
16-0100	7/9/15	Orange County Water District	Vandalism/fire damaged HDPE pipe @ Santiago Basin	Closed	416,000	
16-0230	10/6/15	Thermalito Water & Sewer District	Fire @ District office	Closed	151,569	
			POLICY YEAR 2015-2016		**567,569**	**1,278,110**
POLICY YEAR 2016-2017						
17-0499	2/10/17	Clearlake Oaks County Water District	District reports flood damage to lift stations due to Clearlake rising level from storm.	Open	507,500	
16-0591	4/7/16	Placer County Water Agency	During a planned outage, water backed up into electrical area of Foothill Treatment Plant because a valve wasn't opened.	Open	760,000	
16-0693	4/17/16	Reclamation District #2068	Circuit breaker failure resulted in control cabinet fire	Closed	101,198	
17-0474	2/10/17	South Feather Water and Power Agency	Debris from Oroville's damaged spillway caused water to back up and flood the Kelly Ridge Powerhouse.	Open	2,700,000	
			POLICY YEAR 2016-2017		**4,068,698**	**4,916,373**
				GRAND TOTAL	**19,434,494**	

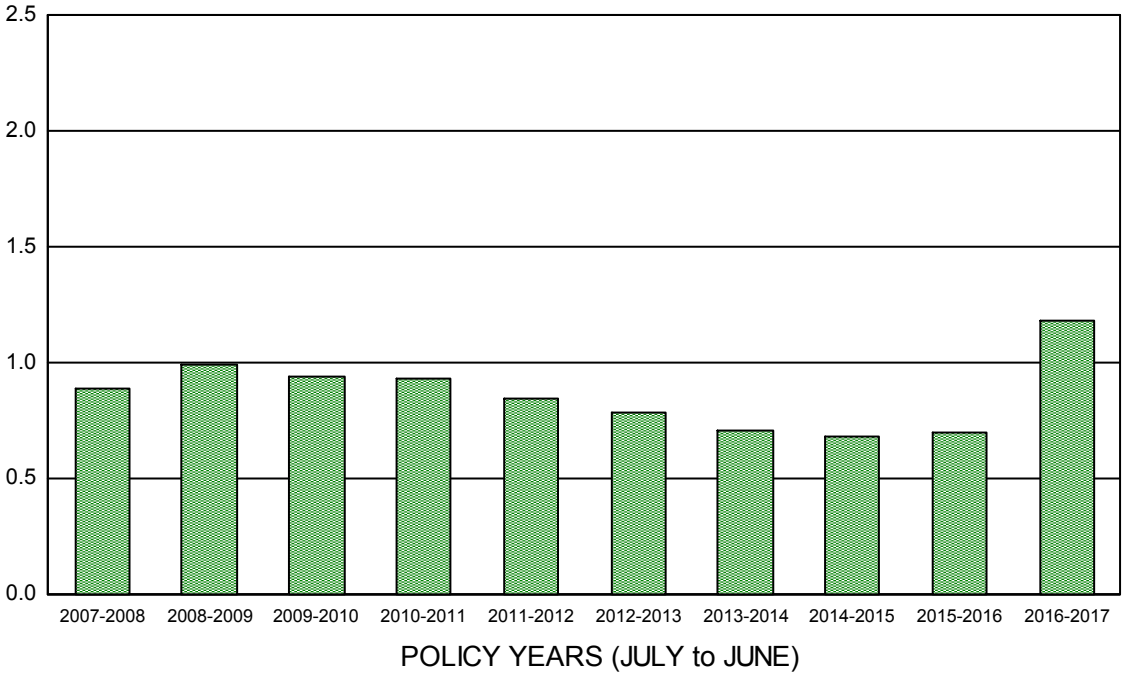
ACWA JPIA - WORKERS' COMPENSATION PROGRAM
REPORTED LOSSES PER $1 MILLION OF PAYROLL REPORT
FOR MONTH ENDING 3/31/2017



PROGRAM YEAR (7/1)	# OF MEMBERS	SELF INSURED RETENTION	POOLED LOSSES	EXCESS LOSSES	TOTAL LOSSES	ACTUAL PAYROLL	EXCESS LOSSES PER $1 MILLION OF PAYROLL	TOTAL LOSSES PER $1 MILLION OF PAYROLL
2002-2003	127	650,000	3,988,751	0	3,988,751	241,916,942	0	16,488
2003-2004	148	2,000,000	3,691,575	0	3,691,575	293,598,986	0	12,574
2004-2005	152	2,000,000	3,232,085	0	3,232,085	313,397,689	0	10,313
2005-2006	152	2,000,000	2,882,938	0	2,882,938	323,787,008	0	8,904
2006-2007	152	2,000,000	2,091,042	0	2,091,042	334,631,058	0	6,249
2007-2008	152	2,000,000	4,642,013	0	4,642,013	383,018,244	0	12,120
2008-2009	151	2,000,000	6,091,694	0	6,091,694	378,180,537	0	16,108
2009-2010	154	2,000,000	4,856,977	0	4,856,977	387,355,399	0	12,539
2010-2011	161	2,000,000	5,447,626	0	5,447,626	397,385,704	0	13,709
2011-2012	165	2,000,000	4,491,711	0	4,491,711	407,655,190	0	11,018
2012-2013	171	2,000,000	6,850,633	0	6,850,633	428,168,461	0	16,000
2013-2014	177	2,000,000	4,708,547	0	4,708,547	445,374,309	0	10,572
2014-2015	175	2,000,000	5,176,456	0	5,176,456	453,070,613	0	11,425
2015-2016	180	2,000,000	2,478,968	0	2,478,968	471,721,330	0	5,255
2016-2017	183	2,000,000	1,917,727	0	1,917,727	248,309,022	0	10,298

- Latest Policy Year's 'Losses' include partial activity.
- Latest Policy Year's 'Losses Per $1 Million of Payroll' have been annualized using 9 months data.

ACWA JPIA - WORKERS' COMPENSATION PROGRAM
CLAIMS PER $1 MILLION OF PAYROLLS REPORT
FOR MONTH ENDING 3/31/2017



PROGRAM YEAR (7/1)	NUMBER OF CLAIMS	ACTUAL PAYROLLS	INFLATION ADJUSTMENT FACTOR	INFLATION ADJUSTED PAYROLLS	NUMBER OF CLAIMS PER $1 MILLION OF INFLATION ADJUSTED PAYROLLS
2002-2003	412	241,916,942	1.352	327,008,318	1.260
2003-2004	465	293,598,986	1.325	389,087,157	1.195
2004-2005	418	313,397,689	1.294	405,590,876	1.031
2005-2006	405	323,787,008	1.256	406,831,509	0.996
2006-2007	392	334,631,058	1.207	403,897,049	0.971
2007-2008	400	383,018,244	1.174	449,708,172	0.890
2008-2009	420	378,180,537	1.115	421,679,144	0.996
2009-2010	408	387,355,399	1.115	431,909,306	0.945
2010-2011	415	397,385,704	1.115	443,093,304	0.937
2011-2012	382	407,655,190	1.106	450,936,502	0.847
2012-2013	364	428,168,461	1.075	460,279,587	0.791
2013-2014	332	445,374,309	1.056	470,310,229	0.706
2014-2015	322	453,070,613	1.036	469,516,623	0.686
2015-2016	335	471,721,330	1.013	477,853,707	0.699
2016-2017	220	248,309,022	1.000	248,309,022	1.181

- Latest Policy Year's 'Number of Claims' include partial activity.
- Latest Policy Year's 'Number of Claims Per $1 Million of Inflation Adjusted Payrolls' has been annualized using 9 mont
- Pavrolls Adiusted for Inflations - CNP's Omitted.
- Factor based on CPI for West Coast from US Dept of Labor

ACWA/JPIA - WORKERS' COMPENSATION PROGRAM
SIGNIFICANT LARGE CLAIMS - OPEN & CLOSED
WITH LOSS AMOUNTS OVER $100,000
FOR MONTH ENDING 3/31/2017

DISTRICT	CLAIM NUMBER	DESCRIPTION	STATUS	LOSS AMOUNT
POLICY YEAR 2002-2003				
East Contra Costa Irrigation District	03-4916	employee suffers pain in both knees as a result of repetitive activities.	Open	175,141
Helix Water District	03-4850	left shoulder strain caused when throwing debris into dump truck beds.	Open	105,190
Merced Irrigation District	03-4725	massive head trauma caused when changing oil filter on gradall. the hood was open. he grabbed the hood to stabilize himself and the hood closed causing him to fall.	Closed	196,509
Newhall County Water District	03-5131	employee strained lumbar in the course of either shoveling or pulling a hose out of mud.	Closed	354,567
Padre Dam Municipal Water District	03-4640	pain in right side of body, arm, leg and foot caused when shoveling dirt.	Closed	126,669
Rancho California Water District	03-4792	lower back pain experienced while bending over to read meter	Closed	123,862
Rancho California Water District	03-4981	while lifting cement meter lids repeatedly, employee started to feel lower back pain.	Closed	114,188
Reclamation District #108	03-5255	employee suffered shoulder strain as a result of lifting 20 lb chemical bottles.	Closed	145,924
San Diego County Water Authority	03-4366	left shoulder injury caused when loading computer (laptop) file folder and docking station into truck.	Open	102,461
San Gabriel County Water District	03-4714	tore, damaged tissue in left knee caused when shoveling and squatting to put in a water service.	Closed	117,273
Yolo County Flood Control & Water Conservation District	03-5191	employee suffered a lumbar strain after slipping while stepping from board walk to cement. employee did not fall but twisted his back.	Closed	117,783
		2002-2003 TOTALS		**1,679,568**

ACWA/JPIA - WORKERS' COMPENSATION PROGRAM
SIGNIFICANT LARGE CLAIMS - OPEN & CLOSED
WITH LOSS AMOUNTS OVER $100,000
FOR MONTH ENDING 3/31/2017

DISTRICT	CLAIM NUMBER	DESCRIPTION	STATUS	LOSS AMOUNT
POLICY YEAR 2003-2004				
Calaveras County Water District	04-5911	employee injured his right wrist and elbow when he slipped and fell on some ice while performing an inspection.	Closed	165,883
Calleguas Municipal Water District	04-5357	employee suffers from whiplash as a result of being rear-ended while stopped at a traffic light in a district vehicle.	Closed	111,817
Castaic Lake Water Agency	04-6041	employee injured his right knee when he stepped over a drain pipe and slipped.	Closed	155,062
Helix Water District	04-5715	employee has swollen knees due to repeated climbing lake terrain	Open	311,034
Orange County Water District	04-5761	strain to neck and middle back when employee got off dozer	Open	140,177
Otay Water District	04-5559	employee experienced pain and swelling in both hands and her fingers as a result of keyboarding.	Closed	103,790
Reclamation District #108	04-6231	burns to hands, arms face while trying to start pump	Open	176,176
San Diego County Water Authority	04-5924	injured left hand and fingers - while inspecting area employee made contact with blade of rotary fan. the fan guard had been removed.	Closed	120,189
San Juan Water District	04-5473	employee felt sharp pain in lower back when stepping on a shovel and rocking the handle side to side. employee also heard a pop.	Open	237,596
Stockton-East Water District	04-5977	landed on buttocks when slipped and fell while pulling on a rope	Open	156,250
		2003-2004 TOTALS		**1,677,974**
POLICY YEAR 2004-2005				
Consolidated Irrigation District	05-6396	shoulder and back pain after travel to read wells	Closed	117,153
Elsinore Valley Municipal Water District	05-7207	asthma from cloud of sand blasting materials	Closed	401,552
Helix Water District	05-7142	right knee strain while standing on a ladder	Closed	146,249
Palmdale Water District	05-7240	left ankle, left shoulder, left arm, right knee and back strain after hose struck employee	Closed	166,983
Quartz Hill Water District	05-6897	dirt/rock in both ears while bending over pipe when loose piece of dirt fell on his head	Closed	358,413
San Luis & Delta-Mendota Water Authority	05-6707	strain to left shoulder, neck and spine after pouring concrete	Open	146,114
Sweetwater Authority	05-7255	right knee strain from climbing down ladder	Closed	144,675
Yolo County Flood Control & Water Conservation District	06-7427	strained middle and lower back when fell walking downhill.	Closed	345,749
		2004-2005 TOTALS		**1,826,887**

ACWA/JPIA - WORKERS' COMPENSATION PROGRAM
SIGNIFICANT LARGE CLAIMS - OPEN & CLOSED
WITH LOSS AMOUNTS OVER $100,000
FOR MONTH ENDING 3/31/2017

DISTRICT	CLAIM NUMBER	DESCRIPTION	STATUS	LOSS AMOUNT
POLICY YEAR 2005-2006				
Orange County Water District	07-8605	back injury from repetitive sitting on bulldozer and heavy equipment	Closed	320,852
Orange County Water District	06-8222	death, possibly due to heart attack while sitting in truck.	Closed	191,451
South Sutter Water District	06-7447	back strain & spasms from using weed eater	Open	329,401
Tahoe City Public Utility District	07-8553	strained lower back and tailbone from prolonged sitting at computer.	Open	259,024
Valley County Water District	06-7635	strained thoracic and lumbar back regions while painting office walls.	Open	358,820
		2005-2006 TOTALS		**1,459,548**
POLICY YEAR 2006-2007				
Walnut Valley Water District	09-0210	strained wrist performing job duties.	Closed	147,834
Western Municipal Water District	07-8338	electrical shock while operating backhoe when struck 12kv underground electric cable.	Closed	132,512
		2006-2007 TOTALS		**280,346**
POLICY YEAR 2007-2008				
Clear Creek Community Services District	08-9328	strained right shoulder moving broken concrete pieces by hand.	Closed	259,507
El Dorado Irrigation District	08-0028	strained neck when climbing a ladder to exit vault.	Open	550,939
Mammoth Community Water District	08-9423	abrasions on right hip and lower back when hit with backhoe.	Open	317,480
Merced Irrigation District	08-9395	strained lower back when stepped in sewer cleanout that was uncovered.	Open	153,071
Merced Irrigation District	08-9761	strained lower middle back while moving kelly bar with anchors and anchor rod attached.	Closed	215,266
Rancho California Water District	08-9830	strained lower back when bent down to pick up meter box lid.	Open	571,899
Sweetwater Authority	08-9373	strained lower back while mixing cement in wheelbarrow.	Closed	159,007
Western Municipal Water District	09-0600	contracted valley fever while performing normal duties.	Open	520,133
Yolo County Flood Control & Water Conservation District	08-9474	broke right leg above ankle when fell off ladder while painting.	Open	412,389
		2007-2008 TOTALS		**3,159,691**

ACWA/JPIA - WORKERS' COMPENSATION PROGRAM
SIGNIFICANT LARGE CLAIMS - OPEN & CLOSED
WITH LOSS AMOUNTS OVER $100,000
FOR MONTH ENDING 3/31/2017

DISTRICT	CLAIM NUMBER	DESCRIPTION	STATUS	LOSS AMOUNT
POLICY YEAR 2008-2009				
Consolidated Irrigation District	09-0674	strained neck and right shoulder when grader stopped suddenly after running over stump.	Closed	389,916
Consolidated Irrigation District	09-0906	left ankle and bilaterial legs when boot got tangled on mower door while trying to get off mower.	Open	192,697
Crescenta Valley Water District	09-0606	strained lower back and right sciatica while shoveling.	Open	226,541
Crescenta Valley Water District	09-0782	strained lower back and ankle when lost balance and fell while inspecting work at reservoir.	Closed	193,800
East Contra Costa Irrigation District	09-0819	strained right bicep while opening inline valve.	Closed	103,078
El Dorado Irrigation District	09-0159	strained right knee, cut right elbow when fell when climbing onto backhoe trailer when missed handle.	Open	103,485
Elsinore Valley Municipal Water District	09-0877	strained bilateral arms, elbow and wrists from doing repetitive computer and lab work.	Open	916,697
Laguna Beach County Water District	09-0655	legs, neck and back when fell 20 ft off fence when bricks gave way, landing on hood of truck, while climbing over dist fence to enter parking lot because driver forgot remote for gate.	Closed	330,683
Merced Irrigation District	09-0673	strained right shoulder while pulling boards out of the weirs to send water downstream.	Open	586,510
Mesa Water District	09-0324	strained lower back and right shin when he stepped on a curb and fell while digging a hole.	Open	428,600
Patterson Irrigation District	10-1016	injured right hip and back, cause unknown.	Open	177,178
Ramona Municipal Water District	09-0822	strained left shoulder and neck while tying backhoe to trailer when binder came loose jerking the arm back.	Closed	150,975
Western Municipal Water District	09-0582	back and neck injuries when veh hydroplaned, he lost control and struck ov.	Open	242,953
Yolo County Flood Control & Water Conservation District	09-0577	strained right clavicle and right shoulder while pushing up on trip switch to open dam gate.	Open	118,858
		2008-2009 TOTALS		**4,161,972**

ACWA/JPIA - WORKERS' COMPENSATION PROGRAM
SIGNIFICANT LARGE CLAIMS - OPEN & CLOSED
WITH LOSS AMOUNTS OVER $100,000
FOR MONTH ENDING 3/31/2017

DISTRICT	CLAIM NUMBER	DESCRIPTION	STATUS	LOSS AMOUNT
POLICY YEAR 2009-2010				
Antelope Valley-East Kern Water Agency	10-1719	strained left knee while walking on gravel.	Closed	259,838
Bella Vista Water District	10-1142	strained left knee while stepping off step.	Closed	166,626
Crescenta Valley Water District	10-1379	bruised left ribcage, hip and pelvis when slipped while descending ladder after filling vactor truck with diesel.	Closed	296,246
East Contra Costa Irrigation District	10-1730	injured rt elbow, left hip, back, shoulder and had difficulty breathing when fell while walking down stairs carrying a moss hook.	Open	238,389
Elsinore Valley Municipal Water District	10-1407	strained neck and shoulder when backing dist truck when left rear tire left pavement and truck slide down slope then rolled.	Closed	134,328
Helix Water District	10-1697	bilateral knees and back from repetitive walking, climbing ladders, kneeling and squatting.	Open	514,845
Helix Water District	10-1428	strained right wrist after one week of breaking off concrete and cleaning welds.	Open	106,379
Orange County Water District	10-1396	bruised left hip and left shoulder when slipped and fell while reading water gauge in the rain.	Closed	125,405
San Luis Water District	10-1273	injured chest, back and right thigh when dump truck overturned because the load shifted.	Open	134,122
Serrano Water District	10-1349	leg burns from using a cut off saw	Closed	102,707
South Coast Water District	10-1723	strained right shoulder and right upper arm while cleaning sewer line.	Closed	107,943
South Coast Water District	10-1647	strained left shoulder from jetting with large heavy storm drain nozzle.	Open	182,569
Weaverville Community Services District	10-1055	strained right shoulder while installing conduit in limited access attic.	Closed	111,230
Yolo County Flood Control & Water Conservation District	10-1625	strained right foot and ankle when hopped down to get out of canal.	Closed	297,035
		2009-2010 TOTALS		**2,777,663**

ACWA/JPIA - WORKERS' COMPENSATION PROGRAM
SIGNIFICANT LARGE CLAIMS - OPEN & CLOSED
WITH LOSS AMOUNTS OVER $100,000
FOR MONTH ENDING 3/31/2017

DISTRICT	CLAIM NUMBER	DESCRIPTION	STATUS	LOSS AMOUNT
POLICY YEAR 2010-2011				
Beaumont-Cherry Valley Water District	11-0848	struck and killed by motor vehicle while marking water line in street.	Closed	149,241
Cucamonga Valley Water District	11-0833	repetitive injuries to neck, back, bilateral shoulders, knees, hips, legs and waist.	Closed	131,633
El Dorado Irrigation District	11-0718	strained right shoulder while pulling "shoe" from manhole.	Open	226,384
Glenn-Colusa Irrigation District	11-0654	strained neck and back from repetitive operation of backhoe and other equipment.	Open	166,795
Kern County Water Agency	11-0507	injury to neck, rt upper extremity and bilateral feet, cause unknown.	Closed	323,879
Merced Irrigation District	11-0322	strained right knee while walking on uneven ground while performing work activity.	Closed	131,750
Merced Irrigation District	11-0104	left wrist and hand while spraying weeks when tripped and fell on driveway.	Open	196,913
Mesa Water District	11-0539	injured right knee from repetitive work.	Open	124,463
Mesa Water District	11-0481	injured while replacing gate chain rollers when struck by gate.	Open	142,000
Mission Springs Water District	11-0437	strained lower back moving tamper.	Open	505,084
Moulton Niguel Water District	11-0049	strained lower back while shoveling asphalt into truck.	Open	251,507
Ramona Municipal Water District	11-0638	injured left knee in 1997 when stood up after kneeling on retaining wall.	Closed	116,776
Reclamation District #108	11-0789	unknown	Open	163,690
South Feather Water and Power Agency	11-0037	ears (hearing), bilateral knees, pulmonary, cause unknown.	Open	501,565
Walnut Valley Water District	11-0367	strained lower back while vacuuming a meter box.	Open	113,773
Walnut Valley Water District	11-0530	strained right knee when jumped from tailgate of truck after cleaning it out.	Open	118,310
		2010-2011 TOTALS		**3,363,763**

ACWA/JPIA - WORKERS' COMPENSATION PROGRAM
SIGNIFICANT LARGE CLAIMS - OPEN & CLOSED
WITH LOSS AMOUNTS OVER $100,000
FOR MONTH ENDING 3/31/2017

DISTRICT	CLAIM NUMBER	DESCRIPTION	STATUS	LOSS AMOUNT
POLICY YEAR 2011-2012				
Calaveras County Water District	12-0074	injured left hand while driving forklift when forklift tipped over.	Open	1,119,771
Carpinteria Valley Water District	12-0488	strained bilateral hands, bilater wrists, forearm and rt shldr from repetitious job duties.	Open	156,655
Desert Water Agency	12-0083	sprained lower back while tightening bolts on gate valve.	Closed	105,493
Elsinore Valley Municipal Water District	12-0055	strained lower back and bruised tailbone when fell backwards after tagging a sprinkler.	Closed	149,787
Georgetown Divide Public Utility District	12-0232	injured right side and back when he stepped off roof and fell 8-10 feet to ground.	Open	110,715
Helix Water District	12-0484	strained left knee when slipped on debris on asphalt while hooking bag to crane.	Closed	100,291
Mission Springs Water District	12-0122	injured rt knee when slipped while climbing out of hole.	Open	239,810
Moulton Niguel Water District	12-0518	injured left foot, left arm and right leg when tripped on paper roll and fell into desk then floor.	Open	113,485
Solano Irrigation District	12-0797	strained lower back and left hip when slipped while coming down ladder.	Open	202,593
Sweetwater Authority	12-0682	strained right shoulder and neck when bathroom stall door fell off the hinges while clmt was exiting the stall.	Open	133,818
Tulare Irrigation District	12-0295	injured bilateral knees and left wrist when fell while stepping off structure while measuring weir.	Open	216,558
Tulare Irrigation District	12-0306	strained left knee when lost balance, tripped after pulling a board out of a weir.	Open	109,773
		2011-2012 TOTALS		**2,758,749**

ACWA/JPIA - WORKERS' COMPENSATION PROGRAM
SIGNIFICANT LARGE CLAIMS - OPEN & CLOSED
WITH LOSS AMOUNTS OVER $100,000
FOR MONTH ENDING 3/31/2017

DISTRICT	CLAIM NUMBER	DESCRIPTION	STATUS	LOSS AMOUNT
POLICY YEAR 2012-2013				
Bard Water District	13-0125	strained lower back while picking up barricade and loading into bucket.	Open	477,268
Berrenda Mesa Water District	13-0509	strained left knee while unloading valve off service truck when valve slipped.	Open	355,787
Central Basin Municipal Water District	13-0399	concussion when leg gave way while walking out of meeting and hit head against a wall.	Closed	371,079
East Contra Costa Irrigation District	13-0534	strained right knee when tripped over concrete while installing a new gate.	Open	115,396
El Toro Water District	13-0504	depressed, stressed, and has sleep disorder, cause unknown.	Open	107,000
Las Virgenes Municipal Water District	14-0117	injured multiple body parts for uncertain reasons.	Open	208,429
Mammoth Community Water District	13-0128	ruptured right hamstring while digging dirt with shovel.	Closed	115,218
Merced Irrigation District	13-0092	lacerated top of head while operating bulldozer on uneven land when hit head on top of dozer.	Open	233,206
Merced Irrigation District	13-0195	strained lower back while lifing 5 gallon buckets out of back of pickup.	Closed	187,206
Mesa Water District	14-0667	claiming ct hearing loss	Open	245,852
Paradise Irrigation District	13-0129	strained left shoulder from doing prep and installing asphalt	Open	152,000
Paradise Irrigation District	13-0306	strained back and neck while turning off main control valve.	Open	170,421
Patterson Irrigation District	13-0094	strained right shoulder while pulling starter cord on water pump.	Open	165,920
Ramona Municipal Water District	13-0629	strained knee performing normal duties.	Open	575,145
Stockton-East Water District	13-0454	dislocated right shoulder when slipped and fell while walking on wet concrete pads.	Open	196,095
Sweetwater Authority	13-0206	strained neck, shoulders, upper extremities, elbows, wrists, hands and fingers while doing repetitive and cumulative work activities	Open	147,617
Vallecitos Water District	13-0319	strained lower back while carrying two 55 lb buckets of chlorine.	Open	486,749
Yolo County Flood Control & Water Conservation District	13-0067	strained lower back while adjusting fan belts when mount broke.	Closed	381,383
		2012-2013 TOTALS		**4,691,772**

ACWA/JPIA - WORKERS' COMPENSATION PROGRAM
SIGNIFICANT LARGE CLAIMS - OPEN & CLOSED
WITH LOSS AMOUNTS OVER $100,000
FOR MONTH ENDING 3/31/2017

DISTRICT	CLAIM NUMBER	DESCRIPTION	STATUS	LOSS AMOUNT
POLICY YEAR 2013-2014				
Banta Carbona Irrigation District	14-0615	strained mid back while spraying weeds from tractor when hit pothole in road.	Open	107,666
Beaumont-Cherry Valley Water District	14-0141	sprained knee after twisting ankle and falling on rocks.	Open	161,070
Crescenta Valley Water District	14-0286	incurred contusions to lower back, wrists, elbows and shoulders after tripping over boulders.	Closed	166,347
Desert Water Agency	14-0537	injured neck and upper body while passenger in head on mva.	Open	212,640
El Toro Water District	14-0692	strained left shoulder when sledge hammer came in contact with manhole cover.	Open	112,594
Elsinore Valley Municipal Water District	14-0718	sprained left knee while walking from wet grass to mud and slid.	Open	203,945
Helix Water District	14-0308	experienced ct to lft neck and shldr from daily work duties.	Open	194,502
Las Virgenes Municipal Water District	14-0736	ct to lft foot from water meter reading.	Open	149,859
Mammoth Community Water District	14-0311	strained left side of neck while lifting and lowering ice breaker into ice.	Open	273,063
San Luis & Delta-Mendota Water Authority	14-0360	strained back while lifting a pipe w/shovel as lever.	Open	433,915
San Luis Water District	14-0113	strained lower back while clearing tumbleweeds from canal.	Open	215,272
South Feather Water and Power Agency	14-0145	strained left shoulder while moving materials off of shelving.	Closed	146,967
Stockton-East Water District	14-0475	cut left leg while climbing barbed wire fence for land surveying and slipped.	Open	122,787
Walnut Valley Water District	14-0519	ct to lft shldr, leg, foot, stress and sleep due to unknown.	Open	229,083
		2013-2014 TOTALS		**2,729,710**

ACWA/JPIA - WORKERS' COMPENSATION PROGRAM
SIGNIFICANT LARGE CLAIMS - OPEN & CLOSED
WITH LOSS AMOUNTS OVER $100,000
FOR MONTH ENDING 3/31/2017

DISTRICT	CLAIM NUMBER	DESCRIPTION	STATUS	LOSS AMOUNT
POLICY YEAR 2014-2015				
Alta Irrigation District	15-0310	injured back and body when dozer rolled over onto claimant.	Open	566,718
Clearlake Oaks County Water District	15-0395	injured left leg, arm, shoulder, and back while at desk and tripped and fell to floor.	Open	170,000
El Dorado Irrigation District	15-0670	strained lft leg and back while walking and fell in hole.	Open	206,071
El Toro Water District	15-0760	ct to neck, lft hand, fingers and arm from job duties.	Open	100,002
Helix Water District	15-0545	respiratory infection - valley fever	Open	135,000
Kaweah Delta Water Conservatior District	15-0722	strained lower back and legs climbing up onto dozer and fell backwards.	Open	106,531
Mission Springs Water District	15-0386	strained lower back and left leg exercising valve to close and valve broke.	Open	113,143
Palmdale Water District	15-0282	experienceing ct to rt wrist due to typing.	Open	125,314
Palmdale Water District	15-0268	laceration w/possible partial dislocation of righ thumb while loading trucks when tonneau cove came down on hand.	Closed	206,289
Palmdale Water District	15-0553	strained right hip while pulling sample station can when twisted to set it down.	Open	191,020
Santa Fe Irrigation District	15-0284	broke 4 ribs and bruised spleen falling back onto asphalt edge of excavation.	Open	166,867
Solano Irrigation District	15-0029	sprained lft knee stepping off weir structure; heard "pop".	Open	143,922
Sweetwater Authority	15-0112	alleges numbness in rt finger tips and pain from upper to lower shldr.	Open	150,000
		2014-2015 TOTALS		**2,380,877**
POLICY YEAR 2015-2016				
Goleta Water District	16-0196	strained lft shldr pulling tape off box with hands.	Open	146,512
Laguna Beach County Water District	16-0207	sprained ankle and knee stepping in hole/ uneven terrain.	Open	110,000
Palmdale Water District	16-0749	lacerated left arm when fell on metal lifting machine.	Open	119,000
Trabuco Canyon Water District	16-0263	ct cervical radiculopathy and carpal tunnel due to unknown.	Open	143,590
		2015-2016 TOTALS		**519,102**
		GRAND TOTAL		**33,467,620**

ACWA JPIA
Risk Management Strategic Planning – Recap of February 9, 2017
May 8, 2017

BACKGROUND
The Risk Management Department held a strategic planning meeting on February 9, 2017, to obtain input from staff regarding the delivery of core services to members, and future direction for the program. The off-site session included a discussion of the following areas:

- Risk Management Advisor staffing and district assignments
- Risk Management staff metrics and tracking systems
- Review of the Commitment to Excellence (C2E) program
- C2E focus during risk assessment surveys
- Training focus for Risk Management Advisors
- Training course owners and update process

CURRENT SITUATION
The JPIA Risk Management Department provides on-site consulting and training services to the JPIA members participating in our Workers' Compensation, Liability and Property Programs. The six JPIA Risk Management Advisors provided over 700 on-site risk assessment and training meetings with our members in the past year.

The Risk Management Department is part of the Member Services team, reporting to Karen Thesing, Director of Insurance Services. Our Advisors work closely with Member Services to coordinate risk transfer services and trainings, provide input on changes in member operations, which may impact their coverages, and assess risk management programs in new member evaluations.

At the conclusion of the meeting, the Risk Management team focus for 2017 was established. Highlights include:

- The Commitment to Excellence Program continues to be effective, focusing Risk Management service delivery on the most frequent and severe loss areas for our members. Relevant best practices will be reviewed in the annual risk assessment surveys.
- The Safety Awards Program has been successful in promoting best practices and engaging employees in safety and risk management efforts. Identification of the Commitment to Excellence category will be a part of the nomination process in the future, to increase member awareness of our most significant loss areas.
- On-site training delivery by Risk Management Advisors continues to be one of the most important services provided to members. On-site trainings are aligned with the Commitment to Excellence categories, further reinforcing loss control efforts.
- The team will continue to explore opportunities to streamline our internal processes, enhance member service, and reduce staff time on administrative duties.

RECOMMENDATION
None, informational only.

Prepared by: Carol Barake, Risk Management Program Manager Date prepared: April 12, 2017

Risk Management Strategic Planning Meeting – Summary Detail

Staffing and District Assignments

The Risk Management department is fully staffed with the addition of Carol Barake, Risk Management Program Manager, in December 2016. Risk Management Department staff continues to be very stable, allowing our Advisors to become very familiar with the operations and personnel in each of their assigned districts. Their knowledge of the water industry allows JPIA risk management services to be customized for our members, increasing our effectiveness in controlling losses.

The six Risk Management Advisors are primarily based in geographic regions near their assigned member districts. Southern California districts have been re-assigned to the Advisors in Los Angeles and San Diego to improve the availability of the Advisors in Northern California for new JPIA members. Most notably, the Yuba County Water Agency became a member in our Workers' Compensation Program in April 2017. Additional prospective members may impact staffing needs in the future.

Our Cost Estimator focuses on the Property Program state-wide and coordinates the XL Inspection Services. The Administrative Assistant supports the Risk Management Program Manager, as well as the six Risk Management Advisors in the field. Our staff consists of:

- Peter Kuchinsky II, CSP, Lead Risk Management Advisor, San Diego/Southern California (13 years)
- Keith Forbes, CSP, Senior Risk Management Advisor, Fresno/Central California (16 years)
- Lee Patton, CSP, Senior Risk Management Advisor, Los Angeles/Southern California (12 years)
- Scott Wood, CSP, Senior Risk Management Advisor, Sacramento/Northern California (14 years)
- Robin Flint, ASP, Senior Risk Management Advisor, Sacramento/Northern California (2 years)
- Chuck Wagenseller, Cost Estimator/Risk Management Advisor, State-wide (9 years)
- Terry Lofing, Administrative Assistant II, Sacramento (21 years)

Risk Management Staff Metrics/Tracking System

Risk Management Advisors discussed ways to track member service delivery (e.g. on-site training, safety meeting attendance, participation in property inspection site meetings). Tracking all meetings consistently will allow our team to better quantify the level of service delivery to members, and to anticipate the effects of member growth on our staffing needs. A good discussion of what to measure allowed our team to gain a more comprehensive look at our service delivery to each member. A brief discussion of

qualitative as well as quantitative measurements of service delivery will be revisited during our upcoming staff meetings.

Commitment to Excellence Program (C2E) and Risk Assessment Surveys

The Risk Management Advisors continue to highlight the Commitment to Excellence Program launched in October 2013, during their annual risk assessment surveys. Risk Management Advisors assist members in completing an Opportunity Review of their most significant loss areas or potential exposures by completing one or more of the Commitment to Excellence areas during a site visit. The JPIA has 189 members supporting the C2E program and 150 of our risk assessment surveys reviewed member adherence to best practices in significant loss areas for both our Liability and Workers' Compensation Programs including:

- Vehicle Operations
- Construction
- Infrastructure
- Employment Practices
- Ergonomics/Falls

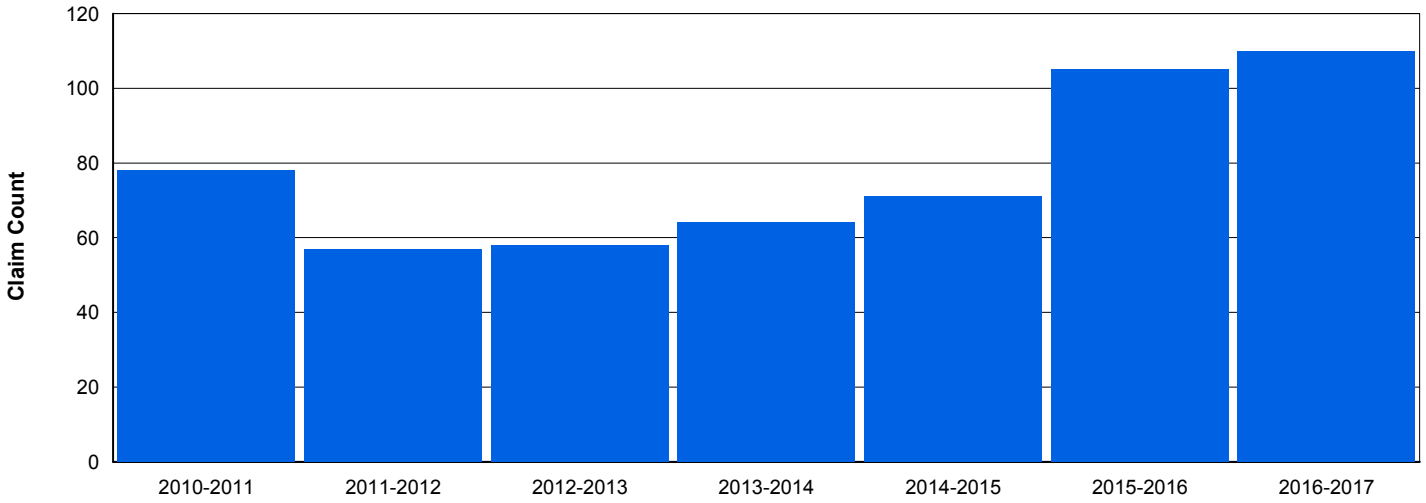
The Risk Management Advisors agreed that the Commitment to Excellence Program continues to be a valuable tool in the long-term effort to reduce the frequency and severity of losses. The team also discussed the risk assessment report distribution procedures and opportunities for streamlining this process.

Training

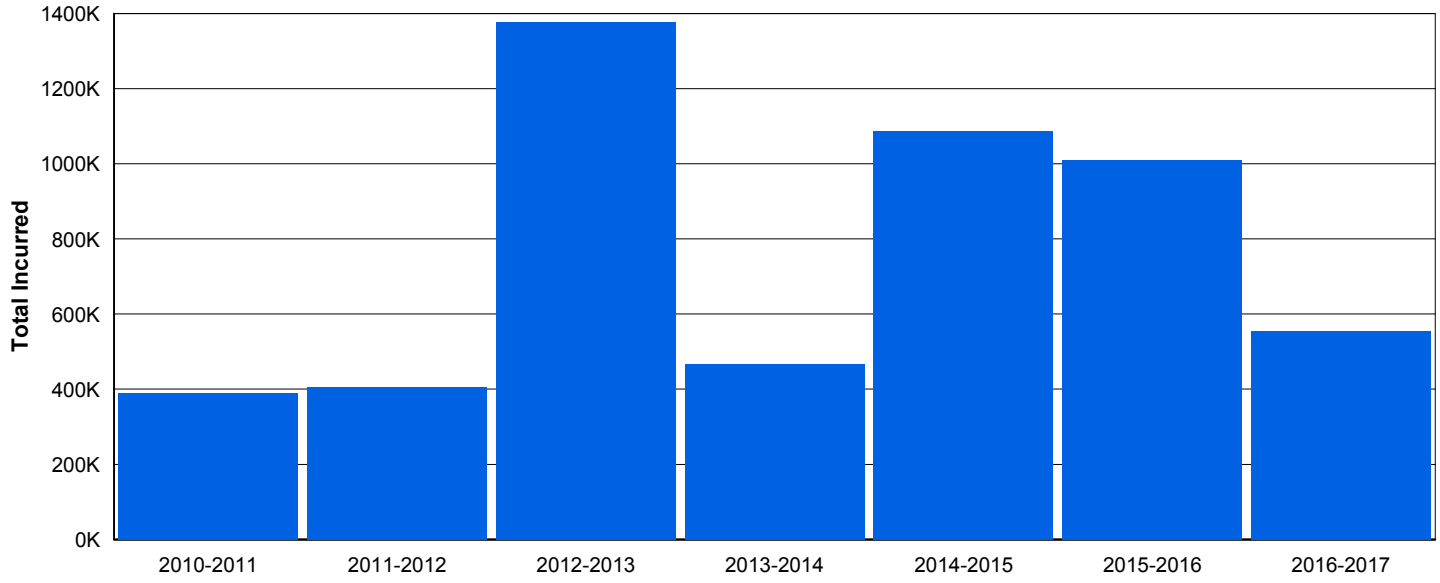
On-site training delivery continues to be one of the most important services offered by JPIA. Advisors discussed the need for consistent, high quality delivery of the trainings offered to members. It was agreed that the course owners assigned to our most frequently delivered classes would review and update the course content in 2017. Course owners will present the revised course to the team for peer review and final approval during our regular staff meetings.

ACWA JPIA Liability Auto Claims

Claim Count for Past 7 Years



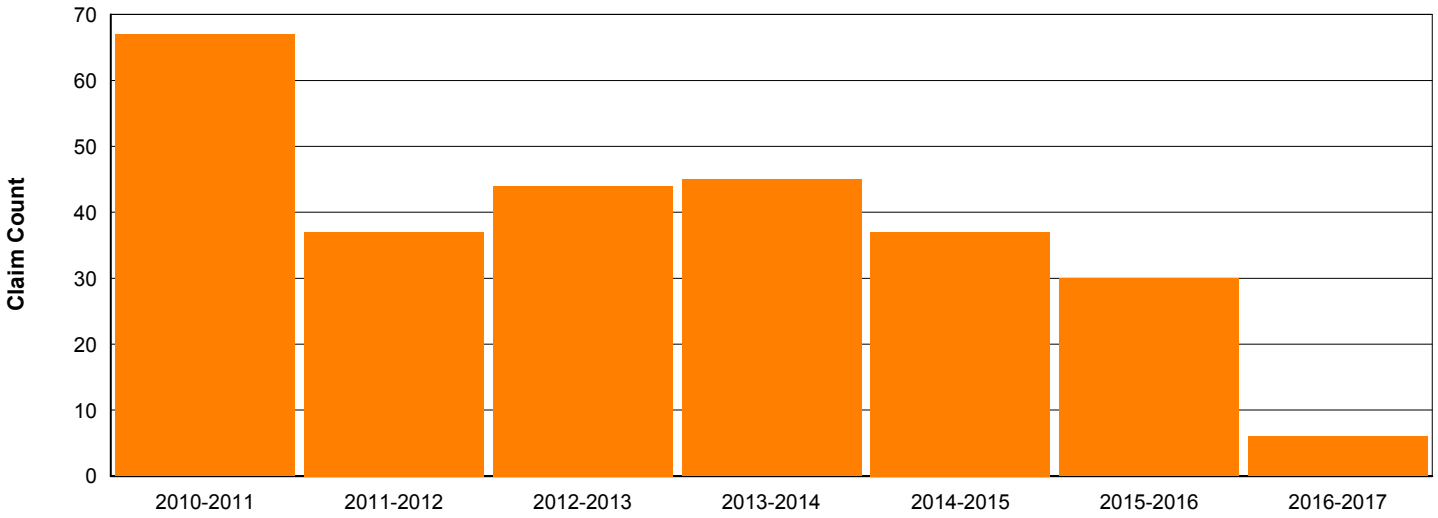
Total Incurred for Past 7 Years



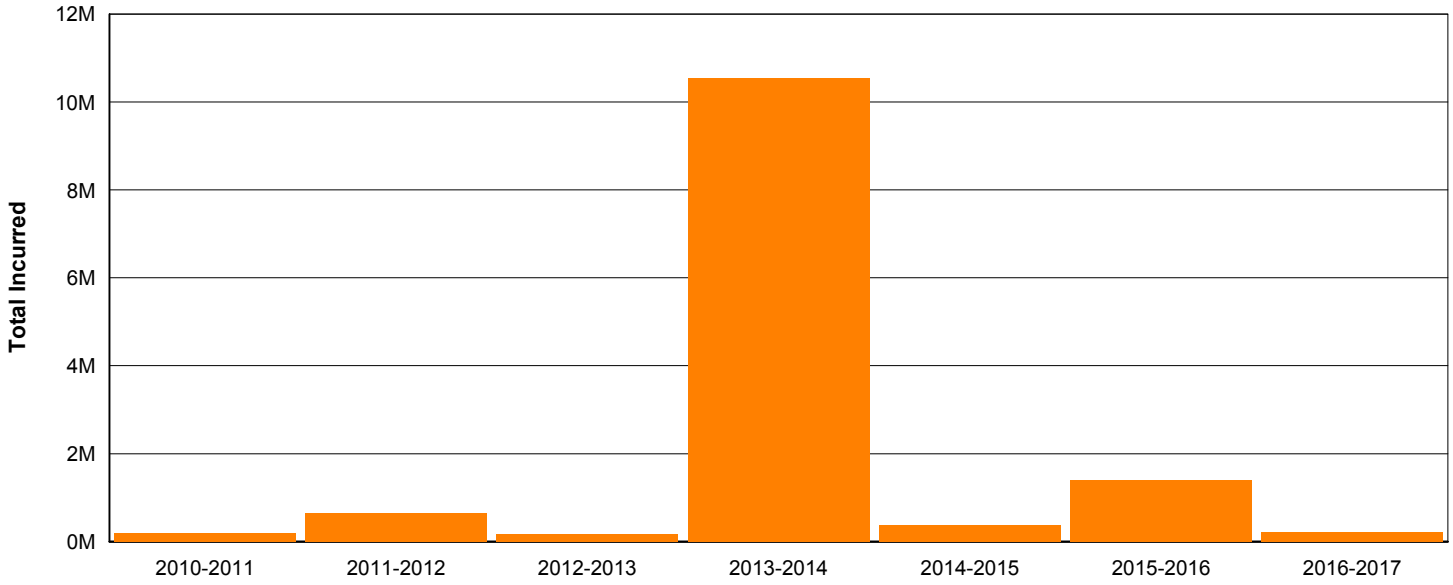
POLICY YEAR	COUNT	TOTAL INCURRED
2010-2011	78	388,350
2011-2012	57	405,292
2012-2013	58	1,377,190
2013-2014	64	467,928
2014-2015	71	1,085,805
2015-2016	105	1,009,353
2016-2017	110	554,972
Totals	**543**	**5,288,889**

ACWA JPIA Liability Construction Claims

Claim Count for Past 7 Years



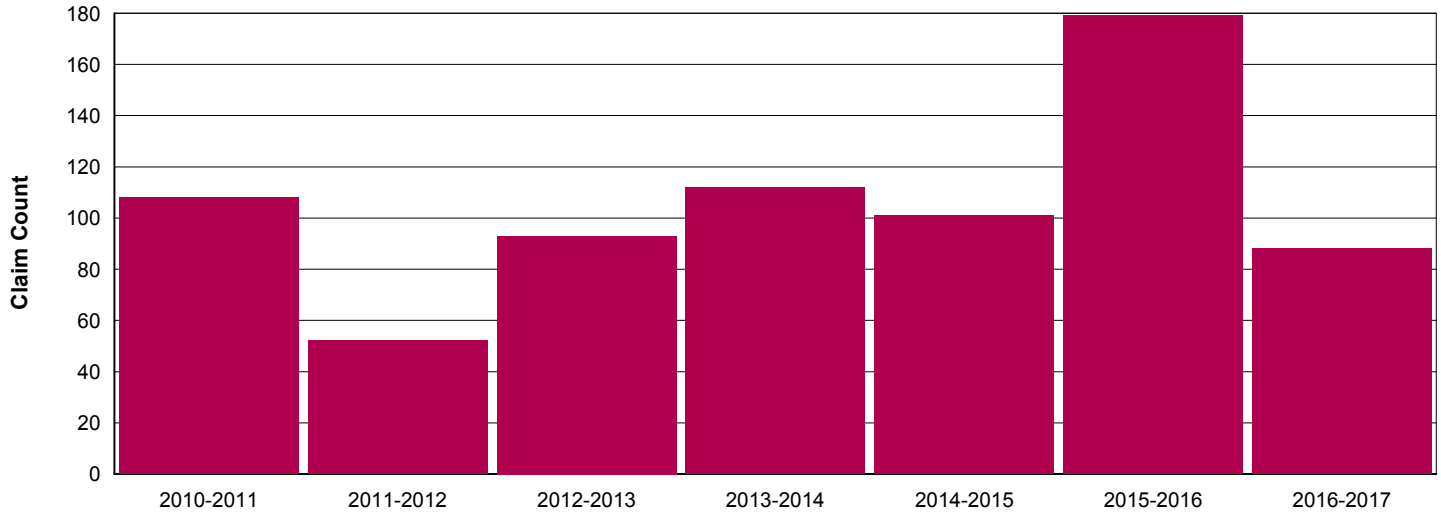
Total Incurred for Past 7 Years



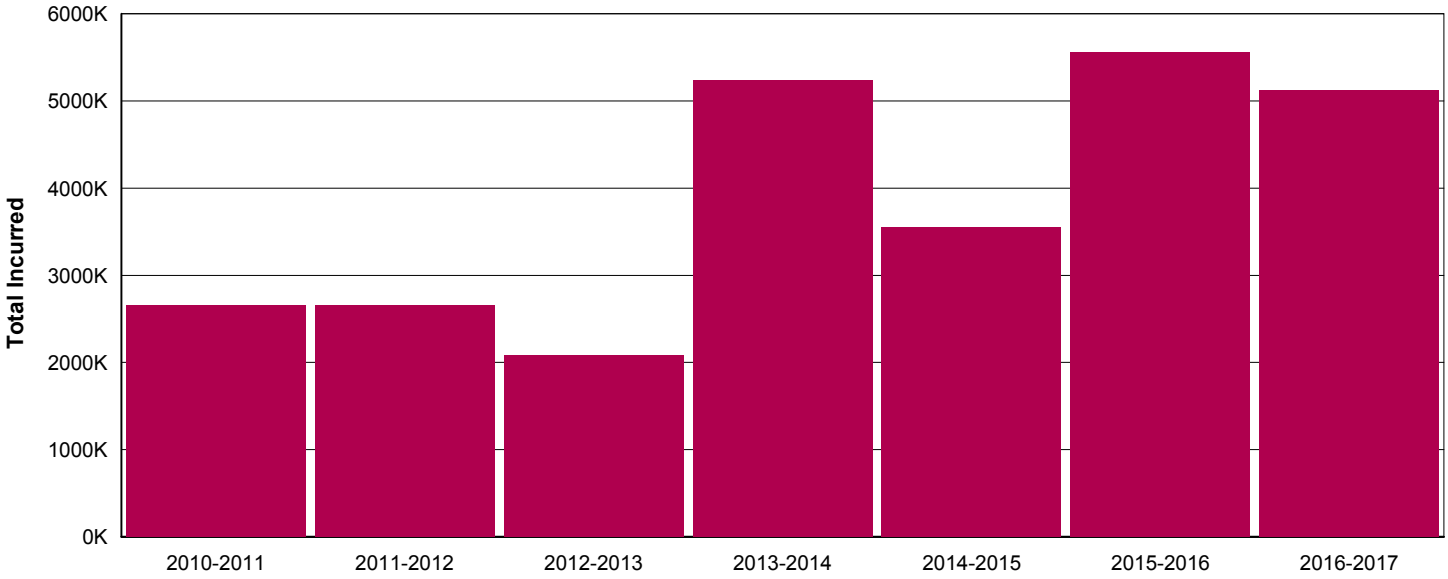
POLICY YEAR	CLAIM COUNT	TOTAL INCURRED
2010-2011	67	200,379
2011-2012	37	636,949
2012-2013	44	180,458
2013-2014	45	10,554,160
2014-2015	37	374,925
2015-2016	30	1,409,687
2016-2017	6	215,010
Totals	**266**	**13,571,568**

ACWA JPIA Liability Infrastructure Failure Claims

Claim Count for Past 7 Years



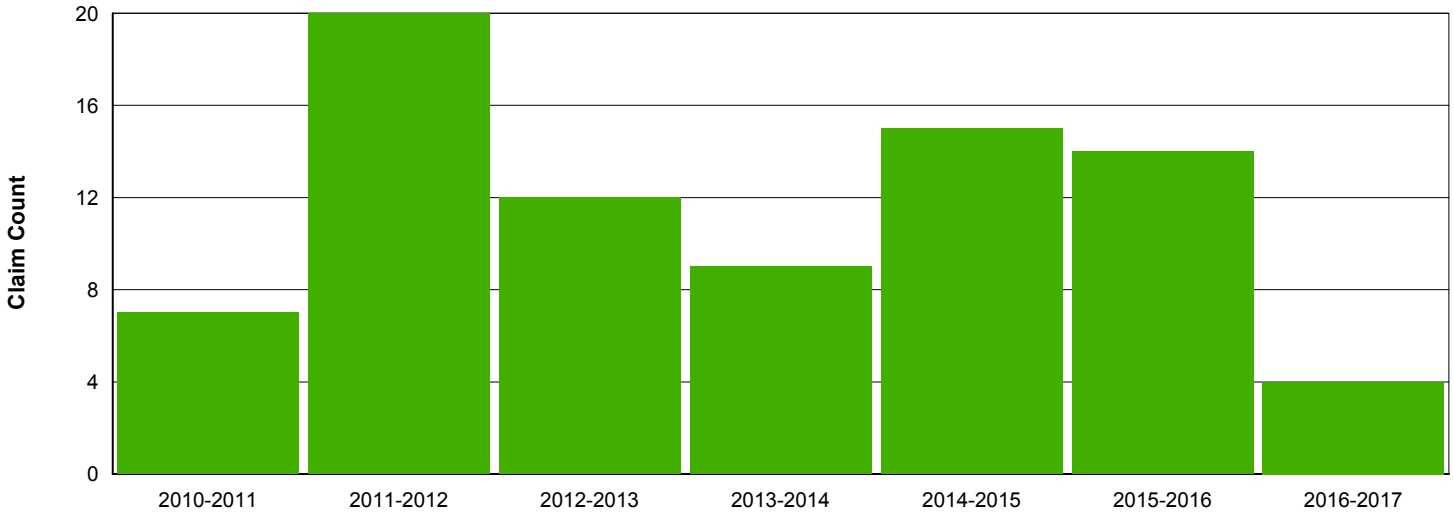
Total Incurred for Past 7 Years



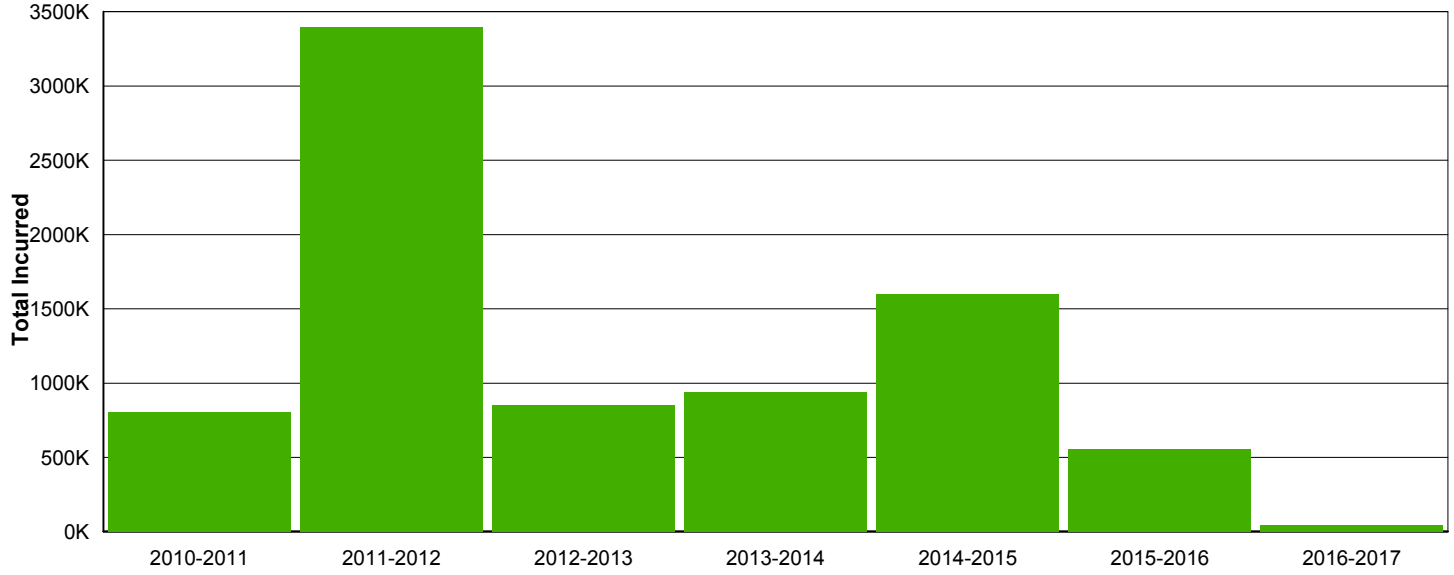
POLICY YEAR	CLAIM COUNT	TOTAL INCURRED
2010-2011	108	2,658,191
2011-2012	52	2,659,599
2012-2013	93	2,077,464
2013-2014	112	5,241,638
2014-2015	101	3,552,414
2015-2016	179	5,553,015
2016-2017	88	5,124,295
Totals	**733**	**26,866,615**

ACWA JPIA Liability Employment Practices Claims

Claim Count for the Past 7 Years

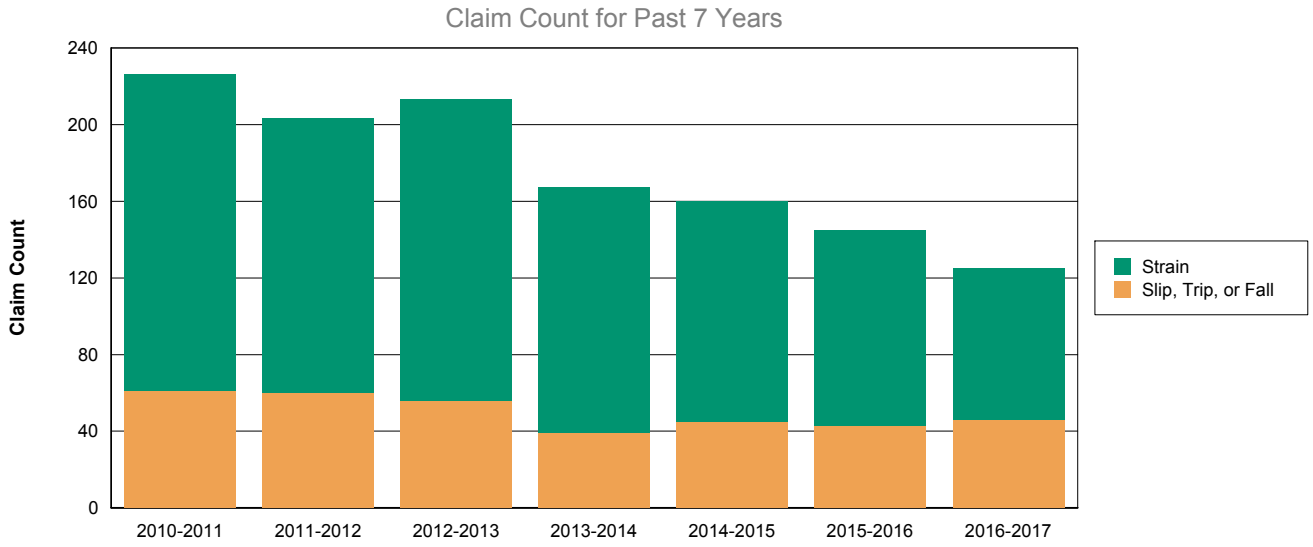


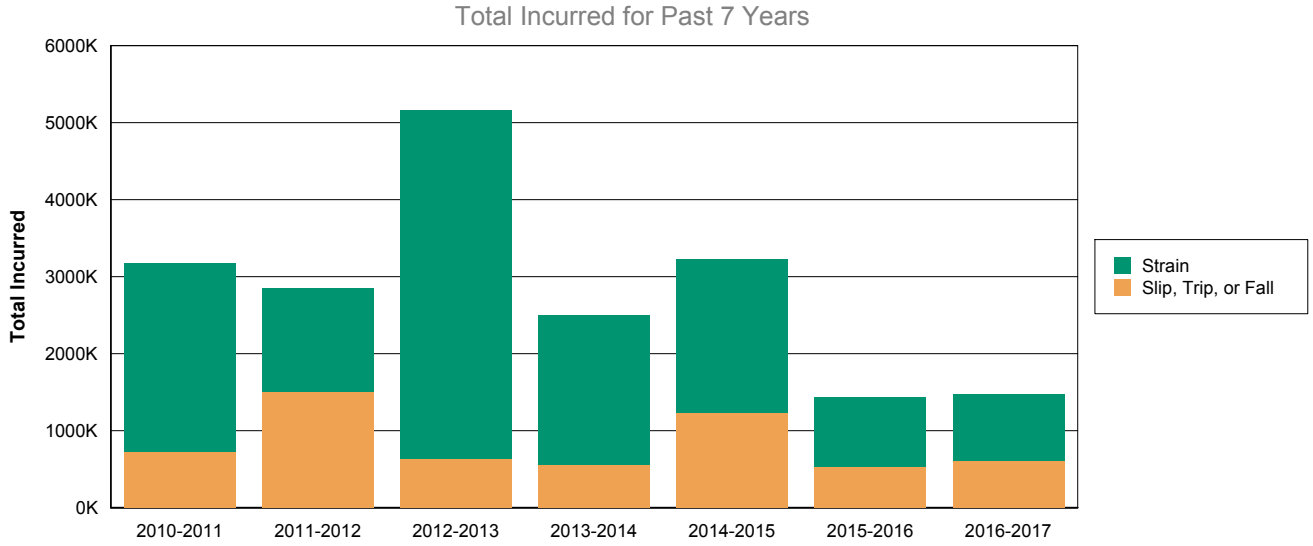
Total Incurred for Past 7 Years



POLICY YEAR	CLAIM COUNT	TOTAL INCURRED
2010-2011	7	806,529
2011-2012	20	3,399,047
2012-2013	12	850,877
2013-2014	9	939,106
2014-2015	15	1,596,236
2015-2016	14	556,337
2016-2017	4	46,500
Totals	**81**	**8,194,632**

ACWA JPIA Workers' Compensation Claims





Fiscal Year	CLAIM CAUSE	COUNT	TOTAL INCURRED
2010-2011	Slip, Trip, or Fall	61	728,478.43
2010-2011	Strain	165	2,448,842.13
2011-2012	Slip, Trip, or Fall	60	1,501,229.29
2011-2012	Strain	143	1,344,366.97
2012-2013	Slip, Trip, or Fall	56	636,570.11
2012-2013	Strain	157	4,530,242.38
2013-2014	Slip, Trip, or Fall	39	554,860.30
2013-2014	Strain	128	1,945,831.08
2014-2015	Slip, Trip, or Fall	45	1,236,522.25
2014-2015	Strain	115	1,995,364.89
2015-2016	Slip, Trip, or Fall	43	534,459.31
2015-2016	Strain	102	895,685.66
2016-2017	Slip, Trip, or Fall	46	607,613.80
2016-2017	Strain	79	867,049.77
	Totals	**1,239**	**19,827,116.37**

ACWA JPIA
Risk Management Report Distribution
May 8, 2017

BACKGROUND
The JPIA tradition has been to distribute all letters and reports primarily as hard copies following the procedures below:

- Hard copies of correspondence for all risk assessments are addressed to the General Manager. The Assistant General Manager, Human Resources Manager, and other managers may be included in the distribution depending on the district. Training letters are optional.
- Hard copies of all letters and reports are provided to the JPIA Board Member for the district.
- Electronic copies of all letters and reports from all members are provided to the Risk Management Committee. The letters and reports are distributed as email packets approximately 12 times per year, frequently requiring consecutive emails to accommodate the large file sizes.

CURRENT SITUATION
The traditional reliance on hard copies increases administrative assistant staff time to prepare and distribute correspondence. The department distributes approximately 700 letters and reports each year to our JPIA members, often including attachments or resource materials. If website resources are provided, the entire URL must be printed out making it inconvenient for members to access the information. The large volume of correspondence also makes it difficult to scan and distribute every report and letter for the team to the Risk Management Committee.
Finally, there are concerns that sensitive information regarding safety hazards and potential liability exposures are circulated to Board members and Risk Management Committee members in other districts.

Staff is recommending the following changes to our procedures:

- Provide electronic copies (email) of correspondence for all risk assessment surveys to the General Manager and management contacts only. Electronic copies will be provided to the Board member upon request.
- Provide e-mail confirmations for on-site training delivery to the General Manager.
- Prepare quarterly summary reports to the Risk Management Committee highlighting the Risk Management services provided to members. No copies of individual member risk assessment surveys or letters will be provided to committee members.

RECOMMENDATION
The Risk Management Committee to provide direction to staff regarding the proposed changes on Risk Management Department report distribution procedures.

Prepared by: Carol Barake, Risk Management Program Manager Date prepared: April 12, 2017

ACWA JPIA
Safety Awards Program - Commitment to Excellence
May 8, 2017

BACKGROUND
The Safety Awards Program has been actively promoted by the JPIA to encourage safe workplace behavior, and to share loss prevention ideas among the membership. The intent of the program is to allow employees to be nominated, recognized, and rewarded for proactive safety behavior and action. Additionally, lessons learned, actions, and ideas receiving recognition are available to the entire JPIA membership through our website.

CURRENT SITUATION
The H.R. LaBounty Safety Awards Program is announced at the ACWA JPIA Spring and Fall Conferences, and periodically in the *Risk Control Bulletin* and the *Perspective.* The program continues to be promoted during risk assessment and training visits by Risk Management Advisors and other JPIA staff. Recently, a new field was included on the award nomination form to assign each nomination to one of the Commitment to Excellence (C2E) categories. Assigning a C2E category integrates the Safety Awards Program into the Risk Management Department focus on best practices to control losses, especially those related to Vehicle Operations, Construction, Infrastructure and Ergonomics/Falls.

JPIA MEMBER PARTICIPATION

- JPIA Spring 2017 Conference: Twenty-three member districts provided forty-two award nominations. See the attached list of participating districts in spring 2017.
- JPIA Fall 2016 Conference: Fourteen member districts provided forty-six award nominations.

RECOMMENDATION
None, informational only.

Prepared by: Carol Barake, Risk Management Program Manager Date prepared: April 12, 2017

H.R. LaBounty Safety Award Winners – Spring 2017

Ron Rose	Calaveras County Water District
Ryan Stinson	Carmichael Water District
Kelly Drake	Citrus Heights Water District
Bryan Jones	Crescenta Valley Water District
Dennis Maxwell	Crescenta Valley Water District
Alex Sandoval	Crescenta Valley Water District
Roy Spaulding	Crescenta Valley Water District
Mario Rodriguez	Cucamonga Valley Water District
Jayzack Leonard	El Dorado Irrigation District
Clay Wicks	El Dorado Irrigation District
Bill Petterson	El Dorado Irrigation District
Jeff Holmes	Elsinore Valley Municipal Water District
Jose Martinez	Elsinore Valley Municipal Water District
Thomas Montoya	Elsinore Valley Municipal Water District
Confined Space Rescue Team	Helix Water District
Maintenance Department	Humboldt Bay Municipal Water District
Marco Lazaro	Moulton Niguel Water District
Confined Space Rescue Team	Orange County Water District
Emergency Response Team	Orange County Water District
Operations & Maintenance Depts.	Orange County Water District
Jimmy Martinez	Placer County Water Agency
Dan Bill	Ramirez Water District
Water Operations Dept.	Ramona Municipal Water District
Justin Correa	Reclamation District No. 108
Operations & Maintenance Depts.	San Benito County Water District
Jon Fulton	San Juan Water District
Tim Armond	San Luis & Delta-Mendota Water Agency
James Henderson	South Coast Water District
Jason Patterson	Vista Irrigation District
Steve Tester	Vista Irrigation District
Chris Weatherwax	Vista Irrigation District
Chris Brooks	Wheeler Ridge-Maricopa WSD
Michael Pilatti	Wheeler Ridge-Maricopa WSD
Russ Whitbey	Wheeler Ridge-Maricopa WSD
Field & Water Resources Staff	Yolo County Flood Control & WCD

For Office Use Only
C2E Category _____ 43

H. R. LABOUNTY SAFETY AWARD PROGRAM NOMINATION FORM

Agency: _____

Employee Nominated:

Name: _____

Job Classification: _____

Reason for Nomination:

Nominated by: _____

Signature: _____

Date: _____

General Manager: _____

Date: _____

Please email this form with supporting documents and digital photos to tlofing@acwajpia.com or mail to:

ACWA JPIA
P.O. Box 619082
Roseville, CA 95661-9082
FAX: (916) 774-7040

ACWA JPIA
TRAINING UPDATE - FOCUS FOR RISK MANAGEMENT ADVISORS
May 8, 2017

BACKGROUND
The Risk Management Advisors continue to deliver high quality, instructor led trainings for our members to reinforce best practices and reduce losses. The department delivered 275 classes, with 4,200 participants in fiscal year 2015/2016. The trainings focus on water industry best practices rather than regulatory compliance, and offer members the opportunity to provide more effective safety and risk control training. Course content is peer reviewed and updated on an annual basis. Our Risk Management Advisors maintain their professional expertise with regular attendance at conferences and meetings, and participation in water industry safety forums.

CURRENT SITUATION
The most frequently delivered trainings for the past year are listed below, with the Commitment to Excellence category / loss area related to the training effort. A list of additional training topics provided by Risk Management in fiscal year 2015/2016 are included in the attachment. The majority of training topics offered reflect the unique water industry exposures to both workers' compensation, general liability, and property losses.

Course Title	C2E Category / Program Exposure	Courses Delivered
Defensive Driver Training	Vehicle Operations (WC, GL)	51
Traffic Control / Flagger	Construction Program (WC, GL)	28
Field & Office Ergonomics	Ergonomics (WC)	27
Asbestos Cement Pipe & Refresher Course	Construction/Maintenance (WC)	25
Trenching / Excavation	Construction Program (WC)	22
Confined Space	Construction/Maintenance (WC)	17

RECOMMENDATION
None, informational only.

Prepared by: Carol Barake, Risk Management Program Manager Date prepared: April 12, 2017

ADDITIONAL RISK MANAGEMENT TRAININGS (FY 2015/2016)

- Accident investigation
- Customer Service
- Drug & Alcohol Awareness/Reasonable Suspicion
- Electrical Safety
- Emergency Response Planning
- Fall Protection
- First Responder Awareness
- Injury and Illness Prevention Program
- Hazard Communication
- Heat Illness Prevention
- Lockout/Tagout
- OHSA 10-hour Construction Safety
- OSHA Inspections
- Respiratory Protection
- Sexual Harassment Prevention
- Underground Utility Line Locator
- Workplace Violence

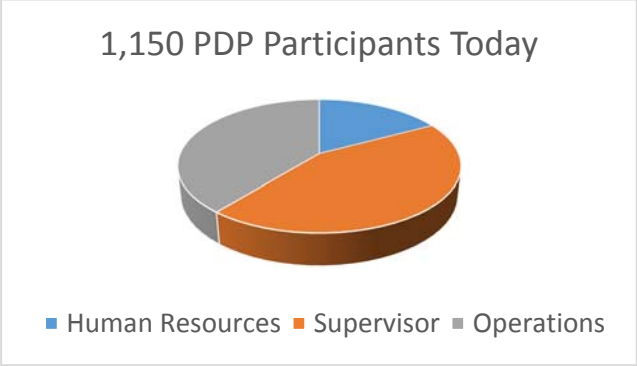
ACWA JPIA
Training Update
May 8, 2017

BACKGROUND
In order to reduce risk and support staff operating in a safe and legal manner, the JPIA offers in-person, webinar and online training.

CURRENT SITUATION
The Professional Development Program (PDP) continues to be popular among member agency staff. Currently, there are over one thousand enrollees across the three specialties – Human Resources, Supervisor, and Operations. The chart below shows comparison of enrollees. The challenge has been the completion of the specialty for some. JPIA is working to bring additional options to members in order to facilitate greater completions.

Overall, the number of staff attending JPIA training whether in-person, online or webinar, continues to increase, as more districts take advantage of this added benefit. Please see statistics on next page.

RECOMMENDATION
None, informational only.



Prepared by: Patricia Slaven, Director of Administration Date prepared: April 10, 2017

Activity	2015/2016	2014/2015	2013/2014
Classes Delivered	335	321	321
Class Participants	5,436	5,232	5327
Training Conferences	2	2	3
Training Conference Participants	131	88	113
Live Webinars	11	21	20
Live Webinar Participants	311	863	908
Recorded Webinar Viewings	901	601	803
Host Facilities	102	104	101
Target Solutions Online – Districts Active	135	114	--
Target Solutions - Courses Completed	14,960	11,691	11,680
PDP Completions	36	33	53

ACWA JPIA
Human Resources Update
May 8, 2017

BACKGROUND
The JPIA continues to support districts with employment-related support, and training to reduce employment liability claims and encourage a positive work culture.

CURRENT SITUATION
One way members in the Liability Program are supported is with the Employment Practices Hotline. This is where members can get assistance with employment related issues, and referral to counsel specializing in employment practices if necessary. Topics range from how to go about hiring someone, to use of sick hours, to dealing with an employee's disability, and everything in between. The hotline gets several calls per week.

Open to all members are the Regional Human Resource meetings. Last year, the JPIA traveled the state and delivered one dozen meetings at eleven locations. The JPIA continues to take the message to districts in a local area, and this year will visit a similar number of regions throughout the state. (See list below).

Human Resource Regional Meeting Schedule 2017

Roseville - JPIA Office – January 18 (also a webinar)
Cucamonga – Cucamonga Valley WD – February 16
Roseville - JPIA Office – May 17
San Bernardino County - Chino Basin WCD - June 20
Orange County - Yorba Linda WD - June 21
San Diego County - Vista ID - June 22
San Benito County - San Benito CWD - July 11
Santa Barbara County - Carpinteria Valley WD - July 25
North Los Angeles County - Las Virgenes MWD - July 26
Northern Cal - Clear Creek CSD - August 1
Bakersfield area- Kern County WA - August 15
Fresno area - Fresno ID - August 16
Roseville - JPIA Office – September 20

RECOMMENDATION
None, informational only.

Patricia Slaven, Director of Administration Date prepared: April 10, 2017

Executive Committee Meeting

YOUR BEST PROTECTION

Hyatt Monterey
One Old Golf Course Road
Monterey, CA 93940

Monday
May 8, 2017
10:15 am

Chairman: E.G. “Jerry” Gladbach, Castaic Lake Water Agency

Vice-chair: Thomas A. Cuquet, South Sutter Water District

David A. Drake, Rincon del Diablo Municipal Water District

Brent Hastey, Yuba County Water Agency, ACWA VP

David T. Hodgin, Scotts Valley Water District

W.D. “Bill” Knutson, Yuima Municipal Water District

Melody A. McDonald, San Bernardino Valley Water Conservation District

J. Bruce Rupp, Humboldt Bay Municipal Water District

Vacant

EXECUTIVE COMMITTEE MEETING

AGENDA

Hyatt Regency Monterey
Regency Ballroom 4-6
One Old Golf Course Road, Monterey CA 93940
(831) 372-1234

Monday – May 8, 2017 – 10:15 AM

WELCOME

CALL TO ORDER AND ANNOUNCEMENT OF QUORUM

ANNOUNCEMENT RECORDING OF MEETING This meeting may be recorded to assist in preparation of minutes. Recordings will only be kept 30 days following the meeting, as mandated by the California Brown Act.

PLEDGE OF ALLEGIANCE

EVACUATION PROCEDURES

PUBLIC COMMENT Members of the public will be allowed to address the Executive Committee on any agenda item prior to the Committee's decision on the item. They will also be allowed to comment on any issues that they wish which may or may not be on the agenda. If anyone present wishes to be heard, please let the Chairman know.

INTRODUCTIONS

ADDITIONS TO OR DELETIONS FROM THE AGENDA

Presenter			Page#
	I.	**CONSENT AGENDA**	
Gladbach	*	A. Approve the minutes of March 21, 2017 meeting.	**52**
		B. Approve the JPIA disbursements of:	
		• Vendor Payments, Employee Benefits Claim Payments, Payroll, and summary of confidential claims payments for the Liability, Property, & Workers Compensation Programs: March 1-15, 2017; March 16-31, 2017.	

Presenter			Page#
Thesing		C. Approve Recreational Activities / Special Events.	
Gladbach		D. Approve an excused absence for any Executive Committee member.	
	II.	**ADMINISTRATION**	
Gladbach		A. Report on meetings attended on behalf of the JPIA.	
Slaven	*	B. Review and approve the changes to the JPIA Employee Handbook: • California Public Records Act request policy.	**58**
Sells	*	C. Review and take action on Premium Calculation for Groundwater Sustainability Agencies (GSA's).	**HO**
	III.	**PROGRAMS**	
Hodgin	*	A. Review and take action on recommendations of the Risk Management Committee from its meeting of May 8, 2017. Action item(s) from this meeting include: • Risk Management Report Distribution.	**62**
McDonald	*	B. Review and take action on recommendations of the Liability Program Committee from its meeting of April 4, 2017. Action item(s) from this meeting include: • Changes to the Memorandum of Liability Coverage.	**64**
Rupp	*	C. Review of the Employee Benefits Program Committee from its meeting of April 4, 2017.	**104**
	IV.	**CEO UPDATE**	
Sells	*	A. Review Goals and Objectives for 2017.	**106**
	V.	**MISCELLANEOUS**	
		B. Discuss future agenda items.	
	*	C. Review the availability of the Committee members for upcoming meeting – Wednesday, May 31, 2017.	**250**

ADJOURN

*****Related items enclosed.

Americans With Disabilities Act – *The JPIA conforms to the protections and prohibitions contained in Section 202 of the Americans with Disabilities Act of 1990 and the Federal Rules and Regulations adopted in implementation thereof. A request for disability-related modification or accommodation, in order to participate in a public meeting of the JPIA, shall be made to: Bobbette Wells, Executive Assistant to the CEO, ACWA JPIA, PO Box 619082, Roseville, CA 95661-9082; telephone (916) 786-5742. The JPIA's normal business hours are Monday – Friday, 7:30 a.m. to 4:30 p.m. (Government Code Section 54954.2, subdivision. (a)(1).)*

Written materials relating to an item on this Agenda that are distributed to the JPIA's Executive Committee within 72 hours before it is to consider the item at its regularly scheduled meeting will be made available for public inspection at ACWA JPIA, 2100 Professional Drive, Roseville, CA 95661-3700; telephone (916) 786-5742. The JPIA's normal business hours are Monday – Friday, 7:30 a.m. to 4:30 p.m.

Unapproved Minutes

Executive Committee Meeting

ACWA JPIA Executive Conference Room
2100 Professional Drive
Roseville, CA 95661
(800) 231-5742

March 21, 2017

This meeting consisted of a simultaneous WebEx teleconference call at the ACWA JPIA, 2100 Professional Drive, Roseville, CA 95661 and the following remote sites:

- Gladbach - 27491 Hillcrest Place, Valencia
- Hastey – 900 10th St NW, Washington, DC

MEMBERS PRESENT

Chairman: E.G. "Jerry" Gladbach, Castaic Lake Water Agency *(via WebEx)*
Vice-chair: Thomas A. Cuquet, South Sutter Water District
David Drake, Rincon del Diablo Municipal Water District
Brent Hastey, Yuba County Water Agency, ACWA Vice President *(via WebEx-left 9:30 am)*
David T. Hodgin, Scotts Valley Water District
W.D. "Bill" Knutson, Yuima Municipal Water District
Melody A. McDonald, San Bernardino Valley Water Conservation District *(arrived 8:44 am)*
J. Bruce Rupp, Humboldt Bay Municipal Water District

MEMBERS ABSENT

None.

STAFF PRESENT

Chief Executive Officer/Secretary: Walter "Andy" Sells
Carol Barake, Risk Management Program Manager
Linda Craun, Administrative Assistant II (WebEx Coordinator)
David deBernardi, Director of Finance
Robert Greenfield, General Counsel
Debbie Kyburz, Lead Member Services Representative
Jennifer Nogosek, Liability & Property Claims Manager
Sylvia Robinson, Publications & Web Editor
Patricia Slaven, Director of Administration
Sandra Smith, Employee Benefits Manager
Dianna Sutton, Finance Manager
Karen Thesing, Director of Insurance Services
Melody Tucker, Workers' Compensation Manager
Nidia Watkins, Member Services Representative II
Bobbette Wells, Executive Assistant to the CEO (Recording Secretary)

OTHERS IN ATTENDANCE

Marley Cleland, Aon Risk & Insurance Services
Kevin Hunt, Central Basin Municipal Water District
Charles Muse, Member of the Public *(via WebEx)*
Bill Pellman, Nossaman LLP, Assistant General Counsel for Central Basin Municipal Water District *(via WebEx)*
Dan Reynolds, Central Basin Municipal Water District
Thomas Scaglione, Finance & Audit Committee Chairman, Vallecitos Water District
Julie Theirl, Aon Risk & Insurance Services

WELCOME

Vice-chair Cuquet welcomed everyone in attendance.

CALL TO ORDER AND ANNOUNCEMENT OF QUORUM

Vice-chair Cuquet called the meeting to order at 8:30 am. He announced there was a quorum.

ANNOUNCEMENT RECORDING OF MINUTES

Vice-chair Cuquet announced that the meeting would be recorded to assist in preparation of minutes. Recordings are only kept 30 days following the meeting, as mandated by the California Brown Act.

PLEDGE OF ALLEGIANCE/EVACUATION PROCEDURES

Vice-chair Cuquet led the Pledge of Allegiance and Mr. Sells gave the evacuation procedure instructions.

PUBLIC COMMENT

Vice-chair Cuquet noted that, as the agenda stated, members of the public would be allowed to address the Executive Committee on any agenda item prior to the Committee's decision on that item. Comments on any issues on the agenda, or not on the agenda, were also welcomed. No comments were brought forward.

ADDITIONS TO OR DELETIONS FROM THE AGENDA

Vice-chair Cuquet asked for any additions to, or deletions from, the agenda; staff had none.

CONSENT AGENDA

Vice-chair Cuquet called for approval of the Consent Agenda:

> M/S/C (Drake/Knutson) (Cuquet-Yes; Drake-Yes; Gladbach-Yes; Hastey-Yes; Hodgin-Yes; Knutson-Yes; Rupp-Yes): That the Executive Committee approve the minutes of the February 7, 2017 meeting; and approve the JPIA disbursements of:

Vendor Payments, Employee Benefits Claim Payments, Payroll, and summary of confidential claims payments for the Liability, Property, & Workers' Compensation Programs: January 1-15, 2017; January 16-31, 2017; February 1-15, 2017; February 16-28, 2017.

ADMINISTRATION

Meetings attended on behalf of the JPIA
Chairman Gladbach attended Calleguas Municipal Water District's board meeting where a refund check was presented. Director Rupp presented a refund check to Humboldt Community Services District. Director Knutson delivered refunds to Ramona Municipal Water District, San Diego County Water Authority, and Yorba Linda Water District.

Central Basin Municipal Water District
At the February 7, 2017 meeting, Central Basin's general manager, Kevin Hunt, requested that the Executive Committee consider full reinstatement into all three JPIA pooled programs for Central Basin Municipal Water District (Central Basin). The Committee felt more information was necessary, and directed staff to add to the agenda for the March 21, 2017 meeting.

Staff reviewed the information in the packet and recommended against readmission into the JPIA's Liability, Property, and Workers' Compensation joint pooled protection programs.

After much discussion, the Committee was in agreement that there was not enough stability within the District's Board to consider reinstatement.

Mr. Hunt strongly disagreed with the Committee and staff's assessment of the District. Mr. Pellman, District's assistant general counsel, pointed out the stability that Mr. Hunt has brought to the District and had established an Ethics "hotline" for anonymous complaints, of which there have been none.

Ms. McDonald pointed out her concerns regarding the instability at the board level.

The Executive Committee unanimously agreed that this was not the right time to permit Central Basin back into the JPIA's joint pooled programs and that their primary responsibility is for the protection of the pool and its 365 members.

Vice chairman Cuquet called for the question.

M/S/C (McDonald/Drake) (Cuquet-Yes; Drake- Yes; Gladbach- Yes; Hastey-Yes; Hodgin- Yes; Knutson- Yes; McDonald- Yes; Rupp- Yes): That the Executive Committee not approve Central Basin Municipal Water District's request for reinstatement into the JPIA's Liability, Property, and Workers' Compensation joint pooled protection programs.

Spring Conference & Executive Committee Election

Ms. Robinson conveyed that the 2017 ACWA JPIA Spring Conference and Executive Committee Election on May 8 & 9, 2017, in Monterey, California is just 47 days away. The meetings and events of the upcoming conference were reviewed. Due to incomplete construction, the JPIA meetings are most likely to be held at the Hyatt, instead of the Marriott. There will be seven candidates running for four open Executive Committee positions.

FINANCE

Finance & Audit Committee

Chairman Scaglione reported on the recommendations of the Finance & Audit Committee's meetings on February 28, 2017 and March 20, 2017. Approved action item(s) were brought to the Executive Committee for approval:

> M/S/C (Drake/Knutson) (Cuquet-Yes; Drake-Yes; Gladbach-Yes; Hodgin-Yes; Knutson-Yes; McDonald-Yes; Rupp-Yes): That the Executive Committee accept the recommendation of the Finance & Audit Committee to approve the Audited Financial Statements as presented, and forward to the Board of Directors for final approval at Spring Conference.
>
> M/S/C (Hodgin/Knutson) (Cuquet-Yes; Drake-Yes; Gladbach-Yes; Hodgin-Yes; Knutson-Yes; McDonald-Yes; Rupp-Yes): That the Executive Committee accept the recommendation of the Finance & Audit Committee to approve the proposed Operating Budget for 2017-18 as presented, and forward to the Board of Directors for final approval at Spring Conference.

PROGRAMS

Workers Compensation Program Committee

Committee Chairman Knutson reported on the recommendations of the Workers' Compensation Program Committee's meeting on March 20, 2017. Approved action item(s) were brought to the Executive Committee for approval:

> M/S/C (Knutson/Rupp) (Cuquet-Yes; Drake-Yes; Gladbach-Yes; Hodgin-Yes; Knutson-Yes; McDonald-Yes; Rupp-Yes): That the Executive Committee accept the recommendation of the Workers' Compensation Program Committee to approve the revisions to the Memorandum of Workers' Compensation and Employers Liability Coverage, effective July 1, 2017.
>
> M/S/C (Knutson/Drake) (Cuquet-Yes; Drake-Yes; Gladbach-Yes; Hodgin-Yes; Knutson-Yes; McDonald-Yes; Rupp-Yes): That the Executive Committee accept the recommendation of the Workers' Compensation Program Committee to approve Safety National's excess renewal terms, as presented, effective July 1, 2017.

M/S/C (Knutson/Drake) (Cuquet-Yes; Drake-Yes; Gladbach-Yes; Hodgin-Yes; Knutson-Yes; McDonald-Yes; Rupp-Yes): That the Executive Committee accept the recommendation of the Workers' Compensation Program Committee to approve Option three, as presented in the packet, with no overall change in premiums collected from members for the 2017-18 policy year, as presented in the packet.

MEMBERSHIP

Yuba County Water Agency

Ms. Watkins presented Yuba County Water Agency's application into the Workers' Compensation Program. The agency was established in 1959 to improve flood protection and provide a water supply in Yuba County. The agency's primary missions are: flood protection; water supply; fishery protection and enhancement; hydroelectric generation; and recreation at New Bullards Bar Reservoir. The agency also provides water storage, groundwater management, wholesale of water to local irrigation districts and water transfers. Yuba County Water Agency owns and operates facilities with a total storage capacity of approximately 1 million acre-feet of water and 397 megawatts of hydropower generation capacity.

Staff recommended acceptance of Yuba County Water Agency's application for admission into the Workers' Compensation Program, effective April 1, 2017.

M/S/C (McDonald/Hodgin) (Cuquet-Yes; Drake-Yes; Gladbach-Yes; Hodgin-Yes; Knutson-Yes; McDonald-Yes; Rupp-Yes): That the Executive Committee approve Yuba County Water Agency's application for admission into the Workers' Compensation Program.

MISCELLANEOUS

Future agenda items

None stated.

CEO Update

Mr. Sells and staff updated the Committee on relevant current issues. Those discussed were:

- JPIA appointed Directors by member districts.
- Oroville Dam's effect on surrounding members.
- Ms. Tucker discussed an ongoing Workers' Compensation fraud investigation.
- Ms. Thesing presented an award from AGRIP.
- Ms. Slaven reviewed the ongoing JPIA Management training.
- Mr. Greenfield presented the new Supreme Court ruling on public records requests.

Availability for next meeting
No conflicts noted for the upcoming meeting at Spring Conference; however, Director Hodgin pointed out he would be unavailable for the June 27, 2017 meeting.

CLOSED SESSION

Before proceeding into closed session, General Counsel announced the items to be discussed.

> M/S/C (Hodgin/Knutson) (Cuquet-Yes; Drake-Yes; Gladbach-Yes; Hodgin-Yes; Knutson-Yes; McDonald-Yes; Rupp-Yes): That the Executive Committee adjourn to closed session.

At approximately 10:38 am, the Executive Committee, upon advice of General Counsel, adjourned to closed session pursuant to Government Code Section 54956.95 to discuss Liability Claims in Long vs. Butte Water District; and Whelan/McCoy vs. Tahoe City Public Utility District.

> M/S/C (McDonald/Drake) (Cuquet-Yes; Drake-Yes; Gladbach-Yes; Hodgin-Yes; Knutson-Yes; McDonald-Yes; Rupp-Yes): That the Executive Committee reconvene to open session.

The Committee returned to open session at 10:55 am. General Counsel reported:

- Closed session item #1: No reportable action, instructions given to staff.
- Closed session item #2: No reportable action, instructions given to staff.

The Executive Committee meeting adjourned at 10:56 am.

Attest:

X _____
E. G. "Jerry" Gladbach
Chairman

X _____
Walter A. Sells
Secretary

ACWA JPIA
JPIA Employee Handbook
March 20, 2017

BACKGROUND
The JPIA updates the Employee Handbook as the need for new policies arises and as new laws are passed. This is an update to the existing handbook

CURRENT SITUATION
The California Superior court recently found that all communications involving public business are subject to the California Public Records Act (CPRA), regardless of the account or device used. It is the content of the message, not the device used, that makes it subject to the CPRA.

The JPIA is strengthening some wording in our Electronic Communication policy to comply with this finding. JPIA is also adding a Public Records Request Policy to the handbook, as one was not previously included. See next pages for updated verbiage and supporting procedure and FAQ's.

RECOMMENDATION
That the Executive Committee approve the changes to the JPIA Employee Handbook, as presented.

Prepared by: Patricia Slaven, Director of Administration Date prepared: April 11, 2017

The JPIA prefers that children not be brought to the office in lieu of child care. If you need to take time off to care for your child, you can utilize accrued sick leave (see Kin Care and Family Leave policies), vacation, request time without pay, or make other arrangements.

Q. California Public Records Act Request (CPRA)

- The JPIA strives to comply with all applicable laws and provide the public with information as requested. Therefore, our goal is to respond promptly to any Public Records Request. Any employee receiving a request from the public for documents is to forward that request to the Public Records Officer of JPIA immediately. The Officer will work with those necessary to fulfill the request. Employees are NOT to respond to CPRA requests independently.

- Abide by the law governing the use of mobile cell phones and/or smartphones while driving (*e.g.*, hands-free use and/or texting); and
- Purchase any additional mobile device accessories (*e.g.*, holsters, cases, car chargers, screen protectors, Bluetooth headsets, etc.) that the user may desire in addition to the items provided by the JPIA.

c. Privacy Expectations:

JPIA employees do not have a right, nor should they have an expectation, of privacy while conducting JPIA business or utilizing a JPIA provided or subsidized device, ~~provided devices at any time~~, including accessing the Internet and using e-mail and voice communications. To the extent that employees wish that their private activities remain private, they should avoid using the JPIA provided or subsidized devices for ~~limited~~ personal use. By acceptance of the JPIA provided device, employees imply their consent to disclosing and/or monitoring of device usage, including the contents of any files or information maintained or passed ~~-~~through that device~~.~~ Regardless of the device utilized, any JPIA business conducted may be subject to being turned over to the JPIA in order to comply with a request under the California Public Records Act.

d. Additional Guidelines:

- JPIA Director of Finance has complete oversight and management of device usage and expenses.
- The JPIA-provided devices are being provided as a productivity tool for business use. JPIA reserves the right to terminate services for non-use, limited business use, or excessive personal use. The policy for terminating voice and data services for non-usage is 30 days.
- Due to voice plan minute restrictions, employees should opt to use their work landline phone, when at their workstation, to make and receive calls.
- Assistance or support is handled by the JPIA Helpdesk.
- International roaming services may be available on a temporary basis for business travel only. Data rate plans for e-mail and broadband cards are an additional cost to JPIA for mobile device users traveling outside the continental United States. Contact the Director of Finance 30 days prior to travel to request temporary international roaming feature, if you have official JPIA travel plans abroad. Failure to add the international roaming feature could result in cost overages for which the Agency will not be responsible.
- JPIA reserves the right to recall/disconnect JPIA-provided mobile devices due to budget restrictions or changes to deployment priorities.

Questions related to the above Policy and Guidelines should be directed to your supervisor.

e. Bring Your Own Device (BYOD) – Policy and Rules of Behavior

This document provides policies, standards, and rules of behavior (ROB) for the use of personally-owned smart phones and/or tablets by JPIA employees (herein referred to as users) to access JPIA network resources. Access to and continued use of network services is granted on condition that each user reads, signs, respects, and follows the JPIA's policies concerning the use of these devices and services.

f. Current Devices Approved for Use During BYOD Pilot:

Android Smart Phones & Tablets
Blackberry Smart Phones & Playbook
Windows Mobile
iOS iPhones & iPads

Expectation of Privacy: JPIA will respect the privacy of your personal device and will only request access to the devices by technicians to implement security controls, as outlined below, or to respond to legitimate discovery requests arising out of administrative, civil, or criminal proceedings (applicable only if user downloads JPIA email/attachments/documents to their personal device), or legitimate requests under the California Public Records Act.

This differs from policy for JPIA-provided equipment/services, where JPIA employees do not have the right, nor should they have the expectation, of privacy while using JPIA equipment or services. While access to the personal device itself is restricted, JPIA Policy and Rules of Behavior regarding the use/access of JPIA e-mail and other JPIA system/service remains in effect. If there are questions related to compliance with the below security requirements, the user may opt to drop out of the BYOD program versus providing the device to technicians for compliance verification.

Virtual Private Network (VPN) BYOD access is available for senior executives or management and requires approval of the Chief Executive Officer (CEO). Currently this access is only available for Apple iOS iPad devices. Access is not been approved for Android devices.

g. Overall Requirements for all BYODs Accessing JPIA Network Services:

- User will not download or transfer sensitive business data to their personal devices. Sensitive business data is defined as documents or data whose loss, misuse, or unauthorized access can adversely affect the privacy or welfare of an individual (personally identifiable information), the outcome of a charge/complaint/case, proprietary information, or agency financial operations. This excludes JPIA e-mail that is protected through the various security controls listed below;

- User will password protect the device;

HANDOUT

ACWA JPIA
Premium Calculation for Groundwater Sustainability Agencies
May 8, 2017

BACKGROUND
Groundwater Sustainability Agencies (GSAs) are in the process of preparing and submitting their plans by the June 30, 2017 deadline. The JPIA has received inquiries from several GSAs about participating in our existing Liability Program.

CURRENT SITUATION
During this initial stage of GSA formation and the next stage of Groundwater Sustainability Plan preparation, staff has concluded there is minimal exposure from an insurance perspective for a covered loss.

To date, none of the GSAs that have contacted the JPIA have any payroll. Therefore, a mechanism to bill the GSA should be addressed, especially in the situation where the GSA consists of existing JPIA Members. Staff proposes billing these new GSAs the current Pooled Liability Program minimum premium of $2,250. Additionally, those GSAs that include members already participating in the JPIA Pooled Liability Program, staff proposes reducing the rate charged to the GSA an amount equal the percentage of the GSA members participating the Pooled Liability Program up to a maximum of 50%, or $1,125.

For example, if 25% of the GSA members participate in the JPIA Pooled Liability Program then the $2,250 (minimum premium) would be reduced 25% for a one year premium of $1,687.50. If 75% of the GSA membership participates in the JPIA Pooled Liability Program, then the minimum premium ($2,250) would be reduced the by the maximum amount, 50% for a premium of $1,125.

Once the GSA becomes operational and begins hiring staff, securing facilities and installing infrastructure then the normal premium calculation process would begin.

RECOMMENDATION
That the Executive Committee approve the pricing for Groundwater Sustainability Agencies as presented.

Prepared by: Walter “Andy” Sells, Chief Executive Officer Date prepared: April 25, 2017

YOUR BEST PROTECTION

RISK MANAGEMENT COMMITTEE MEETING

AGENDA

HYATT REGENCY MONTEREY
ONE OLD GOLF COURSE ROAD
MONTEREY, CA 93940
(831) 372-1234

Monday, May 8, 2017, 8:30 AM

WELCOME

CALL TO ORDER AND ANNOUNCEMENT OF QUORUM

ANNOUNCEMENT RECORDING OF MEETING This meeting may be recorded to assist in preparation of minutes. Recordings will only be kept 30 days following the meeting, as mandated by the California Brown Act.

EVACUATION PROCEDURES

PUBLIC COMMENT Members of the public will be allowed to address the Risk Management Committee on any agenda item prior to the Committee's decision on the item. They will also be allowed to comment on any issues that they wish, which may or may not be on the agenda. If anyone present wishes to be heard, please let the Chairman know.

INTRODUCTIONS

ADDITIONS TO OR DELETIONS FROM THE AGENDA

Presenter		Page#
	I. CONSENT AGENDA	
Hodgin	* A. Approve the minutes of the meeting of March 29, 2016.	
	* B. Report on meetings attended on behalf of the JPIA.	

Preliminary Agenda-date issued: April 6, 2017
Final Agenda-date issued: April 12, 2017

II. LOSS REPORTS

Sells

***** A. Review Claims Analysis for the Liability, Property, and Workers' Compensation Programs.

III. RISK MANAGEMENT

Barake

* A. Risk Management Strategic Planning – Recap of February 9, 2017.

* B. Review and provide direction on the Risk Management Report Distribution procedures.

* C. Safety Awards Program – Commitment to Excellence Categories.

* D. Training Update – Focus for Risk Management Advisors.

IV. HUMAN RESOURCES

Slaven

***** A. Training Update.

***** B. Human Resources Update.

V. UPCOMING MEETINGS(S)

Hodgin

A. There are no additional meetings scheduled for the remainder of the year.

ADJOURN

*****Related items enclosed.

Americans With Disabilities Act – *The JPIA conforms to the protections and prohibitions contained in Section 202 of the Americans with Disabilities Act of 1990 and the Federal Rules and Regulations adopted in implementation thereof. A request for disability-related modification or accommodation, in order to participate in a public meeting of the JPIA, shall be made to: Terry Lofing, Administrative Assistant II, ACWA JPIA, PO Box 619082, Roseville, CA 95661-9082; telephone (916) 786-5742. The JPIA's normal business hours are Monday – Friday, 7:30 a.m. to 4:30 p.m. (Government Code Section 54954.2, subdivision. (a)(1).)*

Written materials relating to an item on this Agenda that are distributed to the JPIA's Risk Management Committee within 72 hours before it is to consider the item at its regularly scheduled meeting will be made available for public inspection at ACWA JPIA, 2100 Professional Drive, Roseville, CA 95661-3700; telephone (916) 786-5742. The JPIA's normal business hours are Monday – Friday, 7:30 a.m. to 4:30 p.m.

LIABILITY PROGRAM COMMITTEE MEETING

AGENDA

JPIA Executive Conference Room
2100 Professional Drive, Roseville, CA 95661
(800) 231-5742 - WWW.ACWAJPIA.COM

Tuesday, April 4, 2017, 9:00 AM

WebEx call-in: (855) 749-4750; Access code: 802 705 761 ; Password: 1234
This meeting shall consist of a simultaneous WebEx teleconference call at the ACWA Joint Powers Insurance Authority, 2100 Professional Drive, Roseville, CA 95661 and the following remote sites:

- Hoagland, 25945 Highway 243, Idyllwild
- Lopez, 14205 Meridian Parkway, Riverside
- Schwarm, 505 S. Vulcan Avenue, Encinitas

WELCOME

CALL TO ORDER AND ANNOUNCEMENT OF QUORUM

ANNOUNCEMENT RECORDING OF MEETING This meeting may be recorded to assist in preparation of minutes. Recordings will only be kept 30 days following the meeting, as mandated by the California Brown Act.

EVACUATION PROCEDURES

PUBLIC COMMENT Members of the public will be allowed to address the Liability Program Committee on any agenda item prior to the Committee's decision on the item. They will also be allowed to comment on any issues that they wish which may or may not be on the agenda. If anyone present wishes to be heard, please let the Chairman know.

INTRODUCTIONS

ADDITIONS TO OR DELETIONS FROM THE AGENDA

Presenter

I. CONSENT AGENDA

McDonald * A. Approve the minutes of the meeting of August 29, 2016.

Preliminary Agenda-date issued: March 17, 2017
Final Agenda-date issued: March 28, 2017

Presenter

All — B. Report on meetings attended on behalf of the JPIA.

Thesing — * C. Membership Report.

II. NEW BUSINESS

Thesing — * A. Review and take action on additional amendments to the 2017-18 Memorandum of Liability Coverage.

DeBernardi — * B. Review Experience Modification Calculations.

III. UPCOMING MEETING

McDonald — * A. Next meeting on August 29, 2017.

ADJOURN

*Related items enclosed.

Americans With Disabilities Act – *The JPIA conforms to the protections and prohibitions contained in Section 202 of the Americans with Disabilities Act of 1990 and the Federal Rules and Regulations adopted in implementation thereof. A request for disability-related modification or accommodation, in order to participate in a public meeting of the JPIA, shall be made to: Suzanne Wallace, Administrative Assistant II, ACWA JPIA, PO Box 619082, Roseville, CA 95661-9082; telephone (916) 786-5742. The JPIA's normal business hours are Monday – Friday, 7:30 a.m. to 4:30 p.m. (Government Code Section 54954.2, subdivision. (a)(1).)*

Written materials relating to an item on this Agenda that are distributed to the JPIA's Liability Program Committee within 72 hours before it is to consider the item at its regularly scheduled meeting will be made available for public inspection at ACWA JPIA, 2100 Professional Drive, Roseville, CA 95661-3700; telephone (916) 786-5742. The JPIA's normal business hours are Monday – Friday, 7:30 a.m. to 4:30 p.m.

MEMORANDUM OF LIABILITY COVERAGE

For The

Association of California Water Agencies
Joint Powers Insurance Authority

DECLARATIONS

FORM NUMBER:	MOLC-100117
MEMBER AGENCY:	Member Agency
MAILING ADDRESS:	P.O. Box 123 Anytown, CA 95432-0123
COVERAGE PERIOD:	October 1, 2017 to October 1, 2018 12:01 A.M. Pacific Standard Time
~~**DEPOSIT PREMIUM:**~~	~~$10,000~~
LIMIT OF LIABILITY:	$5,000,000 per occurrence $5,000,000 annual aggregate
~~**ADDENDA ATTACHED TO MEMORANDUM AT INCEPTION:**~~	~~None~~

Signed by: _____ Date: September 29, 2017
(Authorized Representative)

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LIABILITY
COVERAGE PROVISIONS

This is a **Memorandum** of understanding between all of the **Member Agencies** of the Association of California Water Agencies Joint Powers Insurance Authority (ACWA JPIA), a California public entities risk pool operating under Sections 990.4 and 990.8 of the Government Code and other provisions of law. The purpose of this **Memorandum** is to set forth the terms on which the ACWA JPIA's **Member Agencies** have agreed to pool certain third-party liability risks among their membership, and have agreed to purchase excess liability insurance (or reinsurance) above the limit of coverage provided by the **Member Agencies'** pooled funds. This **Memorandum** shall be applied according to the principles of contract law, giving full effect to the intent of the **Member Agencies** of the ACWA JPIA in adopting this Memorandum of Liability Coverage. None of the parties to the Memorandum are entitled to rely on any contract interpretation principle which would require the interpretation of ambiguous language against the drafter of an agreement. The **Member Agencies** participating in the pool understand and acknowledge that their risk-pooling arrangement governed by this **Memorandum** is not insurance nor is it subject to regulation under the Insurance Code. As the ACWA JPIA is not an insurer, it has no obligation to issue reservation of rights letters, nor does it have any obligation to provide *Cumis* counsel to a **Covered Party** in a disputed coverage situation, as an insurer might have under Civil Code Section 2860.

Throughout this **Memorandum**, words and phrases that appear in bold have special meaning. They are defined in Section I - Definitions. Words that appear in CAPITAL LETTERS have reference to the like titled section in the **Memorandum**.

Neither the terms nor conditions of this **Memorandum** may be changed, except by addendum issued by us to become part of this **Memorandum**.

In consideration of the premium paid by the **Member Agency**, and subject to all terms and conditions herein, the **Authority** and the **Member Agency** agrees as follows:

SECTION I - DEFINITIONS

Aerial application means the delivery of herbicides and/or pesticides by use of an agricultural **aircraft** including but not limited to airplanes, helicopters, and/or **unmanned aircraft**.

Aircraft means a vehicle designed for the transport of persons or property principally in the air.

Authority means the Association of California Water Agencies Joint Powers Insurance Authority.

Automobile means a land motor vehicle, trailer or semi-trailer.

Bodily injury means physical injury, sickness, ~~or~~ disease, or emotional distress sustained by a person, including death resulting therefrom, and also includes care and loss of services by any person or persons.

Claim(s) means a demand for money.

Covered Party means any person or entity set forth in Section IV of this **Memorandum**.

Cyber Liability means any liability arising out of or related to the acquisition, storage, security, use, misuse, disclosure, or transmission of electronic data of any kind, including, but not limited to, technology errors and omissions, information security and privacy, privacy notification cost, penalties for regulatory defense or penalties, website media content, disclosure or misuse of confidential information, failure to prevent unauthorized disclosure or misuse of confidential information, improper or inadequate storage or security or personal or confidential information, unauthorized use, unauthorized access to computer systems containing confidential information, or transmission or failure to prevent transmission of a computer virus or other damaging material.

Dam means any artificial barrier, together with appurtenant works, which does or may impound or divert water, and which either: (a) is 25 feet or more in height from the natural bed of the stream or watercourse at the downstream toe of the barrier, or from the lowest elevation of the outside limit of the barrier, if it is not across a stream channel or watercourse, to the maximum possible water storage elevation; or (b) has an impounding capacity of 50 acre-feet or more.

Any such barrier which is not in excess of 6 feet in height, regardless of storage capacity, or which has a storage capacity not in excess of 15 acre-feet, regardless of height, shall not be considered a **dam**.

No obstruction in a canal used to raise or lower water therein or divert water therefrom, no levee, including but not limited to, a levee on the bed of a natural lake the primary purpose of which levee is to control floodwaters, no railroad fill or structure, tank constructed of steel or concrete or of a combination thereof, no tank elevated above the ground, and no barrier which is not across a stream channel, watercourse, or natural drainage area and which has the principal purpose of impounding water for agricultural use shall be considered a **dam**. In addition, no obstruction in the channel of a stream or watercourse, which is 15 feet or less in height from the lowest elevation of the obstruction and which has the single purpose of spreading water within the bed of the stream or watercourse upstream from the construction for percolation underground shall be considered a **dam**.

Regardless of the language of the above definition, however, no structure specifically exempted from the jurisdiction of the State of California Department of Water Resources, Division of Safety of Dams, shall be considered a **dam**, unless such structure is under the jurisdiction of any agency of the Federal Government.

~~In consideration of the premium charged, it is understood and agreed that neither the Mendota Diversion Dam nor the Berrenda Mesa Dam shall be defined as a **dam** under this **Memorandum.**~~

Damages means monetary compensation legally recoverable from a **Covered Party**, for past injury caused to a claimant by the unlawful acts or omissions of said **Covered Party**, except for the following:

1. Punitive or exemplary damages, statutory multiples of damages, civil fines or penalties, or any other liability over and above actual damages, by whatever name called, irrespective of whether the **Covered Party's** governing board has taken any action or passed any resolution electing to pay such damages;

2. Criminal fines or penalties;

3. Back-pay awards or any other restitutive relief awarded to compensate a claimant for services rendered to, or financial benefit otherwise conferred upon, a **Covered Party**; and any FLSA Wage and Hour or any CA Wage Order or any similar Federal or State law claims or suits against, either the **Member Agency** or **Covered Party**; and

4. Injunctive and/or administrative relief.

Defense costs means reasonable fees charged by an attorney appointed by the **Authority** to defend the **claim** or **suit** and all other reasonable fees, costs and expenses attributable to the investigation, defense or appeal of a **claim** or **suit** that is within the scope of coverage afforded by this **Memorandum**, and that has been, and remains, duly tendered to the **Authority** for defense and indemnity under this **Memorandum**, except salaries of employees of the **Covered Party**, the office expenses of the **Member Agency**, and expenses of any claims servicing organization the **Member Agency** has engaged.

Employee means any person whose labor or services is engaged and directed by a **Covered Party**, whether past or present, including a volunteer, official, or applicant for employment. This includes part-time, seasonal, and temporary labor or services, as well as any person employed in a supervisory, managerial, or confidential position. **Employee** shall not include leased employees, independent contractors or subcontractors, agents, or servants of any **Covered Party**, unless the **Covered Party** has the right to and does control and direct the details of their work rather than the result of that work. **Employee** also shall not include spouse, child, unborn fetus, parent, brother, or sister of the **employee**.

Employment Practices Liability means liability of the **Covered Party** for compensatory damages payable to any prospective, present or former **employee** on account of a violation by **Covered Part**y of any federal or state **Employment Liability Statute** or conduct held to be in violation California public policy, arising from:

1. Refusal to employ such person; or

2. Termination of such person's employment; or

3. Coercion, discrimination, retaliation, harassment, demotion, reassignment, discipline or other employment-related practice, policy, act or omission, provided such practice policy act omission does not include the willful commission of a crime or intentional infliction of **bodily Injury**.

Liability to the **employee** shall include liability to any spouse for economic damages or emotional distress incident to any of the acts 1 through 3 above. **Employment Practices** Liability excludes anything not enumerated above, specifically excluding liability for breach of any employment contract, including without limitation any liability for wages, salaries, bonuses, stipends, expenses,

overtime, retirement, medical or disability benefits, back pay, or any severance or other amount payable on termination.

Employment Liability Statute shall include the following:

> Title VII of the Civil Rights Act of 1964 and amendments thereto; the Americans with Disabilities Act; the Age Discrimination in Employment Act; the Equal Pay Act; the Pregnancy Discrimination Act of 1978; the Immigration Reform Control Act of 1986; the Family and Medical Leave Act of 1993; the Genetic Information Nondiscrimination Act of 2008; the Health Insurance Portability and Accountability Act of 1996; the California Fair Employment and Housing Act; and any California or Federal statute to the extent it proscribes the same conduct.

Hired automobile means an **automobile** used under contract on behalf of, or loaned to, the **Member Agency**, provided such **automobile** is not owned by or registered in the name of the **Member Agency** or an **employee** or authorized volunteer of the **Member Agency**.

~~**Liquid** shall not mean domestic water or agricultural water or recycled water or water furnished to commercial users.~~

Member Agency means the local public agency, designated in the DECLARATIONS, which is a party signatory to the Joint Powers Agreement creating the Association of California Water Agencies Joint Powers Insurance Authority and is a participant in its Liability Program.

Member Agency's product means any goods or products, other than real property, manufactured, sold, handled, distributed or disposed of ~~water, including recycled water, goods and products manufactured, sold, handled or distributed~~ by the **Member Agency** or by others trading under its name, including, but not limited to, domestic, agricultural, recycled or waste water, or electricity. Member Agency's product also includes containers (other than vehicles), materials, parts or equipment furnished in connection with such goods or products. ~~any container thereof (other than an **automobile**), but **Member Agency's products** shall not include a vending machine or any property, other than such a container, rented or located for the use of others, but not sold.~~

Memorandum means this document, the MEMORANDUM OF LIABILITY COVERAGE.

Nuclear material means source material, special **nuclear material**, or byproduct material. "Source material," "special **nuclear material**," and "byproduct material"

have the meanings give to them by the Atomic Energy Act of 1954 or in any law amendatory thereof.

~~**Occurrence** as respects Coverages A and B, means an act or omission to act, accident or event, during the coverage period, which results in **bodily injury** or **property damage**, neither expected nor intended from the **Covered Party's** conduct, unless the **bodily injury** or **property damage** results from the use of reasonable force to protect persons or property.~~

~~**Occurrence** as respects Coverages C and D, means an act or omission to act, during the coverage period, which results in injury or damage, neither expected nor intended from the **Covered Party's** conduct. However, as respects any liability arising out of (a) **Personal Injury** or (b) **Employment Practices Liability**, **occurrence** means an act or omission to act or accident or event during the coverage period, which results in injury or damage.~~

~~As respects Coverages A, B, C, and D, all injury or damage arising out of continuous or repeated exposure to substantially the same general conditions shall be considered as arising out of one **occurrence**. The **Authority's** Limits of Liability in effect when the first **claim** or **suit** is made or reported, and only those limits, shall apply; and,~~

~~Aerrors s respects Coverages A, B, C, and D, **occurrence** shall apply separately to the Association of California Water Agencies Joint Powers Insurance Authority and each **Member Agency** of such **Authority** named in this **Memorandum**.~~

Occurrence means:

1. With respect to the **bodily injury**, **property damage**, or sudden and accidental pollution: an accident, including continuous or repeated exposure to substantially the same generally harmful conditions, which results in **bodily injury** or **property damage** neither expected nor intended from the standpoint of the **Covered Party**. **Property damage** that is the loss of use of tangible property not physically injured shall be deemed to occur at the time of the **occurrence** that caused it.

2. With respect to **personal injury** and **Public Official's errors and omissions** respectively: an offense described in the definition of those terms in this **Memorandum**.

3. With respect to **Employment Practices Liability:** an act, policy, or course of conduct by a **Covered Party** during the coverage period

which results in a claim for wrongful employment if the first act, policy or course of conduct occurred during the coverage period.

All allegations by the same **employee** in the same claim shall be considered one **occurrence** for the purpose of the Limit of Coverage, and such **occurrence** shall be deemed to exist on the date of the alleged first act, policy, or conduct, in the event of an allegation of multiple acts, policies, or course of conduct.

Owned automobile means an **automobile** owned by or under long term lease to the **Member Agency**.

Personal Injury means: (a) false arrest, malicious prosecution, or willful detention; (b) libel, slander or defamation of character; (c) invasion of privacy; (d) wrongful entry or eviction, or other invasion of the right of private occupancy; (e) assault and battery; and (f) discrimination or violation of civil rights ~~(other than **Employment Practices Liability**)~~ prohibited by law or violation of federal civil rights laws, not intentionally committed by or at the direction of a **Covered Party**. ~~and (g) **Employment Practices Liability**.~~

Pollutants means any solid, semi-solid, noise, liquid, gaseous or thermal irritant or contaminant, including smoke, vapor, soot, mists, fumes, acids, alkalis, chemicals, biological and other etiologic agents or materials, genetically engineered materials, teratogenic, carcinogenic and mutagenic materials, waste materials, and any irritant or contaminant. Waste material includes materials which are intended to be or have been recycled, reconditioned or reclaimed. **Pollutants** does not include domestic, agricultural, recycled, or waste water, or water furnished to commercial users, nor include waterborne asbestos.

Products hazard includes **bodily injury** or **property damage** arising out of the **Member Agency's products** or reliance upon a representation or warranty made at any time with respect thereto, but only if the **bodily injury** or **property damage** occurs away from premises owned by or rented to the **Member Agency** and after physical possession of such **Member Agency's products** has been relinquished to others.

Property damage means physical injury to or destruction of tangible property, including the loss of use thereof at any time resulting therefrom; or ~~and~~ loss of use of tangible property which has not been physically injured or destroyed.

Public Official's errors and omissions means any and all breaches of duty by any **Covered Party** arising from mistake, misstatement, misleading statement, error, neglect, inadvertence, omission or negligent action or inaction, in the

discharge of his/her duties for the **Member Agency** including service with any other entity at the direction of any **Member Agency**, except for the following:

1. Willful commission of crime or other dishonest, fraudulent or malicious act;

2. Obtaining financial gain to which the **Covered Party** is not legally entitled; or

3. Faulty preparation or approval of maps, plans, reports, surveys, designs, bid documents, or specifications unrelated to the operations of a **Covered Party**; but this exception does not apply to reports provided to any other water purveyor or to services provided by a **Covered Party** for another **Covered Party**.

~~Notwithstanding the above exceptions, **errors and omissions** shall also mean:~~

~~1. Violations of antitrust statutes; and~~

~~2. Negligent ministerial acts.~~

Sexual Abuse or Molestation means any actual or alleged negligent or intentional act, error or omission, amounting to or resulting in sexual abuse or molestation or threatened sexual abuse or molestation of any minor.

Subsidence shall mean earth movement including, but not limited to, landslide, mudflow, earth sinking, earth rising or earth shifting.

Suit(s) means a civil proceeding in which **damages** are alleged because of **bodily injury, property damage, personal injury,** or **Public Official's errors and omissions** to which this **Memorandum** applies. **Suit** includes:

1. An arbitration proceeding in which such **damages** are claimed and to which a **Covered Party** must submit or does submit with the consent of the **Authority;** or

2. Any other alternative dispute resolution proceeding in which such **damages** are claimed and to which a **Covered Party** submits with the consent of the **Authority.**

Ultimate net loss means the sum actually paid or payable in cash in the settlement or satisfaction of **claims** or **suits**, for which the **Covered Party** is liable either by: (1) adjudication, or (2) compromises with the written consent of

the **Authority**, after making proper deduction for all recoveries and salvages collectible, and includes **defense costs**, court costs and interest on any judgment or award, but excludes all unallocated loss adjustment expenses and all salaries of employees and office expenses of the **Covered Party** and **Authority**.

Unmanned Aircraft means an **aircraft**, aerial system or device that is not designed, manufactured, or modified after manufactured to be controlled directly by a person from within or on the **aircraft**, aerial system or device.

~~**Use** of an **automobile** or aircraft includes the loading and unloading thereof.~~

SECTION II – COVERAGE

The **Authority** shall pay on behalf of any **Covered Party** the **ultimate net loss** which that **Covered Party** shall become legally obligated to pay as **damages** to a third party because of ~~by reason of liability~~:

~~1. Imposed by law, or~~

~~2. Assumed by contract~~

~~for **damages** because of:~~

1. **Bodily Injury** Liability;
2. **Property Damage** Liability;
3. **Public Official's Errors and Omissions** Liability;
4. **Personal Injury** Liability; or
5. **Employment Practices** Liability

to which this **Memorandum** applies, caused by or arising out of an **occurrence** during the coverage period.

This coverage applies only to **claims** for **damages** arising out of those activities the **Member Agency** was engaged in at the inception date of this **Memorandum**, and not to **claims** arising out of any activity or service which the **Member Agency** added to its operations after the inception date of this **Memorandum**, unless such new activity or service is reported by the **Member Agency** to the **Authority** at least 60 days prior to commencing the new activity or service.

This coverage does not apply to **claims** for **damages** which are either expected or intended by the **Covered Party**.

Any increase in the **Member Agency's** exposure with regard to levee maintenance, hydroelectric generation, fire, police or ambulance services must have prior approval of the Executive Committee in order to have coverage under this **Memorandum**.

SECTION III – LIMIT OF LIABILITY

Regardless of the number of (1) **Covered Parties** under this **Memorandum**, (2) persons or organizations who sustain injury or damage, or (3) **claims** made or **suits** brought, the **Authority's** liability for the **ultimate net loss** shall be the lesser of:

1. $5,000,000 Any one **occurrence**, arising out of **bodily injury**, **property damage**, **Public Official's errors and omissions**, **personal injury** or **Employment Practices** Liability, or any combination thereof; or

2. The Aggregate Retained Limit for all **Covered Parties** provided by any purchased excess insurance or reinsurance, subject to the **Authority's** ability to recover from those excess insurers or reinsurers.

SECTION IV –WHO IS COVERED

Each of the following is a **Covered Party** to the extent set forth below:

1. The **Member Agency** and any subsidiary or special district or agency totally governed by the **Member Agency**;

2. Any director of the **Member Agency** while acting within the course and scope of his/her duties;

3. Any **employee** or authorized volunteer of the **Member Agency** while acting within the course and scope of his/her duties; and

4. Any party designated in the foregoing paragraphs 1 through 3 while acting within the course and scope of his/her duties with respect to the use of an **automobile** not owned by the **Member Agency** and then only excess over any other insurance specifically insuring said **automobile**. Any person while using any **owned** or **hired automobile** and any person legally responsible for the use there of,

provided the actual use of the **automobile** is with the permission of the **Member Agency**.

~~The coverage extended by this paragraph shall not apply:~~

~~a. To any person or organization, or to any agent or employee thereof, engaged in selling, repairing, servicing, delivering, testing, road testing, parking or storing **automobiles**, with respect to any **occurrence** arising out of any such occupation; or~~

~~b. With respect to any **hired automobile**, to the owner, or a lessee thereof other than any party designated in the foregoing paragraphs 1 through 3, or to any agent or employee of such owner or lessee.~~

SECTION V - DEFENSE OF THE MEMBER AGENCY

On causes of action covered by this **Memorandum** and only those causes, the **Authority** shall have the right and duty to defend any **suit** against any **Covered Party**, even if all allegations are groundless, false or fraudulent. The **Authority** may make such investigations, negotiations or settlement of any **claim** or **suit** as it deems expedient. The **Authority** shall not be obligated to pay any **claim** or judgment or to defend any **suit** after any of the **Authority's** limits of liability have been exhausted.

The **Authority** shall have no duty to defend any **suit** against a **Covered Party**, nor to pay any costs or expenses incurred by any **Covered Party**, at any time before the **suit** is tendered to the **Authority**, nor shall the **Authority** have any duty to pay any costs or expenses incurred by any **Covered Party** at any time after the **Covered Party** withdraws its tender of the **suit** to the **Authority** for any reason.

This coverage applies only to claims for **damages** caused by an **occurrence**, for damage or injury that occurs during the coverage period of this **Memorandum**, and then only if, prior to the first day of the coverage period of this **Memorandum**, no person or party authorized by any **Covered Party** to give or receive notice of an **occurrence** or claim knew that the injury or damage had occurred, in whole or in part. If such an authorized person or party knew, prior to the first day of the coverage period of this **Memorandum**, that the injury or damage had occurred, then any continuation, change or resumption of such injury or damage during or after the coverage period of this **Memorandum** will be deemed to have been known prior to the coverage period. Injury or damage will

be deemed to have been known to have occurred at the earliest time when any person or party authorized by any **Covered Party** to give or receive notice of an **occurrence** or **claim**: (1) reports all, or any part, of the injury or damage to the **Authority** or to any other risk pool, any insurer, or any other indemnitor; or (2) receives a written or verbal demand or **claim** for **damages** because of the injury or damage; or (3) becomes aware by any other means that injury or damage has occurred or has begun to occur.

With respect to any covered claim or suit against the **Covered Party**, the **Authority** shall select and assign counsel to defend the **Covered Party(s)** against the claim or suit. The **Authority** will consider the wishes of a **Covered Party** with respect to the assignment of counsel; however, the **Authority** retains the sole right to make the assignment of counsel. If the **Covered Party** refuses to be defended by the counsel assigned by the **Authority** then this **Memorandum** shall not provide any defense or indemnity to such **Covered Party** for such claim or suit, and the **Authority** shall not be required to contribute to any defense costs, settlement or judgment arising from such claim or suit.

Any claim for damages by one **Member Agency** against any other **Member Agency**, if otherwise covered by this **Memorandum,** shall be submitted to binding arbitration pursuant to Section VII. – Conditions, F. RESOLUTION OF DISPUTES, (6) Arbitration Procedures for Resolving Disputes.

SECTION VI – EXCLUSIONS

This **Memorandum** does not apply to any defense or indemnification ~~under Coverages A, B, C, or D~~ for the following items, whether the act or **occurrence** is alone, or is concurrent with other, covered matters:

A. Liability arising out of the ownership, maintenance, loading, unloading, use or operation of any airfield, or similar aviation facility; or

Liability arising out of the ownership of **aircraft**, or the maintenance or use of owned **aircraft**.

This exclusion does not apply to claims arising out of the ownership, operation, use, maintenance or entrustment to others of any **unmanned aircraft** owned or operated by or rented to or loaned by or on behalf of any **Member Agency** if operated in accordance with all applicable federal, state, and local laws, rules, and regulations, including but not limited to Federal Aviation Administration (FAA) Rules and Regulations for **unmanned aircraft** detailed in part 107 of Title XIV of the Code of Federal Regulations.

B. Any obligation for which any **Covered Party**, or any carrier as insurer therefore, may be held liable under any workers' compensation, unemployment compensation or disability benefits law, or under any similar law; or

Liability of any **employee** or authorized volunteer with respect to **bodily injury** of another **employee** or authorized volunteer.

C. Liability for **property damage** to:

1. Property owned by the **Covered Party**;

2. **Aircraft** in the care, custody or control of the **Covered Party**.

D. Liability arising out of:

1. The **Covered Party's** delivery or non-delivery of **Member Agency's product** ~~water or electricity~~, based on any decision made by the **Covered Party's** with respect to either obtaining a supply of water or electricity for, or allocating the available supply of water or electricity, among the **Covered Party's** water or electricity users; or

2. The **Covered Party's** claim to, right to or ownership of any supply of **Member Agency's product** ~~water or electricity~~.

E. Liability for:

1. **Bodily injury, property damage, personal injury** or **Public Official's errors and omissions** which would not have occurred or taken place in whole or in part except for the actual, alleged or threatened discharge, dispersal, seepage, migration, release or escape of **pollutants** at any time; or

2. Any loss, cost or expense arising out of any:

a. Request, demand, or order that a **Covered Party**, or any others, test for, monitor, clean up, remove, contain, treat, detoxify or neutralize, or in any way respond to, or assess the effects of **pollutants;** or

b. **Claim** or **suit** by or on behalf of a governmental authority for **damage**s because of testing for, monitoring, cleaning,

removing, containing, treating, detoxifying or neutralizing, in any way responding to, or assessing the effects of **pollutants.**

c. **Aerial application** of weed abatement or spraying or pest abatement or spraying.

However, this exclusion shall not apply to **bodily injury, property damage, personal injury,** or **Public Official's errors and omissions** arising out of the actual, alleged or threatened discharge, dispersal, seepage, migration, release or escape of **pollutants** that:

a. Was sudden and accidental, and neither expected nor intended by a **Covered Party**; or

b. Resulted from the use, handling, storage, discharge, dispersal, release or escape of chlorine or any other chemical used in the water treatment process or waste water treatment process; or

c. Arose out of explosion, lightning, windstorm, vandalism or malicious mischief, collapse, riot and civil commotion, flood, earthquake or the collision, upset or overturn of an **automobile** or equipment; or

d. Arose out of the heat, smoke or fumes from a hostile fire; a hostile fire is defined herein as a fire that becomes uncontrollable or breaks out from where it was intended to be; or

e. Arose out of weed abatement or spraying, unless by and/or through **aerial application**; or

f. Arose out of pest abatement or spraying, unless by and/or through **aerial application**; or

g. Arose from propane or natural gas; or

h. Arose from the **products hazard**.

F. Liability arising out of:

1. Estimates of probable costs, or cost estimates being exceeded, or failure to award contracts in accordance with statute or ordinance which under law must be submitted for bids; or

2. Failure to perform or breach of a contractual obligation; or

3. Settlement Agreements. Claims alleging breach of a settlement agreement involving a **Covered Party** in an underlying matter that was afforded coverage under this **Memorandum** will be covered for no more than $25,000.00 reimbursement by the **Authority** to the **Covered Party** for indemnity and defense as a combined total.

G. Liability at any time arising out of the manufacture of, mining of, use of, sale of, installation of, removal of, distribution of, or exposure to asbestos, asbestos products, asbestos fibers, or asbestos dust; or

To any obligation of the **Covered Party** to indemnify any party because of damage arising any time as a result of the manufacture of, mining of, use of, sale of, installation of, removal of, distribution of, or exposure to asbestos, asbestos products, asbestos fibers, or asbestos dust; or

To any obligation to defend any **suit** or **claim** against the **Covered Party** seeking **damages**, if such **suit** or **claim** results from or is contributed to, by any or any combination of the following: manufacture of, mining of, use of, sale of, installation of, removal of, distribution of, or exposure to asbestos, asbestos products, asbestos fibers, or asbestos dust.

H. Liability for past, present, or future **claims** arising in whole or in part, either directly or indirectly, out of selenium, or any compound containing selenium.

I. ~~Liability for the first $300,000 in indemnity and **defense costs**, per **occurrence**, arising from the providing or failure to provide emergency medical services, whether by contract, statute or other regulation, for pay or voluntarily. Coverage shall apply for the next $4,700,000 in indemnity and **defense costs** per **occurrence**. This exclusion applies to an act or failure to act, whether alone or concurrent with other, covered acts. This exclusion does not apply to Good Samaritan Emergency Acts, unless the **Covered Party** is a licensed emergency care provider and is acting officially in that capacity.~~

J. Liability for punitive or exemplary damages, statutory multiples of damages, civil fines or penalties, or any other liability over and above actual **damages**, by whatever name called, irrespective of whether the **Covered Party's** governing board has taken any action or passed any resolution electing to pay such damages.

K. ~~Liability arising out of the plugging or restriction of water entering into or exiting out of the San Luis Drain.~~

L. ~~Liability arising out of the ownership, maintenance, operation, or use of the Tri-Dam Project.~~

M. Liability arising out of the hazardous properties of **nuclear material**.

N. Liability arising out of the partial or complete structural failure of any **dam**.

O. ~~Liability arising out of any maintenance or operations at the Moulton Niguel Regional Wastewater Treatment, Reclamation and Solids Handling Facility, including but not limited to, any maintenance or operations to that facility on behalf of or in conjunction with the South Orange County Wastewater Authority.~~

P. Liability arising out of or in connection with land use regulation, or land use planning, the principles of eminent domain, condemnation proceedings, or inverse condemnation by whatever name called, to the extent that such liability is alleged to, or does, result from deliberate, decision-making conduct by the governing body of the **Covered Party**, and whether or not liability accrues directly against any **Covered Party** by virtue of any agreement entered into by or on behalf of any **Covered Party**. Notwithstanding the above, claims for sudden and accidental **property damage** to a third party or **bodily injury** otherwise covered shall be covered herein.

~~Notwithstanding the above, claims for accidental **property damage** to a third party or **bodily injury** otherwise covered shall be covered herein.~~

Q. Liability imposed by any “No-Fault,” “Uninsured Motorist” or “Underinsured Motorist” law, or any similar law.

R. Liability arising out of any claim for **Cyber Liability** or by any name by which it is called.

S. Liability arising out of injunctive and/or administrative relief.

T. Liability arising out of the actual or threatened abuse or **molestation** of any minor, including but not limited to physical abuse, corporal punishment, **sexual abuse**, or sexual **molestation** by any **Covered Party**, or anyone acting on behalf of the **Covered Party**.

SECTION VII - CONDITIONS

A. PREMIUM/DEPOSIT PREMIUM

All premium payments required by this **Memorandum** shall be computed in accordance with the Joint Powers Agreement and the cost allocation plan adopted by the **Authority's** Board of Directors. The Deposit Premium is an estimate to be credited against the amount of Retrospective Premium determined under the cost allocation plan.

B. INSPECTION AND AUDIT

The **Authority** shall be permitted, but not obligated, to inspect the **Member Agency's** property or operations at any time. The **Authority** shall have the right to examine and/or audit any data provided by the **Member Agency** which affects or may affect the **Member Agency's** financial obligations under this **Memorandum**.

C. SEVERABILITY OF INTEREST

The term **Member Agency** is used severally and not collectively.

D. **MEMBER AGENCY'S** DUTIES IN THE EVENT OF **OCCURRENCE**, **CLAIM**, OR **SUIT**

1. The Covered Party's duties in the event of an occurrence, **claim**, or **suit** reasonably likely to involve the Authority are as follows. These provisions are conditions precedent to coverage afforded under this Memorandum.

   a. The Covered Party shall immediately notify the Authority upon receipt of notice of a claim involving:

      i. One or more fatalities;

      ii. Loss of limb or amputation;

      iii. Loss of use of any sensory organ;

      iv. Spinal cord injuries (quadriplegia or paraplegia);

      v. Third degree burns involving 10% or more of the body;

vi. Serious facial disfigurement;

vii. Paralysis;

viii. Closed head injuries;

ix. Serious loss of use of any body functions;

x. Long-term hospitalization;

xi. Title 42 U.S.C. Section 1983 claims or other claims involving civil rights violations;

xii. Class action suits; or

xiii. Sexual misconduct.

b. For all other claims, the Covered Party shall notify the Authority within 30 days upon receipt of notice of a claim.

~~In the event of an occurrence,~~ Written notice containing particulars sufficient to identify the **Covered Party** and also reasonably obtainable information with respect to the time, place and circumstances thereof, and the names and addresses of the injured and of the available witnesses, shall be given by or for the **Covered Party** to the **Authority** or any of its authorized agents.

2. If **claim** is made or **suit** is brought against the **Covered Party**, and the **Covered Party** seeks defense or indemnity against the **claim** or **suit** from the **Authority**, the **Covered Party** shall immediately forward to the **Authority** every demand, notice, summons or process received.

3. The **Covered Party** shall cooperate with the **Authority** and with defense counsel appointed by the Authority and, upon the **Authority's** request, assist in making settlements, in the conduct of **suits** and in enforcing any right of contribution or indemnity against any person or organization who may be liable to the **Covered Party** because of injury or **damage** with respect to which coverage is afforded under this **Memorandum**; and the **Covered Party** shall attend hearings and trials and assist in securing and giving evidence and obtaining the attendance of witnesses. The **Covered Party** shall not, except at the **Covered Party's** own cost, voluntarily make any payment, assume any obligation, or incur any defense

attorney's fees or costs or any other expense other than for first aid or damage mitigation.

4. With respect to "Small **Claims**" as defined below, the **Member Agency** may elect to make investigations and settlements. At the request of the **Member Agency**, however, the **Authority** shall investigate, handle, deny, accept or otherwise settle any such **claim** or **claims** on behalf of the **Member Agency**.

   "Small **Claims**" within the meaning of this condition:

   a. Must be for **property damage** only, with no apparent potential for related **bodily injury** allegations;

   b. Must not have estimated **damages** for all **claims** arising out of the **occurrence** exceeding the **Member Agency's** applicable Retrospective Allocation Point; and

   c. Must be settled within sixty (60) days of the date of filing or be turned over to the **Authority's** claims handling agency no later than the 62nd day.

   If a **Member Agency** incurs a loss which meets the above constraints, it may use the following procedures:

   a. Negotiate settlement of the **claim** up to the specified limits;

   b. Issue a check to claimant or otherwise compensate claimant for the agreed upon **damages**; and

   c. Report the settlement to the **Authority** with a copy of the **claim** report, along with a copy of any release taken, and receive reimbursement for the amount of the settlement.

5. The **Authority** shall not be liable for **occurrences**, **suits** or **claims** with regard to which the **Member Agency** fails to comply with this subsection D.

E. ACTION AGAINST THE **AUTHORITY**

No action shall lie against the **Authority** unless, as a condition precedent thereto, there shall have been full compliance with all the terms of this **Memorandum**, nor until the amount of the **Covered Party's** obligation to pay shall have been finally determined either by judgment against the

Covered Party after actual trial or by written agreement of the **Covered Party**, the claimant and the **Authority**.

No person or organization shall have any right under this **Memorandum** to join the **Authority** as a party to any action against any **Covered Party** to determine the **Covered Party's** liability, nor shall the **Authority** be impleaded by the **Covered Party** or the **Covered Party's** legal representative. Bankruptcy or insolvency of the **Covered Party** or of the **Covered Party's** estate shall not relieve the **Authority** of any of its obligations hereunder.

F. RESOLUTION OF DISPUTES

1. General

The following procedures shall be followed in resolving any dispute, **claim**, or controversy arising out of or connected with the agreements set forth in this **Memorandum**. Such disputes shall be resolved by either administrative proceedings or binding arbitration as provided for herein. The parties in these proceedings shall be the **Authority** and the **Member Agency** and are hereinafter referred to as "party" or "parties".

2. Initiation of Proceedings

Either party shall give written notice to the other party of its intent to initiate proceedings to resolve any dispute covered by this SECTION VII – Conditions, E. Such notice shall contain a statement setting forth the nature of the dispute, the amount involved, and the remedy sought.

3. Administrative Procedures for Resolving Disputes

a. All disputes subject to these proceedings shall first be submitted to the following designated committee, depending upon the amount in dispute, to determine whether the dispute can be resolved by administrative proceedings without having to be submitted to binding arbitration.

Level and Committee	Amount in Dispute
1. Liability Program Committee	Not in excess of $50,000, per **occurrence**

2. The **Authority's** Executive Committee	Over $50,000, but not in excess of $200,000, per **occurrence**
3. Ad Hoc Board Committee	Over $200,000 and up to the attachment point of re-insurance or excess coverage, per **occurrence**

b. A separate Ad Hoc Board Committee shall be formed for each dispute as follows:

i. Upon initiation of the dispute, the entire Board roster shall be randomly prioritized.

ii. The first seven Board members on the prioritized list agreeing to serve on the Ad Hoc Committee, or to have their alternates serve, shall comprise the pool. At least five members of the pool shall be required to convene the Committee.

iii. No Board member representing a **Member Agency** that is a party to the arbitration, nor his/her alternate, shall serve on the Ad Hoc Committee.

4. Administrative Hearings

Administrative hearings before committees shall be conducted in an informal manner with the Chair of the Committee presiding at the Liability Program Committee and the Executive Committee and the Chief Executive Officer of the **Authority** presiding, without a vote, at the Ad Hoc Committee. They shall be conducted in accordance with procedures determined by the Committee except as follows:

a. List of Witnesses and Documents

If either party wishes a list of the other party's witnesses and documents, it may demand it in accordance with the procedures set forth in California Code of Civil Procedure, Section 1282.2. However, the failure to list a witness or a document shall not bar the testimony of the unlisted witness or the introduction of an undesignated document, provided that good cause for the omission is shown as determined by the Committee.

b. Presentation of Evidence

Each party shall present its evidence in an informal manner. The Chair of the Committee shall rule on the admission and exclusion of evidence, but the Chair need not follow the rules of evidence and rules of judicial procedures.

c. Cross-Examination

Each party shall be permitted to cross-examine witnesses.

d. Testimony Under Oath

The testimony of witnesses shall be given under oath, with oaths to be administered by a Notary Public.

e. Representation by Counsel

Parties have the right to be represented by counsel.

f. Stenographic Record

Either party wishing a stenographic record shall make arrangements directly with a stenographer and shall notify the other party of such arrangements in advance of the hearing. The requesting party shall pay the cost of recording the hearing if no transcript is ordered. If a transcript is ordered, the cost of the transcript and of recording the hearing shall be prorated equally among the parties ordering copies.

g. Place of Hearing

Unless otherwise agreed to by the parties, administrative hearings shall be held at the general office of the **Authority**.

h. Time of Decisions

Decisions shall be made promptly by the Committee in writing and, unless otherwise agreed by the parties or specified by law, no later than ten (10) days from the date of the close of the hearing.

i. Costs and Expenses

Each party shall bear its own expenses.

5. Time and Method of Appealing Administrative Decisions

Either party may appeal the decision of the Committee to which the dispute was first referred pursuant to paragraph (3) above. Notice of such appeal shall be submitted in writing within ten (10) days of receipt of the Committee's decision. If the initial decision was by the Liability Program Committee or by the Executive Committee, the parties shall confer within ten (10) days of receipt of the Notice of Appeal to determine if they are both willing to submit the appeal to one of the committees set forth in paragraph (3) above having greater jurisdiction than the Committee that made the initial decision. If they agree to submit it to such a committee for final binding determination, the parties shall indicate this in writing and the matter shall be submitted to that committee and heard in accordance with the procedures set forth in paragraph (4) above. If either party is not willing to have the appeal heard by another committee, or the initial decision was by the Ad Hoc Board Committee, the appeal shall be submitted to binding arbitration in accordance with the procedures set forth in paragraph (6) below.

6. Arbitration Procedures for Resolving Disputes

a. Selection of Arbitrators

If an appeal of an administrative decision is submitted to arbitration, each party shall, within ten (10) days, select one arbitrator and submit his or her name in writing to the other party. Within ten (10) days after their selection, these two arbitrators shall select a third independent arbitrator. If the two parties cannot agree on the selection of the third arbitrator within ten (10) days, either party may petition the Placer County Superior Court for the appointment of the third arbitrator pursuant to the provisions of Section 1281.6 of the California Code of Civil Procedure. The third arbitrator shall preside as the Chair of the arbitration panel. Except for notification of appointment and as provided in the California Code of Civil Procedure, there shall be no communication between the parties and the arbitrator(s) relating to the subject of the arbitration other than at oral hearings.

b. Discovery

The procedures set forth in California Code of Civil Procedure Section 1283.05 relating to depositions and discovery shall apply to any arbitration pursuant to this paragraph (6).

c. Testimony Under Oath

The testimony of witnesses shall be given under oath, with oaths to be administered by a Notary Public.

d. Stenographic Record

Either party wishing a stenographic record shall make arrangements directly with a stenographer and shall notify the other party of such arrangements in advance of the hearing. The requesting party shall pay the cost of recording the hearing if no transcript is ordered. If a transcript is ordered, the cost of the transcript and of recording the hearing shall be prorated equally among the parties ordering copies.

e. Place of Hearing

Unless otherwise agreed to by the parties, arbitration hearings shall be held at the general office of the **Authority**.

f. Closing the Hearing

Each arbitration hearing shall be completed within one (1) day; provided, however the arbitrators may, for good cause shown, schedule such additional hearings as are necessary to ensure that all evidence material to the controversy is presented.

g. Time of Decisions

Decisions shall be made promptly by the arbitrators in writing and, unless otherwise agreed by the parties or specified by law, no later than ten (10) days from the date of the close of the hearing.

h. Costs and Expenses

Each party shall pay its own expenses, including the expense of the arbitrator appointed by it and the expense of any witnesses which it calls. Except as otherwise provided herein, the expenses of any witness or the cost of any proof produced at the direct request of the arbitrators, and all other expenses of the arbitration, including the travel and the other expenses of the third arbitrator chosen by the first two arbitrators shall be borne equally by the parties.

i. Interpretation and Application of Rules

With respect to any procedure not herein expressly provided for, the arbitration shall be governed by the California Code of Civil Procedure provisions relating to arbitration (Section 1280 et seq.). The arbitrator(s) shall interpret and apply these rules insofar as they relate to the arbitrator's powers and duties. All decisions of the arbitration panel shall be decided by a majority vote.

7. Funding of Defense and Payment of **Claims** Pending Resolution of Dispute

During the course of the administrative and arbitration proceedings provided for herein, the **Authority** may fund any defense to the **claim** against the **Member Agency** and any settlement of that **claim** approved by the **Member Agency**, subject to the right of the **Authority** to recover from the **Member Agency** any amounts paid out by the **Authority** for such defense or settlement which are finally determined not to be owed by the **Authority** under this **Memorandum**, with interest thereon at the legal rate of interest on judgments.

8. Effect of Arbitration Decisions

All decisions on appeals, whether by an administrative committee pursuant to paragraph (5) above or by an arbitration panel, shall be final and binding upon the parties.

9. Not Applicable to Excess Carriers

These arbitration provisions are intended to bind only the **Authority** and its **Member Agencies**. They are not intended to be binding upon any of the **Authority's** re-insurers or excess carriers.

G. OTHER COVERAGES

The coverage afforded in this **Memorandum** shall be excess of, and shall not contribute with, any valid and collectible insurance or self-insurance or other coverage, other than any excess, or umbrella insurance, or reinsurance procured by the **Authority** or the **Member Agency**.

Any and all payments made by others on behalf of the **Member Agency** towards defense costs, settlement, or satisfaction of a claim or suit to which this **Memorandum** applies, including but not limited to payments made by any valid and collectible insurance or self-insurance or other coverage but not including payments made by any excess insurance, umbrella insurance or reinsurance, procured by the **Authority** or the **Member Agency**, shall serve to satisfy the **Authority's** liability for **ultimate net loss** and shall be treated as though paid by the **Authority** hereunder. Such payments shall not be considered "recoveries and salvages collectible" under the definition of **ultimate net loss** set forth under Section I. – Definitions of this **Memorandum**.

H. SUBROGATION

In the event of any payment under this **Memorandum**, the **Authority** shall be subrogated to all the **Covered Party's** rights of recovery therefore against any person or organization, and the **Covered Party** shall execute and deliver instruments and papers and do whatever else is necessary to secure such rights. The **Covered Party** shall do nothing after an **occurrence** to prejudice such rights and shall do everything necessary to secure such rights.

I. WITHDRAWAL/CANCELLATION

The **Member Agency** may withdraw from the **Authority** and cancel this coverage only:

1. At the end of one of the **Authority's** Liability Program Coverage Years;

2. After three or more years following its first day of coverage by the **Authority's** Liability Program; and

3. After twelve months' advance written notice of such intent to withdraw is given by the **Member Agency** and received by the **Authority**.

The **Authority** may cancel the **Member Agency's** participation in the **Authority's** Liability Program upon a two-thirds vote at any duly constituted Board of Directors' meeting of the **Authority**. However, any canceled **Member Agency** shall be permitted a reasonable time to obtain other basic liability coverage before such cancellation becomes effective.

COVERAGE SCHEDULE

FOR COVERAGE PERIOD 10/1/2016 - 10/1/2017

COVERAGE LIMIT	CARRIER	AM BEST RATING
$5,000,000	JPIA Pooled Layer	Not Applicable
$5,000,001 to $11M	Allied Public Risk/ Allied World Assurance Co.	A XV
$11,000,001 to $20M*	Great American Insurance Company/ Evanston Insurance Company	A+ XIV Superior A XV Excellent
$20,000,001 to $30M	Great American Insurance Company of New York	A+ XIV Superior
$30,000,001 to $50M	Great American Insurance Company of New York Endurance Risk Solutions Assurance Company	A+ XIV Superior A XV Excellent
$50,000,001 to $60M	General Security Indemnity Company of Arizona – Scor RE	A XV Excellent

DAM FAILURE COVERAGE SUPPLEMENT
TO THE MEMORANDUM OF LIABILITY COVERAGE

In consideration of the payment of premium and subject to all of the terms and conditions of this Coverage Supplement, the **Authority** will pay on behalf of the **Covered Party** all sums in excess of the **Covered Party's** retained limit hereinafter stated which the **Covered Party** shall become legally obligated to pay by reason of liability imposed by law, for **damages** of **bodily injury, property damage, errors and omissions** or **personal injury** arising out of the partial or complete structural failure of any **dam** scheduled under this Coverage Supplement.

I. DEFENSE, SETTLEMENT AND SUPPLEMENTARY PAYMENTS

The **Authority** shall have the right and opportunity to associate with the **Covered Party** in the defense and control of any **claim** or **suit** or proceeding arising out of an **occurrence** reasonably likely to involve the **Authority**. In such event, the **Covered Party** and the **Authority** shall cooperate fully.

Should any **occurrence** appear likely to exceed the **Covered Party's** retained limit, no loss expense or legal expenses shall be incurred on behalf of the **Authority** without its prior consent. Such consent shall not be unreasonably withheld. Should any **claim** or **suit** arising from such **occurrence** be adjudicated or be adjusted prior to trial court judgment for a total amount not more than the **Covered Party's** retained limit, then no loss expenses or legal expenses shall be payable by the **Authority**. However, should the total amount for which such **claim** or **suit** might be adjusted prior to such judgment exceed the **Covered Party's** retained limit, and the **Authority** consents to further trial court proceedings, the **Authority** shall contribute to legal expenses in the ratio which its proportion of the liability for the judgment rendered, or settlement made, bears to the whole amount of said judgment or settlement; however, in no event shall the **Covered Party's** participation in such legal expenses exceed the **Covered Party's** retained limit in Section V. of this Coverage Supplement.

II. RETAINED LIMIT – **AUTHORITY'S** LIMIT OF LIABILITY

Regardless of the number of (1) **Covered Parties** under this Coverage Supplement, (2) persons or organizations who sustain injury or damage, or (3) **claims** made or **suits** brought on account of **bodily injury, property damage, errors and omissions** or **personal injury**, the **Authority's** liability is limited as follows:

A. With respect to **bodily injury** or **property damage**, or any combination thereof, the **Authority's** liability shall be only for the **ultimate net loss** in excess of the **Covered Party's** retained limit as specified in Section V. of this Coverage Supplement, as a result of any one **occurrence**, and then for an amount not exceeding the liability between the amount specified in Section IV. of this Coverage

Supplement and the **Covered Party's** retained limit as specified in Section V. as the result of any one **occurrence**.

B. There is no limit to the number of **occurrences** during the Coverage Period for which **claims** or **suits** may be made.

For the purpose of determining the limit of the **Authority's** liability, all **damages** arising out of continuous or repeated exposure to substantially the same general conditions shall be considered as arising out of one **occurrence**.

III. EXCLUSION

This Coverage Supplement does not apply:

To **occurrences** arising out of the overtopping, accidental discharge, or any sudden escape of water, unless partial or complete failure of the covered **dam(s)** ensues, or unless caused by partial or complete failure of the covered **dam(s)**.

IV. LIMIT(S) OF LIABILITY AND SCHEDULE OF **DAMS**

The **Authority's** limit of liability shall be:

Covered Party	Covered Dams	Limit of Liability
El Toro Water District	El Toro Reservoir No. 1041 Rossmoor Dam	$ 19,950,000
Elsinore Valley Municipal Water District	Railroad Canyon Dam Lee Lake Dam	$ 4,950,000
Fallbrook Public Utility District	Red Mountain Dam	$ 4,950,000
Kern-Tulare Water District	Big Four Ranch Dam No. 737	$ 4,950,000
Merced Irrigation District	Crocker Huffman Dam McSwain Dam New Exchequer Dam Yosemite Dam	$ 4,950,000
Pebble Beach Community Services District	Forest Lake Dam	$ 9,950,000

Covered Party	Covered Dams	Limit of Liability
South Coast Water District	Roy Brandt Dam	$ 4,950,000
Sweetwater Authority	Sweetwater Dam	$ 4,950,000
Tehachapi-Cummings County Water District	Antelope Dam Blackburn Dam Brite Valley Dam	$ 4,950,000
Trabuco Canyon Water District	Louis P. Robinson Dam	$ 4,950,000
Vista Irrigation District	Henshaw Dam	$ 4,950,000

V. RETAINED LIMIT

The **Covered Party's** retained limit for liability for failure of **dam**(s) shall be:

A. $50,000 Any one **occurrence** arising out of liability for **bodily injury, property damage, errors and omissions** or **personal injury**, or any combination thereof.

CRISIS MANAGEMENT COVERAGE ADDENDUM TO THE MEMORANDUM OF LIABILITY COVERAGE

NOTICE: Words that appear in **bold**, except for headings, have special meaning and are defined either in this Addendum or in the Memorandum of Liability Coverage to which it is attached.

COVERAGE LIMITS:

Coverage A: Crisis Response	$250,000	Each **Crisis Management Event** and annual aggregate
Coverage B: Crisis Communication	$ 50,000	Each **Crisis Management Event** and annual aggregate

COVERAGE AGREEMENT:

A. Advancement of Crisis Response Costs during a Crisis Management Event

The **Authority** will pay on behalf of the **Member Agency** those **Crisis Response Costs** that may be associated with damages covered by the **Memorandum** arising from a **Crisis Management Event** that first commences during the Coverage Period, up to the amount of the **Crisis Response Coverage Limit.**

The **Authority** may advance the **Crisis Response Costs** that may be associated with damage covered by the **Memorandum** directly to third parties.

B. Crisis Communication Expenses

The **Authority** will pay on behalf of the **Member Agency** the costs of **Crisis Communication Services** arising from a **Crisis Management Event** that first commences during the Coverage Period, up to the amount of the **Crisis Communication Coverage Limit.**

C. A **Crisis Management Event** shall first commence at the time during the Coverage Period when a **Key Executive** of the **Member Agency** first becomes aware of an **Occurrence** that gives rise to a **Crisis Management Event** and shall end at the earliest of the time that the **Authority** determines that a crisis no longer exists or when the **Crisis Response Coverage Limit** and/or the **Crisis Communication Coverage Limit**, whichever applies, has been exhausted.

LIMITS OF COVERAGE:

A. The **Crisis Response Coverage Limit** is the most the **Authority** will pay for all **Crisis Response Costs** under this Addendum, regardless of the number of **Crisis Management Events** first commencing during the Coverage Period.

B. The **Crisis Communication Coverage Limit** is the most the **Authority** will pay for all **Crisis Communication Costs** under this Addendum, regardless of the number of **Crisis Management Events** first commencing during the Coverage Period.

C. The **Authority** will have no obligation to advance **Crisis Response Costs** or to pay **Crisis Communication Costs** from the earliest of the time that the **Authority** determines that a crisis no longer exists or when the **Crisis Response Coverage Limit** and/or the **Crisis Communication Coverage Limit**, whichever applies, has been exhausted.

WORDS AND PHRASES WITH SPECIAL MEANING (DEFINITIONS):

A. **Crisis Communication Coverage Limit** means the limit shown for Coverage B: Crisis Communication in the ~~Supplemental~~ Coverage Limits of this Addendum.

B. **Crisis Communication Firm** means any public relations firm approved by the **Authority** that is hired by the **Member Agency** to perform **Crisis Communication Services** in connection with the **Crisis Management Event.**

C. **Crisis Communication Services** means those services performed by a **Crisis Communication Firm** in advising the **Member Agency** on minimizing potential harm to the **Member Agency** from a covered **Crisis Management Event** by maintaining and restoring public confidence in **Member Agency**.

D. **Crisis Communication Costs** means the following amounts incurred during a **Crisis Management Event:**

1. Amounts for the reasonable and necessary fees and expenses incurred by a **Crisis Communication Firm** in the performance of **Crisis Communication Services** for a **Member Agency** solely arising from a covered **Crisis Management Event**; and

2. Amounts for reasonable and necessary printing, advertising, mailing of materials, or travel by directors, officers, employees or agents of a **Member Agency** or a **Crisis Communication Firm** incurred at the direction of a **Crisis Communication**

Firm, solely arising from a covered **Crisis Management Event.**

E. **Crisis Management Event** means an **Occurrence** that, in the good faith opinion of a **Key Executive** of the **Member Agency** and with the concurrence of the **Authority**, in absence of **Crisis Communication Services**, has been or may reasonably be associated with:

1. damages covered by the **Memorandum**; and

2. significant adverse regional or national news media coverage

Crisis Management Event shall include, without limitation, man-made disasters such as explosions, chemical releases, major vehicle, equipment or construction accidents resulting in multiple deaths, burns, dismemberment, traumatic brain injury, permanent paralysis, or contamination of food, drink or pharmaceuticals, or wide-spread property damage due to infrastructure failure.

F. **Crisis Response Costs** means the following reasonable and necessary expenses incurred during a **Crisis Management Event** directly caused by a **Crisis Management Event**, provided that such expenses have been pre-approved by the **Authority** and may be associated with damages that would be covered by the **Memorandum.**

1. Medical expenses;

2. Funeral expenses;

3. Psychological counseling;

4. Travel expenses;

5. Temporary living expenses;

6. Expenses to secure the scene of a **Crisis Management Event**; and

7. Any other expenses pre-approved by the **Authority.**

Crisis Response Costs will not include defense costs or **Crisis Communication Costs.**

G. **Crisis Response Coverage Limit** means the limit shown for Coverage A: Crisis Response in the ~~Supplemental~~ Coverage Limits of this Addendum.

H. **Key Executive** means the General Manager, Chief Executive Officer, Chief Operating Officer, Chief Financial Officer, Board President, or General Counsel of the **Member Agency.** A **Key Executive** also means any other person designated as such by the **Member Agency's** Board of Directors.

EXCLUSIONS:

This ~~supplemental~~ coverage will not apply to any **Crisis Response Costs** or **Crisis Communication Costs** in connection with a **Crisis Management Event:**

A. arising out of, based upon or attributable to any acts alleged, or to the same or related acts alleged or contained, in any crisis, claim or **Suit** that has been reported, or in any circumstances where notice has been given under any coverage of which this **Memorandum** is a renewal or replacement or which it may succeed in time; or

B. arising out, based upon or attributable to any pending or prior crisis, claim or **Suit** as of the inception date of this **Memorandum.**

CONDITIONS:

A. The **Member Agency** must report any **Crisis Management Event** to the **Authority** within twenty-four (24) hours of the time that a **Key Executive** first becomes aware of an **Occurrence** that gives rise to a **Crisis Management Event** to be eligible for the advancement of **Crisis Response Costs** or the payment of any **Crisis Communication Costs.**

Notice of a **Crisis Management Event** may be given by calling the **Authority** at 1-800-231-5742. Written notice shall be given as soon as soon as practicable thereafter and should include:

1. how, when and where the **Crisis Management Event** is taking or took place;

2. the names, addresses and contact information of any injured parties and any witnesses; and

3. the nature and location of any injury or damage arising out of the **Crisis Management Event.**

B. Any payments by the **Authority** for **Crisis Communication Costs** or advancement of **Crisis Response Costs** under this Addendum will not:

1. be deemed to be a determination of the **Member Agency's** liability with respect to any claim or **Suit** that results from a **Crisis Management Event**; and

2. create any duty for the **Authority** to defend any **Suit** or to investigate any claim arising from a **Crisis Management Event**, nor any coverage obligations under the **Memorandum.**

All other terms, definitions, conditions and exclusions of the **Memorandum** remain unchanged.

EMPLOYEE BENEFITS PROGRAM COMMITTEE MEETING

AGENDA

JPIA Executive Conference Room
2100 Professional Drive, Roseville, CA 95661
(800) 231-5742 - WWW.ACWAJPIA.COM

Tuesday, April 4, 2017, 1:00 PM

WebEx call-in: (855) 749-4750; Access code: 805 150 509; Password: 1234
This meeting shall consist of a simultaneous WebEx teleconference call at the ACWA JPIA, 2100 Professional Drive, Roseville, CA 95661 and the following remote sites:`

- Boatmun, 4004 Salem Street, Concord
- Shilling, 4886 E. Jensen Avenue, Fresno

WELCOME

CALL TO ORDER AND ANNOUNCEMENT OF QUORUM

ANNOUNCEMENT RECORDING OF MEETING This meeting may be recorded to assist in preparation of minutes. Recordings will only be kept 30 days following the meeting, as mandated by the California Brown Act.

EVACUATION PROCEDURES

PUBLIC COMMENT Members of the public will be allowed to address the Employee Benefits Program Committee on any agenda item prior to the Committee's decision on the item. They will also be allowed to comment on any issues that they wish which may or may not be on the agenda. If anyone present wishes to be heard, please let the Chairman know.

INTRODUCTIONS

ADDITIONS TO OR DELETIONS FROM THE AGENDA

Presenter			
Rupp	*	**I.**	Approve the minutes of the meeting of November 28, 2016.
All		**II.**	Report on meetings attended on behalf of the JPIA.
Sells	*	**III.**	Medical plan projection

Preliminary Agenda-date issued: March 21, 2017
Final Agenda–date issued: March 29, 2017

Presenter			
Sells	*	**IV.**	Discuss benefit plan option: Centers of Excellence
Hayden	*	**V.**	Discuss benefit plan option: Reference-Based Pricing
Hayden	*	**VI.**	Discuss benefit plan option: Narrow Network
Smith	*	**VII.**	Discuss benefit plan option: Change Pharmacy Benefit Manager
Smith	*	**VIII.**	Discuss benefit plan option: Change Pharmacy Formulary
Smith	*	**IX.**	Discuss benefit plan option: Tiered Pharmacy Benefit
Smith	*	**X.**	Discuss benefit plan option: Wellness
Smith	*	**XI.**	Discuss benefit plan option: Modify Plan Designs
Sells	*	**XII.**	Discuss additional potential future options
Sher	*	**XIII.**	Update on the Affordable Care Act
Rupp		**XIV.**	Discuss next meeting date: June 27, 2017

ADJOURN

*****Related items enclosed.

Americans With Disabilities Act – *The JPIA conforms to the protections and prohibitions contained in Section 202 of the Americans with Disabilities Act of 1990 and the Federal Rules and Regulations adopted in implementation thereof. A request for disability-related modification or accommodation, in order to participate in a public meeting of the JPIA, shall be made to: Chimene Camacho, Human Resources Coordinator, ACWA JPIA, PO Box 619082, Roseville, CA 95661-9082; telephone (916) 786-5742. The JPIA's normal business hours are Monday – Friday, 7:30 a.m. to 4:30 p.m. (Government Code Section 54954.2, subdivision. (a)(1).)*

Written materials relating to an item on this Agenda that are distributed to the JPIA's Employee Benefits Program Committee within 72 hours before it is to consider the item at its regularly scheduled meeting will be made available for public inspection at ACWA JPIA, 2100 Professional Drive, Roseville, CA 95661-3700; telephone (916) 786-5742. The JPIA's normal business hours are Monday – Friday, 7:30 a.m. to 4:30 p.m.

Preliminary Agenda-date issued: March 21, 2017
Final Agenda–date issued: March 29, 2017

ACWA JPIA
CEO Update
May 8, 2017

BACKGROUND
This is a standing item on Executive Committee agendas.

CURRENT SITUATION
The JPIA's Chief Executive Officer, Andy Sells, will update the Executive Committee on the progress to the Goals & Objectives set for 2017.

1. Expand membership outreach
2. Utilize IT systems for data analysis
3. Develop and participate in Strategic Planning session for Executive Committee and Management
4. Begin upgrade for the website
5. Research and evaluate membership for Groundwater Agencies

RECOMMENDATION
None, informational only.

Prepared by: Walter "Andy" Sells, Chief Executive Officer Date prepared: April 10, 2017

ACWA Joint Powers Insurance Authority

Vendor Payment Report

Check Number	Check Date	Name	Invoice Description	Amount	Batch ID
53738	03/01/2017	ALTA IRRIGATION DISTRICT	RPA Fund Refund for ALTA IRRIGATION DISTRICT	40,548.77	4922
53739	03/01/2017	AROMAS WATER DISTRICT	RPA Fund Refund for AROMAS WATER DISTRICT	9,711.79	4922
53740	03/01/2017	ARVIN-EDISON WATER STORAGE DISTRICT	RPA Fund Refund for ARVIN-EDISON WATER STORAGE DISTRICT	22,979.41	4922
53741	03/01/2017	BALDY MESA WATER DISTRICT	RPA Fund Refund for BALDY MESA WATER DISTRICT	339.22	4922
53742	03/01/2017	BEAUMONT-CHERRY VALLEY	RPA Fund Refund for BEAUMONT-CHERRY VALLEY	77,904.83	4922
53743	03/01/2017	BELLA VISTA WATER DISTRICT	RPA Fund Refund for BELLA VISTA WATER DISTRICT	42,330.30	4922
53744	03/01/2017	BELRIDGE WATER STORAGE DISTRICT	RPA Fund Refund for BELRIDGE WATER STORAGE DISTRICT	5,169.32	4922
53745	03/01/2017	BERRENDA MESA WATER DISTRICT	RPA Fund Refund for BERRENDA MESA WATER DISTRICT	7,027.59	4922
53746	03/01/2017	BOLINAS COMMUNITY PUBLIC UTILITY DISTRICT	RPA Fund Refund for BOLINAS COMMUNITY PUBLIC UTILITY DISTRICT	648.18	4922
53747	03/01/2017	BORON COMMUNITY SERVICES DISTRICT	RPA Fund Refund for BORON COMMUNITY SERVICES DISTRICT	7,392.98	4922
53748	03/01/2017	BORREGO WATER DISTRICT	RPA Fund Refund for BORREGO WATER DISTRICT	14,012.02	4922
53749	03/01/2017	CACHUMA OPERATION AND MAINTENANCE BOARD	RPA Fund Refund for CACHUMA OPERATION AND MAINTENANCE BOARD	5,137.80	4922
53750	03/01/2017	CALAVERAS COUNTY WATER DISTRICT	RPA Fund Refund for CALAVERAS COUNTY WATER DISTRICT	82,492.83	4922
53751	03/01/2017	CALLEGUAS MUNICIPAL WATER DISTRICT	RPA Fund Refund for CALLEGUAS MUNICIPAL WATER DISTRICT	111,220.67	4922
53752	03/01/2017	CAMROSA WATER DISTRICT	RPA Fund Refund for CAMROSA WATER DISTRICT	21,120.87	4922
53753	03/01/2017	CARPINTERIA VALLEY WATER DISTRICT	RPA Fund Refund for CARPINTERIA VALLEY WATER DISTRICT	16,830.31	4922
53754	03/01/2017	Castaic Lake WA - Santa Clarita Water Division	RPA Fund Refund for Castaic Lake WA - Santa Clarita Water Division	3,843.28	4922
53755	03/01/2017	CASTROVILLE COMMUNITY	RPA Fund Refund for CASTROVILLE COMMUNITY	9,686.66	4922
53756	03/01/2017	CENTERVILLE COMMUNITY SERVICES DST	RPA Fund Refund for CENTERVILLE COMMUNITY SERVICES DST	3,042.31	4922
53757	03/01/2017	CENTRAL CALIFORNIA IRRIGATION DIST.	RPA Fund Refund for CENTRAL CALIFORNIA IRRIGATION DIST.	88,995.46	4922
53758	03/01/2017	CENTRAL COAST WATER AUTHORITY	RPA Fund Refund for CENTRAL COAST WATER AUTHORITY	43,497.14	4922

Check Number	Check Date	Name	Invoice Description	Amount	Batch ID
53759	03/01/2017	CENTRAL SAN JOAQUIN WCD	RPA Fund Refund for CENTRAL SAN JOAQUIN WCD	3,977.05	4922
53760	03/01/2017	CENTRAL WATER DISTRICT	RPA Fund Refund for CENTRAL WATER DISTRICT	7,258.78	4922
53761	03/01/2017	CHOWCHILLA WATER DISTRICT	RPA Fund Refund for CHOWCHILLA WATER DISTRICT	28,988.09	4922
53762	03/01/2017	CITRUS HEIGHTS WATER DISTRICT refunds	RPA Fund Refund for CITRUS HEIGHTS WATER DISTRICT refunds	16,716.66	4922
53763	03/01/2017	COLUSA BASIN DRAINAGE DISTRICT	RPA Fund Refund for COLUSA BASIN DRAINAGE DISTRICT	193.28	4922
53764	03/01/2017	CONSOLIDATED IRRIGATION DISTRICT	RPA Fund Refund for CONSOLIDATED IRRIGATION DISTRICT	59,212.78	4922
53765	03/01/2017	CORNING WATER DISTRICT	RPA Fund Refund for CORNING WATER DISTRICT	4,027.74	4922
53766	03/01/2017	COTTONWOOD WATER DISTRICT	RPA Fund Refund for COTTONWOOD WATER DISTRICT	5,156.91	4922
53767	03/01/2017	CRESCENTA VALLEY WATER DISTRICT	RPA Fund Refund for CRESCENTA VALLEY WATER DISTRICT	29,654.23	4922
53768	03/01/2017	CRESTLINE - LAKE ARROWHEAD WATER AGENCY	RPA Fund Refund for CRESTLINE - LAKE ARROWHEAD WATER AGENCY	20,049.84	4922
53769	03/01/2017	CRESTLINE VILLAGE WATER DISTRICT	RPA Fund Refund for CRESTLINE VILLAGE WATER DISTRICT	31,961.98	4922
53770	03/01/2017	CUCAMONGA VALLEY WATER DISTRICT	RPA Fund Refund for CUCAMONGA VALLEY WATER DISTRICT	220,533.38	4922
53771	03/01/2017	DEL PASO MANOR WATER DISTRICT	RPA Fund Refund for DEL PASO MANOR WATER DISTRICT	2,443.58	4922
53772	03/01/2017	DESERT WATER AGENCY	RPA Fund Refund for DESERT WATER AGENCY	70,026.09	4922
53773	03/01/2017	DUNNIGAN WATER DISTRICT	RPA Fund Refund for DUNNIGAN WATER DISTRICT	4,127.96	4922
53774	03/01/2017	ELSINORE VALLEY MUNICIPAL WATER DISTRICT	RPA Fund Refund for ELSINORE VALLEY MUNICIPAL WATER DISTRICT	62,663.12	4922
53775	03/01/2017	FAIR OAKS WATER DISTRICT	RPA Fund Refund for FAIR OAKS WATER DISTRICT	31,022.73	4922
53776	03/01/2017	FALL RIVER VALLEY COMMUNITY	RPA Fund Refund for FALL RIVER VALLEY COMMUNITY	4,320.61	4922
53777	03/01/2017	FORESTVILLE WATER DISTRICT	RPA Fund Refund for FORESTVILLE WATER DISTRICT	7,760.40	4922
53778	03/01/2017	FRAZIER PARK PUBLIC UTILITY DIST	RPA Fund Refund for FRAZIER PARK PUBLIC UTILITY DIST	166.78	4922
53779	03/01/2017	FRESNO METROPOLITAN	RPA Fund Refund for FRESNO METROPOLITAN	115,717.31	4922
53780	03/01/2017	FRIANT POWER AUTHORITY	RPA Fund Refund for FRIANT POWER AUTHORITY	10,607.67	4922

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53781	03/01/2017	GLENN-COLUSA IRRIGATION DISTRICT	RPA Fund Refund for GLENN-COLUSA IRRIGATION DISTRICT	54,240.87	4922
53782	03/01/2017	GLIDE WATER DISTRICT	RPA Fund Refund for GLIDE WATER DISTRICT	1,236.83	4922
53783	03/01/2017	GOLDEN HILLS COMMUNITY	RPA Fund Refund for GOLDEN HILLS COMMUNITY	11,717.17	4922
53784	03/01/2017	GRAVELY FORD WATER DISTRICT	RPA Fund Refund for GRAVELY FORD WATER DISTRICT	2,731.99	4922
53785	03/01/2017	HELIX WATER DISTRICT	RPA Fund Refund for HELIX WATER DISTRICT	45,601.04	4922
53786	03/01/2017	HUMBOLDT BAY MUNICIPAL	RPA Fund Refund for HUMBOLDT BAY MUNICIPAL	12,845.60	4922
53787	03/01/2017	HUMBOLDT COMMUNITY SERVICES DIST	RPA Fund Refund for HUMBOLDT COMMUNITY SERVICES DIST	34,448.64	4922
53788	03/01/2017	IVANHOE IRRIGATION DISTRICT	RPA Fund Refund for IVANHOE IRRIGATION DISTRICT	10,040.88	4922
53789	03/01/2017	IVANHOE PUBLIC UTILITY DISTRICT	RPA Fund Refund for IVANHOE PUBLIC UTILITY DISTRICT	5,983.63	4922
53790	03/01/2017	JAMES IRRIGATION DISTRICT	RPA Fund Refund for JAMES IRRIGATION DISTRICT	298.43	4922
53791	03/01/2017	KANAWHA WATER DISTRICT	RPA Fund Refund for KANAWHA WATER DISTRICT	1,766.72	4922
53792	03/01/2017	KAWEAH DELTA WATER	RPA Fund Refund for KAWEAH DELTA WATER	18,464.74	4922
53793	03/01/2017	KERN COUNTY WATER AGENCY	RPA Fund Refund for KERN COUNTY WATER AGENCY	185,114.65	4922
53794	03/01/2017	KERN WATER BANK AUTHORITY	RPA Fund Refund for KERN WATER BANK AUTHORITY	18,585.88	4922
53795	03/01/2017	KINGS COUNTY WATER DISTRICT	RPA Fund Refund for KINGS COUNTY WATER DISTRICT	5,110.43	4922
53796	03/01/2017	KINGS RIVER CONSERVATION DISTRICT	RPA Fund Refund for KINGS RIVER CONSERVATION DISTRICT	116,223.75	4922
53797	03/01/2017	KINGS RIVER WATER DISTRICT	RPA Fund Refund for KINGS RIVER WATER DISTRICT	4,657.01	4922
53798	03/01/2017	KINNELOA IRRIGATION DISTRICT	RPA Fund Refund for KINNELOA IRRIGATION DISTRICT	3,731.55	4922
53799	03/01/2017	LA CANADA IRRIGATION DISTRICT	RPA Fund Refund for LA CANADA IRRIGATION DISTRICT	8,927.11	4922
53800	03/01/2017	LAGUNA BEACH COUNTY WATER DISTRICT	RPA Fund Refund for LAGUNA BEACH COUNTY WATER DISTRICT	69,680.77	4922
53801	03/01/2017	LAGUNA IRRIGATION DISTRICT	RPA Fund Refund for LAGUNA IRRIGATION DISTRICT	15,298.23	4922
53802	03/01/2017	LAKESIDE IRRIGATION WATER DISTRICT	RPA Fund Refund for LAKESIDE IRRIGATION WATER DISTRICT	4,174.49	4922
53803	03/01/2017	LAKESIDE WATER DISTRICT	RPA Fund Refund for LAKESIDE WATER DISTRICT	22,427.98	4922
53804	03/01/2017	LATON COMMUNITY SERVICES DISTRICT	RPA Fund Refund for LATON COMMUNITY SERVICES DISTRICT	5,939.72	4922

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53805	03/01/2017	LAYTONVILLE COUNTY WATER DISTRICT	RPA Fund Refund for LAYTONVILLE COUNTY WATER DISTRICT	1,785.05	4922
53806	03/01/2017	LE GRAND-ATHLONE WATER DISTRICT	RPA Fund Refund for LE GRAND-ATHLONE WATER DISTRICT	544.83	4922
53807	03/01/2017	LINDSAY-STRATHMORE IRRIGATION DIST.	RPA Fund Refund for LINDSAY-STRATHMORE IRRIGATION DIST.	8,662.91	4922
53808	03/01/2017	LITTLEROCK CREEK IRRIGATION DIST	RPA Fund Refund for LITTLEROCK CREEK IRRIGATION DIST	8,402.63	4922
53809	03/01/2017	LOS ALAMOS CSD	RPA Fund Refund for LOS ALAMOS CSD	7,029.65	4922
53810	03/01/2017	LOWER TULE RIVER IRRIGATION DIST.	RPA Fund Refund for LOWER TULE RIVER IRRIGATION DIST.	30,964.25	4922
53811	03/01/2017	MADERA IRRIGATION DISTRICT	RPA Fund Refund for MADERA IRRIGATION DISTRICT	59,830.40	4922
53812	03/01/2017	MADERA-CHOWCHILLA WATER AND POWER AUTHORITY	RPA Fund Refund for MADERA-CHOWCHILLA WATER AND POWER AUTHORITY	12,443.35	4922
53813	03/01/2017	MAINE PRAIRIE WATER DISTRICT	RPA Fund Refund for MAINE PRAIRIE WATER DISTRICT	6,489.90	4922
53814	03/01/2017	MAJESTIC PINES COMMUNITY SERVICES DISTRICT	RPA Fund Refund for MAJESTIC PINES COMMUNITY SERVICES DISTRICT	3,163.85	4922
53815	03/01/2017	MAMMOTH COMMUNITY WATER DISTRICT	RPA Fund Refund for MAMMOTH COMMUNITY WATER DISTRICT	68,008.01	4922
53816	03/01/2017	MARIANA RANCHOS COUNTY WATER DISTRICT	RPA Fund Refund for MARIANA RANCHOS COUNTY WATER DISTRICT	4,408.64	4922
53817	03/01/2017	MARINA COAST WATER DISTRICT	RPA Fund Refund for MARINA COAST WATER DISTRICT	7,435.87	4922
53818	03/01/2017	MERCED IRRIGATION DISTRICT	RPA Fund Refund for MERCED IRRIGATION DISTRICT	338,101.29	4922
53819	03/01/2017	MESA WATER DISTRICT	RPA Fund Refund for MESA WATER DISTRICT	13,755.19	4922
53820	03/01/2017	MILLVIEW COUNTY WATER DISTRICT	RPA Fund Refund for MILLVIEW COUNTY WATER DISTRICT	22,794.63	4922
53821	03/01/2017	MOJAVE PUBLIC UTILITY DISTRICT	RPA Fund Refund for MOJAVE PUBLIC UTILITY DISTRICT	6,511.95	4922
53822	03/01/2017	MONTAGUE WATER CONSERVATION DIST.	RPA Fund Refund for MONTAGUE WATER CONSERVATION DIST.	1,502.73	4922
53823	03/01/2017	MONTECITO WATER DISTRICT	RPA Fund Refund for MONTECITO WATER DISTRICT	20,768.69	4922
53824	03/01/2017	MUNICIPAL WATER DISTRICT	RPA Fund Refund for MUNICIPAL WATER DISTRICT	47,770.52	4922
53825	03/01/2017	NEWHALL COUNTY WATER DISTRICT	RPA Fund Refund for NEWHALL COUNTY WATER DISTRICT	7,309.79	4922

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53826	03/01/2017	NORTH COAST COUNTY WATER DISTRICT	RPA Fund Refund for NORTH COAST COUNTY WATER DISTRICT	19,755.28	4922
53827	03/01/2017	NORTH OF THE RIVER MWD	RPA Fund Refund for NORTH OF THE RIVER MWD	11,743.51	4922
53828	03/01/2017	NORTH YUBA WATER DISTRICT	RPA Fund Refund for NORTH YUBA WATER DISTRICT	17,287.55	4922
53829	03/01/2017	OAKDALE IRRIGATION DISTRICT	RPA Fund Refund for OAKDALE IRRIGATION DISTRICT	153,090.27	4922
53830	03/01/2017	ORANGE COVE IRRIGATION DISTRICT	RPA Fund Refund for ORANGE COVE IRRIGATION DISTRICT	13,281.05	4922
53831	03/01/2017	ORANGE COUNTY WATER DISTRICT	RPA Fund Refund for ORANGE COUNTY WATER DISTRICT	102,585.07	4922
53832	03/01/2017	ORCHARD DALE WATER DISTRICT	RPA Fund Refund for ORCHARD DALE WATER DISTRICT	17,768.49	4922
53833	03/01/2017	ORLAND-ARTOIS WATER DISTRICT	RPA Fund Refund for ORLAND-ARTOIS WATER DISTRICT	3,759.55	4922
53834	03/01/2017	PACHECO WATER DISTRICT	RPA Fund Refund for PACHECO WATER DISTRICT	303.24	4922
53835	03/01/2017	PALMDALE WATER DISTRICT	RPA Fund Refund for PALMDALE WATER DISTRICT	10,174.20	4922
53836	03/01/2017	PALO VERDE IRRIGATION DISTRICT	RPA Fund Refund for PALO VERDE IRRIGATION DISTRICT	42,359.30	4922
53837	03/01/2017	PEBBLE BEACH COMMUNITY SERVICES DST	RPA Fund Refund for PEBBLE BEACH COMMUNITY SERVICES DST	2,511.34	4922
53838	03/01/2017	PESCADERO RECLAMATION DISTRICT 2058	RPA Fund Refund for PESCADERO RECLAMATION DISTRICT 2058	553.16	4922
53839	03/01/2017	PICO WATER DISTRICT	RPA Fund Refund for PICO WATER DISTRICT	202.15	4922
53840	03/01/2017	PINEDALE COUNTY WATER DISTRICT	RPA Fund Refund for PINEDALE COUNTY WATER DISTRICT	2,984.07	4922
53841	03/01/2017	PIXLEY IRRIGATION DISTRICT	RPA Fund Refund for PIXLEY IRRIGATION DISTRICT	1,665.97	4922
53842	03/01/2017	PLACER COUNTY WATER AGENCY	RPA Fund Refund for PLACER COUNTY WATER AGENCY	84,100.64	4922
53843	03/01/2017	PRINCETON-CODORA-GLENN	RPA Fund Refund for PRINCETON-CODORA-GLENN	5,039.92	4922
53844	03/01/2017	PROVIDENT IRRIGATION DISTRICT	RPA Fund Refund for PROVIDENT IRRIGATION DISTRICT	3,228.68	4922
53845	03/01/2017	PURISSIMA HILLS WATER DISTRICT	RPA Fund Refund for PURISSIMA HILLS WATER DISTRICT	12,504.61	4922
53846	03/01/2017	QUARTZ HILL WATER DISTRICT	RPA Fund Refund for QUARTZ HILL WATER DISTRICT	24,200.76	4922
53847	03/01/2017	RAINBOW MUNICIPAL WATER DISTRICT	RPA Fund Refund for RAINBOW MUNICIPAL WATER DISTRICT	38,195.81	4922
53848	03/01/2017	RAMONA MUNICIPAL WATER DISTRICT	RPA Fund Refund for RAMONA MUNICIPAL WATER DISTRICT	49,629.84	4922

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53849	03/01/2017	RAND COMMUNITIES WATER DISTRICT	RPA Fund Refund for RAND COMMUNITIES WATER DISTRICT	2,010.44	4922
53850	03/01/2017	RECLAMATION DISTRICT #1500	RPA Fund Refund for RECLAMATION DISTRICT #1500	5,659.30	4922
53851	03/01/2017	RECLAMATION DISTRICT # 999	RPA Fund Refund for RECLAMATION DISTRICT # 999	5,283.78	4922
53852	03/01/2017	REDWOOD VALLEY COUNTY WATER DIST.	RPA Fund Refund for REDWOOD VALLEY COUNTY WATER DIST.	30,911.75	4922
53853	03/01/2017	RICHVALE IRRIGATION DISTRICT	RPA Fund Refund for RICHVALE IRRIGATION DISTRICT	11,424.04	4922
53854	03/01/2017	RINCON DEL DIABLO	RPA Fund Refund for RINCON DEL DIABLO	1,007.37	4922
53855	03/01/2017	RIO LINDA/ELVERTA COMMUNITY	RPA Fund Refund for RIO LINDA/ELVERTA COMMUNITY	19,773.61	4922
53856	03/01/2017	RIVERDALE IRRIGATION DISTRICT	RPA Fund Refund for RIVERDALE IRRIGATION DISTRICT	1,567.84	4922
53857	03/01/2017	SAN BENITO COUNTY WATER DISTRICT	RPA Fund Refund for SAN BENITO COUNTY WATER DISTRICT	45,793.61	4922
53858	03/01/2017	SAN DIEGO COUNTY WATER AUTHORITY	RPA Fund Refund for SAN DIEGO COUNTY WATER AUTHORITY	101,246.41	4922
53859	03/01/2017	SAN DIEGUITO WATER DISTRICT	RPA Fund Refund for SAN DIEGUITO WATER DISTRICT	3,008.87	4922
53860	03/01/2017	SAN GABRIEL BASIN WATER QUALITY	RPA Fund Refund for SAN GABRIEL BASIN WATER QUALITY	23,779.51	4922
53861	03/01/2017	SAN GABRIEL COUNTY WATER DISTRICT	RPA Fund Refund for SAN GABRIEL COUNTY WATER DISTRICT	4,206.54	4922
53862	03/01/2017	SAN GABRIEL VALLEY MUNICIPAL WATER DISTRICT	RPA Fund Refund for SAN GABRIEL VALLEY MUNICIPAL WATER DISTRICT	11,033.61	4922
53863	03/01/2017	SAN JOAQUIN RIVER EXCHANGE	RPA Fund Refund for SAN JOAQUIN RIVER EXCHANGE	6,359.99	4922
53864	03/01/2017	SAN LUIS WATER DISTRICT	RPA Fund Refund for SAN LUIS WATER DISTRICT	22,646.16	4922
53865	03/01/2017	SANTA FE IRRIGATION DISTRICT	RPA Fund Refund for SANTA FE IRRIGATION DISTRICT	27,304.41	4922
53866	03/01/2017	SANTA MARIA VALLEY WATER CONSERVATION DISTRICT	RPA Fund Refund for SANTA MARIA VALLEY WATER CONSERVATION DISTRICT	90.00	4922
53867	03/01/2017	SANTIAGO COUNTY WATER DISTRICT	RPA Fund Refund for SANTIAGO COUNTY WATER DISTRICT	1,993.30	4922
53868	03/01/2017	SEMITROPIC WATER STORAGE DISTRICT	RPA Fund Refund for SEMITROPIC WATER STORAGE DISTRICT	56,139.05	4922
53869	03/01/2017	SERRANO WATER DISTRICT	RPA Fund Refund for SERRANO WATER DISTRICT	17,472.82	4922

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53870	03/01/2017	SHAFTER-WASCO IRRIGATION DISTRICT	RPA Fund Refund for SHAFTER-WASCO IRRIGATION DISTRICT	13,313.08	4922
53871	03/01/2017	SIERRA LAKES COUNTY WATER DISTRICT	RPA Fund Refund for SIERRA LAKES COUNTY WATER DISTRICT	3,053.71	4922
53872	03/01/2017	SOLANO IRRIGATION DISTRICT	RPA Fund Refund for SOLANO IRRIGATION DISTRICT	51,293.29	4922
53873	03/01/2017	SOUTH COAST WATER DISTRICT	RPA Fund Refund for SOUTH COAST WATER DISTRICT	56,459.95	4922
53874	03/01/2017	SOUTH FEATHER WATER & POWER AGENCY	RPA Fund Refund for SOUTH FEATHER WATER & POWER AGENCY	45,161.76	4922
53875	03/01/2017	SOUTH MONTEBELLO IRRIGATION DIST.	RPA Fund Refund for SOUTH MONTEBELLO IRRIGATION DIST.	15,936.37	4922
53876	03/01/2017	SOUTHERN SAN JOAQUIN MUNICIPAL UTILITY DISTRICT	RPA Fund Refund for SOUTHERN SAN JOAQUIN MUNICIPAL UTILITY DISTRICT	44,856.10	4922
53877	03/01/2017	SPRINGVILLE PUBLIC UTILITY DISTRICT	RPA Fund Refund for SPRINGVILLE PUBLIC UTILITY DISTRICT	453.32	4922
53878	03/01/2017	STINSON BEACH COUNTY WATER DISTRICT	RPA Fund Refund for STINSON BEACH COUNTY WATER DISTRICT	7,674.25	4922
53879	03/01/2017	STOCKTON-EAST WATER DISTRICT	RPA Fund Refund for STOCKTON-EAST WATER DISTRICT	31,246.29	4922
53880	03/01/2017	SWEETWATER AUTHORITY	RPA Fund Refund for SWEETWATER AUTHORITY	135,902.72	4922
53881	03/01/2017	TAHOE CITY PUBLIC UTILITY DISTRICT	RPA Fund Refund for TAHOE CITY PUBLIC UTILITY DISTRICT	52,107.40	4922
53882	03/01/2017	TEHAMA-COLUSA CANAL AUTHORITY	RPA Fund Refund for TEHAMA-COLUSA CANAL AUTHORITY	14,393.60	4922
53883	03/01/2017	TERRA BELLA IRRIGATION DISTRICT	RPA Fund Refund for TERRA BELLA IRRIGATION DISTRICT	8,574.53	4922
53884	03/01/2017	THERMALITO WATER AND SEWER DISTRICT	RPA Fund Refund for THERMALITO WATER AND SEWER DISTRICT	10,195.65	4922
53885	03/01/2017	THREE VALLEYS MWD	RPA Fund Refund for THREE VALLEYS MWD	52,027.33	4922
53886	03/01/2017	TRABUCO CANYON WATER DISTRICT	RPA Fund Refund for TRABUCO CANYON WATER DISTRICT	22,536.76	4922
53887	03/01/2017	TWENTYNINE PALMS WATER DISTRICT	RPA Fund Refund for TWENTYNINE PALMS WATER DISTRICT	44,953.64	4922
53888	03/01/2017	UPPER LAKE COUNTY WATER DISTRICT	RPA Fund Refund for UPPER LAKE COUNTY WATER DISTRICT	70.00	4922
53889	03/01/2017	Utica Power Authority	RPA Fund Refund for Utica Power Authority	6,169.20	4922
53890	03/01/2017	VALLEY CENTER MUNICIPAL WATER DISTRICT	RPA Fund Refund for VALLEY CENTER MUNICIPAL WATER DISTRICT	6,260.88	4922

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53891	03/01/2017	VALLEY COUNTY WATER DISTRICT	RPA Fund Refund for VALLEY COUNTY WATER DISTRICT	26,247.22	4922
53892	03/01/2017	VALLEY OF THE MOON WATER DISTRICT	RPA Fund Refund for VALLEY OF THE MOON WATER DISTRICT	22,305.87	4922
53893	03/01/2017	VANDENBERG VILLAGE CSD	RPA Fund Refund for VANDENBERG VILLAGE CSD	15,173.08	4922
53894	03/01/2017	WALNUT VALLEY WATER DISTRICT	RPA Fund Refund for WALNUT VALLEY WATER DISTRICT	54,698.11	4922
53895	03/01/2017	WATER REPLENISHMENT DISTRICT OF SOUTHERN CALIFORNIA	RPA Fund Refund for WATER REPLENISHMENT DISTRICT OF SOUTHERN CALIFORNIA	33,950.91	4922
53896	03/01/2017	WEAVERVILLE COMMUNITY SERVICES DIST	RPA Fund Refund for WEAVERVILLE COMMUNITY SERVICES DIST	9,327.71	4922
53897	03/01/2017	WEST BASIN MUNICIPAL WATER DISTRICT	RPA Fund Refund for WEST BASIN MUNICIPAL WATER DISTRICT	89,923.43	4922
53898	03/01/2017	YOLO COUNTY FLOOD CONTROL	RPA Fund Refund for YOLO COUNTY FLOOD CONTROL	31,601.45	4922
53899	03/01/2017	YORBA LINDA WATER DISTRICT	RPA Fund Refund for YORBA LINDA WATER DISTRICT	81,002.71	4922
53900	03/01/2017	YUIMA MUNICIPAL WATER DISTRICT	RPA Fund Refund for YUIMA MUNICIPAL WATER DISTRICT	23,412.26	4922
53922	03/02/2017	LINDA S. CRAUN	VISION REIMBURSEMENT-ALLEN	500.00	4985
53923	03/02/2017	SARAH CRAWFORD	MEMBER TRAINING TRAVEL 2/16/17	61.19	4985
53924	03/02/2017	CALAVERAS PUBLIC UTILITY DISTRICT	REIMBURSEMENT FOR 2 CUSTOMER SERVICES CLASSES 10/27/16 AND 12/15/16 CANCELLED	111.00	4985
53925	03/02/2017	CANYON CITY PRINTING, INC	DWC-1 FORMS ORDER	269.12	4985
53926	03/02/2017	DENISE J. DURAN-HANRATTY	TAX WINDOW ENVELOPES FOR EB MAILING	576.53	4985
53927	03/02/2017	CENTERVILLE COMMUNITY SERVICES DST	CLASS REFRESHMENTS REIMBURSEMENT FOR ASBESTOS CEMENT PIPE CLASS 10/26/16	21.00	4985
53928	03/02/2017	FIRST ALARM SECURITY AND PATROL	PATROL SERVICES FOR MARCH 2017	37.79	4985
53929	03/02/2017	PACIFIC STANDARD PRESS	JPIA NEWSLETTER MAILING	4,524.00	4985
53930	03/02/2017	PFM ASSET MANAGEMENT, LLC.	ACWA/JPIA EMPLOYEE BENEFITS JANUARY 2017	8,200.43	4985
53931	03/02/2017	SOUTH COAST WATER DISTRICT	CLASS REFRESHMENTS REIMBURSEMENT FOR 1/24/17	60.46	4985
53932	03/02/2017	STANDARD INSURANCE COMPANY 1	LONG TERM DISABILITY MARCH 2017	3,229.88	4985
53933	03/02/2017	THOMSON REUTERS - WEST PAYMENT CENTER	SUBSCRIPTION PRODUCT CHARGES ACCT# 1000771846	170.93	4985
53934	03/02/2017	UNITED PARCEL SERVICE	DELIVERY SERVICE 2/13-17/17	540.26	4985

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53935	03/02/2017	VALLEY FIRE AND SECURITY ALARMS,INC	SECURITY SYSTEM AND FIRE SPRINKLER MONITORING MARCH 2017	70.00	4985
53936	03/08/2017	JENNIFER LYNN NOGOSEK	CELL PHONE REIMBURSEMENT 1/4/17-2/3/17	50.00	5008
53937	03/08/2017	TANDRA L. VAUGHAN	15 YEAR ANNIVERSARY GIFT	150.00	5008
53938	03/08/2017	EUGENE F. WEST	PROPERTY PROGRAM COMMITTEE MEETING 2/6/17	267.99	5008
53939	03/08/2017	ACWA/JPIA EMPLOYEE FUND	1ST QUARTER BIRTHDAYS	36.00	5008
53940	03/08/2017	ALHAMBRA AND SIERRA SPRINGS	COFFEE AND SUPPLIES ACCT# 274185510415578	143.49	5008
53941	03/08/2017	BURKETTS OFFICE SUPPLIES, INC.	TONER	1,680.06	5008
53942	03/08/2017	CONCUR TECHNOLOGIES INC	MARCH 2017 CUSTOMER #100089986	300.00	5008
53943	03/08/2017	CREATIVE PLANT DESIGNS	MONTHLY MAINTENANCE FEE PLUS 2 PLANTS	190.03	5008
53944	03/08/2017	FIRST ALARM SECURITY AND PATROL	ALARM RESPONSES FOR 2/5/17	30.00	5008
53945	03/08/2017	HELIX WATER DISTRICT	SMALL CLAIM ADMIN FEE CLAIMS #17-0511 AND 17-0512	200.00	5008
53946	03/08/2017	HI-DESERT WATER DISTRICT	SMALL CLAIM ADMIN FEE CLAIM #17-0513	100.00	5008
53947	03/08/2017	LEVEL 3 COMMUNICATIONS, LLC	CONFERENCING CALLS 1/30/17-2/13/17	8.26	5008
53948	03/08/2017	OCCU-MED, LTD.	EXAMQA SERVICES FOR 2ND QUARTER OF 2017 APRIL, MAY, JUNE	21,582.00	5008
53949	03/08/2017	SWEETWATER AUTHORITY	SMALL CLAIM ADMIN FEE CLAIM #17-0508	100.00	5008
53950	03/08/2017	WALNUT VALLEY WATER DISTRICT	EMPLOYEE BENEFITS COMMITTE MEETING TRAVEL 4/4/17 SANDRA OLSON	224.54	5008
53951	03/08/2017	WORKCOMPEDI, INC.	CLEARINGHOUSE MONTHLY MINIMUM	300.00	5008
53952	03/15/2017	KAREN THESING	AGRIP CONFERENCE MEALS/MISC 3/8/17	1,272.47	5028
53953	03/15/2017	DENISE J. DURAN-HANRATTY	RIBBONS AND CLAIM CHECKS	520.00	5028
53954	03/15/2017	CLARK PEST CONTROL	PEST CONTROL SERVICE 3/7/17	78.00	5028
53955	03/15/2017	GILBERT ASSOCIATES, INC.	FINAL BILLING ON 9/30/16 ANNUAL AUDIT CLIENT #12864.AUD	4,000.00	5028
53956	03/15/2017	ISO SERVICES, INC.	UF CLAIMS MONO-LINE	96.75	5028
53957	03/15/2017	TOTALFUNDS BY HASLER	ACCT #7900 0110 0257 9335 POSTAGE	2,066.62	5028
53958	03/15/2017	U.S. POSTAL SERVICE(HASLER)	METER ACCT #257933 POSTAGE	3,000.00	5028
53959	03/15/2017	UNITED PARCEL SERVICE	DELIVERY SERVICE 2/27-3/02/17	208.05	5028

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53960	03/15/2017	VALLECITOS WATER DISTRICT	SMALL CLAIM ADMIN FEES CLAIMS #17-0532, 17-0533, 17-0534 AND 17-0535	400.00	5028
53961	03/15/2017	XEROX CORPORATION	PERIODIC PAYMENT XEROX AGREEMENT WC4260X PRINTER MARCH 2017	90.42	5028
53962	03/15/2017	XEROX CORPORATION IL	XC560 XRX CLR 560 PRNTR BASE CHARGE AND METER USAGE MARCH 2017	5,855.89	5028
53963	03/15/2017	XEROX CORPORATION TX	WC4260X WC4260X BASE CHARGE MARCH 2017	26.90	5028
ACH: 0003477	03/01/2017	RICHARD SCOTT WOOD	Wood Scott	564.14	4987
ACH: 0003478	03/01/2017	PATRICIA SLAVEN-IRVIN	Slaven Patricia	53.81	4987
ACH: 0003479	03/01/2017	ROBERT GREENFIELD	Greenfield Robert	92.48	4987
ACH: 0003480	03/01/2017	EDWARD G. GLADBACH	CELL PHONE REIMBURSEMENT 1/5/17-2/4/17	50.00	4987
ACH: 0003481	03/01/2017	DEBORAH JEAN KYBURZ	25 YEAR ANNIVERSARY GIFT	250.00	4987
ACH: 0003482	03/02/2017	LINCOLN FINANCIAL GROUP	LINCOLN 457 CONTRIBUTIONS FOR STAFF PAYROLL 3/3/17	1,848.00	4990
ACH: 0003483	03/01/2017	AMERICAN FUNDS GROUP	STAFF ROTH IRA CONTRIBUTIONS FOR 3/3/17 PAYROLL	461.50	4991
ACH: 0003484	03/01/2017	HEALTH EQUITY	STAFF HSA CONTRIBUTIONS FOR 3/3/17 PAYROLL	3,466.18	4992
ACH: 0003485	03/02/2017	PUBLIC EMPLOYEES RETIREMENT SYSTEM	STAFF 457 CONTRIBUTIONS FOR 3/3/17 PAYROLL	8,009.15	4993
ACH: 0003486	03/02/2017	EMPLOYMENT DEVELOPMENT DEPARTMENT	STATE PAYROLL TAXES FOR STAFF PAYROLL 3/3/17	6,774.06	4994
ACH: 0003487	03/02/2017	INTERNAL REVENUE SERVICE	FEDERAL PAYROLL TAXES FOR STAFF PAYROLL 3/3/17	24,884.60	4995
ACH: 0003488	03/02/2017	Payroll Clearing Account	STAFF PAYROLL 3/3/17	117,066.61	4996
ACH: 0003489	03/03/2017	BLUEPAY	MONTHLY MINIMUM AND CUSTOMER SERVICE FEE FOR FEBRUARY 2017	43.02	4999
ACH: 0003490	03/03/2017	PUBLIC EMPLOYEES RETIREMENT SYSTEM	EMPLOYER CONTRIBUTIONS CLASSIC FOR 3/3/17 PAYROLL	26,866.84	5004
ACH: 0003491	03/07/2017	CITY OF ROSEVILLE	UTILITY BILLING FOR 1/06/17-2/06/17	2,303.11	5009
ACH: 0003492	03/07/2017	PG and E	GAS CHARGES FOR 1/18/17-2/15/17	1,000.88	5010
ACH: 0003493	03/08/2017	BLUEPAY	SERVICE FEE FOR FEBRUARY 2017	10.00	5013
ACH: 0003494	03/08/2017	WALTER A SELLS	Sells Walter	5.00	5014
ACH: 0003495	03/08/2017	LEE S. PATTON	Patton Lee	222.03	5014
ACH: 0003496	03/08/2017	PATRICIA SLAVEN-IRVIN	ERGOTRON SIT STAND STATION FOR MELODY	610.56	5014
ACH: 0003497	03/08/2017	DAVID A DRAKE	EXCO PER DIEM 2/28/17	283.39	5014
ACH: 0003498	03/08/2017	KEITH FORBES	STAFF MEALS / MISC 2/8/17	2.00	5014
ACH: 0003499	03/08/2017	EDWARD G. GLADBACH	FINCO MEETING PER DIEM 2/28/17	283.39	5014
ACH: 0003500	03/08/2017	ALLISON L. HARTILL	VISION CARE - MICHAEL	403.95	5014

Check Number	Check Date	Name	Invoice Description	Amount	Batch ID
ACH: 0003501	03/08/2017	PETER KUCHINSKY II	POSTAGE	93.20	5014
ACH: 0003502	03/08/2017	MELODY A. HENRIQUES-McDONALD	EXCO PER DIEM 2/28/17	283.39	5014
ACH: 0003503	03/08/2017	SYLVIA ROBINSON	SPRING ACWA 2017 REGISTRATION- EXCO MEMBERS-GLADBACH, KNUTSON, MCDONALD, RUPP AND HODGIN	3,495.00	5014
ACH: 0003504	03/08/2017	PATTI RIDER	DWC CONFERENCE MEALS 2/23-24/17	170.67	5014
ACH: 0003505	03/08/2017	JOHN BRUCE RUPP	EXCO PER DIEM 2/28/17	283.39	5014
ACH: 0003506	03/08/2017	CHARLES P. WAGENSELLER	STAFF MEALS/MISC 2/21-23/17	55.48	5014
ACH: 0003507	03/08/2017	BOBBETTE WELLS	MINERAL WATERS FOR WELLNESS COMMITTEE SUPPLY	21.86	5014
ACH: 0003508	03/08/2017	SAM'S CLUB	LEADERSHIP CLASS MEALS/MISC 3/8/17	208.01	5018
ACH: 0003509	03/10/2017	KRONICK, MOSKOVITZ, TIEDEMANN AND GIRARD	RECORD STORAGE FEE FOR MARCH 2017	50.00	5022
ACH: 0003510	03/10/2017	CONSOLIDATED COMMUNICATIONS	ACCT# 916-774-7040/0 LONG DISTANCE SERVICE 1/09/17-2/10/17	2,105.27	5023
ACH: 0003511	03/14/2017	ATT MOBILITY	WIRELESS CHARGES FOR 1/20/17-2/19/17	603.88	5031
ACH: 0003512	03/15/2017	ALLISON L. HARTILL	HEALTH FAIR TRAVEL 3/7/17	160.15	5034
ACH: 0003513	03/15/2017	PETER KUCHINSKY II	CELL PHONE REIMBURSEMENT 1/26/17-2/25/17	84.46	5034
ACH: 0003514	03/15/2017	PATTI RIDER	COMPUTER LOAN COMPUTER AND PRINTER PURCHASED	820.97	5034
ACH: 0003515	03/15/2017	MONICA SISCO	DWC CONFERENCE TRAVEL 3/2-3/17	103.26	5034
ACH: 0003516	03/15/2017	NIDIA M. WATKINS	STAFF TRAVEL 2/23/17	39.22	5034
ACH: 0003517	03/15/2017	CECILIA M. WUCHTER	CELL PHONE REIMBURSEMENT 2/2/17-3/1/17	50.00	5034
ACH: 0003518	03/15/2017	ACCESS	EB OFFSITE STORAGE FEBRUARY 2017	107.39	5035
ACH: 0003519	03/15/2017	AON RISK INSURANCE SERVICES WEST	AUDIT-EXCESS WC policy #WCX005673501 ACWA POLICY TERM JULY 1,2015 TO JULY 1,2016	8,454.95	5036
ACH: 0003520	03/15/2017	ANTHEM BLUE CROSS OF CALIFORNIA	EGWP PREMIUM PAYMENT HMO MARCH 2017	3,874.89	5037
ACH: 0003521	03/15/2017	MHN MANAGED HEALTH NETWORK	PREMIUM PAYMENT FOR MARCH 2017	5,405.53	5038
ACH: 0003522	03/15/2017	DeltaCare USA	PREMIUMS FOR MARCH 2017	7,656.66	5039
ACH: 0003523	03/15/2017	VISION SERVICE PLAN	PREMIUM PAYMENT FOR MARCH 2017	14,691.60	5040
ACH: 0003524	03/15/2017	STANDARD LIFE INSURANCE COMPANY	PREMIUM PAYMENT FOR MARCH 2017	54,739.38	5041
ACH: 0003525	03/15/2017	VISION SERVICE PLAN	FEBRUARY 2017 CLAIMS	95,514.59	5042
ACH: 0003526	03/15/2017	STEALTH BENEFIT SOLUTIONS	EB EXCESS INSURANCE FEES MARCH 2017	135,244.85	5043

Check Number	Check Date	Name	Invoice Description	Amount	Batch ID
ACH: 0003527	03/15/2017	ANTHEM BLUE CROSS OF CALIFORNIA	PREMIUM PAYMENT FOR MARCH 2017	182,525.21	5044
ACH: 0003528	03/15/2017	ANTHEM BLUE CROSS OF CALIFORNIA	PREMIUM HMO PAYMENT FOR MARCH 2017	2,275,098.81	5045
ACH: 0003529	03/15/2017	KAISER PERMANENTE - NORTH	PREMIUM PAYMENT FOR MARCH 2017	470,485.59	5046
ACH: 0003530	03/15/2017	KAISER PERMANENTE - SOUTH	PREMIUM PAYMENT FOR MARCH 2017	1,114,406.78	5047
ACH: 0003531	03/15/2017	WALTER A SELLS	CEO AUTO ALLOWANCE FOR MARCH 2017	1,000.00	5048
ACH: 0003532	03/15/2017	AMERICAN FUNDS GROUP	STAFF ROTH IRA CONTRIBUTIONS FOR 3/17/17 PAYROLL	461.50	5050
ACH: 0003533	03/15/2017	HEALTH EQUITY	HSA ADMIN FEE FOR MARCH 2017	91.45	5051
ACH: 0003534	03/15/2017	HEALTH EQUITY	STAFF HSA CONTRIBUTIONS FOR 3/17/17 PAYROLL	3,466.18	5052
ACH: 0003535	03/15/2017	EMPLOYMENT DEVELOPMENT DEPARTMENT	STATE PAYROLL TAXES FOR STAFF PAYROLL 3/17/17	6,766.27	5053
ACH: 0003536	03/15/2017	INTERNAL REVENUE SERVICE	FEDERAL PAYROLL TAXES FOR STAFF PAYROLL 3/17/17	24,832.59	5054
ACH: 0003537	03/15/2017	BOARD OF EQUALIZATION	2016 USE TAX PAYMENT ACCT# 102132257	1,081.00	5057
EBC: 0001357	03/01/2017	DELTA DENTAL INSURANCE COMPANY	DELTA DENTAL EB CLAIM PAYMENTS FEBRUARY 17 TO FEBRUARY 23,2017	193,269.85	4986
EBC: 0001358	03/01/2017	ANTHEM BLUE CROSS OF CALIFORNIA	EB CLAIM PAYMENTS CK#613251-CK#613336	28,927.56	4988
EBC: 0001359	03/01/2017	ANTHEM BLUE CROSS OF CALIFORNIA	EB ELECTRONIC CLAIM PAYMENTS EG27656233-EG27656370	112,790.38	4989
EBC: 0001360	03/02/2017	ANTHEM BLUE CROSS OF CALIFORNIA	EB CLAIM PAYMENTS CK#613337-CK#613482	96,615.13	4997
EBC: 0001361	03/02/2017	ANTHEM BLUE CROSS OF CALIFORNIA	EB ELECTRONIC CLAIM PAYMENTS EG27670195-EG27670412	110,854.73	4998
EBC: 0001362	03/03/2017	ANTHEM BLUE CROSS OF CALIFORNIA	EB CLAIM PAYMENTS CK#613483-CK#613714	48,258.53	5000
EBC: 0001363	03/03/2017	ANTHEM BLUE CROSS OF CALIFORNIA	EB ELECTRONIC CLAIM PAYMENTS EG27686379-EG27686619	82,983.81	5001
EBC: 0001364	03/04/2017	ANTHEM BLUE CROSS OF CALIFORNIA	EB CLAIM PAYMENTS CK#613715-CK#613768	8,689.89	5002
EBC: 0001365	03/04/2017	ANTHEM BLUE CROSS OF CALIFORNIA	EB ELECTRONIC CLAIM PAYMENTS EG27699570-EG27699643	11,265.59	5003
EBC: 0001366	03/06/2017	ANTHEM BLUE CROSS OF CALIFORNIA	RX/OUT OF AREA CLAIMS FOR FEBRUARY 20 TO FEBRUARY 28,2017	379,488.41	5005
EBC: 0001367	03/06/2017	ANTHEM BLUE CROSS OF CALIFORNIA	EB CLAIM PAYMENTS CK#613769-CK#613853	20,315.90	5006
EBC: 0001368	03/06/2017	ANTHEM BLUE CROSS OF CALIFORNIA	EB ELECTRONIC CLAIM PAYMENTS EG27714393-EG27714536	79,607.37	5007
EBC: 0001369	03/07/2017	ANTHEM BLUE CROSS OF CALIFORNIA	EB CLAIM PAYMENTS CK#613854-CK#613968	28,878.25	5011

Check Number	Check Date	Name	Invoice Description	Amount	Batch ID
EBC: 0001370	03/07/2017	ANTHEM BLUE CROSS OF CALIFORNIA	EB ELECTRONIC CLAIM PAYMENTS EG27725374-EG27725558	136,970.83	5012
EBC: 0001371	03/08/2017	ANTHEM BLUE CROSS OF CALIFORNIA	EB CLAIM PAYMENTS CK#613969-CK#614101	112,242.41	5015
EBC: 0001372	03/08/2017	ANTHEM BLUE CROSS OF CALIFORNIA	EB ELECTRONIC CLAIM PAYMENTS EG27739998-EG27740206	570,885.92	5016
EBC: 0001373	03/08/2017	DELTA DENTAL INSURANCE COMPANY	DELTA DENTAL EB CLAIM PAYMENTS MARCH 1 TO MARCH 2,2017	195,950.58	5017
EBC: 0001374	03/09/2017	ANTHEM BLUE CROSS OF CALIFORNIA	RX/OUT OF AREA CLAIMS FOR MARCH 1 TO MARCH 5,2017	168,589.14	5019
EBC: 0001375	03/09/2017	ANTHEM BLUE CROSS OF CALIFORNIA	EB CLAIM PAYMENTS CK#614102-CK#614193	33,116.76	5020
EBC: 0001376	03/09/2017	ANTHEM BLUE CROSS OF CALIFORNIA	EB ELECTRONIC CLAIM PAYMENTS EG27753893-EG27754066	311,573.03	5021
EBC: 0001377	03/10/2017	ANTHEM BLUE CROSS OF CALIFORNIA	EB CLAIM PAYMENTS CK#614194-CK#614357	60,888.30	5024
EBC: 0001378	03/10/2017	ANTHEM BLUE CROSS OF CALIFORNIA	EB ELECTRONIC CLAIM PAYMENTS EG27769112-EG27769325	131,265.33	5025
EBC: 0001379	03/11/2017	ANTHEM BLUE CROSS OF CALIFORNIA	EB CLAIM PAYMENTS CK#614358-CK#614466	12,810.27	5026
EBC: 0001380	03/11/2017	ANTHEM BLUE CROSS OF CALIFORNIA	EB ELECTRONIC CLAIM PAYMENTS EG27782904-EG27783022	82,982.29	5027
EBC: 0001381	03/13/2017	ANTHEM BLUE CROSS OF CALIFORNIA	EB ELECTRONIC CLAIM PAYMENTS EG27797219-EG27797305	196,237.28	5030
EBC: 0001382	03/13/2017	ANTHEM BLUE CROSS OF CALIFORNIA	EB CLAIM PAYMENTS CK#614467-CK#614529	27,284.96	5029
EBC: 0001383	03/14/2017	ANTHEM BLUE CROSS OF CALIFORNIA	EB CLAIM PAYMENTS CK#614530-CK#614692	36,394.79	5032
EBC: 0001384	03/14/2017	ANTHEM BLUE CROSS OF CALIFORNIA	EB ELECTRONIC CLAIM PAYMENTS EG27810302-EG27810525	212,578.04	5033
EBC: 0001385	03/15/2017	DELTA DENTAL INSURANCE COMPANY	EB CLAIM PAYMENTS MARCH 3 TO MARCH 9,2017	181,707.57	5049
EBC: 0001386	03/15/2017	ANTHEM BLUE CROSS OF CALIFORNIA	EB CLAIM PAYMENTS CK#614693-CK#614845	43,821.29	5055
EBC: 0001387	03/15/2017	ANTHEM BLUE CROSS OF CALIFORNIA	EB ELECTRONIC CLAIM PAYMENTS EG27824239-EG27824424	83,751.75	5056
			Total	**13,185,804.53**	

Liability, Property, & Work Comp Claims Payments
$522,065.35

ACWA Joint Powers Insurance Authority

Vendor Payment Report

Check Number	Check Date	Name	Invoice Description	Amount	Batch ID
53964	03/22/2017	ASSOC. OF GOVERNMENTAL RISK POOLS	CUSTOMER #185 ANDY SELLS ACWA/JPIA AFFILIATE-CAJPA TERM 2/1/17-1/31/18	3,555.00	5071
53965	03/22/2017	Cisco WebEx, LLC	TELECONFERENCE BILLING 2/10/17-33/7/17	986.06	5071
53966	03/22/2017	LEADERSHIP DEVELOPMENT NETWORK, LLC.	LEADERSHIP DEVELOPMENT NETWORK, LLC.-DELIVER SESSION THREE OF LEADERSHIP DEVELOPMENT PROGRAM FOR MANAGERS	5,716.00	5071
53967	03/22/2017	RALPH SCOTT	MONTHLY SERVICE AND SUPPLIES FOR MARCH 2017	2,203.91	5071
53968	03/22/2017	SOQUEL CREEK WATER DISTRICT	SMALL CLAIM ADMIN FEES CLAIMS #17-0537 AND 17-0538	200.00	5071
53969	03/22/2017	STOCKTON EAST WATER DISTRICT	WORKPLACE VIOLENCE CLASS REFRESHMENTS 3/15/17	33.96	5071
53970	03/22/2017	UNITED PARCEL SERVICE	DELIVERY SERVICE 3/6/17-3/10/17	337.25	5071
53971	03/29/2017	WILBERT D. KNUTSON	EXCO COMMITTEE TRAVEL 3/14 AND 3/17/17	1,609.42	5089
53972	03/29/2017	DENNIS ERDMAN	WC MEETING PER DIEM 3/20/17	770.65	5089
53973	03/29/2017	NEIL W. SCHILD	W/C COMMITTEE MEETING PER DIEM 3/20/17	283.39	5089
53974	03/29/2017	ABSOLUTE SECURED SHREDDING, INC.	SHREDDING SERVICE 3/20/17	155.00	5089
53975	03/29/2017	ACWA	ACWA 2017 SPRING CONFERENCE EXHIBITION-SYLVIA ROBINSON MEAL TICKETS	95.00	5089
53976	03/29/2017	ACWA/JPIA	ACWA EAP PREMIUM APRIL 2017	94,635.38	5089
53977	03/29/2017	ACWA/JPIA EMPLOYEE FUND	REIMBURSEMENT FOR CHIPS USED FOR THE FINCO MEETING 3/20/17	4.00	5089
53978	03/29/2017	CAGWIN AND DORWARD	LANDSCAPE MAINTENANCE FOR MARCH 2017	218.00	5089
53979	03/29/2017	CAMROSA WATER DISTRICT	SMALL CLAIM ADMIN FEE CLAIM #17-0542	100.00	5089
53980	03/29/2017	EMPLOYEE BASED SYSTEMS	CUSTOMER #3189 SUPPORT 4/19/17 TO 4/18/18 EZ WAGE AND TAX	200.00	5089
53981	03/29/2017	FRESNO METROPOLITAN	ERGONOMICS TRAINING CLASS REFRESHMENTS 3/7, 3/9 AND 3/20/17 REIMBURSEMENT	122.86	5089
53982	03/29/2017	GLENN-COLUSA IRRIGATION DISTRICT	FINCO MEETING TRAVEL 3/20/17 DENNIS MICHUM	642.63	5089
53983	03/29/2017	PFM ASSET MANAGEMENT, LLC.	ACWA/JPIA EMPLOYEE BENEFITS	7,402.57	5089

Check Number	Check Date	Name	Invoice Description	Amount	Batch ID
53984	03/29/2017	U.S. POSTAL SERVICE(HASLER)	METER ACCT #257933 POSTAGE	3,000.00	5089
53985	03/29/2017	UNITED PARCEL SERVICE	DELIVERY SERVICE 3/13/17-3/17/17	288.52	5089
53986	03/29/2017	VALLECITOS WATER DISTRICT	LOCKOUT/TAGOUT CLASS REFRESHMENTS 3/23/17 REIMBURSEMENT	30.98	5089
53987	03/29/2017	YORBA LINDA WATER DISTRICT	SMALL CLAIM ADMIN FEE CLAIM #17-0562	100.00	5089
ACH: 0003538	03/16/2017	LINCOLN FINANCIAL GROUP	LINCOLN 457 CONTRIBUTIONS FOR STAFF PAYROLL 3/17/17	1,848.00	5059
ACH: 0003539	03/16/2017	Payroll Clearing Account	STAFF PAYROLL 3/17/17	116,976.69	5060
ACH: 0003540	03/17/2017	PUBLIC EMPLOYEES RETIREMENT SYSTEM	STAFF 457 CONTRIBUTIONS FOR 3/17/17 PAYROLL	8,009.15	5063
ACH: 0003541	03/21/2017	PUBLIC EMPLOYEES RETIREMENT SYSTEM	EMPLOYER CONTRIBUTIONS PEPRA FOR STAFF PAYROLL 3/17/17	26,837.19	5072
ACH: 0003542	03/21/2017	BANK CARD CENTER	VISA CARD PAYMENT FOR STATEMENT CLOSING FEBRUARY 28,2017	29,739.90	5073
ACH: 0003543	03/23/2017	RICHARD SCOTT WOOD	Wood Scott	553.68	5079
ACH: 0003544	03/23/2017	LEE S. PATTON	Patton Lee	185.11	5079
ACH: 0003545	03/23/2017	ROBIN FLINT	Flint Robin	198.77	5079
ACH: 0003546	03/23/2017	CAROL BARAKE	RAS TRAVEL 2/28/17	35.76	5079
ACH: 0003547	03/23/2017	KEITH FORBES	CELL PHONE AND INTERNET MARCH 2017	222.29	5079
ACH: 0003547	03/27/2017	ALLIANT INSURANCE SERVICES INC	ALLIANT INSURANCE SERVICES INC-MARCH 2017 BENEFITS CONSULTING FEE	5,000.00	5086
ACH: 0003548	03/23/2017	ALLISON L. HARTILL	HEALTH FAIR TRAVEL 3/14/17	159.08	5079
ACH: 0003548	03/29/2017	PLUMB LINE, INC	ONLINE SESSION FOR GROUP TERM LIFE AND PEPRA PERS ASSISTANCE ON 2/13/17	85.50	5092
ACH: 0003549	03/29/2017	CLEARLAKE OAKS COUNTY WATER DISTRICT	ADVANCED PAYMENT ON PROPERTY CLAIM #17-0499	100,000.00	5093
ACH: 0003549	03/23/2017	DIANNA SUTTON	CHECK PRESENTATION TRAVEL 3/7/17 AND 3/13/17	102.27	5079
ACH: 0003550	03/29/2017	bswift	ONLINE SERVICE FEES AND EBB CHARGES FOR MARCH 2017	29,508.70	5094
ACH: 0003551	03/29/2017	KEITH FORBES	TRAINING MEALS/MISC 3/7/17	325.47	5095
ACH: 0003552	03/29/2017	EDWARD G. GLADBACH	CELL PHONE REIMBURSEMENT FOR 2/5/17-3/4/17	50.00	5095
ACH: 0003553	03/29/2017	PETER KUCHINSKY II	POSTAGE	283.46	5095
ACH: 0003554	03/29/2017	MELODY A. HENRIQUES-McDONALD	EXCO MEALS/MISC 3/19-21/17 AND 3/23/17	3,216.37	5095
ACH: 0003555	03/29/2017	DALISAY MATIAS	SOCIAL SECURITY/MEDICARE WORKSHOP TRAVEL 3/22/17	16.98	5095
ACH: 0003556	03/29/2017	SYLVIA ROBINSON	ACWA 2017 SPRING CONFEENCE MEAL TICKETS FOR ROB GREENFIELD	1,105.00	5095
ACH: 0003557	03/29/2017	JOHN BRUCE RUPP	EXCO MEALS/MISC 3/19-21/17	1,179.69	5095

Check Number	Check Date	Name	Invoice Description	Amount	Batch ID
ACH: 0003558	03/30/2017	Payroll Clearing Account	STAFF PAYROLL 3/31/17	117,150.69	5100
ACH: 0003559	03/30/2017	LINCOLN FINANCIAL GROUP	LINCOLN 457 CONTRIBUTIONS FOR STAFF PAYROLL 3/31/17	1,548.00	5101
ACH: 0003560	03/30/2017	PUBLIC EMPLOYEES RETIREMENT SYSTEM	STAFF 457 CONTRIBUTIONS FOR 3/31/17 PAYROLL	8,009.15	5102
ACH: 0003561	03/30/2017	PUBLIC EMPLOYEES RETIREMENT SYSTEM	EMPLOYER CONTRIBUTIONS PEPRA FOR 3/31/17 PAYROLL	26,881.87	5103
ACH: 0003562	03/29/2017	AMERICAN FUNDS GROUP	STAFF ROTH IRA CONTRIBUTIONS FOR 3/31/17 PAYROLL	461.50	5104
ACH: 0003563	03/30/2017	HEALTH EQUITY	STAFF HSA CONTRIBUTIONS FOR 3/31/17 PAYROLL	3,466.18	5105
ACH: 0003564	03/31/2017	INTERNAL REVENUE SERVICE	FEDERAL PAYROLL TAXES FOR STAFF PAYROLL 3/31/17	24,912.19	5108
ACH: 0003565	03/31/2017	EMPLOYMENT DEVELOPMENT DEPARTMENT	STATE PAYROLL TAXES FOR STAFF PAYROLL 3/31/17	6,805.97	5109
EBC: 0001388	03/16/2017	ANTHEM BLUE CROSS OF CALIFORNIA	RX/OUT OF AREA CLAIMS FOR MARCH 6 TO MARCH 12,2017	565,953.49	5058
EBC: 0001389	03/16/2017	ANTHEM BLUE CROSS OF CALIFORNIA	EB CLAIM PAYMENTS CK#614846-CK#614976	42,751.57	5061
EBC: 0001390	03/16/2017	ANTHEM BLUE CROSS OF CALIFORNIA	EB ELECTRONIC CLAIM PAYMENTS EG27838320-EG27838484	143,300.86	5062
EBC: 0001391	03/17/2017	ANTHEM BLUE CROSS OF CALIFORNIA	EB CLAIM PAYMENTS CK#614977-CK#615079	71,800.42	5064
EBC: 0001392	03/17/2017	ANTHEM BLUE CROSS OF CALIFORNIA	EB ELECTRONIC CLAIM PAYMENTS EG27853292-EG27853460	88,104.10	5065
EBC: 0001393	03/18/2017	ANTHEM BLUE CROSS OF CALIFORNIA	EB CLAIM PAYMENTS CK#615080-CK#615125	3,083.78	5066
EBC: 0001394	03/18/2017	ANTHEM BLUE CROSS OF CALIFORNIA	EB ELECTRONIC CLAIM PAYMENTS EG27866082-EG27866167	20,740.31	5067
EBC: 0001395	03/20/2017	ANTHEM BLUE CROSS OF CALIFORNIA	EB CLAIM PAYMENTS CK#615126-CK#615274	22,150.63	5068
EBC: 0001396	03/20/2017	ANTHEM BLUE CROSS OF CALIFORNIA	EB ELECTRONIC CLAIM PAYMENTS EG27881278-EG27881426	131,357.36	5069
EBC: 0001397	03/21/2017	ANTHEM BLUE CROSS OF CALIFORNIA	EB CLAIM PAYMENTS CK#615275-CK#615404	48,061.05	5070
EBC: 0001398	03/21/2017	ANTHEM BLUE CROSS OF CALIFORNIA	EB ELECTRONIC CLAIM PAYMENTS EG27894721-EG27894959	161,633.78	5074
EBC: 0001399	03/22/2017	DELTA DENTAL INSURANCE COMPANY	EB CLAIM PAYMENTS MARCH 10 TO MARCH 16,2017	191,644.17	5075
EBC: 0001400	03/22/2017	ANTHEM BLUE CROSS OF CALIFORNIA	EB CLAIM PAYMENTS CK#615405-CK#615529	13,962.49	5076
EBC: 0001401	03/22/2017	ANTHEM BLUE CROSS OF CALIFORNIA	EB ELECTRONIC CLAIM PAYMENTS EG27907881-EG27908096	107,395.30	5077
EBC: 0001402	03/23/2017	ANTHEM BLUE CROSS OF CALIFORNIA	RX/OUT OF AREA CLAIMS FOR MARCH 13 TO MARCH 19,2017	491,254.28	5078

Check Number	Check Date	Name	Invoice Description	Amount	Batch ID
EBC: 0001403	03/23/2017	ANTHEM BLUE CROSS OF CALIFORNIA	EB CLAIM PAYMENTS CK#615530-CK#615660	47,588.29	5080
EBC: 0001404	03/23/2017	ANTHEM BLUE CROSS OF CALIFORNIA	EB ELECTRONIC CLAIM PAYMENTS EG27921774-EG27921961	103,561.45	5081
EBC: 0001405	03/24/2017	ANTHEM BLUE CROSS OF CALIFORNIA	EB CLAIM PAYMENTS CK#615661-CK#615831	36,712.06	5082
EBC: 0001406	03/24/2017	ANTHEM BLUE CROSS OF CALIFORNIA	EB ELECTRONIC CLAIM PAYMENTS EG27937742-EG27937941	84,465.29	5083
EBC: 0001407	03/25/2017	ANTHEM BLUE CROSS OF CALIFORNIA	EB CLAIM PAYMENTS CK#615832-CK#615900	9,660.72	5084
EBC: 0001408	03/25/2017	ANTHEM BLUE CROSS OF CALIFORNIA	EB ELECTRONIC CLAIM PAYMENTS EG27950501-EG27950608	30,054.01	5085
EBC: 0001409	03/27/2017	ANTHEM BLUE CROSS OF CALIFORNIA	EB CLAIM PAYMENTS CK#615901-CK#616012	22,389.56	5087
EBC: 0001410	03/27/2017	ANTHEM BLUE CROSS OF CALIFORNIA	EB ELECTRONIC CLAIM PAYMENTS EG27966048-EG27966228	107,610.51	5088
EBC: 0001411	03/28/2017	ANTHEM BLUE CROSS OF CALIFORNIA	EB CLAIM PAYMENTS CK#616013-CK#616135	22,453.65	5090
EBC: 0001412	03/28/2017	ANTHEM BLUE CROSS OF CALIFORNIA	EB ELECTRONIC CLAIM PAYMENTS EG27978832-EG27979032	82,332.17	5091
EBC: 0001413	03/29/2017	DELTA DENTAL INSURANCE COMPANY	EB CLAIM PAYMENTS MARCH 17 TO MARCH 23,2017	194,891.47	5096
EBC: 0001414	03/29/2017	ANTHEM BLUE CROSS OF CALIFORNIA	EB CLAIM PAYMENTS CK#616136-CK#616282	25,573.51	5097
EBC: 0001415	03/29/2017	ANTHEM BLUE CROSS OF CALIFORNIA	EB ELECTRONIC CLAIM PAYMENTS EG27992440-EG27992673	206,648.08	5098
EBC: 0001416	03/30/2017	ANTHEM BLUE CROSS OF CALIFORNIA	RX/OUT OF AREA CLAIMS FOR MARCH 20 TO MARCH 26,2017	417,331.95	5099
EBC: 0001417	03/30/2017	ANTHEM BLUE CROSS OF CALIFORNIA	EB CLAIM PAYMENTS CK#616283-CK#616435	81,471.03	5106
EBC: 0001418	03/30/2017	ANTHEM BLUE CROSS OF CALIFORNIA	EB ELECTRONIC CLAIM PAYMENTS EG28007738-EG28007923	89,696.63	5107
EBC: 0001419	03/31/2017	ANTHEM BLUE CROSS OF CALIFORNIA	EB CLAIM PAYMENTS CK#616436-CK#616560	46,234.82	5110
EBC: 0001420	03/31/2017	ANTHEM BLUE CROSS OF CALIFORNIA	EB ELECTRONIC CLAIM PAYMENTS EG28024037-EG28024212	72,243.35	5111
			Total	**4,421,677.33**	

Liability, Property, & Work Comp Claims Payments
$451,654.85

Board of Directors' Meeting

Hyatt Regency Monterey
One Old Golf Course Road
Monterey, CA 93940
(831) 372-1234

Monday
May 8, 2017
1:30 PM

BOARD PRESIDENT:
E.G. "Jerry" Gladbach, Castaic Lake Water Agency

VICE PRESIDENT:
Thomas A. Cuquet, South Sutter Water District

JPIA Voting Procedures

Test voting will be conducted prior to the start of the Board meeting

The California Brown Act amendment requires public agencies to publicly report how each member of a governing board votes on each item of business.

Each voting member of the Board of Directors will be provided a voting device. Every device is numbered on the back, and that number will be assigned to you as you check in at the registration desk.

INSTRUCTIONS

When the Board is ready to vote, the President will announce that it is time to vote (instructions will appear on the projection screen at the front).

Voting Keys		
1	=	**Yes**
2	=	**No**
3	=	**Abstain**
PRESS SEND		

HOW DO I SUBMIT MY VOTE? Press **1**, **2**, or **3** to cast your vote; then press **SEND**.

WHAT HAPPENS IF I MAKE A MISTAKE? *Re-submit your vote (press 1, 2, or 3 and send).*

WHAT IF I ARRIVE LATE? *Your vote will be cast from the time you arrive at the meeting; prior to that your vote will register as "absent".*

WHAT HAPPENS IF I AM OUT OF THE ROOM OR HAVE TO LEAVE EARLY? *Your vote will be recorded as "absent" for that vote.*

CHECK YOUR DEVICE TO MAKE SURE THAT IT IS WORKING PROPERLY – PRESS ANY BUTTON AND IT WILL LIGHT UP. ALL DEVICES WERE TESTED PRIOR TO THE MEETING.

IF IT DOES NOT LIGHT UP: *Take it back to the registration desk and ask for another keypad and make sure that they make a note of the numeric change (we are new to this too!).*

RETURN YOUR KEYPAD TO ANY STAFF MEMBER

YOUR BEST PROTECTION

BOARD OF DIRECTORS' MEETING

AGENDA

HYATT REGENCY MONTEREY
Regency Grand Ballroom
One Old Golf Course Road, Monterey CA 93940
(831) 372-1234

Monday – May 8, 2017 – 1:30 PM

WELCOME

CALL TO ORDER AND ANNOUNCEMENT OF QUORUM

ANNOUNCEMENT RECORDING OF MEETING This meeting may be recorded to assist in preparation of minutes. Recordings will only be kept 30 days following the meeting, as mandated by the California Brown Act.

PLEDGE OF ALLEGIANCE

EVACUATION PROCEDURES

PUBLIC COMMENT Members of the public will be allowed to address the Board of Directors on any agenda item prior to the Board's decision on the item. They will also be allowed to comment on any issues that they wish which may or may not be on the agenda. If anyone present wishes to be heard, please let the Chairman know.

INTRODUCTION OF GUESTS

ADDITIONS TO OR DELETIONS FROM THE AGENDA

Presenter			Page#
		I. CONSENT CALENDAR	
Gladbach	*	A. Approve the minutes of the meeting of November 28, 2016.	**111**
		II. ELECTIONS	
Robinson	*	A. Review the voting procedures and the list of qualified candidates (four-year terms).	**122**
Sells	*	B. Each candidate to address membership prior to voting.	**124**
Sells		C. Direct membership to vote.	

Preliminary Agenda Issued: March 28, 2017
Final Agenda Issued: April 13, 2017

Presenter			Page#
		III. ADMINISTRATION	
Sells	*	A. Glossary of Terms.	**131**
Thesing	*	B. Ratify Executive Committee's acceptance of new agencies.	**144**
Quinn		C. ACWA Presentation.	
Sells	*	D. Review and approve the JPIA Conflict of Interest Code.	**145**
		IV. FINANCIAL	
Scaglione	*	A. Review and approve the Audited Financial Statements for year ending September 30, 2016.	**151**
deBernardi	*	B. Review and approve the proposed Operating Budget for the fiscal year October 1, 2017-18.	**224**
		V. PROGRAMS	
Sells	*	A. Pooled Program update: 1. Liability Program 2. Property Program 3. Workers' Compensation Program 4. Employee Benefits Program	**228**
		VI. MEMBERSHIP BENEFITS	
Barake	*	A. Announce the winners of the H.R. LaBounty Safety Award Program.	**233**
Barake	*	B. Risk Management Program update.	**235**
Slaven	*	C. Human Resources, Training, and Leadership Program updates.	**239**
		VII. CEO UPDATE	
Sells	*	A. Current issues/events at the JPIA.	**249**
		VIII. OTHER BUSINESS	
Greenfield		B. Briefly review pending lawsuits directly involving the JPIA.	
Gladbach		C. Open discussion.	

Presenter | Page#

Gladbach

D. Announce the Board of Directors Reception at 5:00 p.m. following the Town Hall meeting and introduce sponsors in attendance.

ADJOURNMENT

*Related items enclosed.

MISSION STATEMENT: ACWA JPIA is dedicated to consistently and cost effectively providing the broadest possible affordable insurance coverages and related services to its member agencies.

BOARD OF DIRECTORS RECEPTION

5:00 to 6:00 PM – Regency Foyer

***Many thanks to our Reception Sponsors*:**

Americans With Disabilities Act – *ACWA JPIA conforms to the protections and prohibitions contained in Section 202 of the Americans with Disabilities Act of 1990 and the Federal Rules and Regulations adopted in implementation thereof. A request for disability-related modification or accommodation, in order to participate in a public meeting of the JPIA, shall be made to: Bobbette Wells, Executive Assistant, ACWA JPIA, P. O. Box 619082, Roseville, CA 95661-9082; telephone (916) 786-5742. The JPIA's normal business hours are Monday – Friday, 7:30 a.m. to 4:30 p.m. (Government Code Section 54954.2, subdivision. (a)(1).)*

Written materials relating to an item on this Agenda that are distributed to the JPIA within 72 hours before it is to consider the item at its regularly scheduled meeting will be made available for public inspection at ACWA JPIA, 2100 Professional Drive, Roseville, CA 95661-3700; telephone (916) 786-5742. The JPIA's normal business hours are Monday – Friday, 7:30 a.m. to 4:30 p.m.

Unapproved Minutes

Board of Directors' Meeting

Anaheim Marriott
700 West Convention Way
Anaheim CA 92802
(714) 750-8000

November 28, 2016

VOTING PARTICIPANTS

See the list following the minutes.

NON-VOTING PARTICIPANTS

See the list of attendees.

STAFF PRESENT

See the list of attendees.

CALL TO ORDER AND ANNOUNCEMENT OF QUORUM

President Gladbach called the meeting to order at 1:32 p.m., welcomed everyone to Fall Conference in Anaheim, and announced that a quorum was present.

ANNOUNCEMENT RECORDING OF MEETING

President Gladbach announced that the meeting was being recorded to assist in preparation of minutes and that the recording would only be kept 30 days following the meeting, as mandated by the California Brown Act.

PLEDGE OF ALLEGIANCE

The Pledge of Allegiance was led by President Gladbach.

EVACUATION PROCEDURES

Mr. Sells reviewed the building evacuation procedures.

PUBLIC COMMENT

As stated in the agenda, 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.

WELCOME AND INTRODUCTION OF GUESTS

President Gladbach welcomed all in attendance and introduced the Executive Committee members, consultants, and JPIA staff in attendance.

ADDITIONS TO OR DELETIONS FROM THE AGENDA

President Gladbach asked for any additions to or deletions from the agenda; none were noted.

CONSENT CALENDAR

Mr. Sells reviewed the electronic voting procedures and proceeded with a test vote. President Gladbach called for approval of the Consent Calendar.

> **Motion:** That the Board of Directors approve the minutes of the May 2, 2016 meeting as presented.
> *Motioner:* *Jayce Schwarm, San Dieguito Water District*
> *Seconder:* *Kathy Tiegs, Cucamonga Valley Water District*
> (92-Yes; 0-No; 4-Abstain)
> **see voting tally following the minutes.*

ADMINISTRATION

Glossary of Terms

Members were directed to the Glossary of Terms in the conference packet. It was recommended that they become acquainted with the terms used in this meeting and to inform staff of any other terms used in this meeting that need to be included.

ACWA Presentation

Mr. Tim Quinn, Executive Director of ACWA, demonstrated the partnered relationship between ACWA and the JPIA in meeting member's needs. He went on to review ACWA's strategic business plan, long-term conservation and drought policy, solutions for the future, and their plan for marketing and outreach.

New Member Agencies

President Gladbach noted that at each Board meeting, a list of new members is provided for membership ratification. He indicated that four member agencies have or will become members of the JPIA: Friant North Authority; Monterey Regional Water Pollution Control Agency; Santa Rosa Regional Resources and Authority; and South Valley Water Banking Authority.

The Executive Committee recommended that the Board of Directors ratify the acceptance of the four agencies, as presented.

> **Motion:** That the Board of Directors ratify the Executive Committee's acceptance of Friant North Authority; Monterey Regional Water Pollution Control Agency; Santa Rosa Regional Resources and Authority; and South Valley Water Banking Authority presented as members of the JPIA.
> *Motioner:* *Fred Bockmiller, Mesa Water District*
> *Seconder:* *Bruce Dandy, United Water Conservation District*
> (103-Yes; 2-No; 2-Abstain)
> **see voting tally following the minutes.*

Calendar of Meeting Dates for 2017
President Gladbach referenced the calendar of meeting dates for 2017 included in the packet. All of these meetings will be posted and open to the public.

MEMBERSHIP BENEFITS & RESOURCES

Human Resource Management
Ms. Stangel reported that some of the major key differentials between the JPIA and its competitors is the specific "water" expertise and individualized services provided to its members. One of the key components is the attention given to the Human Resources and Employment Practices arenas.

Ms. Stangel stated that Employment Practices claims are down by 35% over the past 20 years. Contributing resources included: Human Resource Regional Group meetings; the JPIA Professional Development Program; Training; Webinars; On-line training; Employment Practices Hotline; Occu-Med; AB 1825 Training; and Employment Practices Liability Memorandum of Coverage.

Leadership Program and Training Update
Ms. Slaven reported that the Leadership Essentials for the Water Industry Program rolled out last fall with 21 districts sending senior managers to participate in leadership training. The JPIA has focused on the professional development of this staff level because motivated and engaged employees perform at higher levels, tend to have fewer accidents and make fewer claims against the organization.

In the past year, JPIA has secured additional on-line training courses to assist students in obtaining the JPIA Professional Development Program (PDP) Certification in Supervisor Basics, Human Resources and Operations. Agencies look to JPIA to provide critical information for staff and supervisors. Classes were held across the state with 5,436 class participants; 100 districts were recognized and thanked for hosting these classes.

Cyber Liability Insurance Coverage
Ms. Thesing reported that Cyber Liability coverage became effective October 1, 2016, for all General Liability Program members.

Cyber insurance is designed to protect public entities from a variety of cyber risks associated with the use of electronic equipment in conducting its operations. Electronic equipment can mean anything from district's laptops and thumb drives, to sophisticated computer systems that operate pumps, disinfect drinking water, and other critical infrastructure operations. Cyber risks are also associated with storing data that belongs to others (such as employees or customers) on a computer network.

The JPIA Cyber Liability Program is a commercial product and is not part of the risk-sharing pool. This coverage protects members from a variety of exposures and coverages. The policy will be sent to the respective members after it is received and verified. Any claims should be immediately reported to the JPIA for handling.

FINANCIAL

Certificate of Achievement for Excellence in Financial Reporting

President Gladbach reported that the Government Finance Officers Association (GFOA) established the Certificate of Achievement for Excellence in Financial Reporting (CAFR) program in 1945 to encourage and assist state and local governments to go beyond the minimum requirements of generally accepted accounting principles to prepare comprehensive annual financial reports that evidence the spirit of transparency and full disclosure and then to recognize individual governments that succeed in achieving that goal.

The JPIA was awarded, in September of 2016, a Certificate of Achievement for Excellence in Financial Reporting for fiscal year ended September 30, 2015.

The Finance Department was recognized for their hard work in achieving this distinction for the seventh year in a row.

Investment Policy

The current investment policy was approved by the Board of Directors in December 2015. Every year, per the JPIA Bylaws, the Investment Policy must be approved by the Board of Directors.

After review by staff, the JPIA's investment advisor PFM Asset Management, and the Finance & Audit and Executive Committees, there were no proposed changes to the current policy.

The Finance & Audit Committee and the Executive Committee had both reviewed the proposed Investment Policy and recommended approval by the Board of Directors as presented.

Motion: That the Board of Directors approve the Investment Policy, as presented.
Motioner: *John Hoagland, Rancho California Water District*
Seconder: *Fred Adjarian, El Toro Water District*
(107-Yes; 1-No; 1-Abstain)
**see voting tally following the minutes.*

PROGRAMS

Pooled Programs

Mr. Sells reported the highlights of the JPIA's four major pooled programs for the respective 2015-2016 policy year. The Liability Program began in 1979, the Property Program began in 1982, and the Workers' Compensation Program began in 1984. Administration of the Employee Benefits Program by the JPIA became effective July 2012. Each of the programs are administered as separate programs and members choose in which programs they wish to participate. Most members participate in all four programs.

RISK MANAGEMENT

President's Special Recognition Award

Mr. Sells explained that each year at its Fall Conference, the JPIA recognizes those members that have a loss ratio of 20% (losses divided by premiums) or less in either or all of the Liability, Property, or Workers' Compensation Programs. Those members receive the "President's Special Recognition Award".

The Districts listed in the Board packet received this special recognition. The data for this calculation is for a three-year period, 2012-2015, as of September 30, 2016.

H.R. LaBounty Safety Awards Program

Mr. Haaf reported that the JPIA selected nominees demonstrating proactive safety contributions. The winners of the awards were noted in the packet and a few examples of the winning safety contributions were shown at the meeting.

Commitment to Excellence Program / Infrared Services

Mr. Haaf continued his presentation with the JPIA Commitment to Excellence outreach program which started in October 2013. More than 180 members have committed to this long-term effort to help JPIA's membership reduce the frequency and severity of liability, workers' compensation and property losses.

This year, the Commitment to Excellence Opportunity Review has been developed to help members identify the best practices they already employ, identify what they want to enhance or implement, and communicate their desires to the JPIA Risk Management staff. Mr. Haaf emphasized that the effectiveness of the program will be reflected in the long-term loss rate and cost statistics.

CEO UPDATE

Mr. Sells updated the Board of Directors on the progress of the Goals & Objectives for 2016. The Goals & Objectives set for 2017 were reviewed, along with future potential opportunities and challenges, and staffing.

OTHER BUSINESS

Mr. Greenfield conveyed that there is one action pending against the JPIA. The case is Dual Diagnostics vs. ACWA JPIA. Anthem is defending the case on behalf of the JPIA and at no cost to the JPIA.

President Gladbach personally thanked the three JPIA staff members retiring this year: Nancy Stangel, John Haaf, and Nancy Shaffer. Also thanked was Charles “Chuck” Muse for his tenure on the Executive Committee.

President Gladbach announced that there would be a reception following the Town Hall meeting in the Orange County 1 & 2 meeting rooms. He made a special note of the reception sponsors: Alliant Insurance Services; AON; Anthem; bswift; Castlight Health; Law Offices of Robert Gokoo; Meyers Fozi, LLP; Barber & Bauermeister; Cohen & Burge, LLP; LaMore, Brazier & Oneal; Donahue Davies, LLP; and MHN.

The Board of Directors’ meeting adjourned at 3:53 p.m.

Attest:

X

E. G. "Jerry" Gladbach
Chairman

X

Walter A. Sells
Secretary

JPIA BOARD OF DIRECTORS MEETING, NOVEMBER 28, 2016
LIST OF NON-VOTING ATTENDEES

District / Organization	*Name*	*Position*
ACWA	Vice President	Brent Hastey
ACWA	Jennifer Persike	Deputy Exec. Director
ACWA	Cindy Tuck	Deputy Exec. Dir. Gov.
ACWA	Tim Quinn	Executive Director
Calleguas Municipal Water District	Thom Slosson	Alternate Director
Del Paso Manor Water District	Debra Sedwick	General Manager
El Toro Water District	Mark Monin	Director
Helix Water District	Jennifer Bryant	Asst. Director of Admin
Main San Gabriel Basin Watermaster	Anthony Zampiello	Executive Officer
Mission Springs Water District	Arden Wallum	General Manager
Palmdale Water District	Joe Estes	Director
Rincon del Diablo Municipal Water District	Greg Thomas	General Manager
Sacramento Suburban Water District	Frederick Gayle	Director
Sacramento Suburban Water District	Mitch Dion	Director of Engineering
San Bernardino Valley Municipal Water District	Ed Kilgore	Alternate Director
South Coast Water District	Bill Green	Alternate Director
Tulare Irrigation District	Kathi Artis	Controller
Walnut Valley Water District	Sandy Olsen	Director of Admin

ACWA JPIA STAFF IN ATTENDANCE

Name	*Position*
Walter “Andy” Sells	Chief Executive Officer
Chimene Camacho	Human Resources Coordinator
David deBernardi	Director of Finance
Robert Greenfield	General Counsel
John Haaf	Risk Management Manager
Peter Kuchinsky II	Lead Risk Management Advisor
Chris Mizuno	Administrative Assistant II
Lee Patton	Sr. Risk Management Advisor
Sylvia Robinson	Publications & Web Editor
Patricia Slaven	Training Manager
Sandra Smith	Employee Benefits Manager
Nancy Stangel	Director of Administration
Karen Thesing	Director of Insurance Services
Bobbette Wells	Executive Assistant to the CEO (Recording Secretary)

District	Voter	Keypad ID	Vote Weight	Minutes	New Agencies	Investment Policy
Alameda County Water District	John Weed	115	1	Yes	Yes	Yes
Alta Irrigation District	Irma Faria	102	1	Yes	Yes	Yes
Angiola Water District	Matthew Hurley	8	2	Yes	Yes	Yes
Antelope Valley-East Kern Water Agency	Neal Weisenberger	6	1	Yes	Yes	Yes
Arvin-Edison Water Storage District	David Nixon	89	1	Yes	Yes	Yes
Berrenda Mesa Water District	Rob Goff	7	1	Yes	Yes	Yes
Borrego Water District	Ehrlich, Harry	69	1	Yes	Yes	Yes
Calleguas Municipal Water District	Scott Quady	81	1	Yes	Yes	Yes
Camrosa Water District	Eugene West	11	1	Yes	Yes	Yes
Carmichael Water District	Mark Emmerson	117				
Carpinteria Valley Water District	Alonzo Orozco	103	1	Yes	Yes	Yes
Castaic Lake Water Agency	E.G. "Jerry" Gladbach	1	3	Yes	Yes	Yes
Central Coast Water Authority	Richard Shaikewitz	10	2	Abstain	Abstain	Yes
Contra Costa Water District	Bette Boatmun	84	1	Yes	Yes	Yes
Crestline Village Water District	Steven Farrell	80	1	Yes	Yes	Yes
Cucamonga Valley Water District	Kathy Tiegs	88	1	Yes	Yes	Yes
Del Paso Manor Water District	Roy Wilson	23	1	Yes	No	Yes
Desert Water Agency	James Cioffi	44	1	Yes	Yes	Yes
Devil's Den Water District	E.G. "Jerry" Gladbach	1	3	Yes	Yes	Yes
El Dorado Irrigation District	Bill George	3	1	Yes	Yes	Yes
El Toro Water District	Frederick Adjarian	97	1	Yes		Yes
Elsinore Valley Municipal Water District	Phil Williams	24	1	Yes	Yes	Yes
Florin Resource Conservation District	Tom Nelson	9	1	Yes	Yes	Yes
Foothill Municipal Water District	Melvin Matthews	17	1	Yes	Yes	Yes
Fresno Metropolitan Flood Control District	Ken Groom	85	1	Yes	Yes	Yes
Friant North Authority	Carl Jansen	76	1	Yes	Yes	Yes
Friant Power Authority	Carl Janzen	16	1	Yes	Yes	Yes
Glide Water District	Michael Alves	112	1		Yes	Yes
Helix Water District	Charles Muse	14	1	Yes	Yes	Yes
Henry Miller Reclamation District No. 2131	Palmer McCoy	72	1	Yes	Yes	Yes
Hi-Desert Water District	Roger Mayes	19	1	Yes	Yes	Yes
Humboldt Bay Municipal Water District	J. Bruce Rupp	22	1	Yes	Yes	Yes
Indian Wells Valley Water District	Don Cortichiato	18	1	Yes	Yes	Yes

District	Voter	Keypad ID	Vote Weight	Minutes	New Agencies	Investment Policy
Irvine Ranch Water District	Peer Swan	71	1	Yes	Yes	Yes
James Irrigation District	Steven Stadler	15	1	Yes	Yes	Yes
Joshua Basin Water District	Mickey Luckman	20	1	Yes	Yes	Yes
Kanawha Water District	Lance Boyd	113	1		Yes	Yes
Kern County Water Agency	Steven Ruettgers	21	1	Yes	Yes	Yes
Kern Water Bank Authority	Wilmar L. Boschman	96	1	Yes		Yes
Kings River Conservation District	Randy Shilling	34	1	Yes	Yes	Yes
Kinneloa Irrigation District	Melvin Matthews	77	1	Yes	Yes	Yes
La Habra Heights County Water District	Pam McVicar	26	1		Yes	No
La Puente Valley County Water District	William R. Rojas	29	1	Yes	Yes	Yes
Laguna Beach County Water District	Deborah Neev	27	1	Yes	Yes	Yes
Las Virgenes Municipal Water District	Glen Peterson	101	1	Yes	Yes	Yes
Madera Water District	Carl Johnson	28	1	Yes	Yes	Yes
Madera-Chowchilla Water & Power Authority	Carl Janzen	31	1	Yes	Yes	Yes
Main San Gabriel Basin Watermaster	Dan Arrighi	32	1	Yes	Yes	Yes
Mesa Water District	Fred Bockmiller	90	1		Yes	Yes
Mid-Peninsula Water District	Tammy Rudock	35	1	Yes	Yes	Yes
Mission Hills Community Services District	James MacKenzie	83	1	Yes	Yes	Yes
Mission Springs Water District	Nancy Wright	42	1	Yes	Yes	Yes
Montecito Water District	Richard Shaikewitz	10	2	Abstain	Abstain	Yes
Moulton Niguel Water District	Gary Kurtz	37	1	Yes	Yes	Yes
Newhall County Water District	B.J. Atkins	116	1			Yes
North Coast County Water District	Jack Burgett	30	1	Yes	Yes	Yes
Orange County Water District	Philip Anthony	25	1	Yes	Yes	
Orange Cove Irrigation District	H.A. Collin, III	105	1	Yes	No	Yes
Palmdale Water District	Marco Henriquez	45	1	Yes	Yes	Yes
Paradise Irrigation District	Kevin Phillips	98	1	Yes	Yes	Yes
Patterson Irrigation District	Marc Vanden	95	1	Abstain	Yes	Yes
Pico Water District	Andrew C Lara	78	1		Yes	Yes
Placer County Water Agency	Graham Allen	91	1	Yes	Yes	Yes
Pomona-Walnut-Rowland JWLC	Michael Holmes	46	1	Yes	Yes	Yes
Puente Basin Water Agency	Allen Wu	43	1	Yes	Yes	Yes
Rancho California Water District	John E. Hoagland	41	1	Yes	Yes	Yes

District	Voter	Keypad ID	Vote Weight	Minutes	New Agencies	Investment Policy
Reclamation District No. 2068	Mike Hardesty	110	1		Yes	Yes
Regional Water Authority	William "Bill" George	92	1	Yes	Yes	Yes
Rincon Del Diablo Municipal Water District	David A. Drake	38	1	Yes	Yes	Yes
Rio Linda/Elverta Community Water District	Paul R. Green, Jr.	104	1	Yes	Yes	Abstain
Rosamond Community Services District	Morrison MacKay	39	1	Yes	Yes	Yes
Rosedale-Rio Bravo Water Storage District	Roy Pierucci	87	1		Yes	Yes
Rowland Water District	Robert W. Lewis	79	1	Yes	Yes	Yes
Sacramento Suburban Water District	Craig Locke	49	1	Yes	Yes	Yes
San Benito County Water District	Frank Bettencourt	54	1	Yes	Yes	Yes
San Bernardino Valley Municipal Water District	Steven Copelan	94	1	Yes	Yes	Yes
San Bernardino Valley Water Conservation District	Melody A. McDonald	2	1	Yes	Yes	Yes
San Dieguito Water District	Jace Schwarm	47	1	Yes	Yes	Yes
San Gorgonio Pass Water Agency	Leonard Stephenson	51	1	Yes	Yes	Yes
San Luis & Delta-Mendota Water Authority	William Pucheu	36	1		Yes	Yes
San Luis Water District	Kay Berman	13	1	Yes	Yes	
Santa Margarita Water District	Saundra Jacobs	56	1	Yes	Yes	Yes
Santa Rosa Regional Resources Authority	John Hoagland	108	1	Yes	Yes	Yes
Scotts Valley Water District	David T. Hodgin	57	1	Yes	Yes	Yes
Semitropic Water Storage District	Jason Gianquinto	75	1	Yes	Yes	Yes
Semitropic-Rosamond Water Bank Authority	Wilmar L. Boschman	99	1			Yes
Sierra Highlands Community Services District	Fred Finkbeiner	74	1	Yes	Yes	Yes
Solano Irrigation District	Glen Grant	55	1	Yes	Yes	Yes
South Coast Water District	Dennis Erdman	73	1	Yes	Yes	Yes
South San Joaquin Irrigation District	Ralph Roos	107	1	Yes	Yes	Yes
South Sutter Water District	Thomas A. Cuquet	50	1	Yes	Yes	Yes
South Tahoe Public Utility District	James R. Jones	4	1	Yes	Yes	Yes
Sweetwater Authority	Jennifer Sabine	86	1		Yes	Yes
Tahoe City Public Utility District	John Pang	106	1		Yes	Yes
Tehachapi-Cummings County Water District	Jonathan Hall	58	1		Yes	Yes
Three Valleys Municipal Water District	Brian Bowcock	82	1	Yes	Yes	Yes
Tulare Irrigation Distict	David Bixler	12	1	Yes	Yes	Yes
United Water Conservation District	Bruce Dandy	66	1	Abstain	Yes	Yes
Upper San Gabriel Valley Municipal Water District	Charles Trevino	114	1		Yes	

District	Voter	Keypad ID	Vote Weight	Minutes	New Agencies	Investment Policy
Upper Santa Clara Valley Joint Powers Authority	E.G. "Jerry" Gladbach	1	3	Yes	Yes	Yes
Vallecitos Water District	Hal Martin	62	1	Yes	Yes	Yes
Valley Center Municipal Water District	Merle Aleshire	63	1	Yes	Yes	Yes
Valley County Water District	Mariana Lake	109	1	Yes	Yes	Yes
Vandenberg Village Community Services District	Christopher Brooks	68	1	Yes	Yes	Yes
Vista Irrigation District	Paul Dorey	64	1	Yes	Yes	Yes
W.H. Wilbur Reclamation District No. 825	Matthew Hurley	8	2	Yes	Yes	Yes
Walnut Valley Water District	Allen Wu	59	1	Yes	Yes	Yes
West Valley Water District	Dr. Clifford O. Young	5	1	Yes	Yes	Yes
Westborough Water District	William Lopez	100	1			Yes
Western Municipal Water District	SR Al Lopez	65	1	Yes	Yes	Yes
Wheeler Ridge-Maricopa Water Storage District	James Smith	111	1	Yes	Yes	Yes
Yolo county Flood Control & WCD	Tom Barth	93	1		Yes	Yes
Yuima Municipal Water District	WD Bill Knutson	67	1	Yes	Yes	Yes

ACWA JPIA
Review of Voting Procedures & Rules and List of Qualified Candidates For the Executive Committee Election
May 8, 2017

BACKGROUND
The JPIA's Bylaws provide that the Executive Committee be a Committee elected by the Board of Directors, each position be elected for a four-year term, and elections be held in every odd numbered year. The Bylaws also require that all members of the Executive Committee, except the Vice President of ACWA, be representatives of JPIA members that participate in all four of the Programs: Liability, Property, Workers' Compensation, and at least one of the Employee Benefits' programs.

CURRENT SITUATION
This election will fill four Executive Committee member positions for their complete terms of four years each. The qualified candidates are as follows.

Fred Adjarian – El Toro Water District

Tom Cuquet – South Sutter Water District (*Incumbent*)

Paul E. Dorey – Vista Irrigation District

David Drake – Rincon del Diablo Municipal Water District *(Incumbent)*

Scott Quady – Calleguas Municipal Water District

Melody McDonald – San Bernardino Valley Water Conservation District *(Incumbent*)

Kathy Tiegs – Cucamonga Valley Water District

The election procedures and rules are listed on the following page. Also included are the candidates' statements of qualifications.

REQUIRED ACTION
Each candidate will be given two minutes to address the Board before the votes are cast. The Chairman will then review the voting procedures and ask the Board members to cast their votes. The three directors, who have been appointed as election inspectors, and one JPIA staff member will collect the ballots and tally the votes.

Election Procedures & Rules

For the May 8, 2017, Election to Be Held During the
JPIA's Board of Directors' Meeting at the
Hyatt Regency Hotel in Monterey, CA

1. The ballots with the names of all qualified candidates will be distributed at the entrance to the meeting room before the meeting is called to order.

2. Only the Board of Directors member or Alternate Board of Directors member may obtain the ballot.

3. Only those JPIA members with either a Director or Alternate Director present may vote. **PROXY VOTING IS NOT PERMITTED.**

4. Additional color-coded ballots will be supplied for any necessary subsequent balloting.

5. Ballots will be counted by the election inspectors and the results announced at the board meeting.

6. All nominated candidates will run for election at the same time. Those candidates with the greatest majority of votes shall be elected to the longest term of office.

7. Since the Bylaws require a **majority vote** to elect Executive Committee members (Article II, Section 9), subsequent ballots may be required if the required number of candidates do not receive a majority of votes from the members present and voting.

8. If candidates for office do not receive a majority of cast votes, a subsequent ballot will be held with one more candidate's name than the number of vacancies to be filled; i.e. the top **three** candidates who receive the most votes to run for **two vacancies** or the top **two** candidates who receive the most votes to run for **one vacancy.**

9. If a tie vote occurs in a preliminary ballot (majority of votes not obtained by required number of candidates), the tied candidates will be included in the subsequent ballot if they have received the required number of ballots as determined in seven (7) above.

10. If a tie vote occurs in a final ballot (two candidates for one office or position) the presiding officer will designate one of the tied candidates to call a coin toss, by the presiding officer, to determine the election results.

FREDERICK J. ADJARIAN

Director, El Toro Water District

Following is a synopsis of my professional qualifications:

- Mr. Adjarian was elected in November 2014 to serve on the El Toro Water District [ETWD] Board of Directors. Mr. Adjarian brings over 41 years of professional water industry experience to ACWA-JPIA. This includes over 26 years managing five public and private sector water agencies.
- Mr. Adjarian holds a BA from UCLA in Geography-Ecosystems, and a Masters of Public Administration with honors from CSULB. Mr. Adjarian also earned State of California Water Resources Control Board [SCWRCB] Operator Certifications as a Grade D-4 / Water Distribution and a Grade T-2 / Water Treatment Operator.
- Mr. Adjarian was appointed in 1996 by Governor Pete Wilson to the San Diego Regional Water Quality Control Board for three years. He served as the SDRWQCB's Spanish-speaking liaison to the California Border Environmental Cooperation Committee (Cal/BECC). A binational alliance of California, Baja California, and Baja California Sur, CAL/BECC's focuses on environmental infrastructure needs for the California-Mexico Border region.
- Mr. Adjarian presently serves as ETWD's representative to ACWA-JPIA, the Santiago Aqueduct Commission, and the Orange County Local Agency Formation Commission. He is also ETWD's alternate representative to the South Orange County Wastewater Authority.
- Mr. Adjarian is a very active member of the: Orange County Water Association; American Water Works Association; South Orange County Economic Coalition; Water Advisory Committee of Orange County; the Independent Special Districts of Orange County; and a member of several Linked-In professional water policy/water industry associations.
- Mr. Adjarian holds a California Community Colleges Teaching Certificate, having taught California Water Resources as an adjunct faculty member at Rancho Santiago Community College. He is also a guest lecturer at UCLA's Geography Department, and UCI's Water Initiative Program focusing on water policy and water infrastructure issues.

I believe that my training, education, experience plus broad professional network of water industry contacts would complement the ACWA-JPIA Executive Committee's focus, specifically:

- Past executive "hands-on" administrative responsibility for ensuring agency compliance with all ACWA-JPIA insurance policies, directives and initiatives.
- Working closely with various Boards of Directors/other decision-makers at all levels of government to implement organizational strategic goals;
- A detailed understanding of the institutional relationships and insurance policy issues affecting California's water industry;
- A "team-player" oriented work ethic to accomplish annual policy and organizational work plan initiatives;
- A cultivator of collaborative and enduring working relationships with a broad spectrum of public/private water entities, agricultural, military, environmental and business community water stakeholders.

Tom Cuquet

Statement of Qualifications

I have been a member of ACWA JPIA since 1998, serving as a Liability sub-committee member then on the Executive Committee since 2002. I currently serve as Vice-President.

I represent South Sutter Water District being on the Board of Directors since 1992 and currently serve as president. South Sutter is an Agricultural Water District irrigating 44,000 acres of Rice, Walnuts and various tree crops and pastures. South Sutter Water District also owns and operates Camp Far West Reservoir providing approximately 100,000 acre feet annually to the district.

I have grown Rice and Walnuts for 41 years and have a bachelor’s degree in Agriculture from Cal-State Chico.

Paul E. Dorey

Statement of Candidacy

I have served on the ACWA/JPIA Board of Directors since 2007. During the last seven years, I have had the privilege of serving on the Liability Committee of the JPIA. The Liability Committee has successfully kept its focus on providing member agencies with the most comprehensive, affordable and reliable liability insurance possible. Our Committee has recommended significant reductions in the premiums paid by member agencies while also increasing the insurance coverages provided.

I was elected to the Vista Irrigation District Board of Directors in 2006. The District provides water service to over 120,000 residents in northern San Diego County. I served on the Board of Directors of the Groundwater Resources Association of California, and I currently serve on the San Luis Rey Watershed Council and the Southern California Water Committee. My wife Nancy and I have lived in Vista since 1971, where we raised our two daughters.

My forty-six years of public service, first in the United States Marine Corps and then in the water industry, have given me the necessary experience and background to serve as a member of the JPIA Executive Committee. This experience has helped me recognize the importance of safety and risk management and the value of developing appropriate policies and procedures, as well as establishing conservative fiscal controls.

As a member of the JPIA's Executive Committee, I will perform my duties and make decisions to guide the organization to most efficiently benefit its member agencies. I will take my responsibility seriously and serve as a very useful and productive member of the Executive Committee. I value your trust and will honor it if elected to the Executive Committee.

Thank you for your support. If you have any questions about my candidacy, feel free to contact me at (760) 208-5263 or WN6K@sbcglobal.net.

David A. Drake

ACWA JPIA Qualifications for the Executive Committee

Current Responsibilities

Mr. Drake has served the Rincon del Diablo MWD ratepayers since 2006 as the Director for Division 2. He currently serves as the Treasurer of the Board for Rincon Water, is past President for 2014-2016, and is also a member of the Emergency Preparedness/Fire Services and the Audit Committees, in addition to previously serving on the Engineering and Long Range Planning Committee. In addition, Director Drake has represented Rincon Water to the ACWA JPIA since 2006, and currently serves on the JPIA Executive and the Workers Compensation Committees. As an Executive Committee member, he has encouraged more detailed analysis and reconciliation of large health care invoices thereby avoiding unnecessary expenses. He has submitted improvements for the application process to the Liability Program, and has promoted development of an "early warning system" for districts at risk.

Past Service

- As a member of the Rincon Water Ad Hoc Committee, assisted in the negotiations for adjusting health care coverage, and reducing overall District costs, for current and retired Rincon employees
- Past Chair of the City of Escondido Planning Commission
- Served on the City of Escondido's Franchise Commission and General Plan Committee
- Represented the City of Escondido to the San Diego County Water Authority for nine years, wherein he served on the SDCWA Engineering and Administrative/Finance Committees
- Served as the San Diego FBI InfraGard President during 2004-2006

Employment

Currently, Vice President of SmartCover Systems, in Escondido focusing on water system risk and cost reduction. In February 2017, SmartCover Systems will be celebrating twelve years of service to the water and wastewater industries. During this time SmartCover Systems purchased over $250,000 in commercial insurance.

- Pointsource Technologies, Inc. - Vice President of Engineering 2001-2005
- SAIC - Internet Services Architect 1997-2001
- Mitchell International - Vice President and Chief Information Officer 1993-1997
- Digital Equipment Corporation - San Diego Software Unit Manager 1985-1993
- Oak Industries - Manager of Engineering 1979-1985
- Jet Propulsion Laboratory – Member of the Technical Staff 1974-1979

Education and Recognition

- BS in Engineering, California Institute of Technology, 1974 (Life Member of the Caltech Alumni Association)
- Holds twelve U.S. and five foreign patents
- Received a First Place design award from the EE Times
- Member of the AWWA, AAAS, and IEEE
- Extra Class Radio Amateur AC6OA
- Graduate of the FBI and Justice Department Citizens Academy and active member
- Mr. Drake has lived in Escondido since 1979 and has been married to Virginia for 33 years

Statement

The ACWA JPIA provides a unique and critical service for California's public water agencies. The JPIA has filled this role for decades and has become a leader among its peers. The past two years of my participation on the Executive Committee have been very active with no missed meetings. I have concentrated on the major impacts to the JPIA and have not been shy to express opinions concerning cost control, accuracy, and improved customer service.

Scott Quady

Director Quady would bring to the ACWA/JPIA Executive Committee extensive knowledge of the water industry, water system operations, and regulatory compliance.

As a Calleguas Board member, he has promoted sound risk management by supporting an aggressive safety program, proactive infrastructure maintenance and rehabilitation, automated finance and maintenance systems, and best practices training for Board members and staff.

Extensive professional experience in the water industry

Director Quady has over 35 years' experience working for water utilities.

- 1978 to 1988 - Laboratory Supervisor, Las Virgenes Municipal Water District
- 1989 to 2001 - Laboratory Manager, United Water Services, JMM Operational Services
- 2001 to present - Environmental Resource Analyst, Ventura Regional Sanitation District

He also has several degrees and certifications applicable to the water industry.

- Bachelor of Science degree in biochemistry from Cal Poly San Luis Obispo
- Master of Science Degree in environmental science from Loyola Marymount
- Engineer-In-Training (EIT) certificate from the California Department of Consumer Affairs
- Water Treatment Operator (Grade 2) from the SWRCB Division of Drinking Water
- Management level certifications (Grade 4) from the California Water Environment Association (CWEA) for both Laboratory Analyst and Environmental Compliance Inspector

Eight years' experience as a water district board member

Director Quady was elected to the Calleguas Municipal Water District (Calleguas) Board of Directors in November 2008, serving as Board President from 2012 through 2016. His current term expires in 2020. Director Quady currently serves as Board Treasurer and Chair of the Board Finance Committee and the Board Water Quality and Operations Committee.

Since 2012, Director Quady has been Calleguas' voting member on the Association of California Water Agencies Joint Powers Insurance Authority (ACWA/JPIA). He serves on the ACWA Water Quality Committee (Safe Drinking Water and Clean Water Subcommittees) and is Calleguas' alternate voting member of CalDesal.

CALLEGUAS MUNICIPAL WATER DISTRICT

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Like @ https://www.facebook.com/Melody4Water

Candidate for:

ACWA JPIA
EXECUTIVE COMMITTEE
(Incumbent)

Melody & Board receiving, District of Distinction Award, the highest governance and best practices accreditation possible.

Left, Kathleen Tiegs, Special Districts Board Member & ACWA Vice-President presenting.

ASSOCIATIONS

Member, Board of Directors of the San Bernardino Valley Water Conservation District (Elected), Past President, & currently Vice-President, 1991 originally appointed, and first woman on the board

Member, Executive Committee ACWA/JPIA

Chair, JPIA Liability Program Committee

Vice-Chair, Employee Benefits Committee

Director, ACWA/Joint Powers Insurance Authority

Voting Member, Association of the San Bernardino County Special Districts

Over the 25 + Years, Experience in the Water Industry includes:

Past Member, (CWA) California Women for Agriculture

Past Member, ACWA Water Management Committee

Past Member, ACWA State Legislative Committee

Chair & Vice-Chair, JPIA Property & Workers Compensation Programs

Member, Board of Directors ACWA, Region 9 Chair

Chair, Water Management Certification Subcommittee

Chair, California Water Quality Control Board, Santa Ana Region 8 Years of service, Gubernatorial Appointment

CURRENT EMPLOYMENT

Southwest Lift & Equipment, Inc. (Heavy Duty Vehicle Lifts)
Broker/Associate, Century 21 Lois Lauer Realty

PROFESSIONAL ASSOCIATIONS & LICENSES

Redlands Association of Realtors
California Real Estate Broker's License
Arizona Real Estate Broker's License

ORGANIZATIONS AND SOCIETIES

Highland Chamber of Commerce
San Bernardino Chamber of Commerce
Immanuel Baptist Church Highland, CA
BSF International

EDUCATION

San Gorgonio High School, 1976
Western Real Estate School, 1989
Graduate, Special Districts Board Management Institute, 1997

Kathleen J. Tiegs
Statement of Qualifications
Association of California Water Agencies
Joint Powers Insurance Authority (ACWA JPIA) Executive Committee

I am pleased to share with you my interest in serving on the Executive Committee for ACWA JPIA. I believe I am prepared and ready for the challenge to help lead the organization as we continue to grapple with providing the best and most cost-effective insurance and employee benefit services to our members.

My experience with the ACWA JPIA began over 10 years ago when I was appointed by the Cucamonga Valley Water District (CVWD) to serve as their ACWA JPIA representative. I have also served as the ex-officio member of the Executive Committee in 2015-2016. As part of the Executive Committee I was able to provide the leadership and feedback to staff to ensure they were continuing to uphold the mission of the ACWA JPIA: "*to consistently and cost effectively provide the broadest possible affordable insurance coverage and related services to its member agencies".*

I have served on the CVWD board of directors for approximately 12 years, and have served in the role as both president and vice-president of the board of directors. I am currently a member of the Legislative/Outreach and the Human Resources/Risk Management committees. The Human Resources/Risk Management Committee is responsible for overseeing employee benefits, risk management and safety programs for the organization. At CVWD, we have taken full advantage of all the programs the ACWA JPIA has to offer to ensure our employees are working in the safest environment possible. Our board of directors has also adopted the *Commitment to Excellence* Program pledge putting into place best management practices which bolsters our effectiveness for loss prevention and safety.

I currently serve as the President for the Association of California Agencies (ACWA). In my role as president I have focused on increasing my understanding of our members needs so that I may know how to better serve and lead the ACWA organization. I will use this same approach if elected to serve on the ACWA JPIA Executive Committee.

Thank you for allowing me to share my experience, leadership and knowledge. I look forward to the opportunity to represent you and your agency. Please feel free to contact me directly at (909) 635-4177 should you have questions or if you would like to support my candidacy.

Thank you in advance for your consideration,

Kathleen J Tiegs

ACWA JPIA
Glossary of Terms
May 8, 2017

BACKGROUND
Communications and documents prepared by the JPIA frequently 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.

PRESENT SITUATION
In order to eliminate confusion and to better help members understand the material presented by the JPIA, the following "Glossary of Terms" has been prepared. This is also included in the JPIA's Board of Directors' Manual, which is available to each Director appointed to the Board of Directors on the JPIA website, www.acwajpia.com.

Members are requested to let the staff know if there is a term, abbreviation, or acronym that needs to be included in the future.

RECOMMENDATION
None, informational only.

Prepared by: Bobbette Wells, Executive Assistant to the CEO Date prepared: April 9, 2017

Glossary of Terms from the Board of Directors Manual

ACA (Affordable Care Act) – The federal statute signed into law in March 2010. Signed under the title of The Patient Protection and Affordable Care Act, the law includes multiple provisions that will take effect over a matter of years.

ACOEM Guidelines (American College of Occupational and Environmental Medicine) – A medical utilization review system of evidence-based, nationally recognized standards of medical care. Utilization of ACOEM Guidelines is intended to control over-utilization and end unreasonable medical care.

ACV (Actual Cash Value) – Value of property at the time of its loss or damage, determined by subtracting depreciation of the item from its replacement cost. Applies to vehicles and mobile (contractor's) equipment covered under the JPIA's MOPC, hypalon reservoir covers, hypalon bladder tanks, and other property subject to a higher rate of depreciation than the typical property types.

AD&D (Accidental Death and Dismemberment) – A life insurance benefit that pays a claim in the event of accidental death or loss physical functionality. Basic Life is often mirrored by an identical amount of AD&D, resulting in benefit doubling in the case of accidental death.

Adverse Selection – It is a term used in economics, insurance, risk management, and statistics. It refers to a market process in which undesired results occur when buyers and sellers have asymmetric information (access to different information); the "bad" products or services are more likely to be selected. For example, a bank that sets one price for all of its checking account customers runs the risk of being adversely selected against by its low-balance, high activity (and hence least profitable) customers. Two ways to model adverse selection are to employ signaling games and screening games.

Aggregate – The term used to describe the cumulative amount of all losses for a period of time.

AGRIP (Association of Governmental Risk Pools) – A national organization of JPAs and public agency insurance pools. Formed for educational, information gathering and political lobbying purposes. Affiliated with PRIMA.

AIS – Associate in Insurance Services.

ALCM – Associate in Loss Control Management.

ARM – Associate in Risk Management.

ARM-P – Public risk management designation.

ASO (Administrative Services Only) – This refers to what self funded plans pay to a medical claims administrator, which includes use of that claims administrator's network of providers. Providers have agreed to accept negotiated rates for services in exchange for participation in the network.

ASP – Associate Safety Professional.

Attachment Point – The dollar amount of a loss where the next layer of insurance begins to pay for the loss.

Automobile Liability – Designed to afford bodily injury and property damage liability coverage associated with owned, non-owned and hired vehicles.

Automobile Physical Damage – Usually a first party coverage; however, some entities have "Bailment" or "care, custody and control" liability exposures such as garages, maintenance facilities that service vehicles of others, and parking lots.

BI – Bodily injury.

C&R (Compromise and Release) – A final settlement in workers' compensation.

CAFR (Comprehensive Annual Financial Report) – An award program established by the GFOA to encourage and assist state and local governments to go beyond the minimum requirements of generally accepted accounting principles to prepare comprehensive annual financial reports that evidence the spirit of transparency and full disclosure and then to recognize individual governments that succeed in achieving that goal.

CAJPA (California Association of Joint Powers Authorities) – It is pronounced ka jaup' a. Performs regulatory and legislative lobbying as well as accreditation of Joint Powers Authorities to promote the financial stability of JPAs.

CAMP (California Asset Management Program) – A California Joint Powers Authority ("JPA") established in 1989 to provide California public agencies with professional investment services. JPIA sometimes uses it as a short term investment vehicle.

CAT Fund (Catastrophic Loss Reserve Fund) – A separate JPIA reserve account designated to pay losses without additional premium assessments to members. The Fund can be used when actual incurred losses for a given coverage year exceed 150% of projected losses. A portion (currently 10%) of each member's annual deposit premium is set aside in this fund. The monies are held, earning interest, until all claims for that coverage year are closed. At that time, the money is refunded to members or credited to their Retrospective Premium Adjustment Fund account.

CIGA (California Insurance Guarantee Association) – A state agency that administers and pays claims on behalf of admitted insurance carriers that have been declared insolvent. Since the JPIA is not an insurance company, it does not participate in CIGA, which is funded by a surcharge on premiums. However, some of the carriers that provide excess coverage to the JPIA do participate in CIGA.

CIH – Certified Industrial Hygienist.

CIPRA (California Institute for Public Risk Analysis) – Organized to develop, analyze and disseminate information on risk management in California's public sector, especially self-insured entities and Joint Powers Authorities.

Claim – A demand of a right. In general a demand for compensatory damages resulting from the actions of another.

Claims Made – A provision of an insurance policy that requires it to pay only for claims presented during the policy period with no regard for when the action causing the claim took place. (See "Occurrence")

CNP (Closed No Payment) – Status of a claim that was closed out without any claim payments having been made.

COB (Coordination of Benefits) – When a participant is covered by two health plans, the manner in which benefits are determined. This determination includes which plan pays first, and how benefits are calculated once the primary plan has made payment.

Consumer Driven Health Plan (CDHP) - a health plan in which the full deductible applies to all medical and prescription services, with the only exception being preventive care. These plans must have a minimum deductible set by the IRS each year. The plans are designed to comply with IRS regulations governing Health Savings Accounts (HSAs), which allow participants to set aside tax-advantaged funds in a Health Savings Account to pay for medical expenses.

Co-insurance – The percentage cost sharing split between a plan and participant, which takes effect once the Deductible is met. Typically part of a PPO plan benefit design.

Co-pay – The flat dollar amount owed by a participant for medical plan benefits. Typically part of an HMO plan design, but applicable to certain benefits in PPO plan designs, e.g. office visits.

CPCU – Chartered Property and Casualty Underwriter.

CPRA (California Public Records Act) – a law passed by the California State Legislature and signed by the governor in 1968 requiring inspection or disclosure of governmental records to the public upon request, unless exempted by law.

CSP – Certified Safety Professional.

DDC – Defensive Driving Class.

Deductible (Employee Benefits) – The amount a participant must pay in full before Co-Insurance cost sharing begins. Typically associated with PPO medical plans. Some services, like office visits, are often subject to Co-pays prior to the Deductible being met.

Deductible (Liability) – It is that portion of each claim that is paid by the member at the time of loss. It is in addition to any premium already paid. Only the JPIA's Property Program uses a deductible.

Defense – A defendant's denial to a complaint or cause of action.

Deposit Premium – Premium required at the beginning of a policy period based on estimated costs.

DIC (Difference In Conditions) – A specialized property insurance policy written to provide coverage for perils not covered in a standard property policy or in the JPIA's Memorandum of Property Coverage. In particular, it is most often used to provide coverage for earthquake and/or flood losses.

Directors, Officers and Trustees Liability – Intended to protect nonprofit board members, officers, and directors for faulty decisions which imperil the entity. Usually written to include entity reimbursement for legal actions and personal liability of specific wrong-doers.

EAP (Employee Assistance Program) – A benefit that provides numerous services to covered employees and eligible members of their household and/or dependents (as determined by the plan). The programs are designed to help employees manage the health of their personal lives, allowing them to be productive and focused at work.

EE – Employee.

EGWP (Employer Group Wavier Plan) – Retiree benefit plan design that embeds Medicare Part D benefits, resulting in reimbursement for a portion of the cost of prescriptions.

E-mod – See Experience Modification.

Employers' Liability – Included as part of a worker's compensation insurance policy. Covers liability for losses arising out of injuries to employees that are not covered by statutory workers' compensation benefits.

Environmental Impairment Liability (EIL) – Also referred to as "Pollution" and "Pollution Legal" Liability; can be written to protect an entity from actions resulting from contamination of air, water, property. First-party (damage to owned property) and third-party (liability for damage to others) protection can often be combined.

EOB (Explanation of Benefits) – A statement issued by a PPO claims administrator for each claim that details costs for services, broken down by: full cost, network negotiated rate, ineligible amount (if any), plan responsibility and participant responsibility.

EOC (Evidence of Coverage) – The detailed document that describes a medical plan's coverage provisions.

EPL (Employment Practices Liability) – Written to protect an entity from liabilities arising from allegations of discrimination, failure to promote or hire, harassment, ADA responsibilities, wrongful termination, etc. A relatively new coverage, this is one of the fastest growing areas of litigation.

ER – Employer.

Errors and Omissions Liability – Excludes bodily injury and property damage; intended to afford protection for the "misfeasance, malfeasance or non-feasance" of public officials, employees and volunteers. May also include incidental medical personnel (paramedics), police and fire personnel, architects and plan checkers, engineers, and on-staff attorneys.

Excess Insurance – Insurance that is purchased to provide higher limits than the primary policy provides.

Excess Loss – The portion of a loss that is allocated to, or paid by, excess insurance. The JPIA Liability Program self-insures, through a pool, the first $1 million of each occurrence. Losses in excess of that amount are paid by an excess liability insurance policy purchased by the JPIA on behalf the Program members.

Experience Modification – A mathematical factor used to modify a member's premium in both the JPIA Liability Program and the Workers' Compensation Program. It is based on a member's previous actual loss experience compared to the average or expected loss experience. A calculated factor of greater than 1.0 is a debit and reflects higher than expected loss experience. Conversely, a factor of less than 1.0 is a credit and reflects more favorable loss experience. Also known as **E-mod, Ex-mod,** and **X-mod**.

Experience Modifier – A numerical factor developed by measuring the difference between a member's actual loss experience and the expected losses of the payroll classifications (for workers' compensation) or the average losses of the pool (for liability). The experience period used is the earliest three of the last four years. The factor may increase or decrease a member's standard premium in response to their past lost experience. Members with a favorable loss record will have a factor lower than 1.0 and will pay a lower premium. Member with a poorer loss record will have a factor greater than1.0 and will pay a higher premium. Also known as **experience modification factor, e-mod, ex-mod,** and **X-mod**.

FASB – Financial Accounting Standards Board.

Fidelity Bonds – Written as financial guarantees of employees' honesty. Personnel with money-handling responsibilities are considered exposures to loss.

Fiduciary Liability – Covers board members, executives and other decision-making personnel with responsibilities for pension funds, retirement plans and employee benefit monies for negligent decisions that result in losses to such funds.

FLSA (Fair Labor Standards Act) – The FLSA establishes minimum wage, overtime pay, recordkeeping, and youth employment standards affecting employees in the private sector and in Federal, State, and local governments.

FPPC (Fair Political Practices Commission).

FSA (Flexible Spending Account) – An account to which an employee contributes a portion of earnings to pay for certain expenses such as medical or dependent care. Contributions are exempt from payroll taxes.

FSC (Family Status Change) – See Qualifying Event.

Fully Insured Plan – A plan for which premiums are paid to an insurance company, who in turn pays claims. These plans are referred to as pass through plans in associations, because premiums are collected and remitted directly to the insurer.

Full Value – A term used in the JPIA's MOPC to provide "guaranteed" replacement cost coverage, which will pay the full cost to replace damaged property regardless of the "limit" carried. Applies to buildings and personal property.

G&A – General & Administrative.

GAAP – Generally Accepted Accounting Principles.

GASB – Governmental Accounting Standards Board.

General Liability – Written to protect the member's assets against liability for property damage of or bodily injury to third parties (see definition of parties).

GFOA (Government Finance Officers' Association) – International association whose purpose is to enhance and promote the professional management of governments for the public benefit by identifying and developing financial policies and best practices and promoting their use through education. The GFOA is the organization that oversees the CAFR Program.

HCR (Health Care Reform) – See Affordable Care Act.

Health Plan – May be used to reference a medical plan, but also often refers to medical, dental and vision plans.

Health Savings Account (HSA) - a triple tax-advantaged account that allows contributions, investment growth and withdrawals for medical, dental and vision expenses, free from Federal taxes. To contribute to an HSA, an individual must be enrolled in a Consumer Driven Health Plan (CDHP). An individual does not need to be enrolled in a CDHP to withdraw the funds. Before age 65 the withdrawals must be for health expenses to avoid penalties and taxation. Upon reaching age 65, funds can be withdrawn as taxable income free from penalty. These accounts are governed by IRS Publication 969.

High Deductible Health Plan (HDHP) - see Consumer Driven Health Plan (CDHP).

HIPAA (Health Insurance Portability and Accountability Act) – Federal legislation that, among other things, establishes standards for electronic medical records, and protects the privacy of a patient's protected health information. See PHI.

HMO (Health Maintenance Organization) – A plan whose benefits are limited solely to a participating network of providers, for which capitation (per head) payment is made to the participant's assigned provider, regardless of whether the participant seeks services. Claims payments are also made for services exceeding those deemed to be covered by capitation. Deductibles are not often part of an HMO plan design, with the exception of ABHPs, which utilize the network and certain elements of plan design of traditional HMOs.

HRCP (Human Resources Certification Program) – One of the professional certification "tracks" within the JPIA's Professional Development Program (PDP).

IBNR (Incurred But Not Reported) – This is a claim term. It is that part of the total claims that is unknown at any point in time. When a claim is reported, its final value must be estimated. The JPIA tracks how accurately it estimates and knows that historically the average claims' value will grow over time. The JPIA also understands that at any point in time occurrences have taken place that will certainly generate claims that have not yet been reported.

Incurred Loss – This is the ultimate expected total value of any claim. It includes the amount already paid, plus the estimated amount yet to be paid (reserves).

Inverse Condemnation – Both the United States Constitution and the California Constitution require that a private citizen be compensated if property is "taken" by a public entity. When the property is taken proactively it is called eminent domain. When the property is taken "accidentally," without due course, it is called inverse condemnation. Negligence need not be proven. The claimant's legal expenses are payable in addition to actual damages.

LAIF (Local Agency Investment Fund) – It is part of the California State Pooled Money Investment Account (PMIA), sometimes used by JPIA as a short-term investment vehicle.

LMS (Learning Management System) - a software application for the administration, documentation, tracking, reporting and delivery of education courses or training programs.

Lending Library – Library of videos, tapes, DVDs, and booklets available for borrowing by members to use in their training efforts.

Limit – The most that will be paid in a loss.

MOLC (Memorandum of Liability Coverage) – The JPIA's agreement providing liability coverage to Member Agencies.

MOPC (Memorandum of Property Coverage) – The JPIA's agreement providing property coverage to Member Agencies.

NRSRO – Nationally Recognized Statistical Rating Organization.

Occu-Med – Providers of a service program for members in the JPIA's Workers' Compensation Program, which assists in facilitating pre-employment physicals, fit-for-duty exams, etc.

Occurrence – A) In order for the JPIA to pay a liability claim, it must arise out of an occurrence. This is an accident, event, act or omission to act, which results in "damages", "bodily injury", or "property damage" neither expected nor intended from the covered parties' conduct. B) A provision of an insurance policy that requires it to pay for a claim caused during the policy period regardless of when it is presented. (See "claims made")

Open Enrollment – The annual opportunity to make changes to benefits enrollment selections. ACWA JPIA health plans renew January 1st. Each October through November, employees may choose to add or delete dependents, and/or switch between the available health plans. Retiees of members who choose to offer retiree open enrollment may also change plans during this period, but may not add dependents.

OOPM (Out of Pocket Maximum) – The maximum a participant will pay for covered services in a plan year.

PARMA (Public Agency Risk Managers Association) – A state-wide association for risk managers in the public sector. Educational and lobbying activities.

Parties – The participants in any claim or suit are referred to as the "parties" to the action. When dealing with insurance claims, the following terms are used: **First Party -** This is the member district; **Second Party -** This is the ACWA JPIA; and **Third Party -**This is anyone other than the member or ACWA JPIA.

PCORI (Patient Centered Outcomes Research Institute) – A consortium put together by the Affordable Care Act to study health treatments and outcomes to identify cost effective treatments that result in long term health and savings. This is funded by fees charged to health plans.

PD – Property damage.

PD (Permanent Disability) – Results when an injury diminishes a worker's future earning capacity. Permanent disability is essentially the disability that remains once the employee's condition has become permanent and stationary. A worker's medical condition is considered permanent and stationary after it has reached maximum medical improvement.

PDP (Professional Development Program) – The framework for JPIA's training program, providing members' employees with opportunities to learn or refine job-related skills while pursuing certifications in their fields of interest.

PE – Registered Professional Engineer.

PEPM (Per Employee Per Month) – Refers to a cost based on the primary enrollee only in a health plan.

PHI (Protected Health Information) – Protected health information (PHI), as defined by HIPAA, is any individually identifiable information about health status, provision of health care, or payment for health care that can be linked to a specific individual. This is interpreted rather broadly and includes any part of a patient's medical record or payment history. This includes health information with data items which reasonably could be expected to allow individual identification. HIPAA applies to health information exchanged or stored electronically, to data transmitted or maintained in any other form or medium, which includes paper records, fax documents and oral communications.

Plaintiff – The party who complains or sues in a personal action. A claimant becomes a plaintiff by filing suit.

PMPM (Per Member Per Month) – Refers

to a cost based on each person enrolled in a health plan, including dependents.

Pooled Loss – The portion of a loss that is allocated to, or paid by, the self-insured pool. The JPIA Liability Program pools, or self-insures, the first $1 million of each occurrence. Loss costs exceeding this amount are paid by excess insurance.

PPACA (Patient Protection and Affordable Care Act) – This is now commonly referred to as the Affordable Care Act. See Affordable Care Act.

PPD (Permanent Partial Disability) – A permanent disability rating from 1% to 99.75%. It is possible for the worker to be permanently partial disabled, even if the worker has returned to the previous job and is doing the same work as before the injury.

PPO (Preferred Provider Organization) – A type of plan design that utilizes a network of providers to provide significant discounts to participants, yet allows the participant to seek out of network services at a reduced benefit. These plans typically have a Deductible. Once the Deductible is met, Co-insurance applies, resulting in cost sharing between the plan and participant at a predetermined percentage.

PRIMA (Public Risk Management Association) – A national association for risk managers in the public sector. Formed for educational, information gathering and political lobbying purposes.

Property Insurance – This covers the member for damage to its own property, sometimes called first-party coverage.

PTD (Permanent Total Disability) – A permanent disability rating of 100%.

QE (Qualifying Event) – An event like marriage, birth, adoption, that allows a mid-year change to benefits enrollment.

QME (Qualified Medical Evaluator) – A doctor selected from a State panel to address medical, disability, and compensability disputes between the parties.

RAP (Retrospective Allocation Point) – In the JPIA's liability and workers' compensation programs, it is that portion of each claim that the member will be responsible for when the RPA is made. The deposit premium includes an estimate of the expected losses below the RAP. It is ***not*** a deductible; the member does not pay additional money at the time of loss. RAP losses are included in the RPA calculation. Members share in the pooled losses of other members only for losses above their RAP. The Liability Program offers RAPs of $2,500; $5,000; $10,000; $25,000; and $50,000. Retentions above these amounts are treated differently; they are considered SIRs.

REA – Registered Environmental Assessor.

REHS – Registered Environmental Health Specialist.

Reinsurance – Insurance that is purchased by an insurance company (*insurer*) from another insurance company (*reinsurer*) as a means of risk management, to transfer risk from the *insurer* to the *reinsurer*. The JPIA uses a mix of both reinsurance and excess insurance in its pooled coverage programs.

RC (Replacement Cost) – The cost to replace damaged property with like kind and quality, with no deduction for depreciation.

RDP (Registered Domestic Partner) – A couple registered with the State of California that is same gender of any age, or opposite gender and age 62 or above.

Reserve – In order to budget for its expected costs, the JPIA estimates the ultimate expected total value of each claim and "reserves" part of the deposit premium to pay for it. As moneys are paid out for a claim, the reserve amount is decreased.

RIMS (Risk and Insurance Management Society) – National professional organization to promote principles of risk management and assist risk managers in their daily activities.

Risk Control – Those risk management techniques designed to minimize the frequency and/or severity of claims. Risk control techniques include exposure avoidance, loss prevention, loss reduction, segregation of loss exposures, and contractual transfer to shift losses to others.

Risk Financing – Techniques for generating funds to pay for losses that risk control methods do not entirely eliminate. There are two types of risk financing techniques -- retention and transfer. Retention involves paying for losses using an organization's own assets; transfer involves covering losses using an outside intermediary for a consideration (such as a payment of a premium). Each agency that participates in the JPIA practices these techniques. Losses are retained to the extent of an agency's RAP; they are transferred to the JPIA pool in excess of this amount.

Risk Management – One of the specialties within the general field of management, the process of managing an organization's activities to minimize the adverse effects of accidental losses on a cost-effective basis. Risk management has two components -- risk control and risk financing.

RPA (Retrospective Premium Adjustment) – At the beginning of each policy period, the JPIA collects a deposit premium representing the estimated costs for that year. Forty-five months after its inception, the JPIA looks back at that estimate and determines how accurate it was and makes an RPA. If it collected too much, a refund is made. If it collected too little, the member is charged for the difference. The process is repeated annually for each coverage year until all claims for that year are closed out.

RPA Fund (Retrospective Premium Adjustment Stabilization Fund) – A separate JPIA fund designed to stabilize the RPA process. A member's refunds from the Catastrophic Loss Fund and from the RPA process are credited to this fund. Any RPAs resulting in additional premiums due will be charged against this fund. When a member's Fund balance exceeds 60 percent of its basic premium, the excess money will be refunded. Members will not be billed for additional premiums unless they have a negative balance in the Fund exceeding 40 percent of their basic premium.

RTW – Return to work.

RX – Prescription.

SBC (Summary of Benefits and Coverage) – A plan summary that utilizes a specific format, required and set forth by the Affordable Care Act. This allows apples to apples comparison of different medical plans, based on the standardized format. These must be distributed to participants becoming newly eligible for coverage and annually.

SCIF (State Compensation Insurance Company) – A state agency that provides workers' compensation insurance to California employers.

SCP (Supervisor Certification Program) – One of the professional certification "tracks" within the JPIA's Professional Development Program (PDP).

Self Funded Plan – A plan which collects payment from participants and pays claims directly, often utilizing a third party claims administrator. Funds left over can be used to offset future premium increases. Costs for participation are directly tied to the claims cost for the specific group of participants' utilization.

SIEF – Self Insured Excess Fund.

SIR (Self Insured Retention) – In the JPIA's liability program, members may choose SIRs of $100,000, $300,000 or $500,000. This is the amount of each loss the member will be responsible for. It is payable at the time of the loss. An up-front premium credit is given to members selecting these high SIRs. Retentions below these levels are treated differently; they are considered RAPs.

Special Events – Designed to cover your sponsorship of events, such as fireworks shows, festivals, community/entity celebrations; often written to protect other policies' loss integrity. Another type of special event coverage, known as a "tenants' and users'" policy, can be issued for third parties who rent or use your owned facilities.

SPD (Summary Plan Description) – The detailed document that describes a medical plan's coverage provisions.

Supranationals - United States dollar denominated senior unsecured unsubordinated obligations issued or unconditionally guaranteed by the International Bank for Reconstruction and Development (IBRD), International Finance Corporation (IFC), or Inter-American Development Bank (IADB), with a maximum remaining maturity of five years or less, and eligible for purchase and sale within the United States.

TD (Temporary Disability) – An impairment of bodily function, or physical incapacity that is reasonably expected to be cured or materially improved with proper medical care. This is the healing period following an injury. Temporary disability benefits are intended to be a substitute for lost wages (subject to minimums and maximums) during a period of temporary incapacity.

TIV (Total Insured Values) – The values shown on a Member Agency's schedule or appraisal for property coverage. Only those items shown on the schedule are covered for loss.

UST (Underground Storage Tanks) – Refers primarily to underground fuel tanks; used most often in reference to the JPIA's Memorandum of Underground Storage Tank Pollution Liability Program. This program protects member agencies against third-party claims for bodily injury and property damage caused leaks from USTs. It also includes coverage for government mandated clean-up costs.

UTEL – JPIA's Memorandum of UTEL Liability Coverage; a separate JPIA liability program for private, not-for-profit water mutuals as well as public entities associated with the water industry but that do not primarily purvey water. The UTEL Program is not currently active.

Workers' Compensation – A statutory coverage designed as the "sole remedy" for workers injured in the course and scope of their duties.

ACWA JPIA
New JPIA Member Agencies
May 8, 2017

BACKGROUND
At each Board meeting a list of new members is provided for membership ratification.

CURRENT SITUATION
The following agencies have joined the ACWA JPIA:

Agency:	Chino Basin Desalter Authority
Effective Date:	March 1, 2017
Program:	Employee Benefits
Director:	TBD

Agency:	Yuba County Water Agency
Effective Date:	April 1, 2017
Program:	Workers' Compensation
Director:	Randy Fletcher

RECOMMENDATION
That the Board of Directors ratify the Executive Committee's acceptance of above agencies into JPIA.

Prepared by: Debbie Kyburz, Lead Member Services Rep. Date prepared: April 10, 2017

ACWA JPIA
Conflict of Interest Code
May 8, 2017

BACKGROUND
The JPIA achieved accreditation with the California Association of Joint Powers Authorities (CAJPA) in 2015. CAJPA is a self governed association of public risk sharing pools in the state of California. The accreditation process is an in-depth peer review of the JPIA's policies, procedures and practices. To become accredited, the JPIA must meet or exceed industry standards established by CAJPA.

CURRENT SITUATION
As part of the accreditation process, the JPIA's Conflict of Interest Code is to be reviewed and approved by the Board of Directors every two years. Included in the packet is the JPIA's current Conflict of Interest Code as approved by the Fair Political Practices Commission (FPPC).

RECOMMENDATION
That the Board of Directors approve the Conflict of Interest Code as submitted.

Prepared by: Walter "Andy" Sells, Chief Executive Officer Date prepared: April 10, 2017

ASSOCIATION OF CALIFORNIA WATER AGENCIES
JOINT POWERS INSURANCE AUTHORITY
CONFLICT OF INTEREST CODE

The Political Reform Act (Government Code Section 81000, et seq.) requires state and local government agencies to adopt and promulgate conflict of interest codes. The Fair Political Practices Commission has adopted a regulation (2 Cal. Code of Regs. Sec. 18730) that contains the terms of a standard conflict of interest code, which can be incorporated by reference in an agency's code. After public notice and hearing, the standard code may be amended by the Fair Political Practices Commission to conform to amendments in the Political Reform Act. Therefore, the terms of 2 California Code of Regulations Section 18730 and any amendments to it duly adopted by the Fair Political Practices Commission are hereby incorporated by reference. This regulation and the attached Appendices, designating positions and establishing disclosure categories, shall constitute the conflict of interest code of the **Association of California Water Agencies Joint Powers Insurance Authority (ACWA JPIA)**.

Individuals holding designated positions shall file their statements of economic interests with the **ACWA JPIA**, which will make the statements available for public inspection and reproduction. (Gov. Code Sec. 81008.) All statements will be retained by the **ACWA JPIA**.

ASSOCIATION OF CALIFORNIA WATER AGENCIES
JOINT POWERS INSURANCE AUTHORITY
APPENDIX A- DESIGNATED POSITIONS

Designated Positions to file:	Disclosure Category
Auditor/Controller	1, 2, 4, 5, 6
Director of Administration	1, 2, 4, 5, 6
Director of Claims	1, 2, 4, 5, 6
Director of Finance	1, 2, 4, 5, 6
Director of Insurance Services	1, 2, 4, 5, 6
Employee Benefits Manager	1, 2, 4, 5, 6
General Counsel	1, 2, 4, 5, 6
Finance Manager	3, 4
Lead Risk Management Advisor	3, 4
Liability & Property Claims Manager	3, 4
Risk Management Advisor	3, 4
Risk Management Program Manager	3, 4
Senior Claims Examiner	3, 4
Senior Risk Management Advisor	3, 4
Senior Workers' Compensation Claims Examiner	3, 4
Training Manager	3, 4
Workers' Compensation Claims Manager	3, 4
Workers' Compensation Claims Examiner	3, 4
Members of the following committees:	
Employee Benefits Program	1, 4, 5
Finance & Audit	1, 4, 5
Liability Program	1, 4, 5
Personnel	1, 4, 5
Property Program	1, 4, 5
Workers' Compensation Program	1, 4, 5
Risk Management	1, 4, 5
Consultants/New Positions	*

*With respect to consultants/new positions, the Chief Executive Officer may determine in writing that a particular consultant or new position, although a "designated position," is hired to perform a range of duties that is limited in scope and thus, is not required to comply fully with the disclosure requirements described in this section. Such determination shall include a description of the consultant's or new position's duties and, based upon that description, a statement of the extent of disclosure requirements. The Chief Executive Officer's determination is a public record and shall be retained for public inspection in the same manner and location as this conflict of interest code. (Government Code Section 81008.)

Officials Who Manage Public Investments:

The following positions are NOT covered by the code because they must file under Government Code Section 87200 and, therefore, are listed for informational purposes only:

Executive Committee Members/Board Members
Chief Executive Officer/Secretary/Treasurer

An individual holding one of the above listed positions may contact the Fair Political Practices Commission for assistance or written advice regarding their filing obligations if they believe that their position has been categorized incorrectly. The Fair Political Practices Commission makes the final determination whether a position is covered by Government Code Section 87200.

ASSOCIATION OF CALIFORNIA WATER AGENCIES
JOINT POWERS INSURANCE AUTHORITY
APPENDIX B- DISCLOSURE CATEGORIES

Disclosure Categories

Category 1: Investments and business positions in business entities, and income (including receipt of loans, gifts, and travel payments), from sources of the type that contract with ACWA JPIA to supply goods, services, materials, or supplies.

Category 2: Interests in real property located within the Authority's jurisdiction of the type purchased or leased by the ACWA JPIA for its use.

Category 3: Investments and business positions in business entities, and sources of income (including receipt of gifts, loans, and travel payments) from, entities that supply services, materials, products, supplies, commodities or equipment of the type utilized by the designated position's division or department. Such services include, but are not limited to, insurance coverage, underwriting, claims processing, and risk management.

Category 4: Investments and business positions in business entities, and income (including receipt of loans, gifts, and travel payments), from sources that have filed a claim or have a claim pending that are reviewed and administered by the ACWA JPIA.

Category 5: Investments and business positions in business entities, and income (including receipt of loans, gifts, and travel payments), from sources that are engaged in the performance of work or services of the type utilized by the ACWA JPIA, including insurance companies, carriers, holding companies, underwriters, brokers, solicitors, agents, adjusters, claims managers, and actuaries.

Category 6: Investments and business positions in business entities, and income (including receipt of loans, gifts, and travel payments), which are financial institutions including banks, savings and loan associations and credit unions.

This is the last page of the conflict of interest code of the **Association of California Water Agencies Joint Powers Insurance Authority.**

CERTIFICATION OF FPPC APPROVAL

Pursuant to Government Code Section 87303, the conflict of interest code for the **Association of California Water Agencies Joint Powers Insurance Authority** was approved on 1/9/ 2017. This code will become effective on 2/8/ 2017.

Brian G. Lau
Senior Commission Counsel
Fair Political Practices Commission

ACWA JPIA
Audited Financial Statements Year Ending September 30, 2016
May 8, 2017

BACKGROUND
Each year, the JPIA provides for an independent audit of the JPIA's financial statements. Gilbert Associates performed the annual audit of the JPIA for the fiscal year of October 1, 2015 through September 30, 2016.

CURRENT SITUATION
The JPIA received an unmodified opinion. The opinion states that the financial statements present fairly, in all material respects, the financial position of ACWA JPIA as of September 30, 2016, and the results of its operations and cash flows for the year then ended in conformity with accounting principles generally accepted in the United States of America.

As in the previous year, the JPIA prepared a Comprehensive Annual Financial Report (CAFR) in accordance with the Government Finance Officers Association (GFOA) standards. Management intends to submit this report to the GFOA for review in order to again obtain a Certificate of Achievement for Excellence in Financial Reporting. Consequently, the annual report has additional reports therein to meet these high standards.

RECOMMENDATION
That the Board of Directors approve the JPIA's Audited Financial Statements for the fiscal year of October 1, 2015 through September 30, 2016, as presented.

Prepared by: David deBernardi, Director of Finance Date prepared: March 29, 2017

ASSOCIATION OF CALIFORNIA WATER AGENCIES

JOINT POWERS INSURANCE AUTHORITY

COMPREHENSIVE ANNUAL FINANCIAL REPORT

For the Year Ended September 30, 2016

Prepared by

THE JPIA FINANCE DEPARTMENT

ASSOCIATION OF CALIFORNIA WATER AGENCIES
JOINT POWERS INSURANCE AUTHORITY

Year Ended September 30, 2016

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INTRODUCTORY SECTION

February 28, 2017

Members, Board of Directors
Association of California Water Agencies
Joint Powers Insurance Authority

Ladies and Gentlemen:

The Comprehensive Annual Financial Report of the Association of California Water Agencies Joint Powers Insurance Authority (JPIA) for the year ended September 30, 2016, is hereby respectfully submitted. The JPIA Finance Department prepared this report. Responsibility for both the accuracy of the presented data and the completeness and fairness of the presentation, including all disclosures, rests with the JPIA. We believe the data, as presented, is accurate in all material respects; that it is presented in a manner designed to fairly set forth the financial position and results of operations of the JPIA as measured by the financial activity of its various programs and policy periods; and that all disclosures necessary to enable the reader to gain the maximum understanding of the JPIA's financial affairs have been included.

Gilbert Associates, a firm of licensed certified public accountants, has audited the JPIA's financial statements. The goal of the independent audit was to provide reasonable assurance that the financial statements of the JPIA for the fiscal year ended September 30, 2016, are free of material misstatements. The independent audit involved examining, on a test basis, evidence supporting the amounts and disclosures in the financial statements. Also included is an assessment of the accounting principles used, significant estimates made by management, and an evaluation of the overall financial statement presentation. The auditor concluded, based upon audit, that there was a reasonable basis for rendering an unmodified opinion that the JPIA's financial statements for the fiscal year ended September 30, 2016 are fairly presented in conformity with Generally Accepted Accounting Principles (GAAP). The independent auditor's report is presented as the first component of the financial section of this report.

Management's discussion and analysis (MD&A) immediately follows the independent auditor's report. The MD&A provides a narrative introduction, overview, and analysis of the basic financial statements. The MD&A complements this letter of transmittal and should be read in conjunction with it.

ASSOCIATION OF CALIFORNIA WATER AGENCIES
JOINT POWERS INSURANCE AUTHORITY PROFILE

The JPIA is a public entity formed in 1979 by 83 California water agencies. It is a special district in the state of California and its formation and operation are subject to the provisions of the California Government Code.

The JPIA is dedicated to consistently and cost effectively providing the broadest possible affordable insurance coverages and related services to its member agencies. The JPIA provides risk-sharing pools to meet the needs of its members for Liability, Property, Workers' Compensation and Employee Benefits coverage. Besides handling covered claims for its members, it provides risk management services and training programs. Additionally, the JPIA continues to provide members with a training library to help prevent losses.

As of September 30, 2016, the JPIA had 364 members. Each member selects one representative to serve as a director on the ACWA JPIA Board of Directors. From this body, eight members are elected to serve with staggered terms as members of ACWA JPIA's Executive Committee. The current vice president of the Association of California Water Agencies also serves as a voting member on the Executive Committee.

The JPIA's reporting entity includes all activities of the Board of Directors and staff considered part of and controlled by the JPIA. This includes financial activities relating to all programs and insurance pools of the JPIA.

LOCAL ECONOMY

The national economy has been recovering from a recession recently at a steady rate. From October 2014 through September 2015, the national unemployment rate remained unchanged at 5%. Meanwhile in the State of California, the unemployment rate went from 5.9% in September 2015 to 5.5% at the end of September 2016. This data points to a continuing trend where the California economy is rebounding more rapidly than the nation as the gap between the unemployment rates narrows. This bounce-back continues despite the shadow cast by one of California's worst recorded droughts. The closely watched *UCLA Anderson Forecast* predicts jobs to grow by 1.5% in the state during 2017 and just .8% in 2018. This illustrates that the rebounding is likely to continue tapering off in the future. In the City of Roseville, where the JPIA office resides, the unemployment rate moved from 5.3% in September 2015 to 5.1% in September 2016 - again a positive trend. With the exception of modest investment income, the JPIA has avoided significant financial changes as a result of the recent economic recession that the nation has a whole has been enduring. Staffing continues to be stable within the JPIA. Since fiscal year 2012, the JPIA employees have enlarged from 42 to 49 in fiscal year 2016. The JPIA increased its employee count in a time when many other organizations had been downsizing. This was mostly due to the addition of the Employee Benefits Program in 2012. The JPIA again was able to continue its operations during fiscal year ended September 30, 2016 without

any rate increases to its members in the Liability, Property, or Workers' Compensation Programs.

LONG-TERM FINANCIAL PLANNING

In August of 2015, the ACWA JPIA Executive Committee approved a goal for reserves in the Employee Benefits Program. This goal was set using an actuary estimate of incurred but not reported losses using a 99% confidence level. Confidence level refers to the degree of certainty the actuary has that losses will be equal to or less than the estimate provided. Based on the most recent actuarial report, the Employee Benefits Reserve Fund was capped at $18.5 million. The JPIA management intends to budget the program accordingly in the future years to bring the current reserves to the stated goal.

In August of 2013, the JPIA held a strategic planning meeting with its Executive Committee. The purpose of this meeting was to better develop plans for the future. Establishing relationships, communication, expansion of services, marketing and exploring different layers of self-insured retentions were the topics discussed at the strategic planning meeting. There were no actions taken by the ACWA JPIA Executive Committee as a result of this meeting.

In September 2012, the ACWA JPIA Executive Committee approved a new monetary policy to cover funding for the Liability and Workers' Compensation Programs. The new monetary policy is two-fold, covering both the Rate Stabilization Fund and the Catastrophic Reserve Fund. The Rate Stabilization Fund is used to add and subtract monies from individual members' accounts as needed to true up policy years annually based on new actuary estimates of losses. This process commences when a policy year reaches four years of history. The monies in these individual accounts kept on behalf of the members are capped at 50% of their basic deposit premium, or approximately $9 million in the aggregate. The Catastrophic Reserve Fund consists of funds set aside to be used in time of need. Such funds are subject to ACWA JPIA Executive Committee approval and are most likely to be used when the JPIA experiences adverse claims experience. The Catastrophic Reserve Fund is capped at ultimate losses estimated by the actuary for all open policy years using a 99% confidence level. Based on recent actuarial reports, the Catastrophic Reserve Fund was capped at $38.9 million; an increase of $1.4 million from prior year.

Management believes the above funding policy covers a great deal of scenarios that the future could hold and thus is confident these goals are best for the organization.

The JPIA owns its building and does not foresee any significant capital projects related to buildings or structures.

INTERNAL ACCOUNTING CONTROLS

The JPIA's accounting system is organized so that each program can be accounted for and evaluated independently. Policy periods are also accounted for separately within

each program. The assets, liabilities, revenues and expenses of each year are reported on a full accrual basis. All transactions are accounted for in an enterprise fund.

JPIA management is responsible for establishing and maintaining internal controls designed to ensure that assets are protected from loss, theft or misuse and to ensure that adequate accounting data is compiled to allow for the preparation of financial statements in conformity with generally accepted accounting principles, and the activities and reporting of the JPIA are in compliance with relevant laws and regulations. Internal accounting controls are designed to provide reasonable assurance that these objectives are met. The concept of reasonable assurance recognizes that the cost of a control should not exceed the benefits likely to be derived and that the evaluation of costs and benefits requires estimates and judgments by management.

All internal control decisions are made within the above guidelines. Management believes that the JPIA's internal accounting controls adequately safeguard assets and provide reasonable assurance of proper recording of financial transactions.

AWARDS & ACKNOWLEDGEMENTS

The Government Finance Officer Association of the United States and Canada (GFOA) awarded a Certificate of Achievement for Excellence in Financial Reporting to the JPIA for its comprehensive annual financial report for the fiscal year ended September 30, 2015. In order to be awarded a Certificate of Achievement, a government must publish an easily readable and efficiently organized comprehensive annual financial report. This report must satisfy both generally accepted accounting principles and applicable legal requirements.

A Certificate of Achievement is valid for a period of one year only. We believe that our current comprehensive annual financial report continues to meet the Certificate of Achievement Program's requirements and we are submitting it to the GFOA to determine its eligibility for another certificate.

The JPIA is a member of the California Association of Joint Powers Authorities (CAJPA). CAJPA sponsors the nation's first risk management accreditation program. This program establishes a model of professional standards, which serves as a guideline for all risk management pools regardless of size, scope of operation or membership structure. The accreditation process entails a detailed examination of legal and operational documents, risk management, loss control and claims programs, and statutory compliance by an independent examiner. The JPIA has received CAJPA's "Accreditation with Excellence," the highest form of accreditation, for a three-year period ending in May, 2018.

The preparation of this report would not have been possible without the efficient and dedicated services of the entire staff of the Finance Department. We would like to express our appreciation to all staff members who assisted and contributed to the preparation of this report.

Our sincere appreciation is expressed to the members of ACWA JPIA's Finance & Audit Committee and Executive Committee for their support in maintaining the highest standards of professionalism in the management of JPIA finances.

Our appreciation is also extended to each director and alternate director of the Board of Directors and to all Committee members for their commitment to the JPIA.

We stand ready to answer any questions you may have regarding the contents of this report.

Respectfully Submitted,

X

Walter "Andy" Sells
Chief Executive Officer

X

David deBernardi
Director of Finance

ASSOCIATION OF CALIFORNIA WATER AGENCIES
JOINT POWERS INSURANCE AUTHORITY

COMPREHENSIVE ANNUAL FINANCIAL REPORT
FOR THE FISCAL YEAR ENDED SEPTEMBER 30, 2016

EXECUTIVE COMMITTEE

Name	Office	District
E.G. "Jerry" Gladbach	President	Castaic Lake Water Agency
Thomas A. Cuquet	Vice-President	South Sutter Water District
David A. Drake	Director	Rincon del Diablo MWD
David T. Hodgin	Director	Scotts Valley Water District
Brent Hastey	Director	Yuba County Water District
W.D. "Bill" Knutson	Director	Yuima Municipal Water District
Melody A. McDonald	Director	San Bernardino Valley WCD
Charles W. Muse	Director	Helix Water District
J. Bruce Rupp	Director	Humboldt Bay Municipal WD

Walter "Andy" Sells — Chief Executive

Office Address

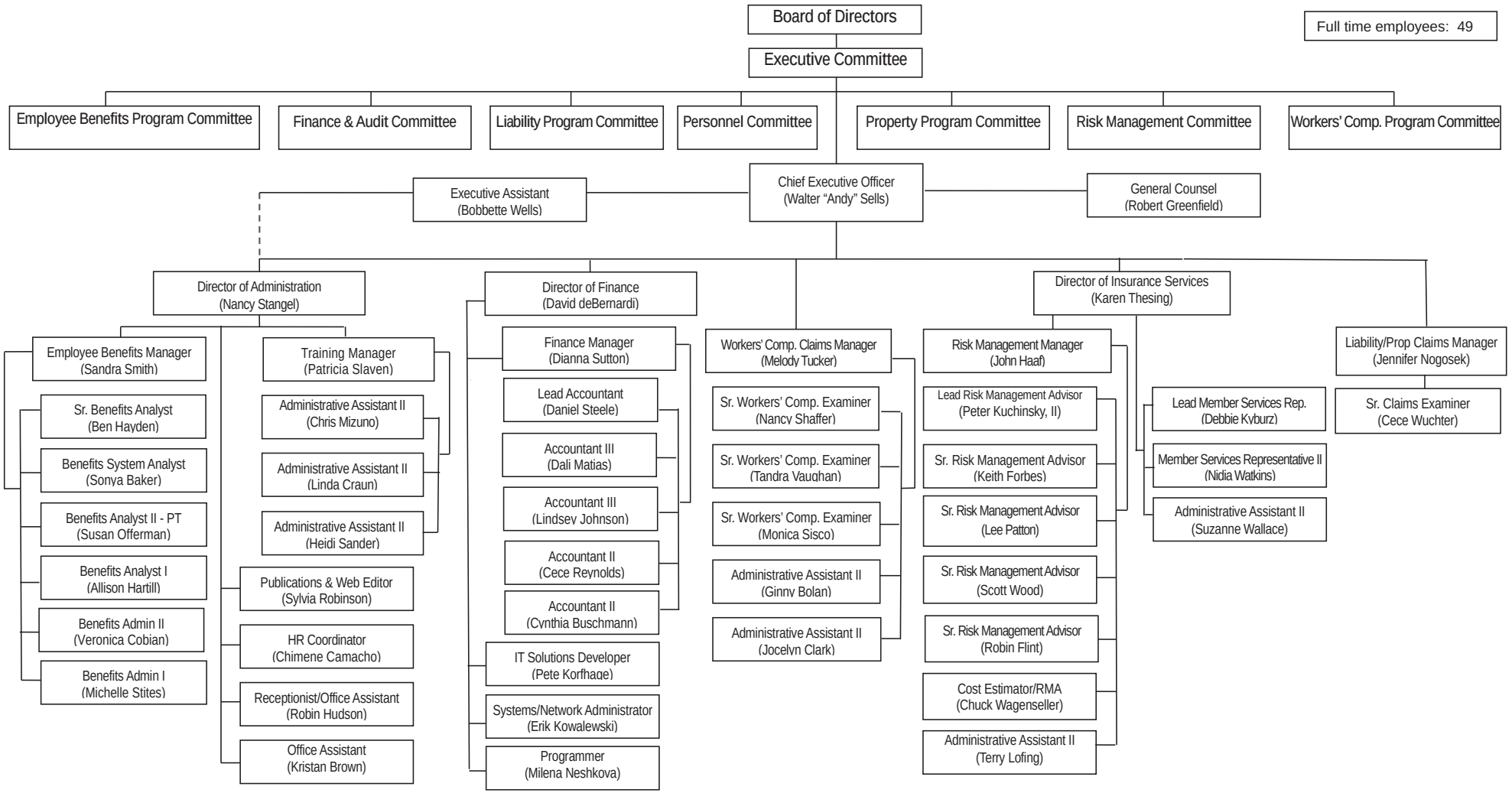
2100 Professional Drive
Roseville, California 95661

Report Prepared by the
JPIA Finance Department

David deBernardi, CPA, Director of Finance
Dianna Sutton, Finance Manager
Dan Steele, Lead Accountant
Dalisay Matias, Accountant III
Lindsey Johnson, Accountant III
Cece Reynolds, Accountant II
Cynthia Buschmann, Accountant II

JPIA Organizational Chart

October 1, 2016



Government Finance Officers Association

Certificate of Achievement for Excellence in Financial Reporting

Presented to

Association of California Water Agencies Joint Powers Insurance Authority

For its Comprehensive Annual
Financial Report
for the Fiscal Year Ended

September 30, 2015

Executive Director/CEO

It is the purpose of this organization to give professional recognition to properly qualified self-insurance pools.

THEREFORE, the Board of Directors of the California Association of Joint Powers Authorities, has conferred upon

Association of California Water Agencies JPIA

this

CERTIFICATE OF ACCREDITATION WITH EXCELLENCE

having fulfilled the conditions of eligibility as prescribed by the Association for Accreditation.

Accreditation Period: May 19, 2015 – May 19, 2018

Andy Sells
President

Michael Fleming
Chairman, Accreditation Committee

James P. Marta
Accreditation Program Manager

FINANCIAL SECTION

Gilbert Associates, Inc.
CPAs and Advisors
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INDEPENDENT AUDITOR'S REPORT

Board of Directors
Association of California Water Agencies
Joint Powers Insurance Authority
Roseville, California

Report on the Financial Statements

We have audited the accompanying financial statements of the Association of California Water Agencies Joint Powers Insurance Authority (ACWA JPIA) as of September 30, 2016, and the related notes to the financial statements, which collectively comprise ACWA JPIA's basic financial statements as listed in the table of contents.

Management's Responsibility for the Financial Statements

Management is responsible for the preparation and fair presentation of these financial statements in accordance with accounting principles generally accepted in the United States of America; this includes the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error.

Auditor's Responsibility

Our responsibility is to express an opinion on these financial statements based on our audit. We conducted our audit in accordance with auditing standards generally accepted in the United States of America, the State Controller's *Minimum Audit Requirements for California Special Districts*, and the standards applicable to financial audits contained in *Government Auditing Standards*, issued by the Comptroller General of the United States. Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the entity's preparation and fair presentation of the financial statements in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the entity's internal control. Accordingly, we express no such opinion. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluating the overall presentation of the financial statements.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

Opinion

In our opinion, the financial statements referred to above present fairly, in all material respects, the financial position of ACWA JPIA as of September 30, 2016, and the changes in financial position and cash flows for the year then ended in accordance with accounting principles generally accepted in the United States of America, as well as accounting systems prescribed by the State Controller's Office and state regulations governing special districts.

Other Matters

Required Supplemental Information

Accounting principles generally accepted in the United States of America require that the management's discussion and the required supplementary information, as listed in the table of contents, be presented to supplement the basic financial statements. Such information, although not a part of the basic financial statements, is required by the Governmental Accounting Standards Board, who considers it to be an essential part of financial reporting for placing the basic financial statements in an appropriate operational, economic, or historical context. We have applied certain limited procedures to the required supplementary information in accordance with auditing standards generally accepted in the United States of America, which consisted of inquiries of management about the methods of preparing the information and comparing the information for consistency with management's responses to our inquiries, the basic financial statements, and other knowledge we obtained during our audit of the basic financial statements. We do not express an opinion or provide any assurance on the information because the limited procedures do not provide us with sufficient evidence to express an opinion or provide any assurance.

Other Information

Our audit was conducted for the purpose of forming an opinion on the financial statements that collectively comprise ACWA JPIA's basic financial statements. The supplemental information section, as listed in the table of contents, is presented for purposes of additional analysis and is not a required part of the basic financial statements.

The supplemental information section is the responsibility of management and was derived from and relate directly to the underlying accounting and other records used to prepare the basic financial statements. Such information has been subjected to the auditing procedures applied in the audit of the basic financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the basic financial statements or to the basic financial statements themselves, and other additional procedures in accordance with auditing standards generally accepted in the United States of America. In our opinion, the supplemental information section is fairly stated, in all material respects, in relation to the basic financial statements as a whole.

The Introductory Section and the Statistical Section, as listed in the table of contents, are presented for the purposes of additional analysis and are not a required part of the basic financial statements. They have not been subjected to the auditing procedures applied in the audit of the basic financial statements and accordingly, we express no opinion on them.

Other Reporting Required by *Government Auditing Standards*

In accordance with *Government Auditing Standards*, we have also issued our report dated February 28, 2017, on our consideration of ACWA JPIA's internal control over financial reporting and on our tests of its compliance with certain provisions of laws, regulations, and contracts and other matters. The purpose of that report is to describe the scope of our testing of internal control over financial reporting and compliance and the results of that testing, and not to provide an opinion on internal control over financial reporting or on compliance. That report is an integral part of an audit performed in accordance with *Government Auditing Standard*s in considering ACWA JPIA's internal control over financial reporting and compliance.

Gilbert Associates, Inc.

GILBERT ASSOCIATES, INC.
Sacramento, California

February 28, 2017

MANAGEMENT'S DISCUSSION AND ANALYSIS

As management of the Association of California Water Agencies Joint Powers Insurance Authority (ACWA JPIA or JPIA), we offer readers of the JPIA financial statements this narrative overview and analysis of the financial activities of the JPIA for the fiscal year ended September 30, 2016. We encourage readers to consider the information here in conjunction with the additional information that we have furnished in our letter of transmittal, which can be found on pages i to v of this report.

DESCRIPTION OF BASIC FINANCIAL STATEMENTS

The JPIA operates as an enterprise fund and utilizes an accrual basis of accounting. The report includes the basic financial statements for the JPIA in accordance with Generally Accepted Accounting Principles (GAAP). The Statement of Net Position presents a snapshot of the JPIA's assets, deferred outflows of resources, liabilities, deferred inflows of resources and net position as of September 30, 2016. The Statement of Revenues, Expenses, and Changes in Net Position report the revenues and expenses for the fiscal year resulting in the changes to net position. The Statement of Cash Flows reports changes in net position and income accounts that affect cash and cash equivalents, and breaks the analysis down to operating, investing and financing activities. The Notes to the Financial Statements present the reader with additional information to enhance and complement understanding of the financial statements.

Comparative financial information is presented below for analysis of changes from the prior year. In the following comparative tables, prior fiscal year 2015 balances are presented as originally reported in the financial statements.

CONDENSED STATEMENTS OF NET POSITION

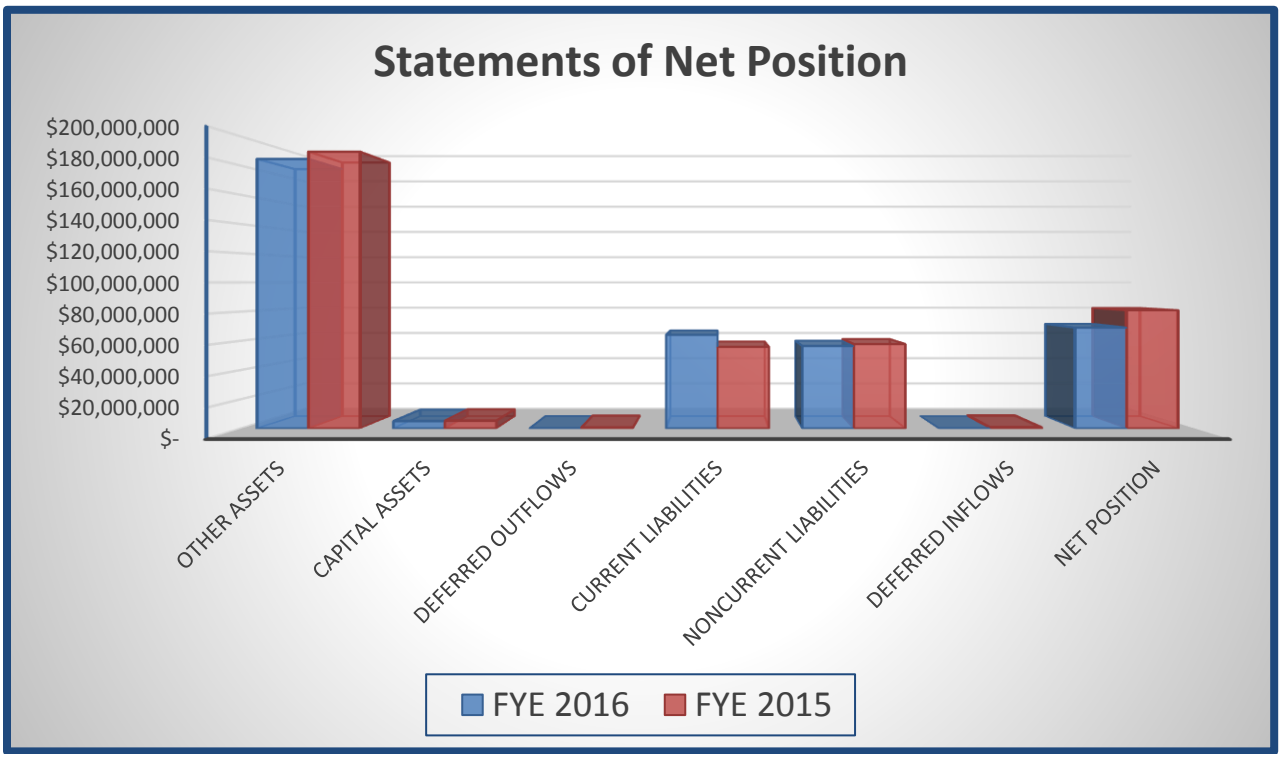
	9/30/2016	9/30/2015	2016 vs. 2015 Variance
ASSETS			
Other Assets	$184,494,105	$189,191,869	$(4,697,764)
Capital Assets	5,072,656	5,302,885	(230,229)
Total Assets	189,566,761	194,494,754	(4,927,993)
DEFERRED OUTFLOWS			
Related to Pensions	1,065,779	625,033	440,746
LIABILITIES			
Current Liabilities	63,978,099	55,874,099	8,104,000
Noncurrent Liabilities	57,496,224	57,465,715	30,509
Total Liabilities	121,474,323	113,339,814	8,134,509
DEFERRED INFLOWS			
Related to Pensions	454,600	846,155	(391,555)
NET POSITION			
Net Investment in Capital Assets	5,072,656	5,302,885	(230,229)
Unrestricted	63,630,961	75,630,933	(11,999,972)
TOTAL NET POSITION	$68,703,617	$80,933,818	$(12,230,201)

The decrease in Other Assets involves a large reduction in cash compared to 2015 due to a decision by staff and the ACWA JPIA Executive Committee to reduce the Employee Benefit Fund to approximately $18.5 million. The JPIA's investment portfolio actually grew by $5.8 million. Throughout the fiscal year, however, more cash was needed to cover claim payments this year versus last year. Primary claim costs increased by over 5% entity-wide.

The jump in Current Liabilities can partly be attributed to the addition of the program year 2012-2013 within the retroactive premium adjustment process. This program year will add over $7 million to the retroactive premium adjustment process, which will increase the JPIA's expected refunds back to the members early in 2017. Of this amount, $5.8 million can be attributed to the Liability 2012-2013 program year.

For the third consecutive year, the ACWA JPIA Board of Directors voted to allow for a subsidy on employee benefit medical premiums to offset rising health care costs that have profound fiscal impacts on member districts. As a result, the program utilized $9.5 million dollars of the available reserve during fiscal year 2016 and accounts for the majority of the variance within the unrestricted section of the Net Position calculation.

Overall, the JPIA's net position declined just over $12 million during fiscal year 2016. The budgeting of the Employee Benefits Program subsidy continued a pattern of emphasis to gradually reduce the total equity in that program to the determined goal of $18.5 million. It currently resides at $25.8 million as of September 30, 2016.



The graph above displays the changes of the various components in the Statements of Net Position from the current year to the prior, highlighted primarily by the two reductions in Other Assets and Net Position, as mentioned previously.

An analysis of the JPIA's 2016 revenues and expenses will show an overall decrease in net position of $12.1 million. While this number initially seems to depict a challenging fiscal year financially, approximately $9.5 million of this loss can be attributed to the net change in the Employee Benefits Fund. Key factors for the program included the premium subsidy coupled with rising medical claim costs ($7.1 million increase from 2015 to 2016 at year end).

These figures are reflected on the Condensed Statements of Revenues, Expenses, and Changes in Net Position (shown hereafter).

The increase in member premium revenue is the result of several factors. Medical PPO ASO fees reflected an Anthem rate renewal increase of approximately 4.0% and yielded an additional $2.78 million in billing to members. Overall change of Employee Benefits revenue worked out to a 4.6% increase, or $4.2 million. Ultimately, the billing increase would fall short of the overall 2015 to 2016 upsurge in Employee Benefit PPO claims (9.6% or $5.6 million), the JPIA's subsidy would cover the gap, alleviating the impact on participating member districts.

CONDENSED STATEMENTS OF REVENUES, EXPENSES, AND CHANGES IN NET POSITION

	9/30/2016	9/30/2015	2016 vs. 2015 Variance
OPERATING REVENUES			
Members Premiums	$159,008,617	$154,042,184	$4,966,433
Retrospective Premium Adjustments	(12,017,219)	3,619,551	(15,636,770)
Total Operating Revenues	146,991,398	157,661,735	(10,670,337)
OPERATING EXPENSES			
Provision for Claims	96,527,538	100,989,254	(4,461,716)
Excess Insurance	7,884,544	7,817,928	66,616
Benefit Premiums	46,279,783	45,699,936	579,847
General & Administrative	10,910,106	9,688,310	1,221,796
Total Operating Expenses	161,601,971	164,195,428	(2,593,457)
OPERATING LOSS	(14,610,573)	(6,533,693)	(8,076,880)
NON-OPERATING REVENUES			
Investment Income	2,380,372	2,738,962	(358,590)
CHANGE IN NET POSITION	(12,230,201)	(3,794,731)	(8,435,470)
NET POSITION, BEGINNING	80,933,818	84,728,549	(3,794,731)
NET POSITION, ENDING	$68,703,617	$80,933,818	$(12,230,201)

Although the Liability Program pricing remained unchanged, the overall member payrolls have increased therefore raising the premiums payments by 2.25%, or $336 thousand as the pricing is based on the member payrolls. The Property Program has also remained unchanged. The Workers' Compensation Program had a 10% pricing decrease beginning July 1, 2016. This program had a slight decrease in the previous program year as well. Since Workers' Compensation pricing is based on member payroll there was a rise in the premiums based on overall member payroll increases creating a revenue increase by 1.9%, or $224 thousand.

As previously stated, the Employee Benefits increase in total claims was significant, rising by over $7 million. But all other of the JPIA's programs experienced a dramatic reduction in the provision for claims, predominantly in actuarial incurred but not reported changes (down $4.6 million) and reserves ($5.1 million). Influenced by the efforts of the JPIA's talented, hard-working risk management consultants, the JPIA managed to also reduce primary claims by over $1.9 million. These variances ultimately make up the majority of the approximate $4.5 million in savings on claims entity-wide.

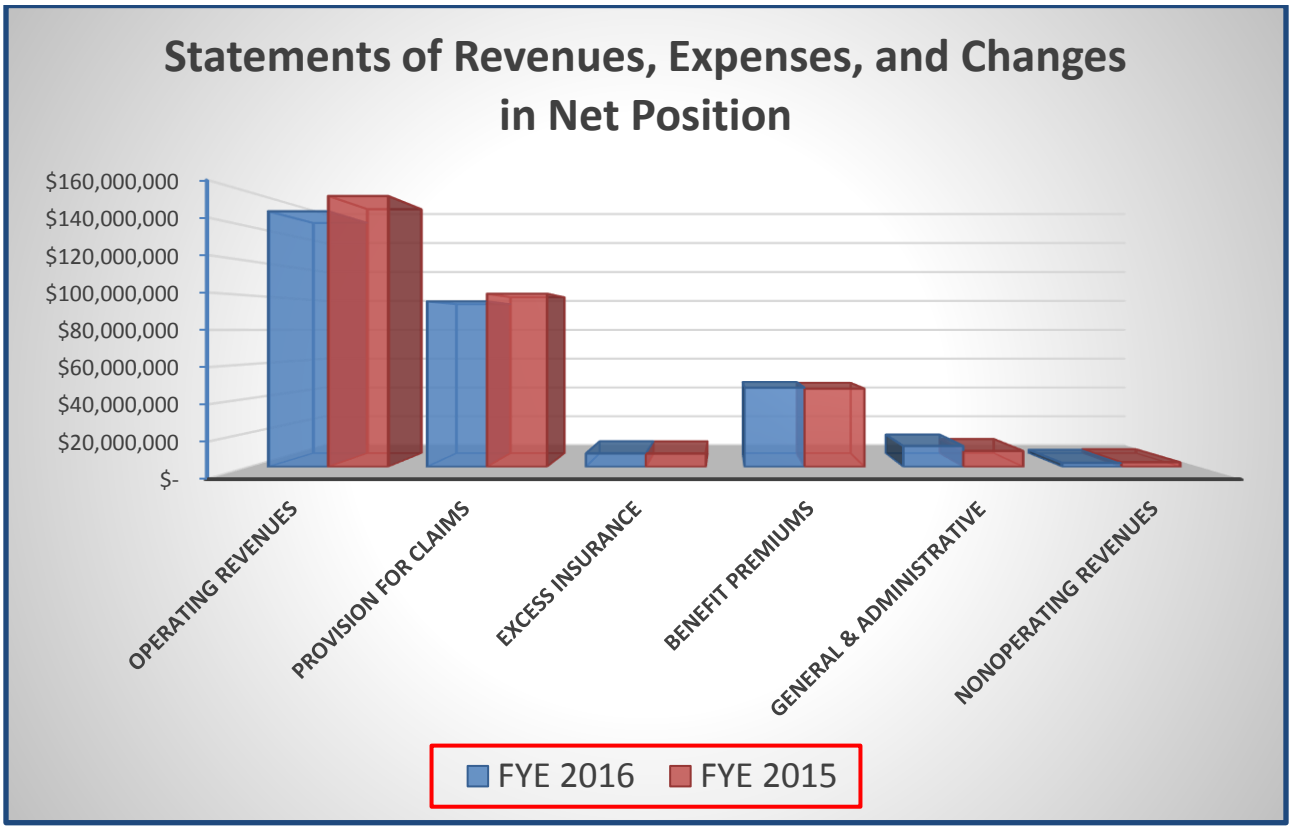
General and administrative (G&A) expenses rose approximately 13% in 2016 and exceeded the $9.1 million budget over $1 million plus. The JPIA's unfunded liability rose by $1.6 million. The JPIA had paid off the unfunded liability previously but CalPERS experienced low returns on their investments creating more liability for their members at

the end of the fiscal year. The JPIA is currently undergoing a transitional period of succession and transformation, where salaries may overlap.

Two large factors affecting G&A include software costs exceeding budget by almost $400 thousand. Ventiv is a newer software the JPIA added which will ultimately replace Navrisk, an outdated software system which has been in use for many years. The JPIA Employee Benefits Department introduced Castlight, a program designed to help medical plan users identify financially beneficial alternatives to procedures and other medical-related expenses by offering provider pricing in the local area. The initial outlay of funds to implement this program for members is considered necessary, with the goal of future substantial savings with covered individuals picking and choosing more affordable options.

The other major factor involves challenges of incorporating the new Patient Protection and Affordable Care Act (PPACA) transitional reinsurance fees on self-funded medical plans. The amount of $408 thousand is the JPIA's 2015 contribution to help lessen the impact of adverse selection in the individual employee benefits market.

The chart following compares the various components of the Statements of Revenues, Expenses, and Changes in Net Position over the last two fiscal years and highlights the variances stated previously:



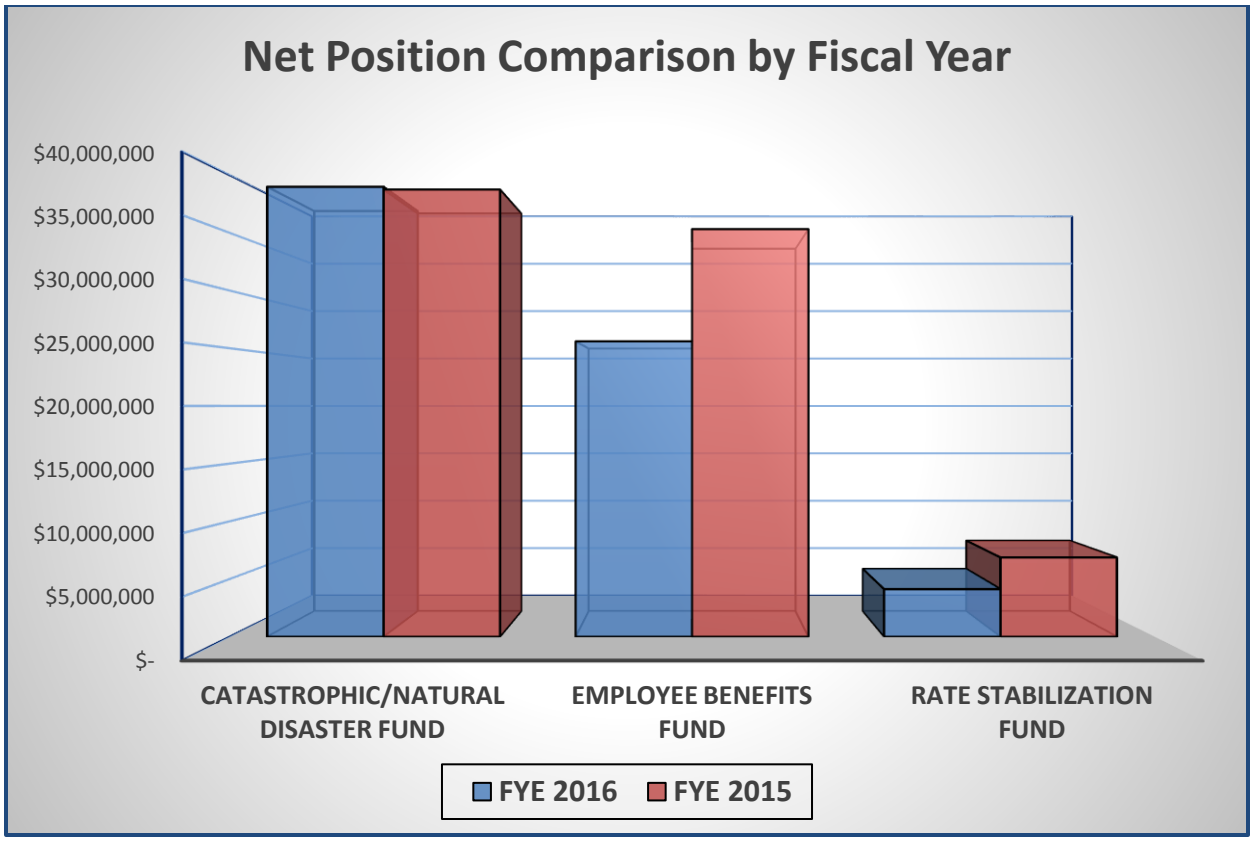
FINANCIAL HIGHLIGHTS

General and administrative expenses have been trending upwards over the years. This is primarily due to the need for additional staff as the Employee Benefits program grows and handles greater volume. Also noteworthy are the increased software costs to upgrade some of the JPIA's outdated systems. This change should gain greater efficiencies and eventually utilize technological advances to streamline processes in claims management and other data processing.

The JPIA's Net Position consist of three main funds:

The ACWA JPIA Executive Committee determined how much was enough to hold in our Capital Funds for our members. The JPIA has held to these limits or is constantly in the process of adjusting toward them.

- The Employee Benefit Fund represents equity originally purchased from the Health Benefits Authority in July 2012, and has been used to cover the subsidization of premiums with the determination of an $18.5 million floor. Fortunately, this fund allows the JPIA flexibility to willingly decrease this fund's balance over the targeted policy years and provide members with competitive rates in the highly volatile field of medical coverage.
- The Rate Stabilization Fund represents funds held on member district's behalf (capped at 50% of their current year's basic liability premium) to mitigate adverse changes in premiums, as well as minimize future assessments (when necessary).
- The Catastrophic Fund covers both the Liability and Workers' Compensation Programs. The fund pays for considerable losses within unfavorable policy years. Such funds are subject to ACWA JPIA Executive Committee approval before being applied. In 2015, the board agreed to add a fund for Property entitled the *Natural Disaster Fund*. This $500 thousand annual set-aside fund covers natural disasters that would otherwise create a policy year anomaly. The goal is to grow this fund so that in the event of a major event, funds from this Natural Disaster Fund, along with any available aid from the Federal Emergency Management Agency (FEMA), will help our member districts.



The previous graph illustrates the changes in the three funds making up the JPIA's net position from 2015 to 2016. As discussed earlier in this analysis, the Employee Benefits Fund portion reveals the usage from the premium subsidy and rising claim costs. The Catastrophic Fund net changes were minimal and the Natural Disaster Fund remained consistent with regular contributions and no disbursements were made in 2016.

The Rate Stabilization Fund reduction included several key 2016 adjustments to bring it down to the $4.1 million shown above. Refunds were awarded in the early part of 2016 in the amount of $1.1 million. RPA adjustments for Liability, Property, and Workers' Compensation netted to $799.000. Finally, the 10% program for Liability (used to cap member premium increases to 10%) drew out $1.0 million. These factors make up the majority of the Rate Stabilization Fund monies used in 2016.

CASH AND INVESTMENTS

Cash and investments continue to make up the majority of the JPIA's assets. At year end September 30, 2016, total cash and investments were $156 million – down $9.7 million from prior year. This decrease was primarily the result of paying Employee Benefit claims and subsidy for their members. Though cash and investments as a statement category declined in 2016, investments alone actually grew by more than $5 million.

The JPIA took on new types of securities in 2016, including asset-backed securities and supranationals, in an effort to solidify diversification and security in the portfolio, as well as adding some additional yield.

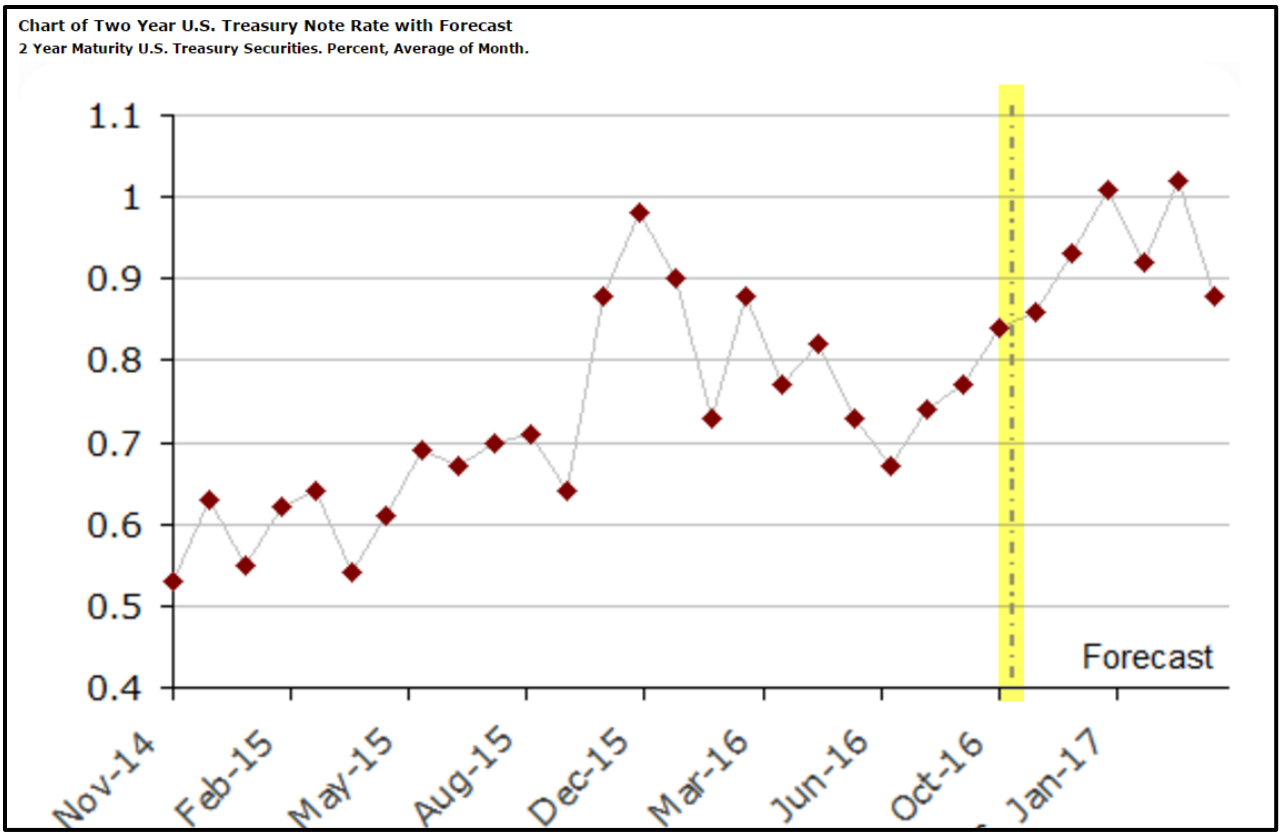
An analysis of cash provided by operating activities can be found on the Statement of Cash Flows. For 2016, $12.8 million in cash was used above and beyond cash receipts and this shortfall should somewhat mirror the $12 million reduction in net position, covered previously in the Statements of Revenues, Expenses, and Changes in Net Position section. Though the overall provision for claims decreased, most of this change resided in actuarial changes to incurred, but not reported costs, and reductions in primary reserves themselves. Overall, net claim payments increased by $4.8 million.

Another major contributing factor for the Cash Flow Statement would be a delay in the cash collections of Liability invoicing for the new policy year beginning in October. Typically, cash receipts for this billing period are collected in the months prior to the year closing. In this case, the mailing of the new years' invoices were intentionally delayed due to later Liability Committee meetings. Collections will be completed after September 30, as all members are required to give a years' notice before they leave the program the members will pay. To illustrate, collections for the Liability Program at September 30, 2014 and 2015 were $17.3 million and $13.6 million, respectively. For 2016, this number was merely $4.4 million. Overall, the variance of "Cash Received from Members" of nearly $4 million from 2015 to 2016 has a profound impact on the net cash provided by operations.

While the JPIA's investments are primarily made up of Treasury Bills, Corporate Notes and Federal Agency Coupon Securities, the 2-year maturity Treasury Security yield offers a decent view of the interest rates reflective of the market as a whole. A quick review the Chart of Two Year U.S. Treasury Note Rate (www.forecasts.org) (shown on the current page) tracks the yield volatility of fiscal year 2016, with spikes in January 2016 and then a gradual smoothing between .6 and .9. The difference in the yields between these rates is marginal. There is, however, a trend of the yields rising which is expected, given the common view that rates have little else to go but upward.

Interest earned on the JPIA's portfolio increased from $1.6 million to $1.8 million for fiscal years 2015 and 2016, respectively. This rise in income somewhat reflects the gradual rise in the U.S. Treasury Note Rate over the 2016 fiscal year and the apparent lack of significant change reflects the steadying of interest rates found in the market.

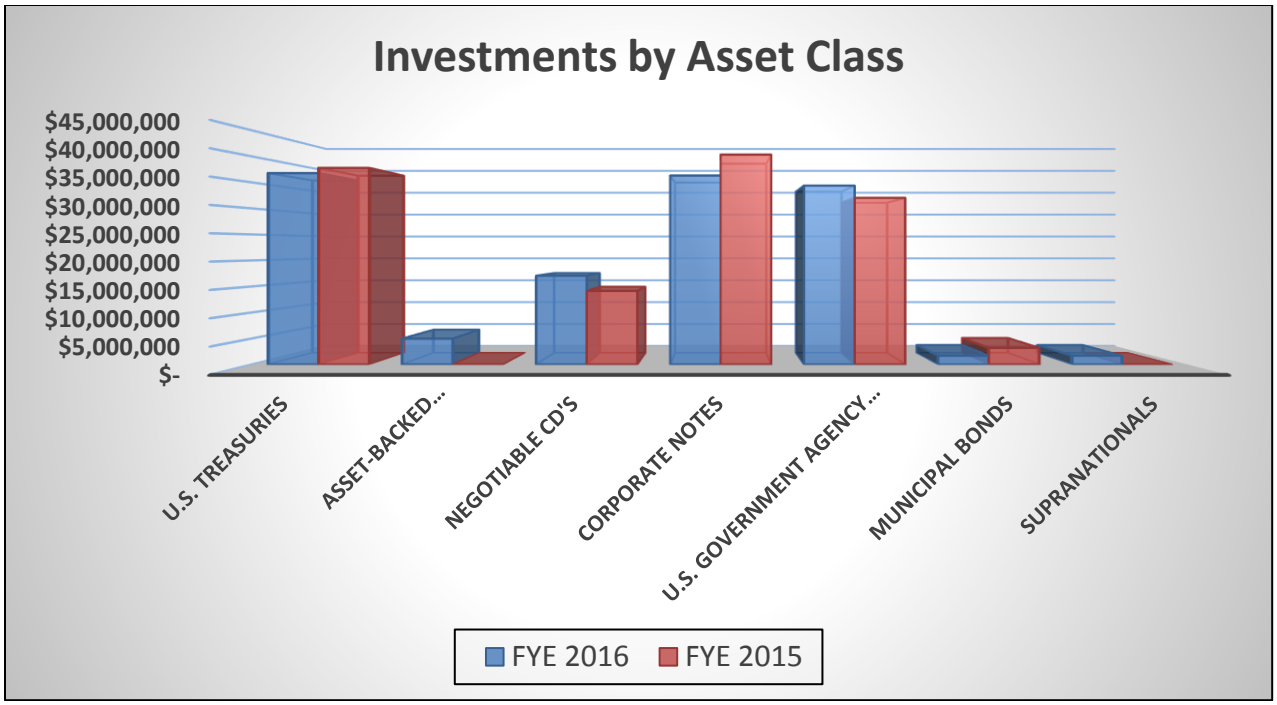
This latest trend lends credence to the JPIA's investment policy, which is strictly limited to only the safest, low-risk securities with Moody's ratings of A- or higher. Low-risk securities traditionally do not offer yields beyond the Treasury yield. Below is a chart that displays the historical 2-year maturity on the U.S. Treasury Securities yield from November 2014 and beyond.



The JPIA internally manages the cash needed for operations and the majority of the short-term investments. The non-current portion of the portfolio is managed by PFM Asset Management LLC. The JPIA's investment policy is formulated to fully comply with California state prudent investor standards that emphasize the safeguarding of principal first, followed by meeting company liquidity requirements, and finally, yield optimization.

The changes from 2015 to 2016 reveal a slight shift in PFM's investment strategy for the JPIA, focusing more on broadening the diversity (adding asset-backed securities and supranationals for example) and phasing out some underperforming Treasury and corporate notes. There was also an introduction to federal mortgage-backed securities (grouped within the U.S. Government Agency category) and these securities offer decent coupon rates (1.3 – 1.7%) with minimal risk, and offer the JPIA the cash flow advantage of monthly interest payments. Surprisingly, asset-backed and mortgage-backed securities outperformed comparable-maturity Treasuries.

Total investments were $133 million and $128 million at year end September 30, 2016 and 2015, respectively. The following chart depicts the totals by investment type:



CAPITAL ASSET ACTIVITY

The 2016 fiscal year saw the JPIA collect all remaining proceeds of the sale of the Birdcage building, originally sold to Kanaan Investments, LLC in April of 2015. At the time, an $825 thousand note receivable had been established to carry the loan for the investor, but was surprisingly paid in full in the 2016 year with all remaining interest owed for a total of $867 thousand. This amount can be found within the Cash Flows from Financing Activities section within the Cash Flow Statement.

FACTS OR CONDITIONS THAT ARE EXPECTED TO HAVE A SIGNIFICANT EFFECT ON THE FINANCIAL POSITION OR RESULT OF OPERATIONS

The JPIA has many projects and goals for the near future. There are always moving parts in motion that could have a financial impact, some as early as the next fiscal year (2016-2017). But all of these moving parts play a role in JPIA's ongoing commitment to excellence to its members. Here are some of the highlights:

- Ground Water Sustainability Agencies (GSA's) – the JPIA is currently investigating these new agencies in California to assist in helping with basic coverage needs at this time.
- Cyber Liability – the JPIA has added Cyber Security to the Liability Program coverage at no extra cost to its members. This coverage is important with the emerging risks the industry is currently facing with cyber liability, as hackers and other electronic-based threat sources begin to target government agencies. The JPIA's risk managers will also work with member districts to combat cyber liability through best practices and training, mitigating exposure as much as possible. Additional coverage may be added for those districts looking for additional liability security.
- Drones – Another emerging risk rising in the areas of contention for insurance companies is the usage of drones. Covered districts using drones for any purpose (predominantly land/dam/water/site inspections) will need to address the various issues surrounding drone usage, especially privacy laws and any other unforeseen exposures.
- Herbicidal/pesticide drift claims were excluded in the memorandum of coverage as of October 1, 2015. This has become quite a controversial issue for risk pools in the state of California. Due to the complications and coverage limitations of risk transfer when it comes to aerial application (helicopters, drones, etc.), the JPIA will no longer support district liability claims in this manner. However, applications using ground transportation, such as tractors, will continue to remain covered.
- Liability retention levels – The JPIA's self-insured retention level for the 2016-2017 Liability Program Year was increased from $2 million to $5 million. This will allow the JPIA to keep rates steady while decreasing the cost for excess insurance. The estimated savings could be utilized to strengthen the pool and possibly assist in broadening coverage to protect the JPIA member pool.
- Leadership Training – The JPIA training staff will invest in the member district management teams with leadership training. As baby boomers are currently retiring in mass numbers, successfully managing staff changes and using strategic planning to address the upcoming succession challenges are critical in reducing claims and meeting the JPIA member's leadership needs.
- Workers' Compensation – The new drug formulary was put into effect as of July 1, 2017. Costs are expected to be reduced, primarily from workers being able to return to work faster due to less addictive and harmful drug restrictions being put in place.
- Employee Benefits – The Employee Benefits Department continues analyzing claims and other important market data to strategically refine pricing and program reviews.

CONCLUSION

This financial report is designed to provide a general overview of the JPIA's financial position. For further information, please visit the JPIA's website at www.acwajpia.com, which provides the most current approved independent audited financial statements. Questions concerning any of the information presented can be sent to the following address:

ACWA JPIA
Attn: Finance Department
2100 Professional Drive
Roseville, CA 95661-3700

ASSOCIATION OF CALIFORNIA WATER AGENCIES
JOINT POWERS INSURANCE AUTHORITY

STATEMENT OF NET POSITION
SEPTEMBER 30, 2016

ASSETS	
CURRENT ASSETS	
Cash and cash equivalents	$ 23,447,757
Investments	16,108,177
Member premiums receivable	21,560,366
Investment income and other receivables	579,908
Excess insurance proceeds receivable	244,272
Retrospective premium adjustment receivable	820,025
Prepaid expenses	1,937,193
TOTAL CURRENT ASSETS	64,697,698
NONCURRENT ASSETS	
Investments	116,782,310
Retrospective premium adjustment receivable	728,414
Net other post employment benefits	2,285,683
Capital assets - net	5,072,656
TOTAL NONCURRENT ASSETS	124,869,063
TOTAL ASSETS	189,566,761
DEFERRED OUTFLOWS OF RESOURCES	
Deferred outflows of resources related to pensions	1,065,779
LIABILITIES	
CURRENT LIABILITIES	
Accounts payable and accrued expenses	1,262,584
Unearned member premiums	29,480,602
Retrospective premium adjustment payables	12,825,376
Provision for claims	20,409,537
TOTAL CURRENT LIABILITIES	63,978,099
NONCURRENT LIABILITIES	
Retrospective premium adjustment payables	19,149,724
Claims reserves	8,748,661
Claims incurred but not reported	25,236,423
Unallocated loss adjustment liability	3,013,031
Net pension liability	1,348,385
TOTAL NONCURRENT LIABILITIES	57,496,224
TOTAL LIABILITIES	121,474,323
DEFERRED INFLOWS OF RESOURCES	
Deferred inflows of resources related to pensions	454,600
NET POSITION	
Net investment in capital assets	5,072,656
Unrestricted	63,630,961
TOTAL NET POSITION	$ 68,703,617

See accompanying notes to financial statements.

ASSOCIATION OF CALIFORNIA WATER AGENCIES
JOINT POWERS INSURANCE AUTHORITY

STATEMENT OF REVENUES, EXPENSES, AND CHANGES IN NET POSITION
YEAR ENDED SEPTEMBER 30, 2016

OPERATING REVENUES	
Member premiums	$ 159,008,617
Retrospective premium adjustments	(12,017,219)
TOTAL OPERATING REVENUES	146,991,398
OPERATING EXPENSES	
Claims expense:	
Claims paid	97,258,190
Change in claims reserves	(1,008,442)
Change in claims incurred but not reported	(3)
Change in unallocated loss adjustment expense	277,793
Total claims expense	96,527,538
Excess insurance	7,884,544
Benefit premiums	46,279,783
General and administrative	10,642,018
Depreciation	268,088
TOTAL OPERATING EXPENSES	161,601,971
OPERATING LOSS	(14,610,573)
NONOPERATING REVENUES	
Investment income	2,123,200
Net increase in investment fair value	257,172
TOTAL NONOPERATING REVENUES	2,380,372
CHANGE IN NET POSITION	(12,230,201)
NET POSITION, BEGINNING OF YEAR	80,933,818
NET POSITION, END OF YEAR	$ 68,703,617

See accompanying notes to financial statements.

ASSOCIATION OF CALIFORNIA WATER AGENCIES
JOINT POWERS INSURANCE AUTHORITY

STATEMENT OF CASH FLOWS
YEAR ENDED SEPTEMBER 30, 2016

CASH FLOWS FROM OPERATING ACTIVITIES	
Cash received from members	$ 148,069,037
Cash received from excess/aggregate insurance	2,936,142
Payments for claims	(97,258,190)
Payments for excess claims	(1,431,905)
Payments for excess insurance	(7,934,406)
Payments for benefit premiums	(46,279,783)
Payments for billings & RPA fund	(1,077,369)
Payments to vendors	(3,292,217)
Payments to employees	(6,513,052)
NET CASH USED BY OPERATING ACTIVITIES	(12,781,743)
CASH FLOWS FROM CAPITAL AND RELATED FINANCING ACTIVITIES	
Purchase of capital assets	(39,786)
Proceeds from sale of Birdcage building	867,268
NET CASH PROVIDED BY FINANCING ACTIVITIES	827,482
CASH FLOWS FROM INVESTING ACTIVITIES	
Interest received	1,836,847
Purchase of investments	(87,669,805)
Proceeds from maturities of investments	82,861,474
NET CASH USED BY INVESTING ACTIVITIES	(2,971,484)
Decrease in cash and cash equivalents	(14,925,745)
Cash and cash equivalents, beginning of year	38,373,502
Cash and cash equivalents, end of year	$ 23,447,757
RECONCILIATION OF OPERATING LOSS TO NET CASH USED BY OPERATING ACTIVITIES	
Operating loss	$ (14,610,573)
Adjustments to net cash used by operating activities:	
Depreciation of capital assets	268,088
Change in member premiums receivable	(10,886,800)
Change in excess insurance proceeds receivable	1,725,523
Change in retrospective premium adjustment receivable	3,638,782
Change in net other post employment benefits (OPEB)	4,808
Change in note receivable	825,000
Changes in net pension liability and deferred outflows/inflows related to pensions	(44,913)
Other expenses	(207,123)
Change in unearned member premiums	1,085,781
Change in retrospective premium adjustment payables	6,150,337
Change in claims liabilities	(730,653)
NET CASH USED BY OPERATING ACTIVITIES	$ (12,781,743)
NON CASH ITEMS	
Change in unrealized fair value of investments	$ 257,172

See accompanying notes to financial statements.

ASSOCIATION OF CALIFORNIA WATER AGENCIES
JOINT POWERS INSURANCE AUTHORITY

NOTES TO FINANCIAL STATEMENTS
Year Ended September 30, 2016

(1) General Information

Organization and Operations – The Association of California Water Agencies Joint Powers Insurance Authority (ACWA JPIA or JPIA) was created effective July 5, 1979, by a joint powers agreement among member water districts and agencies organized and operating under the laws of the State of California. The JPIA was organized pursuant to provisions of the California Government Code for the purpose of providing insurance coverage for its member districts**.**

The JPIA currently offers five joint protection programs:

- Public Auto and General Liability
- Workers' Compensation
- Property Insurance
- Underground Storage Tank Liability
- Employee Benefits (Medical, Dental, Vision, Other)

The JPIA also purchases group insurance for dam failure, pass through insurance (including employee fidelity bonding, difference in condition, boiler and machinery stand alone, and crime), and for the period of July 1, 1995 through June 30, 1998, workers' compensation for electing member districts.

The JPIA provides joint protection coverage for losses in excess of the member districts' individually specified self-insurance retention levels.

Reporting Entity – The reporting entity includes all activities (operations of the administrative staff, officers, executive board, and board of directors) as they relate to the JPIA considered to be part of (controlled by or dependent on) the JPIA. This includes financial activity relating to all of the membership years.

In determining its reporting entity, the JPIA considered all governmental units that were members since inception. The criteria did not require the inclusion of these entities in these financial statements principally because the JPIA is not financially accountable for any members.

Insurance Coverage and Deductibles – The JPIA provides the following major insurance coverage and deductibles:

a) Liability Program – The Liability Program was established to account for the payment of liability claims and administrative costs. Funding is based upon rates established by ACWA JPIA's Executive Committee. The JPIA administers claims in-house on behalf of participating members.

The JPIA provides the following insurance coverage and self-insured retention (SIR):
Member District Retrospective Allocation Point (RAP): $2,500 to $100,000
The SIRs for this program by policy year are as follows:

Year	SIR Amount
10/1/79 - 9/30/86	$ 500,000
10/1/86 - 9/30/87	1,000,000
10/1/87 - 9/30/05	500,000
10/1/05 - 9/30/11	1,000,000
10/1/11 - 9/30/16	2,000,000

Excess of: $2,000,000 to a total of $60,000,000 coverage through various carriers.
Policy Year: October 1 through September 30.

b) Property Program – The Property Program was established to account for the payment of property claims and administrative costs. Funding is based upon rates established by ACWA JPIA's Executive Committee. The JPIA administers claims in-house on behalf of participating members**.**

The JPIA provides the following insurance coverage, deductibles and SIR:
Member District Deductible: $500 to $50,000
The SIRs for this program by policy year are as follows:

Year	SIR Amount
1/1/83 - 3/31/85	Various
4/1/85 - 3/31/86	$5,000
4/1/86 - 3/31/88	50,000
4/1/88 - 3/31/01	10,000
4/1/01 - 3/31/13	50,000
4/1/13 - 3/31/17	100,000

Excess of: $100,000 up to a total of $100,000,000 coverage with various sub limits through XL America Insurance Inc.
Policy Year: April 1 through March 31.

c) Workers' Compensation Program – The Workers' Compensation Program was established to account for the payment of workers' compensation claims and administrative costs. Funding is based upon rates established by the JPIA's Executive Committee. The JPIA administers claims in-house on behalf of participating members**.**

The JPIA provides the following insurance coverage and SIR:
Member District RAP: $250 to $25,000
The SIRs for this program by policy year are as follows:

Year	SIR Amount
7/1/86 - 6/30/87	$125,000
7/1/87 - 6/30/88	150,000
7/1/88 - 6/30/89	175,000
7/1/89 - 6/30/91	200,000
7/1/91 - 6/30/92	225,000
7/1/92 - 6/30/01*	250,000
7/1/01 - 6/30/02	350,000
7/1/02 - 6/30/03	650,000
7/1/03 - 6/30/17	2,000,000

Excess of: $2,000,000 to statutory limits through Arch Insurance Company.
Policy Year: July 1 through June 30
*From July 1, 1995 through June 30, 1998, the Workers' Compensation Program functioned as a group purchase program.

d) Employee Benefits Program – In January 2012, both ACWA JPIA's Executive Committee and the Health Benefits Authority (HBA) approved the transition of the HBA program into the JPIA. In March 2012, the HBA Board of Directors voted to dissolve the HBA programs. As a result, the JPIA's Employee Benefits Program was established on July 1, 2012, to provide medical, dental and vision coverage for members' employees and dependents. The preferred provider organization plans offered in the medical and dental coverage are self-insured. Funding is based upon rates established by the JPIA's Executive Committee. The JPIA utilizes a third party to administer these claims on behalf of participating members**.**

The JPIA carries reinsurance with Voya Financial for coverage losses in excess of the self-insured retention of $500,000 per beneficiary incurred during the policy period, and paid during the policy period and six-month period immediately following the end of the policy period. The policy year is January 1 through December 31.

(2) Significant Accounting Policies

Basis of Accounting – The accounting records of the JPIA are kept on the accrual basis of accounting. Under this method, revenues are recorded when earned and expenses are recorded at the time liabilities are incurred.

Cash and Cash Equivalents – With regards to the statement of cash flows, the JPIA considers cash in banks, all money market funds, cash in Local Government Investment Pools (LGIP), and Local Agency Investment Funds (LAIF) to be cash equivalents. Investments maturing within three months from the date of purchase are also considered to be cash equivalents.

Investments in debt securities are recorded at fair value. For purposes of these financial statements, fair value is equivalent to investment market value at September 30, 2016. Changes in the fair value of investments, both realized and unrealized, are included in the Statement of Revenues, Expenses, and Changes in Net Position as a component of non-operating revenues.

Prepaid Expenses – Expenses for the portions of excess insurance and other costs that extend into future accounting periods have been recorded as prepaid expenses.

Capital Assets are stated at cost and depreciated using the straight-line method over the estimated useful lives of three years for computer equipment, five years for office equipment and building improvements, and 30 years for the JPIA main office building in Roseville, CA.

Unearned Member Premiums – The JPIA bills its members in advance for certain programs. The amount billed represents unearned member premium revenue until earned. Any premiums collected from members before the respective program years, are temporarily stored in the Unearned Member Premium general ledger accounts until the appropriate period, at which time premiums are then recognized as earned and allocated to the specific revenue accounts.

Premiums Receivable – These amounts represent unpaid invoices for policies written during the JPIA's fiscal year. Workers Compensation holds four different general ledger accounts to track receivables separately since the billing is done quarterly. A significant portion of premiums receivable are also recognized as unearned premiums for those policies extending into the subsequent year.

Claims Liabilities – The JPIA establishes liabilities for claims based on estimates of the ultimate cost of claims (including future claim adjustment expenses) that have been reported but not settled, and of

claims that have been incurred but not reported. The length of time for which such costs must be estimated varies depending on the coverage involved. Because actual claims costs depend on such complex factors as inflation, changes in doctrines of legal liability, and damage awards, the process used in computing claims liabilities does not necessarily result in an exact amount, particularly for coverage such as general liability and workers' compensation. Claims liabilities are recomputed annually using a variety of actuarial and statistical techniques to produce current estimates that reflect recent settlements, claims frequency, and other economic and social factors. A provision for inflation in the calculation is implicit in the calculation of estimated future claims costs because reliance is placed both on actual historical data that reflect past inflation and on other factors that are considered appropriate modifiers of past experience. Adjustments to claims liabilities are charged or credited to expense in the periods in which they are made.

Unallocated Loss Adjustment Expenses – Amounts have been estimated for the cost of administering current and future claims. An actuary, in connection with other loss development information, determined these amounts.

Member Premiums are calculated based upon each member district's respective payroll (or insured values for the Property Program) and loss history. For the Employee Benefits Program, premiums are calculated based upon approved rates by the ACWA JPIA Executive Committee.

Member premiums are recognized as revenue over the periods covered by the policies. For the liability, property and workers' compensation policies, a retrospective premium adjustment for each policy year is made annually, four years after a policy year begins.

Operating and Non-operating Revenues – Operating revenues include all program contributions, related fees and assessments that are integral to the financing of the insurance programs. Investment income is classified as non-operating revenue.

Allocation of Indirect Expenses – Indirect expenses are allocated among insurance programs based on an employee survey for estimated employee time spent with each of the JPIA programs. The Liability and Employee Benefit Programs are 25%, the Workers' Compensation Program is 33% and the Property Program is 17% for the current fiscal year.

Income Taxes – As a public agency under the State of California, the JPIA is exempt from federal and state income taxes under Internal Revenue Code Section 115 and California Revenue and Taxation Code Section 17131, respectively.

Deferred outflows/inflows of resources – In addition to assets, the statement of net position reports separate sections for deferred outflows of resources and deferred inflows of resources. Deferred outflows of resources represent a consumption of resources that applies to a future period(s) and will not be recognized as an outflow of resources (expense) until then. Conversely, deferred inflows of resources represent an acquisition of resources that applies to a future period(s) and will not be recognized as an inflow of resources (revenue) until that time.

Contributions made to the JPIA's pension plan(s) after the measurement date but before the fiscal year-end are recorded as a deferred outflow of resources and will reduce the net pension liability in the next fiscal year.

Additional factors involved in the calculation of the JPIA's pension expense and net pension liability include the differences between expected and actual experience, changes in assumptions, differences between projected and actual investment earnings, changes in proportion, and differences between the District's contributions and proportionate share of contributions. These factors are recorded as deferred outflows and inflows of resources and amortized over various periods. See Note 12 for further details

related to these pension deferred outflows and inflows.

Pensions – For purposes of measuring the net pension liability and deferred outflows/inflows of resources related to pensions, and pension expense, information about the fiduciary net position of the JPIA's portion of the California Public Employees' Retirement System (CalPERS) Miscellaneous plan and additions to/deductions from the Plan's fiduciary net position have been determined on the same basis as they are reported by CalPERS. For this purpose, benefit payments (including refunds of employee contributions) are recognized when due and payable in accordance with the benefit terms. Investments are reported at fair value.

(3) Cash and Investments

Investments Authorized by the JPIA's Investment Policy – The following table identifies the investment types authorized for the JPIA by the California Government Code Section 53601 (or the JPIA's investment policy where more restrictive). Also following are tables identifying certain provisions of the California Government Code (or the JPIA's investment policy where more restrictive) that address interest rate risk, credit risk, and concentration of credit risk.

AUTHORIZED INVESTMENT TYPE	MAXIMUM MATURITY*	MAXIMUM PERCENTAGE OF PORTFOLIO	MAXIMUM INVESTMENT IN ONE ISSUER	MINIMUM CREDIT QUALITY
Federal Agency	5 years	100%	50%	None
Asset-Backed Securities/CMO	5 years	20%	5%	AA-
Bankers' Acceptance	180 days	20%	5%	Highest by NRSRO
Commercial Paper	270 days	25%	5%**	Highest by NRSRO
Negotiable Certificates of Deposits	5 years	30%	5%	A-
Time Certificates of Deposits	5 years	30%	FDIC/NCUA Limits	Banks S&L / CU Insured
Repurchase Agreements	92 days	20%	20%	Primary Dealer
Medium-Term Notes	5 years	30%	5%	A-
LGIP	N/A	50%	N/A	AAAm
LAIF	Daily	50%	N/A	N/A
Money Market Funds	N/A	20%	20%	Treasury / Agency Only
U.S. Treasury	5 years	100%	100%	None
California State Obligations	5 years	100%	5%	A-
Other State/Local Gov. Obligations	5 years	100%	5%	A-
Supranationals	5 years	20%	20%	AAA

* The average life of the total portfolio at any time shall not exceed four years.
** Purchases may not represent more than 10% of the outstanding paper of an issuing corporation.

NOTES TO FINANCIAL STATEMENTS
Year Ended September 30, 2016

Concentration of Credit Risk – Investments at September 30, 2016 in any one issuer, other than U.S. Treasury Securities, LAIF and LGIP, that represent 5.0% or more of the total investments of the JPIA are as follows:

Issuer	Investment Type	Market Value
Federal National Mortgage Corp.	U.S. Agency Securities	$19,790,773
Federal Home Loan Bank	U.S. Agency Securities	$9,982,191

Custodial Credit Risk is the risk that in the event of a bank failure, the JPIA's deposits may not be returned to it. California Law requires banks and savings and loan institutions to pledge government securities with a market value of 110% of the JPIA's cash on deposit, or first trust deed mortgage notes with a market value of 150% of the deposit, as collateral for these deposits. Under California Law, this collateral is held in a separate investment pool by another institution in the JPIA's name and places it ahead of general creditors of the institution.

Interest Rate Risk is the possibility that changes in market interest rates will adversely affect the fair value of an investment. Generally, the longer the maturity of an investment, the greater the sensitivity of its fair value to changes in market interest rates. As a means of highlighting exposure to interest rate risk, the fair value of all securities is calculated and reported monthly to the two oversight committees of the JPIA for investments. Investment fair value and duration at September 30, 2016 are as follows:

Authorized Investment Type	Amount	Effective Duration
U.S. Treasury Obligations	$36,775,411	3.794
Federal Agency Securities	31,581,527	2.628
Federal Mortgage Backed Securities	2,799,491	1.156
Medium-Term Notes	31,310,054	2.453
Asset-Backed Securities/CMOs	4,969,243	1.881
Negotiable Certificates of Deposit	17,049,707	0.943
Commercial Paper	5,000,000	0.583
Municipal Bonds	1,710,224	1.601
Supranationals	1,694,831	2.564

Local Agency Investment Funds – The JPIA is a participant in LAIF that is regulated by the California Government Code Section 16429 under the oversight of the Treasurer of the State of California. The fair value of the JPIA's investment in this pool is reported in the accompanying financial statements at amounts based upon the JPIA's pro-rata share of the fair value provided by LAIF for the entire LAIF portfolio. Separate complete financial statements are available at P.O. Box 942809, Sacramento, CA 94209-0001.

Local Government Investment Pools are managed pool accounts in which the JPIA participates. The California Asset Management Program (CAMP) invests available cash under California Government Code Section 53601 and 53635. CAMP is a joint powers authority organized under California law and is managed by participant elected trustees. The fair value of the JPIA's investment in this pool is reported in the accompanying financial statements at amounts based on the JPIA's pro-rata share of the fair value. Financial information can be obtained from 50 California Street, Suite 2300, San Francisco, CA 94111.

ASSOCIATION OF CALIFORNIA WATER AGENCIES
JOINT POWERS INSURANCE AUTHORITY

NOTES TO FINANCIAL STATEMENTS
Year Ended September 30, 2016

Disclosures Relating to Credit Risk

Authorized Investment	Amount	Aaa/P-1	Aa (1-3)	A (1-3)	Baa	Not Rated
As of September 30, 2016						
Cash	$ 200	$ 0	$ 0	$ 0	$ 0	$ 200
Financial Institution Deposits	10,439,520					10,439,520
Asset-Backed Securities/CMOs	4,969,242	4,378,068				591,174
Negotiable Certificates of Deposit	17,049,707	9,718,163	7,331,544			
LGIP (Managed Pool Accounts)	25,262					25,262*
LAIF	12,982,775					12,982,775
U.S. Treasury Obligations	36,775,411	36,775,411				
Federal Agency Securities	31,581,527	31,581,527				
Federal Agency MBS	2,799,491	2,799,491				
Municipal Bonds	1,710,224		1,067,338	642,886		
Commercial Paper	5,000,000		5,000,000			
Medium-Term Notes	31,310,054	2,432,348	7,189,361	21,219,806	468,539	
Supranationals	1,694,831		1,694,831			
Totals	$156,338,244	$87,685,008	$22,283,074	$21,862,692	$468,539	$24,038,931

Information about the risk that an issuer or other counterparty to an investment will not fulfill its obligations is provided by the table above.

*The managed pool account (LGIP) is comprised of $25,262 in CAMP. This investment is not rated by Moody's and thus shown as not rated. However, CAMP is rated AAAm by Standard and Poor's.

Fair Value

For the year ended September 30, 2016, JPIA implemented GASB Statement No. 72 (GASB 72), *Fair Value Measurement and Application*. The primary objective of GASB 72 is to provide guidance for applying fair value to certain investments and disclosures related to all fair value measurements. There was no material impact on JPIA's financial statements as a result of the implementation of Statement No. 72.

GASB 72 requires JPIA to use valuation techniques which are appropriate under the circumstances and are either a market approach, a cost approach or an income approach. Statement No. 72 establishes a hierarchy of inputs used to measure fair value consisting of three levels. The fair value hierarchy levels are summarized below (*Source = U.S. Bank's Summary of Methodology for Assigning Fair Value to Client Assets 09 27 16*):

- Level 1 Inputs – Inputs to the valuation methodology are quoted prices (unadjusted) for identical assets or liabilities in active markets that a government can access at the measurement date. An active market for the asset is one in which transactions for the asset occur with sufficient frequency and volume to provide pricing information on an ongoing basis.
- Level 2 Inputs – Inputs to the valuation methodology that are observable for an asset/liability either directly or indirectly (other than quoted prices included within Level 1). They include

quoted prices for similar assets/liabilities in active markets and quoted prices for identical or similar assets /liabilities in markets that are NOT active.

- Level 3 Inputs – Inputs to the valuation methodology are unobservable and significant to the fair value measurement. Unobservable inputs reflect the assumptions that market participants would use in pricing the asset/liability, including assumptions about risk.

The following schedule classifies the JPIA's security assets at fair value based on hierarchy level as of September 30, 2016:

Investments by Fair Value Level		Fair Value Measurements Using	
Debt Securities:		Quoted Prices in Active Markets for Identical Assets (Level 1)	Significant Other Observable Inputs (Level 2)
U.S. Treasury Obligations	$ 36,775,411	$36,775,411	
Asset-Backed Securities	4,969,242		$4,969,242
Negotiable Certificates of Deposit	17,049,707		17,049,707
Corporate Notes	36,310,054		36,310,054
U.S. Government Agency	34,381,018		34,381,018
Municipal Bonds	1,710,224		1,710,224
Supranationals	1,694,831		1,694,831
Totals	**$132,890,487**	**$36,775,411**	**$96,115,076**

Pooled investment funds, such as CAMP and LAIF, are subject to fair value measurement, but not to the fair value hierarchy. For the purpose of the statement of cash flows, the JPIA considers cash in banks and deposits in LAIF to be *cash equivalents* and are not presented within the Fair Value disclosures.

(4) Capital Assets

The following is a schedule of changes in capital assets for the year ended September 30, 2016:

	9/30/2015	Additions	Deductions	Transfers	9/30/2016
NON-DEPRECIABLE ASSETS:					
Land	$ 590,545	$ 0	$ 0	$ 0	$ 590,545
DEPRECIABLE ASSETS:					
Building & Improvements	5,336,035	0	0	0	5,336,035
Furniture & Equipment	552,813	37,859	19,457	0	571,215
Software	478,141	0	0	0	478,141
Total Depreciable Assets	6,366,989	37,859	19,457	0	6,385,391
LESS ACCUMULATED DEPRECIATION:					
Building & Improvements	(848,938)	(179,073)	0	0	(1,028,011)
Furniture & Equipment	(498,507)	(42,662)	(19,457)	0	(521,712)
Software	(307,204)	(46,353)	0	0	(353,557)
Total Accumulated Depreciation	(1,654,649)	(268,088)	(19,457)	0	(1,903,280)
Capital Assets - Net	$5,302,885	$(230,229)	$ 0	$ 0	$ 5,072,656

(5) Retrospective Premium Adjustments

Retrospective premium adjustments are determined for each policy year as the sum of the following:

a) Direct charge for the portion of each loss incurred within the member's allocation level.

b) Losses in excess of a member's allocation level are shared by the members in the same and greater allocation levels, based on each member's premiums as a percentage of all members' premiums in each allocation level.

c) Other costs, net of investment income, including unallocated claims expense, excess insurance premiums, and administrative expense are charged to each member, based on premiums.

d) The allocation for contributions to that portion of designated equity for catastrophic losses and the reserve for claims incurred but not reported is based on each member's premiums as a percentage of all members' premiums.

The retrospective premium adjustments (RPA) for all applicable policy years have been estimated based on losses and other costs, net of investment income, incurred through September 30, 2016. RPAs are subject to change as the ultimate cost of claims becomes known, investment income is realized, and the JPIA's indirect costs are allocated to each policy year. RPA's do not apply to the Employee Benefits Programs.

The initial RPA is made at the end of the fourth full year of operations of each the JPIA program. After that, RPAs represent annual cumulative adjustments to the original premiums (net of prior RPAs, if any) previously billed and held at the JPIA. Although accrued RPA payables to and receivables from program members are calculated monthly, the accrual billing/refunding process takes place only once per year. RPAs are calculated separately for each policy and program year.

Beginning with fiscal year 1998-99, the JPIA established an RPA Stabilization Fund for the Liability Program to help stabilize future RPAs. The JPIA maintains a separate RPA Stabilization Fund for each member and future RPAs are to flow through the member's individual RPA Stabilization Fund. When the balance of a member's fund exceeds 50% of the current year's basic liability premium any member that has a balance over this amount receives a refund. During the fiscal year 2002-03 the RPA Stabilization Fund was expanded to include the Property and Workers' Compensation Programs.

(6) Reconciliation of Claims Liabilities

At September 30, 2016, unpaid losses of $58,596,957 are presented at their net present value of $57,407,652. These losses are discounted at a rate of 1% for Liability, 1.5% for Workers' Compensation, .25% for Property and 0% for Employee Benefits.

The following schedule represents changes in the aggregate liabilities for all programs during the past year ending September 30, 2016:

Discounted Unpaid Claims and Claim Adjustment Expenses at Beginning of Fiscal Year	$58,138,304
Incurred Claims and Claim Adjustment Expenses:	
Provision for Insured Events of the Current Fiscal Year	90,282,537
Increase in Provision of Insured Events of Prior Fiscal Years	6,245,001
Total Incurred Claims and Claim Adjustment Expenses	96,527,538
PAYMENTS:	
Claims and Claim Adjustment Expenses Attributable to Insured Events of the Current Fiscal Year	67,931,814
Claims and Claim Adjustment Expenses Attributable to Insured Events of Prior Fiscal Years	29,326,376
Total Payments	97,258,190
Discounted Unpaid Claims and Claim Adjustment Expenses at End of Fiscal Year	**$57,407,652**
Components of Claims Liability:	
Provision for Claims (Current)	$20,409,537
Claims Reserves	8,748,661
Claims Incurred But Not Reported	25,236,423
Unallocated Loss Adjustment Liability	3,013,031
Total Claims Liability	**$57,407,652**

(7) Net Position Designations

There are three categories that make up net position: the Catastrophic Reserve (CAT) Fund (includes the Natural Disaster Fund for the property program), Employee Benefits Fund, and the RPA Stabilization Fund. The CAT Fund is established to protect members from excessive losses, shared by all members in a given policy year. Contributions to the CAT Fund are typically calculated as 10% of premiums earned. Beginning with the fiscal year 2012-2013, the Liability and Workers' Compensation Programs limited the CAT Fund to 99% of the current years actuarially determined Gross Liability for Unpaid Losses. If a member has over 99%, a refund is transferred into their RPA Stabilization Fund. If the CAT fund is underfunded, collections can be transferred from the RPA Fund if the funds are available. The RPA fund is used to smooth the member's premium billing and refund process. The Employee Benefits Fund can be used to help reduce premium increases of only that Program when approved by the Executive Committee.

Net position is designated in the following manner**:**

September 30, 2016:	
Catastrophic (CAT)/Natural Disaster Fund	$38,982,217
Employee Benefits Fund	25,592,661
RPA Stabilization Fund	4,128,739
Net Position	$68,703,617

ASSOCIATION OF CALIFORNIA WATER AGENCIES
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NOTES TO FINANCIAL STATEMENTS
Year Ended September 30, 2016

(8) Joint Venture

The JPIA participated in a joint venture under a joint powers agreement with Local Agency Workers' Compensation Excess (LAWCX) during the fiscal years 1992-93; 1993-94; and 1994-95. The relationship between The JPIA and LAWCX is such that LAWCX is not a component unit of The JPIA for financial reporting purposes. Each member agency pays a premium commensurate with the level of coverage requested and shares surpluses and deficits proportionate to its participation in LAWCX. LAWCX prepares separate annual financial statements, which may be obtained from Bickmore Risk Services, Inc., 1750 Creekside Oaks Drive, Suite 200, and Sacramento, CA 95833.

(9) Pension Plan

Plan Description
The JPIA provides pension benefits to its employees through the JPIA's Miscellaneous Plan (the Plan), a cost-sharing multiple-employer defined benefit pension plan maintained by CalPERS, an agency of the State of California. The JPIA had less than 100 active members as of the June 30, 2015 and 2016 actuarial valuation. As a result, qualified employees are covered under the Miscellaneous 2% at 55 Risk Pool. CalPERS acts as a common investment and administrative agent for participating public entities within the State of California. CalPERS issues a publicly available financial report that includes financial statements and required supplementary information for this plan. This report is available online at www.calpers.ca.gov.

The California Legislature passed and the Governor signed the "Public Employees' Pension Reform Act of 2013" (PEPRA) on September 12, 2012. PEPRA contained a number of provisions intended to reduce future pension obligations. PEPRA primarily affects new pension plan members who are enrolled for the first time after December 2012. Benefit provisions and other requirements are established by State statute.

Benefits Provided
The benefits for the Plan are established by contract with CalPERS, in accordance with the provisions of the California Public Employees' Retirement Law (PERL). The benefits are based on members' years of service, age, final compensation, and benefit formula. Benefits are provided for disability, death, and survivors of eligible members or beneficiaries. To be eligible for service retirement, members must be at least 50 and have a minimum of five years of CalPERS-credited service. Members after January 1, 2013 must be at least 52 to be eligible for service retirement.

Contributions
Section 20814(c) of the PERL requires employer contribution rates for all public employers be determined on an annual basis by the actuary and are effective on the July 1 following notice of a change in the rate. The contributions are determined through the CalPERS' annual actuarial valuation process. The Plan's actuarially determined rate is based on the estimated amount necessary to pay the Plan's allocated share of the risk pool's costs of benefits earned by employees during the year, and any unfunded accrued liability. The JPIA is required to contribute the difference between the actuarially determined rate and the contribution rate of employees. The JPIA's required contribution rate on covered payroll for the measurement period ended June 30, 2016 (the measurement date) was 7.964% and 6.730% of annual pay for Classic and PEPRA employees, respectively. Employer contributions rates may change if Plan contracts are amended. For the year ended September 30, 2016, the employer contributions to the Plan were $352,666.

Pension Liabilities, Pension Expense and Deferred Outflows/Inflows of Resources Related to Pensions
The JPIA's Net Pension Liability (NPL) for the Plan is measured as the proportionate share of the NPL.

The NPL of the Plan is measured as of June 30, 2016 for the year ended September 30, 2016. The total pension liability (TPL) used to calculate the NPL was determined by an actuarial valuation as of June 30, 2015 rolled forward to June 30, 2016 using standard update procedures. As of September 30, 2016, the JPIA's proportionate share of the Plan's NPL was $1,348,385.

Using the JPIA's individual employer rate Plan's share of the risk pool TPL and Fiduciary Net Position (FNP), the proportionate shares of the TPL and FNP at the measurement date are determined for the JPIA by the actuary. The JPIA's proportionate share of the net pension liability for the Plan as of June 30, 2015 and 2016 was as follows:

	Plan
Proportion - June 30, 2015	(010241%)
Proportion - June 30, 2016	.038815%
Change - increase	.049056%

For the year ended September 30, 2016, the JPIA recognized pension expense of $1,237,076.

At September 30, 2016, the JPIA reported deferred outflows of resources and deferred inflows of resources related to pensions from the following sources:

	Deferred Outflows of Resources	Deferred Inflows of Resources
Differences between expected and actual experience	$11,744	$(2,691)
Changes in assumptions		(111,108)
Net differences between projected and actual investment earnings of pension plan investments	578,282	
Changes in proportions	385,756	
Changes in proportionate share of contributions		(340,801)
Pension contributions subsequent to measurement date	89,997	
Total	$1,065,779	$(454,600)

As of September 30, 2016, the $89,997 reported as deferred outflows of resources related to employer contributions subsequent to the measurement date will be recognized as a reduction of the NPL in the year ending September 30, 2017. As of September 30, 2016, other amounts reported as deferred outflows/inflows of resources related to pensions will be recognized as pension expense as follows:

Year Ended September 30	
2017	$ 44,434
2018	55,474
2019	271,492
2020	149,782

Actuarial Assumptions

For the measurement period ended June 30, 2016 (the measurement date), the TPL was determined by rolling forward the June 30, 2015 TPL. The June 30, 2015 and June 30, 2016 TPL were based on the following actuarial methods and assumptions:

Actuarial Cost Method	Entry-Age Normal
Actuarial Assumptions:	
Discount Rate	7.65%
Inflation	2.75%
Salary Increases	Varies by Entry Age and Service
Mortality Rate Table[1]	Derived using CalPERS' Membership data for all Funds
Post Retirement Benefit Increase	Contract COLA up to 2.75% until Purchasing Power Protection Allowance Floor on Purchasing Power applies, 2.75% thereafter

[1] The mortality table used was developed based on CalPERS' specific data. The table includes 20 years of mortality improvements using Society of Actuaries Scale BB.

Changes in Assumptions

There were no changes in assumptions during the measurement period ended June 30, 2016.

Discount Rate

The discount rate used to measure the TPL was 7.65% for the Plan. To determine whether the municipal bond rate should be used in the calculation of a discount rate for each plan, CalPERS stress tested plans that would most likely result in a discount rate that would be different from the actuarially assumed discount rate. Based on the testing, none of the tested plans run out of assets. Therefore, the current 7.65% discount rate is appropriate and the use of the municipal bond rate calculation is not necessary. The stress test results are presented in a detailed report called "GASB Crossover Testing Report" that can be obtained at CalPERS' website under the GASB 68 section.

The long-term expected rate of return on pension plan investments was determined using a building-block method in which best-estimate ranges of expected future real rates of return (expected returns, net of pension plan investment expense and inflation) are developed for each major asset class.

In determining the long-term expected rate of return, CalPERS took into account both short-term and long-term market return expectations as well as the expected pension fund cash flows. Such cash flows were developed assuming that both members and employers will make their required contributions on time and as scheduled in all future years. Using historical returns of all the funds' asset classes, expected compound returns were calculated over the short-term (first 10 years) and the long-term (11-60 years) using a building-block approach. Using the expected nominal returns for both short-term and long-term, the present value of benefits was calculated for each fund. The expected rate of return was set by calculating the single equivalent expected return that arrived at the same present value of benefits for cash flows as the one calculated using both short-term and long-term returns. The expected rate of return was then set equivalent to the single equivalent rate calculated above and rounded down to the nearest one quarter of one percent.

The table below reflects the long-term expected real rate of return by asset class. The rate of return was calculated using the capital market assumptions applied to determine the discount rate and asset allocation.

Asset Class	New Strategic Allocation	Real Return Years 1 – 10[a]	Real Return Years 11+[b]
Global Equity	51.00%	5.25%	5.71%
Global Debt Securities	19.00%	0.99%	2.43%
Inflation Sensitive	6.00%	0.45%	3.36%
Private Equity	10.00%	6.83%	6.95%
Real Estate	10.00%	4.50%	5.13%
Infrastructure and Forestland	2.00%	4.50%	5.09%
Liquidity	2.00%	-0.55%	-1.05%
Total	100.00%		

[a] An expected inflation of 2.5% was used for this period.
[b] An expected inflation of 3.0% was used for this period.

Sensitivity of the JPIA's Proportional Share of the NPL/NPA to Changes in the Discount Rate

The following presents the JPIA's Proportional Share of the NPL of the Plan as of the June 30, 2016 measurement date, calculated using the discount rate of 7.65%, as well as what JPIA's Proportional Share of the NPL would be if it were calculated using a discount rate that is 1 percentage-point lower (6.65%) or 1 percentage-point higher (8.65%) than the current rate:

	Discount Rate – 1% (6.65%)	Current Discount Rate (7.65%)	Discount Rate + 1% (8.65%)
JPIA's Proportionate Share of Plan's NPL	$ 2,100,748	$ 1,348,385	$ 726,594

(10) Retiree Medical Benefits

Financial reporting standards for employers providing postemployment benefits other than pensions (OPEB) required disclosures are presented below:

The JPIA employees who retire at age 55 or older with a minimum of ten years of service with the organization are eligible to receive lifetime medical benefits. Benefits are also provided to spouses and surviving spouses of participating retirees. As of September 30, 2016, there were twelve participants receiving these health care benefits. The JPIA contributes 100% of the cost of coverage for employees who retire with age plus years of service equal to 75 or more.

The amount of benefit a retiree receives is based on the following schedule:

Age + Years of Service	65	66	67	68	69	70	71	72	73	74	75+
Percentage of Premium	50%	55%	60%	65%	70%	75%	80%	85%	90%	95%	100%

During fiscal year 2008-09, the JPIA joined the California Employers' Retiree Benefit Trust (CERBT), an agent multiple-employer plan administered by CalPERS, consisting of an aggregation of single-employer plans. The CERBT issues a publicly available financial report that includes financial statements and required supplementary information. That report may be obtained from the California Public Employees' Retirement System, CERBT, P.O. Box 942703, Sacramento, CA 94229-2703.

Funding Policy and Actuarial Assumptions - The JPIA's policy is to prefund these benefits by accumulating assets with CERBT discussed above pursuant to the ACWA JPIA's Executive Committee approval in March 2009. The annual fiscal year 2016 required contribution (ARC) was determined as part of a July 1, 2015 actuarial valuation using the entry age normal cost method. This is a projected benefit cost method, which takes into account those benefits that are expected to be earned in the future as well as those already accrued. The actuarial assumptions included (a) 7.28% discount rate, (b) 3.25% annual rate of increase in payroll (c) health care cost trend rates for pre-65 went from 6.1% to 8.0%. The post-65 trend rates decreased from 6.1% to 5.0%.The health care cost trend rate is the rate of change in per capita health claims costs over time as a result of factors such as medical inflation, utilization of healthcare services, plan design, and technological developments.

The actuarial methods and assumptions used include techniques that smooth the effects of short-term volatility in actuarial accrued liabilities and the actuarial value of assets. Actuarial calculations reflect a long-term perspective and actuarial valuations involve estimates of the value of reported amounts and assumptions about the probability of events far into the future. Actuarially determined amounts are subject to revision at least triennially as results are compared to past expectations and new estimates are made about the future. The JPIA's OPEB unfunded actuarial accrued liability is being amortized as a level percentage of projected payroll using a 30 year amortization period on a closed basis. The study indicates that as of July 1, 2015, the actuarial accrued liability was estimated to be $5,453,982.

Funding Progress and Funded Status - Generally Accepted Accounting Principles permit contributions to be treated as OPEB assets and deducted from the Actuarial Accrued Liability when such contributions are placed in an irrevocable trust or equivalent arrangement. The JPIA has calculated and recorded the Net OPEB Asset, representing the normal cost of the ARC, amortization and contributions, as presented below:

September 30, 2016:	
Annual required contribution	$ 191,917
Interest on net OPEB obligation	(166,639)
Implicit Rate Subsidy Adjustment	10,228
Adjustment to annual required contribution	158,679
Annual OPEB cost	194,185
Contributions made:	
Premiums paid	101,588
Implicit Subsidy	12,578
Prefunding contributions	75,211
Net contributions	189,377
Change in net OPEB asset	4,808
Net OPEB Obligation (Asset) at beginning of year	(2,290,491)
Net OPEB Obligation (Asset) at end of year	($2,285,683)

The actuarial accrued liability (AAL) represents the present value of future benefits. The JPIA made a

prefunding contribution to CERBT in the fiscal year 2008-09 in the amount of $2,965,074 on March 25, 2009. The AAL was fully funded due to the transferring of assets into CERBT during the fiscal year September 30, 2009. The Plan's annual OPEB cost and actual contributions for the fiscal years ended September 30 are set forth as follows:

Fiscal Year	OPEB Annual Cost	Actual Contribution	Percentage of Annual OPEB Cost Contributed	Net OPEB Obligation (Asset)
9/30/2014	$174,519	$167,584	96%	$(2,286,736)
9/30/2015	191,570	195,325	102%	(2,290,491)
9/30/2016	194,185	189,377	98%	(2,285,683)

The Schedule of Funding Progress presents trend information about whether the actuarial value of plan assets is increasing or decreasing over time relative to the actuarial accrued liability for benefits. Trend data from the actuarial studies is presented as follows:

Actuarial Valuation Date	Actuarial Value of Assets (A)	Entry Age Actuarial Accrued Liability (B)	Overfunded Actuarial Accrued Liability (A - B)	Funded Radio (A/B)	Covered Payroll (C)	Overfunded Actuarial Liability as Percentage of Covered Payroll (A - B)/C]
7/1/2011	4,966,241	3,798,912	1,167,329	131%	2,861,322	41%
7/1/2013	5,322,383	4,913,093	409,290	108%	3,482,209	12%
7/1/2015	6,424,270	5,453,982	970,288	118%	3,852,173	25%

(11) Deferred Compensation Plan

The JPIA employees may defer a portion of their compensation under an employer sponsored deferred compensation plan created in accordance with Internal Revenue Code Section 457 and administered by ING Direct. Under this plan, participants are not taxed on the deferred portion of their compensation until distributed to them; distributions may be made only at termination, retirement, death or in an emergency as defined by the Plan.

The laws governing deferred compensation plan assets require plan assets to be held by a Trust for the exclusive benefit of plan participants and their beneficiaries. Since the assets held under these new plans are not the JPIA's property and are not subject to its control, they have been excluded from these financial statements.

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REQUIRED SUPPLEMENTARY INFORMATION

ASSOCIATION OF CALIFORNIA WATER AGENCIES
JOINT POWERS INSURANCE AUTHORITY

RECONCILIATION OF CLAIMS LIABILITIES BY TYPE OF CONTRACT

SEPTEMBER 30, 2016

	Liability Program	Property Program	Workers' Compensation Program	Employee Benefits Program	Total
Unpaid Claims and Claim Adjustment at Beginning of the Fiscal Year:	$ 24,565,466	$ 618,450	$ 25,370,190	$ 7,584,198	$ 58,138,304
Incurred Claims and Allocated Claim Adjustment Expense:					
Provisions for Insured Events of the Current Fiscal Year	11,747,754	1,335,947	5,309,235	71,889,601	90,282,537
Increase (Decrease) in Provision for Incurred Events of Prior Fiscal Years	(11,059,801)	343,876	3,868,759	13,092,167	6,245,001
Total Incurred Claims and Allocated Claim Adjustment Expenses:	687,953	1,679,823	9,177,994	84,981,768	96,527,538
Payments:					
Claims and Allocated Claim Adjustment Expenses Attributable to Insured Events of the Current Fiscal Year	2,313,638	607,696	941,422	64,069,058	67,931,814
Claims and Allocated Claim Adjustment Expenses Attributable to Insured Events of Prior Fiscal Years	3,494,534	486,893	4,668,584	20,676,365	29,326,376
Total Payments:	5,808,172	1,094,589	5,610,006	84,745,423	97,258,190
Discounted Unpaid Claims and Allocated Claim Adjustment Expense at the End of the Fiscal Year:	$ 19,445,247	$ 1,203,684	$ 28,938,178	$ 7,820,543	$ 57,407,652
Components:					
Provision for Claims (Current)	$ 7,813,994	$ 594,000	$ 4,181,000	$ 7,820,543	$ 20,409,537
Claims Reserves	1,625,577	0	7,123,084	0	8,748,661
Claims Incurred But Not Reported	9,576,777	520,499	15,139,147	0	25,236,423
Unallocated Loss Adjustment Liability	428,899	89,185	2,494,947	0	3,013,031
Total Claims Liability	$ 19,445,247	$ 1,203,684	$ 28,938,178	$ 7,820,543	$ 57,407,652

ASSOCIATION OF CALIFORNIA WATER AGENCIES
JOINT POWERS INSURANCE AUTHORITY

TEN - YEAR CLAIMS DEVELOPMENT INFORMATION
AS OF SEPTEMBER 30, 2016

LIABILITY PROGRAM

	2006/07	2007/08	2008/09	2009/10	2010/11	2011/12	2012/13	2013/14	2014/15	2015/16
1. Required contribution and investment revenue:										
Earned	$17,863,121	$19,359,349	$18,226,823	$18,869,948	$18,958,632	$19,803,318	$17,703,188	$ 16,900,874	$15,645,962	$15,847,452
Ceded	4,468,104	4,926,828	4,906,389	4,608,867	4,595,419	4,145,093	4,080,300	3,659,417	3,634,717	3,875,750
Net earned	13,395,017	14,432,521	13,320,434	14,261,081	14,363,214	15,658,225	13,622,888	13,241,457	12,011,245	11,971,702
2. Unallocated expenses	1,596,469	2,081,532	3,353,644	2,061,273	2,221,428	2,332,996	1,644,364	1,771,474	1,703,096	1,146,020
3. Estimated claims and expenses end of policy year:										
Incurred	7,700,683	7,600,857	8,977,902	7,422,043	9,537,161	11,501,735	11,340,999	11,992,230	14,740,360	15,010,541
Ceded	1,073,855	1,159,832	800,459	775,277	1,482,000	3,340,797	2,803,191	2,829,815	2,688,625	3,489,316
Net incurred	6,626,828	6,441,025	8,177,443	6,646,766	8,055,161	8,160,938	8,537,808	9,162,415	12,051,735	11,521,225
4. Net paid (cumulative) as of :										
End of policy year	1,434,048	1,095,952	1,194,315	1,740,230	1,304,594	980,968	1,327,647	2,058,691	2,355,454	2,313,638
One year later	4,053,763	1,853,377	2,482,488	2,768,106	2,536,953	2,347,481	2,892,313	3,985,953	4,630,229	
Two years later	5,647,981	2,085,152	4,668,354	4,178,258	3,380,763	5,333,836	4,419,948	5,066,762		
Three years later	6,835,600	2,383,841	7,081,902	4,952,630	3,840,217	6,184,173	4,569,894			
Four years later	7,367,448	2,750,344	7,645,834	4,962,995	4,731,053	6,176,719				
Five years later	7,361,962	3,561,241	7,933,851	5,128,754	4,572,283					
Six years later	7,371,125	3,566,680	8,575,171	5,185,572						
Seven years later	7,371,125	3,566,530	8,609,827							
Eight years later	7,373,625	3,566,530								
Nine years later	7,373,625									
5. Reestimated claims and expenses:	455,000	0	5,025,000	50,000	0	0	0	9,260,000	120,000	1,110,000
6. Reestimated net incurred claims and expenses:										
End of policy year	6,626,828	6,441,025	8,177,443	6,646,766	8,055,161	8,160,938	8,537,808	9,162,415	12,051,735	11,521,225
One year later	6,979,182	4,525,102	6,818,148	6,683,075	6,436,591	7,445,949	6,729,662	10,676,485	8,611,154	
Two years later	7,502,499	3,568,668	7,278,037	6,092,815	4,951,214	6,853,715	6,742,879	9,275,901		
Three years later	7,510,266	3,913,545	9,129,176	6,150,522	4,825,003	8,546,852	5,191,809			
Four years later	7,401,853	3,641,003	10,326,885	5,420,192	5,343,648	6,607,018				
Five years later	7,469,027	3,562,805	10,248,532	5,423,372	4,697,574					
Six years later	7,603,551	3,566,680	10,193,683	5,248,260						
Seven years later	7,371,126	3,566,678	8,966,967							
Eight years later	7,373,626	3,566,529								
Nine years later	7,373,626									
7. Increase (decrease) in estimated incurred claims and expense from end of policy year:	$ 746,798	$ (2,874,496)	$ 789,524	$ (1,398,506)	$ (3,357,587)	$ (1,553,920)	$ (3,345,999)	$ 113,486	$ (3,440,581)	$ 0

ASSOCIATION OF CALIFORNIA WATER AGENCIES
JOINT POWERS INSURANCE AUTHORITY

TEN - YEAR CLAIMS DEVELOPMENT INFORMATION
AS OF SEPTEMBER 30, 2016

PROPERTY PROGRAM

	2006/07	2007/08	2008/09	2009/10	2010/11	2011/12	2012/13	2013/14	2014/15	2015/16
1. Required contribution and investment revenue:										
Earned	$3,632,491	$4,194,825	$3,925,177	$4,143,017	$4,397,768	$4,607,305	$4,875,627	$5,111,157	$5,312,029	$5,072,434
Ceded	2,004,909	2,227,970	2,251,832	2,643,369	2,855,737	3,050,768	3,368,987	2,720,489	2,318,261	1,527,000
Net earned	1,627,582	1,966,855	1,673,345	1,499,648	1,542,031	1,556,537	1,506,640	2,390,668	2,993,768	3,545,434
2. Unallocated expenses	398,495	56,524	92,801	193,540	200,019	309,319	192,098	384,181	1,568,883	1,688,261
3. Estimated claims and expenses end of policy year:										
Incurred	1,898,330	2,332,725	2,221,251	2,464,985	3,475,186	2,458,165	2,532,879	3,122,568	949,153	1,403,306
Ceded	703,289	1,065,112	1,667,792	1,751,000	2,653,624	1,665,007	1,815,000	1,917,000	96,880	531,733
Net incurred	1,195,041	1,267,613	553,459	713,985	821,562	793,158	717,879	1,205,568	852,273	871,573
4. Net paid (cumulative) as of :										
End of policy year	813,264	800,917	464,893	692,003	775,702	661,882	596,198	952,945	611,312	847,420
One year later	648,592	682,101	512,365	694,396	790,438	760,239	616,432	1,052,728	778,469	
Two years later	731,532	697,498	512,122	689,284	790,438	822,930	615,623	1,047,753		
Three years later	731,871	696,769	511,822	689,621	801,074	922,930	615,623			
Four years later	733,997	696,769	512,340	689,621	801,074	922,930				
Five years later	733,995	696,769	512,340	689,621	801,074					
Six years later	733,997	696,769	512,340	689,621						
Seven years later	734,497	696,769	512,340							
Eight years later	734,497	696,769								
Nine years later	734,497									
5. Reestimated claims and expenses:	1,882,113	1,375,733	189,526	2,405,483	1,693,575	1,635,785	657,678	340,166	69,364	531,733
6. Reestimated net incurred claims and expenses:										
End of policy year	1,195,041	1,267,613	553,459	713,985	821,562	793,158	717,879	1,205,568	852,273	871,573
One year later	690,516	682,301	522,443	704,286	810,318	767,256	618,919	1,052,729	1,039,107	
Two years later	734,009	697,712	514,843	699,244	790,438	899,853	615,623	1,047,754		
Three years later	734,009	696,769	514,594	699,611	801,074	922,930	615,623			
Four years later	733,997	696,770	512,340	689,621	801,074	922,930				
Five years later	733,995	696,769	512,340	689,621	801,074					
Six years later	733,997	696,769	512,340	689,621						
Seven years later	734,497	696,769	512,340							
Eight years later	734,497	696,769								
Nine years later	734,497									
7. (Decrease) in estimated incurred claims and expense from end of policy year	$ (460,544)	$ (570,844)	$ (41,119)	$ (24,364)	$ (20,488)	$ 129,772	$ (102,256)	$ (157,814)	$ 186,835	$ 0

ASSOCIATION OF CALIFORNIA WATER AGENCIES
JOINT POWERS INSURANCE AUTHORITY

TEN - YEAR CLAIMS DEVELOPMENT INFORMATION
AS OF SEPTEMBER 30, 2016

WORKERS' COMPENSATION

	2006/07	2007/08	2008/09	2009/10	2010/11	2011/12	2012/13	2013/14	2014/15	2015/16
1. Required contribution and investment revenue:										
Earned	$15,592,661	$12,206,495	$9,886,467	$10,796,700	$12,164,892	$12,363,888	$13,117,387	$12,418,659	$12,260,060	12,411,564
Ceded	783,738	691,916	494,603	481,560	466,931	413,858	516,165	523,904	431,752	497,247
Net earned	14,808,923	11,514,579	9,391,864	10,315,140	11,697,961	11,950,030	12,601,222	11,894,755	11,828,308	11,914,317
2. Unallocated expenses:	2,456,361	3,175,258	3,195,974	2,673,045	3,047,433	2,226,125	2,290,558	1,668,953	1,830,330	1,563,016
3. Estimated claims and expenses end of policy year:										
Incurred	6,268,068	5,857,450	4,888,910	6,088,843	5,645,152	6,404,310	5,915,673	6,196,556	5,835,056	5,698,539
Ceded	0	0	0	40,000	80,000	230,000	32,500	130,000	0	0
Net incurred	6,268,068	5,857,450	4,888,910	6,048,843	5,565,152	6,174,310	5,883,173	6,066,556	5,835,056	5,698,539
4. Net paid (cumulative) as of :										
End of policy year	933,153	1,074,127	1,285,587	1,473,433	1,316,557	1,512,505	1,665,717	1,472,839	1,332,057	1,151,894
One year later	1,405,383	1,673,630	2,330,555	2,397,814	2,473,734	2,351,310	3,039,536	2,499,754	2,726,529	
Two years later	1,595,606	2,085,838	2,995,227	3,072,147	3,042,230	2,901,384	3,944,478	3,207,520		
Three years later	1,784,855	2,403,800	3,540,747	3,511,922	3,579,172	3,238,077	4,974,571			
Four years later	1,940,339	2,640,404	3,996,495	3,973,600	4,165,524	3,408,547				
Five years later	1,996,710	2,967,301	4,311,695	4,264,689	4,437,992					
Six years later	2,058,170	3,188,732	4,560,979	4,474,830						
Seven years later	2,075,772	3,335,594	4,901,484							
Eight years later	2,090,864	3,505,535								
Nine years later	2,088,852									
5. Reestimated claims and expenses:	0	0	0	0	0	0	0	0	0	0
6. Reestimated net incurred claims and expenses:										
End of policy year	6,268,068	5,857,450	4,888,910	6,048,843	5,565,152	6,174,310	5,883,173	6,066,556	5,835,056	5,698,539
One year later	3,826,938	4,491,065	6,099,868	5,409,694	6,406,747	5,377,941	6,382,564	5,387,863	6,638,361	
Two years later	3,674,253	4,565,633	5,222,307	5,588,999	5,978,804	5,632,117	6,853,254	5,705,488		
Three years later	3,249,121	4,106,558	5,524,329	4,997,277	6,286,812	5,255,945	7,985,933			
Four years later	2,614,453	4,251,724	5,656,262	5,181,837	6,373,660	5,343,587				
Five years later	2,482,261	4,204,544	5,988,258	5,622,302	6,397,276					
Six years later	2,493,798	4,283,451	6,668,721	5,567,475						
Seven years later	2,382,348	4,785,144	6,962,865							
Eight years later	2,339,167	5,237,719								
Nine years later	2,277,562									
7. Increase (decrease) in estimated incurred claims and expense from end of policy year:	$ (3,990,506)	$ (619,731)	$2,073,955	$ (481,368)	$ 832,124	$ (830,723)	$ 2,102,760	$ (361,068)	$ 833,305	$ 0

ASSOCIATION OF CALIFORNIA WATER AGENCIES
JOINT POWERS INSURANCE AUTHORITY

TEN - YEAR CLAIMS DEVELOPMENT INFORMATION
AS OF SEPTEMBER 30, 2016

EMPLOYEE BENEFITS

	2012 *	2013	2014	2015
1. Required contribution and investment revenue:				
Earned	$ 53,614,985	$ 114,067,746	$ 121,718,661	122,360,990
Ceded	541,419	836,491	1,029,985	1,276,428
Net earned	53,073,566	113,231,255	120,688,675	121,084,562
2. Unallocated expenses:	737,231	1,734,193	2,290,597	4,311,772
3. Estimated claims and expenses end of policy year:				
Incurred	35,205,118	70,429,600	73,414,224	81,097,989
Ceded	3,262,087	755,783	691,553	1,908,777
Net incurred	31,943,031	69,673,817	72,722,671	79,189,212
4. Net paid (cumulative) as of :				
End of policy year	31,943,031	69,673,817	74,354,752	79,189,212
One year later	32,327,809	69,742,278	74,319,010	
Two years later	31,837,837	69,744,060		
Three years later	31,837,948			
5. Reestimated claims and expenses:	3,262,087	755,783	691,553	1,908,777
6. Reestimated net incurred claims and expenses:				
End of policy year	31,943,031	69,673,817	72,722,671	79,189,212
One year later	35,484,702	70,594,649	74,319,010	
Two years later	34,609,952	69,744,060		
Three years later	31,837,948			
Four years later				
Five years later				
Six years later				
Seven years later				
Eight years later				
Nine years later				
7. Increase (decrease) in estimated incurred claims and expense from end of policy year:	$ (105,083)	$ 70,243	$ 1,596,339	$ 0

* First year of Program covered the period of July 1, 2012 through December 31. 2012.

ASSOCIATION OF CALIFORNIA WATER AGENCIES
JOINT POWERS INSURANCE AUTHORITY

Notes to Required Supplementary Information
Year Ended September 30, 2016

(1) Reconciliation of Claims Liabilities by Type of Contract

These schedules represent the changes in claims liabilities in the past year for the Liability, Property, Workers' Compensation, and Employee Benefit Programs.

(2) Claims Development Information

The table illustrates how earned revenue (net of reinsurance) and investment income compare to related costs of loss (net of loss assumed by reinsurers) and other expenses as of the end of each of the past ten years.

The rows of the table are defined as follows:

1. This line shows the total of each fiscal year's gross earned contribution revenue and investment revenue, contribution revenue ceded to reinsurers, and net earned contribution revenue and reported investment revenue.
2. This line shows each fiscal year's other operating costs including overhead and claims expense not allocable to individual claims.
3. This line shows the gross incurred claims and allocated claim adjustment expense (both paid and accrued) as originally reported at the end of the first year in which the event that triggered coverage under the contract occurred.
4. This section of ten rows shows the cumulative net amounts paid as of the net of successive years for each policy year.
5. This line shows the latest re-estimated amount of claims assumed by reinsurers as of the end of the current year for each accident year.
6. This section shows the annually re-estimated results from new information received on known claims, reevaluation of existing information on known claims, and emergence of new claims not previously known.
7. This line compares the latest re-estimated net incurred claims amount to the amount originally established (line 3) and shows whether this latest estimate of net claims cost is greater or less than originally thought.

As data for individual policy years mature, the correlation between original estimates and re-estimated amounts commonly is used to evaluate the accuracy of net incurred claims currently recognized in less mature policy years. The columns of the table show data for successive policy years.

ASSOCIATION OF CALIFORNIA WATER AGENCIES
JOINT POWERS INSURANCE AUTHORITY

SCHEDULE OF THE PROPORTIONATE SHARE
OF THE NET PENSION LIABILITY
As Of September 30, 2016
Last 10 Years

	Measurement Date	
	6/30/2015	**6/30/2016**
The JPIA's Proportion of the Net Pension Liability (Asset)	(0.01024%)	0.038815%
The JPIA's Proportionate Share of the Net Pension Liability (Asset)	($280,963)	$1,348,385
The JPIA's Covered-Employee Payroll	$3,838,778	$4,240,054
The JPIA's Proportionate Share of the Net Pension Liability/Asset as a Percentage of its Covered-Employee Payroll	107.32%	31.80%
The JPIA's Proportionate Share of the Fiduciary Net Position as a Percentage of the JPIA's Total Pension Liability	101.34%	78.40%

* Fiscal year 2015 was the 1st year of implementation, therefore only two years are shown.

Notes to Schedule:

Change of benefit terms. In 2016 and 2015, there were no changes to the benefit terms.

Changes in assumptions. In 2016 and 2015, there were no changes in assumptions.

ASSOCIATION OF CALIFORNIA WATER AGENCIES
JOINT POWERS INSURANCE AUTHORITY

Miscellaneous Plan, a Cost Sharing-Employer Defined Benefit Pension Plan
As of fiscal year ending September 30, 2016
Last 10 Years*

SCHEDULE OF CONTRIBUTIONS

	2015	2016
Actuarially determined contribution (actuarially determined)	$334,581	$352,666
Contributions in relation to the actuarially determined contributions	334,581	352,666
Contribution deficiency (excess)	0	0
Covered-employee payroll	$3,917,613	$4,519,745
Contributions as a percentage of covered-employee payroll	8.5%	7.8%

* Fiscal year 2015 was the 1st year of implementation, therefore only two years are shown.

SUPPLEMENTARY INFORMATION

ASSOCIATION OF CALIFORNIA WATER AGENCIES
JOINT POWERS INSURANCE AUTHORITY

STATEMENT OF REVENUES, EXPENSES, AND CHANGES IN NET POSITION BY PROGRAM
YEAR ENDED SEPTEMBER 30, 2016

	LIABILITY	DAM FAILURE	PROPERTY	PASS - THROUGHS	WORKERS' COMP	STORAGE TANKS	EMPLOYEE BENEFITS	RPA & GASB ADJUSTMENTS	TOTALS
OPERATING REVENUES									
Member premiums	$ 15,492,159	$ 255,500	$ 5,108,563	$ 262,220	$ 12,256,671	$ 22,007	$ 125,611,497		$ 159,008,617
Retrospective premium adjustments	(9,215,744)	0	139,485	0	103,061	(17,023)	0	$ (3,026,998)	(12,017,219)
TOTAL OPERATING REVENUES	6,276,415	255,500	5,248,048	262,220	12,359,732	4,984	125,611,497	(3,026,998)	146,991,398
OPERATING EXPENSES									
Claims expense:									
Claims paid	5,808,172	0	1,094,589	0	5,610,006	0	84,745,423		97,258,190
Change in claims reserves	(1,590,041)	0	(69,096)	0	650,695	0	0		(1,008,442)
Change in claims incurred but not reported	(3,404,202)	0	597,987	0	2,569,868	0	236,344		(3)
Change in unallocated loss adjustment expense	(125,976)	0	56,343	0	347,426	0	0		277,793
Total claims expense	687,953	0	1,679,823	0	9,177,995	0	84,981,767	0	96,527,538
Excess insurance	3,875,750	250,000	1,521,152	248,041	506,780	10,564	1,472,257		7,884,544
Benefit premiums	0	0	0	0	0	0	46,279,783		46,279,783
General, Administrative & Depreciation	2,500,452	5,500	1,621,014	14,179	3,356,060	0	3,412,901		10,910,106
									0
TOTAL OPERATING EXPENSES	7,064,155	255,500	4,821,989	262,220	13,040,835	10,564	136,146,708	0	161,601,971
OPERATING LOSS	(787,740)	0	426,059	0	(681,103)	(5,580)	(10,535,211)	(3,026,998)	(14,610,573)
NONOPERATING REVENUES									
Investment income	753,100	0	62,518	0	653,697	7,647	646,238		2,123,200
Other income	34,640	0	11,423	0	27,406	49	183,654		257,172
TOTAL NONOPERATING REVENUES	787,740	0	73,941	0	681,103	7,696	829,892	0	2,380,372
CHANGE IN NET POSITION	$ 0	$ 0	$ 500,000 *	$ 0	$ 0	$ 2,116 *	$ (9,705,319)	$ (3,026,998)	$ (12,230,201)

* Contributions to a Catastrophic Fund

STATISTICAL SECTION

STATISTICAL SECTION

This part of the Association of California Water Agencies Joint Powers Insurance Authority's (ACWA JPIA) comprehensive annual financial report presents detailed information as a context for understanding what the information in the financial statements, note disclosures, and required supplementary information says about ACWA JPIA's overall financial health.

Financial Trends

These schedules contain trend information to help the reader understand how ACWA JPIA's financial performance and well-being have changed over time. They show how revenues and expenses have developed over years. They show how the Net Position has changed.

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Statements of Revenues, Expenses and Changes in Net Position……..	47
Revenues by Program……	48
Expenses by Program……	49
Schedule of Rate Stabilization Fund Activity……..	50

Demographic and Economic Information

These schedules offer demographic and economic information indicators to help the reader understand the environment with ACWA JPIA's financial activities take place. The number of liability, property and workers' compensation claims is an indicator of the claims expenses. Payrolls for liability and workers' compensation, together with claims experience are an indicator for premium revenues. Property values are indicators for property premiums.

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Economic Statistics…….	51
Demographic Statistics……...	52
Covered Payrolls/Property Values……	54

Schedules showing trends for property tax rates and revenues along with corresponding assessed valuations are not presented since ACWA JPIA does not levy such taxes.

Schedules showing bonded debt and related legal debt ratios are also not applicable.

ASSOCIATION OF CALIFORNIA WATER AGENCIES
JOINT POWERS INSURANCE AUTHORITY

STATEMENTS OF NET POSITION
Last Ten Fiscal Years

	Fiscal Year September 30,									
	2007	**2008**	**2009**	**2010**	**2011**	**2012**	**2013**	**2014**	**2015**	**2016**
Assets										
Current assets	$ 90,677,479	$ 69,852,266	$ 74,941,366	$ 48,403,357	$ 47,799,175	$ 76,819,567	$ 88,718,697	$ 69,901,479	$ 72,465,623	$ 64,697,698
Noncurrent assets	20,799,234	48,012,298	49,125,661	79,562,048	78,970,791	111,214,183	106,104,907	125,682,527	122,029,131	124,869,063
TOTAL ASSETS	111,476,713	117,864,564	124,067,027	127,965,405	126,769,966	188,033,750	194,823,604	195,584,006	194,494,754	189,566,761
DEFERRED OUTFLOWS OF RESOURCES RELATED TO PENSIONS[1]									625,033	1,065,779
Liabilities										
Current liabilities	36,651,610	35,783,642	38,564,342	38,507,711	41,867,839	60,219,720	52,189,011	53,163,043	55,874,099	63,978,099
Noncurrent liabilities	43,299,236	43,720,624	45,429,021	45,455,820	37,590,083	40,450,696	48,118,825	54,463,790	57,465,715	57,496,224
TOTAL LIABILITIES	79,950,846	79,504,266	83,993,363	83,963,531	79,457,922	100,670,416	100,307,836	107,626,833	113,339,814	121,474,323
DEFERRED INFLOWS OF RESOURCES RELATED TO PENSIONS[1]									846,155	1,802,985
Net Position										
Net investment in capital assets	964,200	875,335	978,142	4,974,593	6,862,991	6,904,191	6,560,350	6,206,203	5,302,885	5,072,656
Unrestriced	30,561,667	37,484,963	39,095,522	39,027,281	40,449,053	80,459,143	87,955,418	81,750,970	75,630,933	63,630,961
TOTAL NET POSITION	$ 31,525,867	$ 38,360,298	$ 40,073,664	$ 44,001,874	$ 47,312,044	$ 87,363,334	$ 94,515,768	$ 87,957,173	$ 80,933,818	$ 68,703,617

1- Beginning in the fiscal year ended September 30, 2015, GASB 68 required the recognition of net pension liability and the realted deferred outflows of resources, deferred inflows of resources, and pension expenses.

ASSOCIATION OF CALIFORNIA WATER AGENCIES
JOINT POWERS INSURANCE AUTHORITY

STATEMENTS OF REVENUES, EXPENSES AND CHANGES IN NET POSITION

Last Ten Fiscal Years

	Fiscal Year Ended September 30,									
	2007	**2008**	**2009**	**2010**	**2011**	**2012**	**2013**	**2014**	**2015**	**2016**
REVENUES										
Member premiums	$ 30,636,804	$ 31,155,506	$ 29,469,780	$ 30,328,626	$ 32,175,664	$ 60,219,073	$ 147,247,532	$ 152,994,168	$ 154,042,184	$ 159,008,617
Retrospective premium adjustments	(11,224,912)	(4,279,423)	(8,387,426)	(3,276,537)	(4,026,190)	(1,782,760)	(6,957,472)	(10,979,765)	3,619,551	(12,017,219)
TOTAL OPERATING REVENUES	19,411,892	26,876,083	21,082,354	27,052,089	28,149,474	58,436,313	140,290,060	142,014,403	157,661,735	146,991,398
EXPENSES										
Claims paid	10,361,897	10,075,155	9,134,958	9,818,161	12,316,974	27,272,010	79,132,931	86,929,610	92,455,329	97,258,190
Change in excess aggregate recovery	(95,777)	0	(88,462)	(87,603)	(215,529)	(8,186)	399,779	0	0	0
Change in claim reserves	(448,216)	(1,086,328)	2,281,381	2,112,946	(451,162)	395,087	1,651,729	1,109,472	4,098,558	(1,008,442)
Change in claims incurred but not reported	(917,405)	(642,041)	(65,834)	352,164	383,658	3,058,785	(2,586,808)	616,144	4,153,850	(3)
Change in unallocated loss adjustment expenses	(161,063)	(109,356)	63,789	133,186	(153,673)	86,653	(154,761)	490,716	281,517	277,793
TOTAL CLAIMS EXPENSE	8,739,436	8,237,430	11,325,832	12,328,854	11,880,268	30,804,349	78,442,870	89,145,942	100,989,254	96,527,538
Excess insurance and premium payments	7,974,435	8,447,857	8,439,434	8,350,340	8,507,507	17,301,864	47,335,990	52,622,414	53,517,864	54,164,327
General and administrative	4,453,752	4,837,353	5,841,653	5,278,142	5,664,370	6,641,962	7,198,325	7,549,473	9,346,478	10,642,018
Depreciation	87,086	88,865	57,051	51,921	234,085	322,936	322,789	366,360	341,832	268,088
TOTAL OPERATING EXPENSES	21,254,709	21,611,505	25,663,970	26,009,257	26,286,230	55,071,111	133,299,974	149,684,189	164,195,428	161,601,971
OPERATING INCOME (LOSS)	(1,842,817)	5,264,578	(4,581,616)	1,042,832	1,863,244	3,365,202	6,990,086	(7,669,786)	(6,533,693)	(14,610,573)
SPECIAL ITEM										
Net position acquired from merger						34,986,207				
NONOPERATING REVENUES AND EXPENSES										
Net investment income	4,501,331	1,569,853	6,294,982	2,885,378	1,446,926	1,699,881	162,348	1,111,191	2,738,962	2,380,372
CHANGE IN NET POSITION	$ 2,658,514	$ 6,834,431	$ 1,713,366	$ 3,928,210	$ 3,310,170	$ 40,051,290	$ 7,152,434	$ (6,558,595)	$ (3,794,731)	$ (12,230,201)

ASSOCIATION OF CALIFORNIA WATER AGENCIES
JOINT POWERS INSURANCE AUTHORITY

REVENUES BY PROGRAM

For the Fiscal Year Ending September 30,

Fiscal Year	Liability	Dam	Property	Pass-Througs	Workers' Compensation	Underground Storage Tanks	UTEL	Employee Benefits	Change in Rate Stabilization Fund & GASB Adj's	Totals
2006-07	$ 14,229,262	$ 316,615	$ 4,388,159	$ 273,531	$ 5,277,836	$ 13,891	$ (64,999)		$ (521,072)	$ 23,913,223
	59.50%	1.32%	18.35%	1.14%	22.07%	0.06%	-0.27%		-2.17%	
2007-08	$ 14,304,593	$ 315,872	$ 2,869,123	$ 298,048	$ 6,752,445	$ 12,415	$ 0		$ 3,893,440	$ 28,445,936
	50.29%	1.11%	10.09%	1.05%	23.74%	0.04%	0.00%		13.68%	
2008-09	$ 14,546,456	$ 288,670	$ 3,108,219	$ 275,582	$ 7,601,621	$ (31,136)	$ (35,759)		$ 1,623,683	$ 27,377,336
	53.13%	1.05%	11.35%	1.01%	27.77%	-0.11%	-0.13%		5.93%	
2009-10	$ 11,993,302	$ 272,341	$ 3,431,116	$ 263,801	$ 12,222,543	$ 10,822	$ 0		$ 1,743,542	$ 29,937,467
	40.06%	0.91%	11.46%	0.88%	40.83%	0.04%	0.00%		5.82%	
2010-11	$ 18,307,796	$ 272,341	$ 3,785,935	$ 258,198	$ 6,963,609	$ 9,747	$ 0		$ (1,226)	$ 29,596,400
	61.86%	0.92%	12.79%	0.87%	23.53%	0.03%	0.00%		0.00%	
2011-12	$ 17,338,107	$ 258,944	$ 4,068,841	$ 246,167	$ 11,235,128	$ 12,269	$ 0	$ 26,901,485	$ 75,253	$ 60,136,194
	28.83%	0.43%	6.77%	0.41%	18.68%	0.02%	0.00%	44.73%	0.13%	
2012-13	$ 16,490,152	$ 265,276	$ 3,946,776	$ 250,736	$ 8,044,738	$ 12,271	$ 0	$ 112,521,087	$ (1,078,628)	$ 140,452,408
	11.74%	0.19%	2.81%	0.18%	5.73%	0.01%	0.00%	80.11%	-0.77%	
2013-14	$ 11,430,667	$ 255,503	$ 4,925,813	$ 260,521	$ 10,965,338	$ 12,378	$ 0	$ 119,699,883	$ (4,424,509)	$ 143,125,594
	8.0%	0.2%	3.4%	0.2%	7.7%	0.0%	0.0%	83.6%	-3.1%	
2014-15	21,062,280.00	255,500.00	4,316,367.00	253,987.00	10,025,093.00	12,682.00		122,243,564	$ 2,231,224	$ 160,400,697
	13.1%	0.2%	2.7%	0.2%	6.3%	0.0%	0.0%	76.2%	1.4%	
2015-16	$ 7,064,155	$ 255,500	$ 5,321,990	$ 262,220	$ 13,040,835	$ 12,680	$ 0	$ 126,441,388	$ (3,026,998)	$ 149,371,770
	4.7%	0.2%	3.6%	0.2%	8.7%	0.0%	0.0%	84.6%	-2.0%	

ASSOCIATION OF CALIFORNIA WATER AGENCIES
JOINT POWERS INSURANCE AUTHORITY

EXPENSES BY PROGRAM

For the Fiscal Year Ending September 30,

Fiscal Year	Liability	Dam	Property	Pass-Througs	Workers' Compensation	Underground Storage Tanks	UTEL	Employee Benefits	OPEB Reclass Not Allocated	Totals
2006-07	$ 12,756,384	$ 316,615	$ 4,388,159	$ 273,531	$ 3,622,251	$ 11,066	$ (65,000)		$ (48,297)	$ 21,254,709
	60.02%	1.49%	20.65%	1.29%	17.04%	0.05%	-0.31%		-0.23%	
2007-08	$ 12,226,757	$ 315,872	$ 2,869,122	$ 298,048	$ 5,924,044	$ 9,590	$ 0		$ (31,928)	$ 21,611,505
	56.58%	1.46%	13.28%	1.38%	27.41%	0.04%	0.00%		-0.15%	
2008-09	$ 14,437,187	$ 288,670	$ 3,108,219	$ 275,582	$ 7,270,670	$ 6,461	$ 0		$ 277,181	$ 25,663,970
	56.25%	1.12%	12.11%	1.07%	28.34%	0.03%	0.00%		1.08%	
2009-10	$ 11,206,756	$ 272,341	$ 3,431,116	$ 263,801	$ 10,826,804	$ 8,439	$ 0		$ 0	$ 26,009,257
	43.09%	1.05%	13.19%	1.01%	41.63%	0.03%	0.00%		0.00%	
2010-11	$ 16,161,779	$ 272,341	$ 3,785,935	$ 258,198	$ 5,797,445	$ 10,532	$ 0		$ 0	$ 26,286,230
	61.48%	1.04%	14.40%	0.98%	22.06%	0.04%	0.00%		0.00%	
2011-12	$ 14,478,675	$ 258,944	$ 4,068,841	$ 246,167	$ 10,632,214	$ 10,532	$ 0	$ 25,375,738	$ 0	$ 55,071,111
	26.29%	0.47%	7.39%	0.45%	19.31%	0.02%	0.00%	46.08%	0.00%	
2012-13	$ 16,006,207	$ 265,276	$ 3,946,774	$ 250,736	$ 7,499,767	$ 10,438	$ 0	$ 105,320,776	$ 0	$ 133,299,974
	12.01%	0.20%	2.96%	0.19%	5.63%	0.01%	0.00%	79.01%	0.00%	
2013-14	$ 11,430,667	$ 255,503	$ 4,925,813	$ 260,522	$ 10,965,338	$ 10,260	$ 0	$ 121,836,086	$ 0	$ 149,684,189
	7.64%	0.17%	3.29%	0.17%	7.33%	0.01%	0.00%	81.40%	0.00%	
2014-15	$ 21,062,280	$ 255,500	$ 4,066,367	$ 253,987	$ 10,025,093	$ 10,564	$ 0	$ 128,521,637	$ 0	$ 164,195,428
	12.83%	0.16%	2.48%	0.15%	6.11%	0.01%	0.00%	78.27%	0.00%	
2015-16	$ 7,064,155	$ 255,500	$ 4,821,990	$ 262,220	$ 13,040,834	$ 10,564	$ 0	$ 136,146,708	$ 0	$ 161,601,971
	4.37%	0.16%	2.98%	0.16%	8.07%	0.01%	0.00%	84.25%	0.00%	

ASSOCIATION OF CALIFORNIA WATER AGENCIES
JOINT POWERS INSURANCE AUTHORITY

SCHEDULE OF RATE STABILIZATION FUND ACTIVITY

For the Fiscal Years Ending September 30

Fiscal Year		2007	2008	2009	2010	2011	2012	2013	2014	2015	2016
Liability											
Payroll Adjustments	*	$ (194,895)	$ (424,268)	$ (417,934)	$ (360,462)	$ (233,722)	$ (41,178)	$ 8,771	$ 77,449	$ 205,975	$ (21,465)
RPA's	*	1,065,131	4,205,849	(1,500,203)	1,598,011	1,602,017	(414,298)	3,871,891	(1,193,460)	3,355,680	(707,907)
10% Program	*	(912,697)	(453,659)	(610,203)	(546,891)	(1,165,719)	(1,006,330)	(861,439)	(416,028)	(251,999)	(1,041,835)
Cat Funds	*	0	0	997,823	1,000,197	0	0	(5,357,186)	1,106,460	2,201,780	896,656
Property											
RPA's	*	229,549	19,494	34,265	593,611	496,479	770,282	1,497,493	747,493	422,814	324,287
Workers' Comp											
RPA's	*	472,072	3,009,393	6,489,431	7,473,796	5,745,357	5,120,265	(1,815,910)	(182,993)	(1,294,405)	(487,746)
Cat Funds								(911,678)	1,154,883	(752,710)	(631,586)
Underground - Storage Tanks											
RPA's	*	0	0	169,480	0	10,713	0	0	0	0	0
Cat Funds	*	0	0	40,274	0	2,521	0	0	0	0	0
UTEL											
RPA's	*	0	(93,969)	0	0	0	0	0	0	0	0
Cat Funds	*	0	0	35,762	0	0	0	0	0	0	0
Totals		$ 659,160	$ 6,262,840	$ 5,238,695	$ 9,758,262	$ 6,457,647	$ 4,428,741	$ (3,568,058)	$ 1,293,803	$ 3,887,134	$ (1,669,595)
Cash Flow											
Members Billed		236,074	59,044	56,923	0	89	2,766	8,551	7,556	115,297	0
Self Insured Fund into RSF		0	0	0	0	0	4,573,112	0	0	0	0
Refunds to Members		(1,416,305)	(2,428,441)	(3,671,934)	(8,014,717)	(6,458,960)	(4,356,252)	(3,787,895)	(3,464,519)	(3,565,724)	(1,077,369)
Net Total		$ (521,071)	$ 3,893,443	$ 1,623,684	$ 1,743,545	$ (1,225)	$ 4,648,367	$ (7,347,403)	$ (2,163,160)	$ 436,707	$ (2,746,963)

* The Rate Stabilization Fund (RSF) contains the Retrospective Premium Adjustments (RPA's), Liability Payroll Adjustments, and closed Catastrophic Funds.
For qualifying members of the 10% Liability Program, the RSF is used to reduce current Liability Premiums. Where noted "*" a bracketed number "( )" means the members owed the JPIA funds and it reduces the RSF account while a positive amount increases the account.
Each September 30th members' accounts are reconciled. Active members' with accounts over 60% of their current basic Liability Program Premium receive a refund.

ASSOCIATION OF CALIFORNIA WATER AGENCIES
JOINT POWERS INSURANCE AUTHORITY

ECONOMIC STATISTICS
(000's Omitted)
For the Fiscal Year September 30,

Fiscal Year	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016
Liability										
Total Number of Claims (Cumulative)	9,015	9,275	9,551	9,769	10,063	10,309	10,614	10,792	9,393	11,294
Closed Claims (Cumulative)	8,806	9,130	9,381	9,598	9,897	10,158	10,402	10,640	10,872	11,127
Open Claims (at year end)	209	145	170	171	166	151	212	152	180	167
Covered Payroll (Cumulative)	$ 5,738,277	$ 6,139,822	$ 6,577,859	$ 7,029,623	$ 7,482,521	$ 7,970,475	$ 8,438,819	$ 8,937,912	$ 9,427,805	$ 9,952,261
Property										
Total Number of Claims (Cumulative)	1,605	1,713	1,801	1,888	1,978	2,079	2,181	2,275	2,373	2,463
Closed Claims (Cumulative)	1,573	1,681	1,775	1,857	1,944	2,030	2,142	2,244	2,336	2,417
Open Claims (at year end)	32	32	26	31	34	49	39	31	37	46
Covered Payroll (Cumulative)	$ 34,563,800	$ 38,127,056	$ 41,376,694	$ 45,367,786	$ 49,613,566	$ 54,070,573	$ 58,803,203	$ 63,798,940	$ 69,031,783	$ 74,533,519
Workers' Compensation										
Total Number of Claims (Cumulative)	6,775	7,194	7,613	7,978	8,435	8,808	9,164	9,507	9,822	10,145
Closed Claims (Cumulative)	6,434	6,806	7,213	7,562	7,996	8,378	8,724	9,075	9,373	9,712
Open Claims (at year end)	341	388	400	416	439	430	440	432	449	433
Covered Payroll (Cumulative)	$ 3,318,109	$ 3,706,551	$ 4,110,740	$ 4,510,594	$ 4,922,605	$ 5,350,300	$ 5,787,648	$ 6,241,955	$ 6,706,772	$ 6,720,301
Number of Employees	37	37	38	39	39	39	43	46	48	49
Ratio of Premium to Payroll/TIV										
Liability Program	3.67%	3.64%	3.60%	3.56%	4.14%	4.09%	4.07%	4.02%	3.97%	2.88%
Property Program	0.13%	0.12%	0.11%	0.11%	0.12%	0.12%	11.00%	11.00%	11.00%	10.00%
Workers' Comp. Program	2.68%	2.46%	2.34%	2.40%	2.82%	2.81%	2.81%	2.79%	2.78%	2.59%

Association of California Water Agencies
Joint Powers Insurance Authority
Demographic Statistics by Employer

Employer	2016 Number of Employees	2016 Rank	2016 Percentage of Total City Employees	2007 Number of Employees	2007 Rank
The Permanente Medical Group &					
Foundation Group	4,988	1	6.48%	3,289	2
Hewlett-Packard	2,300	2	2.99%	3,600	1
Sutter Roseville Medical Group	2,100	3	2.73%	1,922	3
Union Pacific Railroad Company	1,150	4	1.49%	1,500	4
City of Roseville	1,136	5	1.48%	1,248	5
Roseville Joint Union High School District	1,090	6	1.42%	975	6
Roseville City School District	1,034	7	1.34%	840	7
PRIDE Industries	838	8	1.09%	800	9
Adventist Health	801	9	1.04%	(b)	
Consolidated Communications	440	10	0.57%	(b)	
NEC Electronics				800	8
Wal-Mart				796	10
Subtotal	15,877		20.63%	15,770	
Total Employment*	70,969 (a)			79,000 (b)	

(a) Total Employment as used above represents the total employment of all employees located within the City of Roseville, which is the office location of ACWA JPIA.

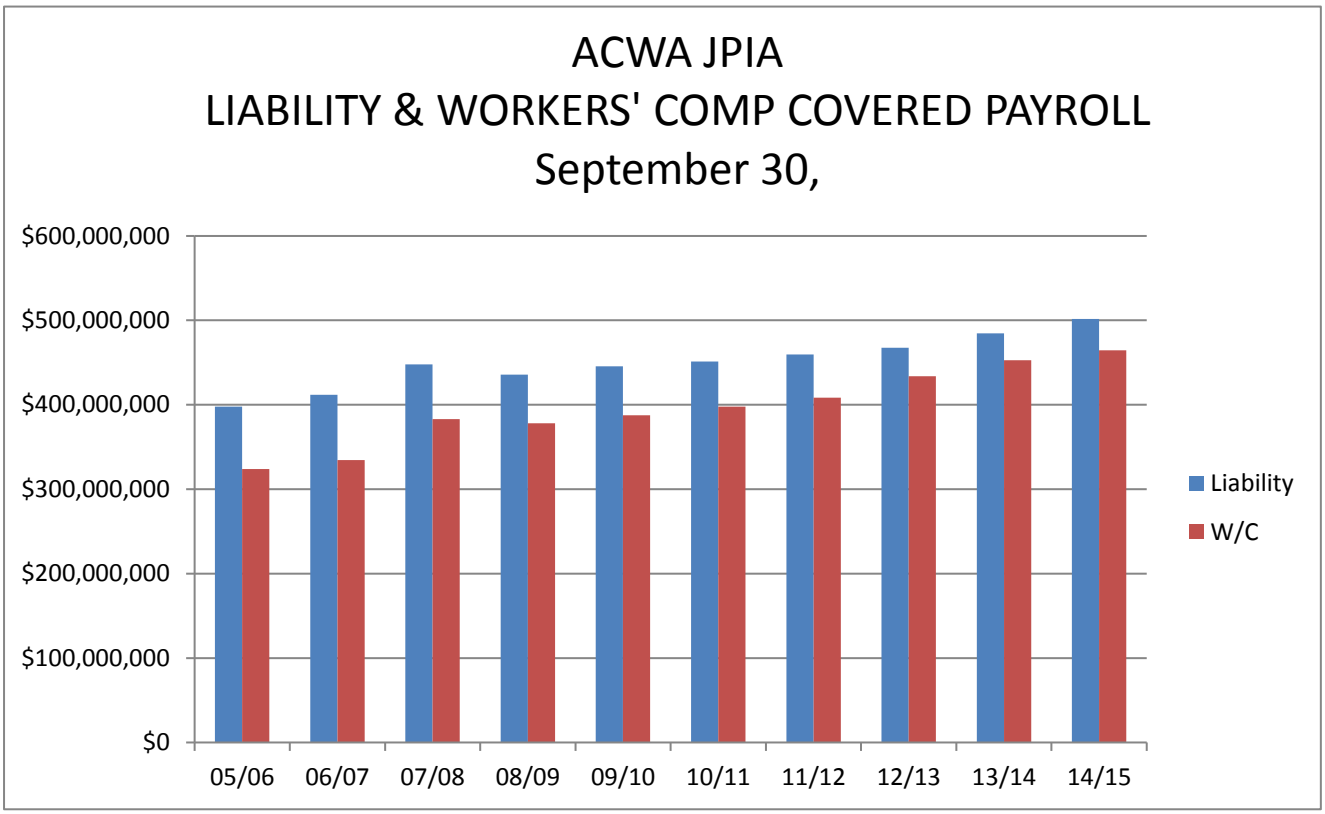
(b) Information not available

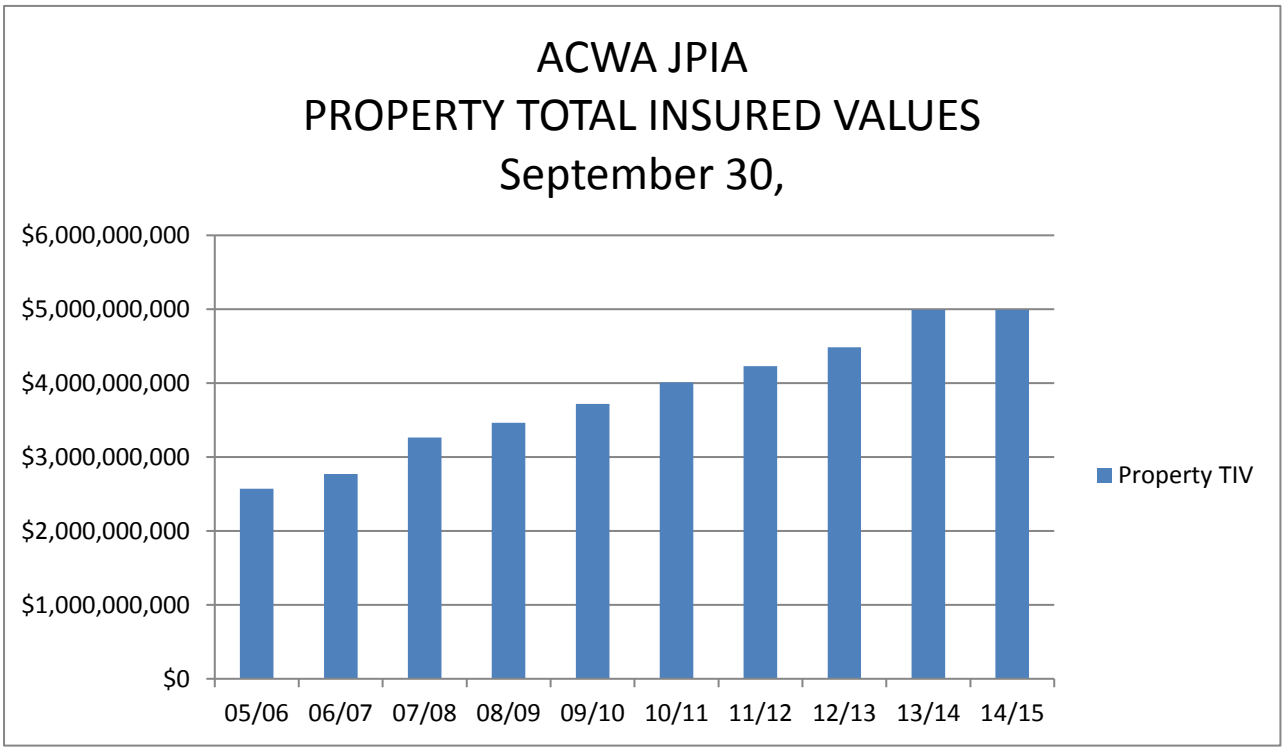
Association of California Water Agencies
Joint Powers Insurance Authority
Demographic Statistics by Population

Fiscal Year	City of Roseville Population	County Total Personal Income (a)	County Per Capita Personal Income	Unemployment Rate	Placer County Population	City Population % of County
2007	106,266	$15,101,855	$45,471	4.9%	$324,495	32.75%
2008	109,154	16,252,937	47,657	6.6%	333,401	32.74%
2009	112,343	15,898,900	45,614	10.6%	339,577	33.08%
2010	115,781	16,464,986	47,012	11.3%	347,102	33.36%
2011	120,593	17,312,666	48,476	11.4%	357,138	33.77%
2012	122,060	19,004,105	52,544	10.0%	355,328	34.35%
2013	124,255	20,174,068	54,924	7.5%	357,463	34.76%
2014	126,956	21,182,771	58,000	6.5%	366,000	34.69%
2015	128,832	(a)	(a)	5.3%	369,454	34.87%
2016	134,073	(a)	(a)	4.5%	373,796	35.87%

(a) Information not available

Note--The JPIA's office located in the City of Roseville.


ACWA JPIA
LIABILITY & WORKERS' COMP COVERED PAYROLL
September 30,
$600,000,000
$500,000,000
$400,000,000
$300,000,000
$200,000,000
$100,000,000
$0
05/06
06/07
07/08
08/09
09/10
10/11
11/12
12/13
13/14
14/15
Liability
W/C


ACWA JPIA
PROPERTY TOTAL INSURED VALUES
September 30,
$6,000,000,000
$5,000,000,000
$4,000,000,000
$3,000,000,000
$2,000,000,000
$1,000,000,000
$0
05/06
06/07
07/08
08/09
09/10
10/11
11/12
12/13
13/14
14/15
Property TIV

Gilbert Associates, Inc.
CPAs and Advisors
Relax. We got this.℠

REPORT ON INTERNAL CONTROL OVER FINANCIAL REPORTING AND ON COMPLIANCE AND OTHER MATTERS BASED ON AN AUDIT OF FINANCIAL STATEMENTS PERFORMED IN ACCORDANCE WITH *GOVERNMENT AUDITING STANDARDS*

Independent Auditor's Report

Board of Directors
Association of California Water Agencies
Joint Powers Insurance Authority
Roseville, California

We have audited, in accordance with the auditing standards generally accepted in the United States of America and the standards applicable to financial audits contained in *Government Auditing Standards* issued by the Comptroller General of the United States, the financial statements of the Association of California Water Agencies Joint Powers Insurance Authority (ACWA JPIA), as of and for the year ended September 30, 2016, and the related notes to the financial statements, which collectively comprise ACWA JPIA's basic financial statements, and have issued our report thereon dated February 28, 2017.

Internal Control over Financial Reporting

In planning and performing our audit of the financial statements, we considered ACWA JPIA's internal control over financial reporting (internal control) to determine the audit procedures that are appropriate in the circumstances for the purpose of expressing our opinion on the financial statements, but not for the purpose of expressing an opinion on the effectiveness of ACWA JPIA's internal control. Accordingly, we do not express an opinion on the effectiveness of ACWA JPIA's internal control.

A *deficiency in internal control* exists when the design or operation of a control does not allow management or employees, in the normal course of performing their assigned functions, to prevent, or detect and correct, misstatements on a timely basis. A *material weakness* is a deficiency, or a combination of deficiencies, in internal control, such that there is a reasonable possibility that a material misstatement of the entity's financial statements will not be prevented, or detected and corrected on a timely basis. A *significant deficiency* is a deficiency, or a combination of deficiencies, in internal control that is less severe than a material weakness, yet important enough to merit attention by those charged with governance.

Our consideration of internal control was for the limited purpose described in the first paragraph of this section and was not designed to identify all deficiencies in internal control that might be material weaknesses or, significant deficiencies. Given these limitations, during our audit we did not identify any deficiencies in internal control that we consider to be material weaknesses. However, material weaknesses may exist that have not been identified.

Compliance and Other Matters

As part of obtaining reasonable assurance about whether ACWA JPIA's financial statements are free from material misstatement, we performed tests of its compliance with certain provisions of laws, regulations, and contracts noncompliance with which could have a direct and material effect on the determination of financial statement amounts. However, providing an opinion on compliance with those provisions was not an objective of our audits, and accordingly, we do not express such an opinion. The results of our tests disclosed no instances of noncompliance or other matters that are required to be reported under *Government Auditing Standards*.

Purpose of this Report

The purpose of this report is solely to describe the scope of our testing of internal control and compliance and the results of that testing, and not to provide an opinion on the effectiveness of the entity's internal control or on compliance. This report is an integral part of an audit performed in accordance with *Government Auditing Standards* in considering the entity's internal control and compliance. Accordingly, this communication is not suitable for any other purpose.

Gilbert Associates, Inc.

GILBERT ASSOCIATES, INC.
Sacramento, California

February 28, 2017

ACWA JPIA
Proposed Operating Budget for Fiscal Year 10/1/2017-18
May 8, 2017

BACKGROUND
In March of each year, a proposed operating budget is submitted to the Finance & Audit Committee and then to the Executive Committee for review. At the May conference, the proposed operating budget is presented for approval to the Board of Directors. The budget covers General & Administrative (G&A) Expenses for the fiscal year ending September 30, 2018.

CURRENT SITUATION
The most significant changes to the G&A budget for the fiscal year are computer equipment, software office furniture, and external claims administration (lines 10 and 30). Computer equipment software, office furniture encompasses increases due to Castlight and Ventiv software. Castlight is software used in the Employee Benefits Program to help users make informed decisions about pricing. Ventiv is software being customized for the JPIA to assist with the member database while integrating it with member districts. Collectively, these software programs make up just under $430,000 of the budget.

The decrease of external claims administration (line 30) is due to the JPIA no longer expected to pay amounts related to the Affordable Care Act which encompasses just under $300,000 in the previous budget.

The overall increase in the operating budget is 2.5% (line 36). Salaries remain the largest line item in the budget.

RECOMMENDATION
That the Board of Directors approve the proposed Operating Budget for the fiscal year ending September 30, 2018, as presented.

Prepared by: David deBernardi, Director of Finance Date prepared: March 14, 2017

ASSOCIATION OF CALIFORNIA WATER AGENCIES
JOINT POWERS INSURANCE AUTHORITY

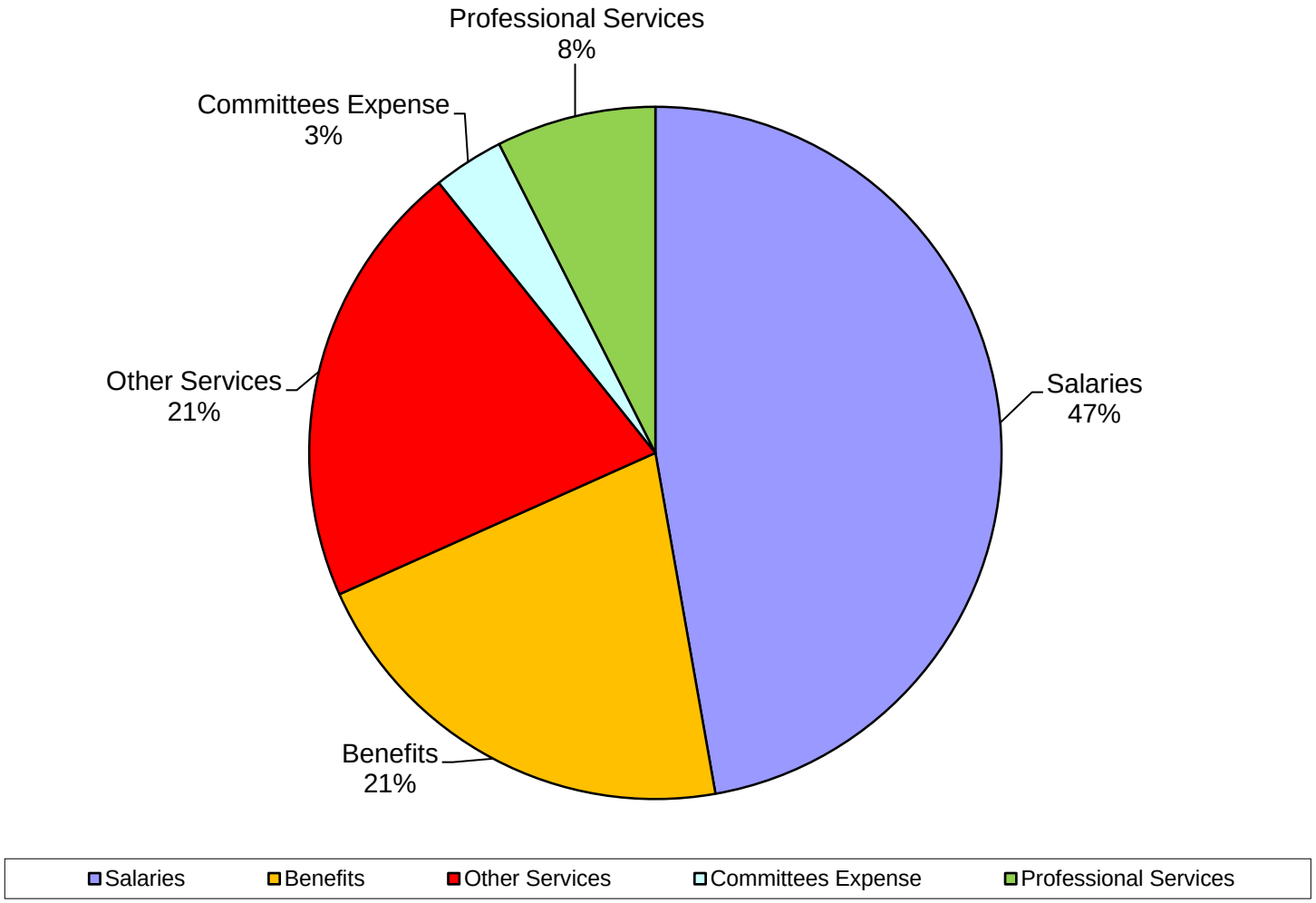
GENERAL & ADMINISTRATIVE EXPENSES

		BUDGETED FYE 9/30/16	ACTUAL FYE 9/30/16	DIFFERENCE ACT - BUD	APPROVED BUDGET FYE 9/30/17	**PROPOSED BUDGET FYE 9/30/18**	DIFFERENCE 2017 vs. 2018	% OF CHANGE 17 vs. 18
	ACWA JPIA STAFF SERVICES							
1	Staff Salaries & Temporary Services	$ 4,351,144	$ 4,570,028	$ 218,884	$ 4,466,377	**$ 4,647,237**	$ 180,860	4.0%
2	Staff Employee Benefits	1,968,044	2,015,024	46,980	2,007,712	**2,074,603**	66,891	3.3%
3	Office Buildings	150,000	147,618	(2,382)	105,000	**110,000**	5,000	4.8%
4	Postage and Freight	52,000	48,450	(3,550)	60,000	**51,000**	(9,000)	-15.0%
5	Telephone Service	47,000	45,115	(1,885)	45,000	**46,000**	1,000	2.2%
6	JPIA Perspective Printing & Distribution	20,000	20,532	532	17,000	**23,000**	6,000	35.3%
7	Outside Printing	13,000	26,214	13,214	15,000	**18,000**	3,000	20.0%
8	JPIA Office Insurance	12,000	3,905	(8,095)	12,000	**9,000**	(3,000)	-25.0%
9	General Office Supplies	31,000	38,531	7,531	35,000	**36,000**	1,000	2.9%
10	Computer Equipment Software, Office Furniture	814,000	1,220,764	406,764	1,000,000	**1,180,000**	180,000	18.0%
11	Dues, Subscriptions, & Misc. Publications	55,000	110,968	55,968	70,000	**100,000**	30,000	42.9%
12	Staff Ed/Training Seminars & Coursework Reimbs	25,000	74,782	49,782	30,000	**55,000**	25,000	83.3%
13	Depreciation on Capital Assets	265,000	268,085	3,085	245,000	**243,000**	(2,000)	-0.8%
14	Staff Travel Related Expenses	105,000	70,892	(34,108)	95,000	**75,000**	(20,000)	-21.1%
15	Staff Risk Assessment Travel Related Expenses	35,000	36,788	1,788	38,000	**38,000**	-	0.0%
16	Member Informational Workshops	110,000	56,511	(53,489)	94,000	**60,000**	(34,000)	-36.2%
17	Lending Library	10,000	10,045	45	12,000	**11,000**	(1,000)	-8.3%
18	Member Safety & Loss Control Incentive Awards	6,000	6,734	734	6,000	**6,000**	0	0.0%
19	**Total ACWA/JPIA Staff Services**	**8,069,188**	**8,770,986**	**701,798**	**8,353,089**	**8,782,840**	**429,751**	**5.1%**
	COMMITTEES & BD. OF DIRECTORS' SERVICES							
20	Executive Committee Member Expenses	150,000	153,926	3,926	142,000	**150,000**	8,000	5.6%
21	Finance/Audit Committee & Committee Expenses	50,000	44,440	(5,560)	52,000	**50,000**	(2,000)	-3.8%
22	Semi-Annual ACWA Conf. & Bd of Directors' Expense	100,000	127,000	27,000	90,000	**125,000**	35,000	38.9%
23	**Total Committees & Board of Directors' Services**	**300,000**	**325,366**	**25,366**	**284,000**	**325,000**	**41,000**	**14.4%**
	EXTERNAL CONSULTING AND PROF. SERVICES							
24	Insurance Program Actuarial Analysis	27,000	23,479	(3,521)	29,000	**29,000**	0	0.0%
25	Consulting Services	3,000	95,293	92,293	3,500	**20,000**	16,500	471.4%
26	Occu-Med	90,000	84,338	(5,662)	90,000	**90,000**	0	0.0%
27	Target Solutions	124,000	128,350	4,350	126,000	**127,000**	1,000	0.8%
28	General Legal/Attorney Services	21,000	1,252	(19,748)	15,000	**2,500**	(12,500)	-83.3%
29	Specific Claims & Coverage Related Legal Fees	50,000	49,169	(831)	50,000	**50,000**	0	0.0%
30	External Claims Administration	195,000	621,314	426,314	500,000	**265,000**	(235,000)	-47.0%
31	ACWA/JPIA Financial Audit	50,000	28,440	(21,560)	51,000	**46,800**	(4,200)	-8.2%
32	Insurance Programs Claims Audits	0	-	(0)	3,000	**3,000**	(0)	0.0%
33	Personnel Consulting Services	-	-	-	0	**0**	**(0)**	0.0%
34	**Total External Consulting / Professional Services**	**560,000**	**1,031,635**	**471,635**	**867,500**	**633,300**	**(234,200)**	**-27.0%**
35	**PROGRAM DEVELOPMENT / CONTINGENCIES**	100,000	0	(100,000)	100,000	**100,000**	0	0.0%
36	**TOTAL GENERAL & ADMINISTRATIVE EXPENSES**	**$ 9,029,188**	**$ 10,127,987**	**$ 1,098,799**	**$ 9,604,589**	**$ 9,841,140**	**$ 236,551**	**2.5%**

ACWA JPIA
2017-2018 BUDGET WORK PAPERS - BENEFITS COMPARISON

	PROPOSED 2016-2017	PROPOSED 2017-2018	DOLLAR DIFFERENCE	PERCENT CHANGE	PERCENT OF GROSS PAYROLL: BUDGETED 2016-2017	PROPOSED 2017-2018	DIFFERENCE	PERCENT CHANGE
SALARIES	$ 4,466,377	$ 4,647,237	$ 180,860	4.05%				
PERS	$ 589,581	$ 571,994	$ (17,587)	-2.98%	13.20%	12.31%	-0.89%	-6.74%
MEDICARE	62,491	64,985	2,494	3.99%	1.40%	1.40%	0.00%	0.00%
MEDICAL	1,134,689	1,227,964	93,275	8.22%	25.41%	26.42%	1.01%	3.97%
DENTAL	52,289	51,183	(1,106)	-2.12%	1.17%	1.10%	-0.07%	-5.98%
LIFE	53,254	40,931	(12,323)	-23.14%	1.19%	0.88%	-0.31%	-26.05%
DISABILITY	45,027	42,079	(2,948)	-6.55%	1.01%	0.91%	-0.10%	-9.90%
EMP.ASSIST.PROG.	1,396	1,396	-	0.00%	0.03%	0.03%	0.00%	0.00%
WORK COMP	45,696	47,547	1,851	4.05%	1.02%	1.02%	0.00%	0.00%
VISION	11,289	11,524	235	2.08%	0.25%	0.25%	0.00%	0.00%
UNEMPLOYMENT	12,000	15,000	3,000	25.00%	0.27%	0.32%	0.05%	18.52%
TOTAL STAFF EE BENEFITS	$ 2,007,712	$ 2,074,603	$ 66,891	3.33%	45.0%	44.6%	-0.31%	-0.69%

ACWA JPIA
General & Administrative Expenses
Fiscal year September 30, 2018



ACWA JPIA
Pooled Programs Update
May 8, 2017

BACKGROUND
The JPIA has four major pooled programs. The Liability Program began in 1979, the Property Program began in 1982, and the Workers' Compensation Program began in 1984. Administration of the Employee Benefits Program by the JPIA became effective July 2012. Each of the programs are administered as separate programs and members choose in which programs they wish to participate. Most members participate in all four programs.

CURRENT SITUATION
Staff will review highlights for each program for the respective 2016-2017 policy year.

RECOMMENDATION
None, informational only.

Prepared by: Walter "Andy" Sells, Chief Executive Officer Date prepared: April 11, 2017

ACWA JPIA
Pooled Program Highlights

Liability Program

- $5 million retention for 2017
- Impact of large claims
- Enhancements
  - Cyber Liability
  - Drones

Property Program

- $100,000 retention
- Good risk exposure
- Flood claims
  - Deductible
  - Aggregate limits

Workers' Compensation Program

- Centers for Medicare Services (CMS)
  - Stipulated awards
  - Structured settlements
- Legislative Changes

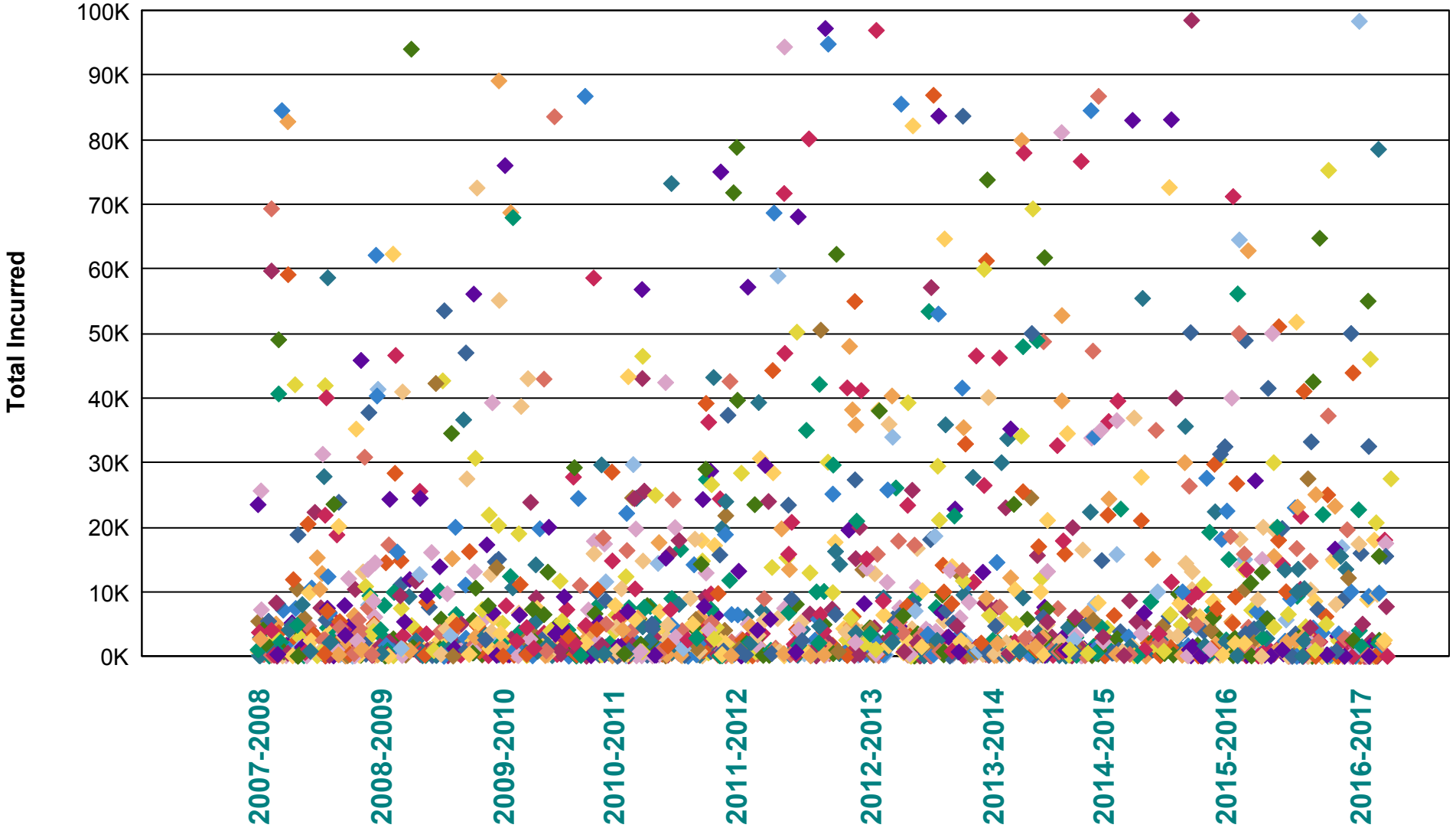
Employee Benefits Program

- Potential changes to Affordable Care Act (ACA)
- Growth of pharmacy costs
- Future changes in programs
  - Member disruption vs. cost shift
- Wellness Grants
- Consumer Driven Health Plan (CDHP)

ACWA/JPIA - Liability Program

Losses Less than $100,000

2007-2017 Policy Years



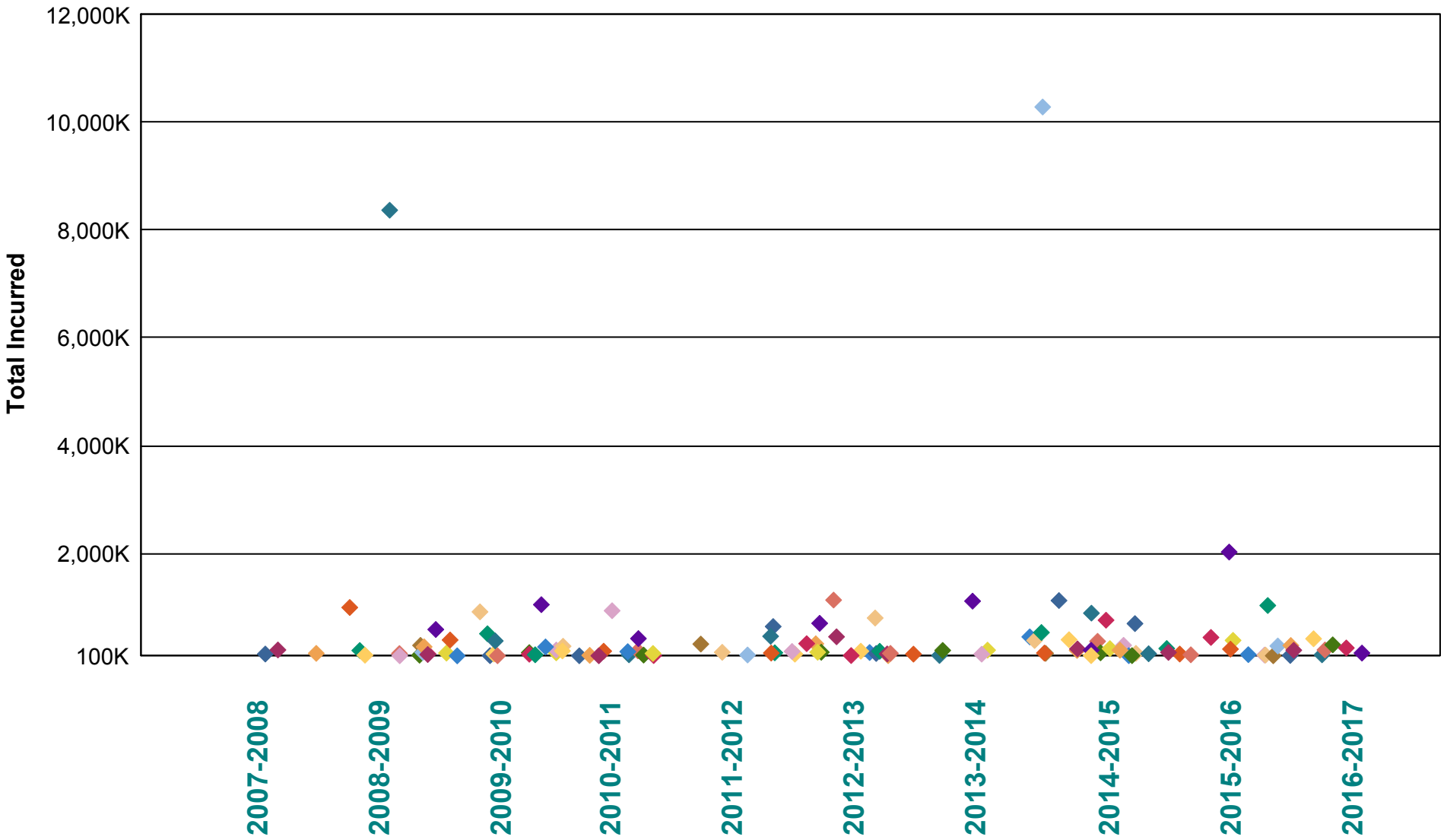
2007-2017 Liability Claim Count: 1,804

2007-2017 Liability Claim Total: $17,431,621

ACWA/JPIA - Liability Program

Losses greater than $100,000

2007-2017 Policy Years



2007-2017 Liability Claim Count:	124
2007-2017 Liability Claim Total:	$55,549,769

Property Program by County

ACWA JPIA
H.R. LaBounty Safety Awards Program
May 8, 2017

BACKGROUND
The Safety Awards Program has been actively promoted by the JPIA to encourage safe workplace behavior, and to share loss prevention ideas among the membership. The intent of the program is to allow employees to be nominated, recognized, and rewarded for proactive safety behavior and action. Additionally, lessons learned, actions, and ideas receiving recognition are available to the entire JPIA membership through our website.

CURRENT SITUATION
The H.R. LaBounty Safety Awards Program are announced at the ACWA JPIA Spring and Fall Conferences, and periodically in the *Risk Control Bulletin* and the *Perspective.* The program continues to be promoted during risk assessment and training visits by Risk Management Advisors and other JPIA staff. Recently, a new field was included on the award nomination form to assign each nomination to one of the Commitment to Excellence (C2E) categories. Assigning a C2E category integrates the Safety Awards Program into the Risk Management Department focus on best practices to control losses, especially those related to Vehicle Operations, Construction, Infrastructure and Ergonomics/Falls.

JPIA Member Participation:

- **JPIA Spring 2017 Conference:** Twenty-three member districts provided forty-two award nominations. See the attached list of participating districts in spring 2017.
- **JPIA Fall 2016 Conference:** Fourteen member districts provided forty-six award nominations.

RECOMMENDATION
None, informational only.

Prepared by: Carol Barake, Risk Management Program Manager Date prepared: April 11, 2017

H.R. LaBounty Safety Award Winners – Spring 2017

Ron Rose	Calaveras County Water District
Ryan Stinson	Carmichael Water District
Kelly Drake	Citrus Heights Water District
Bryan Jones	Crescenta Valley Water District
Dennis Maxwell	Crescenta Valley Water District
Alex Sandoval	Crescenta Valley Water District
Roy Spaulding	Crescenta Valley Water District
Mario Rodriguez	Cucamonga Valley Water District
Jayzack Leonard	El Dorado Irrigation District
Clay Wicks	El Dorado Irrigation District
Bill Petterson	El Dorado Irrigation District
Jeff Holmes	Elsinore Valley Municipal Water District
Jose Martinez	Elsinore Valley Municipal Water District
Thomas Montoya	Elsinore Valley Municipal Water District
Confined Space Rescue Team	Helix Water District
Maintenance Department	Humboldt Bay Municipal Water District
Marco Lazaro	Moulton Niguel Water District
Confined Space Rescue Team	Orange County Water District
Emergency Response Team	Orange County Water District
Operations & Maintenance Depts.	Orange County Water District
Jimmy Martinez	Placer County Water Agency
Dan Bill	Ramirez Water District
Water Operations Dept.	Ramona Municipal Water District
Justin Correa	Reclamation District No. 108
Operations & Maintenance Depts.	San Benito County Water District
Jon Fulton	San Juan Water District
Tim Armond	San Luis & Delta-Mendota Water Agency
James Henderson	South Coast Water District
Jason Patterson	Vista Irrigation District
Steve Tester	Vista Irrigation District
Chris Weatherwax	Vista Irrigation District
Chris Brooks	Wheeler Ridge-Maricopa WSD
Michael Pilatti	Wheeler Ridge-Maricopa WSD
Russ Whitbey	Wheeler Ridge-Maricopa WSD
Field & Water Resources Staff	Yolo County Flood Control & WCD

ACWA JPIA
Risk Management Program Update
May 8, 2017

BACKGROUND
The Risk Management Program Manager position was filled by Carol Barake in December 2016, following the retirement of John Haaf. The Risk Management Department also began reporting to Karen Thesing, Director of Insurance Services, in 2016. As a result of the organizational changes, a strategic planning session was held with the Risk Management Advisors on February 9, 2017 to obtain their input regarding the delivery of core services to members.

CURRENT SITUATION
At the conclusion of the meeting, the Risk Management team focus for 2017 was established. Highlights include:

- The Commitment to Excellence Program continues to be effective, focusing Risk Management service delivery on the most frequent and severe loss areas for our members. Relevant best practices will be reviewed in the annual risk assessment surveys.
- The Safety Awards Program has been successful in promoting best practices and engaging employees in safety and risk management efforts. Identification of the Commitment to Excellence category will be a part of the nomination process in the future, to increase member awareness of our most significant loss areas.
- On-site training delivery by Risk Management Advisors continues to be one of the most important services provided to members. On-site trainings are aligned with the Commitment to Excellence categories further reinforcing loss control efforts.

Additional summary detail on the Commitment to Excellence Program status, and the alignment of Risk Management trainings with the significant loss areas, is provided in the attachment.

RECOMMENDATION
None, informational only.

Prepared by: Carol Barake, Risk Management Program Manager Date prepared: April 11, 2017

Risk Management Program Update - Summary Detail

COMMITMENT TO EXCELLENCE PROGRAM STATUS

In October 2013, the JPIA initiated its Commitment to Excellence (C2E) outreach program. This is a long-term effort to help JPIA's membership reduce the frequency and severity of liability, workers' compensation, and property losses. To date, 189 members have supported the Commitment to Excellence program. Best practices categories are aligned with the JPIA member loss history including:

- Vehicle Operations
- Infrastructure
- Construction
- Employment Practices
- Ergonomics/Falls

The Risk Management Department encourages each member to implement programs and "best practices" that can help to reduce these types of claims. The Risk Management Advisors focus on reviewing the best practices appropriate for each member based on the JPIA programs they participate in, member loss history, and member operations. The C2E opportunity review is provided during annual risk assessment meetings, and allows the Advisor to work with each member to develop appropriate consulting and training services for the remainder of the year.

RISK MANAGEMENT TRAINING FOCUS

The Risk Management Advisors continue to deliver high quality, instructor led trainings for our members to reinforce best practices and reduce losses. The most frequently delivered trainings for the past year are listed below, with the Commitment to Excellence category / loss area related to the training effort. A review and update of training course content for the most frequently delivered courses is in progress.

Course Title	C2E Category / Program Exposure	Courses Delivered
Defensive Driver Training	Vehicle Operations (WC, GL)	51
Traffic Control / Flagger	Construction Program (WC, GL)	28
Field & Office Ergonomics	Ergonomics (WC)	27
Asbestos Cement Pipe & Refresher Course	Construction/Maintenance (WC)	25
Trenching / Excavation	Construction Program (WC)	22
Confined Space	Construction/Maintenance (WC)	17

ACWA JPIA
Alpaugh CSD
Alta ID
American River FCD
Angiola WD
Apple Valley Foothill CWD
Apple Valley Heights CWD
Aromas WD
Banta Carbona ID
Bard WD
Beaumont-Cherry Valley WD
Bella Vista WD
Big Bear MWD
Bodega Bay PUD
Bolinas CPUD
Borrego WD
Buena Vista WSD
Butte WD
Byron-Bethany ID
Calaveras CWD
Calaveras PUD
Calleguas MWD
Camrosa WD
Carmichael WD
Carpinteria Valley WD
Castaic Lake WA
Castroville CSD
Centerville CSD
Central California ID
Central Coast Water Auth.
Central WD
Chowchilla WD
Circle Oaks CWD
Citrus Heights WD
Clear Creek CSD
Clearlake Oaks CWD
Coastside CWD
Consolidated ID
Corcoran ID
Cottonwood WD
Crestline Village WD
Crestline-Lake Arrowhead WA
Cucamonga Valley WD
Del Paso Manor WD
Delano Earlimart ID
Desert WA
Dudley Ridge WD
Dunnigan WD
East Contra Costa ID
East Orange CWD
El Dorado ID
El Toro WD
Elsinore Valley MWD
Fair Oaks WD
Fallbrook PUD
Foothill MWD
Fresno ID
Fresno Metropolitan FCD
Friant Water Authority
Georgetown Divide PUD
Glenn-Colusa ID
Helix WD
Hi-Desert WD
Humboldt Bay MWD
Humboldt CSD
Idyllwild WD
Ivanhoe PUD
James ID
Joshua Basin WD
Kaweah Delta WCD
Kern-Tulare WD
Kings CWD
Kirkwood Meadows PUD
Knights Landing Ridge DD
La Canada ID
La Habra Heights CWD
La Puente Valley CWD
Laguna Beach CWD
Laguna ID
Lakeside IWD
Lakeside WD
Las Virgenes MWD
Laytonville CWD
Littlerock Creek ID
Madera ID
Madera WD
Majestic Pines CSD
Mammoth CWD
Mariana Ranchos CWD
Marina Coast WD
Merced ID
Mesa WD
Mid-Peninsula WD
Midway Heights CWD
Mission Springs WD
Mojave WA
Montague WCD
Montara Water & Sanitary Dist.
Montecito WD
Moulton Niguel WD
Mountain Gate CSD
Oakdale ID
Orange Cove ID
Orange CWD
Orchard Dale WD
Orosi PUD
Pacheco WD
Pajaro Valley WMA
Pajaro/Sunny Mesa CSD
Palmdale WD
Palo Verde ID
Panoche Drainage District
Panoche WD
Paradise ID
Patterson ID
Pebble Beach CSD
Pescadero RD #2058
Pico WD
Pinyon Pines CWD
Placer CWA
Porterville ID
Purissima Hills WD
Quartz Hill WD
Ramona MWD
Rancho California WD
RD #108
RD #1500
RD #2068
Regional Water Authority/
Sacramento Groundwater
Richvale ID
Rincon Del Diablo MWD
Rio Alto WD
Rio Linda-Elverta CWD
Rosedale-Rio Bravo WSD
Rowland WD
Sacramento Suburban WD
Sacramento River WSLD
San Bernardino Valley WCD
San Dieguito WD
San Gabriel County WD

JPIA Commitment to Excellence Participants

San Gabriel Valley MWD
San Joaquin RECWA
San Juan WD
San Luis WD
Santa Fe ID
Santa Ynez River WCDID #1
Saucelito ID
Scotts Valley WD
Serrano WD
Sierra County Calpine WD1
Sierra Highlands CSD
Sierra Lakes CWD
Solano CWA
Solano ID
South Coast WD
South Montebello ID
South Sutter WD
Stockton East WD
Sunnyslope CWD
Sutter Extension WD
Sweetwater Authority
Tahoe City PUD
Tehachapi-Cummings CWD
Terra Bella ID
Thermalito Water & Sewer
Three Valleys MWD
Trabuco Canyon WD
Tulare ID
Twentynine Palms WD
Utica Water & PA
Vallecitos WD
Valley Center MWD
Valley CWD
Valley of the Moon WD
Vandenberg Village CSD
Vista ID
Walnut Valley WD
Weaverville CSD
West Basin MWD
West Stanislaus ID
West Valley WD
Western Canal WD
Western MWD
Wheeler Crest CSD
Wheeler Ridge-Maricopa WSD
Woodbridge ID
Wynola WD
Yorba Linda WD
Yuima MWD

ACWA JPIA
Human Resource Management
May 8, 2017

BACKGROUND
Proactive and real time support for the human resource aspect of operating an agency is where JPIA has historically added much value. Many options are offered to get new staff up to speed, keep tenured staff informed with legal updates and support all through complicated issues.

CURRENT SITUATION
Support of the Human Resource function continues to be popular resource of which JPIA members take advantage. Participation in regional in-person meetings remains strong, while informational webinars and conference calls also attract large numbers of attendees. The JPIA strives to push information out in various formats to allow districts of all sizes and budgets to participate and learn.

The Hotline has served the pool well, fielding numerous calls each week and preventing escalation of all issues addressed except one. See summary of Hotline questions as a sampling of questions received.

RECOMMENDATION
None, informational only.

Prepared by: Patricia Slaven, Director of Administration Date prepared: April 11, 2017

Statewide Human Resources Group Meetings 2016 & 2017

2017 HR Meetings		
February	Rancho Cucamonga	57
January	Roseville	23 – in person
		43 – via webinar

2016 HR Meetings		
October	Roseville	34 – in person
		64 – via webinar
September	Scotts Valley	12
	Fresno	9
	Kern County	16
August	Santa Barbara	6
	Walnut	15
	Yorba Linda	16
July	San Diego	13
May	Roseville	25 – in person
		15 – via webinar
January	Rancho Cucamonga	58
	Roseville	45 – in person
		62 – via webinar

Sample HR Hotline Questions

- Does the district have to grant military leave for a reserve hired 6 months ago?
- Does district have to pay for employee's time at doctors' appointments related to workers' compensation injury?
- Resources for aggressive employee
- Does district have to pay medical benefits when employee out on leave?
- Employee received DUI on own time, does district need to do anything?
- Can district ask employee to work on Saturday if not normally scheduled for that day?
- Assistance with conflict resolution
- Can district drug test all new hires?
- Can salary be reduced as a disciplinary action if person being demoted?
- Will new hire – who is under 21 – be eligible for workers' compensation?

ACWA JPIA
YOUR BEST PROTECTION

241

3 WAYS

JPIA comes to the rescue for Human Resources

Staff are retiring, new staff are hired. HR knowledge related to public entity is critical and always changing. How do agencies, especially the smaller ones, keep current?

Classes & Meetings

- Over 20 in-person classes
- Dozens of on-line options
- Statewide HR meetings

1

Resources

2

JPIA posts dozens of sample policies and forms on the website, including a complete sample job description manual. All available any time.

3

Just In Time Help

JPIA Hotline for Liability Program members fields those questions that need to be answered now. If JPIA can't help, we know who can.

ACWA JPIA
Training Update
May 8, 2017

BACKGROUND
In order to reduce risk and support staff operating in a safe and legal manner, the JPIA offers in-person, webinar and on-line training. Training is a large component of what JPIA does to prevent claims and create awareness of safe and legal work practices.

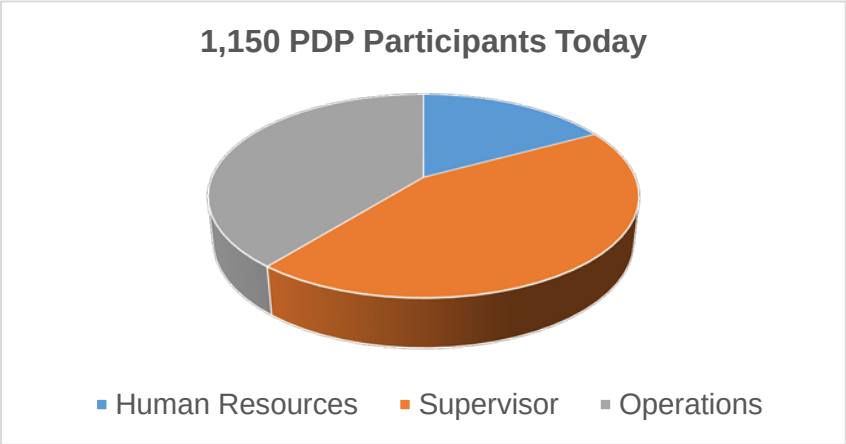
CURRENT SITUATION
The Professional Development Program (PDP) continues to be popular among member agency staff. Currently, there are over one thousand enrollees across the three specialties – Human Resources, Supervisor and Operations; chart shows comparison of enrollees.

The JPIA recently announced the 2017 version of the PDP, updated with course requirements that meet the ever changing workplace dynamics. In the coming months, the JPIA will introduce a re-certification program where those who have completed a Specialty Program can keep current in the topic through additional classes and a project.

Overall, the number of staff attending JPIA training whether in-person, on-line or by webinar, continues to increase, as more districts take advantage of this added benefit.

RECOMMENDATION
None, informational only.

Prepared by: Patricia Slaven, Director of Administration Date prepared: April 11, 2017



Requirements Added to 2017 Professional Development Program Specialties

Supervisor	Human Resources	Operations
• Managing Generations • Nuts & Bolts- Supervisor Laws • From Peer to Boss • Ergonomics	• Nuts & Bolts- Supervisor Laws	• Heat Stress Prevention

Training Activity by Fiscal Year

Activity	2015/2016	2014/2015	2013/2014
Classes Delivered	335	321	321
Class Participants	5,436	5,232	5327
Training Conferences	2	2	3
Training Conference Participants	131	88	113
Live Webinars	11	21	20
Live Webinar Participants	311	863	908
Recorded Webinar Viewings	901	601	803
Host Facilities	102	104	101
Target Solutions Online – Districts Active	135	114	--
Target Solutions - Courses Completed	14,960	11,691	11,680
PDP Completions	36	33	53

The JPIA thanks the following Districts for opening their training classes to other neighboring JPIA agencies. This collaborate assists all in the pool to obtain the information needed to reduce risk and comply with laws and regulations.

Alta ID	Foothill MWD	Orange County WD	South Coast WD
Amador WA	Frazier Park PUD	Orchard Dale WD	S. Montebello ID
Arvin-Edison WSD	Fresno Met. FCD	Palmdale WD	Stinson Beach CWD
Bella Vista WD	Friant WA	Panoche WD	Stockton East WD
Belridge WSD	Glenn-Colusa ID	Paradise ID	Sunnyslope CWD
Berrenda Mesa WD	Golden Hills CSD	Pebble Beach CSD	Tahoe City PUD
Bolinas Community PUD	Goleta WD	Pico WD	Three Valleys MWD
Borrego WD	Helix WD	Placer County WA	Trabuco Canyon WD
Byron-Bethany ID	Humboldt Bay MWD	Pleasant Valley CWD	Tulare ID
Camrosa WD	Joshua Basin WD	Ramona MWD	Tulare Lake Basin WSD
Carmichael WD	Kern County WA	Rancho California WD	Upper San Gabriel Valley MWD
Carpinteria Valley WD	Kings River CD	Reclamation District #108	Vallecitos WD
Castroville CSD	La Habra Heights CWD	Reclamation District #2068	Valley Center MWD
Central California ID	Laguna Beach CWD	Rio Alto WD	Valley CWD
Central Coast WA	Lakeside Irrigation WD	Rowland WD	Valley of the Moon WD
Channel Islands Beach CSD	Las Virgenes MWD	San Andreas SD	Vista ID
Chino Basin WCD	Los Alamos CSD	San Benito CWD	Walnut Valley WD
Consolidated ID	Lower Tule River ID	San Dieguito WD	West Basin MWD
Corcoran ID	Madera ID	San Juan WD	West Stanislaus ID
Cucamonga Valley WD	Mammoth CWD	San Luis & Delta Mendota WA	Western MWD
Delano-Earlimart ID	Marina Coast WD	San Luis WD	Wheeler Ridge-Maricopa WSD
Dunnigan WD	Mid-Peninsula WD	Santa Fe ID	Yorba Linda WD
E. Contra Costa ID	Mission Hills CSD	Scotts Valley WD	Yuima MWD
El Toro WD	Mission Springs WD	Sierra Lakes CWD	
Elsinore Valley MWD	Moulton Niguel WD	Solano ID	
Fallbrook PUD	Oakdale ID	Soquel Creek WD	

ACWA JPIA
Leadership Program Update
May 8, 2017

BACKGROUND
Leadership Essentials for the Water Industry Program was rolled out in October of 2015 with 21 districts sending senior managers to participate in this intensive leadership development program.

JPIA is focusing on the professional development at the senior staff level because motivated and engaged employees perform at higher levels, tend to have fewer accidents and make fewer claims against the organization. The only proven way to achieve such positive results is through the practiced actions of effective leadership.

CURRENT SITUATION
The 22 participants in the first cohorts (north and south) finished the coursework and were recognized with a graduation ceremony last fall. The final session was considered the capstone, and attendees were asked to share how the program impacted them back at their districts. The overarching responses were that the program:

- improved district communication,
- inspired them to lead more effectively,
- allowed them to better interact with all personalities, and
- exceeded expectations.

The fact that the series facilitated the development of relationships across water agencies – a sense of camaraderie – where one can now reach out to other water leaders for ideas, support and trends, was seen as invaluable. All were very grateful to JPIA for the opportunity to improve their skills and thus impact their agency in a positive manner.

After completion of the final session, feedback included:

Overall effectiveness rating of session	100%
Overall satisfaction with facilitator, materials and concepts	100%
Level of satisfaction with the overall program	5.0 (of 5.0)

The 2016/17 cohorts have begun with 12 individuals taking part in the southern California group which started October 13, and 13 in the northern California group which began November 3, 2016.

RECOMMENDATION
None, informational only.

Prepared by: Patricia Slaven, Director of Administration Date prepared: April 11, 2017

Leadership Essentials for the Water Industry Fall 2016 Graduates

Southern California

Andy Sells	Chief Executive Officer	ACWA JPIA
Patti Rose	Senior Administrative Analyst	Antelope Valley-East Kern WA
Ian Prichard	District Planner	Camrosa WD
Dina Hidalgo	Director of Human Resources	Central Basin MWD
Jennifer Spindler	Assistant General Manager	Crestline-Lake Arrowhead WA
Randy Shilling	Deputy General Mgr. Business Operation	Kings River CD
Kelly Gardner	Assistant Executive Officer	Main San Gabriel Basin WM
Tish Berge	Director of Administration & Finance	Rincon del Diablo MWD
Trisha Woolslayer	Environmental Health & Safety Mgr.	South Coast WD
Tom Neisler	Assistant General Manager	Tehachapi-Cummings CWD
Steve Lang	Water Operations Manager	Three Valleys MWD
Tom Scaglione	Assistant General Manager	Vallecitos WD

Northern California

Donna Leatherman	District Manager	Calaveras PUD
Ralph Bracamonte	District Manager	Central Water District
David Gordon	Interim Operations Manager	Citrus Heights WD
Hilary Straus	Assistant General Manager	Citrus Heights WD
John Friedenbach	Business Manager	Humboldt Bay MWD
Sara Singleton	Assistant Manager	San Benito County WD
Piret Harmon	General Manager	Scotts Valley WD
Paul Hughes	Chief Financial Officer	South Tahoe PUD
Robert Pierce	General Manager	West Stanislaus ID
Anjanette Shadley	Special Projects & Office Manager	Western Canal WD

Leadership Essentials for the Water Industry – 2016/2017 Participants

Southern California

Janet Gutierrez	Watermaster	San Luis WD
Dennis Williams	Deputy Engineering Department Mgr	Valley Center MWD
Stacy Taylor	Public and Government Affairs Mgr.	Mesa WD
Tammy Ruddock	General Manager	Mid-Peninsula WD
Brian Collins	Electrical & Instrumentation Mgr	United Water Conservation District
Clayton W. Strahan	Senior Park Services Officer	United Water Conservation District
Catherine McCalvin	Envir. Planning & Conservation Mgr.	United Water Conservation District
Matthew Knudson	Assistant General Manager	Palmdale WD
Chris Borges	Water Treatment Superintendent	Goleta Water District
Michael Gualtieri	General Manager	La Habra Heights County WD
Tammy Hierlihy	Water Resources Manager	Central Basin MWD
Maryam Bral	Associate Engineer	Goleta Water District

Northern California

Kevin King	Water & Power Operations Manager	Solano ID
David McNair	Operations Manager	Scotts Valley WD
Brian Lockwood	Sr. Water Resource Hydrologist	Pajaro Valley Water Mgmt. Agency
Paul Peschel	General Manager	Kings River Conservation District
Javier Cavazos	Superintendent	Alta ID
Ryan McNally	General Manager	Browns Valley ID
Jonnie Allison	General Manager	Frazier Park PUD
Garrett Haertel	Deputy District Engineer	San Benito County WD
Susan Sohal	Accounting Supervisor	Citrus Heights WD
Missy Pieri	Associate Civil Engineer	Citrus Heights WD
Mark Vanden	General Manager	Patterson ID
James Arenz	Operations Manager	Sacramento Suburban WD
Jesse Saich	Public Information Officer	El Dorado ID

ACWA JPIA
Current Issues/Events at the JPIA
May 8, 2017

BACKGROUND
This is a standing agenda item at the Board of Directors' meetings.

CURRENT SITUATION
The JPIA's Chief Executive Officer, Andy Sells, will update the Board of Directors on relevant current issues, and potential future opportunities and challenges.

- Central Basin Municipal Water District
- Refunds
  - $4,533,582
  - 151 Members
- Staffing
- Program enhancements/challenges
  - Limits
  - Flood/Earthquake coverages

RECOMMENDATION
None, informational only.

Prepared by: Walter "Andy" Sells, Chief Executive Officer Date prepared: April 11, 2017

JPIA MEETING & CONFERENCE CALENDAR – 2017

Meeting Dates	Board of Directors	Executive	Personnel	Finance & Audit	Programs				Risk Mgmt
					Emp. Benefits	Liability	Property	Work Comp	
Feb 7		8:30 AM							
Feb 28				1:00 PM					
Mar 20				1:00 PM				3:00 PM	
Mar 21		8:30 AM							
Apr 4					1:00 PM	9:00 AM			
May 8	1:30 PM	10:15 AM							8:30 AM
May 9	ACWA Conference May 9 to 12 – Monterey								
May 31		11:00 AM							
Jun 27		1:00 PM			9:00 AM				
Jul 20			11:00 AM Ontario						
Aug 29			10:00 AM	1:00 PM		3:00 PM			
Aug 30		8:30 AM							
Sep 12	CAJPA Conference September 12 to 15 – South Lake Tahoe CA								
Oct 31		11:00 AM	9:00 AM						
Nov 27 Anaheim	1:30 PM	10:15 AM							
Nov 28	ACWA Conference November 28 to December 1 – Anaheim								

	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
JPIA Closed	2/16	20			29		4		4		23/24	25/26
Mgr Meetings	6	3	3	7	1	5	3	7	4	2	6	4
Staff Q&A	11	8	8	12	18	14	12	9	6	11	15	7
RM @ JPIA		8-9		~~12-13~~		14-15		8-9		11-12		7-8

Date Prepared: 3/28/17