

# Liability Program Committee Meeting



YOUR BEST PROTECTION

JPIA Executive Conference Room  
2100 Professional Drive  
Roseville, CA 95661

Tuesday  
April 4, 2017  
9:00 AM

Chairman: Melody McDonald, San Bernardino Valley WCD

Vice-chair: David Hodgin, Scotts Valley Water District

Paul Dorey, Vista Irrigation District

Don Groundwater, Bella Vista Water District

John E. Hoagland, Rancho California Water District

SR "Al" Lopez, Western Municipal Water District

Tammy Rudock, Mid-Peninsula Water District

Jace Schwarm, San Dieguito Water District

Richard "Dick" Shaikewitz, Montecito Water District



## LIABILITY PROGRAM COMMITTEE MEETING

### AGENDA

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

Page#

#### **I. CONSENT AGENDA**

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

**1**

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

Thesing \* C. Membership Report.

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## II. NEW BUSINESS

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

7

DeBernardi \* B. Review Experience Modification Calculations.

47

## III. UPCOMING MEETING

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

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## 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.



*Unapproved Minutes*

**Liability Program Committee Meeting**  
 ACWA JPIA Executive Conference Room  
 2100 Professional Drive  
 Roseville, CA 95661  
 (800) 231-5742

August 29, 2016

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

- Groundwater, 11368 E. Stillwater Way, Redding
- Hoagland, 40481 Calle Fiesta, Temecula
- Lopez, 14205 Meridian Parkway, Riverside
- Shaikewitz, 50 Butterfly Lane, Montecito

#### **MEMBERS PRESENT**

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Chair: Melody McDonald, San Bernardino Valley Water Conservation District  
 Vice-chair: David Hodgin, Scotts Valley Water District  
 Paul E. Dorey, Vista Irrigation District  
 Don Groundwater, Bella Vista Water District (*via WebEx*)  
 John E. Hoagland, Rancho California Water District (*via WebEx*)  
 SR "Al" Lopez, Western Municipal Water District (*via WebEx*)  
 Tammy Rudock, Mid-Peninsula Water District  
 Richard "Dick" Shaikewitz, Montecito Water District (*via WebEx @ 3:24 p.m.*)

#### **MEMBERS ABSENT**

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Jace Schwarm, San Dieguito Water District

#### **STAFF PRESENT**

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Chief Executive Officer/Secretary: Walter "Andy" Sells  
 Chimene Camacho, Human Resources Coordinator (Recording Secretary)  
 David deBernardi, Director of Finance  
 Robert Greenfield, General Counsel  
 John Haaf, Risk Management Manager  
 Debbie Kyburz, Member Services Representative II  
 Jennifer Nogosek, Liability & Property Claims Manager  
 Dianna Sutton, Finance Manager  
 Karen Thesing, Director of Insurance Services  
 Melody Tucker, Workers' Compensation Manager  
 Bobbette Wells, Executive Assistant to the CEO

#### **OTHERS IN ATTENDANCE**

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Thomas Cuquet, South Sutter Water District



William Deeb, JPIA Insurance Broker, Aon Risk & Insurance Services  
 David Drake, Rincon del Diablo Municipal Water District  
 E.G. “Jerry” Gladbach, Castaic Lake Water Agency  
 Brent Hastey, Yuba County Water Agency, ACWA VP  
 W.D. “Bill” Knutson, Yuima Municipal Water District  
 Charles Muse, Helix Water District  
 J. Bruce Rupp, Humboldt Bay Municipal Water District  
 Alex Tokar, JPIA Insurance Broker, Aon Risk & Insurance Services

## **WELCOME**

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Chair McDonald welcomed everyone in attendance.

## **CALL TO ORDER AND ANNOUNCEMENT OF QUORUM**

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Chair McDonald called the meeting to order at 3:19 p.m. She announced there was a quorum. Committee Member Schwarm was unable to participate via WebEx due to technical difficulties.

## **ANNOUNCEMENT RECORDING OF MINUTES**

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Chair McDonald 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.

## **PUBLIC COMMENT**

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Chair McDonald noted that, as the agenda stated, members of the public would be allowed to address the Liability Program 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**

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Chair McDonald introduced all the Committee members and welcomed the newest member of the Liability Program Committee, Ms. Tammy Rudock of Mid-Peninsula Water District.

## **ADDITIONS OR DELETIONS FROM THE AGENDA**

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None were noted.

## **APPROVAL OF MINUTES**

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Chair McDonald called for approval of the minutes of the August 17, 2015 Liability Program Committee meeting.

M/S/C (Hodgin/Dorey) (Dorey-Yes; Groundwater-Yes; Hoagland-Abstain; Lopez-Yes; Rudock-Yes; Hodgin-Yes; McDonald-Yes): That the Liability Program Committee approve the minutes of the August 17, 2015 meeting, as presented.

## REPORT ON MEETINGS ATTENDED ON BEHALF OF THE JPIA

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None reported.

## NEW MEMBERS APPROVED IN PROGRAM YEAR 2015-16

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Ms. Thesing reported on the new agencies that joined the Liability Program during the 2015-16 coverage year: Friant North Authority, Santa Rosa Regional Resources Authority, South Valley Water Bank Authority and Florin Resources Conservation District/Elk Grove Water District.

## GENERAL LIABILITY HISTORIC AND CURRENT CLAIMS TRENDS

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Mr. Sells reported that the Liability Program continues to perform well, despite an occasional high cost year. The graphs that were included in the packet represents recent history in the Program. In the 2008-09 policy year, there were two large losses: a sawmill that burned in Northern California, and the Yorba Linda fires in Southern California. Mr. Sells, along with Mr. Greenfield and Ms. Nogosek, provided a brief update on some of the open claims. Ms. Nogosek reported that the Vallecitos Water District claim had recently settled.

Mr. Sells shared that a Liability Program workshop may be scheduled next year. Topics to be reviewed may include the self-insured retention, the Memorandum of Liability Coverage (MOLC) and reserve funding levels. Committee members will be invited to attend.

## PROPOSED CHANGES TO THE MEMORANDUM OF LIABILITY COVERAGE

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Ms. Thesing reported on the proposed changes to the Memorandum of Liability Coverage (MOLC), effective on October 1, 2016. The Member Services Department conducted an extensive review of the current MOLC. The proposed changes under Section IV. What the Authority Will Not Cover (Exclusions) were necessary since they do not apply anymore. A Cyber Liability definition was added. All the proposed changes were listed on the summary page of the packet with the exception of the \$50,000 deductible on Section IV. Q. Mr. Sells provided a brief report on staff's recommendation to delete this exclusion from the MOLC.

Ms. Thesing also provided a short review of the Cyber Liability coverage that will be in effect October 1, 2016. This coverage is a separate policy and has no risk sharing exposure.

M/S/C (Hodgin/Dorey) (Dorey-Yes; Groundwater-Yes; Hoagland-Abstain; Lopez-Yes; Rudock-Yes; Shaikewitz-Yes; Hodgin-Yes; McDonald-Yes):  
That the Liability Program Committee recommends that the Executive Committee approve the proposed revisions to the Memorandum of Liability Coverage, as recommended by staff, effective October 1, 2016.

## RENEWAL OF EXCESS INSURANCE COVERAGE

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Ms. Thesing reported that the JPIA's Liability Program renews on October 1, 2016. The renewal is inclusive of the reinsurance/excess coverage. The JPIA currently purchases

reinsurance from a variety of carriers and for varied amounts of coverage for total limits of \$60 million. Carriers remain mostly the same for the layers of \$2 million - \$30 million. However, between \$30 million to the full limits, some carriers are taking different percentages of the risk and new carriers have been brought in to the program.

Aon representatives, Mr. Alex Tokar and Dr. William Deeb, provided details of the challenges encountered in marketing the reinsurance/excess insurance coverage. Besides the withdrawal of Starr Indemnity from the California market last year, claims losses and wildfire incidents have complicated marketing of this renewal. For the 2016-17 Program Year, the JPIA will experience a 4.8% increase in costs. Subsidence coverage will have a sub-limit of \$20 million per occurrence.

Ms. Thesing provided a brief report on the Dam Liability premium which is not part of the risk sharing program but strictly a pass-through program for approximately 11 members.

M/S/C (Groundwater/Rudock) (Dorey-Yes; Groundwater-Yes; Hoagland-Yes; Lopez-Yes; Rudock-Yes; Shaikewitz-Yes; Hodgins-Yes; McDonald-Yes): That the Liability Program Committee recommends that the Executive Committee approve the reinsurance terms, conditions, and premiums as presented, effective October 1, 2016.

## RENEWAL PRICING

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Mr. deBernardi reviewed the Liability Program renewal pricing and presented the worksheets that show the funding requirements. Invoices for the 10/1/16-17 policy year are mailed to the members at the end of August. Payrolls for the 10/1/16-17 policy year indicate an increase of approximately 2.11%. There is a decrease in the actuary-projected losses of nearly 6%. The proposed excess insurance costs have increased largely due to market conditions. General and Administrative Expenses have decreased 6.9% largely due to the removal of direct expenses attributed to other programs.

Four options were presented for point of reference. The 1st option kept the Ratio of Deposit Premium to Payroll at 3.069 with no changes to pricing. This option estimates \$1.77 million in refunds to members. Options 2 and 3 present pricing reductions at 10% and 5% respectively. These options will reduce the amount of estimated refunds to members. The 4th option presents no pricing change with the self-insured retention (SIR) level moved from \$2 million to \$5 million. In this scenario, if all the estimates turn out correct, the JPIA would refund \$1.4 million to participating members.

Discussion was held on the various options presented, specifically the options that would reduce the program rates resulting in lower premiums for members and a reduction in Retrospective Premium Adjustments at the end of the program year. A discussion was also held on increasing the SIR from \$2 million to \$5 million for this upcoming renewal instead of waiting until next year.

M/S/C (Hoagland/Rudock) (Dorey-Yes; Groundwater-No; Hoagland-Yes; Lopez-Yes; Rudock-Yes; Shaikewitz-Abstain; Hodgins-No; McDonald-Yes):  
That the Liability Program Committee recommends that the Executive Committee approve a 5% decrease with a billing rate of \$2.916 for the Liability Program policy year 10/1/2016-17, subject to changes in the final excess insurances costs.

#### **NEW LIABILITY PROGRAM APPLICATION**

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Ms. Kyburz reported that the Liability Program was established in October 1979. Over the years, JPIA has expanded the coverage in response to changes in the insurance industry and the needs of its membership. Currently, the Memorandum of Liability Coverage provides: General Liability, Auto Liability, Public Officials Liability, Employment Practices Liability, and Errors & Omissions. Coming in October 2016, the JPIA will be adding Cyber Liability. In order to properly evaluate new members and satisfy the underwriting requirements of the excess carriers, the Liability Program application must collect the appropriate information. The application has been revised to capture the relevant information for purposes of evaluating potential members. Eventually, all members will be requested to complete the new application to assist the JPIA in updating its underwriting information.

#### **NEXT MEETING DATE.**

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##### Availability for Upcoming Meeting(s)

There are no other Liability Program Committee meetings scheduled for this year. A Liability Program workshop may be scheduled next year.

The Liability Program Committee meeting adjourned at 5:14 p.m.

**-ACWA JPIA**  
**Membership Report**  
April 4, 2017

**BACKGROUND**

At each Liability Program Committee meeting, a list of new members is provided as well as Notices of Withdrawal.

**CURRENT SITUATION**

The following agency joined the Liability Program during the 2016-17 coverage year:

<b><u>Agency</u></b>	<b><u>Payroll</u></b>	<b><u>Status</u></b>	<b><u>Type of Agency</u></b>
Water Employees Services Authority	\$14,213,058	Joined 10/1/16	WESA was established as a joint powers authority between the Elsinore Valley Municipal Water District and Meeks and Daley Mutual Water Company in western Riverside County, California. The purpose of WESA is to provide professional water and wastewater service to both agencies.
Main San Gabriel Basin Watermaster	\$873,216	Expected to join 4/1/2017	The Main San Gabriel Basin Watermaster is charged with administering adjudicated water rights, along with management and protection of groundwater resources within the watershed and groundwater basin known as the Main San Gabriel Groundwater Basin in Los Angeles County.

**Current membership status as of March 17, 2017:**

Total number of program members:	295
Total estimated annual payroll:	\$542,326,731.15

There has been no Notices of Withdrawal from the Liability Program during this period.

**RECOMMENDATION:**

None, informational only.

**ACWA JPIA**  
**2017-18 MEMORANDUM OF LIABILITY COVERAGE**  
April 4, 2017

**BACKGROUND**

The Liability Program Committee meets annually to discuss coverage issues and potential revisions to the JPIA's Memorandum of Liability Coverage (MOLC).

**CURRENT SITUATION**

Over the last several months staff has undergone a thorough review of the MOLC to identify opportunities to improve the document. Staff is proposing the following changes to the MOLC to be effective October 1, 2017.

- Add Table of Contents
- Changes to Definitions:
  - Moved to the beginning of the document
  - Add definition for Aircraft, Page 12
  - Amend definition of Bodily Injury to include emotional distress sustained by a person, Page 12
  - Under definition of Dams, delete last paragraph, Page 13
  - Amend definition of Damages, add paragraph 4, Page 14
  - Add definition for Employee, Page 14
  - Expand definition of Employment Liability Statute, Page 15
  - Delete definition of liquid, Page 15
  - Amend definition of Member Agency's product, Page 15
  - Add definition for Nuclear Material, Page 15
  - Amend definition of Occurrence, Pages 16 & 17
  - Amend definition of Personal Injury, item (f), Page 17
  - Amend definition of Pollutants, Page 17
  - Amend definition of Errors and Omissions to read Public Official's Errors and Omissions, Pages, 17 & 18
  - Add definition for Sexual Abuse or Molestation, Page 18
  - Add definition of Unmanned Aircraft, Page 19
  - Delete definition for use of an automobile, Page 19
- Coverage – add sentence to exclude claims for intentional acts, Page 19
- Limit of Liability – item 2. Revise sentence regarding aggregate retained limit, Page 20
- Who is Covered - delete subparagraphs 4.a. and 4.b., Page 21
- Changes to Exclusions:
  - Exclusion A - add an exception to provide coverage for drones, Page 22
  - Exclusion D – replace words “water or electricity” with Member Agency's product, Page 23

- Exclusion E, subparagraph b - add words “wastewater treatment process” to the exception, Page 24
- Delete Exclusions I, K, L and O, Pages 25 & 26
- Delete last paragraph of exclusion P, Page 26
- Add exclusion S., Injunctive and/or administrative relief, Page 26
- Add exclusion T., Sexual Abuse or Molestation, Page 26
- Amend reporting conditions for 13 causes identified, Page 27
- Delete coverage schedule, Page 38
- Delete Dam Failure Liability Supplement, Pages 39 - 41

For ease of reading, all additions and revisions are highlighted in “yellow”, and deletions are in “red”.

### **RECOMMENDATION**

That the Liability Program Committee recommends that the Executive Committee approve the proposed revisions to the Memorandum of Liability Coverage effective October 1, 2017.

# 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: \_\_\_\_\_  
(Authorized Representative)

Date: September 29, 2017



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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 Party** 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 thereof,

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 **damages** 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.

<u>Level and Committee</u>	<u>Amount in Dispute</u>
1. Liability Program Committee	Not in excess of \$50,000, per <b>occurrence</b>

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

- 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**

<b>COVERAGE LIMIT</b>	<b>CARRIER</b>	<b>AM BEST RATING</b>
\$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:~~

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

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

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.

**ACWA JPIA**  
**Experience Modifier Calculations**  
**April 4, 2017**

**BACKGROUND**

Each year, as part of the Liability Program billing, the experience modifier (e-mod) for each member is calculated. In effect, a member's e-mod is calculated by comparing their most recent three policy years' losses to the average losses of the pool. Those members that have favorable loss history end up with an e-mod of less than one (1). Those members that have unfavorable loss history end up with an e-mod greater than one (1). Claims are limited to \$75,000 maximum for purposes of the e-mod calculation. Losses less than \$15,000 are also excluded from the calculation.

The e-mod factor is multiplied by the member's basic premium to determine its new premium. Consequently, e-mods can have a significant impact on a member's premium.

The purpose of the e-mod is to provide incentive for participating members to be safety conscious. Since the future premium is at stake for any losses, there is money to be saved by minimizing losses. This mechanism allows for those that were causing more losses to the pool than others to pay more into the pool in future years. The opposite also holds true, where those that incurred little to no losses would effectively contribute less into the pool in future years. The premise here is that recent history will repeat.

**CURRENT SITUATION**

Staff is looking at some options for changing the e-mod calculation. Some options include:

- Excluding losses within the member's self-insured level
- Excluding the highest claim from the calculation (accident forgiveness)
- Changing the maximum impact of a claim from \$75,000

**RECOMMENDATION**

None, informational only.

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		<del>12-13</del>		14-15		8-9		11-12		7-8

## **Review Experience Modification Calculations Discussion Outline**

- A. The Experience Modifier
  - a. What is it?
  - b. Pros/Cons
  - c. Basics
    - i. Losses
    - ii. Calculation
- B. Options
  - a. Upper limit
  - b. Accident forgiveness
  - c. Minimum/Maximum
  - d. Exclude losses in member's RAP
- C. Excluding losses in member's RAP Analysis
  - a. Pros/Cons
  - b. Side by sides
  - c. Summary
  - d. The compromise



## EXPERIENCE MODIFIER PRO'S/CON'S

### PRO'S

Safety motivation

Protects pool

Perceived fairness

3 year maximum period

### CON'S

Price volatility

Complexity

Reserves, accuracy

Minimal # of losses

## Facts about 2016-2017 Liability Experience Modifier:

- 296 Districts
- Lowest e-mod .49
- Highest e-mod 2.83
- Losses for policy years 10/1/2012 thru 9/30/2015 are included in calculation (3 years)
- Losses included amounts paid plus amounts reserved by claims examiners
- Claims less than lower of RAP or \$15,000 excluded
- Claims are limited to \$75,000 max in calculation
- Largest deposit premium \$461,957
- Smallest deposit premium \$2,250
- Premiums of \$14.4 million budgeted

OLD

**AUTO and GENERAL LIABILITY PROGRAM  
FOR POLICY YEAR 10/1/2016 - 10/1/2017**

**Member # H001**

Helix Water District  
7811 University Avenue  
La Mesa, CA 91942-0427

Invoice Date: 09/07/2016

**DESCRIPTION:**

Deposit Premium for the 10/1/2016-2017 Policy Year  
(Due on October 1, 2016)

\$412,482.00

WILL BE DELINQUENT AND SUBJECT TO PENALTY AND INTEREST CHARGES, IF NOT  
PAID OR POST MARKED BY OCTOBER 31, 2016

PLEASE MAKE CHECK PAYABLE TO:  
ACWA/JOINT POWERS INSURANCE AUTHORITY

OLD

ACWA/JOINT POWERS INSURANCE AUTHORITY  
LIABILITY PROGRAM  
E-MOD/PREMIUM CALCULATION WORK SHEET  
AT 9/7/2016

Helix Water District

10/1/2016-2017 ANNUAL ESTIMATED PAYROLL: \$13,208,075

LOSSES FOR PERIOD 10/1/2012 THRU 9/30/2015

RETRO ALLOCATION POINT: \$50,000

YEAR	CLAIM #	TOTAL LOSS	RAP	CLAIMS OVER RAP (or \$15,000)*	AMOUNT USED IN E-MOD CALC (Capped at \$75,000)
10/1/2012-2013	13-0608	\$3,625.00	\$50,000	\$0.00	\$0.00
10/1/2012-2013	13-0611	\$15,090.07	\$50,000	\$15,090.07	\$15,090.07
10/1/2012-2013	13-0609	\$100.00	\$50,000	\$0.00	\$0.00
10/1/2012-2013	13-0442	\$103,777.97	\$50,000	\$103,777.97	\$75,000.00
10/1/2012-2013	13-0612	\$4,647.46	\$50,000	\$0.00	\$0.00
10/1/2012-2013	14-0565	\$3,129.00	\$50,000	\$0.00	\$0.00
10/1/2012-2013	14-0542	\$11,500.00	\$50,000	\$0.00	\$0.00
10/1/2013-2014	14-0582	\$26,469.50	\$50,000	\$26,469.50	\$26,469.50
10/1/2013-2014	14-0566	\$950.00	\$50,000	\$0.00	\$0.00
10/1/2013-2014	14-0569	\$125.27	\$50,000	\$0.00	\$0.00
10/1/2013-2014	14-0567	\$4,669.00	\$50,000	\$0.00	\$0.00
10/1/2013-2014	14-0614	\$165.00	\$50,000	\$0.00	\$0.00
10/1/2013-2014	15-0515	\$77,936.10	\$50,000	\$77,936.10	\$75,000.00
10/1/2013-2014	16-0124	\$1,529.17	\$50,000	\$0.00	\$0.00
10/1/2013-2014	14-0796	\$108.00	\$50,000	\$0.00	\$0.00
10/1/2013-2014	15-0347	\$33,806.09	\$50,000	\$33,806.09	\$33,806.09
10/1/2014-2015	15-0652	\$2,215.07	\$50,000	\$0.00	\$0.00
10/1/2014-2015	16-0544	\$20.00	\$50,000	\$0.00	\$0.00
THREE YEAR LOSS TOTAL		\$289,862.70		\$257,079.73	\$225,365.66

OLD

## EXPERIENCE MODIFICATION FORMULA

### STEP 1

$$\begin{aligned} \$2,250 &+ ( \text{ Payroll } \times \text{ P/R Modifier } \times ( 7 / \text{ Log of Payroll } ) ) = \text{ Basic Premium} \\ \$2,250 &+ ( \$13,208,075 \times 0.068351 \times ( 7 / 16.396339 ) ) = \$387,671 \end{aligned}$$

### STEP 2

$$\begin{aligned} ( \text{ Three Year Loss Total } / 3 ) / \text{ Basic Premium } &= \text{ District Rate} \\ ( \$225,366 / 3 ) / \$387,671 &= 0.1938 \end{aligned}$$

### STEP 3

$$\begin{aligned} \text{ District Rate } / \text{ Average Rate } &= \text{ Unweighted Modification Factor} \\ 0.193777 / 0.152996 &= 1.266549 \end{aligned}$$

### STEP 4

$$\begin{aligned} \text{ Square root of } ( \text{ Basic Premium } / \$2,000,000 ) &= \text{ Credibility Factor} \\ \text{ Square root of } ( \$387,671 / \$2,000,000 ) &= 0.4403 \end{aligned}$$

### STEP 5

$$\begin{aligned} ( \text{ Credibility Factor } \times \text{ Unweighted Modification Factor } ) + ( 1.0 - \text{ Credibility Factor } ) &= \text{ E-MOD} \\ ( 0.4403 \times 1.2665 ) + ( 1.0 - 0.4403 ) &= 1.1200 \end{aligned}$$

## DEPOSIT PREMIUM FORMULA

### STEP 1

$$\begin{aligned} \text{ Basic Premium } \times \text{ E-MOD } &= \text{ Gross Premium} \\ \$387,671 \times 1.1200 &= \$434,192 \end{aligned}$$

### STEP 2 (3 Programs = 5.00%)

$$\begin{aligned} \text{ Gross Premium } \times \text{ Multiple Program Discount Factor } &= \text{ Deposit Premium } + \text{ Adjustment } = \text{ Adjusted Deposit Premium} \\ \$434,192 \times 0.95 &= \$412,482 + \$0 = \$412,482 \end{aligned}$$

THE MINIMUM RAP FOR THE PREMIUM SHOWN ABOVE IS \$50,000

YOUR CURRENT RAP IS \$50,000

IF YOU WISH TO SELECT A HIGHER RAP, PLEASE CONTACT MEMBER SERVICES

\*AMOUNT DERIVED BY DETERMINING THE LOWER OF THE CHOSEN RAP VS \$15,000. IF 'TOTAL LOSS' COLUMN EXCEEDS THIS FIGURE THEN THE TOTAL LOSS IS ENTERED HERE.

**AUTO and GENERAL LIABILITY PROGRAM  
FOR POLICY YEAR 10/1/2016 - 10/1/2017**

**Member # H001**

Helix Water District  
7811 University Avenue  
La Mesa, CA 91942-0427

**Invoice Date: 04/03/2017**

**DESCRIPTION:**

Deposit Premium for the 10/1/2016-2017 Policy Year  
(Due on September 1, 2016)

\$308,107.00

**WILL BE DELINQUENT AND SUBJECT TO PENALTY AND INTEREST CHARGES, IF NOT  
PAID OR POST MARKED BY SEPTEMBER 30, 2016**

**PLEASE MAKE CHECK PAYABLE TO:  
ACWA/JOINT POWERS INSURANCE AUTHORITY**

ACWA/JOINT POWERS INSURANCE AUTHORITY  
LIABILITY PROGRAM  
E-MOD/PREMIUM CALCULATION WORK SHEET  
AT 4/3/2017

Helix Water District

10/1/2016-2017 ANNUAL ESTIMATED PAYROLL: \$13,208,075

LOSSES FOR PERIOD 10/1/2012 THRU 9/30/2015

RETRO ALLOCATION POINT: \$50,000

YEAR	CLAIM #	TOTAL LOSS	RAP	AMOUNT OVER RAP (or \$15,000)	AMOUNT USED IN E-MOD CALC (Capped at \$75,000)
10/1/2012-2013	13-0608	\$3,625.00	\$50,000	\$0.00	\$0.00
10/1/2012-2013	13-0611	\$15,090.07	\$50,000	\$0.00	\$0.00
10/1/2012-2013	13-0609	\$100.00	\$50,000	\$0.00	\$0.00
10/1/2012-2013	13-0442	\$103,777.97	\$50,000	\$53,777.97	\$53,777.97
10/1/2012-2013	13-0612	\$4,647.46	\$50,000	\$0.00	\$0.00
10/1/2012-2013	14-0565	\$3,129.00	\$50,000	\$0.00	\$0.00
10/1/2012-2013	14-0542	\$11,500.00	\$50,000	\$0.00	\$0.00
10/1/2013-2014	14-0582	\$26,469.50	\$50,000	\$0.00	\$0.00
10/1/2013-2014	14-0566	\$950.00	\$50,000	\$0.00	\$0.00
10/1/2013-2014	14-0569	\$125.27	\$50,000	\$0.00	\$0.00
10/1/2013-2014	14-0567	\$4,669.00	\$50,000	\$0.00	\$0.00
10/1/2013-2014	14-0614	\$165.00	\$50,000	\$0.00	\$0.00
10/1/2013-2014	15-0515	\$77,936.10	\$50,000	\$27,936.10	\$27,936.10
10/1/2013-2014	16-0124	\$1,529.17	\$50,000	\$0.00	\$0.00
10/1/2013-2014	14-0796	\$108.00	\$50,000	\$0.00	\$0.00
10/1/2013-2014	15-0347	\$33,806.09	\$50,000	\$0.00	\$0.00
10/1/2014-2015	15-0652	\$2,215.07	\$50,000	\$0.00	\$0.00
THREE YEAR LOSS TOTAL		\$289,842.70		\$81,714.07	\$81,714.07

**EXPERIENCE MODIFICATION FORMULA****STEP 1**

$$\begin{aligned} \$2,250 &+ ( \text{ Payroll } \times \text{ P/R Modifier } \times ( 7 / \text{ Log of Payroll } ) ) = \text{ Basic Premium} \\ \$2,250 &+ ( \$13,208,075 \times 0.071460 \times ( 7 / 16.396339 ) ) = \$405,202 \end{aligned}$$

**STEP 2**

$$\begin{aligned} ( \text{ Three Year Loss Total } / 3 ) / \text{ Basic Premium } &= \text{ District Rate} \\ ( \$81,714 / 3 ) / \$405,202 &= 0.0672 \end{aligned}$$

**STEP 3**

$$\begin{aligned} \text{ District Rate } / \text{ Average Rate } &= \text{ Unweighted Modification Factor} \\ 0.067221 / 0.120765 &= 0.556627 \end{aligned}$$

**STEP 4**

$$\begin{aligned} \text{ Square root of } ( \text{ Basic Premium } / \$2,000,000 ) &= \text{ Credibility Factor} \\ \text{ Square root of } ( \$405,202 / \$2,000,000 ) &= 0.4501 \end{aligned}$$

**STEP 5**

$$\begin{aligned} ( \text{ Credibility Factor } \times \text{ Unweighted Modification Factor } ) + ( 1.0 - \text{ Credibility Factor } ) &= \text{ E-MOD} \\ ( 0.4501 \times 0.5566 ) + ( 1.0 - 0.4501 ) &= 0.8004 \end{aligned}$$

**DEPOSIT PREMIUM FORMULA****STEP 1**

$$\begin{aligned} \text{ Basic Premium } \times \text{ E-MOD } &= \text{ Gross Premium} \\ \$405,202 \times 0.8004 &= \$324,324 \end{aligned}$$

**STEP 2 (3 Programs = 5.00%)**

$$\begin{aligned} \text{ Gross Premium } \times \text{ Multiple Program Discount Factor } &= \text{ Deposit Premium } + \text{ Adjustment } = \text{ Adjusted Deposit Premium} \\ \$324,324 \times 0.95 &= \$308,107 + \$0 = \$308,107 \end{aligned}$$

THE MINIMUM RAP FOR THE PREMIUM SHOWN ABOVE IS \$50,000  
YOUR CURRENT RAP IS \$50,000

IF YOU WISH TO SELECT A HIGHER RAP, PLEASE CONTACT MEMBER SERVICES



## RAP SCENARIO

EntityName	New ExMod Used	New Deposit Premium	Prod ExMod Used	Prod Deposit Premium	Premium Change
Alpaugh Community Services District	0.9401	6,601	0.94	6,403	198
Alpaugh Irrigation District	0.9301	8,623	0.93	8,333	290
Alta Irrigation District	1.1758	46,995	1.27	48,669	(1,674)
Amador Water Agency	0.7728	80,139	0.82	81,410	(1,271)
American River Flood Control District	0.883	22,981	0.89	22,238	743
Angiola Water District	1.0079	17,469	1.02	17,004	465
Antelope Valley State Water Contractors Association	0.9665	2,175	0.97	2,183	(8)
Antelope Valley-East Kern Water Agency	0.7423	93,645	0.75	90,569	3,076
Apple Valley Foothill County Water District	1.2695	6,070	1.26	5,883	187
Apple Valley Heights County Water District	0.9421	6,188	0.94	5,995	193
Aromas Water District	0.9076	15,177	0.91	14,642	535
Arvin-Edison Water Storage District	1.1909	134,608	1.11	120,112	14,496
Banta Carbona Irrigation District	0.8592	32,350	0.86	31,051	1,299
Bard Water District	1.6871	34,281	1.56	30,464	3,817
Beaumont-Cherry Valley Water District	0.8113	54,883	0.82	53,135	1,748
Bella Vista Water District	0.8177	51,647	0.82	49,615	2,032
Belridge Water Storage District	0.8924	19,619	0.89	18,798	821
Berrenda Mesa Water District	1.1161	24,537	1.1	23,233	1,304
Big Bear Municipal Water District	0.8442	40,141	0.85	38,739	1,402
Bodega Bay Public Utility District	0.881	23,687	0.88	22,712	975
Bolinas Community Public Utility District	0.8881	21,129	0.89	20,336	793
Boron Community Services District	0.9239	10,483	0.93	10,182	301
Borrego Water District	0.8746	26,147	0.88	25,246	901
Brophy Water District	0.9641	2,483	0.96	2,458	25
Browns Valley Irrigation District	0.8704	27,761	0.87	26,622	1,139
Buena Vista Water Storage District	0.8428	39,569	0.85	38,250	1,319
Butte Water District	1.9289	37,050	1.73	31,945	5,105
Byron-Bethany Irrigation District	1.9622	78,612	1.79	68,760	9,852
Cachuma Operation and Maintenance Board	1.4981	70,884	1.37	62,130	8,754
Calaveras County Water District	0.6997	119,899	0.78	127,917	(8,018)
Calaveras Public Utility District	0.8984	17,631	0.9	16,978	653
Calleguas Municipal Water District	0.7362	148,150	0.82	157,910	(9,760)

RAP SCENARIO

Entity/Name	New ExMod Used	New Deposit Premium	Prod ExMod Used	Prod Deposit Premium	Premium Change
Calpella County Water District	0.9655	2,295	0.97	2,301	(6)
Camp Far West Irrigation District	0.9665	2,175	0.97	2,183	(8)
Camrosa Water District	1.011	66,346	1.04	65,377	969
Carmichael Water District	1.6853	119,927	1.63	111,097	8,830
Carpinteria Valley Water District	0.822	49,461	0.83	47,847	1,614
Castaic Lake Water Agency	1.2929	453,636	1.29	433,046	20,590
Castroville Community Services District	0.9005	17,465	0.9	16,783	682
Centerville Community Services District	0.9865	13,257	1.01	13,077	180
Central California Irrigation District	0.7457	94,548	0.75	91,028	3,520
Central Coast Water Authority	0.7697	77,542	0.77	74,268	3,274
Central San Joaquin Water Conservation District	0.9356	7,757	0.94	7,547	210
Central Water District	0.9238	10,510	0.93	10,210	300
Channel Islands Beach Community Services District	1.7429	40,054	1.61	35,543	4,511
Chino Basin Water Conservation District	0.8505	36,096	0.85	34,584	1,512
Chowchilla Water District	0.8596	32,187	0.86	30,881	1,306
Circle Oaks County Water District	0.9389	6,864	0.94	6,663	201
Citrus Heights Water District	1.2241	97,801	1.2	91,814	5,987
Clear Creek Community Services District	0.9386	26,331	1.02	27,464	(1,133)
Clearlake Oaks County Water District	2.5534	71,130	2.37	63,368	7,762
Coastside County Water District	0.7981	62,547	0.86	64,545	(1,998)
Consolidated Irrigation District	0.863	30,760	0.87	29,742	1,018
Corcoran Irrigation District	2.2631	57,507	2.07	50,504	7,003
Corning Water District	0.9429	6,020	0.94	5,831	189
Cottonwood Water District	0.9469	7,642	0.99	7,737	(95)
Crescenta Valley Water District	1.1183	107,851	1.13	104,343	3,508
Crestline Village Water District	0.8694	29,087	0.87	27,924	1,163
Crestline-Lake Arrowhead Water Agency	0.8695	29,008	0.87	27,846	1,162
Cucamonga Valley Water District	0.587	190,216	0.83	257,334	(67,118)
Deer Creek & Tule River Authority	0.9665	2,175	0.97	2,183	(8)
Del Paso Manor Water District	1.1432	17,887	1.13	17,016	871
Del Puerto Water District	0.9026	16,272	0.9	15,603	669
Delano-Earlimart Irrigation District	0.8675	29,846	0.87	28,714	1,132

## RAP SCENARIO

EntityName	New ExMod Used	New Deposit Premium	Prod ExMod Used	Prod Deposit Premium	Premium Change
Desert Water Agency	0.6634	142,820	0.73	150,389	(7,569)
Devil's Den Water District	0.9665	2,131	0.97	2,139	(8)
Ducor Community Services District	0.9623	2,683	0.96	2,652	31
Dudley Ridge Water District	0.9575	3,464	0.96	3,416	48
Dunnigan Water District	0.9389	6,655	0.94	6,460	195
East Contra Costa Irrigation District	0.8284	46,358	0.83	44,504	1,854
East Orange County Water District	0.8803	23,970	0.88	23,001	969
El Toro Water District	0.7367	129,917	0.83	140,079	(10,162)
Elsinore Valley Municipal Water District	0.9378	6,901	1	7,132	(231)
Empire West Side Irrigation District	0.9665	2,131	0.97	2,139	(8)
Fair Oaks Water District	1.2259	88,605	1.15	79,610	8,995
Fall River Valley Community Services District	0.9316	8,547	0.93	8,251	296
Fallbrook Public Utility District	1.0547	175,012	0.99	157,222	17,790
Feather Water District	0.928	9,440	0.93	9,138	302
Florin Resource Conservation District	0.803	59,241	0.81	57,232	2,009
Foothill Municipal Water District	0.8679	28,775	0.87	27,670	1,105
Forestville Water District	0.9048	15,594	0.91	15,086	508
Frazier Park Public Utility District	0.922	10,990	0.92	10,578	412
Free Water County Water District	0.955	3,865	0.96	3,809	56
Fresno Irrigation District	1.0367	156,303	1.15	165,953	(9,650)
Fresno Metropolitan Flood Control District	0.6911	125,311	0.7	121,468	3,843
Friant North Authority	0.9665	2,175	1	2,250	(75)
Friant Power Authority	0.9068	15,434	0.91	14,902	532
Friant Water Authority	1.5075	176,390	1.44	161,300	15,090
Georgetown Divide Public Utility District	2.0511	88,306	1.98	81,720	6,586
Glenn-Colusa Irrigation District	0.7395	95,316	0.75	92,534	2,782
Glide Water District	0.9647	2,403	0.96	2,382	21
Golden Hills Community Services District	0.8869	26,000	0.93	26,167	(167)
Goleta Water District	0.6592	145,480	0.67	141,493	3,987
Gravelly Ford Water District	0.9518	4,421	0.95	4,314	107
Helix Water District	0.8004	308,107	1.12	412,482	(104,375)
Hi-Desert Water District	0.7668	81,747	0.77	78,590	3,157



## RAP SCENARIO

EntityName	New ExMod Used	New Deposit Premium	Prod ExMod Used	Prod Deposit Premium	Premium Change
Humboldt Bay Municipal Water District	0.8058	57,768	0.81	55,619	2,149
Humboldt Community Services District	0.9433	41,821	0.96	40,799	1,022
Idyllwild Water District	1.1873	28,295	1.23	28,153	142
Ivanhoe Irrigation District	0.9215	11,118	0.92	10,706	412
Ivanhoe Public Utility District	0.9291	9,149	0.93	8,849	300
James Irrigation District	0.8627	31,886	0.87	30,840	1,046
Joshua Basin Water District	0.8234	48,808	0.83	47,136	1,672
Kanawha Water District	0.9271	9,361	0.93	9,069	292
Kaweah Delta Water Conservation District	0.8385	41,577	0.84	39,918	1,659
Kaweah River Power Authority	0.9665	2,175	0.97	2,183	(8)
Kern County Water Agency	0.92	187,210	0.94	183,045	4,165
Kern Delta Water District	1.0434	66,590	1.07	65,420	1,170
Kern Water Bank Authority	0.893	19,443	0.9	18,826	617
Kern-Tulare Water District	0.8856	22,027	0.89	21,257	770
Kings County Water District	0.9222	10,601	0.92	10,201	400
Kings River Conservation District	0.7626	81,672	0.77	78,949	2,723
Kings River Water District	0.9444	5,830	0.95	5,702	128
Kinneloa Irrigation District	0.9073	14,801	0.91	14,284	517
Kirkwood Meadows Public Utility District	1.2314	52,194	1.2	48,762	3,432
Knights Landing Ridge Drainage District	0.9663	2,195	0.97	2,203	(8)
La Canada Irrigation District	0.8829	22,986	0.89	22,246	740
La Habra Heights County Water District	2.1788	69,305	1.97	60,120	9,185
La Puente Valley County Water District	0.8546	34,349	0.86	33,142	1,207
Laguna Beach County Water District	0.789	104,014	0.96	121,139	(17,125)
Laguna Irrigation District	1.4208	19,013	1.36	17,538	1,475
Lakeside Water District	0.8789	24,495	0.88	23,540	955
Laton Community Services District	0.9613	10,141	0.99	10,085	56
Laytonville County Water District	0.9364	7,418	0.94	7,212	206
Le Grand-Athlone Water District	0.9665	2,131	0.97	2,139	(8)
Lindsay-Strathmore Irrigation District	0.8721	28,532	0.87	27,311	1,221
Littlerock Creek Irrigation District	0.9047	15,597	0.91	15,091	506
Los Alamos Community Services District	0.9097	14,093	0.91	13,569	524

## RAP SCENARIO

EntityName	New ExMod Used	New Deposit Premium	Prod ExMod Used	Prod Deposit Premium	Premium Change
Lost Hills Water District	0.8537	34,715	0.86	33,530	1,185
Lower Tule River Irrigation District	0.8217	51,213	0.83	49,560	1,653
Madera Irrigation District	0.7776	75,383	0.78	72,401	2,982
Madera Water District	1.6248	8,099	1.54	7,486	613
Madera-Chowchilla Water & Power Authority	0.9285	9,304	0.93	9,003	301
Maine Prairie Water District	0.9227	10,798	0.92	10,386	412
Majestic Pines Community Services District	0.9302	8,604	0.93	8,315	289
Mammoth Community Water District	1.1778	134,214	1.1	119,997	14,217
Mariana Ranchos County Water District	0.9401	6,401	0.94	6,209	192
Marina Coast Water District	0.7566	85,139	0.97	104,493	(19,354)
Merced Irrigation District	0.7991	291,007	0.88	306,607	(15,600)
Mesa Water District	1.1545	213,216	1.27	224,461	(11,245)
Mid-Peninsula Water District	0.8296	45,788	0.83	43,894	1,894
Midway Heights County Water District	0.9264	9,522	0.93	9,230	292
Millview County Water District	0.9657	2,227	0.97	2,232	(5)
Mission Hills Community Services District	2.7825	64,697	2.47	55,162	9,535
Mission Springs Water District	0.8827	81,734	0.99	87,773	(6,039)
Mojave Public Utility District	0.8925	19,592	0.89	18,769	823
Mojave Water Agency	0.7508	91,356	0.76	88,525	2,831
Montague Water Conservation District	0.9424	5,940	0.94	5,754	186
Montecito Water District	0.8046	58,343	0.81	56,254	2,089
Moulton Niguel Water District	0.8306	274,955	0.89	281,883	(6,928)
Mountain Gate Community Services District	0.9091	14,723	0.91	14,184	539
Municipal Water District of Orange County	0.7547	89,007	0.76	85,805	3,202
North Coast County Water District	0.8198	52,174	0.82	49,994	2,180
North Delta Water Agency	0.9428	6,180	0.94	5,986	194
North San Joaquin Water Conservation District	0.9665	2,131	0.97	2,139	(8)
North Yuba Water District	0.892	20,406	0.89	19,561	845
Oakdale Irrigation District	0.8316	135,340	0.81	126,167	9,173
Omochumne-Hartnell Water District	0.9646	2,423	0.96	2,401	22
Orange County Water District	0.5382	354,950	0.49	309,147	45,803
Orchard Dale Water District	0.8702	27,866	0.87	26,728	1,138



## RAP SCENARIO

Entity Name	New ExMod Used	New Deposit Premium	Prod ExMod Used	Prod Deposit Premium	Premium Change
Orosi Public Utility District	0.9307	8,494	0.93	8,205	289
Pacheco Water District	0.9665	2,131	0.97	2,139	(8)
Pajaro Valley Water Management Agency	0.848	37,203	0.85	35,748	1,455
Pajaro/Sunny Mesa Community Services District	1.0204	22,954	1.05	22,690	264
Palm Ranch Irrigation District	2.9832	36,775	2.61	31,016	5,759
Palmdale Water District	0.9807	204,779	1	199,817	4,962
Palo Verde Irrigation District	0.9506	101,651	0.97	99,305	2,346
Panoche Drainage District	2.9103	6,417	2.83	6,240	177
Panoche Water District	0.7987	91,154	0.84	91,777	(623)
Paradise Irrigation District	1.2834	107,373	1.19	95,337	12,036
Patterson Irrigation District	0.8689	28,388	0.87	27,269	1,119
Pebble Beach Community Services District	0.9717	54,095	1.01	53,875	220
Pescadero Reclamation District No. 2058	1.0768	8,902	1.09	8,724	178
Pico Water District	1.6588	54,128	1.51	47,270	6,858
Pinedale County Water District	1.196	22,531	1.17	21,195	1,336
Pinyon Pines County Water District	0.9592	3,197	0.96	3,154	43
Pixley Irrigation District	0.9179	12,141	0.92	11,727	414
Pleasant Valley County Water District	0.9178	11,789	0.92	11,388	401
Pomona-Walnut-Rowland JWLC	0.9665	2,175	0.97	2,183	(8)
Porterville Irrigation District	0.9449	5,442	0.95	5,321	121
Princeton-Codora-Glenn Irrigation District	0.9208	11,327	0.92	10,913	414
Provident Irrigation District	0.928	9,424	0.93	9,122	302
Puente Basin Water Agency	0.9665	2,131	0.97	2,139	(8)
Purissima Hills Water District	2.7003	67,911	2.4	57,955	9,956
Quartz Hill Water District	0.865	29,975	0.87	28,918	1,057
Ramirez Water District	0.9665	2,131	0.97	2,139	(8)
Ramona Municipal Water District	0.7431	93,197	0.75	90,040	3,157
Rancho California Water District	0.5606	119,172	0.77	183,772	(64,600)
Rand Communities Water District	0.9429	6,016	0.94	5,828	188
Reclamation District No. 1004	2.2099	27,303	1.99	23,701	3,602
Reclamation District No. 108	0.9605	47,123	1.01	47,489	(366)
Reclamation District No. 1500	0.8936	19,831	0.9	19,190	641

## RAP SCENARIO

Entity/Name	New ExMod Used	New Deposit Premium	Prod ExMod Used	Prod Deposit Premium	Premium Change
Reclamation District No. 1606	0.966	2,237	0.97	2,244	(7)
Reclamation District No. 2047	0.9651	2,354	0.97	2,357	(3)
Reclamation District No. 2068	0.8965	18,234	0.9	17,592	642
Reclamation District No. 307	0.9665	2,175	0.97	2,183	(8)
Reclamation District No. 744	0.9665	2,131	0.97	2,139	(8)
Reclamation District No. 999	0.9289	9,196	0.93	8,895	301
Redwood Valley County Water District	0.9253	10,127	0.93	9,825	302
Regional Water Authority	0.8816	23,495	0.88	22,514	981
Richvale Irrigation District	0.8989	17,444	0.9	16,789	655
Rincon Del Diablo Municipal Water District	1.5748	100,411	1.49	91,010	9,401
Rio Alto Water District	0.9071	17,600	0.93	17,347	253
Rio Linda/Elverta Community Water District	0.8917	21,073	0.92	20,885	188
Riverdale Irrigation District	0.9403	6,568	0.94	6,371	197
Root Creek Water District	0.9665	2,175	0.97	2,183	(8)
Rosedale-Rio Bravo Water Storage District	0.9396	32,295	0.97	31,980	315
Rowland Water District	0.7985	61,611	0.8	59,115	2,496
Rural North Vacaville Water District	0.9665	2,131	0.97	2,139	(8)
Sacramento Groundwater Authority	0.9665	2,131	0.97	2,139	(8)
Sacramento River West Side Levee District	0.9662	2,203	0.97	2,211	(8)
Sacramento Suburban Water District	0.7866	122,078	0.89	132,198	(10,120)
San Benito County Water District	0.8238	48,584	0.83	46,898	1,686
San Bernardino Valley Water Conservation District	0.9243	26,026	0.96	25,944	82
San Dieguito Water District	0.8176	51,678	0.82	49,650	2,028
San Gabriel Basin Water Quality Authority	0.8721	27,958	0.87	26,761	1,197
San Gabriel County Water District	0.8434	39,277	0.85	37,941	1,336
San Gabriel Valley Municipal Water District	0.9005	28,387	0.94	28,434	(47)
San Geronio Pass Water Agency	0.8899	20,499	0.89	19,692	807
San Joaquin River Exchange Contractors Water Authority	0.9112	13,656	0.91	13,129	527
San Juan Ridge County Water District	0.9638	2,520	0.96	2,495	25
San Juan Water District	0.7186	108,093	0.72	103,659	4,434
San Luis & Delta-Mendota Water Authority	0.9447	220,592	0.9	201,095	19,497
San Luis Water District	0.8624	31,045	0.87	30,037	1,008

## RAP SCENARIO

EntityName	New ExMod Used	New Deposit Premium	Prod ExMod Used	Prod Deposit Premium	Premium Change
Santa Fe Irrigation District	1.1643	156,406	1.29	165,873	(9,467)
Santa Rosa Regional Resources Authority	0.9665	2,175	1	2,250	(75)
Santa Ynez River Water Conservation District Improvement Distri	1.4746	73,963	1.35	64,892	9,071
Santiago Aqueduct Commission	0.9665	2,131	0.97	2,139	(8)
Saucelito Irrigation District	0.9248	9,935	0.93	9,643	292
Scotia Community Services District	0.964	2,502	1	2,580	(78)
Scott Valley Irrigation District	0.9593	3,184	0.96	3,142	42
Scotts Valley Water District	1.4495	78,802	1.43	74,492	4,310
Semitropic Water Storage District	1.1848	136,369	1.11	122,308	14,061
Semitropic-Rosamond Water Bank Authority	0.9665	2,175	0.97	2,183	(8)
Serrano Water District	1.7154	49,630	1.55	43,038	6,592
Shafter-Wasco Irrigation District	0.8833	22,840	0.89	22,095	745
Sierra Cedars Community Services District	1.4161	4,922	1.39	4,755	167
Sierra County Waterworks District No. 1 (Calpine)	0.9665	2,175	0.97	2,183	(8)
Sierra Highlands Community Services District	0.9573	3,489	0.96	3,441	48
Sierra Lakes County Water District	0.9166	12,122	0.92	11,723	399
Sites Project Joint Powers Authority	0.9665	2,175	0.97	2,183	(8)
Solano County Water Agency	0.8094	55,861	0.81	53,546	2,315
Solano Irrigation District	0.6704	138,358	0.68	134,297	4,061
Sonoma Mountain County Water District	0.9588	3,184	0.96	3,141	43
Soquel Creek Water District	0.8155	107,598	0.91	114,927	(7,329)
South Coast Water District	1.0293	263,519	1.26	308,664	(45,145)
South Feather Water & Power Agency	1.0276	186,795	0.97	168,743	18,052
South Montebello Irrigation District	0.8781	24,811	0.88	23,865	946
South Sutter Water District	0.9988	19,871	1.01	19,313	558
South Valley Water Banking Authority	0.9665	2,175	1	2,250	(75)
South Yuba Water District	0.9665	2,175	0.97	2,183	(8)
Southern San Joaquin Municipal Utility District	0.9059	15,721	0.91	15,192	529
Stinson Beach County Water District	0.9915	28,318	1.02	27,960	358
Stockton East Water District	0.7618	82,150	0.77	79,493	2,657
Suisun-Solano Water Authority	1.1312	3,104	1.17	3,186	(82)
Sutter Extension Water District	0.9097	14,108	0.91	13,584	524



## RAP SCENARIO

EntityName	New ExMod Used	New Deposit Premium	Prod ExMod Used	Prod Deposit Premium	Premium Change
Sweetwater Authority	0.5541	209,326	0.78	281,918	(72,592)
Tahoe City Public Utility District	0.7267	103,165	0.73	99,193	3,972
Tehachapi-Cummings County Water District	2.122	104,909	1.88	89,075	15,834
Terra Bella Irrigation District	0.9975	26,713	0.88	22,622	4,091
Thermalito Water and Sewer District	0.8776	24,971	0.88	24,032	939
Three Valleys Municipal Water District	0.7788	72,397	0.78	69,426	2,971
Trabuco Canyon Water District	1.0209	61,965	1.05	61,057	908
Tranquillity Irrigation District	1.1309	30,390	1.11	28,637	1,753
Tri-Valley Water District	0.9665	2,175	0.97	2,183	(8)
Tulare Irrigation District	1.019	46,316	1.06	46,183	133
Tulare Lake Basin Water Storage District	0.8815	23,508	0.88	22,529	979
Twentynine Palms Water District	0.8523	36,460	0.86	35,271	1,189
Upper San Gabriel Valley Municipal Water District	0.8278	46,631	0.83	44,798	1,833
Upper Santa Clara Valley Joint Powers Authority	0.9665	2,131	0.97	2,139	(8)
Utica Water & Power Authority	0.8896	21,245	0.89	20,415	830
Vallecitos Water District	0.871	255,140	0.83	232,630	22,510
Valley Center Municipal Water District	0.9447	174,618	0.96	169,815	4,803
Valley County Water District	0.8136	53,720	0.82	51,863	1,857
Valley of the Moon Water District	0.8652	29,889	0.87	28,828	1,061
Vandenberg Village Community Services District	0.8766	25,348	0.88	24,421	927
Vista Irrigation District	1.5119	366,788	1.99	461,957	(95,169)
W.H. Wilbur Reclamation District No. 825	0.9665	2,175	0.97	2,183	(8)
Walnut Valley Water District	1.042	179,871	0.98	161,899	17,972
Water Employee Services Authority	0.766	307,096	0.85	326,025	(18,929)
Water Replenishment District of Southern California	0.9126	124,158	0.99	128,921	(4,763)
Weaverville Community Services District	0.9216	10,756	0.92	10,355	401
West Basin Municipal Water District	0.7021	122,153	0.71	118,221	3,932
West Orange County Water Board	0.9195	11,676	0.92	11,263	413
West Stanislaus Irrigation District	0.8672	29,045	0.87	27,952	1,093
West Valley Water District	1.0186	195,033	0.81	148,422	46,611
Westborough Water District	0.8835	22,777	0.89	22,029	748
Western Canal Water District	0.8783	24,727	0.88	23,779	948

## RAP SCENARIO

EntityName	New ExMod Used	New Deposit Premium	Prod ExMod Used	Prod Deposit Premium	Premium Change
Western Municipal Water District	0.9347	370,946	1.1	417,657	(46,711)
Wheeler Crest Community Services District	0.9665	2,131	0.97	2,139	(8)
Wheeler Ridge-Maricopa Water Storage District	0.7742	75,031	0.78	72,376	2,655
Woodbridge Irrigation District	1.7437	68,333	1.61	60,498	7,835
Wynola Water District	0.9665	2,131	0.97	2,139	(8)
Yolo County Flood Control & Water Conservation District	0.8292	45,983	0.83	44,102	1,881
Yorba Linda Water District	1.0346	213,351	1.06	209,177	4,174
Yuima Municipal Water District	0.8611	31,554	0.86	30,222	1,332

## RAP SCENARIO

EntityName	New ExMod Used	New Deposit Premium	Prod ExMod Used	Prod Deposit Premium	Premium Change
Helix Water District	0.8004	308,107	1.12	412,482	(104,375)
Vista Irrigation District	1.5119	366,788	1.99	461,957	(95,169)
Sweetwater Authority	0.5541	209,326	0.78	281,918	(72,592)
Cucamonga Valley Water District	0.587	190,216	0.83	257,334	(67,118)
Rancho California Water District	0.5606	119,172	0.77	183,772	(64,600)
Western Municipal Water District	0.9347	370,946	1.1	417,657	(46,711)
South Coast Water District	1.0293	263,519	1.26	308,664	(45,145)
Marina Coast Water District	0.7566	85,139	0.97	104,493	(19,354)
Water Employee Services Authority	0.766	307,096	0.85	326,025	(18,929)
Laguna Beach County Water District	0.789	104,014	0.96	121,139	(17,125)
Merced Irrigation District	0.7991	291,007	0.88	306,607	(15,600)
Mesa Water District	1.1545	213,216	1.27	224,461	(11,245)
El Toro Water District	0.7367	129,917	0.83	140,079	(10,162)
Sacramento Suburban Water District	0.7866	122,078	0.89	132,198	(10,120)
Calleguas Municipal Water District	0.7362	148,150	0.82	157,910	(9,760)
Fresno Irrigation District	1.0367	156,303	1.15	165,953	(9,650)
Santa Fe Irrigation District	1.1643	156,406	1.29	165,873	(9,467)
Calaveras County Water District	0.6997	119,899	0.78	127,917	(8,018)
Desert Water Agency	0.6634	142,820	0.73	150,389	(7,569)
Soquel Creek Water District	0.8155	107,598	0.91	114,927	(7,329)
Moulton Niguel Water District	0.8306	274,955	0.89	281,883	(6,928)
Mission Springs Water District	0.8827	81,734	0.99	87,773	(6,039)
Water Replenishment District of Southern California	0.9126	124,158	0.99	128,921	(4,763)
Coastside County Water District	0.7981	62,547	0.86	64,545	(1,998)
Alta Irrigation District	1.1758	46,995	1.27	48,669	(1,674)
Amador Water Agency	0.7728	80,139	0.82	81,410	(1,271)
Clear Creek Community Services District	0.9386	26,331	1.02	27,464	(1,133)
Panoche Water District	0.7987	91,154	0.84	91,777	(623)
Reclamation District No. 108	0.9605	47,123	1.01	47,489	(366)
Elsinore Valley Municipal Water District	0.9378	6,901	1	7,132	(231)
Golden Hills Community Services District	0.8869	26,000	0.93	26,167	(167)
Cottonwood Water District	0.9469	7,642	0.99	7,737	(95)

71 districts  
pay less

## RAP SCENARIO

EntityName	New ExMod Used	New Deposit Premium	Prod ExMod Used	Prod Deposit Premium	Premium Change
Suisun-Solano Water Authority	1.1312	3,104	1.17	3,186	(82)
Scotia Community Services District	0.964	2,502	1	2,580	(78)
Friant North Authority	0.9665	2,175	1	2,250	(75)
Santa Rosa Regional Resources Authority	0.9665	2,175	1	2,250	(75)
South Valley Water Banking Authority	0.9665	2,175	1	2,250	(75)
San Gabriel Valley Municipal Water District	0.9005	28,387	0.94	28,434	(47)
Sacramento River West Side Levee District	0.9662	2,203	0.97	2,211	(8)
Knights Landing Ridge Drainage District	0.9663	2,195	0.97	2,203	(8)
Antelope Valley State Water Contractors Association	0.9665	2,175	0.97	2,183	(8)
Camp Far West Irrigation District	0.9665	2,175	0.97	2,183	(8)
Deer Creek & Tule River Authority	0.9665	2,175	0.97	2,183	(8)
Devil's Den Water District	0.9665	2,131	0.97	2,139	(8)
Empire West Side Irrigation District	0.9665	2,131	0.97	2,139	(8)
Kaweah River Power Authority	0.9665	2,175	0.97	2,183	(8)
Le Grand-Athlone Water District	0.9665	2,131	0.97	2,139	(8)
North San Joaquin Water Conservation District	0.9665	2,131	0.97	2,139	(8)
Pacheco Water District	0.9665	2,131	0.97	2,139	(8)
Pomona-Walnut-Rowland JWLC	0.9665	2,175	0.97	2,183	(8)
Puente Basin Water Agency	0.9665	2,131	0.97	2,139	(8)
Ramirez Water District	0.9665	2,131	0.97	2,139	(8)
Reclamation District No. 307	0.9665	2,175	0.97	2,183	(8)
Reclamation District No. 744	0.9665	2,131	0.97	2,139	(8)
Root Creek Water District	0.9665	2,175	0.97	2,183	(8)
Rural North Vacaville Water District	0.9665	2,131	0.97	2,139	(8)
Sacramento Groundwater Authority	0.9665	2,131	0.97	2,139	(8)
Santiago Aqueduct Commission	0.9665	2,131	0.97	2,139	(8)
Semitropic-Rosamond Water Bank Authority	0.9665	2,175	0.97	2,183	(8)
Sierra County Waterworks District No. 1 (Calpine)	0.9665	2,175	0.97	2,183	(8)
Sites Project Joint Powers Authority	0.9665	2,175	0.97	2,183	(8)
South Yuba Water District	0.9665	2,175	0.97	2,183	(8)
Tri-Valley Water District	0.9665	2,175	0.97	2,183	(8)
Upper Santa Clara Valley Joint Powers Authority	0.9665	2,131	0.97	2,139	(8)

71 districts pay less



## RAP SCENARIO

EntityName	New ExMod Used	New Deposit Premium	Prod ExMod Used	Prod Deposit Premium	Premium change
W.H. Wilbur Reclamation District No. 825	0.9665	2,175	0.97	2,183	(8)
Wheeler Crest Community Services District	0.9665	2,131	0.97	2,139	(8)
Wynola Water District	0.9665	2,131	0.97	2,139	(8)
Reclamation District No. 1606	0.966	2,237	0.97	2,244	(7)
Calpella County Water District	0.9655	2,295	0.97	2,301	(6)
Millview County Water District	0.9657	2,227	0.97	2,232	(5)
Reclamation District No. 2047	0.9651	2,354	0.97	2,357	(3)
Glide Water District	0.9647	2,403	0.96	2,382	21
Omochumne-Hartnell Water District	0.9646	2,423	0.96	2,401	22
San Juan Ridge County Water District	0.9638	2,520	0.96	2,495	25
Brophy Water District	0.9641	2,483	0.96	2,458	25
Ducor Community Services District	0.9623	2,683	0.96	2,652	31
Scott Valley Irrigation District	0.9593	3,184	0.96	3,142	42
Sonoma Mountain County Water District	0.9588	3,184	0.96	3,141	43
Pinyon Pines County Water District	0.9592	3,197	0.96	3,154	43
Sierra Highlands Community Services District	0.9573	3,489	0.96	3,441	48
Dudley Ridge Water District	0.9575	3,464	0.96	3,416	48
Free Water County Water District	0.955	3,865	0.96	3,809	56
Laton Community Services District	0.9613	10,141	0.99	10,085	56
San Bernardino Valley Water Conservation District	0.9243	26,026	0.96	25,944	82
Gravelly Ford Water District	0.9518	4,421	0.95	4,314	107
Porterville Irrigation District	0.9449	5,442	0.95	5,321	121
Kings River Water District	0.9444	5,830	0.95	5,702	128
Tulare Irrigation District	1.019	46,316	1.06	46,183	133
Idyllwild Water District	1.1873	28,295	1.23	28,153	142
Sierra Cedars Community Services District	1.4161	4,922	1.39	4,755	167
Panoche Drainage District	2.9103	6,417	2.83	6,240	177
Pescadero Reclamation District No. 2058	1.0768	8,902	1.09	8,724	178
Centerville Community Services District	0.9865	13,257	1.01	13,077	180
Montague Water Conservation District	0.9424	5,940	0.94	5,754	186
Apple Valley Foothill County Water District	1.2695	6,070	1.26	5,883	187
Rio Linda/Elverta Community Water District	0.8917	21,073	0.92	20,885	188

71 districts  
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## RAP SCENARIO

Entity Name	New ExMod Used	New Deposit Premium	Prod ExMod Used	Prod Deposit Premium	Premium Change
Rand Communities Water District	0.9429	6,016	0.94	5,828	188
Corning Water District	0.9429	6,020	0.94	5,831	189
Mariana Ranchos County Water District	0.9401	6,401	0.94	6,209	192
Apple Valley Heights County Water District	0.9421	6,188	0.94	5,995	193
North Delta Water Agency	0.9428	6,180	0.94	5,986	194
Dunnigan Water District	0.9389	6,655	0.94	6,460	195
Riverdale Irrigation District	0.9403	6,568	0.94	6,371	197
Alpaugh Community Services District	0.9401	6,601	0.94	6,403	198
Circle Oaks County Water District	0.9389	6,864	0.94	6,663	201
Laytonville County Water District	0.9364	7,418	0.94	7,212	206
Central San Joaquin Water Conservation District	0.9356	7,757	0.94	7,547	210
Pebble Beach Community Services District	0.9717	54,095	1.01	53,875	220
Rio Alto Water District	0.9071	17,600	0.93	17,347	253
Pajaro/Sunny Mesa Community Services District	1.0204	22,954	1.05	22,690	264
Majestic Pines Community Services District	0.9302	8,604	0.93	8,315	289
Orosi Public Utility District	0.9307	8,494	0.93	8,205	289
Alpaugh Irrigation District	0.9301	8,623	0.93	8,333	290
Saucelito Irrigation District	0.9248	9,935	0.93	9,643	292
Midway Heights County Water District	0.9264	9,522	0.93	9,230	292
Kanawha Water District	0.9271	9,361	0.93	9,069	292
Fall River Valley Community Services District	0.9316	8,547	0.93	8,251	296
Central Water District	0.9238	10,510	0.93	10,210	300
Ivanhoe Public Utility District	0.9291	9,149	0.93	8,849	300
Boron Community Services District	0.9239	10,483	0.93	10,182	301
Madera-Chowchilla Water & Power Authority	0.9285	9,304	0.93	9,003	301
Reclamation District No. 999	0.9289	9,196	0.93	8,895	301
Redwood Valley County Water District	0.9253	10,127	0.93	9,825	302
Feather Water District	0.928	9,440	0.93	9,138	302
Provident Irrigation District	0.928	9,424	0.93	9,122	302
Rosedale-Rio Bravo Water Storage District	0.9396	32,295	0.97	31,980	315
Stinson Beach County Water District	0.9915	28,318	1.02	27,960	358
Sierra Lakes County Water District	0.9166	12,122	0.92	11,723	399

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## RAP SCENARIO

EntityName	New ExMod Used	New Deposit Premium	Prod ExMod Used	Prod Deposit Premium	Premium Change
Kings County Water District	0.9222	10,601	0.92	10,201	400
Pleasant Valley County Water District	0.9178	11,789	0.92	11,388	401
Weaverville Community Services District	0.9216	10,756	0.92	10,355	401
Ivanhoe Irrigation District	0.9215	11,118	0.92	10,706	412
Frazier Park Public Utility District	0.922	10,990	0.92	10,578	412
Maine Prairie Water District	0.9227	10,798	0.92	10,386	412
West Orange County Water Board	0.9195	11,676	0.92	11,263	413
Pixley Irrigation District	0.9179	12,141	0.92	11,727	414
Princeton-Codora-Glenn Irrigation District	0.9208	11,327	0.92	10,913	414
Angiola Water District	1.0079	17,469	1.02	17,004	465
Littlerock Creek Irrigation District	0.9047	15,597	0.91	15,091	506
Forestville Water District	0.9048	15,594	0.91	15,086	508
Kinneloa Irrigation District	0.9073	14,801	0.91	14,284	517
Los Alamos Community Services District	0.9097	14,093	0.91	13,569	524
Sutter Extension Water District	0.9097	14,108	0.91	13,584	524
San Joaquin River Exchange Contractors Water Authority	0.9112	13,656	0.91	13,129	527
Southern San Joaquin Municipal Utility District	0.9059	15,721	0.91	15,192	529
Friant Power Authority	0.9068	15,434	0.91	14,902	532
Aromas Water District	0.9076	15,177	0.91	14,642	535
Mountain Gate Community Services District	0.9091	14,723	0.91	14,184	539
South Sutter Water District	0.9988	19,871	1.01	19,313	558
Madera Water District	1.6248	8,099	1.54	7,486	613
Kern Water Bank Authority	0.893	19,443	0.9	18,826	617
Reclamation District No. 1500	0.8936	19,831	0.9	19,190	641
Reclamation District No. 2068	0.8965	18,234	0.9	17,592	642
Calaveras Public Utility District	0.8984	17,631	0.9	16,978	653
Richvale Irrigation District	0.8989	17,444	0.9	16,789	655
Del Puerto Water District	0.9026	16,272	0.9	15,603	669
Castroville Community Services District	0.9005	17,465	0.9	16,783	682
La Canada Irrigation District	0.8829	22,986	0.89	22,246	740
American River Flood Control District	0.883	22,981	0.89	22,238	743
Shafter-Wasco Irrigation District	0.8833	22,840	0.89	22,095	745

## RAP SCENARIO

EntityName	New ExMod Used	New Deposit Premium	Prod ExMod Used	Prod Deposit Premium	Premium Change
Westborough Water District	0.8835	22,777	0.89	22,029	748
Kern-Tulare Water District	0.8856	22,027	0.89	21,257	770
Bolinas Community Public Utility District	0.8881	21,129	0.89	20,336	793
San Geronio Pass Water Agency	0.8899	20,499	0.89	19,692	807
Belridge Water Storage District	0.8924	19,619	0.89	18,798	821
Mojave Public Utility District	0.8925	19,592	0.89	18,769	823
Utica Water & Power Authority	0.8896	21,245	0.89	20,415	830
North Yuba Water District	0.892	20,406	0.89	19,561	845
Del Paso Manor Water District	1.1432	17,887	1.13	17,016	871
Borrego Water District	0.8746	26,147	0.88	25,246	901
Trabuco Canyon Water District	1.0209	61,965	1.05	61,057	908
Vandenberg Village Community Services District	0.8766	25,348	0.88	24,421	927
Thermalito Water and Sewer District	0.8776	24,971	0.88	24,032	939
South Montebello Irrigation District	0.8781	24,811	0.88	23,865	946
Western Canal Water District	0.8783	24,727	0.88	23,779	948
Lakeside Water District	0.8789	24,495	0.88	23,540	955
East Orange County Water District	0.8803	23,970	0.88	23,001	969
Camrosa Water District	1.011	66,346	1.04	65,377	969
Bodega Bay Public Utility District	0.881	23,687	0.88	22,712	975
Tulare Lake Basin Water Storage District	0.8815	23,508	0.88	22,529	979
Regional Water Authority	0.8816	23,495	0.88	22,514	981
San Luis Water District	0.8624	31,045	0.87	30,037	1,008
Consolidated Irrigation District	0.863	30,760	0.87	29,742	1,018
Humboldt Community Services District	0.9433	41,821	0.96	40,799	1,022
James Irrigation District	0.8627	31,886	0.87	30,840	1,046
Quartz Hill Water District	0.865	29,975	0.87	28,918	1,057
Valley of the Moon Water District	0.8652	29,889	0.87	28,828	1,061
West Stanislaus Irrigation District	0.8672	29,045	0.87	27,952	1,093
Foothill Municipal Water District	0.8679	28,775	0.87	27,670	1,105
Patterson Irrigation District	0.8689	28,388	0.87	27,269	1,119
Delano-Earlimart Irrigation District	0.8675	29,846	0.87	28,714	1,132
Orchard Dale Water District	0.8702	27,866	0.87	26,728	1,138





## RAP SCENARIO

Entity Name	New Mod Used	New Deposit Premium	Prod ExMod Used	Prod Deposit Premium	Premium Change
Browns Valley Irrigation District	0.8704	27,761	0.87	26,622	1,139
Crestline-Lake Arrowhead Water Agency	0.8695	29,008	0.87	27,846	1,162
Crestline Village Water District	0.8694	29,087	0.87	27,924	1,163
Kern Delta Water District	1.0434	66,590	1.07	65,420	1,170
Lost Hills Water District	0.8537	34,715	0.86	33,530	1,185
Twentynine Palms Water District	0.8523	36,460	0.86	35,271	1,189
San Gabriel Basin Water Quality Authority	0.8721	27,958	0.87	26,761	1,197
La Puente Valley County Water District	0.8546	34,349	0.86	33,142	1,207
Lindsay-Strathmore Irrigation District	0.8721	28,532	0.87	27,311	1,221
Banta Carbona Irrigation District	0.8592	32,350	0.86	31,051	1,299
Berrenda Mesa Water District	1.1161	24,537	1.1	23,233	1,304
Chowchilla Water District	0.8596	32,187	0.86	30,881	1,306
Buena Vista Water Storage District	0.8428	39,569	0.85	38,250	1,319
Yuima Municipal Water District	0.8611	31,554	0.86	30,222	1,332
San Gabriel County Water District	0.8434	39,277	0.85	37,941	1,336
Pinedale County Water District	1.196	22,531	1.17	21,195	1,336
Big Bear Municipal Water District	0.8442	40,141	0.85	38,739	1,402
Pajaro Valley Water Management Agency	0.848	37,203	0.85	35,748	1,455
Laguna Irrigation District	1.4208	19,013	1.36	17,538	1,475
Chino Basin Water Conservation District	0.8505	36,096	0.85	34,584	1,512
Carpinteria Valley Water District	0.822	49,461	0.83	47,847	1,614
Lower Tule River Irrigation District	0.8217	51,213	0.83	49,560	1,653
Kaweah Delta Water Conservation District	0.8385	41,577	0.84	39,918	1,659
Joshua Basin Water District	0.8234	48,808	0.83	47,136	1,672
San Benito County Water District	0.8238	48,584	0.83	46,898	1,686
Beaumont-Cherry Valley Water District	0.8113	54,883	0.82	53,135	1,748
Tranquillity Irrigation District	1.1309	30,390	1.11	28,637	1,753
Upper San Gabriel Valley Municipal Water District	0.8278	46,631	0.83	44,798	1,833
East Contra Costa Irrigation District	0.8284	46,358	0.83	44,504	1,854
Valley County Water District	0.8136	53,720	0.82	51,863	1,857
Yolo County Flood Control & Water Conservation District	0.8292	45,983	0.83	44,102	1,881
Mid-Peninsula Water District	0.8296	45,788	0.83	43,894	1,894



## RAP SCENARIO

EntityName	New ExMod Used	New Deposit Premium	Prod ExMod Used	Prod Deposit Premium	Premium Change
Florin Resource Conservation District	0.803	59,241	0.81	57,232	2,009
San Dieguito Water District	0.8176	51,678	0.82	49,650	2,028
Bella Vista Water District	0.8177	51,647	0.82	49,615	2,032
Montecito Water District	0.8046	58,343	0.81	56,254	2,089
Humboldt Bay Municipal Water District	0.8058	57,768	0.81	55,619	2,149
North Coast County Water District	0.8198	52,174	0.82	49,994	2,180
Solano County Water Agency	0.8094	55,861	0.81	53,546	2,315
Palo Verde Irrigation District	0.9506	101,651	0.97	99,305	2,346
Rowland Water District	0.7985	61,611	0.8	59,115	2,496
Wheeler Ridge-Maricopa Water Storage District	0.7742	75,031	0.78	72,376	2,655
Stockton East Water District	0.7618	82,150	0.77	79,493	2,657
Kings River Conservation District	0.7626	81,672	0.77	78,949	2,723
Glenn-Colusa Irrigation District	0.7395	95,316	0.75	92,534	2,782
Mojave Water Agency	0.7508	91,356	0.76	88,525	2,831
Three Valleys Municipal Water District	0.7788	72,397	0.78	69,426	2,971
Madera Irrigation District	0.7776	75,383	0.78	72,401	2,982
Antelope Valley-East Kern Water Agency	0.7423	93,645	0.75	90,569	3,076
Ramona Municipal Water District	0.7431	93,197	0.75	90,040	3,157
Hi-Desert Water District	0.7668	81,747	0.77	78,590	3,157
Municipal Water District of Orange County	0.7547	89,007	0.76	85,805	3,202
Central Coast Water Authority	0.7697	77,542	0.77	74,268	3,274
Kirkwood Meadows Public Utility District	1.2314	52,194	1.2	48,762	3,432
Crescenta Valley Water District	1.1183	107,851	1.13	104,343	3,508
Central California Irrigation District	0.7457	94,548	0.75	91,028	3,520
Reclamation District No. 1004	2.2099	27,303	1.99	23,701	3,602
Bard Water District	1.6871	34,281	1.56	30,464	3,817
Fresno Metropolitan Flood Control District	0.6911	125,311	0.7	121,468	3,843
West Basin Municipal Water District	0.7021	122,153	0.71	118,221	3,932
Tahoe City Public Utility District	0.7267	103,165	0.73	99,193	3,972
Goleta Water District	0.6592	145,480	0.67	141,493	3,987
Solano Irrigation District	0.6704	138,358	0.68	134,297	4,061
Terra Bella Irrigation District	0.9975	26,713	0.88	22,622	4,091

## RAP SCENARIO

Entity Name	New Ex Mod Used	New Deposit Premium	Prod Ex Mod Used	Prod Deposit Premium	Premium Change
Kern County Water Agency	0.92	187,210	0.94	183,045	4,165
Yorba Linda Water District	1.0346	213,351	1.06	209,177	4,174
Scotts Valley Water District	1.4495	78,802	1.43	74,492	4,310
San Juan Water District	0.7186	108,093	0.72	103,659	4,434
Channel Islands Beach Community Services District	1.7429	40,054	1.61	35,543	4,511
Valley Center Municipal Water District	0.9447	174,618	0.96	169,815	4,803
Palmdale Water District	0.9807	204,779	1	199,817	4,962
Butte Water District	1.9289	37,050	1.73	31,945	5,105
Palm Ranch Irrigation District	2.9832	36,775	2.61	31,016	5,759
Citrus Heights Water District	1.2241	97,801	1.2	91,814	5,987
Georgetown Divide Public Utility District	2.0511	88,306	1.98	81,720	6,586
Serrano Water District	1.7154	49,630	1.55	43,038	6,592
Pico Water District	1.6588	54,128	1.51	47,270	6,858
Corcoran Irrigation District	2.2631	57,507	2.07	50,504	7,003
Clearlake Oaks County Water District	2.5534	71,130	2.37	63,368	7,762
Woodbridge Irrigation District	1.7437	68,333	1.61	60,498	7,835
Cachuma Operation and Maintenance Board	1.4981	70,884	1.37	62,130	8,754
Carmichael Water District	1.6853	119,927	1.63	111,097	8,830
Fair Oaks Water District	1.2259	88,605	1.15	79,610	8,995
Santa Ynez River Water Conservation District Improvement Distri	1.4746	73,963	1.35	64,892	9,071
Oakdale Irrigation District	0.8316	135,340	0.81	126,167	9,173
La Habra Heights County Water District	2.1788	69,305	1.97	60,120	9,185
Rincon Del Diablo Municipal Water District	1.5748	100,411	1.49	91,010	9,401
Mission Hills Community Services District	2.7825	64,697	2.47	55,162	9,535
Byron-Bethany Irrigation District	1.9622	78,612	1.79	68,760	9,852
Purissima Hills Water District	2.7003	67,911	2.4	57,955	9,956
Paradise Irrigation District	1.2834	107,373	1.19	95,337	12,036
Semitropic Water Storage District	1.1848	136,369	1.11	122,308	14,061
Mammoth Community Water District	1.1778	134,214	1.1	119,997	14,217
Arvin-Edison Water Storage District	1.1909	134,608	1.11	120,112	14,496
Friant Water Authority	1.5075	176,390	1.44	161,300	15,090
Tehachapi-Cummings County Water District	2.122	104,909	1.88	89,075	15,834



## RAP SCENARIO

EntityName	New ExMod Used	New Deposit Premium	Prod ExMod Used	Prod Deposit Premium	Premium Change
Fallbrook Public Utility District	1.0547	175,012	0.99	157,222	17,790
Walnut Valley Water District	1.042	179,871	0.98	161,899	17,972
South Feather Water & Power Agency	1.0276	186,795	0.97	168,743	18,052
San Luis & Delta-Mendota Water Authority	0.9447	220,592	0.9	201,095	19,497
Castaic Lake Water Agency	1.2929	453,636	1.29	433,046	20,590
Vallecitos Water District	0.871	255,140	0.83	232,630	22,510
Orange County Water District	0.5382	354,950	0.49	309,147	45,803
West Valley Water District	1.0186	195,033	0.81	148,422	46,611

225  
districts  
pay  
more

25k

**AUTO and GENERAL LIABILITY PROGRAM  
FOR POLICY YEAR 10/1/2016 - 10/1/2017**

**Member # H001**

Helix Water District  
7811 University Avenue  
La Mesa, CA 91942-0427

Invoice Date: 04/03/2017

**DESCRIPTION:**

Deposit Premium for the 10/1/2016-2017 Policy Year  
(Due on September 1, 2016)

\$352,735.00

WILL BE DELINQUENT AND SUBJECT TO PENALTY AND INTEREST CHARGES, IF NOT  
PAID OR POST MARKED BY SEPTEMBER 30, 2016

PLEASE MAKE CHECK PAYABLE TO:  
ACWA/JOINT POWERS INSURANCE AUTHORITY

20

25k

ACWA/JOINT POWERS INSURANCE AUTHORITY  
LIABILITY PROGRAM  
E-MOD/PREMIUM CALCULATION WORK SHEET  
AT 4/3/2017

Helix Water District

10/1/2016-2017 ANNUAL ESTIMATED PAYROLL: \$13,208,075

LOSSES FOR PERIOD 10/1/2012 THRU 9/30/2015

RETRO ALLOCATION POINT: \$50,000

YEAR	CLAIM #	TOTAL LOSS	RAP	AMOUNT OVER RAP (or \$15,000)	AMOUNT USED IN E-MOD CALC (Capped at \$75,000)
10/1/2012-2013	13-0608	\$3,625.00	\$50,000	\$0.00	\$0.00
10/1/2012-2013	13-0611	\$15,090.07	\$50,000	\$0.00	\$0.00
10/1/2012-2013	13-0609	\$100.00	\$50,000	\$0.00	\$0.00
10/1/2012-2013	13-0442	\$103,777.97	\$50,000	\$78,777.97	\$75,000.00
10/1/2012-2013	13-0612	\$4,647.46	\$50,000	\$0.00	\$0.00
10/1/2012-2013	14-0565	\$3,129.00	\$50,000	\$0.00	\$0.00
10/1/2012-2013	14-0542	\$11,500.00	\$50,000	\$0.00	\$0.00
10/1/2013-2014	14-0582	\$26,469.50	\$50,000	\$1,469.50	\$1,469.50
10/1/2013-2014	14-0566	\$950.00	\$50,000	\$0.00	\$0.00
10/1/2013-2014	14-0569	\$125.27	\$50,000	\$0.00	\$0.00
10/1/2013-2014	14-0567	\$4,669.00	\$50,000	\$0.00	\$0.00
10/1/2013-2014	14-0614	\$165.00	\$50,000	\$0.00	\$0.00
10/1/2013-2014	15-0515	\$77,936.10	\$50,000	\$52,936.10	\$52,936.10
10/1/2013-2014	16-0124	\$1,529.17	\$50,000	\$0.00	\$0.00
10/1/2013-2014	14-0796	\$108.00	\$50,000	\$0.00	\$0.00
10/1/2013-2014	15-0347	\$33,806.09	\$50,000	\$8,806.09	\$8,806.09
10/1/2014-2015	15-0652	\$2,215.07	\$50,000	\$0.00	\$0.00
THREE YEAR LOSS TOTAL		\$289,842.70		\$132,079.73	\$128,301.76

25k

**EXPERIENCE MODIFICATION FORMULA****STEP 1**

$$\begin{aligned} \$2,250 &+ ( \text{ Payroll } \times \text{ P/R Modifier } \times ( 7 / \text{ Log of Payroll } ) ) = \text{ Basic Premium} \\ \$2,250 &+ ( \$13,208,075 \times 0.070381 \times ( 7 / 16.396339 ) ) = \$399,118 \end{aligned}$$

**STEP 2**

$$\begin{aligned} ( \text{ Three Year Loss Total } / 3 ) / \text{ Basic Premium } &= \text{ District Rate} \\ ( \$128,302 / 3 ) / \$399,118 &= 0.1072 \end{aligned}$$

**STEP 3**

$$\begin{aligned} \text{ District Rate } / \text{ Average Rate } &= \text{ Unweighted Modification Factor} \\ 0.107154 / 0.126958 &= 0.844011 \end{aligned}$$

**STEP 4**

$$\begin{aligned} \text{ Square root of } ( \text{ Basic Premium } / \$2,000,000 ) &= \text{ Credibility Factor} \\ \text{ Square root of } ( \$399,118 / \$2,000,000 ) &= 0.4467 \end{aligned}$$

**STEP 5**

$$\begin{aligned} ( \text{ Credibility Factor } \times \text{ Unweighted Modification Factor } ) + ( 1.0 - \text{ Credibility Factor } ) &= \text{ E-MOD} \\ ( 0.4467 \times 0.8440 ) + ( 1.0 - 0.4467 ) &= 0.9303 \end{aligned}$$

**DEPOSIT PREMIUM FORMULA****STEP 1**

$$\begin{aligned} \text{ Basic Premium } \times \text{ E-MOD } &= \text{ Gross Premium} \\ \$399,118 \times 0.9303 &= \$371,299 \end{aligned}$$

**STEP 2 (3 Programs = 5.00%)**

$$\begin{aligned} \text{ Gross Premium } \times \text{ Multiple Program Discount Factor } &= \text{ Deposit Premium } + \text{ Adjustment } = \text{ Adjusted Deposit Premium} \\ \$371,299 \times 0.95 &= \$352,735 + \$0 = \$352,735 \end{aligned}$$

THE MINIMUM RAP FOR THE PREMIUM SHOWN ABOVE IS \$50,000  
YOUR CURRENT RAP IS \$50,000

IF YOU WISH TO SELECT A HIGHER RAP, PLEASE CONTACT MEMBER SERVICES

## 25k SCENARIO

EntityName	New ExMod Used	New Deposit Premium	Prod ExMod Used	Prod Deposit Premium	Premium Change
Alpaugh Community Services District	0.9405	6,536	0.94	6,403	133
Alpaugh Irrigation District	0.9306	8,528	0.93	8,333	195
Alta Irrigation District	1.1634	45,835	1.27	48,669	(2,834)
Amador Water Agency	0.7743	79,106	0.82	81,410	(2,304)
American River Flood Control District	0.8838	22,683	0.89	22,238	445
Angiola Water District	1.0041	17,173	1.02	17,004	169
Antelope Valley State Water Contractors Association	0.9665	2,175	0.97	2,183	(8)
Antelope Valley-East Kern Water Agency	0.7442	92,491	0.75	90,569	1,922
Apple Valley Foothill County Water District	1.2554	5,953	1.26	5,883	70
Apple Valley Heights County Water District	0.9424	6,127	0.94	5,995	132
Aromas Water District	0.9082	14,987	0.91	14,642	345
Arvin-Edison Water Storage District	1.1747	130,810	1.11	120,112	10,698
Banta Carbona Irrigation District	0.8602	31,926	0.86	31,051	875
Bard Water District	1.6544	33,162	1.56	30,464	2,698
Beaumont-Cherry Valley Water District	0.8127	54,174	0.82	53,135	1,039
Bella Vista Water District	0.819	50,975	0.82	49,615	1,360
Belridge Water Storage District	0.8932	19,369	0.89	18,798	571
Berrenda Mesa Water District	1.1074	24,014	1.1	23,233	781
Big Bear Municipal Water District	0.8454	39,618	0.85	38,739	879
Bodega Bay Public Utility District	0.8819	23,381	0.88	22,712	669
Bolinas Community Public Utility District	0.8889	20,857	0.89	20,336	521
Boron Community Services District	0.9244	10,361	0.93	10,182	179
Borrego Water District	0.8754	25,804	0.88	25,246	558
Brophy Water District	0.9642	2,478	0.96	2,458	20
Browns Valley Irrigation District	0.8714	27,401	0.87	26,622	779
Buena Vista Water Storage District	0.8439	39,049	0.85	38,250	799
Butte Water District	1.886	35,741	1.73	31,945	3,796
Byron-Bethany Irrigation District	1.9168	75,695	1.79	68,760	6,935
Cachuma Operation and Maintenance Board	1.4718	68,635	1.37	62,130	6,505
Calaveras County Water District	0.7019	118,483	0.78	127,917	(9,434)
Calaveras Public Utility District	0.8991	17,407	0.9	16,978	429



## 25k SCENARIO

Entity Name	New ExMod Used	New Deposit Premium	Prod ExMod Used	Prod Deposit Premium	Premium Change
Calleguas Municipal Water District	0.7361	145,916	0.82	157,910	(11,994)
Calpella County Water District	0.9655	2,293	0.97	2,301	(8)
Camp Far West Irrigation District	0.9665	2,175	0.97	2,183	(8)
Camrosa Water District	1.0041	64,931	1.04	65,377	(446)
Carmichael Water District	1.6501	115,703	1.63	111,097	4,606
Carpinteria Valley Water District	0.8233	48,819	0.83	47,847	972
Castaic Lake Water Agency	1.304	450,664	1.29	433,046	17,618
Castroville Community Services District	0.9012	17,245	0.9	16,783	462
Centerville Community Services District	0.984	13,056	1.01	13,077	(21)
Central California Irrigation District	0.7476	93,382	0.75	91,028	2,354
Central Coast Water Authority	0.7714	76,565	0.77	74,268	2,297
Central San Joaquin Water Conservation District	0.936	7,675	0.94	7,547	128
Central Water District	0.9243	10,388	0.93	10,210	178
Channel Islands Beach Community Services District	1.7077	38,709	1.61	35,543	3,166
Chino Basin Water Conservation District	0.8516	35,624	0.85	34,584	1,040
Chowchilla Water District	0.8606	31,766	0.86	30,881	885
Circle Oaks County Water District	0.9393	6,794	0.94	6,663	131
Citrus Heights Water District	1.2078	95,080	1.2	91,814	3,266
Clear Creek Community Services District	0.9369	25,917	1.02	27,464	(1,547)
Clearlake Oaks County Water District	2.4838	68,226	2.37	63,368	4,858
Coastside County Water District	0.7995	61,736	0.86	64,545	(2,809)
Consolidated Irrigation District	0.864	30,359	0.87	29,742	617
Corcoran Irrigation District	2.2058	55,275	2.07	50,504	4,771
Corning Water District	0.9432	5,963	0.94	5,831	132
Cottonwood Water District	0.9468	7,557	0.99	7,737	(180)
Crescenta Valley Water District	1.1057	105,061	1.13	104,343	718
Crestline Village Water District	0.8703	28,707	0.87	27,924	783
Crestline-Lake Arrowhead Water Agency	0.8705	28,632	0.87	27,846	786
Cucamonga Valley Water District	0.7088	226,239	0.83	257,334	(31,095)
Deer Creek & Tule River Authority	0.9665	2,175	0.97	2,183	(8)
Del Paso Manor Water District	1.1338	17,508	1.13	17,016	492

## 25k SCENARIO

EntityName	New ExMod Used	New Deposit Premium	Prod ExMod Used	Prod Deposit Premium	Premium Change
Del Puerto Water District	0.9032	16,066	0.9	15,603	463
Delano-Earlimart Irrigation District	0.8685	29,458	0.87	28,714	744
Desert Water Agency	0.6659	141,215	0.73	150,389	(9,174)
Devil's Den Water District	0.9665	2,131	0.97	2,139	(8)
Ducor Community Services District	0.9623	2,675	0.96	2,652	23
Dudley Ridge Water District	0.9576	3,444	0.96	3,416	28
Dunnigan Water District	0.9392	6,587	0.94	6,460	127
East Contra Costa Irrigation District	0.8296	45,750	0.83	44,504	1,246
East Orange County Water District	0.8811	23,657	0.88	23,001	656
El Toro Water District	0.7372	128,066	0.83	140,079	(12,013)
Elsinore Valley Municipal Water District	0.9381	6,829	1	7,132	(303)
Empire West Side Irrigation District	0.9665	2,131	0.97	2,139	(8)
Fair Oaks Water District	1.2098	86,160	1.15	79,610	6,550
Fall River Valley Community Services District	0.932	8,453	0.93	8,251	202
Fallbrook Public Utility District	1.0424	170,394	0.99	157,222	13,172
Feather Water District	0.9284	9,332	0.93	9,138	194
Florin Resource Conservation District	0.8044	58,474	0.81	57,232	1,242
Foothill Municipal Water District	0.8688	28,398	0.87	27,670	728
Forestville Water District	0.9054	15,398	0.91	15,086	312
Frazier Park Public Utility District	0.9225	10,861	0.92	10,578	283
Free Water County Water District	0.9552	3,839	0.96	3,809	30
Fresno Irrigation District	1.0257	152,344	1.15	165,953	(13,609)
Fresno Metropolitan Flood Control District	0.6934	123,852	0.7	121,468	2,384
Friant North Authority	0.9665	2,175	1	2,250	(75)
Friant Power Authority	0.9074	15,241	0.91	14,902	339
Friant Water Authority	1.478	170,376	1.44	161,300	9,076
Georgetown Divide Public Utility District	2.0018	84,946	1.98	81,720	3,226
Glenn-Colusa Irrigation District	0.7415	94,156	0.75	92,534	1,622
Glide Water District	0.9647	2,400	0.96	2,382	18
Golden Hills Community Services District	0.8874	25,652	0.93	26,167	(515)
Goleta Water District	0.6617	143,848	0.67	141,493	2,355

## 25k SCENARIO

EntityName	New ExMod Used	New Deposit Premium	Prod ExMod Used	Prod Deposit Premium	Premium Change
Gravelly Ford Water District	0.952	4,388	0.95	4,314	74
Helix Water District	0.9303	352,735	1.12	412,482	(59,747)
Hi-Desert Water District	0.7685	80,717	0.77	78,590	2,127
Humboldt Bay Municipal Water District	0.8072	57,021	0.81	55,619	1,402
Humboldt Community Services District	0.9403	41,089	0.96	40,799	290
Idyllwild Water District	1.1755	27,630	1.23	28,153	(523)
Ivanhoe Irrigation District	0.922	10,986	0.92	10,706	280
Ivanhoe Public Utility District	0.9295	9,046	0.93	8,849	197
James Irrigation District	0.8637	31,470	0.87	30,840	630
Joshua Basin Water District	0.8247	48,174	0.83	47,136	1,038
Kanawha Water District	0.9275	9,254	0.93	9,069	185
Kaweah Delta Water Conservation District	0.8396	41,030	0.84	39,918	1,112
Kaweah River Power Authority	0.9665	2,175	0.97	2,183	(8)
Kern County Water Agency	0.9122	182,849	0.94	183,045	(196)
Kern Delta Water District	1.0354	65,117	1.07	65,420	(303)
Kern Water Bank Authority	0.8937	19,194	0.9	18,826	368
Kern-Tulare Water District	0.8864	21,743	0.89	21,257	486
Kings County Water District	0.9227	10,477	0.92	10,201	276
Kings River Conservation District	0.7643	80,643	0.77	78,949	1,694
Kings River Water District	0.9447	5,776	0.95	5,702	74
Kinneloa Irrigation District	0.9079	14,617	0.91	14,284	333
Kirkwood Meadows Public Utility District	1.2165	50,823	1.2	48,762	2,061
Knights Landing Ridge Drainage District	0.9663	2,195	0.97	2,203	(8)
La Canada Irrigation District	0.8838	22,691	0.89	22,246	445
La Habra Heights County Water District	2.1247	66,632	1.97	60,120	6,512
La Puente Valley County Water District	0.8556	33,898	0.86	33,142	756
Laguna Beach County Water District	0.7888	102,443	0.96	121,139	(18,696)
Laguna Irrigation District	1.3998	18,496	1.36	17,538	958
Lakeside Water District	0.8797	24,176	0.88	23,540	636
Laton Community Services District	0.9602	10,009	0.99	10,085	(76)
Laytonville County Water District	0.9368	7,340	0.94	7,212	128

## 25k SCENARIO

Entity Name	New ExMod Used	New Deposit Premium	Prod ExMod Used	Prod Deposit Premium	Premium Change
Le Grand-Athlone Water District	0.9665	2,131	0.97	2,139	(8)
Lindsay-Strathmore Irrigation District	0.873	28,160	0.87	27,311	849
Littlerock Creek Irrigation District	0.9054	15,402	0.91	15,091	311
Los Alamos Community Services District	0.9103	13,919	0.91	13,569	350
Lost Hills Water District	0.8548	34,263	0.86	33,530	733
Lower Tule River Irrigation District	0.823	50,547	0.83	49,560	987
Madera Irrigation District	0.7792	74,424	0.78	72,401	2,023
Madera Water District	1.5948	7,881	1.54	7,486	395
Madera-Chowchilla Water & Power Authority	0.9289	9,199	0.93	9,003	196
Maine Prairie Water District	0.9232	10,670	0.92	10,386	284
Majestic Pines Community Services District	0.9306	8,507	0.93	8,315	192
Mammoth Community Water District	1.162	130,452	1.1	119,997	10,455
Mariana Ranchos County Water District	0.9404	6,337	0.94	6,209	128
Marina Coast Water District	0.7584	84,077	0.97	104,493	(20,416)
Merced Irrigation District	0.8995	322,652	0.88	306,607	16,045
Mesa Water District	1.1375	206,941	1.27	224,461	(17,520)
Mid-Peninsula Water District	0.8308	45,188	0.83	43,894	1,294
Midway Heights County Water District	0.9269	9,414	0.93	9,230	184
Millview County Water District	0.9657	2,225	0.97	2,232	(7)
Mission Hills Community Services District	2.7034	61,995	2.47	55,162	6,833
Mission Springs Water District	0.88	80,282	0.99	87,773	(7,491)
Mojave Public Utility District	0.8932	19,340	0.89	18,769	571
Mojave Water Agency	0.7527	90,230	0.76	88,525	1,705
Montague Water Conservation District	0.9427	5,882	0.94	5,754	128
Montecito Water District	0.8061	57,595	0.81	56,254	1,341
Moulton Niguel Water District	0.8547	278,688	0.89	281,883	(3,195)
Mountain Gate Community Services District	0.9097	14,541	0.91	14,184	357
Municipal Water District of Orange County	0.7565	87,898	0.76	85,805	2,093
North Coast County Water District	0.8211	51,495	0.82	49,994	1,501
North Delta Water Agency	0.943	6,120	0.94	5,986	134
North San Joaquin Water Conservation District	0.9665	2,131	0.97	2,139	(8)



## 25k SCENARIO

EntityName	New ExMod Used	New Deposit Premium	Prod ExMod Used	Prod Deposit Premium	Premium Change
North Yuba Water District	0.8927	20,144	0.89	19,561	583
Oakdale Irrigation District	0.8287	132,859	0.81	126,167	6,692
Omochumne-Hartnell Water District	0.9646	2,419	0.96	2,401	18
Orange County Water District	0.5837	379,165	0.49	309,147	70,018
Orchard Dale Water District	0.8711	27,502	0.87	26,728	774
Orosi Public Utility District	0.9311	8,400	0.93	8,205	195
Pacheco Water District	0.9665	2,131	0.97	2,139	(8)
Pajaro Valley Water Management Agency	0.8491	36,716	0.85	35,748	968
Pajaro/Sunny Mesa Community Services District	1.0157	22,537	1.05	22,690	(153)
Palm Ranch Irrigation District	2.8954	35,247	2.61	31,016	4,231
Palmdale Water District	0.9702	199,559	1	199,817	(258)
Palo Verde Irrigation District	0.9446	99,515	0.97	99,305	210
Panoche Drainage District	2.8155	6,208	2.83	6,240	(32)
Panoche Water District	0.7988	89,816	0.84	91,777	(1,961)
Paradise Irrigation District	1.2644	104,226	1.19	95,337	8,889
Patterson Irrigation District	0.8698	28,017	0.87	27,269	748
Pebble Beach Community Services District	0.9669	53,047	1.01	53,875	(828)
Pescadero Reclamation District No. 2058	1.071	8,757	1.09	8,724	33
Pico Water District	1.6265	52,326	1.51	47,270	5,056
Pinedale County Water District	1.1842	22,012	1.17	21,195	817
Pinyon Pines County Water District	0.9593	3,181	0.96	3,154	27
Pixley Irrigation District	0.9184	11,995	0.92	11,727	268
Pleasant Valley County Water District	0.9183	11,647	0.92	11,388	259
Pomona-Walnut-Rowland JWLC	0.9665	2,175	0.97	2,183	(8)
Porterville Irrigation District	0.9452	5,391	0.95	5,321	70
Princeton-Codora-Glenn Irrigation District	0.9213	11,192	0.92	10,913	279
Provident Irrigation District	0.9284	9,317	0.93	9,122	195
Puente Basin Water Agency	0.9665	2,131	0.97	2,139	(8)
Purissima Hills Water District	2.6246	65,094	2.4	57,955	7,139
Quartz Hill Water District	0.8659	29,582	0.87	28,918	664
Ramirez Water District	0.9665	2,131	0.97	2,139	(8)



## 25k SCENARIO

EntityName	New ExMod Used	New Deposit Premium	Prod ExMod Used	Prod Deposit Premium	Premium Change
Ramona Municipal Water District	0.745	92,049	0.75	90,040	2,009
Rancho California Water District	0.5771	122,047	0.77	183,772	(61,725)
Rand Communities Water District	0.9432	5,959	0.94	5,828	131
Reclamation District No. 1004	2.1552	26,293	1.99	23,701	2,592
Reclamation District No. 108	0.9566	46,254	1.01	47,489	(1,235)
Reclamation District No. 1500	0.8943	19,576	0.9	19,190	386
Reclamation District No. 1606	0.966	2,236	0.97	2,244	(8)
Reclamation District No. 2047	0.9651	2,351	0.97	2,357	(6)
Reclamation District No. 2068	0.8972	18,001	0.9	17,592	409
Reclamation District No. 307	0.9665	2,175	0.97	2,183	(8)
Reclamation District No. 744	0.9665	2,131	0.97	2,139	(8)
Reclamation District No. 999	0.9293	9,092	0.93	8,895	197
Redwood Valley County Water District	0.9257	10,009	0.93	9,825	184
Regional Water Authority	0.8824	23,190	0.88	22,514	676
Richvale Irrigation District	0.8996	17,222	0.9	16,789	433
Rincon Del Diablo Municipal Water District	1.5445	97,041	1.49	91,010	6,031
Rio Alto Water District	0.9075	17,372	0.93	17,347	25
Rio Linda/Elverta Community Water District	0.8924	20,801	0.92	20,885	(84)
Riverdale Irrigation District	0.9406	6,502	0.94	6,371	131
Root Creek Water District	0.9665	2,175	0.97	2,183	(8)
Rosedale-Rio Bravo Water Storage District	0.9374	31,763	0.97	31,980	(217)
Rowland Water District	0.8	60,821	0.8	59,115	1,706
Rural North Vacaville Water District	0.9665	2,131	0.97	2,139	(8)
Sacramento Groundwater Authority	0.9665	2,131	0.97	2,139	(8)
Sacramento River West Side Levee District	0.9662	2,202	0.97	2,211	(9)
Sacramento Suburban Water District	0.7858	120,137	0.89	132,198	(12,061)
San Benito County Water District	0.8251	47,953	0.83	46,898	1,055
San Bernardino Valley Water Conservation District	0.9232	25,631	0.96	25,944	(313)
San Dieguito Water District	0.8189	51,005	0.82	49,650	1,355
San Gabriel Basin Water Quality Authority	0.873	27,594	0.87	26,761	833
San Gabriel County Water District	0.8446	38,766	0.85	37,941	825

## 25k SCENARIO

EntityName	New ExMod Used	New Deposit Premium	Prod ExMod Used	Prod Deposit Premium	Premium Change
San Gabriel Valley Municipal Water District	0.9003	27,983	0.94	28,434	(451)
San Geronio Pass Water Agency	0.8907	20,236	0.89	19,692	544
San Joaquin River Exchange Contractors Water Authority	0.9118	13,488	0.91	13,129	359
San Juan Ridge County Water District	0.9639	2,515	0.96	2,495	20
San Juan Water District	0.7207	106,795	0.72	103,659	3,136
San Luis & Delta-Mendota Water Authority	0.935	215,061	0.9	201,095	13,966
San Luis Water District	0.8633	30,636	0.87	30,037	599
Santa Fe Irrigation District	1.1484	151,978	1.29	165,873	(13,895)
Santa Rosa Regional Resources Authority	0.9665	2,175	1	2,250	(75)
Santa Ynez River Water Conservation District Improvement	1.4491	71,632	1.35	64,892	6,740
Santiago Aqueduct Commission	0.9665	2,131	0.97	2,139	(8)
Saucelito Irrigation District	0.9253	9,820	0.93	9,643	177
Scotia Community Services District	0.964	2,497	1	2,580	(83)
Scott Valley Irrigation District	0.9594	3,169	0.96	3,142	27
Scotts Valley Water District	1.4248	76,335	1.43	74,492	1,843
Semitropic Water Storage District	1.1688	132,535	1.11	122,308	10,227
Semitropic-Rosamond Water Bank Authority	0.9665	2,175	0.97	2,183	(8)
Serrano Water District	1.681	47,955	1.55	43,038	4,917
Shafter-Wasco Irrigation District	0.8842	22,546	0.89	22,095	451
Sierra Cedars Community Services District	1.3951	4,823	1.39	4,755	68
Sierra County Waterworks District No. 1 (Calpine)	0.9665	2,175	0.97	2,183	(8)
Sierra Highlands Community Services District	0.9574	3,470	0.96	3,441	29
Sierra Lakes County Water District	0.9171	11,974	0.92	11,723	251
Sites Project Joint Powers Authority	0.9665	2,175	0.97	2,183	(8)
Solano County Water Agency	0.8108	55,139	0.81	53,546	1,593
Solano Irrigation District	0.6729	136,799	0.68	134,297	2,502
Sonoma Mountain County Water District	0.9589	3,169	0.96	3,141	28
Soquel Creek Water District	0.8142	105,830	0.91	114,927	(9,097)
South Coast Water District	1.1138	280,883	1.26	308,664	(27,781)
South Feather Water & Power Agency	1.0159	181,913	0.97	168,743	13,170
South Montebello Irrigation District	0.8789	24,488	0.88	23,865	623



## 25k SCENARIO

EntityName	New ExMod Used	New Deposit Premium	Prod ExMod Used	Prod Deposit Premium	Premium Change
South Sutter Water District	0.9952	19,532	1.01	19,313	219
South Valley Water Banking Authority	0.9665	2,175	1	2,250	(75)
South Yuba Water District	0.9665	2,175	0.97	2,183	(8)
Southern San Joaquin Municipal Utility District	0.9065	15,524	0.91	15,192	332
Stinson Beach County Water District	0.9876	27,813	1.02	27,960	(147)
Stockton East Water District	0.7635	81,115	0.77	79,493	1,622
Suisun-Solano Water Authority	1.1233	3,074	1.17	3,186	(112)
Sutter Extension Water District	0.9102	13,933	0.91	13,584	349
Sweetwater Authority	0.5876	218,648	0.78	281,918	(63,270)
Tahoe City Public Utility District	0.7287	101,910	0.73	99,193	2,717
Tehachapi-Cummings County Water District	2.0695	100,835	1.88	89,075	11,760
Terra Bella Irrigation District	0.9935	26,236	0.88	22,622	3,614
Thermalito Water and Sewer District	0.8785	24,648	0.88	24,032	616
Three Valleys Municipal Water District	0.7804	71,475	0.78	69,426	2,049
Trabuco Canyon Water District	1.0138	60,638	1.05	61,057	(419)
Tranquillity Irrigation District	1.1213	29,715	1.11	28,637	1,078
Tri-Valley Water District	0.9665	2,175	0.97	2,183	(8)
Tulare Irrigation District	1.0128	45,373	1.06	46,183	(810)
Tulare Lake Basin Water Storage District	0.8824	23,205	0.88	22,529	676
Twentynine Palms Water District	0.8533	35,980	0.86	35,271	709
Upper San Gabriel Valley Municipal Water District	0.8291	46,025	0.83	44,798	1,227
Upper Santa Clara Valley Joint Powers Authority	0.9665	2,131	0.97	2,139	(8)
Utica Water & Power Authority	0.8904	20,973	0.89	20,415	558
Vallecitos Water District	0.863	249,007	0.83	232,630	16,377
Valley Center Municipal Water District	0.9363	170,482	0.96	169,815	667
Valley County Water District	0.815	53,026	0.82	51,863	1,163
Valley of the Moon Water District	0.8661	29,496	0.87	28,828	668
Vandenberg Village Community Services District	0.8775	25,019	0.88	24,421	598
Vista Irrigation District	1.7229	411,721	1.99	461,957	(50,236)
W.H. Wilbur Reclamation District No. 825	0.9665	2,175	0.97	2,183	(8)
Walnut Valley Water District	1.0299	175,131	0.98	161,899	13,232



## 25k SCENARIO

EntityName	New ExMod Used	New Deposit Premium	Prod ExMod Used	Prod Deposit Premium	Premium Change
Water Employee Services Authority	0.7567	298,811	0.85	326,025	(27,214)
Water Replenishment District of Southern California	0.9071	121,576	0.99	128,921	(7,345)
Weaverville Community Services District	0.9221	10,628	0.92	10,355	273
West Basin Municipal Water District	0.7043	120,709	0.71	118,221	2,488
West Orange County Water Board	0.92	11,537	0.92	11,263	274
West Stanislaus Irrigation District	0.8682	28,668	0.87	27,952	716
West Valley Water District	1.0072	189,972	0.81	148,422	41,550
Westborough Water District	0.8843	22,482	0.89	22,029	453
Western Canal Water District	0.8791	24,405	0.88	23,779	626
Western Municipal Water District	1.0666	416,935	1.1	417,657	(722)
Wheeler Crest Community Services District	0.9665	2,131	0.97	2,139	(8)
Wheeler Ridge-Maricopa Water Storage District	0.7758	74,075	0.78	72,376	1,699
Woodbridge Irrigation District	1.7076	65,963	1.61	60,498	5,465
Wynola Water District	0.9665	2,131	0.97	2,139	(8)
Yolo County Flood Control & Water Conservation District	0.8304	45,381	0.83	44,102	1,279
Yorba Linda Water District	1.0219	207,583	1.06	209,177	(1,594)
Yuima Municipal Water District	0.8621	31,141	0.86	30,222	919

## 25k SCENARIO

EntityName	New ExMod Used	New Deposit Premium	Prod ExMod Used	Prod Deposit Premium	Premium Change
Sweetwater Authority	0.5876	218,648	0.78	281,918	(63,270)
Rancho California Water District	0.5771	122,047	0.77	183,772	(61,725)
Helix Water District	0.9303	352,735	1.12	412,482	(59,747)
Vista Irrigation District	1.7229	411,721	1.99	461,957	(50,236)
Cucamonga Valley Water District	0.7088	226,239	0.83	257,334	(31,095)
South Coast Water District	1.1138	280,883	1.26	308,664	(27,781)
Water Employee Services Authority	0.7567	298,811	0.85	326,025	(27,214)
Marina Coast Water District	0.7584	84,077	0.97	104,493	(20,416)
Laguna Beach County Water District	0.7888	102,443	0.96	121,139	(18,696)
Mesa Water District	1.1375	206,941	1.27	224,461	(17,520)
Santa Fe Irrigation District	1.1484	151,978	1.29	165,873	(13,895)
Fresno Irrigation District	1.0257	152,344	1.15	165,953	(13,609)
Sacramento Suburban Water District	0.7858	120,137	0.89	132,198	(12,061)
El Toro Water District	0.7372	128,066	0.83	140,079	(12,013)
Calleguas Municipal Water District	0.7361	145,916	0.82	157,910	(11,994)
Calaveras County Water District	0.7019	118,483	0.78	127,917	(9,434)
Desert Water Agency	0.6659	141,215	0.73	150,389	(9,174)
Soquel Creek Water District	0.8142	105,830	0.91	114,927	(9,097)
Mission Springs Water District	0.88	80,282	0.99	87,773	(7,491)
Water Replenishment District of Southern California	0.9071	121,576	0.99	128,921	(7,345)
Moulton Niguel Water District	0.8547	278,688	0.89	281,883	(3,195)
Alta Irrigation District	1.1634	45,835	1.27	48,669	(2,834)
Coastside County Water District	0.7995	61,736	0.86	64,545	(2,809)
Amador Water Agency	0.7743	79,106	0.82	81,410	(2,304)
Panoche Water District	0.7988	89,816	0.84	91,777	(1,961)
Yorba Linda Water District	1.0219	207,583	1.06	209,177	(1,594)
Clear Creek Community Services District	0.9369	25,917	1.02	27,464	(1,547)
Reclamation District No. 108	0.9566	46,254	1.01	47,489	(1,235)
Pebble Beach Community Services District	0.9669	53,047	1.01	53,875	(828)
Tulare Irrigation District	1.0128	45,373	1.06	46,183	(810)
Western Municipal Water District	1.0666	416,935	1.1	417,657	(722)

## 25k SCENARIO

Entity Name	New ExMod Used	New Deposit Premium	Prod ExMod Used	Prod Deposit Premium	Premium Change
Idyllwild Water District	1.1755	27,630	1.23	28,153	(523)
Golden Hills Community Services District	0.8874	25,652	0.93	26,167	(515)
San Gabriel Valley Municipal Water District	0.9003	27,983	0.94	28,434	(451)
Camrosa Water District	1.0041	64,931	1.04	65,377	(446)
Trabuco Canyon Water District	1.0138	60,638	1.05	61,057	(419)
San Bernardino Valley Water Conservation District	0.9232	25,631	0.96	25,944	(313)
Elsinore Valley Municipal Water District	0.9381	6,829	1	7,132	(303)
Kern Delta Water District	1.0354	65,117	1.07	65,420	(303)
Palmdale Water District	0.9702	199,559	1	199,817	(258)
Rosedale-Rio Bravo Water Storage District	0.9374	31,763	0.97	31,980	(217)
Kern County Water Agency	0.9122	182,849	0.94	183,045	(196)
Cottonwood Water District	0.9468	7,557	0.99	7,737	(180)
Pajaro/Sunny Mesa Community Services District	1.0157	22,537	1.05	22,690	(153)
Stinson Beach County Water District	0.9876	27,813	1.02	27,960	(147)
Suisun-Solano Water Authority	1.1233	3,074	1.17	3,186	(112)
Rio Linda/Elverta Community Water District	0.8924	20,801	0.92	20,885	(84)
Scotia Community Services District	0.964	2,497	1	2,580	(83)
Laton Community Services District	0.9602	10,009	0.99	10,085	(76)
Friant North Authority	0.9665	2,175	1	2,250	(75)
Santa Rosa Regional Resources Authority	0.9665	2,175	1	2,250	(75)
South Valley Water Banking Authority	0.9665	2,175	1	2,250	(75)
Panoche Drainage District	2.8155	6,208	2.83	6,240	(32)
Centerville Community Services District	0.984	13,056	1.01	13,077	(21)
Sacramento River West Side Levee District	0.9662	2,202	0.97	2,211	(9)
Calpella County Water District	0.9655	2,293	0.97	2,301	(8)
Reclamation District No. 1606	0.966	2,236	0.97	2,244	(8)
Knights Landing Ridge Drainage District	0.9663	2,195	0.97	2,203	(8)
Antelope Valley State Water Contractors Association	0.9665	2,175	0.97	2,183	(8)
Camp Far West Irrigation District	0.9665	2,175	0.97	2,183	(8)
Deer Creek & Tule River Authority	0.9665	2,175	0.97	2,183	(8)
Devil's Den Water District	0.9665	2,131	0.97	2,139	(8)

## 25k SCENARIO

EntityName	New ExMod Used	New Deposit Premium	Prod ExMod Used	Prod Deposit Premium	Premium Change
Empire West Side Irrigation District	0.9665	2,131	0.97	2,139	(8)
Kaweah River Power Authority	0.9665	2,175	0.97	2,183	(8)
Le Grand-Athlone Water District	0.9665	2,131	0.97	2,139	(8)
North San Joaquin Water Conservation District	0.9665	2,131	0.97	2,139	(8)
Pacheco Water District	0.9665	2,131	0.97	2,139	(8)
Pomona-Walnut-Rowland JWLC	0.9665	2,175	0.97	2,183	(8)
Puente Basin Water Agency	0.9665	2,131	0.97	2,139	(8)
Ramirez Water District	0.9665	2,131	0.97	2,139	(8)
Reclamation District No. 307	0.9665	2,175	0.97	2,183	(8)
Reclamation District No. 744	0.9665	2,131	0.97	2,139	(8)
Root Creek Water District	0.9665	2,175	0.97	2,183	(8)
Rural North Vacaville Water District	0.9665	2,131	0.97	2,139	(8)
Sacramento Groundwater Authority	0.9665	2,131	0.97	2,139	(8)
Santiago Aqueduct Commission	0.9665	2,131	0.97	2,139	(8)
Semitropic-Rosamond Water Bank Authority	0.9665	2,175	0.97	2,183	(8)
Sierra County Waterworks District No. 1 (Calpine)	0.9665	2,175	0.97	2,183	(8)
Sites Project Joint Powers Authority	0.9665	2,175	0.97	2,183	(8)
South Yuba Water District	0.9665	2,175	0.97	2,183	(8)
Tri-Valley Water District	0.9665	2,175	0.97	2,183	(8)
Upper Santa Clara Valley Joint Powers Authority	0.9665	2,131	0.97	2,139	(8)
W.H. Wilbur Reclamation District No. 825	0.9665	2,175	0.97	2,183	(8)
Wheeler Crest Community Services District	0.9665	2,131	0.97	2,139	(8)
Wynola Water District	0.9665	2,131	0.97	2,139	(8)
Millview County Water District	0.9657	2,225	0.97	2,232	(7)
Reclamation District No. 2047	0.9651	2,351	0.97	2,357	(6)
Omochumne-Hartnell Water District	0.9646	2,419	0.96	2,401	18
Glide Water District	0.9647	2,400	0.96	2,382	18
San Juan Ridge County Water District	0.9639	2,515	0.96	2,495	20
Brophy Water District	0.9642	2,478	0.96	2,458	20
Ducor Community Services District	0.9623	2,675	0.96	2,652	23
Rio Alto Water District	0.9075	17,372	0.93	17,347	25

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## 25k SCENARIO

Entity Name	New ExMod Used	New Deposit Premium	Prod ExMod Used	Prod Deposit Premium	Premium Change
Pinyon Pines County Water District	0.9593	3,181	0.96	3,154	27
Scott Valley Irrigation District	0.9594	3,169	0.96	3,142	27
Dudley Ridge Water District	0.9576	3,444	0.96	3,416	28
Sonoma Mountain County Water District	0.9589	3,169	0.96	3,141	28
Sierra Highlands Community Services District	0.9574	3,470	0.96	3,441	29
Free Water County Water District	0.9552	3,839	0.96	3,809	30
Pescadero Reclamation District No. 2058	1.071	8,757	1.09	8,724	33
Sierra Cedars Community Services District	1.3951	4,823	1.39	4,755	68
Porterville Irrigation District	0.9452	5,391	0.95	5,321	70
Apple Valley Foothill County Water District	1.2554	5,953	1.26	5,883	70
Kings River Water District	0.9447	5,776	0.95	5,702	74
Gravelly Ford Water District	0.952	4,388	0.95	4,314	74
Dunnigan Water District	0.9392	6,587	0.94	6,460	127
Central San Joaquin Water Conservation District	0.936	7,675	0.94	7,547	128
Laytonville County Water District	0.9368	7,340	0.94	7,212	128
Mariana Ranchos County Water District	0.9404	6,337	0.94	6,209	128
Montague Water Conservation District	0.9427	5,882	0.94	5,754	128
Circle Oaks County Water District	0.9393	6,794	0.94	6,663	131
Riverdale Irrigation District	0.9406	6,502	0.94	6,371	131
Rand Communities Water District	0.9432	5,959	0.94	5,828	131
Apple Valley Heights County Water District	0.9424	6,127	0.94	5,995	132
Corning Water District	0.9432	5,963	0.94	5,831	132
Alpaugh Community Services District	0.9405	6,536	0.94	6,403	133
North Delta Water Agency	0.943	6,120	0.94	5,986	134
Angiola Water District	1.0041	17,173	1.02	17,004	169
Saucelito Irrigation District	0.9253	9,820	0.93	9,643	177
Central Water District	0.9243	10,388	0.93	10,210	178
Boron Community Services District	0.9244	10,361	0.93	10,182	179
Redwood Valley County Water District	0.9257	10,009	0.93	9,825	184
Midway Heights County Water District	0.9269	9,414	0.93	9,230	184
Kanawha Water District	0.9275	9,254	0.93	9,069	185

## 25k SCENARIO

EntityName	New ExMod Used	New Deposit Premium	Prod ExMod Used	Prod Deposit Premium	Premium Change
Majestic Pines Community Services District	0.9306	8,507	0.93	8,315	192
Feather Water District	0.9284	9,332	0.93	9,138	194
Provident Irrigation District	0.9284	9,317	0.93	9,122	195
Alpaugh Irrigation District	0.9306	8,528	0.93	8,333	195
Orosi Public Utility District	0.9311	8,400	0.93	8,205	195
Madera-Chowchilla Water & Power Authority	0.9289	9,199	0.93	9,003	196
Reclamation District No. 999	0.9293	9,092	0.93	8,895	197
Ivanhoe Public Utility District	0.9295	9,046	0.93	8,849	197
Fall River Valley Community Services District	0.932	8,453	0.93	8,251	202
Palo Verde Irrigation District	0.9446	99,515	0.97	99,305	210
South Sutter Water District	0.9952	19,532	1.01	19,313	219
Sierra Lakes County Water District	0.9171	11,974	0.92	11,723	251
Pleasant Valley County Water District	0.9183	11,647	0.92	11,388	259
Pixley Irrigation District	0.9184	11,995	0.92	11,727	268
Weaverville Community Services District	0.9221	10,628	0.92	10,355	273
West Orange County Water Board	0.92	11,537	0.92	11,263	274
Kings County Water District	0.9227	10,477	0.92	10,201	276
Princeton-Codora-Glenn Irrigation District	0.9213	11,192	0.92	10,913	279
Ivanhoe Irrigation District	0.922	10,986	0.92	10,706	280
Frazier Park Public Utility District	0.9225	10,861	0.92	10,578	283
Maine Prairie Water District	0.9232	10,670	0.92	10,386	284
Humboldt Community Services District	0.9403	41,089	0.96	40,799	290
Littlerock Creek Irrigation District	0.9054	15,402	0.91	15,091	311
Forestville Water District	0.9054	15,398	0.91	15,086	312
Southern San Joaquin Municipal Utility District	0.9065	15,524	0.91	15,192	332
Kinneloa Irrigation District	0.9079	14,617	0.91	14,284	333
Friant Power Authority	0.9074	15,241	0.91	14,902	339
Aromas Water District	0.9082	14,987	0.91	14,642	345
Sutter Extension Water District	0.9102	13,933	0.91	13,584	349
Los Alamos Community Services District	0.9103	13,919	0.91	13,569	350
Mountain Gate Community Services District	0.9097	14,541	0.91	14,184	357

## 25k SCENARIO

Entity Name	New ExMod Used	New Deposit Premium	Prod ExMod Used	Prod Deposit Premium	Premium Change
San Joaquin River Exchange Contractors Water Authority	0.9118	13,488	0.91	13,129	359
Kern Water Bank Authority	0.8937	19,194	0.9	18,826	368
Reclamation District No. 1500	0.8943	19,576	0.9	19,190	386
Madera Water District	1.5948	7,881	1.54	7,486	395
Reclamation District No. 2068	0.8972	18,001	0.9	17,592	409
Calaveras Public Utility District	0.8991	17,407	0.9	16,978	429
Richvale Irrigation District	0.8996	17,222	0.9	16,789	433
American River Flood Control District	0.8838	22,683	0.89	22,238	445
La Canada Irrigation District	0.8838	22,691	0.89	22,246	445
Shafter-Wasco Irrigation District	0.8842	22,546	0.89	22,095	451
Westborough Water District	0.8843	22,482	0.89	22,029	453
Castroville Community Services District	0.9012	17,245	0.9	16,783	462
Del Puerto Water District	0.9032	16,066	0.9	15,603	463
Kern-Tulare Water District	0.8864	21,743	0.89	21,257	486
Del Paso Manor Water District	1.1338	17,508	1.13	17,016	492
Bolinas Community Public Utility District	0.8889	20,857	0.89	20,336	521
San Geronio Pass Water Agency	0.8907	20,236	0.89	19,692	544
Borrego Water District	0.8754	25,804	0.88	25,246	558
Utica Water & Power Authority	0.8904	20,973	0.89	20,415	558
Belridge Water Storage District	0.8932	19,369	0.89	18,798	571
Mojave Public Utility District	0.8932	19,340	0.89	18,769	571
North Yuba Water District	0.8927	20,144	0.89	19,561	583
Vandenberg Village Community Services District	0.8775	25,019	0.88	24,421	598
San Luis Water District	0.8633	30,636	0.87	30,037	599
Thermalito Water and Sewer District	0.8785	24,648	0.88	24,032	616
Consolidated Irrigation District	0.864	30,359	0.87	29,742	617
South Montebello Irrigation District	0.8789	24,488	0.88	23,865	623
Western Canal Water District	0.8791	24,405	0.88	23,779	626
James Irrigation District	0.8637	31,470	0.87	30,840	630
Lakeside Water District	0.8797	24,176	0.88	23,540	636
East Orange County Water District	0.8811	23,657	0.88	23,001	656

## 25k SCENARIO

EntityName	New ExMod Used	New Deposit Premium	Prod ExMod Used	Prod Deposit Premium	Premium Change
Quartz Hill Water District	0.8659	29,582	0.87	28,918	664
Valley Center Municipal Water District	0.9363	170,482	0.96	169,815	667
Valley of the Moon Water District	0.8661	29,496	0.87	28,828	668
Bodega Bay Public Utility District	0.8819	23,381	0.88	22,712	669
Regional Water Authority	0.8824	23,190	0.88	22,514	676
Tulare Lake Basin Water Storage District	0.8824	23,205	0.88	22,529	676
Twentynine Palms Water District	0.8533	35,980	0.86	35,271	709
West Stanislaus Irrigation District	0.8682	28,668	0.87	27,952	716
Crescenta Valley Water District	1.1057	105,061	1.13	104,343	718
Foothill Municipal Water District	0.8688	28,398	0.87	27,670	728
Lost Hills Water District	0.8548	34,263	0.86	33,530	733
Delano-Earlimart Irrigation District	0.8685	29,458	0.87	28,714	744
Patterson Irrigation District	0.8698	28,017	0.87	27,269	748
La Puente Valley County Water District	0.8556	33,898	0.86	33,142	756
Orchard Dale Water District	0.8711	27,502	0.87	26,728	774
Browns Valley Irrigation District	0.8714	27,401	0.87	26,622	779
Berrenda Mesa Water District	1.1074	24,014	1.1	23,233	781
Crestline Village Water District	0.8703	28,707	0.87	27,924	783
Crestline-Lake Arrowhead Water Agency	0.8705	28,632	0.87	27,846	786
Buena Vista Water Storage District	0.8439	39,049	0.85	38,250	799
Pinedale County Water District	1.1842	22,012	1.17	21,195	817
San Gabriel County Water District	0.8446	38,766	0.85	37,941	825
San Gabriel Basin Water Quality Authority	0.873	27,594	0.87	26,761	833
Lindsay-Strathmore Irrigation District	0.873	28,160	0.87	27,311	849
Banta Carbona Irrigation District	0.8602	31,926	0.86	31,051	875
Big Bear Municipal Water District	0.8454	39,618	0.85	38,739	879
Chowchilla Water District	0.8606	31,766	0.86	30,881	885
Yuima Municipal Water District	0.8621	31,141	0.86	30,222	919
Laguna Irrigation District	1.3998	18,496	1.36	17,538	958
Pajaro Valley Water Management Agency	0.8491	36,716	0.85	35,748	968
Carpinteria Valley Water District	0.8233	48,819	0.83	47,847	972



## 25k SCENARIO

Entity Name	New ExMod Used	New Deposit Premium	Prod ExMod Used	Prod Deposit Premium	Premium Change
Lower Tule River Irrigation District	0.823	50,547	0.83	49,560	987
Joshua Basin Water District	0.8247	48,174	0.83	47,136	1,038
Beaumont-Cherry Valley Water District	0.8127	54,174	0.82	53,135	1,039
Chino Basin Water Conservation District	0.8516	35,624	0.85	34,584	1,040
San Benito County Water District	0.8251	47,953	0.83	46,898	1,055
Tranquillity Irrigation District	1.1213	29,715	1.11	28,637	1,078
Kaweah Delta Water Conservation District	0.8396	41,030	0.84	39,918	1,112
Valley County Water District	0.815	53,026	0.82	51,863	1,163
Upper San Gabriel Valley Municipal Water District	0.8291	46,025	0.83	44,798	1,227
Florin Resource Conservation District	0.8044	58,474	0.81	57,232	1,242
East Contra Costa Irrigation District	0.8296	45,750	0.83	44,504	1,246
Yolo County Flood Control & Water Conservation District	0.8304	45,381	0.83	44,102	1,279
Mid-Peninsula Water District	0.8308	45,188	0.83	43,894	1,294
Montecito Water District	0.8061	57,595	0.81	56,254	1,341
San Dieguito Water District	0.8189	51,005	0.82	49,650	1,355
Bella Vista Water District	0.819	50,975	0.82	49,615	1,360
Humboldt Bay Municipal Water District	0.8072	57,021	0.81	55,619	1,402
North Coast County Water District	0.8211	51,495	0.82	49,994	1,501
Solano County Water Agency	0.8108	55,139	0.81	53,546	1,593
Glenn-Colusa Irrigation District	0.7415	94,156	0.75	92,534	1,622
Stockton East Water District	0.7635	81,115	0.77	79,493	1,622
Kings River Conservation District	0.7643	80,643	0.77	78,949	1,694
Wheeler Ridge-Maricopa Water Storage District	0.7758	74,075	0.78	72,376	1,699
Mojave Water Agency	0.7527	90,230	0.76	88,525	1,705
Rowland Water District	0.8	60,821	0.8	59,115	1,706
Scotts Valley Water District	1.4248	76,335	1.43	74,492	1,843
Antelope Valley-East Kern Water Agency	0.7442	92,491	0.75	90,569	1,922
Ramona Municipal Water District	0.745	92,049	0.75	90,040	2,009
Madera Irrigation District	0.7792	74,424	0.78	72,401	2,023
Three Valleys Municipal Water District	0.7804	71,475	0.78	69,426	2,049
Kirkwood Meadows Public Utility District	1.2165	50,823	1.2	48,762	2,061

## 25k SCENARIO

EntityName	New ExMod Used	New Deposit Premium	Prod ExMod Used	Prod Deposit Premium	Premium Change
Municipal Water District of Orange County	0.7565	87,898	0.76	85,805	2,093
Hi-Desert Water District	0.7685	80,717	0.77	78,590	2,127
Central Coast Water Authority	0.7714	76,565	0.77	74,268	2,297
Central California Irrigation District	0.7476	93,382	0.75	91,028	2,354
Goleta Water District	0.6617	143,848	0.67	141,493	2,355
Fresno Metropolitan Flood Control District	0.6934	123,852	0.7	121,468	2,384
West Basin Municipal Water District	0.7043	120,709	0.71	118,221	2,488
Solano Irrigation District	0.6729	136,799	0.68	134,297	2,502
Reclamation District No. 1004	2.1552	26,293	1.99	23,701	2,592
Bard Water District	1.6544	33,162	1.56	30,464	2,698
Tahoe City Public Utility District	0.7287	101,910	0.73	99,193	2,717
San Juan Water District	0.7207	106,795	0.72	103,659	3,136
Channel Islands Beach Community Services District	1.7077	38,709	1.61	35,543	3,166
Georgetown Divide Public Utility District	2.0018	84,946	1.98	81,720	3,226
Citrus Heights Water District	1.2078	95,080	1.2	91,814	3,266
Terra Bella Irrigation District	0.9935	26,236	0.88	22,622	3,614
Butte Water District	1.886	35,741	1.73	31,945	3,796
Palm Ranch Irrigation District	2.8954	35,247	2.61	31,016	4,231
Carmichael Water District	1.6501	115,703	1.63	111,097	4,606
Corcoran Irrigation District	2.2058	55,275	2.07	50,504	4,771
Clearlake Oaks County Water District	2.4838	68,226	2.37	63,368	4,858
Serrano Water District	1.681	47,955	1.55	43,038	4,917
Pico Water District	1.6265	52,326	1.51	47,270	5,056
Woodbridge Irrigation District	1.7076	65,963	1.61	60,498	5,465
Rincon Del Diablo Municipal Water District	1.5445	97,041	1.49	91,010	6,031
Cachuma Operation and Maintenance Board	1.4718	68,635	1.37	62,130	6,505
La Habra Heights County Water District	2.1247	66,632	1.97	60,120	6,512
Fair Oaks Water District	1.2098	86,160	1.15	79,610	6,550
Oakdale Irrigation District	0.8287	132,859	0.81	126,167	6,692
Santa Ynez River Water Conservation District Improvemei	1.4491	71,632	1.35	64,892	6,740
Mission Hills Community Services District	2.7034	61,995	2.47	55,162	6,833

## 25k SCENARIO

EntityName	New ExMod Used	New Deposit Premium	Prod ExMod Used	Prod Deposit Premium	Premium Change
Byron-Bethany Irrigation District	1.9168	75,695	1.79	68,760	6,935
Purissima Hills Water District	2.6246	65,094	2.4	57,955	7,139
Paradise Irrigation District	1.2644	104,226	1.19	95,337	8,889
Friant Water Authority	1.478	170,376	1.44	161,300	9,076
Semitropic Water Storage District	1.1688	132,535	1.11	122,308	10,227
Mammoth Community Water District	1.162	130,452	1.1	119,997	10,455
Arvin-Edison Water Storage District	1.1747	130,810	1.11	120,112	10,698
Tehachapi-Cummings County Water District	2.0695	100,835	1.88	89,075	11,760
South Feather Water & Power Agency	1.0159	181,913	0.97	168,743	13,170
Fallbrook Public Utility District	1.0424	170,394	0.99	157,222	13,172
Walnut Valley Water District	1.0299	175,131	0.98	161,899	13,232
San Luis & Delta-Mendota Water Authority	0.935	215,061	0.9	201,095	13,966
Merced Irrigation District	0.8995	322,652	0.88	306,607	16,045
Vallecitos Water District	0.863	249,007	0.83	232,630	16,377
Castaic Lake Water Agency	1.304	450,664	1.29	433,046	17,618
West Valley Water District	1.0072	189,972	0.81	148,422	41,550
Orange County Water District	0.5837	379,165	0.49	309,147	70,018

209 districts  
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