

Executive Committee Meeting



YOUR BEST PROTECTION

ACWA JPIA
2100 Professional Drive
Roseville, CA 95661

Friday
June 27, 2025
8:00 AM

Chair: Melody A. McDonald, San Bernardino Valley Water Conservation District

Ernie Avila, Contra Costa Water District, ACWA VP

Brent Hastey, Reclamation District 784

Chris Kapheim, Kings River Conservation District

Szu Pei Lu-Yang, Rowland Water District

Scott Ratterman, Calaveras County Water District

Randall J. Reed, Cucamonga Valley Water District

J. Bruce Rupp, Humboldt Bay Municipal Water District

David Wheaton, Citrus Heights Water District

Executive Committee Core Values

Trust | Integrity | Listen | Good of the Whole



EXECUTIVE COMMITTEE MEETING

AGENDA

JPIA Executive Conference Room
2100 Professional Drive
Roseville, CA 95661

Executive Committee Core Values

Trust | Integrity | Listen | Good of the Whole

Friday, June 27, 2025 – 8:00 a.m.

Zoom Link Meeting ID: 532 180 4035; Password: 5742; Telephone No.: 1 (669) 900-6833

This meeting shall consist of a simultaneous Zoom teleconference call at the ACWA JPIA, 2100 Professional Drive, Roseville, CA 95661 and the following remote site:

- Lu-Yang – 500 N. Brand Boulevard, Suite 1850, Glendale
- McDonald - 254 E. Valley Street, San Bernardino
- Reed – Lewis & Clark Resort, Cabin 7, 43496 Shore Drive, Yankton, South Dakota

WELCOME, CALL TO ORDER, ANNOUNCEMENT OF QUORUM, AND INTRODUCTIONS

PLEDGE OF ALLEGIANCE

EVACUATION PROCEDURES

ANNOUNCE 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 Ralph M. Brown Act.

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

HYBRID PARTICIPATION GUIDELINES (see back page of the packet)

ADDITIONS TO OR DELETIONS FROM THE AGENDA

I. CONSENT AGENDA

- * A. Approve the Minutes of the March 28, 2025 and March 31, 2025 Meetings

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B. Ratify the JPIA disbursements of: Vendor payments, Employee Benefits claim payments, Payroll, and Summary of Confidential Claims payments for the Liability, Property, & Workers Compensation Programs: March 16-31, 2025; April 1-15, 2025; April 16-30, 2025; May 1-15, 2025; May 16-31, 2025; and June 1-15, 2025, pursuant to Government Code Section 53910 et seq.

C. Approve an Excused Absence for any Executive Committee Member

* D. Significant Claims Report 17

* E. Claims Audit Report 18

II. **RECOGNITION**

Beatty * A. Recognition of Employee Milestone Anniversary and Retirements 45

III. **ADMINISTRATION**

McDonald A. Report on Meetings Attended on Behalf of the JPIA

Beatty * B. Review and Take Action on Selection of President and Vice-President of the Executive Committee 46

Beatty * C. Process for Advisory Committee Eligibility, Appointments, and Participation 47

IV. **PROGRAMS**

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Jobe * B. Review and Take Action on the 2025-26 Underground Storage Tank Pollution Liability Program Renewal 54

V. **CALIFORNIA WATER INSURANCE FUND**

Ratterman * A. Review of the California Water Insurance Fund (CWIF) Board of Directors' Meeting Held on June 4, 2025 in Salt Lake City, Utah 56

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| McDonald | * A. Review and take action on recommendation of the Personnel Committee meeting held on June 2, 2024. Action item from this meeting include: <ul style="list-style-type: none"> • Updated Salary Schedule | 57 |
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VII. WORKERS' COMPENSATION PROGRAM COMMITTEE

- | | | |
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| | * A. Review and take action on recommendations of the Workers' Compensation Program Committee meeting held on June 26, 2025. Action items from this meeting include: <ul style="list-style-type: none"> • 2025-26 Workers' Compensation Memorandum of Coverage (MOC) • 2025-26 Reinsurance Renewal • 2025-26 Member Contributions | 59 |
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VIII. PROPERTY PROGRAM COMMITTEE

- | | | |
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| Kapeim | * A. Review and take action on recommendations of the Property Program Committee meeting held on June 26, 2025. Action items from this meeting include: <ul style="list-style-type: none"> • 2025-26 Crime Memorandum of Coverage (MOC) • 2025-26 Property Memorandum of Coverage (MOC) • 2025-26 Reinsurance Renewal • 2025-26 Member Contributions | 61 |
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X. UPCOMING MEETING

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| McDonald | A. Future Agenda Items | |
| McDonald | * B. Review Availability of Committee Members for Upcoming Meeting on July 15, 2025 to be Held at the Paradise Point Resort & Spa in San Diego | 65 |

XI. CLOSED SESSION

- A. Conference with Legal Counsel (tort liability losses, public liability losses/claims, or workers' compensation liability claims) – Pursuant to Government Code Sec. 54956.95.

Greenfield

- 1. Ellison et al v. Otay Water District (DOL 2/23/24)

- B. Conference with Legal Counsel pending or threatened litigation Pursuant to Government Code Section 54956.95

Greenfield

- 1. Light v. ACWA JPIA (July 26, 2024)

Greenfield

- 2. Nogosek v. ACWA JPIA (September 17, 2024)

ADJOURN

***Related Items Enclosed**

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

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



Unapproved Minutes

Executive Committee Meeting

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

March 28, 2025

MEMBERS PRESENT

Chair: Melody A. McDonald, San Bernardino Valley Water Conservation District

Vice-Chair: David Drake, Rincon del Diablo Municipal Water District

Ernie Avila, Contra Costa Water District

Chris Kapheim, Kings River Conservation District

Szu Pei Lu-Yang, Rowland Water District

Scott Ratterman, Calaveras County Water District

Randall Reed, Cucamonga Valley Water District

J. Bruce Rupp, Humboldt Bay Municipal Water District

David Wheaton, Citrus Heights Water District

MEMBERS ABSENT

None.

STAFF PRESENT

Chief Executive Officer/Secretary: Adrienne Beatty

Laura Baryak, Event Planner

Chimene Camacho, Senior Executive Assistant to the CEO (*Recording Secretary*)

Adam Dedmon, Employee Benefits Manager

David deBernardi, Director of Finance

Robin Flint, Risk Control Manager (via Zoom)

Robert Greenfield, General Counsel

Jennifer Jobe, Director of Pooled Programs

Erik Kowalewski, System/Network Administrator

Kenzie Lundy, Administrative Assistant II

Elisa Sabatini, Director of Member Outreach

Jillian Sciancalepore, Administrative Assistant III

Judy Shiu, Lead Sr. Claims Adjuster

Heidi Singer, Accountant III

Dan Steele, Finance Manager

Kayla Villa, Litigation Manager

Tony Waterford, Human Resources Manager

Nidia Watkins, Member Services Representative II

Mike Whitright, System/Network Administrator

OTHERS IN ATTENDANCE

Tiffany Giammona, ACWA Senior Director of Operations & Member Engagement
Brent Hastey, Reclamation District 784

WELCOME

Chair McDonald welcomed everyone in attendance.

CALL TO ORDER AND ANNOUNCEMENT OF QUORUM

Chair McDonald called the meeting to order at 8:00 a.m. She announced there was a quorum.

PLEDGE OF ALLEGIANCE

Chair McDonald led the Pledge of Allegiance.

EVACUATION PROCEDURES

Ms. Beatty gave the evacuation procedure instructions.

ANNOUNCEMENT RECORDING OF MEETING

Chair McDonald announced that the meeting would be recorded to assist in preparation of minutes. Recordings are kept 30 days following the meeting, as mandated by the Ralph M. Brown Act.

PUBLIC COMMENT

Chair McDonald noted that, as the agenda stated, members of the public would be allowed to address the Executive Committee on any agenda item prior to the Committee's decision on that item. Comments on any issues on the agenda, or not on the agenda, were also welcomed. Chair McDonald announced that she is dedicating today's meeting to Vice-Chair Drake in honor of his final Executive Committee meeting before his retirement on May 12, 2025.

INTRODUCTIONS

Chair McDonald asked that the Executive Committee, staff, and others in attendance introduce themselves.

ADDITIONS TO OR DELETIONS FROM THE AGENDA

Chair McDonald asked for any additions to, or deletions from, the agenda. None were noted.

I. CONSENT AGENDA

Chair McDonald called for approval of the Consent Agenda:

M/S/C (Ratterman/Lu-Yang) (Avila-Yes; Kapheim-Yes; Lu-Yang-Yes;
Ratterman-Yes; Reed-Yes; Rupp-Yes; Wheaton-Yes; McDonald-Yes):
That the Executive Committee approve the minutes of the January 29,
2025 and February 3, 2025 meetings; Ratify JPIA

disbursements of: Vendor Payments, Employee Benefits Claim Payments, Payroll, And Summary of Confidential Claims Payments for the Liability, Property, & Workers' Compensation Programs: January 16-31, 2025; February 1-15, 2025; February 16-28, 2025; and March 1-15, 2026, pursuant to Government Code Section 53910 et seq.; Significant Claims Report; and CEO Performance Evaluation Consultant Contract.

II. ADMINISTRATION

Report on meetings attended on behalf of the JPIA

Directors Ratterman, Reed, Rupp, Kapheim, Drake, Avila, and McDonald reported attending the AGRiP Governance Conference in Las Vegas, Nevada, and Director Wheaton reported attending the CICA Conference in Tucson, Arizona. Both events featured a strong emphasis on Artificial Intelligence.

Overview of Spring Summit and Executive Committee Elections

Ms. Beatty shared the schedule for the upcoming Membership Summit, set for May 12-13, 2025, in Monterey. The Spring Summit will follow the successful format of the fall event, emphasizing educational content and member engagement. Highlights include a celebration of the Leadership Program's 10-year anniversary, featuring testimonials from past participants. Additionally, new potential coverages, such as parametric insurance, will be introduced, and a comprehensive update on the new building purchase will be provided.

Ms. Beatty also provided an update on the Executive Committee elections, which will take place during the Board of Directors' meeting on May 12, 2025. As of today, six completed nomination packages have been received—three from incumbents and three from new candidates. The deadline to submit nomination packages is April 11. Voting will be conducted via paper ballots, as transitioning to electronic voting will require a Bylaws amendment. Staff plans to bring revised language to the Committee at a future meeting, in time to bring the Bylaws changes to the full Board for ratification at the Fall 2025 meeting.

Legislative Advocacy Update

Ms. Sabatini provided an update on AB 428, which closely resembles the previously vetoed AB 2735. The bill proposes allowing private water corporations to enter joint power agreements (JPAs) with public agencies for risk pooling and insurance coverage. To mitigate concerns over financial risks being transferred to public agencies, AB 428 requires JPAs who do allow private water corporations to join them, to be fully reinsured and mandates oversight by the California Public Utilities Commission (CPUC). JPIA is actively working with stakeholders to refine the bill's language and address concerns.

Ms. Sabatini shared that she plans to attend the Insurance Committee meeting scheduled for April 2 to review the Bill, where proposed amendments and stakeholder feedback will be discussed.

Additionally, JPIA is monitoring Senate Bill 41, which focuses on pharmacy benefits by banning spread pricing, ensuring minimum pharmacy reimbursements, and expanding network access through an "any willing pharmacy" provision.

JPIA is also strengthening its legislative advocacy efforts by aligning with other organizations to enhance support for policies benefiting member agencies and addressing industry challenges.

Review and Take Action on Building and Property Ad Hoc Committee

Recommendations

Building and Property Ad Hoc Committee Chair McDonald noted that the Committee is seeking Executive Committee approval for the Ad Hoc Committee to proceed with the purchase process of acquiring a new building as well as future renovations and other building transition details. She noted that the Committee has toured available buildings and discussed: the current real estate market in the Roseville area, available properties within a desirable geographic region having the appropriate size and amenities to meet the JPIA's needs, and the potential re-sale value of the JPIA's current building. The Committee identified a desirable building, from available options, and gave direction to staff to negotiate with the seller on pricing. It was noted that a verbal agreement on price has been reached between JPIA staff and the desirable building owner.

Concerns were raised about delegating authority without first obtaining approval from full Executive Committee for the purchase price of the building and it was suggested that an additional Executive Committee meeting be scheduled as soon as possible to discuss the building purchase in Closed Session so that the Committee may consider granting authority to move forward with the purchase.

Questions were raised regarding the impact on member rates and concern over increased operational costs of a larger building. Mr. DeBernardi reported that as per GASB standards, the current building's purchase price and tenant improvement costs are noted as a depreciated line item in the General and Administrative budget and that cost is spread over a 30-year period. Mr. DeBernardi noted that the estimated additional depreciation cost for the new building is approximately \$150,000 per year over 30 years; therefore, staff anticipates minimal impact on member rates. With regard to operational costs, the higher operational costs are proportional to the additional building size; additionally, some of those costs can potentially be offset by revenue generated from leasing part of the new building to an outside tenant.

A motion was approved to authorize the Building and Property Ad Hoc Committee to move forward with other building purchase and renovation details, subject to full Executive Committee approval of the purchase price. An additional Executive Committee meeting will be scheduled to discuss details in Closed Session.

M/S/C (Rupp/Ratterman) (Avila-Yes; Kapheim-Yes; Lu-Yang-Yes; Ratterman-Yes; Reed-Yes; Rupp-Yes; Wheaton-Yes; Drake-Yes; McDonald-Yes); That the Executive Committee delegate authority to the

Building and Property Ad Hoc Committee to finalize negotiation with the building owner subject to Executive Committee approval and to proceed with all other building purchase and renovation details.

Systems Implementation Update

Mr. Kowalewski provided an overview of the organization's IT systems, highlighting the legacy Claims Enterprise (Ivos) system, which has been in use since 2005. Plans are underway to upgrade to a modern claims system incorporating Microsoft Copilot and the Microsoft Power platform. Other key initiatives include SharePoint migration for file storage and improved collaboration, the implementation of a new property asset management software, RiskStar, and an internally developed Insurance Data Management System (IDMS) program to streamline member management and billing. Recent IT improvements include the implementation of a new internal ticketing system to enhance support request tracking. Future priorities will focus on imaging software to streamline the process of formatting new computers for staff on a standardized rotation based on age, modernizing the website, exploring how to improve the JPIA's learning management system, and transitioning from Crystal Reports to Microsoft Power BI.

Cybersecurity enhancements are also a priority, with planned infrastructure updates and a comprehensive security audit. Ensuring network redundancy and regularly testing backup and recovery procedures were highlighted as critical measures to maintain business continuity.

Underground Storage Tank Pollution Liability Program Update

Ms. Jobe provided an update on the Underground Storage Tank Pollution Liability Program, which currently includes 10 members with 20 tanks - 70% of which are over 38 years old. As insurers become increasingly reluctant to cover aging tanks, staff has recommended phasing out the program. The proposed transition plan encourages converting to above-ground storage or draining existing tanks to mitigate environmental risks. A final meeting was held with agencies requesting individual insurance cost estimates, and staff recommends completing the phase-out by June 30, 2027.

III. FINANCE & AUDIT COMMITTEE

Finance & Audit Committee Chair Drake reported on the recommendations of the Committee from its meeting on March 27, 2025.

M/S/C (Rupp/Wheaton) (Avila-Yes; Kapheim-Yes; Lu-Yang-Yes; Ratterman-Yes; Reed-Yes; Rupp-Yes; Wheaton-Yes; Drake-Yes; McDonald-Yes): That the Executive Committee approve the 2023-24 Audited Financial Statements, as presented, and submit for final approval by the Board of Directors at the subsequent ACWA JPIA Spring Membership Summit in Monterey in May 2025.

M/S/C (Ratterman/Reed) (Avila-Yes; Kapheim-Yes; Lu-Yang-Yes; Ratterman-Yes; Reed-No; Rupp-Yes; Wheaton-Yes; Drake-Yes; McDonald-Yes): That the Executive Committee approve the proposed

Operating Budget for the fiscal year ending September 30, 2026, as presented, and submit for final approval by the Board of Directors at the subsequent ACWA JPIA Spring Membership Summit in Monterey in May 2025.

The Committee discussed the process by which staff monitors and informs the Committee of budget expenditures and potential overages in specific line items. Ms. Beatty noted that, last year, staff initiated a mid-year budget review process, whereby an accounting of actual expenditures to budget, as well as anticipated year-end expenditures will be brought before the Committee annually in September. Ms. Beatty also noted that staff will bring forward options for moving the fiscal year of the JPIA to the Committee for philosophical discussion at a future meeting. A fiscal year shift could better align the JPIA's budget approval process to the start of the fiscal year and actual costs incurred and reduce the amount of forecasting necessary to accurately budget.

On behalf of the Finance Department, Chair Drake presented David deBernardi, the Government Financial Officers Association (GFOA) award for excellence in financial reporting and transparency. This award recognizes the department's commitment to high standards in financial management and accountability. It highlights the successful implementation of best practices in budgeting, auditing, and financial reporting processes.

IV. LIABILITY PROGRAM COMMITTEE

Liability Program Committee Chair Reed reported on the recommendations of the Committee from its meeting on March 27, 2025.

M/S/C (Rupp/Kapheim) (Avila-Yes; Kapheim-Yes; Lu-Yang-Yes; Ratterman-Yes; Reed-Yes; Rupp-Yes; Wheaton-Yes; Drake-Yes; McDonald-Yes): That the Executive Committee approve the revisions to the Liability Program Memorandum of Coverage, effective October 1, 2025.

V. UPDATES

ACWA Update

Ms. Giammona provided ACWA updates, including the appointment of interim Executive Director Marwan Khalifa. Standing meetings have been established between ACWA and JPIA leadership to enhance collaboration, share updates, and align strategic priorities within the water sector. Upcoming regional elections will include positions for ACWA President and Vice President, along with a reset of committee appointments. Additionally, ACWA Region 4 will host an event on April 16 in Manteca, and the Spring Conference and Expo is set for May 13–15 in Monterey.

CEO Update

Ms. Beatty reported on notable staffing changes, including five retirements expected by year-end, with key departures in the liability claims, workers' compensation claims, employee benefits, member education, and member services departments. The

organization is actively recruiting for 12 open or pending positions, combining replacements and new roles to support growth and facilitate knowledge transfer. Due to space limitations, internal department relocations are underway to enhance workflow and team collaboration.

The Executive Committee onboarding is set for July 14–16 in San Diego and will include a DiSC workshop and a financial overview. During the same time, meetings for the Executive Committee, Employee Benefits Program Committee, and the Ad Hoc Employee Handbook and Building and Property Committees are also scheduled to take place in San Diego.

VI. UPCOMING MEETING

Future Agenda items

None.

Availability for Next Meeting: The Executive Committee is scheduled to meet next on June 27, 2025.

VII. CLOSED SESSION

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

M/S/C (Drake/Lu-Yang) (Avila-Yes; Kapheim-Yes; Lu-Yang-Yes; Ratterman-Yes; Reed-Yes; Rupp-Yes; Wheaton-Yes; Drake-Yes; McDonald-Yes): That the Executive Committee adjourn to closed session.

At approximately 10:16 AM., the Executive Committee, upon advice of General Counsel, adjourned to closed session to discuss:

- A. Conference with Legal Counsel (tort liability losses, public liability losses/claims, or workers' compensation liability claims) – Pursuant to Government Code Sec. 54956.95.
 - 1. City of Laguna Niguel v. Moulton Niguel Water District (DOL 11/8/24)
 - 2. Deseret Farms v. Sutter Extension Water District (DOL 12/1/19)
- B. Public Employee Performance Evaluation (Personnel) – Pursuant to Government Code(s) Sec. 54957 and 54957.6 (conference with Labor Negotiators)
 - 1. Position: Chief Executive Officer

The Committee returned to open session at approximately 11:07 AM.

Closed session item A-1: City of Laguna Niguel v. Moulton Niguel Water District
(DOL 11/8/24)

M/S/C (Ratterman/Drake) (Avila-Yes; Kapheim-Yes; Lu-Yang-Yes;
Ratterman-Yes; Reed-Yes; Rupp-Yes; Wheaton-Yes; Drake-Yes;
McDonald-Yes): That the Executive Committee grant authority of
\$540,170.49 to reimburse Moulton Niguel Water District.

Closed session item A-2: Deseret Farms v. Sutter Extension Water District (DOL 12/1/19)
No action taken. Direction given to staff.

Closed session item B-1: Chief Executive Officer.
No action taken. Direction given to staff.

The Executive Committee meeting adjourned at 11:08 AM.

Attest:

X

Melody McDonald
Chair

X

Adrienne Beatty
Secretary



Unapproved Minutes

Executive Committee Meeting

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

March 31, 2025

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

- Avila – 104 Forest Hill Drive, Clayton
- Drake – 325 Rock Ridge Place, Escondido
- Kapheim – 11101 Avenue 412, Dinuba
- Lu-Yang – 500 North Brand Boulevard, Suite 1850, Glendale
- McDonald – – 254 East Valley Street, San Bernardino
- Ratterman – 1216 Magers Road, San Andreas
- Reed – 6171 Columbus Court, Alta Loma
- Rupp – 229 Boyle Drive, Eureka

MEMBERS PRESENT

Chair: Melody A. McDonald, San Bernardino Valley Water Conservation District (via Zoom)

Vice-Chair: David Drake, Rincon del Diablo Municipal Water District (via Zoom)

Ernie Avila, Contra Costa Water District (via Zoom)

Chris Kapheim, Kings River Conservation District (via Zoom)

Szu Pei Lu-Yang, Rowland Water District (via Zoom)

Scott Ratterman, Calaveras County Water District (via Zoom)

Randall Reed, Cucamonga Valley Water District (via Zoom)

J. Bruce Rupp, Humboldt Bay Municipal Water District (via Zoom)

MEMBERS ABSENT

David Wheaton, Citrus Heights Water District

STAFF PRESENT

Chief Executive Officer/Secretary: Adrienne Beatty

Chimene Camacho, Senior Executive Assistant to the CEO (*Recording Secretary*)

Robert Greenfield, General Counsel

Elisa Sabatini, Director of Member Outreach

OTHERS IN ATTENDANCE

None

WELCOME

Vice-Chair Drake welcomed everyone in attendance.

CALL TO ORDER AND ANNOUNCEMENT OF QUORUM

Vice-Chair Drake called the meeting to order at 3:07 PM. He announced there was a quorum.

PUBLIC COMMENT

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

ADDITIONS TO OR DELETIONS FROM THE AGENDA

Vice-Chair Drake asked for any additions to, or deletions from, the agenda. None were noted.

CLOSED SESSION

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

M/S/C (Kapheim/Lu-Yang) (Avila-Yes; Kapheim-Yes; Lu-Yang-Yes; Ratterman-Yes; Reed-Yes; Rupp-Yes; Drake-Yes; McDonald-Yes): That the Executive Committee adjourn to closed session.

At approximately 3:09 PM, the Executive Committee, upon advice of General Counsel, adjourned to closed session to discuss:

A. Conference with Real Property Negotiations - Government Code 54956.9
Conference with Real Property Negotiations - Government Code 54956.9

1. 532 Gibson Drive, Roseville, California 95678
Adrienne Beatty, CEO and Lead Negotiator on behalf of ACWA JPIA as negotiating party
Instructions to the negotiator will concern the price and all terms of payment.

M/S/C (Kapheim/Lu-Yang) (Avila-Yes; Kapheim-Yes; Lu-Yang-Yes; Ratterman-Yes; Reed-Yes; Rupp-Yes; Drake-Yes; McDonald-Yes): That the Executive Committee reconvene to open session.

The Committee returned to open session at approximately 3:29 PM.

Closed Session Item A: No action taken. Direction given to staff.

The Executive Committee meeting adjourned at 3:30 PM.

Attest:

X

Melody McDonald
Chair

X

Adrienne Beatty
Secretary

ACWA JPIA
Significant Claims
June 27, 2025

BACKGROUND

Pursuant to Government Code Section 54957(a)(1)(B), the Ralph M. Brown Act, the following matters were concluded upon direction of the Executive Committee.

CURRENT SITUATION

Renwick vs. South Coast Water District (11/1/2022)

District's contractor, Drill Tech, filed a claim for contribution to repairs to stabilize the slope that eroded due to their work on the Tunnel Project – ADIT-15. The negotiations fell through. The District sent a rejection letter, and the statute of limitations expired without being protected. Drill Tech is now time-barred from any further action, and we closed our file without any loss payment.

Meridian vs. El Toro Water District (11/4/2023)

This claim arose when the District's main pipeline ruptured, flooding the senior living apartment building and causing extensive water damage. This claim was resolved for \$697,690.10.

Laguna Niguel vs. Moulton Niguel Water District (11/8/2024)

This claim occurred when the District's main water pipeline broke, resulting in extensive asphalt damage to the roadway owned by the City of Laguna Niguel. This claim was resolved for \$540,170.49.

RECOMMENDATION

None, information only.

ACWA JPIA
Review of Biennial Claims Audit
June 27, 2025

BACKGROUND

Every two years – as required for Accreditation by the California Association of Joint Powers Authorities (CAJPA) and for Recognition by the Association of Governmental Risk Pools (AGRiP) and as it is a best practice – the JPIA retains an independent auditor to review the claim files of the Liability, Property, and Workers' Compensation programs. The auditors review selected files and provide an evaluation of the department. The Audit reports were provided to the Liability, Property, and Workers' Compensation Advisory Committees, for their review and consideration, at their March, May, and June meetings, respectively.

CURRENT SITUATION

The audit report shows that the combination of members' continual efforts toward claim reductions, JPIA Risk Management, JPIA Member Education, and the excellent work of the JPIA Liability, Property, and Workers' Compensation Claims Departments have resulted in strong Liability, Property, and Workers' Compensation Programs.

RECOMMENDATION

None, information only.



CUSTOMIZED CONSULTING

Workers' Compensation

Strategic Approach
Innovative Solutions
Outstanding Outcomes

Audit Report

ACWA JPIA

December 23rd, 2024

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Appendix

Audit Sheets for Workers Compensation & Property/Liability

INTRODUCTION

The Association of California Water Agencies Joint Powers Insurance Authority (ACWA JPIA) contracted Alta Claims and Insurance Services to conduct an audit regarding the handling of workers' compensation, property and liability claims.

Based on a discovery call, 100 files were randomly selected and reviewed. Within this set of 100 files included 50 workers' claims and 50 property/liability claims.

The audit comprised of reviewing areas in Investigation, Coverage, Medical Management, Disability Management, Indemnity, Benefit Notices, Litigation Management, Subrogation, Reserving, Cost Containment, Documentation, Diary Management and Claims Resolution.

When applicable these categories included questions customized to measure compliance with requirements of CAJPA and AGRIP as well as Industry Best Practices. The customized audit sheets were reviewed and approved by ACWA JPIA prior to the commencement of the audit.

CLAIM SYSTEM

Providing Examiners with effective systems and tools is tantamount in supporting the team in securing great outcomes for ACWA JPIA Members. ACWA JPIA has made continued investments to provide their team with a newer version of IVOS (release # IVOS 5.5.6.10).

This latest version of IVOS helps Examiners to secure better outcomes, comply with regulatory requirements and finalize the resolution of the claim.

This version provides a very robust claimant search capability. The additional search criteria allow for Examiners, Claim Assistants, Supervisors, Managers and other stakeholders an efficient ability to easily find needed claims for review. The notepad provides common sense coding for the type of note with a brief overview. The document image screen provides for easy document type coding, document status, priority and description. All fields can be sorted by date or alphabetically. The Medicare screen allows the Examiner to know real time if the employee is Medicare eligible allowing them to determine the best possible resolution option which could include a Medicare Set Aside. The Correspondence provides a very easy tool to find benefit notices, work status, EAMS forms and other important documents. The Reserve screen is compliant with OSIP requirements concerning itemizing the type of reserve transaction. Upon highlighting a reserve category, reporting is available allowing the reviewer the ability to determine amounts placed in each category, why and when. The payment screen allows for valuable sorting for various categories such as the payment date, payee, amounts, etc. What is very valuable to the ACWA JPIA colleagues, when reserving claims concerning compliance with Regulation § 15300, is the ability to export payments to excel. Once in excel, payments can be sorted, unneeded dates or amounts removed. The remaining amounts can be auto summed so the Examiner can easily get to the average medical spend. This amount is multiplied by the Employee's lifetime when the claim involves the need for future medical care.

WORKERS' COMPENSATION

FILE SELECTION

After conducting a discovery call with ACWA JPIA Leadership, it was decided that 50 workers' compensation claim should be reviewed. Among the 50 files, 28 included lost time indemnity claims, 7 medical only files, 10 future medical care claims and 5 denied. The lost time claims were randomly selected from claims reported in 2021, 2022 and 2023. The selection was conducted and provided to ACWA JPIA ahead of the audit commencing.

AUDIT METHODOLOGY | WORKERS' COMPENSATION

After conducting a discovery call, it was concluded the audit would measure compliance with ACWA JPIA's CPJA/AGRIP standards, industry best practices as well as regulatory and statutory compliance.

The audit comprised of the below 13 categories:

- Investigation
- Medical Management
- Disability Management
- Indemnity Benefits
- Benefit Notices
- Subrogation
- Reserving
- Cost Containment
- Documentation
- Claim Resolution
- Diary Management
- Supervision

Each category is scored on a percentage basis based on the total number of answers receiving a positive finding divided by the total number of answers receiving a positive finding added to the total number of answers receiving a negative finding. Those areas found non-applicable are not factored in the percentage score. The total file score is adding the total yes and no scores from each category into a grand percentage score. Each individual category will be discussed in more detail.

All completed audit sheets were supplied to the ACWA JPIA Team for review. The Team was very engaged providing thoughts for rebuttals. All rebuttals were considered. If the rebuttal could not be granted the reasoning as to why was provided to the Team.

A copy of the audit sheet utilized is included in the Appendix.

EXECUTIVE SUMMARY | WORKERS' COMPENSATION

Please find the below tables of the overall results per category, number of audits conducted per claim type and audits conducted by colleague.

Audit Category	Score
Investigation	87%
Medical Management	96%
Disability Management	95%
Indemnity	88%
Benefit Notices	87%
Litigation Management	88%
Subrogation	87%
Reserving	97%
Cost Containment	100%
Documentation	100%
Claims Resolution	95%
Diary Management	100%
Audit Score	93%

Claim Type	Number of Audits
Indemnity	28
Denied	5
Medical Only	7
Future Med	10
Total	50

ACWA JPIA Colleague	Number of Audits	Claim Type	Audit Score
Monica Sisco	23	IN 14 FM 5 DN 3 MO 1	95%
Patti Rider	15	IN 10 FM 2 DN 1 MO 2	92%
Tandra Vaughan	9	IN 4 FM 3 MO 2	93%
Gino Caruso	3	DN 1 MO 2	90%

The Team did a great job with an overall audit score of 93%.

The cases were investigated with claim decisions made timely. Claim acknowledgment letters were sent consistently and within 48 hours. The correct protocols and procedures were followed in questionable claims. In the event of the assertion of a “serious claim” the correct processes were initiated. An area of opportunity exists by securing the claimed mechanism of injury and parts of the body injured with the location and injured worker.

Medical care was managed very well. It was clear in all cases that the injured employee was directed for appropriate care. The claim documentation was kept current with the diagnosis, prognosis and course of

care. It was apparent when the employee was discharged or had a follow up appointment. Medical mileage was paid properly.

In the event the employee was off work, the Team did a great job of communicating with the location regarding the work status and accommodation. The Team kept in regular contact as the claim progressed tracking disability and the ability of the location to accommodate restrictions. In the event the employee was discharged from care with permanent work restrictions, the Examiner made sure the location was aware of the restrictions in coordinating permanent accommodation or the need for the supplemental job displacement voucher.

Lost-time and permanent impairment benefits were paid correctly in many of the claims reviewed. In a small subset of cases benefits were paid late initially or subsequently.

Benefit notices were sent timely and accurately in most of the claims reviewed. In a small subset of cases some notices were issued late or did not include necessary medical reports as enclosures.

Litigation was managed well by the Team. It was evident by the documentation that the Team has a good grasp on the status of the litigation and directing the defense attorney in what is needed to get the case to the best possible outcome. In a small subset of cases, IVOS was not updated to show the case was litigated, the litigation transmittal not sent and/or the defense counsel not providing their budget.

Subrogation was identified and pursued in accordance with the facts of the case. There were only two instances in which subrogation might have been applicable. The first case dealt with an injury because of tree roots, and it was questioned if the City or County may have been responsible. The second dealt with the potential ability to pursue a manufacturer defect.

The team reserved cases timely, accurately with good reserve rationales.

Cost Containment measures the Team leveraging items such as Utilization Review and Bill Review. The team scores 100% in this category. They did a fantastic job.

Documentation and Diary Management also earned a score of 100%.

Claims were resolved timely and correctly. ACWA JPIA is self-insured and thus claims must be closed in accordance with California Regulations. Claims were not closed prematurely.

In conclusion, the ACWA JPIA Team is doing a great job in adjusting workers' compensation claims for their members.

FINDINGS IN EACH AUDIT CATEGORY

INVESTIGATION | 87%

This category measures 18 different categories dealing with investigating the assertion of a work-related claim. This encompasses elements such as the initial contact with the injured worker and location to making claim decisions timely and adherence to AGRIP and CAJPA requirements such as conducting serious claims investigations when the claim involves stress, heart or a fatality.

Overall, the team is performing well in making decisions timely and reaching out to the various stakeholders. When an outside investigation was required, it was conducted. The protocols regarding serious claim investigations were also completed.

This score is being driven by the elements covered by the Team once reaching the location and/or examiner during voice-to-voice contact. The Team did an excellent job of consistently discussing work status and accommodation. Additionally, documenting that they explained how benefits are provided in a workers' compensation claim with the injured worker. An area of opportunity is for the Team to ask specific questions regarding how the injury occurred, what parts of the body were injured, any history of prior injury and the injured workers' prediction regarding recovery.

MEDICAL MANAGEMENT | 96%

This category measures 7 different categories dealing with medical management. The team did well in this category regarding medical management. Contacts with the applicable medical provider were conducted in a timely manner on a majority of the claims. In a small subset of claims, the contacts with the physician were conducted late. In most of the cases, the Examiner noted the last medical appointment, next appointment and the prognosis, diagnosis and treatment plan. Most of the cases mileage was reimbursed correctly.

This audit found 7 instances of noncompliance out of the 350 items measured.

As noted above there were only a few instances in which the team was late contacting the initial provider or did not note the current medical status or next medical appointment. But this was not the norm in most cases reviewed.

DISABILITY MANAGEMENT | 95%

The team did a good job regarding disability management. This category measures how the Examiner is working with the location and physician to secure restrictions and return the employee back to work. In the event the employee is found MMI, this category looks at how the Examiner is communicating any relevant permanent work restrictions to the location to enable an interactive discussion.

The Examiner's and internal resources communicated with the locations regularly concerning work status and changes in status. In the instances in which the employee was found with permanent work restrictions, the Examiners immediately reached out communicating the restrictions asking the location regarding permanent accommodation, along with a date in which the interactive process should be completed.

Out of the 50 claims that involved disability management, only 4 claims were found with an issue regarding this category.

INDEMNITY | 88%

The team did a good job of calculating and documenting wage statements. In addition, a large majority of the cases reviewed demonstrated that the team is calculating and paying indemnity

benefits timely and accurately. This includes coordinating Salary Continuation timely with the Location.

Below are some statistics around payment of indemnity benefits.

35 Claims Reviewed with SC/Temporary Disability Benefits Owed
37 Claims Reviewed with Indemnity Benefits Owed
29 Claims Reviewed with Subsequent Indemnity Benefits Owed
14 Claims Reviewed with Permanent Disability Benefits Owed

- Unpaid/Uncontested Compensation
 - 1 case out of 37 cases was found with unpaid/uncontested compensation
 - Unpaid compensation totaled \$58.00
- Late First Payment of Temporary Disability or Notice of Salary Continuation
 - 4 cases were found with a late first payment of TD or Notice of Salary Continuation out of 35 cases requiring the payment of TD benefits.
- Late First Payment of Permanent Disability Benefits
 - 5 cases were found with late first payment of PD benefits out 14 cases in which PD benefits were owed.
- Late Subsequent Payment of Indemnity Benefits
 - 4 cases were found with late subsequent payment of indemnity benefits out of 29 cases in which subsequent payments were owed.

BENEFIT NOTICE | 87%

Acceptance, delay and denial notices were consistently sent timely. In addition, first notice of TD, change and resumption notices were consistently issued timely and correctly.

An area of opportunity exists with sending benefit notices that inform that employee of their right to a medical-legal report. This includes, ending notice of SC/TD, denial of the claim or benefit, delay of the claim or benefit and notice of the extent or existence of PD.

These notices require that the Examiner include, as an enclosure, the medical report used in making the decision.

When dealing with notices measured as part of a routine audit or the Profile Audit Review, the below was found.

Late First Notice of Salary Continuation	2
Issues with Notice of PD Advice	8
Issues with Denial of PD	3
Issues with Ending TD/SC Notice	4

LITIGATION MANAGEMENT | 88%

The team did a good job regarding litigation management. This category measures whether the claim is flagged in IVOS as litigated, if the examiner provided an initial litigation transmittal with instructions. In addition, the assigned attorney provided their initial plan and budget. Did the Examiner and attorney work together to execute an agreed upon plan to secure the best possible outcome. Finally, was the Examiner managing the legal process.

The claims contained good documentation of interactions with legal counsel in defending the ACWA JPIA location and securing claim resolution.

This score was driven by a small subset of cases in which the litigation transmittal was not sent, litigation was not documented in IVOS, and the assigned attorney did not provide their budget.

SUBROGATION | 88%

The team did a great job in correctly determining whether subrogation should be pursued.

In all instances, in which subrogation was a factor it was recognized. Cases reviewed were in various stages of the process

This score is being driven by two factors and only a few cases had legitimate subrogation potential. In two cases, the Examiner may not have correctly identified subrogation potential and/or followed up with the location on ruling it out.

RESERVING | 97%

Reserving is much of an art as it is a science. Many factors are at play when the Examiner is evaluating and placing a proper reserve on the file. This can be complicated by the requirements set forth in Regulation 15300 combined with handling a public entity.

Much of the time, the team did a good job of setting the initial reserve, reviewing periodically and updating when something occurred.

COST CONTAINMENT | 100% | GRADE A

The team did a great job concerning timely authorizing medical care, conducting utilization review and paying medical bills timely. Great work.

DOCUMENTATION | 100%

The team did a great job of documenting the claims, updating action plans and justifying actions. The claims were easy to follow with the most needed details contained on the notes screen.

CLAIMS RESOLUTION | 95%

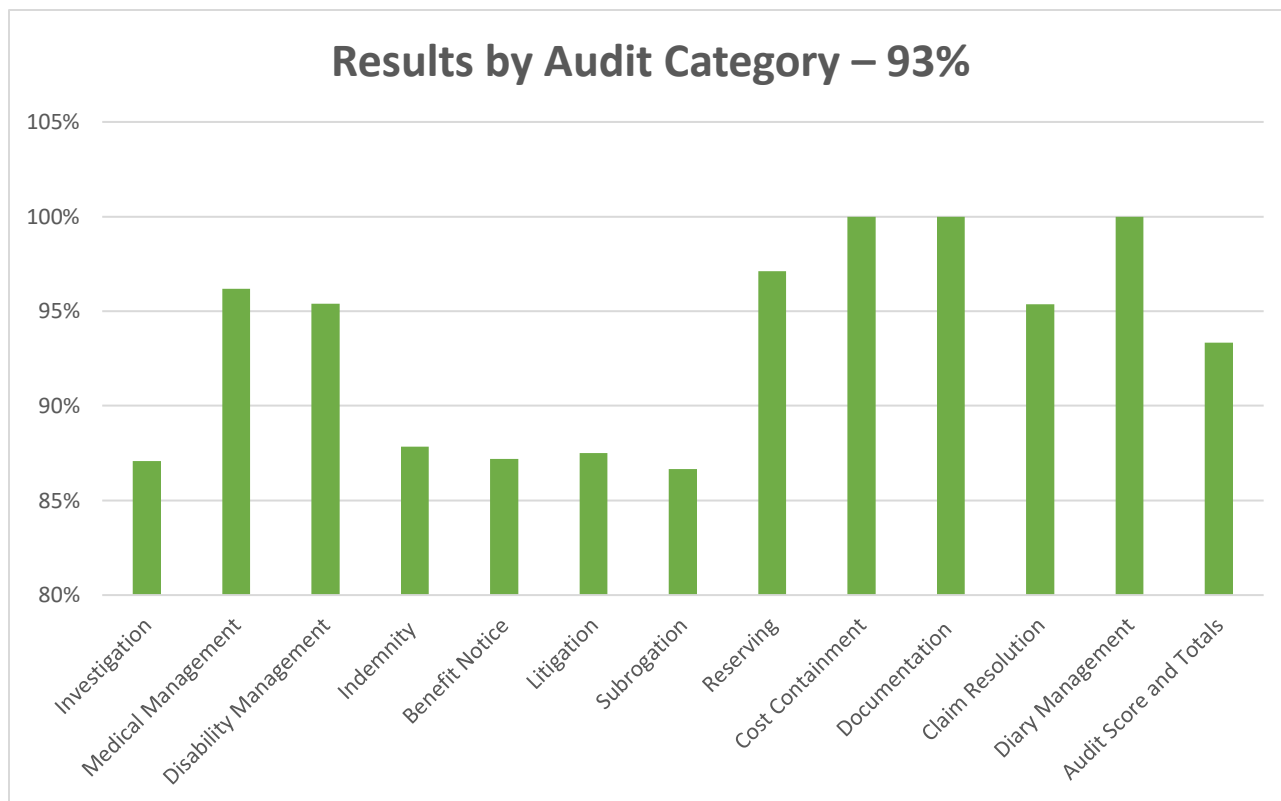
Claims were closed timely and when the facts allowed. No instances were discovered in which the claims were closed early.

DIARY MANAGEMENT | 100%

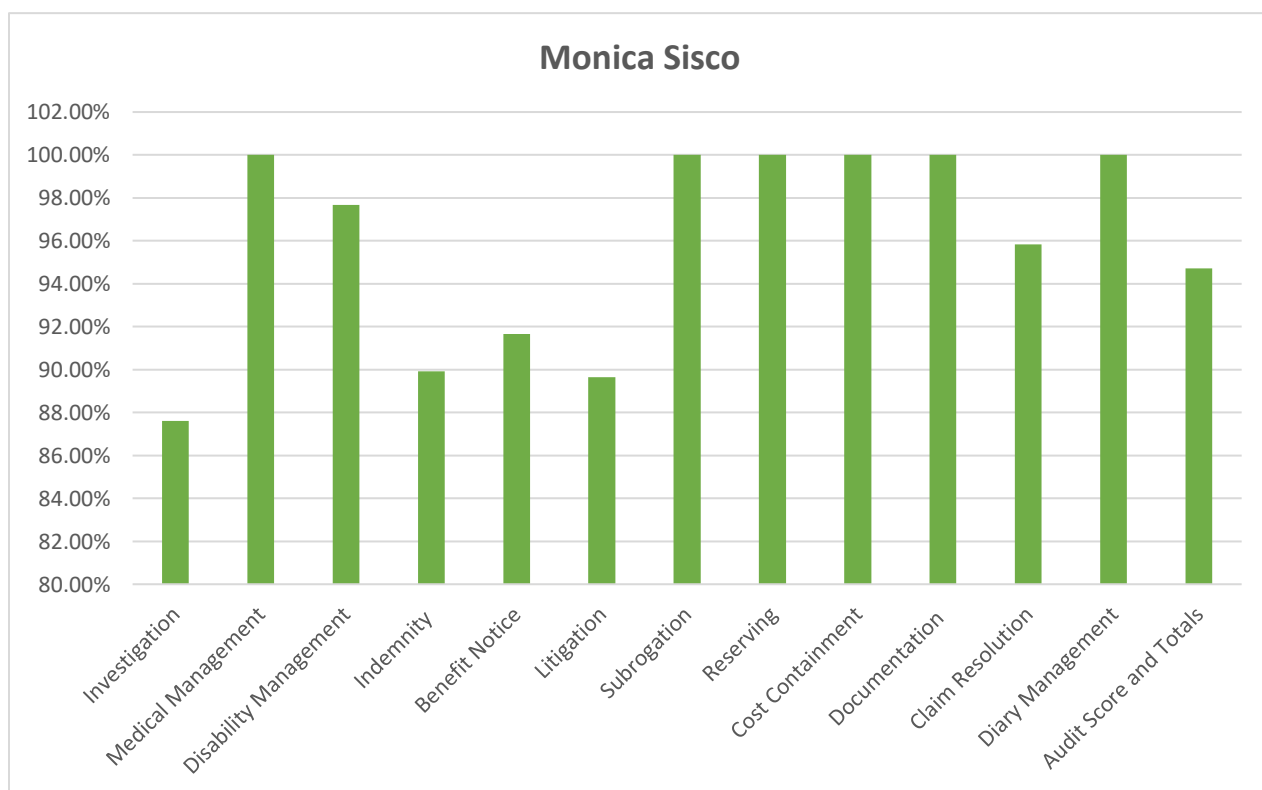
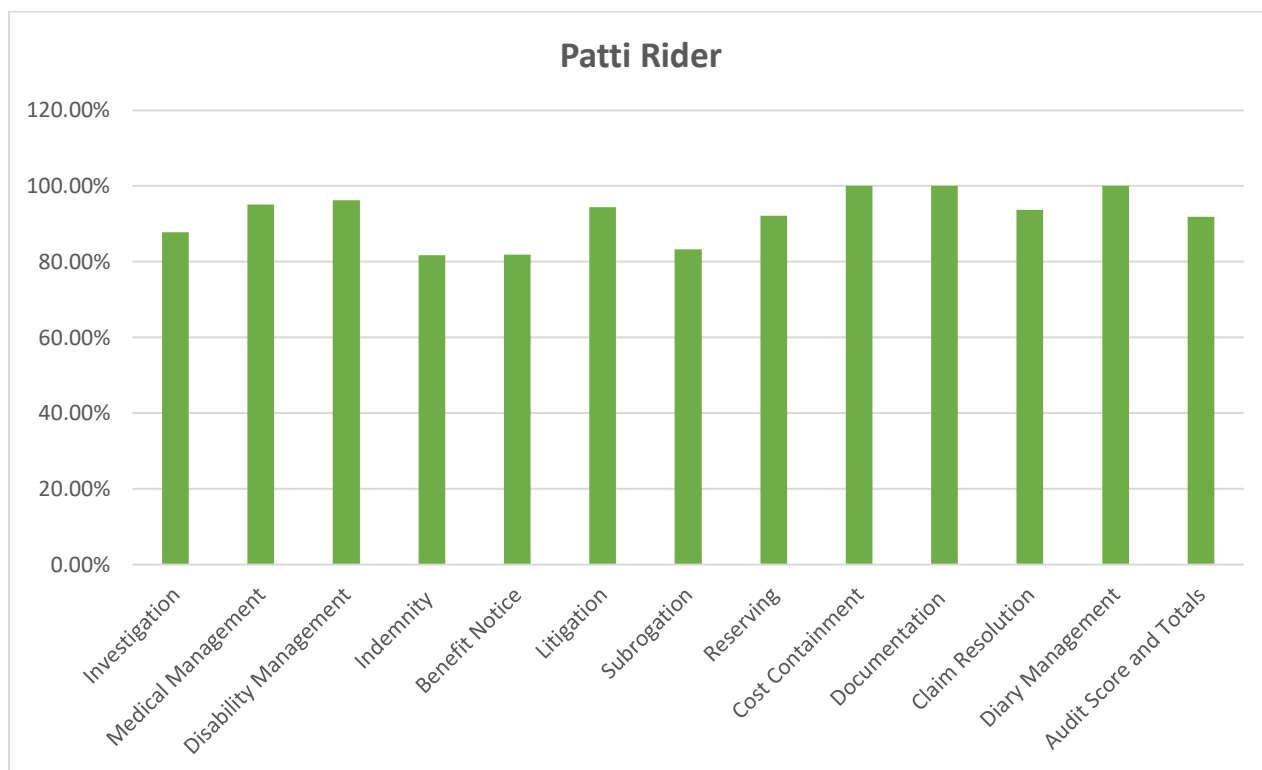
No concerns regarding diary management. Diary was set on claims to comply with statutory requirements as well as best practices.

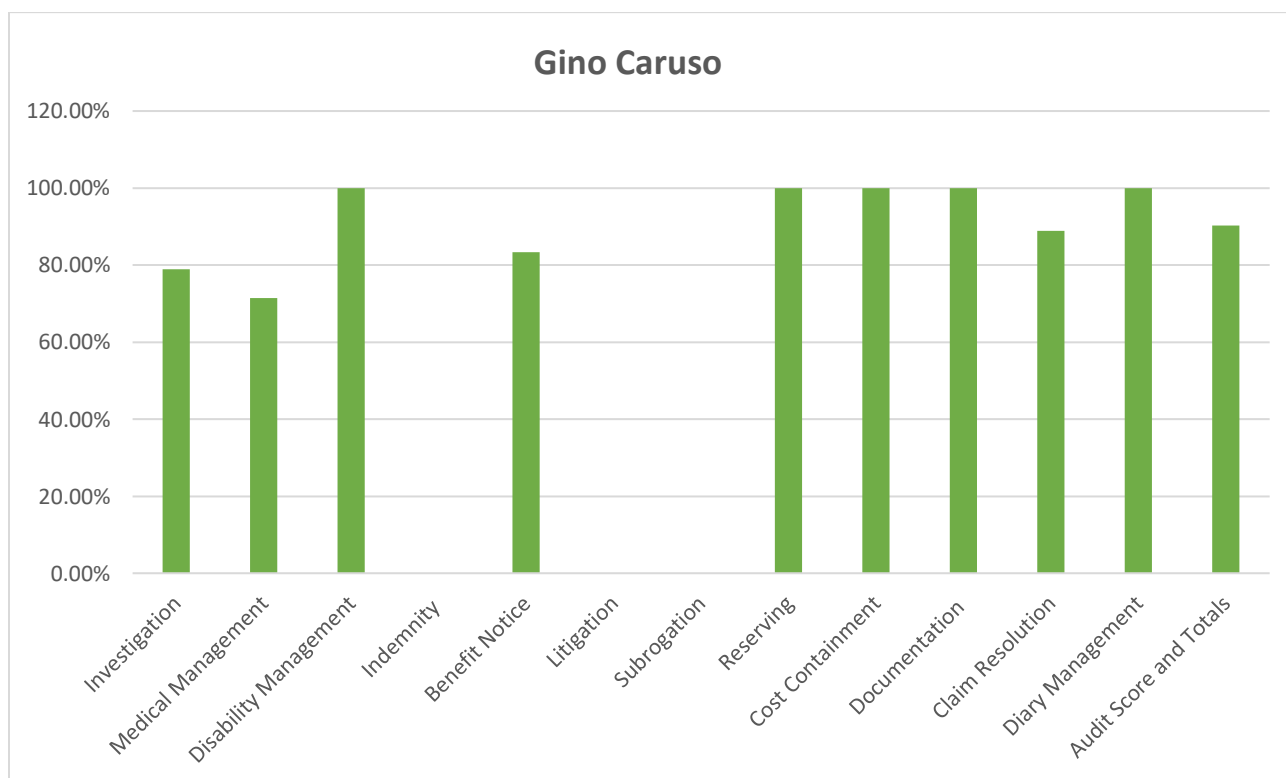
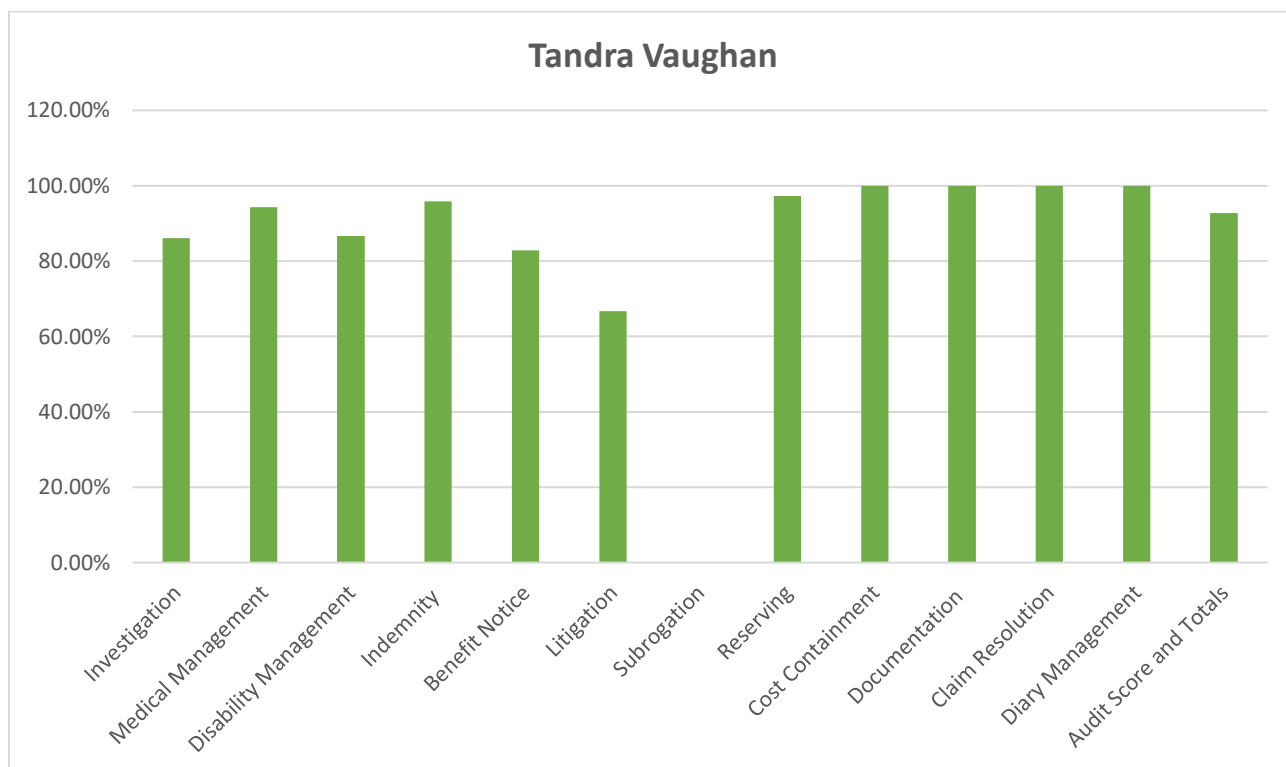
TRENDING

All Audit Results by Category



Results by Colleague





RECOMMENDATIONS

In the area of investigation, it is recommended the Team receive some training regarding what items to cover with the injured employee and location concerning how the injury occurred, part of the body injured and predictions regarding recovery and return to work.

Regarding payment of indemnity benefits it is recommended the Team receive training in payment of permanent impairment and deferral of permanent disability when applicable.

As an Industry, we struggle with benefits notices and complying with the 2016 benefit notices manual. Recommend the Team receive training regarding notices measured by the State of California Audit Unit during the Profile Audit Review. Especially the need to note the medical report used to deny, end or modify a benefit as an enclosure in the applicable notice. Also, when to properly delay permanent disability versus defer payment until an award is issued.

The last area regarding recommendations deals with subrogation. Subrogation should be explored and noted in every case, even if it is glaring that it is not an issue. This thought process is critical to make sure that no claim is missed when a third party could be liable to pay the claim. Recommend the Team receive some training regarding identification and pursuit of third parties, especially public entities, given the work ACWA JPIA members conduct.

Alta Claims & Insurance Services is happy to provide any training the Team deems necessary at no additional cost.

CONCLUSION

It was a pleasure conducting this review for ACWA JPIA regarding the handling of Workers' Compensation claims for your member Districts. The Team is doing a great job of handling these claims and securing good outcomes. California Workers' Compensation is interpreted in the favor of the injured employee. This can sometimes make it difficult to secure good outcomes. The Team is thinking critically about how to overcome these challenges to bring the case to conclusion. Thanks for trusting Alta Claims & Insurance Services with this need.

PROPERTY & LIABILITY

FILE SELECTION

After conducting a discovery call with ACWA JPIA Leadership, it was decided that 50 property/liability claims should be reviewed. Claims were randomly selected from claims reported in 2021, 2022 and 2023. The selection was conducted and provided to ACWA JPIA ahead of the audit commencing.

AUDIT METHODOLOGY | PROPERTY & LIABILITY

After conducting a discovery call, it was concluded the audit would measure compliance with ACWA JPIA'S compliance to industry best practices including AGRIP and CAJPA standards.

The audit comprised of the below 11 categories:

- Coverage
- Investigation
- Medical Information
- Independent Adjusters
- Litigation
- Subrogation
- Documentation
- Claim Resolution
- Diary Management
- Supervision
- Excess

Each category is scored on a percentage basis based on the total number of answers receiving a positive finding divided by the total number of answers receiving a positive finding added to the total number of answers receiving a negative finding. Those areas found non-applicable are not factored in the percentage score. The total file score is adding the total yes and no scores from each category into a grand percentage score. Each individual category will be discussed in more detail.

All completed audit sheets were supplied to the ACWA JPIA Team for review. The Team was very engaged providing thoughts for rebuttals. All rebuttals were considered. If the rebuttal could not be granted the reasoning as to why was provided to the Team.

A copy of the audit sheet utilized is included in the Appendix.

EXECUTIVE SUMMARY | LIABILITY & PROPERTY

Please find below tables of the overall results per category, number of audits conducted per claim colleague and their individual scores.

Audit Category	Score
Coverage	100%
Investigation	93%
Medical Information	100%
Independent Adjusters	97%
Litigation Management	95%
Subrogation	88%
Documentation	94%
Claims Resolution	99%
Diary Management	99%
Excess	100%
Audit Score	95%

ACWA JPIA Colleague	Number of Audits	Audit Score
Cece Wuchter	13	91%
Heidi Sander	13	96%
Paula Christy	8	96%
Shelley Tippit	7	98%
Kayla Villa	2	96%
Judy Shiu	2	99%
Justin Wall	1	100%

The Team did a great job with an overall audit score of 95%.

All categories scored over 90% except for subrogation, with three categories achieving a score of 100%. Excellent work.

Coverage decisions were made quickly, accurately, based in fact and immediately communicated to the District.

Claims were investigated with, when needed, rejection letters sent timely. The only area of opportunity with investigation deals with the Examiner consistently contacting the claimant and third party (when applicable) at the onset of the claim. These contacts seem to occur more organically through the case development.

As noted, claims were selected at random. In this random selection there were two cases that involved personal injury. The team did an great job of securing medical records and reports to assist in valuing the case settlement. The personal injury claims were handled very well and in a difficult liability environment.

When needed, the Examiners enlisted the help of outside Independent Adjusters (IA). It was evident through the documentation that the Examiner was managing the IA, holding them accountable to timely reporting and valuation to assist in the District's rebuilding process.

Litigation was managed well on the part of the Examiners. Cases involving litigation were resolved timely and equitably.

Subrogation was handled well. There were two cases that drove this score in which the negligent third party was identified, recovery pursued, but when the third party did not respond, the claim was closed without documentation the District was notified and agreed.

The claims were documented well. The claims read like a story with a beginning, middle and end. It was always obvious as to what was occurring, why and what was being done to secure resolution. The only area of opportunity deals with the Examiner consistently documenting a Status with their future actions noted.

Claims were resolved timely and with great outcomes.

Diary was set correctly and managed well.

Only one claim through this random selection dealt with Excess. This case was handled very well.

In conclusion, the Team is doing terrific work in adjusting property and liability claims for ACWA JPIA's District members. Keep up the great work.

FINDINGS IN EACH AUDIT CATEGORY

COVERAGE | 100 %

This category measures two categories dealing with assessing the peril, cause, loss, date of loss and coverage periods.

The Team did an excellent job of consistently making correct coverage decisions after assessing the above factors but also documenting their thought process.

The team sent out rejection letters timely, after correctly determining a lack of coverage.

INVESTIGATION | 93%

This category measures 16 different aspects of investigating a claim. This includes contacts with the location, claimant and third party (if applicable). The score of 93% is a testament to the Team complying with most of the items measured in most cases.

In addition to contacts with the various stakeholders this category also measures the Examiner securing and summarizing the initial investigation report, preserving evidence, securing video/photos of the loss claimed.

The only area of opportunity in this category includes the Examiners making sure they are contacting the claimant and if applicable the third party.

MEDICAL INFORMATION | 100%

As noted in the methodology, the audit sample was selected at random. In this random sample two cases involved personal injury. In both cases, the Examiners did an excellent job of securing the prior medical records in order to ascertain the value of medical treatment secured. This diligent work resulted in optimal results in both cases.

INDEPENDENT ADJUSTERS | 97%

Some of the claims evaluated included losses caused by fire and water intrusion. When needed the Examiner enlisted the assistance of an Independent Adjuster. In a majority of cases the Examiner held the IA accountable for delivering a loss analysis and working alongside contractors and other necessary stakeholders in making the ACWA JPIA Member whole. The IAs correctly valued the loss valuation at ACV or RV depending on the coverage and circumstance. The claim was documented with accurate and detailed itemization of losses justifying the ultimate amount paid to the ACWA JPIA Member.

LITIGATION | 95%

What was very refreshing reviewing this sample was some of the best outcomes resulted from the Examiner not securing representation and instead negotiating directly with Plaintiff's Attorney. Kudos to the Team in doing so. However, when claims were referred to Defense Counsel, the Examiner provided clear direction on the issues and actions. Most of the cases reviewed were resolved quickly and equitably. Great job!

SUBROGATION | 88%

Subrogation is the only category in this review that scored below 90%. The score of 88% is still a great outcome but there were a few cases that drove this score. These cases may be outliers but should be reviewed and considered in handling future cases.

In case 22-0775, a negligent third party was identified in a parking lot automobile accident. After the third party did not respond to several notices, the case was closed, without recovery.

Similarly in case 22-0468, after the negligent third party did not response to reimbursement requests, the case was closed.

In the case of 22-0065, two teenagers were found responsible for damaging a sign. The parents admitted liability and agreed to reimburse the District for the costs. After enlisting the help of an outside party and making several attempts, with no response from the parents, it was decided to end recovery efforts.

Approval of the District in all above examples to end the pursuit of third-party liability could not be located. It could be that the amount did not justify further efforts, but no documentation was found that the District agreed with this determination.

DOCUMENTATION | 94%

The Team did a great job of documenting the cases. The claims were easy to follow, and the status and actions were apparent and noted.

There was a very small subset of cases that did not have a Status/Plan noted or not noted within in a reasonable timeframe based on the case events.

CLAIM RESOLUTION | 99%

This is a fantastic outcome. The claims were handled well with great resolutions. In a few cases in which resolution was delayed it was largely caused by the District not repairing damaged items allowing for payment and claim closure. It is obvious the Team is working to get claims to closure as quickly as it can be allowed.

DIARY MANAGEMENT | 99%

Great score regarding how the Team managed their diary to hold all stakeholders accountable and securing a great outcome for the District.

SUPERVISION | 95%

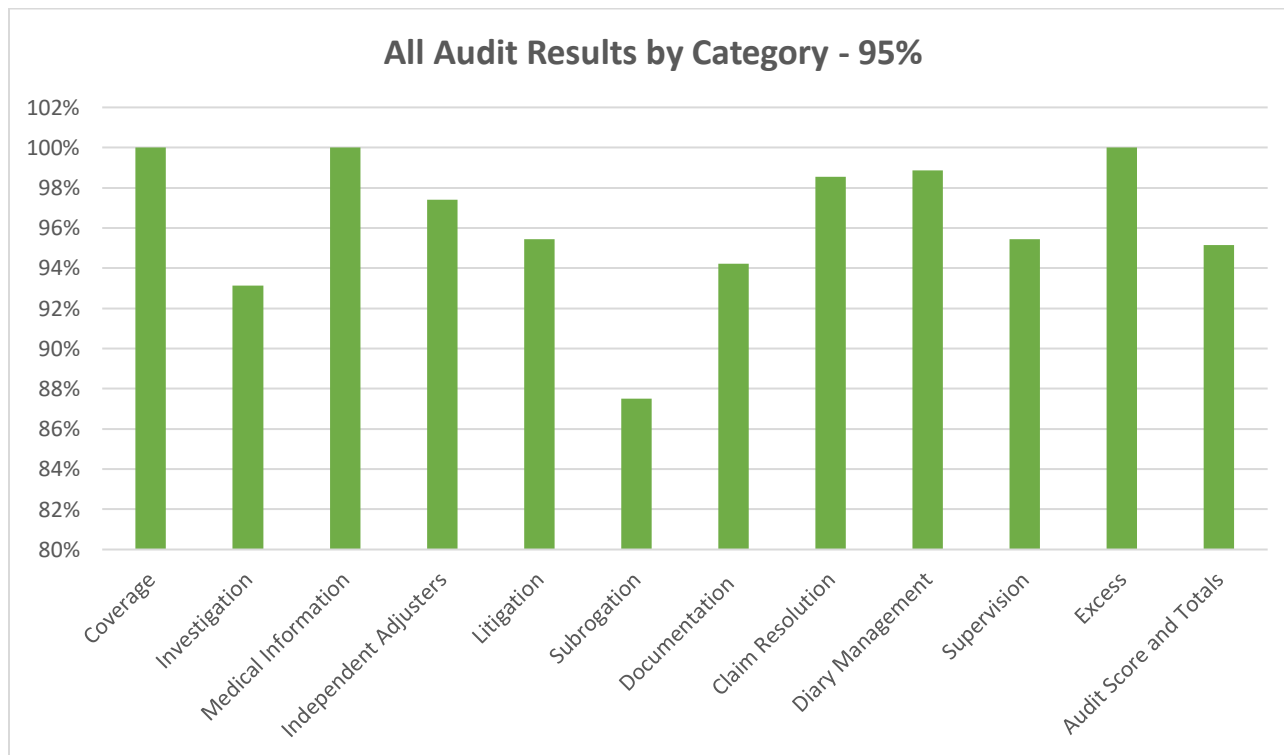
It was evident that the Supervisor is involved with the actions taken in the claims.

EXCESS | 100%

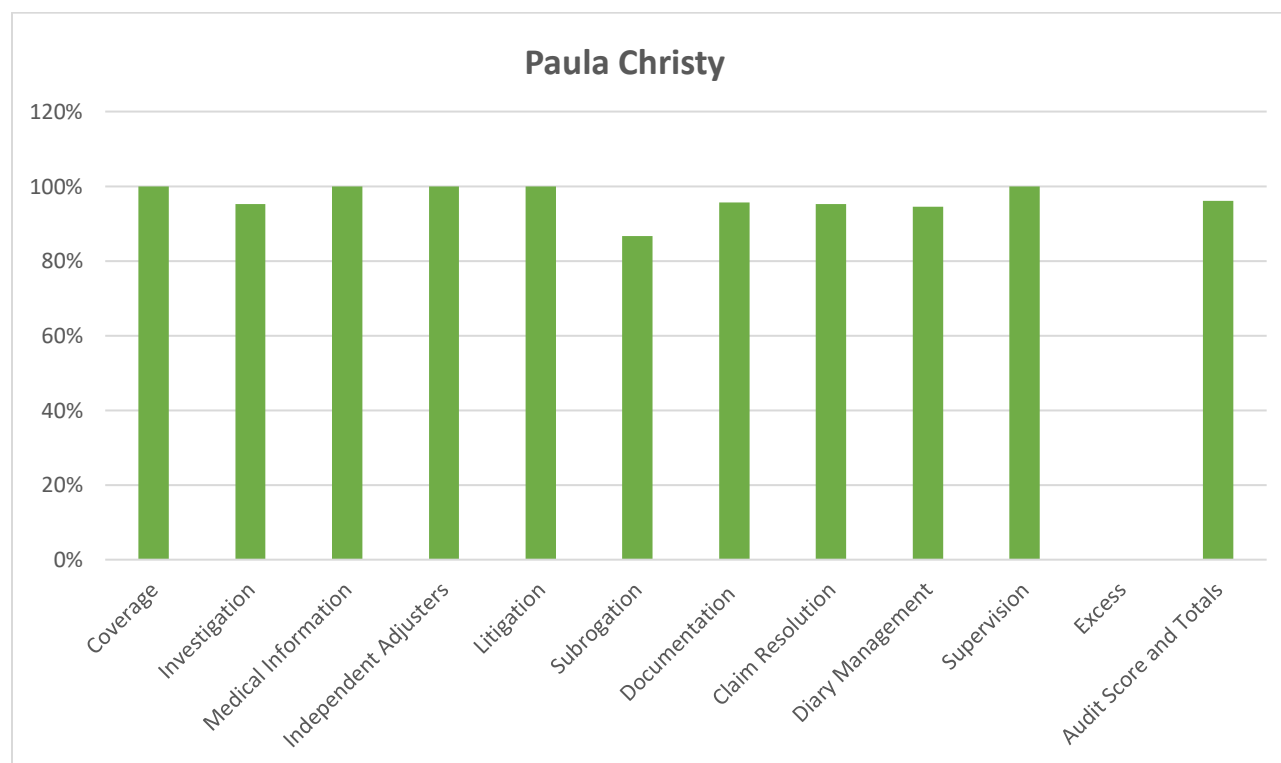
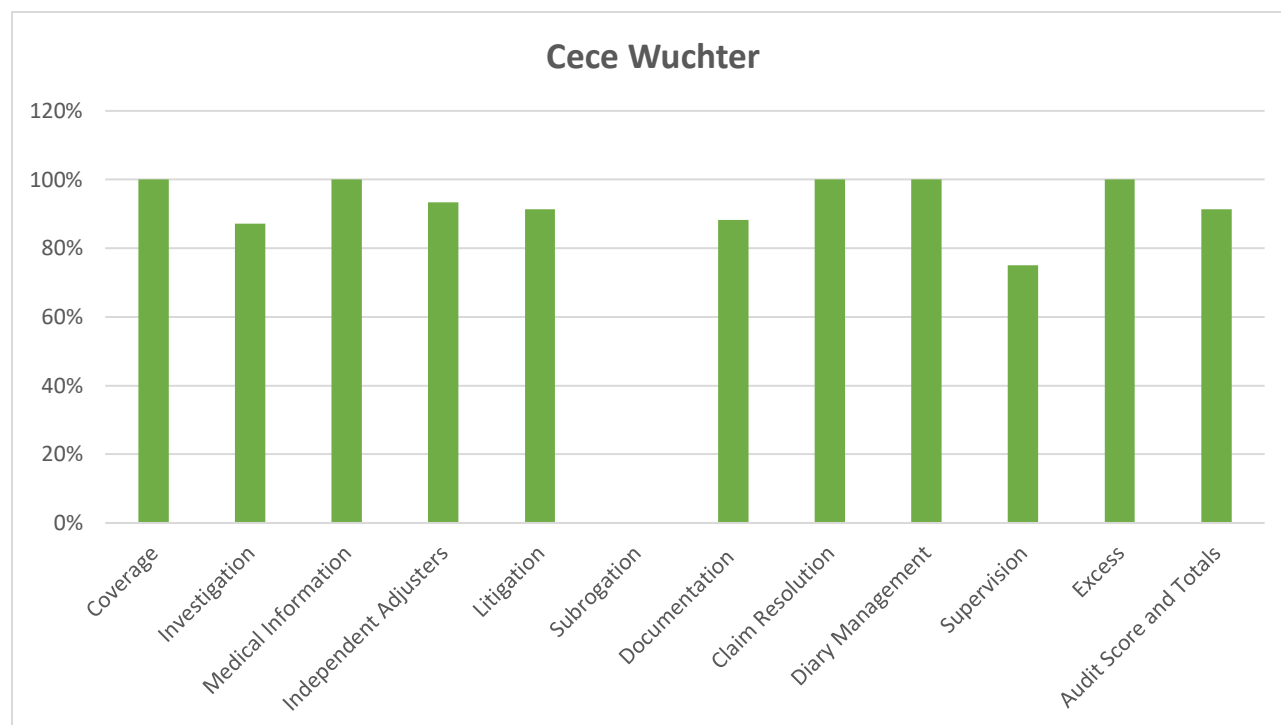
There was only one claim in which Excess was an issue. The case was handled very well in placing Excess on notice. The Excess layer was not penetrated and as a result the Carrier closed their file. Great work in notifying the carrier and keeping them updated.

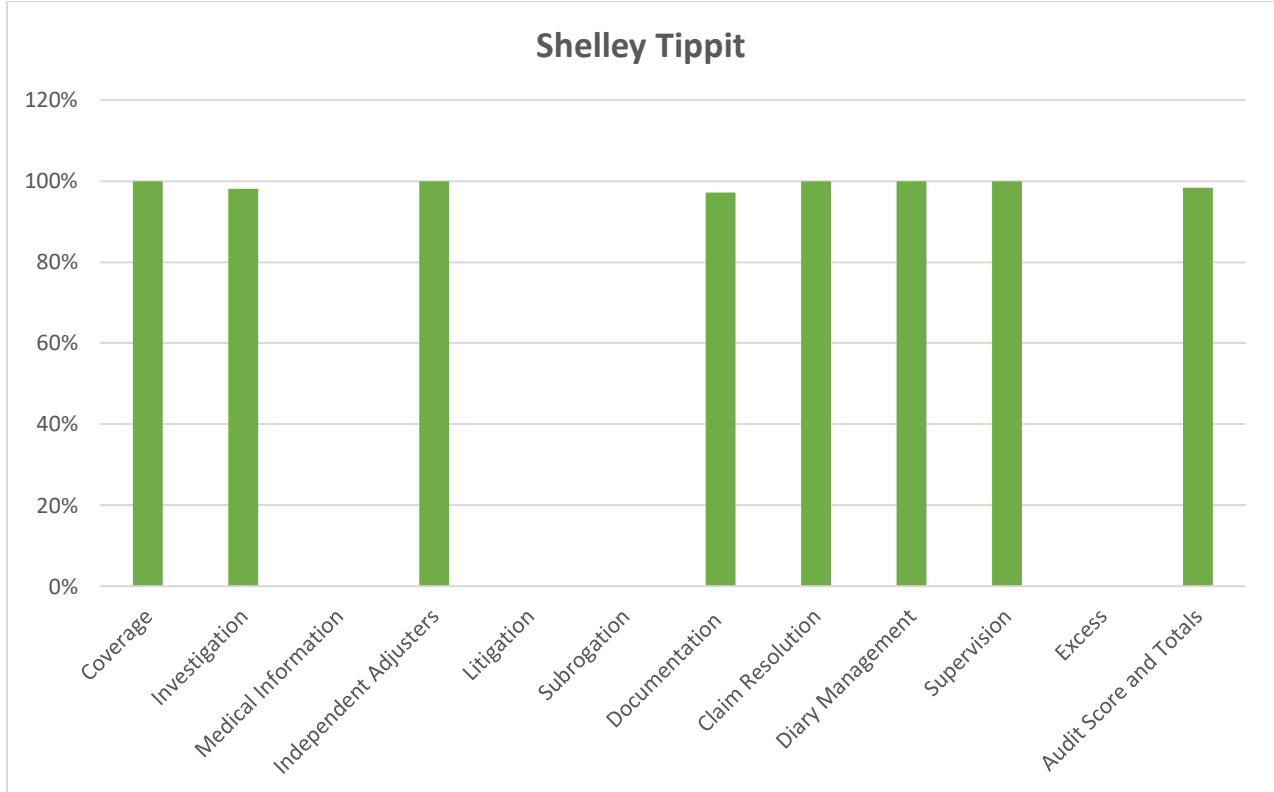
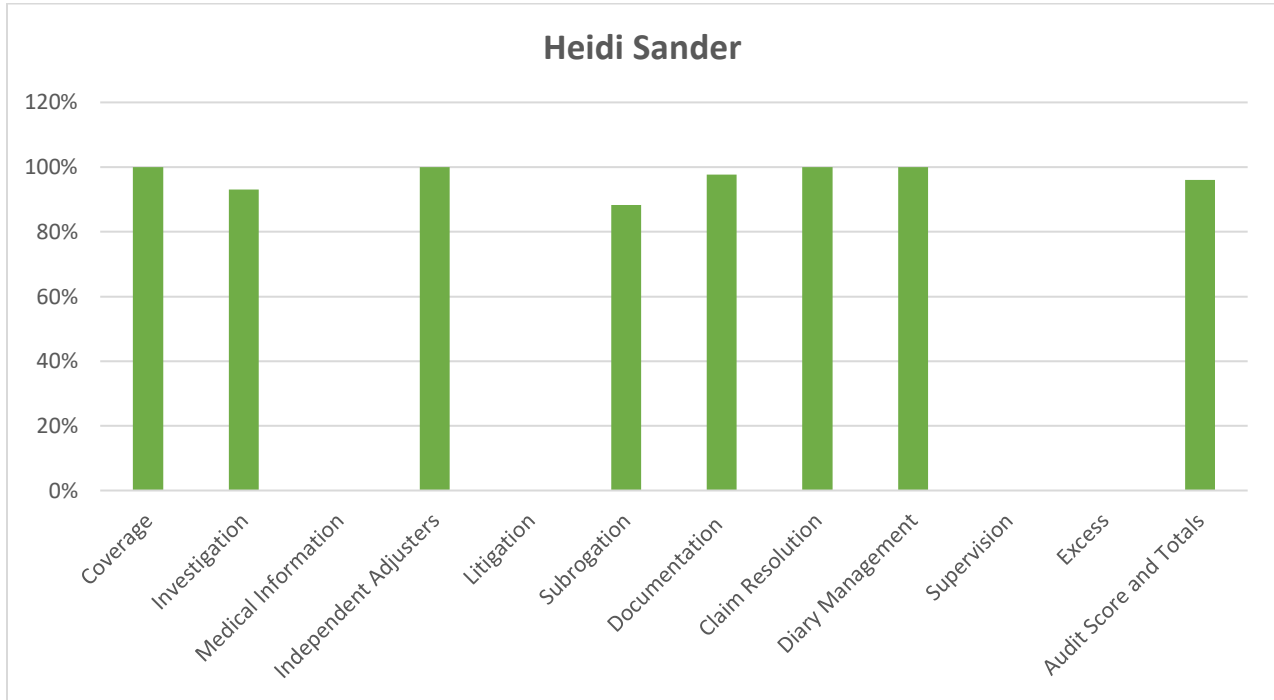
TRENDING

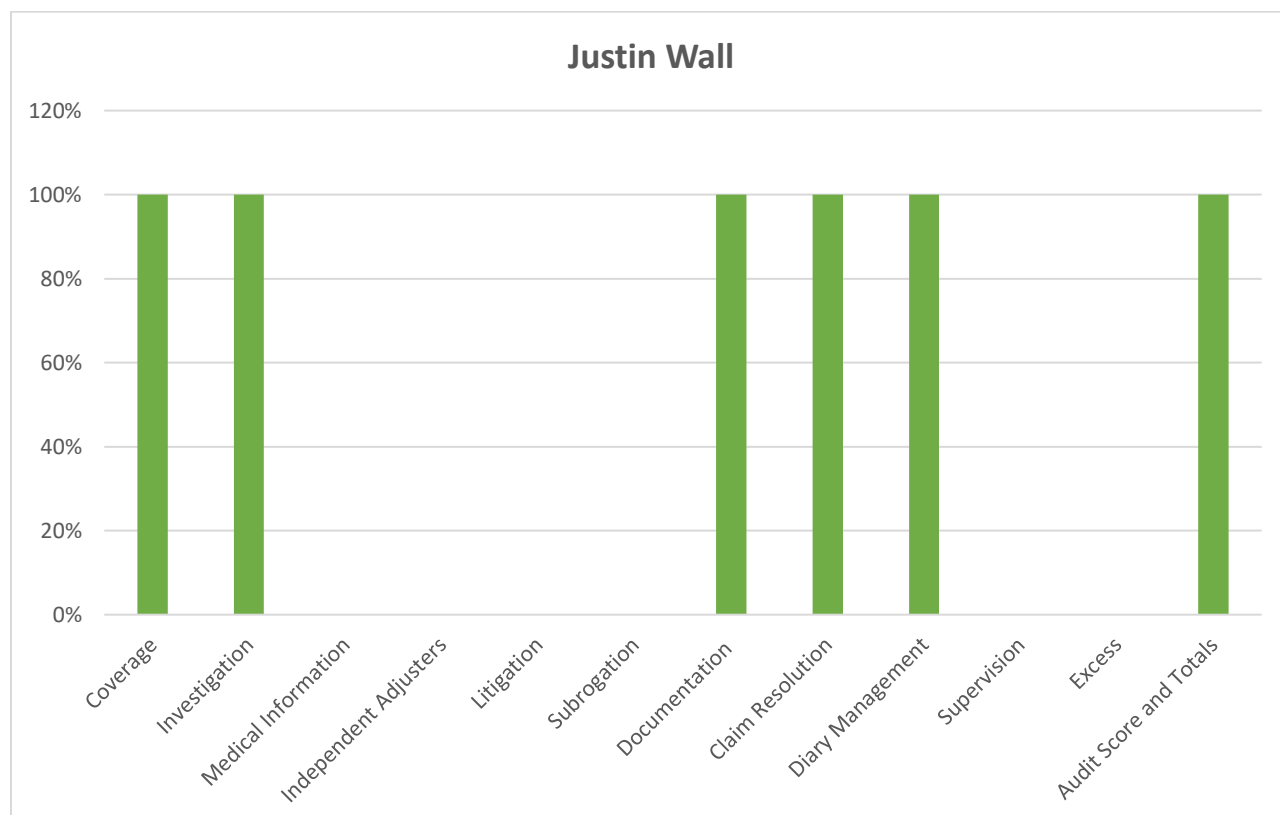
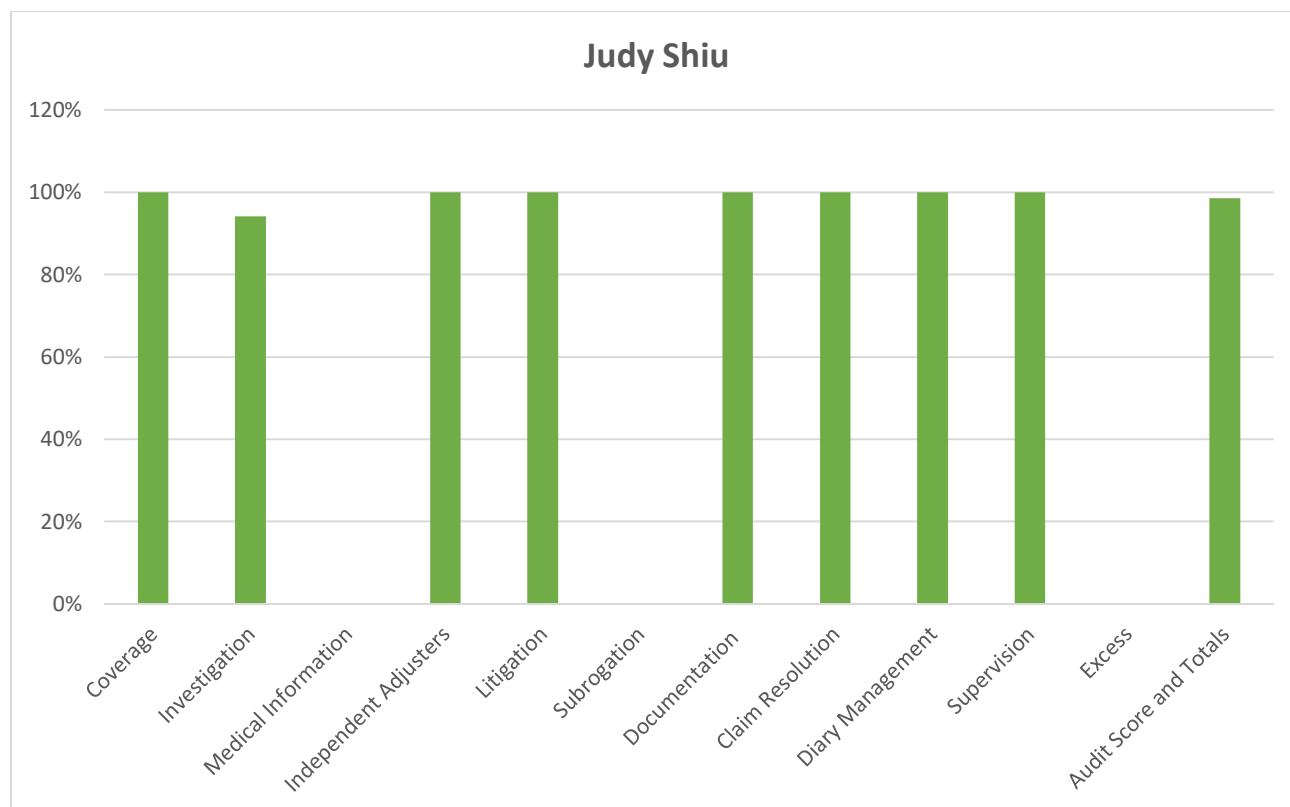
All Audit Results by Category

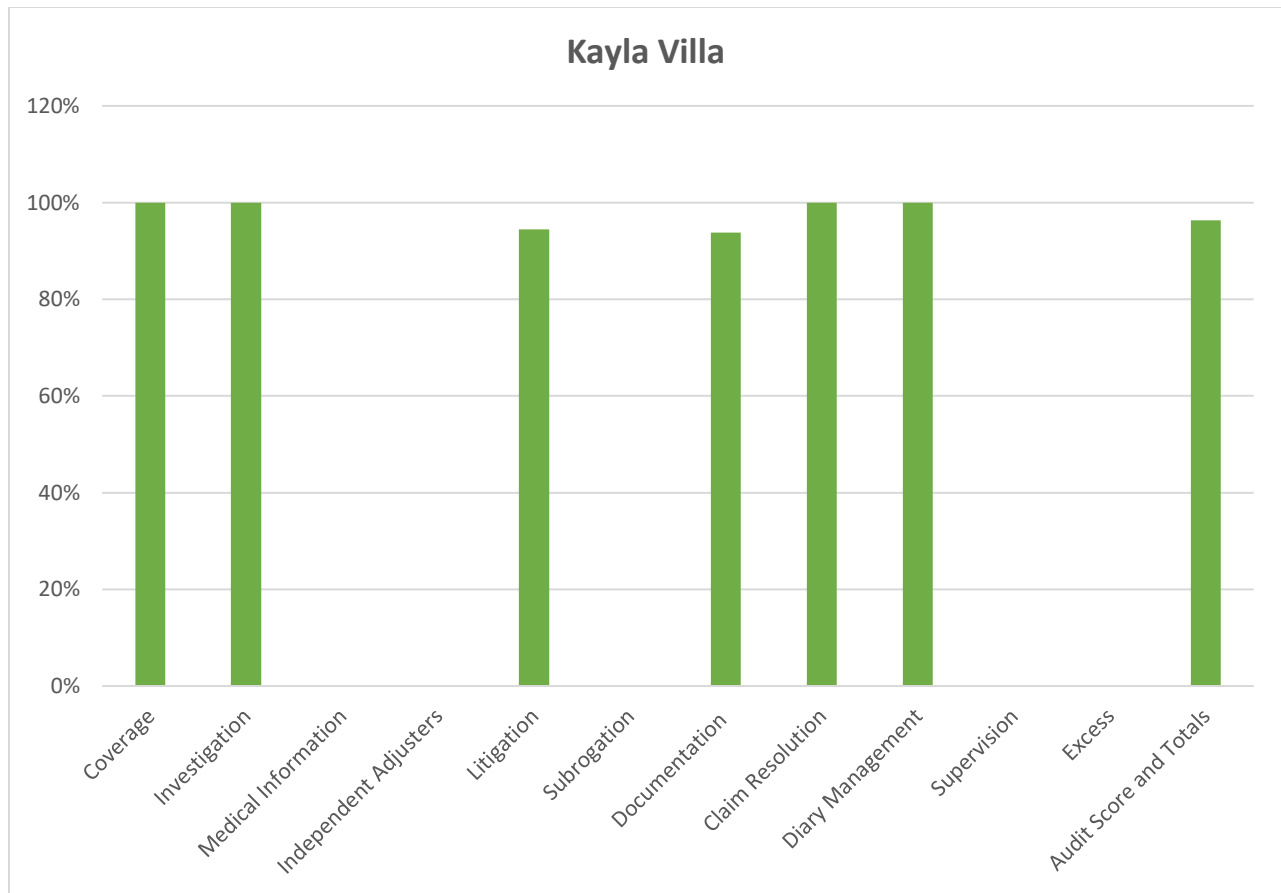


Results by Colleague









RECOMMENDATIONS

It is evident through the results of this audit that the Team is doing a great job in properly adjusting and resolving liability and property claims.

The below recommendations are based on what was discovered during this audit.

It is recommended a discussion be held with the Team concerning the need and value in contacting the claimant and third party, or their attorney if represented to discuss the case. These contacts were not attempted in most of the cases until it was needed down the line to resolve the matter.

Regarding subrogation, the Team may want to review the claims presented and determine if the District should have been advised that Subrogation was not being pursued due to a lack of response from the negligent third party. It is understandable that pursuing these cases further may not have been cost effective and it is more of a business decision to end pursuit. But the District should be a part of that decision-making process and documentation could not be found regarding securing their thoughts on the matter.

The Team did a great job taking actions needed to get the claims to a resolution. It is recommended that a discussion be held regarding the need to document the claims with a regular status update and actions being taken to secure resolution.

One case dealing with Cyber may have been able to resolve without engaging all the stakeholders brought in. In this case, it was obvious that the perpetrators did not have control over the District system and appeared to be a bit amateurish. ACWA JPIA may want to consider authoring best practices around Cyber claims. Alta Claims and Insurance Services is here to help in working with ACWA JPIA to publish and train on these guidelines.

CONCLUSION

It was a pleasure conducting this review for ACWA JPIA regarding the handling of property and liability claims for your member Districts. The claims are being handled very well with great outcomes in what is currently a difficult environment for liability. Thanks for trusting Alta Claims & Insurance Services with this need.

ACWA JPIA
Recognition of Employee Milestone Anniversary and Retirements
June 27, 2025

BACKGROUND

This is a new standing item on the Executive Committee agenda.

CURRENT SITUATION

JPIA Leadership would like to formally recognize Employee Milestone Anniversaries and Retirements with the Executive Committee. At this meeting, five (5) Milestone Anniversaries will be recognized and three (3) retirements.

Milestone Anniversaries:

- Veronica Cobian, Senior Benefits Administrator – 20 years
- Pete Korfhage, IT Solutions Developer – 20 years
- Heidi Sander, P/L Claims Adjuster II – 15 years
- Robin Flint, Risk Control Manager – 10 years
- Jillian Sciancalepore, Administrative Assistant III – 5 years

Retirements:

- Debbie Cruz
 - o Lead Member Services Representative
 - o Retiring on: July 19, 2025
 - o Years of Service at Retirement: 33 Years
- Tandra Vaughn
 - o Lead Senior Workers' Compensation Claims Examiner
 - o Retiring on: September 16, 2025
 - o Years of Service at Retirement: 23 Years
- Cece Wuchter
 - o Lead Senior Claims Adjuster – Property/Liability
 - o Retiring on: October 18, 2025
 - o Years of Service at Retirement: 34 Years

RECOMMENDATION

None, information only.

ACWA JPIA
Selection of President and Vice President
June 27, 2025

BACKGROUND

JPIA governing documents state that the Executive Committee shall appoint a President and a Vice President of the Board of Directors from among the eight (8) Executive Committee members elected by the Board of Directors, as provided in the Bylaws. There shall be no limit to the number of two-year terms a person may serve as the President or the Vice President of the Board of Directors. The President of the Board, or the Vice President, in their absence, shall serve as the Chair of the Executive Committee.

CURRENT SITUATION

Every odd year, at the first Executive Committee meeting after the Spring Membership Summit, the Executive Committee shall appoint two of its members to serve two-year terms as President and Vice President of the Board of Directors.

RECOMMENDATION

That the Executive Committee appoint a President and Vice President to serve a two-year term of office, until the next Executive Committee election in 2027.

ACWA JPIA
Process for Advisory Committee Eligibility, Appointments, and
Participation
June 27, 2025

BACKGROUND

The JPIA Bylaws currently defines seven (7) Standing Advisory Committees and clearly identifies: 1) how many members are to serve on each Committee, 2) that members of the Executive Committee will serve as Chair/Vice Chair of each Committee, 3) who can serve on each Committee (finance officers, member directors, member staff, etc.), and 4) that all Committee members are appointed by the Board President. Article IV – Standing Committees, has been attached for the Committee’s reference.

While the Bylaws includes the above requirements, it does not further define eligibility requirements, nor define at all participation requirements or appointment procedures. With regard to Committee appointments, most notably, the Bylaws does not define how the JPIA is to solicit interest in Committee vacancies from the membership. At present, this is largely done by staff outreach and word of mouth.

CURRENT SITUATION

Staff recommends more specific eligibility and participation requirements be put in place, as well as a more clearly defined appointment process. Staff is seeking direction from the Committee on what requirements and/or procedures you would like to see implemented and/or memorialized in the Bylaws. Below is a detailing of some requirements and procedures staff feels may be of value. Based on the Committee’s feedback, a formal Bylaws change will be brought back to the Committee at the September meeting. The recommended changes would then be presented to the full Board at the Fall 2025 meeting at Fall Summit.

Potential Eligibility Requirements:

- No member can have more than one (1) representative on the same Committee.
- No member can have more than one (1) elected and one (1) staff member in Advisory Committee positions.
- There are no automatic ascensions from the same member, when an Advisory Committee member resigns from or otherwise leaves their appointed position, that position will be filled via the approved appointment process (see “potential appointment process” section below).
- Member staff appointees must hold a position of leadership at their agency, as validated by the General Manager.
- When filling vacancies on Advisory Committees, the JPIA will strive to keep a balance on each Advisory Committee both geographically and by member size (as represented by payroll).

Potential Participation Requirements:

- A Committee member missing more than 2 consecutive meetings without an excused absence is grounds for automatic removal from the Committee.
- A Committee member missing 50% of regularly scheduled meetings over a 2-year period – excused or not – is grounds for automatic removal from the Committee.
- A Committee member attending more than two (2) in-person or hybrid meetings in a row remotely is grounds for automatic removal from the Committee.
- Remote Committee member participants are expected to have their camera on for the duration of the meeting.

Staff also recommends formal criteria be developed to define an “excused absence” as the Bylaws does not currently define this.

Potential Appointment Process:

- Vacancies will be advertised to the full membership via e-blast. The e-blast will include:
 - Desired candidate demographics (i.e. elected versus staff, geographic location, must be a participant in “---” Program, etc.).
 - That interested parties must submit a letter of interest.
 - That electeds must have a nominating resolution from their Board and 1 other member.
 - That staff must have a nominating resolution from their Board.

RECOMMENDATION

That the Executive Committee provide direction to staff on Advisory Committee eligibility and participation requirements, and/or better defined procedures for the appointment of Advisory Committee members, to add to the Bylaws.

- (b) **Notice of Adjournment.** If a meeting is adjourned for more than twenty-four (24) hours, at least twenty-four (24) hours written notice of such adjournment to another time or place shall be given prior to the time of the adjourned meeting to the members who were not present at the time of adjournment. Otherwise, notice of the time and place of holding an adjourned meeting need not be given if the time and place are fixed at the time of adjournment.

Article IV — Standing Committees

Section 1. Finance and Audit Committee.

The Finance and Audit Committee shall be composed of nine (9) representatives. Members of the Executive Committee will serve as Chair and Vice Chair; seven (7) representatives will be selected from member agencies, each of whom shall be a finance officer of the District from which said person is selected and have a financial background. The Board President shall appoint members of the Committee.

Section 2. Liability Program Committee.

The Liability Program Committee shall be composed of nine (9) representatives. Members of the Executive Committee will serve as Chair and Vice Chair; seven (7) representatives will be selected from member agencies participating in the Liability Program. These committee members will be a combination of Directors and staff of member agencies. The Board President shall appoint the members of the Committee.

Section 3. Property Program Committee.

The Property Program Committee shall be composed of nine (9) representatives. Members of the Executive Committee will serve as Chair and Vice Chair; seven (7) representatives will be selected from member agencies participating in the Property Program. These committee members will be a combination of Directors and staff of member agencies. The Board President shall appoint the members of the Committee.

Section 4. Workers' Compensation Program Committee.

The Workers' Compensation Program Committee shall be composed of nine (9) representatives. Members of the Executive Committee will serve as Chair and Vice Chair; seven (7) representatives will be selected from member agencies participating in the Workers' Compensation Program. These committee members will be a combination of Directors and staff of member agencies. The Board President shall appoint the members of the Committee.

Section 5. Employee Benefits Program Committee.

The Employee Benefits Program Committee shall be composed of nine (9) representatives. Members of the Executive Committee will serve as Chair and Vice Chair; seven (7) representatives will be selected from member agencies participating in the Employee Benefits Program. These committee members will be a combination of Directors and staff of member agencies. The Board President shall appoint the members of the Committee.

Section 6. Risk Management Committee.

The Risk Management Committee shall be composed of nine (9) representatives. Members of the Executive Committee will serve as Chair and Vice Chair; seven (7) representatives will be selected from member agencies participating in any of the Programs. These committee members will be a combination of Directors and staff of member agencies. The Board President shall appoint the members of the Committee.

Section 7. Personnel Committee.

The Personnel Committee shall be composed of four (4) members. These Committee members will be a combination of the Board President, the Board Vice President, and two members of the Executive Committee appointed by the Board President.

Section 8. Meetings.

The Committees shall meet from time to time as directed by the Executive Committee or by the Committee Chair.

Article V — Officers And Employees

Section 1. Officers.

The officers of the Authority shall be a President, a Vice President, a Chief Executive Officer, a Secretary, an Auditor/Controller, and a Treasurer. The Executive Committee may, in addition, provide for such other officers as it deems necessary for the performance of the business of the Authority.

Section 2. Election and Term of Office.

The Executive Committee shall appoint a President and Vice President of the Authority from the Executive Committee's eight (8) elected members for two-year terms. The President and Vice President shall also serve as Chair and Vice Chair of the Executive Committee. In the event the President or Vice President so appointed ceases to be a member of the Board, the resulting vacancy in the office of President or Vice President may be filled, on either an interim or a permanent basis, at the next regular meeting of the Executive Committee held

ACWA JPIA
2025-26 Cyber Liability Renewal
June 27, 2025

BACKGROUND

The Cyber Liability Program is a fully insured, group purchase program that renews annually on July 1. Coverage is provided to the 283 participating members who elected to join by submitting an application and paying the required premium.

The 2023-24 renewal marked a turning point for the Cyber Liability Program, driven by favorable market conditions and a competitive quoting process. ACWA JPIA selected Coalition as the new insurer, resulting in an estimated premium savings of \$385,000 and improved coverage terms, including enhanced sub-limits.

To maximize value and support members in proactively managing cyber risk, these savings were reinvested in organization-wide access to KnowBe4 (cybersecurity awareness training) and KYND (external vulnerability scanning). Members were charged a proportionate share equivalent to the expiring premium, effectively holding individual program costs flat for the year.

This restructured approach to the 2023-24 renewal now serves as the baseline for the flat renewal for the current, 2024-25 program year, maintaining strong coverage while continuing to deliver meaningful risk management support to participating members.

CURRENT SITUATION

As part of the Cyber Liability Program, participating members benefit from ongoing vulnerability scanning conducted by both KYND and Coalition. While KYND provides continuous monitoring of public-facing domains to help members proactively manage cyber risk, Coalition, JPIA's incumbent insurer, performs broader and more in-depth scans. These scans are directly tied to coverage availability and play a critical role in underwriting and renewal decisions.

As part of the annual renewal process, Coalition conducts security scans to identify any critical vulnerabilities among participating members. For the upcoming 2025-26 program year, Coalition identified 31 member agencies with critical exposures. These findings have a direct impact on both the availability and terms of coverage.

Recognizing that a proactive approach to risk mitigation contributes to more favorable renewal outcomes, JPIA staff worked in close partnership with Coalition's security engineering team and the affected members to ensure that as many identified vulnerabilities as possible were appropriately addressed and fully remediated. This coordinated effort is essential to securing continued coverage and upholding the strength and stability of the group program.

As of the date of this report, 13 participating member agencies still have unresolved critical vulnerabilities. JPIA staff will continue to work collaboratively with these agencies to support remediation efforts. However, if the identified vulnerabilities are not fully resolved by June 30, it is possible a \$250,000 sublimit will be applied to all first-party losses for those agencies until the identified issues are fully addressed and resolved to Coalition's satisfaction.

For the 2025-26 program year, Coalition has quoted flat renewal pricing of \$700,000 with terms similar to that of expiring:

- Limit: \$5M aggregate / \$3M per member
- Deductible: \$100,000 (> \$10M TIV) / \$50,000 (<\$10M TIV)

In response to member inquiries regarding increased limits, Aon, JPIA's broker partner, solicited quotations for excess coverage and received one response. Two options were presented: a \$5M excess of \$5M aggregate limit and a drop-down option of \$3M excess of \$3M. Both quotes were priced at nearly 80% of the \$700,000 primary coverage premium and were therefore considered financially impractical for the upcoming program year.

To support members in strengthening their defenses against cyber-related threats, the Executive Committee approved the purchase of KYND and KnowBe4 on June 21, 2023. These resources were acquired using cost savings from the 2023-24 program renewal, allowing JPIA to offer them at no additional cost to members. Five-year contracts with both vendors commenced on July 1, 2023, and include annual cost escalators.

While KYND and KnowBe4 provide valuable tools for identifying vulnerabilities and increasing cyber awareness, member engagement with these resources remains an ongoing challenge.

To strengthen program support and improve utilization, JPIA has added a Cybersecurity Risk Specialist, effective June 23, 2024. This position will manage the Cyber Liability Program from a technical standpoint and serve as a liaison among members, KYND, KnowBe4, and Coalition's security engineering team. The role is designed to support implementation, provide ongoing assistance, and help members fully leverage available resources, ultimately enhancing the overall cyber risk posture across the Program.

Looking ahead, staff has initiated preliminary efforts to evaluate and structure a self-insured pooled component to the Cyber Liability Program, targeted for potential implementation in the 2026-27 program year. This approach would allow JPIA to assume a portion of the risk currently transferred to the commercial marketplace, offering greater flexibility in coverage terms, enhanced program control, and long-term

cost stability for all participating members. Staff is actively assessing feasibility, including retention levels, excess coverage options, and administrative requirements, and will engage the Executive Committee and Program participants as the concept is further developed.

Building equity is essential for moving toward a self-insured structure. Strong reserves enhance financial stability, reduce dependence on external carriers, and enable long-term control over costs and coverage. Additionally, to address the annual cost escalators included in the KYND and KnowBe4 contracts, it is necessary to increase member contributions.

The chart below outlines three proposed rate increase scenarios for the 2025-26 program year, showing how each option affects projected revenues, expenses, and surplus, key factors in strengthening the program's financial foundation.

Cyber Liability Program Projected 25-26 Funding				
		Projected 25-26		
	<u>FY 24-25</u>	<u>2%</u>	<u>3%</u>	<u>5%</u>
Revenues:				
Member Contributions	1,179,293	1,202,879	1,214,672	1,238,257
Expenses:				
Carrier Premiums	732,260	732,260	732,260	732,260
KYND	203,356	211,491	211,491	211,491
KnowBe4	138,283	124,463	124,463	124,463
Total Expenses	1,073,899	1,068,214	1,068,214	1,068,214
Project Surplus	105,393	134,665	146,458	170,044
Total Reserves as of 5/31/25	229,176	363,841	375,634	399,220

RECOMMENDATION

That the Executive Committee approve the purchase of the 2025-26 Cyber Liability policy offered by Coalition and authorize staff to charge Cyber Program members a proportionate share based on the expiring year's contribution cost, with an applied increase of 2%, 3%, or 5% as determined appropriate.

ACWA JPIA
Underground Storage Tank
Pollution Liability Program Renewal
June 27, 2025

BACKGROUND

ACWA JPIA established a group-purchase Underground Storage Tank (UST) Pollution Liability Program in 1992–93 to help members meet federal financial responsibility requirements for UST-related environmental contamination, initially offering \$1 million in coverage with a \$500,000 deductible. To reduce the burden on individual members, a \$500,000 pooled layer and \$10,000 deductible were introduced in 1995–96, and coverage limits were increased to \$3 million in 2010–11 to reflect growing exposures and regulatory demands. The program structure has remained unchanged since that time.

CURRENT SITUATION

Currently, 10 members participate in the UST Pollution Liability Program, which provides coverage for 20 tanks, 19 of which are more than 20 years old. As the infrastructure continues to age, securing cost-effective coverage has become increasingly difficult, with insurers responding by reducing limits and increasing premiums and deductibles at renewal.

To evaluate future program options, staff hosted a virtual town hall on June 6, 2024, with participating agency representatives. The discussion addressed key considerations, including tank age, market constraints, the financial impact of removal or replacement, and the timing of capital improvement plans. It was agreed that further evaluation would be necessary before making any structural changes.

Staff renewed 2024–25 coverage under the existing terms and continued engaging member agencies throughout the program year. Two additional virtual meetings were held throughout the program year, providing a forum to share updates, monitor market trends, and explore viable long-term solutions.

During the final meeting held on March 26, 2025, members reviewed and discussed a timeline for a three-year phase-out of the program. Year 1, covering the 2024-25 program year, reflected no changes to the existing structure. The phase-out will progress in Year 2, beginning July 1, 2025, with each member's deductible increasing from \$10,000 to \$250,000, incrementally moving closer to the current \$500,000 deductible under the commercial policy with Ironshore. In Year 3, effective July 1, 2026, the program will eliminate the pooled layer entirely, and each member will assume the full deductible outlined in the policy. At the conclusion of Year 3 on June 30, 2027, the pooled UST Pollution Liability Program will be discontinued. All accumulated equity will be returned to participating members, and coverage for those who continue to require such may transition to a group-purchase, pass-through structure.

For the 2025–26 program year, renewal quotes were solicited by Aon, JPIA’s broker partner. Only the incumbent carrier, Ironshore, responded with a preliminary quote reflecting an approximate 4% rate increase over the expiring terms. The quote includes coverage for 16 tanks, accounting for the removal of six tanks from the 2024-25 program year due to either physical decommissioning or withdrawal from coverage. Additional information is pending at the time of this writing, and staff will provide an update to the Committee at the meeting.

RECOMMENDATION

That the Executive Committee approve purchase of the 2025-26 Underground Storage Tank Pollution Liability policy offered by Ironshore and authorize staff to charge UST Program members a proportionate share of the contribution costs.



California Water Insurance Fund

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CWIF exists for the sole purpose of advancing and supporting the insurance and risk management needs and insurance-related support programs of the ACWA JPIA.

Shareholder and Board of Directors Meeting AGENDA

Holland & Hart
222 South Main Street, Suite 2200
Salt Lake City, Utah 84101

Wednesday, June 4, 2025 – 9:00 AM MT

<u>Presenter</u>			<u>Page #</u>
Beatty	*	1. Shareholder Approval and Ratification of Newly Elected Board Members	3
Morris	*	2. Approve the Minutes of the December 2, 2024 Meeting	4
Beatty	*	3. Election of New Chair and Vice Chair	7
Andrewsen	*	4. Captive 101 Orientation	8
Conference Attendees		5. Report on Captive Conferences Attended This Year	
Beatty	*	6. Program Status	9
deBernardi	*	7. Approve Dividend	22
deBernardi	*	8. Review and Take Action on Investment Policy Revisions	23
PFM	*	9. PFM Investment Portfolio Update	29
deBernardi	*	10. Review and Take Action on the 2023/24 Audited Financial Statements	48
All	*	11. Philosophical Concepts for Portfolio Diversification	82
Morris		12. Discuss Next Meeting Date on June 27, 2025	97

ADJOURN

**Related items enclosed.*



PERSONNEL COMMITTEE MEETING

AGENDA

[Zoom Link](#)

Meeting ID: 532 180 4035

Password: 5742

Telephone No.: 1 (669) 900-6833

Monday, June 2, 2025, 3:00 PM

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

- McDonald – 254 E Valley Street, San Bernardino
- Rupp – 229 Boyle Drive, Eureka
- Lu-Yang - 500 N. Brand Blvd. Suite 1850, Glendale

WELCOME, CALL TO ORDER, ANNOUNCEMENT OF QUORUM, AND INTRODUCTIONS

PUBLIC COMMENT Members of the public will be allowed to address the Personnel 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 Chair know.

INTRODUCTIONS

ADDITIONS TO OR DELETIONS FROM THE AGENDA

<u>Presenter</u>			<u>Page#</u>
McDonald	*	I. Approve the Meeting Minutes of January 15, 2025	4
Beatty	*	II. Review Staffing Activities	8
Beatty	*	III. Review Staffing Status	12
Beatty	*	IV. Review Upcoming Recruitments	26
Beatty	*	V. Review and Make Recommendation on Updated Salary Schedule	28
Beatty	*	VI. Update on Retirements, Future Positions, and Office Space	30

Beatty	* VII. CEO Contract Negotiation and Performance Review Process	31
McDonald	* VIII. Discuss Next Meeting Date: September 3, 2025	34

ADJOURN

*Related items enclosed.

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



WORKERS' COMPENSATION PROGRAM COMMITTEE MEETING

AGENDA

ACWA JPIA
Executive Conference Room
2100 Professional Drive
Roseville, CA 95661

Thursday, June 26, 2025 – 1:00 p.m.

Zoom Link Meeting ID: 230 407 0027; Password: 5742; Telephone No.: 1 (669) 900-6833

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

- Green – 6151 Kimberly Drive, Huntington Beach
- Kauffman – 1275 Meadow Crest Drive, South Lake Tahoe

WELCOME, CALL TO ORDER, ANNOUNCEMENT OF QUORUM, AND INTRODUCTIONS

PLEDGE OF ALLEGIANCE

ANNOUNCE 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 Ralph M. Brown Act.

PUBLIC COMMENT Members of the public will be allowed to address the Workers' Compensation 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 Chair know.

HYBRID PARTICIPATION GUIDELINES (See back page of the packet)

ADDITIONS TO OR DELETIONS FROM THE AGENDA

Presenter

Page #

I. CONSENT AGENDA

- * A. Approve the Minutes of the June 20, 2024, Meeting

4

B. Approve an Excused Absence for Any Committee Member

II. ADMINISTRATION

A. Report on Meetings Attended on Behalf of the JPIA

III. PROGRAM UPDATES

Jobe	* A. Membership Report	10
Bowles	* B. Workers' Compensation Claims Audits	16
Bowles	* C. Claims Department Update and Trends	43

IV. COVERAGE AND CONTRIBUTIONS

Jobe	* A. Review and Provide Recommendation Regarding the 2025-26 Workers' Compensation Memorandum of Coverage (MOC)	67
Jobe	* B. Review and Provide Recommendation Regarding the 2025-26 Workers' Compensation Program Reinsurance Renewal	83
Fleck	* C. Actuarial Update	97
Steele	* D. Review and Provide Recommendation Regarding the 2025-26 Member Contributions	117

V. STAFF UPDATES

Jobe	* A. Director of Pooled Programs Update	131
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VI. UPCOMING MEETINGS

Chair	* A. There are no additional meetings scheduled for the remainder of the year.	132
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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: Jillian Sciancalepore, Administrative Assistant III, ACWA JPIA, PO Box 619082, Roseville, CA 95661-9082; telephone (916) 786-JPIA. 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 Workers' Compensation 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-JPIA. The JPIA's normal business hours are Monday – Friday, 7:30 a.m. to 4:30 p.m.



PROPERTY PROGRAM COMMITTEE MEETING

AGENDA

ACWA JPIA
Executive Conference Room
2100 Professional Drive
Roseville, CA 95661

Thursday, June 26, 2025 – 3:00 p.m.

Zoom Link Meeting ID: 230 407 0027; Password: 5742; Telephone No.: 1 (669) 900-6833

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

- Gilkey – 5555 California Avenue, Suite 209, Bakersfield
- Lee – 1300 Valley Vista Drive, #100, Diamond Bar
- Smith – 28440 Sunset Road, Valley Center

WELCOME, CALL TO ORDER, ANNOUNCEMENT OF QUORUM, AND INTRODUCTIONS

PLEDGE OF ALLEGIANCE

ANNOUNCE 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 Ralph M. Brown Act.

PUBLIC COMMENT Members of the public will be allowed to address the Property 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 Chair know.

HYBRID PARTICIPATION GUIDELINES (See back page of the packet)

ADDITIONS TO OR DELETIONS FROM THE AGENDA

Presenter

Page #

I. CONSENT AGENDA

- * A. Approve the Minutes of the May 12, 2025, Meeting
- B. Approve an Excused Absence for Any Committee Member

II. ADMINISTRATION

- A. Report on Meetings Attended on Behalf of the JPIA

III. COVERAGE AND CONTRIBUTIONS

- | | |
|-------------|---|
| Fleck | * A. Actuarial Update |
| Beatty/Jobe | * B. Review and Provide Recommendation Regarding the Parametric Insurance Concepts Presented at the 2025 ACWA JPIA Spring Membership Summit |
| Jobe | * C. Review and Provide Recommendation Regarding the 2025-26 Crime Memorandum of Coverage (MOC) |
| Jobe | * D. Review and Provide Recommendation Regarding the 2025-26 Property Memorandum of Coverage (MOC) |
| Jobe | * E. Review and Provide Recommendation Regarding the 2025-26 Property Program Reinsurance Renewal |
| Steele | * F. Property Program CAT Fund Goals |
| Steele | * G. Review and Provide Recommendation Regarding the 2025-26 Member Contributions |

IV. STAFF UPDATES

- | | |
|------|---|
| Jobe | * A. Director of Pooled Programs Update |
|------|---|

V. UPCOMING MEETINGS

- | | |
|---------|--|
| Kapheim | * A. There are no additional meetings scheduled for the remainder of the year. |
|---------|--|

ADJOURN

*Related items enclosed.

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

ACWA JPIA
ACWA Update
June 27, 2025

BACKGROUND

This is a standing item on Executive Committee agendas.

CURRENT SITUATION

ACWA Senior Director of Operations & Member Engagement, Tiffany Giammona, will update the Executive Committee on ACWA's relevant current issues and events.

RECOMMENDATION

None, information only.

ACWA JPIA
CEO Update
June 27, 2025

BACKGROUND

This is a standing item on Executive Committee agendas.

CURRENT SITUATION

The JPIA's Chief Executive Officer will update the Executive Committee on relevant current issues and potential future opportunities and challenges.

RECOMMENDATION

None, information only.

ACWA JPIA MEETINGS CALENDAR – 2025

MEETING DATES	BOARD OF DIRECTORS	EXECUTIVE	PERSONNEL	FINANCE & AUDIT	PROGRAMS				RISK MGMT	CWIF
					Emp. Benefits	Liability	Property	Work Comp		
JAN 15			9:00 AM *							
JAN 29		10:30 AM							8:00 AM	
MARCH 9-11 CICA CONFERENCE – TUCSON, AZ										
MARCH 16-19 AGRIP GOVERNANCE CONFERENCE – LAS VEGAS										
MAR 27				1:00 PM		3:00 PM				
MAR 28		8:00 AM								
MAR 31		3:00 PM *								
APRIL 30					9:00 AM *					
MAY 12-15 ACWA JPIA SPRING MEMBERSHIP SUMMIT/ACWA CONFERENCE – MONTEREY										
MAY 12	2:00 PM						8:15 AM			
JUNE 2			3:00 PM *							
JUNE 4										9:00 AM (UTAH)
JUNE 26							3:00 PM	1:00 PM		
JUNE 27		8:00 AM								11:00 AM
JULY 14-15 EXECUTIVE COMMITTEE ONBOARDING WORKSHOP – SAN DIEGO										
JULY 15		1:30 PM			10:30 AM					
SEPT 3			10:00 AM *							
SEPTEMBER 16-19 CAJPA ANNUAL CONFERENCE - MONTEREY										
SEPT 29				1:00 PM		3:00 PM				
SEPT 30		8:30 AM								11:00 AM
OCT 22		10:00 AM *								
DECEMBER 1-4 ACWA JPIA FALL MEMBERSHIP SUMMIT/ACWA FALL CONFERENCE – SAN DIEGO										
DEC 1	1:45 PM	10:30 AM								8:00 AM

*Virtual Meeting



Hybrid Meeting Participation Guidelines

For Remote Meeting Participants

Remember to mute yourself until you are ready to speak.

If you have a question or comment, raise your hand in Zoom.

To raise or lower your hand:

1. For PC users:
 - a. Press 'Alt-Y' on your keyboard
 - b. Or go to 'Reactions' on your Zoom screen
2. For IPAD users, go to 'More'.
3. For telephone (audio only) users, press * then 9.

For In-House Meeting Participants

Remember to use your microphone when speaking.

- Remote participants will not hear you if you don't.
- Before speaking, check that your mic is unmuted (green light).

For in-house participants that do not have a microphone, please wait for the mic runner before speaking.