

Workers' Compensation Program Committee Meeting



YOUR BEST PROTECTION

ACWA JPIA
2100 Professional Drive
Roseville, CA 95661

Thursday
June 25, 2026
3:00 PM

Chair: Chris Kapheim, Kings River Conservation District

Vice Chair: Brent Hastey, Reclamation District 784

Fred Bockmiller, Mesa Water District

Cathy Green, Orange County Water District

Liz Kauffman, South Tahoe Public Utility District

Robert Kunde, Wheeler Ridge-Maricopa Water Storage District

Stacey Lollar, Calaveras County Water District

Lenet Pacheco, Valley County Water District

Scott Quady, Calleguas Municipal Water District



WORKERS' COMPENSATION PROGRAM COMMITTEE MEETING

AGENDA

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

Thursday, June 25, 2026 – 3:00 PM

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:

- Bockmiller – 1965 Placentia Avenue, Costa Mesa
- 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

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- * A. Approve the Minutes of the June 26, 2025, Meeting

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B. Approve an Excused Absence for Any Committee Member

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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 AM to 4:30 PM (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 AM to 4:30 PM.



Unapproved Minutes

WORKERS' COMPENSATION PROGRAM COMMITTEE MEETING

ACWA JPIA
2100 Professional Drive
Roseville, CA 95661

June 26, 2025

MEMBERS PRESENT

Vice Chair: David Wheaton, Citrus Heights Water District
Fred Bockmiller, Mesa Water District
Cathy Green, Orange County Water District (*via Zoom*)
Liz Kauffman, South Tahoe Public Utility District (*via Zoom*)
Robert Kunde, Wheeler Ridge-Maricopa Water Storage District
Stacey Lollar, Calaveras County Water District
Lenet Pacheco, Valley County Water District
Scott Quady, Calleguas Municipal Water District

MEMBERS ABSENT

Chair: Vacant

STAFF PRESENT

Chief Executive Officer: Adrienne Beatty
Kristen Bennett, Training Specialist
Erin Bowles, Workers' Compensation Claims Manager
Chimene Camacho, Senior Executive Assistant to the CEO
Sarah Crawford, Member Education Manager
Debbie Cruz, Lead Member Services Representative
Laura Davis, Event Planner
Tyler Dietz, Cost Estimator / Evaluation Consultant
Robert Greenfield, General Counsel
Jennifer Jobe, Director of Pooled Programs
Erik Kowalewski, Information Technology Manager
Hunter Sargent, Cybersecurity Risk Specialist
Jillian Sciancalepore, Administrative Assistant III (*Recording Secretary*)
Judy Shiu, Lead Senior Claims Adjuster
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

Ernie Avila, Contra Costa Water District, ACWA VP (*via Zoom*)
Chris Kapheim, Kings River Conservation District
Szu Pei Lu-Yang, Rowland Water District (*via Zoom*)
Melody McDonald, San Bernardino Valley Water Conservation District
Scott Ratterman, Calaveras County Water District
Randall Reed, Cucamonga Valley Water District (*via Zoom*)
Tracy Fleck, Aon
Alex Tokar, Aon

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

Vice Chair Wheaton welcomed everyone in attendance with special recognition for new Committee member Liz Kauffman, South Tahoe Public Utility District, and called the meeting to order at 1:01 PM. He announced there was a quorum. He requested the Workers' Compensation Program Committee, Executive Committee, staff, and others in attendance introduce themselves. Ms. Beatty introduced JPIA's newest employee, Hunter Sargent, Cybersecurity Risk Specialist.

PLEDGE OF ALLEGIANCE

Vice Chair Wheaton requested Director Bockmiller to lead the Pledge of Allegiance.

ANNOUNCEMENT OF RECORDING OF MEETING

Vice Chair Wheaton 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

Vice Chair Wheaton noted that, as the agenda stated, members of the public would be allowed to address the Workers' Compensation Program Committee on any agenda item prior to the Committee's decision on that item. Comments on any issues on the agenda, or not on the agenda, were also welcome. None were noted.

ADDITIONS TO OR DELETIONS FROM THE AGENDA

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

I. CONSENT AGENDA

Vice Chair Wheaton called for approval of the Consent Agenda:

M/S/C (Bockmiller/Green) (Quady-Yes; Pacheco-Yes; Lollar-Yes; Kunde-Yes; Kauffman-Yes; Green-Yes; Bockmiller-Yes; Wheaton-Yes): That the Workers' Compensation Program Committee approve the minutes of the June 20, 2024, meeting, as presented; and approve an excused absence for any Committee Member.

II. ADMINISTRATION

Report on Meetings Attended on Behalf of the JPIA
None.

III. PROGRAM UPDATES

Membership Report

Ms. Jobe provided the Committee with a brief overview that the Workers' Compensation Program currently has 209 member participants with just under \$1 billion in estimated annual payroll. Union Public Utility District joined the Workers' Compensation Program in January 2025. Del Paso Manor Water District will be acquired by Sacramento Suburban Water District, effective July 1, 2025. Both Grassland Basin Water Authority and Olivenhain Municipal Water District provided Notice of Intent to Withdraw for the 2026-27 Program Year.

Additional conversation centered around the significant difference between membership in the Liability Program and Workers' Compensation Program due to "paper agency" with no employees. These paper agencies still require Liability coverage for legal protections, such as errors and omissions, despite having no operational workforce or property assets.

Workers' Compensation Claims Audits

Ms. Bowles informed the Committee that in Fall 2024, the Program underwent three formal audits including 1) Profile Audit Review (PAR) – State Compliance, 2) Utilization Review (UR) Audit – Medical Review Standards, and 3) Independent Audit – Program Performance. All audits reflect strong results confirming that the JPIA is operating well within compliance standards, supporting the continued authority to self-administer claims. The audit results also reflect timely and accurate medical review practices, and indicate consistent, high-quality claims handling performance.

Claims Department Update and Trends

Ms. Bowles informed the Committee that over the past year, ACWA JPIA experienced a continued rise in claim volume, prompting the Workers' Compensation Claims Department to enhance efficiency and streamline operations. Staff reduced manual tasks – such as scanning, faxing, and data entry – and improved system connections with vendors, which enabled them to focus more on supporting water agencies and injured workers, leading to faster claim turnaround times and greater value-added work. Staff also collaborated with vendors to renegotiate contracts which improved service and managed costs, allowing for reinvestment in tools that benefited both staff and member agencies. These efforts made the claims process more efficient, minimized delays, and reinforced trust with member agencies. Ms. Bowles advised the Committee that for 2026, the department aims to expand reporting tools and continue process improvements to better handle increasing demand.

Lastly, Ms. Bowles explained that while JPIA, as a self-insured entity, is not directly impacted by commercial rate increases, it continues to monitor industry trends such as rising claims, medical, and legal costs to inform budgeting and financial strategy.

Furthermore, she noted that the department tracks annual assessments by the California Department of Industrial Relations, which are expected to rise 10-15% this year, influencing plans for reserves and long-term program strength.

Mr. Greenfield informed the Committee that the Legislature has not conducted any Workers' Compensation reform in 13 years due to budget deficit concerns. It is these legislative reforms – typically occurring about once a decade – that have the potential to most dramatically affect future Program costs.

Ms. Bowles then walked the Committee through a fictional claim scenario, based on historical JPIA data. Based on trends, Ms. Bowles identified that the most likely claimant would be a person between the ages of 45-55 with an occupation in Waterworks Operations for 0-5 years of employment suffering a strain on multiple body parts. Knowing this information will help JPIA focus training on preventative measures that can be implemented, especially for this group of employees, to reduce JPIA's claims exposure and emphasize a safer work environment.

IV. COVERAGE AND CONTRIBUTIONS

Review and Provide Recommendation Regarding the 2025-26 Workers' Compensation Memorandum of Coverage (MOC)

Ms. Jobe reviewed the proposed language to more clearly define exclusions and member responsibilities, including provisions related to volunteer coverage, waivers of subrogation, and payments stemming from serious and willful misconduct or statutory penalties.

Director Bockmiller requested that the Authority's Defense Panel Policy be provided to the Committee since it is referenced in the MOC as an additional governing document. Additional conversation centered around clarification regarding Section III.D. Ms. Beatty noted that the reference to the Defense Panel Policy in the MOC was incorrect and should be amended to reflect reference to JPIA's Litigation Management Policy and that change will be noted in the recommendation to the Executive Committee.

M/S/C (Green/Bockmiller) (Quady-Yes; Pacheco-Yes; Lollar-Yes; Kunde-Yes; Kauffman-Yes; Green-Yes; Bockmiller-Yes; Wheaton-Yes): That the Workers' Compensation Program Committee recommend that the Executive Committee approve the Memorandum of Coverage, inclusive of the corrected reference to JPIA's Litigation Management Policy, effective July 1, 2025.

Review and Provide Recommendation Regarding the 2025-26 Workers' Compensation Program Reinsurance Renewal

Ms. Jobe informed the Committee that the JPIA is entering its eighth year with the incumbent carrier, Safety National, who also serves as the Lead Carrier in the Liability Program coverage tower. In accordance with the 2024-25 Program Year agreement, Safety National honored the previously agreed upon 3% rate decrease for the upcoming

2025-26 Program Year. The renewal offer includes a rate of \$0.0772 per \$100 of payroll.

In addition to honoring the 3% rate decrease for the 2025-26 Program Year, as outlined in the current agreement, Safety National has also offered a rate pass for the 2026-27 Program Year, subject to the terms and conditions outlined in the Program Commitment Agreement. Given ACWA JPIA's long-standing and successful partnership with Safety National across both the Workers' Compensation and General Liability programs, staff believes that executing this agreement is a prudent and strategic decision. It also demonstrates JPIA's continued commitment to a stable, long-term, and collaborative relationship.

M/S/C (Pacheco/Quady) (Quady-Yes; Pacheco-Yes; Lollar-Yes; Kunde-Yes; Kauffman-Yes; Green-Yes; Bockmiller-Yes; Wheaton-Yes): That the Workers' Compensation Program Committee recommend that the Executive Committee approve Safety National's reinsurance renewal terms, as presented, with an effective date of July 1, 2025.

Actuarial Update

Tracy Fleck, ACAS, MAAA, Senior Consultant and Actuary, Aon, informed the Committee that as of September 30, 2024, there are \$29 million in projected outstanding losses that include both indemnity payments to claimants and medical expenses related to claims. The \$5.5 million increase in outstanding losses from the previous year is attributed to two main factors: 1) increased claim development, indicating that older claims are costing more than previously estimated due to factors such as longer resolution times and higher medical expenses, and 2) program growth, reflected in the rise of payroll and the number of employees insured, leading to higher volume of claims and associated costs.

For the 2025-26 Program Year, the projected loss rate of \$1.07 reflects an increase of 4% compared to previous years, indicating a trend of rising claims costs and totaling \$9.4 million in projected losses. This increase is primarily driven by higher frequency and severity of claims, particularly in the context of a growing workforce and payroll.

Lastly, Ms. Fleck stated that majority of claims, specifically 79%, are minor and cost less than \$10,000, indicating a high volume of low-cost incidents. Despite their frequency, these low-cost claims only account for about 8% of the total costs incurred by the Workers' Compensation Program. Conversely, the remaining 21% of claims, which are larger and more complex, are responsible for 92% of the overall costs, highlighting the significant financial impact of severe injuries.

Review and Provide Recommendation Regarding the 2025-26 Member Contributions

Mr. Steele began by reviewing the actual historical rates over the last ten years to demonstrate the Program's low volatility. He then presented the Workers' Compensation Program Expected Revenue/Expense & Funding Requirement Report which provides a breakdown for the expected revenues and expenses for the 2025-26

Program Year. The total estimated funding with no pricing changes is approximately \$16.4 million based on approximately \$912 million in estimated payrolls.

Mr. Steele provided three rate options for consideration and listed them as follows:

Option 1 shows budgeted numbers with no rate change. If all estimates are correct under this pricing, members would receive \$5.7 million in retrospective contribution adjustments (RCAs). The estimated loss rate per \$100 of payroll went from \$1.02 in Program Year 2024-25 to \$1.07 for Program Year 2025-26 which amounts to a 4% increase, as reflected on the actuarial report.

Option 2 displays rates with a **5% decrease** in all class code rates. Under this pricing, members would potentially see \$4.6 million in favorable RCAs to the Rate Stabilization Fund.

Option 3 displays rates with a **10% decrease** in all class code rates. Under this pricing, members would potentially see \$3.5 million in favorable RCAs to the Rate Stabilization Fund.

M/S/C (Bockmiller/Pacheco) (Quady-Yes; Pacheco-Yes; Lollar-Yes; Kunde-Yes; Kauffman-Yes; Green-Yes; Bockmiller-Yes; Wheaton-Yes):
That the Workers' Compensation Program Committee recommends that the Executive Committee approve Option 1, no rate change in member contributions, effective July 1, 2025.

V. STAFF UPDATES

Director of Pooled Programs Update

Ms. Jobe reported that multiple programs are going through renewals at this time, and members will be updated following the Executive Committee's decisions.

Hunter Sargent joined the Member Services team as the new Cybersecurity Risk Specialist on June 23, 2025, and a new Member Services Representative II will begin on June 30, 2025. Recruitment for a second Member Services Representative II is currently underway. These two positions represent a replacement position for Debbie Cruz, Lead Member Services Representative, who is retiring, and an additional position previously approved by the Executive Committee to address workload increases in the department that have been occurring for some time.

VI. UPCOMING MEETINGS

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

The Workers' Compensation Program Committee meeting adjourned at 2:56 PM.

ACWA JPIA
Membership Report
June 25, 2026

BACKGROUND

To review membership progress, the Workers' Compensation Program Committee is provided with an annual list of new and prospective members.

CURRENT SITUATION

For the 2026-27 program year, the following two agencies will join the Workers' Compensation Program, pending approval by the Executive Committee at its June 26, 2026, meeting:

Member	Payroll	Join Date
Exeter Irrigation District	\$429,680	7/1/26
Hi-Desert Water District	\$5,119,507	7/1/26

Current Program Membership Status as of June 1, 2026:

Total number of program members:	207
Total number of employees covered:	8,237
Total estimated annual payroll:	\$976,657,652

Prospective New Members:

The Workers' Compensation Program remains stable; staff is in discussions with prospective new members and expect applications to be forthcoming.

Notices of Withdrawal:

In accordance with the Joint Powers Agreement, Article 22 (c) (2), a Member may withdraw only at the end of the program year following receipt of a 12-month notice of intent to withdraw. Staff has not received any intent to withdraw.

RECOMMENDATION

None, information only.

ACWA JPIA
2026-27 Workers' Compensation Program
Estimated Payroll

MEMBER	EST. PAYROLL
Alameda County Water District	\$ 35,169,546
Orange County Water District	\$ 32,040,960
Santa Clarita Valley Water Agency	\$ 31,839,024
Moulton Niguel Water District	\$ 28,214,725
Western Municipal Water District	\$ 26,685,654
El Dorado Irrigation District	\$ 26,390,451
Water Employee Services Authority	\$ 25,538,876
Santa Margarita Water District	\$ 24,094,287
Rancho California Water District	\$ 21,612,543
Merced Irrigation District	\$ 20,171,723
Helix Water District	\$ 20,153,736
Yuba County Water Agency	\$ 19,877,137
Otay Water District	\$ 19,061,737
Cucamonga Valley Water District	\$ 16,462,600
South Tahoe Public Utility District	\$ 16,075,328
Palmdale Water District	\$ 15,412,988
Sweetwater Authority	\$ 14,795,775
South Coast Water District	\$ 13,862,333
Truckee Donner Public Utility District	\$ 13,347,625
San Luis & Delta-Mendota Water Authority	\$ 12,940,492
Calleguas Municipal Water District	\$ 12,753,848
Vallecitos Water District	\$ 11,734,695
Desert Water Agency	\$ 11,425,017
Goleta Water District	\$ 10,949,961
Yorba Linda Water District	\$ 10,466,470
Vista Irrigation District	\$ 10,245,408
Solano Irrigation District	\$ 10,231,391
Sacramento Suburban Water District	\$ 9,518,223
Tahoe City Public Utility District	\$ 9,195,957
Valley Center Municipal Water District	\$ 8,824,159
Mesa Water District	\$ 8,651,568
Water Replenishment District of Southern California	\$ 8,643,957
Calaveras County Water District	\$ 8,434,832
Fallbrook Public Utility District	\$ 8,243,430
Antelope Valley-East Kern Water Agency	\$ 7,954,220
El Toro Water District	\$ 7,885,907
Tuolumne Utilities District	\$ 7,881,472

Association of California Water Agencies Joint Powers Insurance Authority	\$ 7,857,660
Walnut Valley Water District	\$ 7,857,455
Kern County Water Agency	\$ 7,773,702
Rainbow Municipal Water District	\$ 7,558,648
Fresno Metropolitan Flood Control District	\$ 7,533,288
South Feather Water & Power Agency	\$ 7,095,537
San Bernardino Valley Municipal Water District	\$ 6,971,761
Marina Coast Water District	\$ 6,871,364
San Juan Water District	\$ 6,850,745
Lake Arrowhead Community Services District	\$ 6,557,054
Laguna Beach County Water District	\$ 6,451,739
Mission Springs Water District	\$ 6,250,814
Glenn-Colusa Irrigation District	\$ 6,230,397
Soquel Creek Water District	\$ 6,101,035
Santa Fe Irrigation District	\$ 6,080,231
Stockton East Water District	\$ 5,971,277
Ramona Municipal Water District	\$ 5,876,836
Mammoth Community Water District	\$ 5,723,622
Kings River Conservation District	\$ 5,509,476
Citrus Heights Water District	\$ 5,360,744
Amador Water Agency	\$ 5,172,819
Beaumont-Cherry Valley Water District	\$ 5,067,454
Monte Vista Water District	\$ 4,896,766
Three Valleys Municipal Water District	\$ 4,852,815
Rowland Water District	\$ 4,812,922
Diablo Water District	\$ 4,423,813
Paradise Irrigation District	\$ 4,417,139
Wheeler Ridge-Maricopa Water Storage District	\$ 4,363,892
Central Coast Water Authority	\$ 4,291,462
Valley County Water District	\$ 4,257,733
Montecito Water District	\$ 4,164,554
Solano County Water Agency	\$ 4,091,597
Camrosa Water District	\$ 4,027,647
Westside Water Authority	\$ 3,953,023
Florin Resource Conservation District - Elk Grove Water District	\$ 3,908,159
Crescenta Valley Water District	\$ 3,837,001
Trabuco Canyon Water District	\$ 3,601,595
Humboldt Bay Municipal Water District	\$ 3,351,626
Coastside County Water District	\$ 3,344,087
Carmichael Water District	\$ 3,307,503
Sunnyslope County Water District	\$ 3,235,847
Fair Oaks Water District	\$ 3,098,415
Rincon Del Diablo Municipal Water District	\$ 3,064,958

San Dieguito Water District	\$ 3,051,990
Reclamation District No. 108	\$ 2,994,569
Mid-Peninsula Water District	\$ 2,933,606
North Coast County Water District	\$ 2,870,861
Carpinteria Valley Water District	\$ 2,817,229
Yolo County Flood Control & Water Conservation District	\$ 2,697,255
Kaweah Delta Water Conservation District	\$ 2,603,475
San Benito County Water District	\$ 2,513,593
Joshua Basin Water District	\$ 2,490,050
Georgetown Divide Public Utility District	\$ 2,465,495
Byron-Bethany Irrigation District	\$ 2,454,608
East Contra Costa Irrigation District	\$ 2,410,822
East Orange County Water District	\$ 2,356,212
Scotts Valley Water District	\$ 2,222,505
Bella Vista Water District	\$ 2,154,703
San Gabriel County Water District	\$ 2,135,645
Pebble Beach Community Services District	\$ 2,099,875
La Puente Valley County Water District	\$ 2,093,883
Buena Vista Water Storage District	\$ 2,059,929
Tehachapi-Cummings County Water District	\$ 2,039,204
Tulare Irrigation District	\$ 2,028,799
Cachuma Operation and Maintenance Board	\$ 2,006,945
Valley of the Moon Water District	\$ 2,003,402
Chowchilla Water District	\$ 1,971,237
Consolidated Irrigation District	\$ 1,969,671
Twentynine Palms Water District	\$ 1,966,160
Humboldt Community Services District	\$ 1,936,266
Upper San Gabriel Valley Municipal Water District	\$ 1,925,174
Chino Basin Water Conservation District	\$ 1,910,960
Pajaro Valley Water Management Agency	\$ 1,897,709
Santa Ynez River Water Conservation District Improvement District No. 1	\$ 1,883,408
Woodbridge Irrigation District	\$ 1,839,718
San Bernardino Valley Water Conservation District	\$ 1,809,751
Regional Water Authority	\$ 1,691,098
San Luis Water District	\$ 1,668,738
Rosedale-Rio Bravo Water Storage District	\$ 1,615,787
Banta-Carbona Irrigation District	\$ 1,578,640
Foothill Municipal Water District	\$ 1,561,488
Panoche Water District	\$ 1,559,824
Quartz Hill Water District	\$ 1,548,999
Pico Water District	\$ 1,523,544
Kern Water Bank Authority	\$ 1,505,508
Orchard Dale Water District	\$ 1,490,000

Clearlake Oaks County Water District	\$ 1,489,219
Thermalito Water and Sewer District	\$ 1,457,673
Borrego Water District	\$ 1,448,616
Terra Bella Irrigation District	\$ 1,420,143
Patterson Irrigation District	\$ 1,405,751
San Geronio Pass Water Agency	\$ 1,404,327
Stinson Beach County Water District	\$ 1,346,902
Lakeside Water District	\$ 1,342,112
West Stanislaus Irrigation District	\$ 1,308,256
Bard Water District	\$ 1,290,830
Alta Irrigation District	\$ 1,275,793
Browns Valley Irrigation District	\$ 1,268,702
Purissima Hills Water District	\$ 1,247,594
La Habra Heights County Water District	\$ 1,246,739
San Gabriel Basin Water Quality Authority	\$ 1,185,658
Kern-Tulare Water District	\$ 1,155,324
Main San Gabriel Basin Watermaster	\$ 1,105,788
Montara Water and Sanitary District	\$ 1,105,411
American River Flood Control District	\$ 1,101,281
Western Canal Water District	\$ 1,087,070
Shafter-Wasco Irrigation District	\$ 1,074,673
Westborough Water District	\$ 1,035,197
South Sutter Water District	\$ 1,014,301
Del Puerto Water District	\$ 1,008,777
Pajaro/Sunny Mesa Community Services District	\$ 989,201
South Montebello Irrigation District	\$ 987,224
Mission Hills Community Services District	\$ 985,755
La Canada Irrigation District	\$ 957,293
Calaveras Public Utility District	\$ 947,475
Rio Linda/Elverta Community Water District	\$ 937,681
San Joaquin River Exchange Contractors Water Authority	\$ 923,310
Tulare Lake Basin Water Storage District	\$ 921,769
Butte Water District	\$ 913,058
Clear Creek Community Services District	\$ 904,967
Vandenberg Village Community Services District	\$ 899,547
Serrano Water District	\$ 893,399
Channel Islands Beach Community Services District	\$ 886,788
Chino Basin Desalter Authority	\$ 853,031
Idyllwild Water District	\$ 848,904
Mojave Public Utility District	\$ 828,312
Yuima Municipal Water District	\$ 821,722
Union Public Utility District	\$ 788,377
Bodega Bay Public Utility District	\$ 786,502

San Andreas Sanitary District	\$ 768,945
Kinneloa Irrigation District	\$ 765,975
Richvale Irrigation District	\$ 764,674
Bolinas Community Public Utility District	\$ 731,038
Corcoran Irrigation District	\$ 714,753
Reclamation District No. 784	\$ 701,607
Rio Alto Water District	\$ 646,295
Littlerock Creek Irrigation District	\$ 625,063
Sutter Extension Water District	\$ 612,471
Grassland Basin Authority	\$ 596,777
Reclamation District No. 2068	\$ 590,232
Alpaugh Irrigation District	\$ 567,355
Reclamation District No. 1004	\$ 539,693
Forestville Water District	\$ 507,097
Los Alamos Community Services District	\$ 505,556
Centerville Community Services District	\$ 501,865
Pleasant Valley County Water District	\$ 496,003
Palm Ranch Irrigation District	\$ 460,600
Angiola Water District	\$ 438,967
Sierra Lakes County Water District	\$ 423,736
Porterville Irrigation District	\$ 423,424
Kings County Water District	\$ 420,444
Fall River Valley Community Services District	\$ 390,365
Weaverville Community Services District	\$ 386,213
Tri-District Water Authority	\$ 361,196
Kanawha Water District	\$ 332,444
Saucelito Irrigation District	\$ 321,295
Berrenda Mesa Water District	\$ 298,142
Midway Heights County Water District	\$ 283,881
Mariana Ranchos County Water District	\$ 235,208
Majestic Pines Community Services District	\$ 218,709
Tri-County Water Authority	\$ 216,506
Montague Water Conservation District	\$ 190,846
Orosi Public Utility District	\$ 151,555
Madera Water District	\$ 151,047
Elsinore Valley Municipal Water District	\$ 104,795
Dunnigan Water District	\$ 70,985
Sonoma Mountain County Water District	\$ 37,933
Belridge Water Storage District	\$ 10,300
Lost Hills Water District	\$ 10,300
South Bay Water	\$ 10,300
Total Payroll	\$ 976,657,652

ACWA JPIA
Workers' Compensation Claims Trends and Department Update
June 25, 2026

BACKGROUND

At last year's Committee meeting, the Department reported a meaningful rise in claim volume – from 344 claims in 2023-24 to 425 in 2024-25. More significant than the volume itself was the shift in the type of claims being filed: a higher proportion were indemnity claims, meaning injuries serious enough to result in lost time and wage replacement. That shift, rather than volume alone, was the primary driver of increased costs.

In response, the Department's focus for 2025-26 centered on earlier intervention, getting the right support to injured workers and member agencies in the critical first days after an injury, before a claim has the chance to become more complex and costly.

CURRENT SITUATION

Program Performance and Trends

The early results for 2025-26 reflect a meaningful improvement. Through mid-April, 300 claims have been reported – a pace that, when the year closes, is expected to land closer to historical norms rather than the elevated 2024-25 level.

More importantly, the mix of claims has shifted back in a favorable direction. In 2024-25, more than half of all claims involved lost time and wage replacement. In 2025-26, that proportion has dropped significantly – trending back toward the stable range the program maintained from 2021 through 2023.

Strains remain the most common and most costly injury type, consistent with prior years and with the physically demanding nature of waterworks operations. Waterworks Operations employees continue to represent the largest share of claims across all job classifications – a pattern the Department monitors closely to focus prevention and training efforts where exposure is highest.

The year is still developing, and final figures will be available once the program year closes. Early indicators, however, are favorable and consistent with what the Department set out to accomplish.

Early Injury Management and Member Support

To strengthen support for member agencies from the moment an injury occurs, the Department is launching a nurse triage program effective June 1, 2026. Every member agency will have access to a dedicated line staffed by registered nurses. When an injury occurs, the employee or their supervisor can call immediately and receive medical guidance and direction to the appropriate level of care, assistance in completing required state injury reporting forms, and support for timely claim reporting directly into the JPIA's system.

While the program benefits all 209 member agencies, it is especially well-suited to smaller agencies with limited administrative staff – directly supporting the JPIA’s strategic commitment to ensuring smaller members have access to the same level of resources and expertise as larger ones. The Department will report on program results at a future committee meeting as the program matures.

Operational Focus and Program Enhancements

The Department continued to strengthen internal operations throughout the year, including refinements to medical management processes, workflows, and vendor coordination.

The Department is also transitioning to a new claims management system – an investment in data visibility and consistency that supports better long-term outcomes for members.

On a targeted basis, AI tools have been introduced to assist with routine administrative tasks such as correspondence drafting and document review – allowing examiners to focus on direct claim management, member communication, and the judgment-driven work that matters most.

The Department also navigated staff transitions during the year, including retirements, while operations remained stable and service to member agencies remained uninterrupted throughout.

State Regulatory Audit Results

In 2024, the JPIA’s Roseville claims operation completed a routine Profile Audit Review conducted by the California Division of Workers’ Compensation Audit & Enforcement Unit. The JPIA passed with no administrative penalties assessed, ranking 10th out of 40 audited entities statewide – in the top 25% of all claims administrators reviewed alongside major insurers and third-party administrators operating throughout California.

External Cost Pressures

California has projected a significant increase in the annual fees the state charges self-insured employers – potentially nearly double current levels – driven by the rapid growth of a state-administered fund that provides benefits to workers with prior injuries. Legislative reforms are currently being pursued that could reduce that impact, and the JPIA is monitoring the situation closely as part of its financial planning.

More broadly, the JPIA’s self-administered structure means that claims handling quality directly influences program costs. The investments made this year in earlier intervention and member support are the right response to a more complex external environment – and position the program well heading into 2026-27.

RECOMMENDATION

None, information only.

A Year with Andy

What Happens After the Injury

Workers' Compensation Program

Claims Manager Update | June 2026

Program Years: 2021–22 through 2025–26

Confidential | For Committee Use Only



● Where We Left Off

Recap from last year's Committee presentation



Volume was stable

310 to 344 claims — steady growth through 2023–24

2024–25 spiked to 425 claims



Complexity was rising

Indemnity claims increased in 2024–25

More complex injuries (torso, multiple body parts)



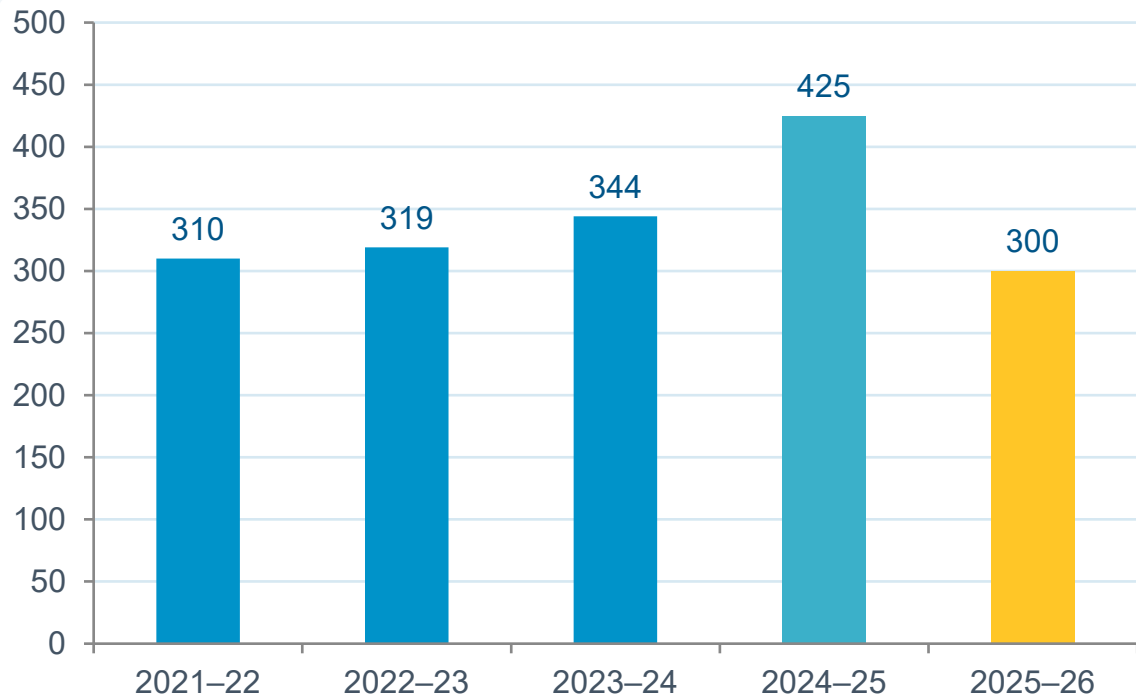
Waterworks dominated

Waterworks drove most claims (~62%)

This year: 2025–26 is the focus — five years of context behind it.

● Claim Volume — Five Years in View

Total claims by program year | 2025–26 is the current year

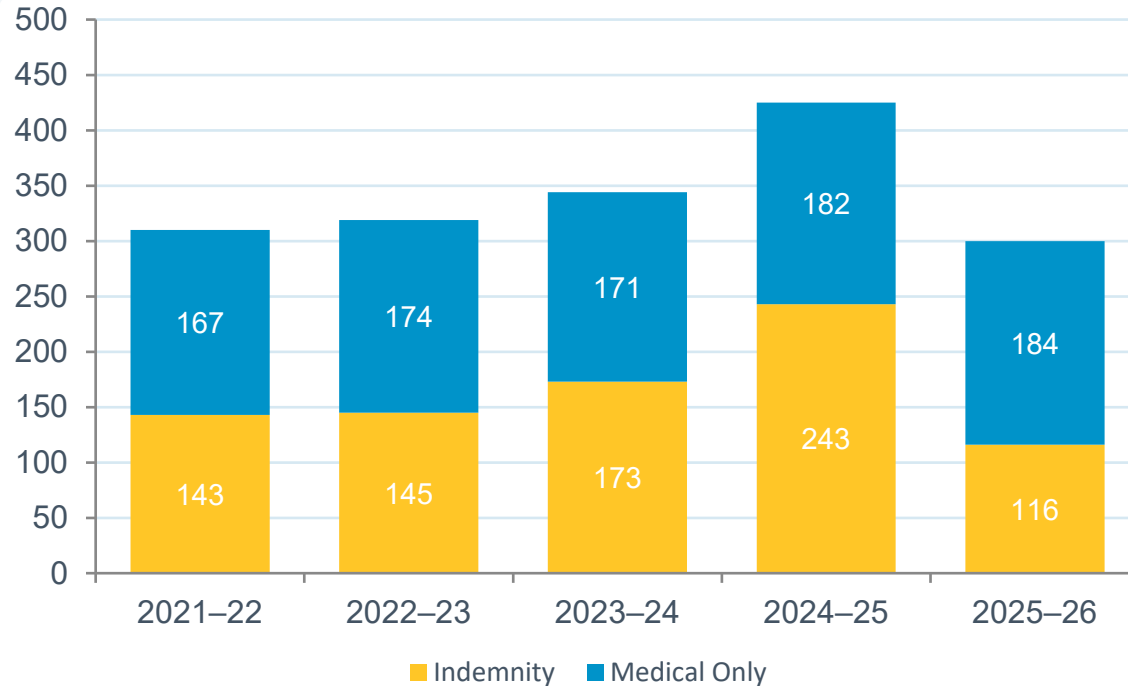


What we're seeing

- 2021–22 to 2023–24: stable growth
- 2024–25: outlier year (425 claims)
- 2025–26: 300 YTD — returning toward historical range
- Volume alone does not explain cost

• The Mix Changed — Not Just the Volume

Indemnity vs. Medical-Only by year



What changed

- Stable mix through 2023-24
- 2024-25: indemnity driven spike
- 2025-26 YTD: mix has shifted back toward medical-only
- Indemnity remains the key cost driver

● A Year with Andy: What Happens After the Injury

How a routine claim becomes complex — and drives cost

1: The Injury

Back strain. Waterworks crew. Three years on the job.

2: First Report

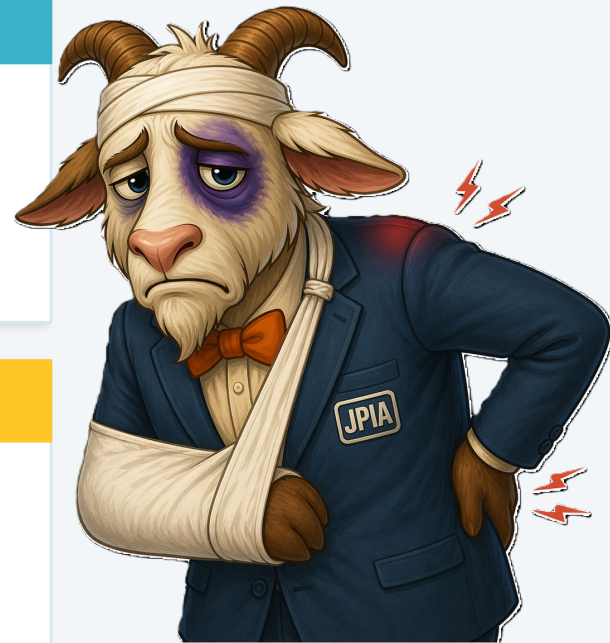
Reported early. Seen in the clinic.
Looks like a minor injury.

3: Complication

Pain spreads to shoulder and legs.
One injury becomes multiple.

4: Lost Time

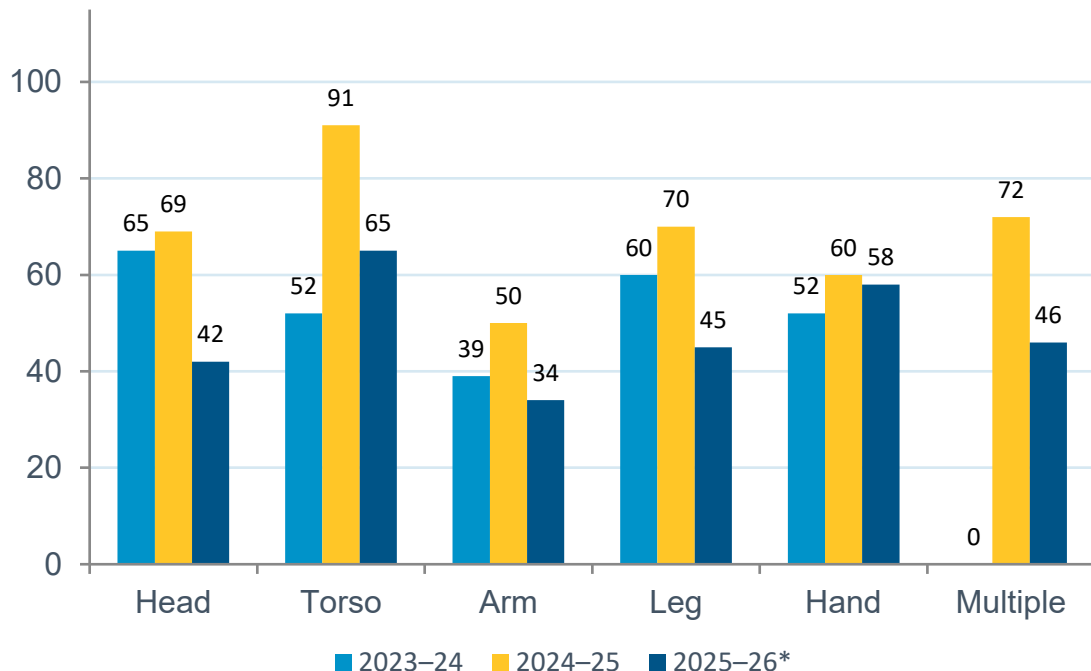
Can't return to full duty.
Now off work — wage replacement begins.



Andy's claim isn't rare — it's the pattern that drove 2024–25 and continues to drive cost

● A Year with Andy: Injury Complexity by Body Part

Claims by body part — 2023–24 through 2025–26 (YTD)



Torso injuries

52 → 91 → 65*

Spike in 2024–25, moderating in 2025–26 YTD

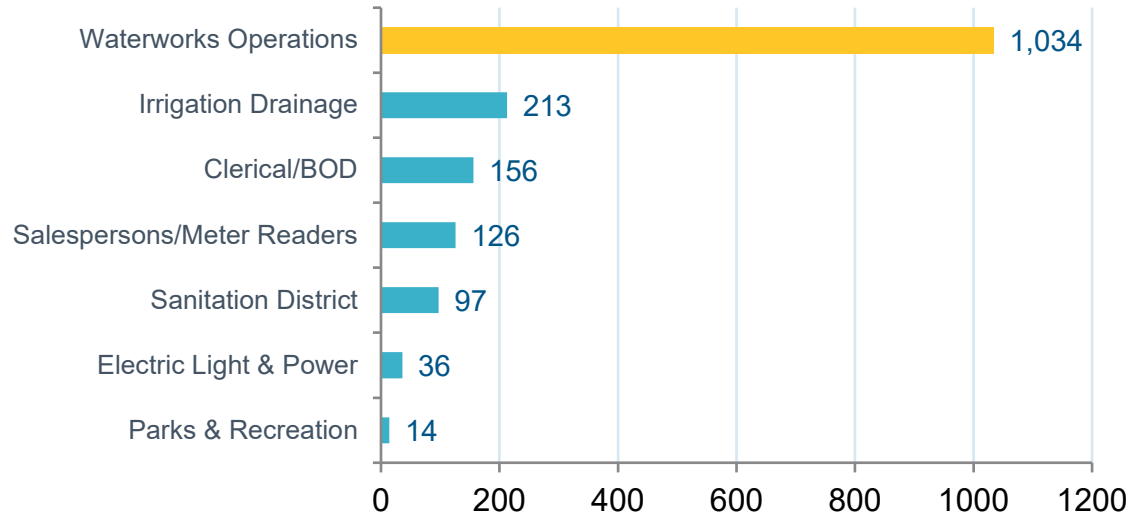
Multiple body parts

0 → 72

72 in 2024–25 | 46* in 2025–26 (still developing)

• Where Claims Are Concentrated

Claims by job class — 2021–22 through 2025–26 (YTD)



Waterworks Operations

1,034

claims — 2021–22 through 2025–26

~62% of all
program claims

Irrigation Drainage — Last Year's Question

Avg Cost / Claim

IRR \$18,134

WW \$14,261 (+27%)

Indemnity Rate

IRR 50%

WW 41% — more lost time

Claims >\$100K

IRR 6.3%

WW 3.3% — 1.9× exposure

Litigation Rate

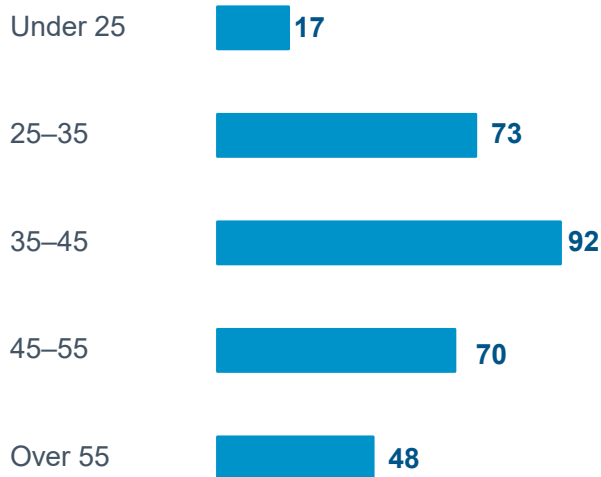
IRR 10.1%

WW 6.6% — 1.5× rate

● A Year with Andy: Who Looks Like Andy?

Age and tenure of claimants — 2025–26

Claims by Age Group — 2025–26



~50%

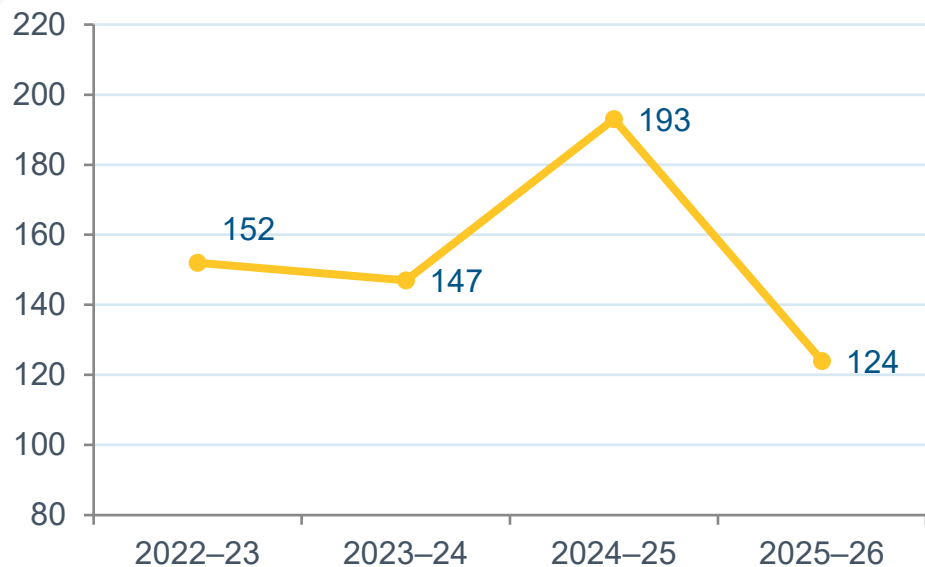
of all claims
From employees with ≤5 years
of service

Consistent across program years.
Andy has 3 years of service.



● A Year with Andy: What Drove the Cost

Strain injuries — frequency and total incurred by year



2022-23

\$1.73M

152 claims

2023-24

\$1.64M

147 claims

2024-25

\$2.60M

193 claims

2025-26

\$1.45M

124 claims

#1 cause every year. 2025-26: 124 strain claims — cost still developing.



• How the Program Is Performing

Lag time, litigation, and avg. cost per claim — 2025–26 highlighted



Reporting Lag

Days from injury to report

▼ Improving
(faster reporting)

2021–22	~23 days
2022–23	~28 days
2023–24	~24 days
2024–25	~17 days
2025–26 (YTD)	~9 days



Litigation Rate

% with legal involvement

▼ Improving
(lower litigation rates)

2021–22	~10%
2022–23	~10%
2023–24	~7%
2024–25	~7%
2025–26 (YTD)	~5%



Avg. Cost / Claim

Total incurred ÷ claims

→ Maturing
(claims still developing)

2021–22	~\$16K
2022–23	~\$16K
2023–24	~\$18K
2024–25	~\$15K
2025–26 (YTD)	still developing*

* 2025–26 cost is immature — newer claims continue to develop throughout the year

● What This Means — Right Now

Four things to carry out of this room

01

Volume isn't the whole story

2025–26 remains elevated. The mix — more indemnity — is driving cost.

02

Waterworks is the center of gravity

~62% of claims from one job class.
Prevention efforts are most effective here.

03

Newer employees carry the highest risk

~50% of claims from employees with ≤ 5 years of service — every year.

04

Operations are holding steady

Lag down. Litigation down.
Maintaining performance despite increased complexity.

● A Year with Andy: Where We Go From Here

Prevention priorities — 2025–26 and beyond

Andy belongs in the training room — not the wheelchair



Ergonomics

Focus ergonomics on the highest-exposure roles



Early Reporting

Reinforce early reporting to accelerate resolution



Onboarding

Target training for employees in years 0–5



Return-to-Work

Strengthen return-to-work pathways for complex claims

A Stable Program Managing More Complex Claims

- 2025–26 volume elevated — driven by indemnity shift, not just volume growth
- Increase in torso and multiple body-part injuries in recent years
- Waterworks $\approx$ 62% of all program claims
- $\sim$ 50% of claims from employees with ≤ 5 years of service
- Lag ↓ | Litigation ↓ | Operations remain strong

ACWA JPIA
Risk Management Update
June 25, 2026

BACKGROUND

The JPIA would like to keep the Workers' Compensation Program Committee informed about ongoing activities to support the pool's claims reduction and risk management efforts.

CURRENT SITUATION

Robin Flint, Risk Control Manager, will provide the Workers' Compensation Program Committee with an update on key risk management focus areas supporting the Workers' Compensation Program, including an overview of current initiatives and identification of potential opportunities for future enhancement.

RECOMMENDATION

None, information only.

Source JPIA

WINTER 2026 VOLUME 8 ISSUE 1 ACWA JPIA Risk Management for the Water Industry



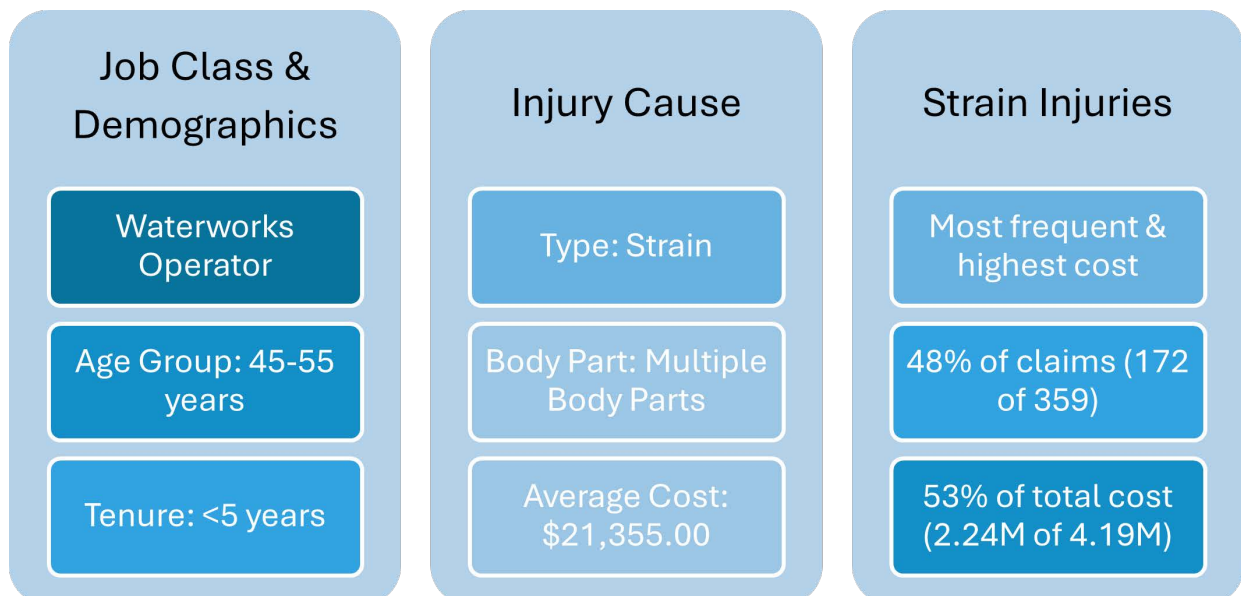
**Ergonomics for Water Agencies:
Protecting the People Who
Protect our Water**



Many jobs in the water industry involve physical tasks that can lead to musculoskeletal disorders (MSDs) caused by strain on muscles, nerves, and joints. The risk of injury often increases with the frequency, intensity, and duration of strenuous tasks, as well as personal risk factors such as age, fitness level, and existing health conditions. Ergonomics addresses MSDs and focuses on adapting the job to fit the worker. It involves making modifications or adjustments to one's workstation or tasks to support the individual. An ergonomic program, including targeted assessments and equipment, can help prevent injuries while protecting employees and supporting essential operations.

ACWA JPIA Workers' Compensation Trends

Strains are among the leading causes of workers' compensation injuries. Among job classes, Waterworks Operations has the highest number of strain-related injuries and the highest associated costs. During the last three program years (2022-2025), strains accounted for almost half of all claims and over half of total injury costs. Most of these injuries are happening to employees between the ages of 45-55 and just entering the water industry. This information shows we need practical prevention steps that help water operations staff work more safely and avoid strain injuries.



Graphic created using information from ACWA JPIA. WC Committee Meeting Packet – Claims Manager Update, June 26, 2025, pages 45-66. Available at <https://www.acwajpia.com/wp-content/uploads/Final-Workers-Compensation-Program-Committee-6.26.25-Meeting-Packet.pdf>.

Ergonomics Best Practices

Given the broad scope of ergonomics, a good first step is to review your agency's current ergonomics program to determine what is working and what still needs improvement. From there, you can narrow down the preventive measures that will make the most significant difference. The following areas are commonly reviewed.



Written
Program



Effective
Training



Ergonomic
Controls

The JPIA provides various resources to help members develop and implement effective ergonomic programs. Members can access sample written programs, training materials, and assessment tools through the Commitment to Excellence Program (C2E) [Ergonomics/Falls Loss Reduction Focus Area](#) and the [Risk Control Manual Section 16 Ergonomics](#).

Ergonomic Program

Establish an ergonomic program to promote workplace safety and reduce injuries and claims. Both management and employees play a role. Management provides support and resources, while employees help identify high-risk tasks and suggest improvements.

Key components of the program include:

- New employee orientation/onboarding/training.
- Review past injury/claims data.
- Conduct office and field evaluations.
- Responsible person identified.
- Periodic reviews to assess the program's effectiveness.



This model form/template must be customized to meet your Agency's needs.

ERGONOMICS PROGRAM FOR (NAME OF DISTRICT)

1. INTRODUCTION

Ergonomics is the study of people and their interaction with the elements of their job or task including equipment, tools, facilities, processes, and environment. It is a multidisciplinary field of study integrating industrial psychology, engineering, medicine, and design.

In a more practical sense, ergonomics is the science of human comfort. When aspects of the work or workplace exceed the body's capabilities, the result is often a musculoskeletal disorder (MSD). To help avoid MSDs, work demands should not exceed the physical capabilities of the worker. MSDs are also known by several other names including:

- CTDs (cumulative trauma disorders)
- RSIs (repetitive stress or repetitive strain injuries)
- RMIs (repetitive motion injuries)
- Overuse syndrome

The most common, recognizable name for MSDs is cumulative trauma disorders or CTDs. Whatever the name used, these injuries belong to a family or group of wear and tear illnesses that can affect muscles, nerves, tendons, ligaments, joints, cartilage, blood vessels, or spinal discs of the body. MSDs do not include slips, trips and falls, cuts, motor vehicle accidents, or other similar accidents, although a close look at the reasons for acute injuries often reveals design problems that can be corrected.

2. POLICY

It is the policy of (NAME OF DISTRICT) to provide all employees with a safe and healthy workplace. A proactive ergonomics program is integrated into our District's written safety and health program.

Records documenting the identification, prevention, and control of employee exposure to ergonomic risk factors will be maintained pursuant to all regulations.

This program is a collaborative effort that includes managers, supervisors, and labor. The Ergonomics Program Coordinator (insert name) is responsible for the program's implementation, management, and recordkeeping requirements.

3. ERGONOMICS PROGRAM

The purpose of an ergonomics program is to apply ergonomic principles to the workplace to reduce the number and severity of MSDs, thus decreasing workers' compensation claims and, where possible, increase productivity, quality, and efficiency. An ergonomically sound work environment maximizes employee comfort while minimizing the risk of undue physical stress.

Risk Control Manual/Sample Ergonomics Program
Revision June 2020

[JPIA Sample Ergonomics Program](#)

Ergonomic Training

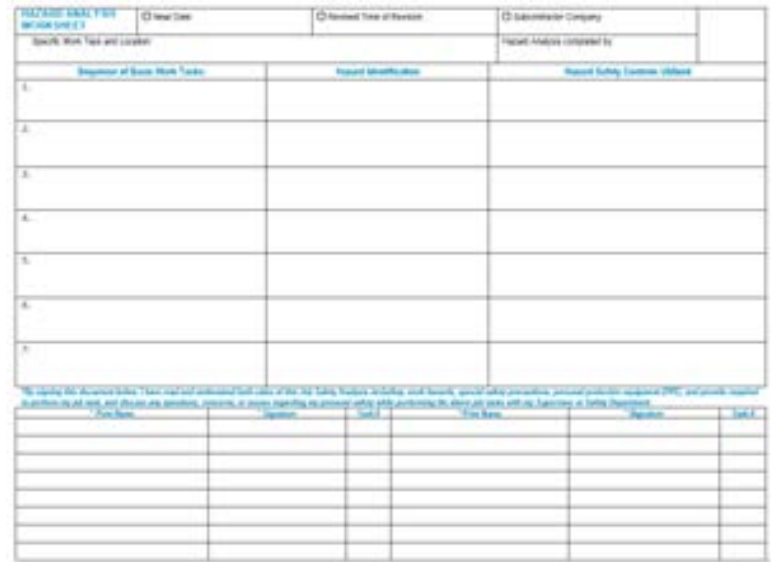
Employees and supervisors should be trained on safe lifting techniques, proper tool usage, and how to recognize and report early warning signs of injury.

For Workers' Compensation Program members with new employees, the JPIA's Ergonomic training standard is training during new hire orientation and then every four years for all employees.

Training should be:

- Provided to all employees on an ongoing basis.
- Offered to temporary workers and volunteers.
- Conducted by in-house trainer(s) whenever possible.
- Provided through VectorSolutions as online refresher training.

Suggestion: During staff training, a Job Hazard Analysis (JHA) can be developed as a group with a focus on ergonomics. JHAs are a leading indicator of safety.



The form is titled 'HAZARD ANALYSIS' and includes fields for 'New Date', 'Standard Time of Review', 'Subcontractor Company', 'Specific Work Task and Location', and 'Hazard Analysis completed by'. It features a table with columns for 'Sequence of Basic Work Tasks', 'Hazard Identification', and 'Hazard Safety Controls (Mitigation)'. The table has 10 rows for task sequences and a final row for 'Total'. Below the table, there are sections for 'Comments' and 'Signature'.

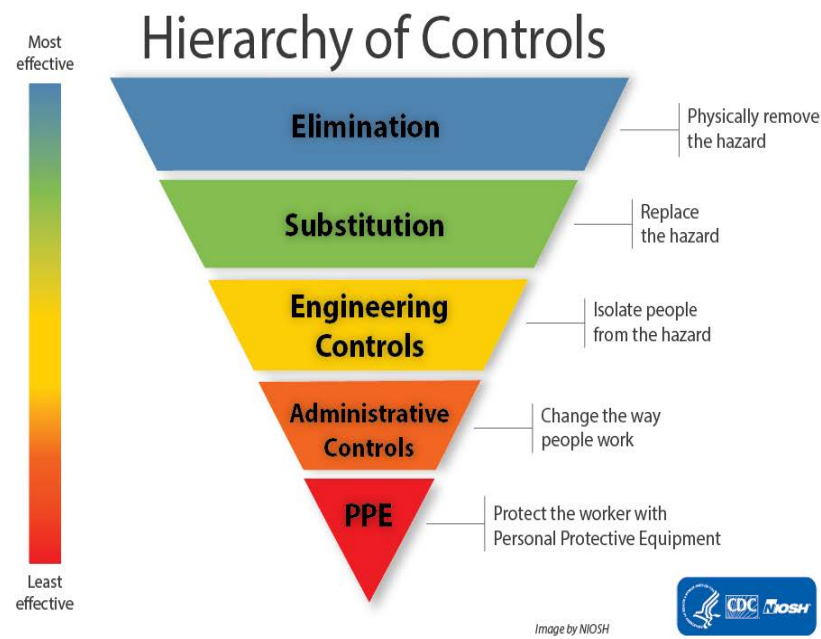
JPIA Sample Field Job Hazard Analysis Form

There are many more toolbox training materials available in the [JPIA's Risk Control Publications](#). One example is the [JPIA Ergo Solutions for Valve Turning](#).

Ergonomic Controls

To identify hazards and controls, conduct an assessment using the [JPIA Sample Field Job Hazard Analysis Form](#).

The hierarchy of controls provides a framework for reducing ergonomic hazards. Whenever possible, the job should be adapted to the worker – not the other way around. In some cases, you may need to combine control methods to best protect workers. For instance, training is often combined with engineering controls, administrative controls, and personal protective equipment (PPE).



Source: NIOSH

Engineering Controls

- Replacing manual or repetitive tasks with powered or automated systems.
- Lift-assist or mechanical devices (carts, hoists, dollies).
- Modify or redesign equipment/tools and handling.

Administrative Controls

- Alternate heavy and light tasks to reduce strain.
- Rotate crews on repetitive or heavy vibration tasks.
- Encourage stretch breaks.

Personal Protective Equipment

- Gloves for easier grip when lifting.
- Proper footwear with good traction.
- Knee pads or a kneeling mat when kneeling for long periods of time.



If you are unsure which ergonomic best practices are best suited for your agency, consider utilizing the [Ergo/Fall Prevention Opportunity Review](#) as a resource. The [Commitment to Excellence](#) Opportunity Review aims to help you identify best practices that you may want to implement or improve.

H.R. LaBounty Safety Awards

Ergonomic improvements made by JPIA members are often submitted and recognized through the H.R. LaBounty Safety Awards Program, an excellent opportunity for employees to gain recognition for their safety efforts and promote a culture of safety. Below are some examples.

El Dorado Irrigation District - Camp Creek Safety (Fall 2024) - The District's Camp Creek diversion structure required operators to manually turn heavy gate gearboxes over 400 times while bent at the waist, creating severe ergonomic hazards due to awkward posture and repetitive motion. An employee identified this problem and researched a solution. This **engineering control** was implemented by adapting a portable cordless hydrant and valve exerciser with a custom-fabricated adapter.



West Stanislaus Irrigation District - Grate Lifting Adapter for Forklifts (Fall 2024) - This District developed a cost-effective grate-lifting adapter to safely remove heavy drain grates in the maintenance shop. This **engineering control** implemented by employees reduced ergonomic lifting hazards, allowing a single employee to operate a forklift to lift the grates. The adapter has been successfully adopted across various locations.



Sweetwater Authority - Electrical Hoist (Spring 2025) - The District installed an electric hoist, replacing a manual chain-fall system for lifting pumps out of a vault. This **engineering control** allowed staff to operate the hoist from a safe distance while also improving ergonomics and reducing the risk of fall-related injuries during pump maintenance.



Ramona Municipal Water District - Construction Meter Ergonomic Stand/Handle (Fall 2024) - The Meter Services Supervisor addressed ergonomic hazards associated with heavy construction meters by collaborating with a local metal fabricator to design ergonomic handles. This **engineering control** improved grip, reduced the risk of injury, and prevented meters from rolling, minimizing damage.



Diablo Water District - Ergonomics Program (Fall 2024) - The District's ergonomics program was initiated in March 2023, following an update to its outdated practices. The program includes workstation redesign, ergonomic training, and assessments. This **administrative control** enhances employee awareness while supporting ergonomic best practices.



Conclusion

By recognizing ergonomic risks and applying effective controls, water districts can reduce injuries and keep operations running smoothly. When we develop an ergonomic program with people in mind, we create a safer, healthier workplace for everyone.

Test Your Knowledge

1. What does ergonomics focus on?

- a) Making employees stronger
- b) Fitting the job to the employee
- c) Buying expensive equipment
- d) Teaching people to work longer hours

2. What are the key components of an ergonomic program?

- a) A written plan
- b) Ergonomic training
- c) Ergonomic controls
- d) All of the above

3. Can Ergonomic refresher training be completed through VectorSolutions?

- a) True
- b) False

4. Which is an example of an ergonomic risk factor?

- a) Standing in the back during a toolbox meeting
- b) Manually turning valves
- c) Recording meter readings on a handheld device
- d) Drinking coffee

5. Which control method is the MOST effective?

- a) PPE
- b) Administrative controls
- c) Engineering controls
- d) Stretch breaks

Resources

[JPIA Commitment to Excellence Ergonomic Best Practices](#)

[JPIA Sample Lifting JHA](#)

[Cal/OSHA Manual Material Handling eTool](#)

[OSHA Ergonomics Resource Page](#)

[The Water Research Foundation Handbook for Water Utilities](#)

[CPWR Ergonomics Guides & Checklists](#)

[CCOHS Office Ergonomic Topics](#)

[NIOSH Hierarchy of Controls](#)

[The Back School](#)

[Industrial Stretches](#) and [Office Stretches](#)

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Ramona Municipal Water District
Sweetwater Authority
West Stanislaus Irrigation

The *JPIASource* is not intended to be exhaustive. The Discussion and best practices suggested herein should not be regarded as legal advice. Readers should pursue legal counsel or contact their insurance providers to gain more exhaustive advice.

Answer Key

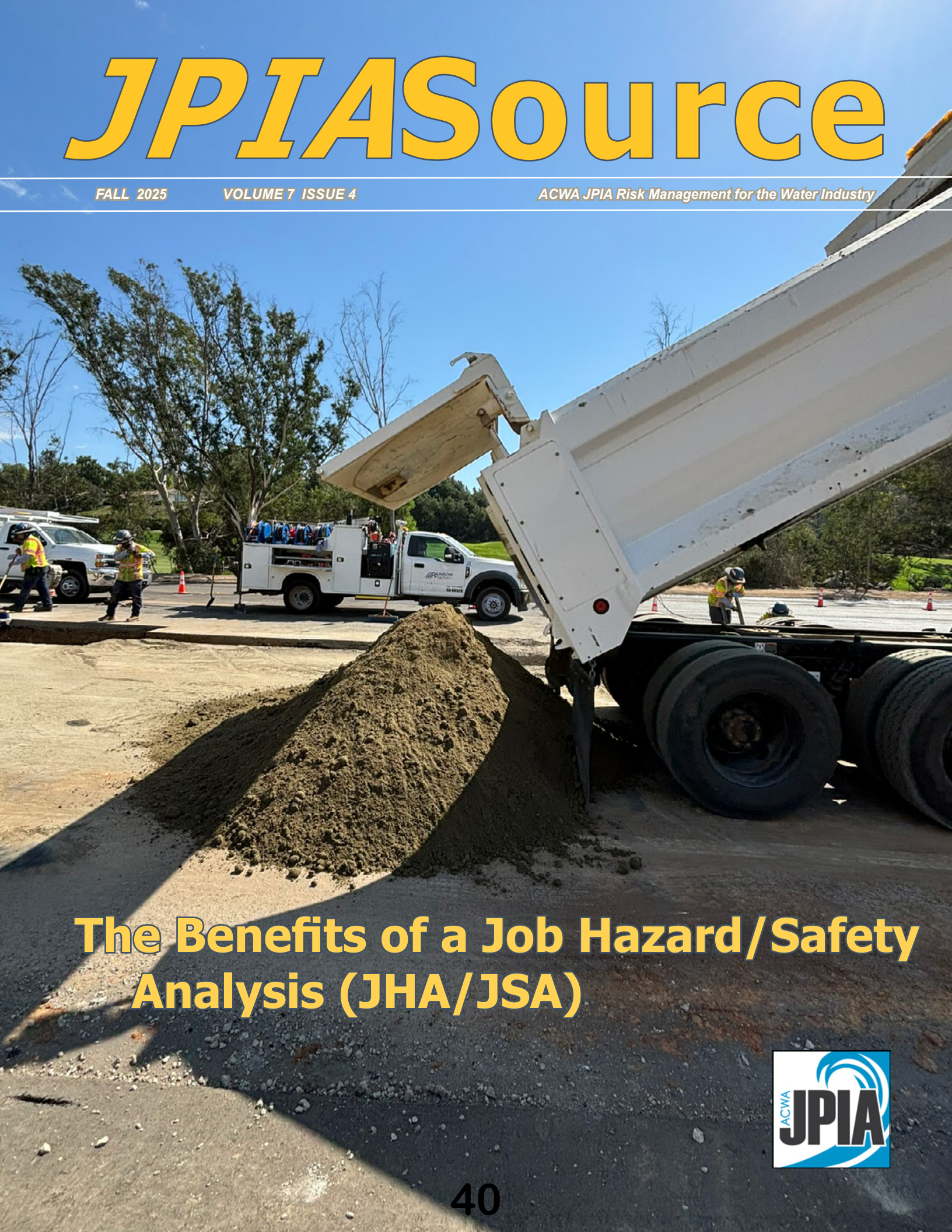
- 5. c
- 4. b
- 3. a
- 2. d
- 1. b

JPIASource

FALL 2025

VOLUME 7 ISSUE 4

ACWA JPIA Risk Management for the Water Industry



The Benefits of a Job Hazard/Safety Analysis (JHA/JSA)



The Benefits of a Job Hazard/Safety Analysis (JHA/JSA)

Water and Wastewater employees in California often work in environments with potential hazards. From working around heavy equipment and heights, to hazardous energy and poor atmospheric conditions, preventing injuries and illnesses requires effort not only to identify and control hazards, but also to promote work task improvements. That is where a Job Hazard Analysis (JHA) comes into play. A JHA, a term often used interchangeably with Job Safety Analysis (JSA), is a foundational tool that helps protect lives, promote operational efficiency, and maintain compliance. Properly completed JHAs establish more effective work methods, increase worker productivity, and result in fewer worker injuries and illnesses.

What is a JHA?

OSHA's Publication on Job Hazard Analysis (2002, p.1) states that "a hazard is the potential for harm. In practical terms, a hazard often is associated with a condition or activity that, if left uncontrolled, can result in an injury or illness." A JHA is a useful first step for hazard control, serving as a practical assessment tool. Before describing how to conduct a JHA, it is important to understand what a JHA **IS**, and what it is **NOT**.

A JHA **IS** a technique focused on job tasks to identify hazards before they happen. It examines the relationship between the worker, the task, the tools, and the work environment. After identifying uncontrolled hazards, steps are taken to eliminate or reduce them.

A JHA often assists with controls for a process outlined in a job step when performing certain tasks, like motor or valve replacements. However, a JHA is **NOT** a substitute for more detailed hazard assessment, evaluation, and documentation requirements like a permit for confined space entry, an inspection form for trench work, or a procedure for controlling hazardous energy.



How to Conduct a JHA

Step 1: Prepare by Having a Plan

Gather the team and identify jobs that are good candidates for JHAs. It is a good practice to prioritize complex job processes, or when new processes or equipment are introduced to the work environment. There are many approaches when developing a JHA; the [JPIA's Sample Field Job Safety Analysis](#) is one example.

HAZARD ANALYSIS WORKSHEET	☐ New/ Date:	☐ Revised/ Time of Revision:	☐ Subcontractor Company:	
Specific Work Task and Location:			Hazard Analysis completed by:	
Sequence of Basic Work Tasks:	Hazard Identification	Hazard Safety Controls Utilized		
1.				
2.				
3.				
4.				
5.				
6.				
7.				

**By signing this document below, I have read and understand both sides of this Job Safety Analysis including: work hazards, special safety precautions, personal protective equipment (PPE), and permits required to perform my job task, and discuss any questions, concerns, or issues regarding my personal safety while performing the above job tasks with my Supervisor or Safety Department.*

* Print Name	* Signature	Task #	* Print Name	* Signature	Task #

Source: JPIA Sample Field Job Safety Analysis Page 2



Step 2: List and Analyze the Steps of the Job

Break down the job into steps or tasks. An onsite evaluation should be conducted while employees are engaged in work being analyzed. JHAs should have enough information to describe basic steps without being overly detailed. It is a good practice to focus on evaluating the job task, and not the employee. Pictures or visual aids like diagrams can be extremely helpful for reference and review.

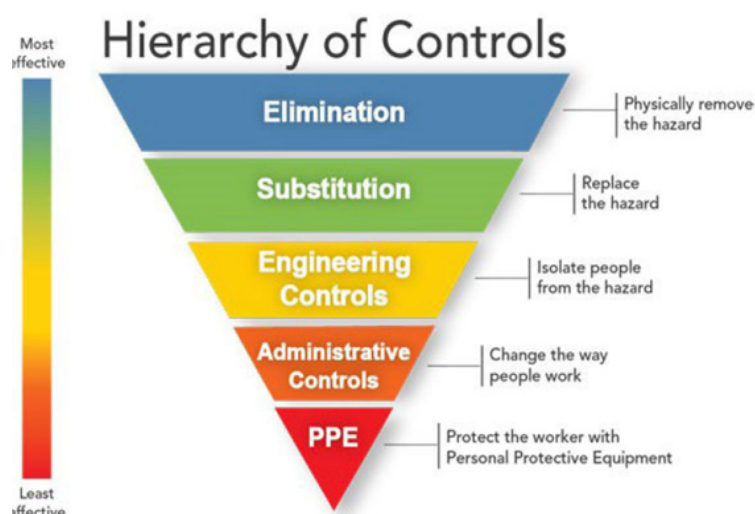
Step 3: Evaluate and Describe the Hazards in Each Step of the Job

Discover what could go wrong, what the consequences are, and how the hazard could arise. Consider the most important contributing factors and the likelihood of incident occurrence. Basic work task descriptions should include what is happening, where, and to whom. A good hazard identification description should include what causes hazards, possible outcomes, and contributing factors.

Step 4: Select, Implement, and Train on Controls

Next, consider the control methods available to eliminate or reduce hazards to acceptable levels. OSHA's publication on *Identifying Hazard Control Options (2023)*, reviews the hierarchy of controls and shows that elimination and engineering controls are more effective than administrative controls or personal protective equipment. When hazards can be physically removed or isolated from people, risk control is more effective.

It is a good idea to troubleshoot controls with all employees who perform the job and assess their feedback. Any modified job procedures should be understood and have buy-in regarding the reasons for changes. Members are encouraged to train all affected employees on the new methods, procedures, or protective measures implemented, and document the training via a sign-in sheet.



Source: NIOSH.

Step 5: Review and Debrief After Jobs

Periodically reviewing JHAs helps to keep them up-to-date. Even if the job has not changed, hazards might be identified during debrief meetings that were missed initially. Reviewing JHAs is particularly important after an illness, injury, or near miss to prevent similar incidents from recurring. Whenever JHAs are updated, it is important to retrain all affected employees.

Nobody understands a job better than the workers who do it. Build a team of workers and supervisors with the expertise and experience to complete JHAs and use this opportunity to review job tasks to help ensure staff safety. If you have questions or concerns about JHAs or how to perform them, contact your JPIA Risk Advisor for guidance.



Test Your Knowledge

True or False

1. A JHA examines the relationship between the worker, the task, the tools, and the work environment.
2. JHAs should be used as a substitute for permits in Confined Space Entry operations.
3. Employees do not need to be trained when new methods, procedures, or protective measures are introduced.
4. The JPIA's Field Job Safety Analysis form provides one example of a standardized JHA option.
5. You should reach out to your JPIA Risk Advisor for guidance on JHAs.

Resources

[OSHA Publication on JHAs](#)

[OSHA Identifying Hazard Control Options](#)

[CPWR Pre-Task Planning Implementation and Assessment in Construction](#)

[JPIA Sample Field Job Safety Analysis](#)

Cited References

OSHA. "Job Hazard Analysis." www.osha.gov, 2002, www.osha.gov/sites/default/files/publications/osha3071.pdf.

OSHA. "Identifying Hazard Control Options: The Hierarchy of Controls." www.osha.gov, 2023, www.osha.gov/sites/default/files/Hierarchy_of_Controls_02.01.23_form_508_2.pdf.



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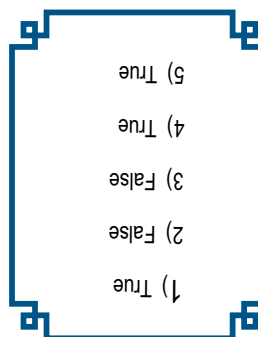
The *JPIASource* is not intended to be exhaustive. The discussion and best practices suggested herein should not be regarded as legal advice. Readers should pursue legal counsel or contact their insurance providers to gain more exhaustive advice.

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Photos

Rainbow MWD; A. Lesik Shutterstock.com; JPIA photos.

Answers:



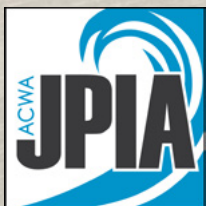
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SUMMER 2025

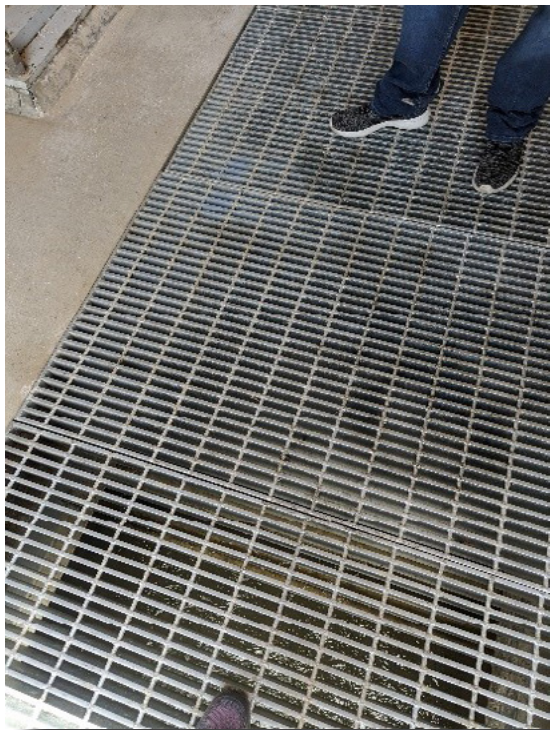
VOLUME 7 ISSUE 3

ACWA JPIA Risk Management for the Water Industry

Walking/Working Surfaces in the Water and Wastewater Industry



Walking and working surfaces in the water industry go beyond standard floors and stairs. They include grated walkways, canal banks, vault lids, meter box covers, catwalks, and ladders. Often wet, uneven, or made of materials that may flex or shift underfoot, these surfaces pose potential hazards if not properly observed, inspected, and maintained. Cal/OSHA addresses many of these circumstances under Title 8 of the California Code of Regulations.



In California, slips, trips, and falls account for approximately 18 percent of all workplace fatalities according to the 2023 [U.S. Bureau of Labor Statistics](#). Whether at a treatment plant, around canals, a remote pump station, or out in the distribution or collection system, JPIA members are exposed to a wide range of walking and working surfaces.

Understanding and applying the best management practices outlined below, will help maintain safety in your places of work.



Aisles, Walkways, and Crawlways

Clean, dry, and stable surfaces are necessary, especially where water or chemicals are used. Grated walkways should be free of mud, algae, sand, or standing water. Vault lids or meter boxes often collect dirt or debris, creating potential slip hazards when wet.

Working Area

All surfaces should be checked for stability before stepping on them, especially after rain or irrigation runoff. Where practical, engineering controls such as non-slip coatings, mats, or textured finishes should be installed in areas with known moisture exposure. Hoses and tools should be properly stored and not left across walk paths or near ground openings. Field staff should take extra precautions around hydrants, trenches, confined space openings, pipe repair sites, and meter box changeout sites, where uneven soil can introduce unexpected tripping risks.

Surfaces must support their maximum intended load without failure, including the weight of workers, gear, and equipment. This is especially important for items such as meter boxes, utility lids, and channel grating, which may flex, bend, or fail when overloaded. Workers should not stand or place tools on lids or grates unless they have been verified to support load requirements.

Guardrails at Elevated Locations

Any walking or working surface 30 inches or more above a lower level requires guardrails on all open sides of unenclosed elevated work locations. In treatment plants, this includes aeration basins, clarifiers, and sludge storage pits. Where guardrails are not possible, such as when workers are climbing or on top of tanks, a personal fall restraint or fall arrest system must be used.



Inspection and Hazard Reporting

Catwalks, mezzanines, or stairways must also be inspected regularly for signs of corrosion or excess wear. If a surface appears compromised such as a bowed grate, a loose lid, or a bent stairway, it must be evaluated by a qualified person and clearly marked or blocked off if unsafe.

Routine inspections of walking/working surfaces are essential, especially for surfaces that may look fine but have hidden risks. Grates should be checked for secure anchoring, loose welds, or wear from chemical exposure. Regular inspections and maintenance of items such as vault lids and meter boxes are best management practices to identify signs of tampering or damage.

Illumination

Cal/OSHA requires sufficient illumination, either natural or artificial, to provide a reasonably safe place of employment for all work areas, stairs, and walkways. Enclosed walking/working areas without natural lighting should have fixed or portable lighting to maintain a safe work area.

Effective Workplace Safety Practices

JPIA members are encouraged to integrate walking/working surfaces safety into tailgate meetings, new employee training, and job hazard analysis studies. Tailgate/toolbox safety meetings keep workers alert to potential hazards, such as unsecured grates, and prevent injuries by using fall prevention methods. Footwear plays a crucial role in preventing slips and falls, especially in environments where surfaces may be wet or uneven. Proper footwear with slip-resistant soles provides better traction, reducing the risk of accidents.

Conclusion - Surface Safety Starts with Awareness

From walking over steel grates to opening utility box lids, surface safety in the water industry requires constant attention and care. By following these best practices, maintaining clean and stable surfaces, and promoting smart habits, JPIA members can create safer job sites and reduce injuries for everyone. Always take a moment to ask: *Is this surface safe?*

References and Additional Resources

Cal/OSHA Regulations [§3272](#), [§3273](#), [§3210](#), [§3317](#)
[Effective Workplace Training eTool](#)

Quiz - Test Your Knowledge on Cal/OSHA Walking/Working Surfaces Best Practices

1. What is a recommended engineering control for wet areas?

- A. Warning tape
- B. Non-slip coatings or mats
- C. Extra lighting
- D. Loud alarms

2. Which of the following is NOT a Cal/OSHA requirement for walking/working surfaces?

- A. Keeping surfaces free of spills and debris
- B. Ensuring surfaces can support their intended load
- C. Allowing wet floors without drainage in all cases
- D. Regular inspections for hazards

3. What is required for any surface 30 inches or more above a lower level?

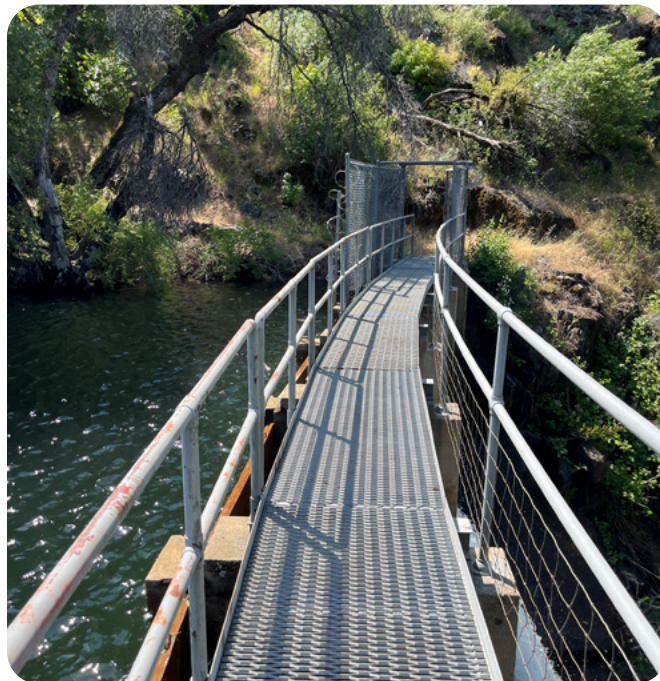
- A. A warning sign
- B. A painted edge
- C. Guardrails or fall protection
- D. A safety net

4. What must employers do if a walking/working surface hazard cannot be repaired immediately?

- A. Ignore it until repairs can be scheduled
- B. Guard the area to prevent use
- C. Allow limited use with caution signs
- D. Replace the surface entirely

5. What does Cal/OSHA require for enclosed work areas?

- A. Emergency exits
- B. Ventilation systems
- C. Sufficient illumination
- D. Fire extinguishers



JPIASource



The *JPIASource* is not intended to be exhaustive. The discussion and best practices suggested herein should not be regarded as legal advice. Readers should pursue legal counsel or contact their insurance providers to gain more exhaustive advice.

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Answers:

- 5. c
- 4. b
- 3. c
- 2. c
- 1. b

ACWA JPIA
2026-27 Workers' Compensation Memorandum of Coverage (MOC)
June 25, 2026

BACKGROUND

The Workers' Compensation Program Committee meets annually to discuss the overall program and any required adjustments. Staff is bringing forward the Memorandum of Coverage (MOC) for the July 1, 2026 – June 30, 2027, program year.

CURRENT SITUATION

Staff conducted its annual review of the Workers' Compensation Memorandum of Coverage (MOC) to ensure the document remains accurate and aligned with the Program's intent. Following this review, no substantive changes to coverage or member responsibility are recommended for the upcoming program year. Proposed revisions are limited to administrative updates, including changes to the coverage period and other non-material housekeeping revisions.

Staff will continue to monitor developments in California workers' compensation law and ongoing legislative and regulatory reform efforts that may impact program coverage or administration. As the workers' compensation landscape continues to evolve, staff will evaluate any necessary modifications and bring recommended changes to the Committee for consideration in future program years.

RECOMMENDATION

That the Workers' Compensation Program Committee recommend that the Executive Committee approve the Memorandum of Coverage, as presented, effective July 1, 2026.

**ASSOCIATION OF CALIFORNIA WATER AGENCIES
JOINT POWERS INSURANCE AUTHORITY (ACWA JPIA)**

**MEMORANDUM OF WORKERS' COMPENSATION &
EMPLOYER'S LIABILITY COVERAGE**

FORM NO. MOWC&EL-07012~~65~~

This is a **Memorandum** of understanding between all of the **Member Agencies** of the Association of California Water Agencies Joint Powers Insurance Authority (**Authority**), a California public entities risk pool operating under Sections 990.4 and 990.8 of the California Government Code and other provisions of law. The purpose of this **Memorandum** is to set forth the terms on which the **Authority's Member Agencies** have agreed to pool certain Workers' Compensation risks among their membership and have agreed to purchase excess insurance (or reinsurance) above the limit of coverage provided by the **Member Agencies'** pooled funds. This **Memorandum** shall be applied according to the principles of contract law, giving full effect to the intent of the **Member Agencies** of the **Authority** in adopting this **Memorandum**. None of the parties to the **Memorandum** are entitled to rely on any contract interpretation principle which would require the interpretation of ambiguous language against the drafter of an agreement. The **Member Agencies** participating in the pool understand and acknowledge that their risk-pooling arrangement governed by this **Memorandum** is not insurance nor is it subject to regulation under the Insurance Code.

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

INTRODUCTION

In return for the payment of the premium and subject to all terms and conditions of this **Memorandum**, we (the **Authority**) agree with you (the **Member Agency** named in the **Declarations**) as follows:

SECTION I - DEFINITIONS

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

Bodily injury shall have the meaning as provided by the applicable **Workers' Compensation Law**, and include death resulting therefrom, but shall not include **occupational disease**.

Communicable disease means a disease caused by an infectious organism, which is transmissible from one source to another, directly or indirectly.

Coverage Period means the period of time in which an accident or exposure to disease must occur in order for this **Memorandum** to provide coverage.

Declarations means the statements made on page one of this **Memorandum** and presumed to be true and accurate.

Deposit Premium means the initial premium which a **Member Agency** must pay for coverage. This premium may be later adjusted as a result of any audit by the **Authority** or its agent.

Employee means any person performing work which renders the **Member Agency** legally liable under the Workers' Compensation Act of the State of California, or under the common law of the State of California.

Member Agency means the local public agency, designated in the **Declarations**, which is a party signatory to the **Authority**, a participant in its Workers' Compensation Program.

Memorandum means this document, the **Memorandum Of Workers' Compensation & Employer's Liability Coverage**.

Occupational disease shall have the same meaning as provided by the applicable **Workers' Compensation Law** and include (1) death resulting therefrom and (2) related cumulative trauma injuries or illnesses.

Occurrence means an injury or disease of an **employee** arising out of and in the course of employment, **Bodily Injury**, illness, or disease sustained by one or more **employees** as a result of a single accident, incident or exposure, shall be deemed to arise from a single **occurrence**. The **occurrence** shall be deemed to take place for the earlier of (a) the last day of the last exposure, in the employment of the **Member Agency**, to conditions causing or aggravating the disease, or (b) the date upon which the **employee** first suffered disability and either knew, or in the exercise of reasonable diligence should have known, that such disability was caused by employment with the **Member Agency**. All **occupational disease** sustained by one or more **employees** as result of an outbreak of the same **communicable disease** shall be deemed to arise from a single **occurrence**. An outbreak of the same **communicable disease** that spans more than one **coverage period** shall be deemed to take place during the first such **coverage period**.

Volunteers means any person while acting within the course and scope of his or her duties of the **Member Agency**, provided that, prior to the **occurrence**, the governing Board of the **Member Agency** has adopted a resolution as provided in Division 4, Part 1, Chapter 2, Article 2, of the California Labor Code, declaring such volunteer workers to be **employees** of the **Member Agency** for purposes of the Workers' Compensation Act; or provided that such volunteer workers are statutorily deemed by the Workers' Compensation Act to be **employees** for the purposes of workers' compensation. **Volunteers** shall include, but are not limited to, inmates and work release and community service program workers.

Workers' Compensation Law means the **Workers' Compensation Laws** of the State of California and includes injury by both accidents and diseases. It includes any amendments to those laws which are in effect during the **coverage period**. It does not include the provisions of any law that provides non-occupational disability benefits.

SECTION II - GENERAL

A. The Memorandum

This **Memorandum** includes the **Declarations** and all addenda and schedules attached to it. It is a contract of coverage between you and us. The only agreements relating to this coverage are stated in this **Memorandum**.

Neither the terms nor conditions of this **Memorandum** may be changed, except by addendum issued by us to become part of this **Memorandum**. You are responsible for telling us at once when the information contained in the **Memorandum** is no longer accurate for your operations.

B. Who Is Covered

You are covered for your liability to your **employees** if you are the **Member Agency** named in the **Declarations**, subject to the provisions of this **Memorandum**.

This **Memorandum** does not cover the liability of any employer other than the **Member Agency** named in the **Declarations**.

C. Locations

This **Memorandum** covers all of your workplaces in the United States of America, its territories or possessions, or while **employees** are working temporarily outside the country.

D. Qualified Self Insurer

The **Member Agency** represents that it is a duly qualified self-insured under the **Workers' Compensation Law** of the State of California, with a current and valid certificate of self-insurance, and will continue to maintain such qualifications during the term this **Memorandum** is in effect. If the **Member Agency** should fail to qualify or fail to maintain such qualifications, the coverage provided under this **Memorandum** may be terminated the first date of such failure.

SECTION III - COVERAGE PROVISIONS

PART ONE – WORKERS' COMPENSATION COVERAGE

This workers' compensation coverage applies to **bodily injury** by accident or **bodily injury** by disease, includes resulting death, subject to the following conditions:

1. **Bodily injury** by accident must occur during the **coverage period**. A disease is not **bodily injury** by accident unless it results directly from **bodily injury** by accident.
2. **Bodily injury** by disease must be caused or aggravated by the conditions of your employment. Your **employee's** last day of last exposure to those conditions causing or aggravating such **bodily injury** by disease must occur during the **coverage period**. **Bodily injury** by disease does not include disease that results directly from **bodily injury** by accident.

PART TWO - EMPLOYER'S LIABILITY COVERAGE

This employer's liability coverage applies to **bodily injury** by accident or **bodily injury** by disease.

1. The **bodily injury** must arise out of and in the course of the covered **employee's** employment by you.

2. The employment must be necessary or incidental to your work in California.
3. **Bodily injury** by accident must occur during the **coverage period**.
4. **Bodily injury** by disease must be caused or aggravated by the conditions of your employment. The **employee's** last day of last exposure to the conditions causing or aggravating such **bodily injury** by disease must occur during the **coverage period**.
5. If you are sued, the original suit and any related legal actions for damages for **bodily injury** by accident or by disease must be brought in the United States of America, its territories or possessions.

A. **We Will Pay**

We will pay promptly when due, the benefits required by the **Workers' Compensation Law**, to those eligible under PART ONE - Workers' Compensation Coverage.

We will also pay all sums you legally must pay as damages because of **bodily injury** to your **employees** eligible for benefits under this coverage, provided that the **bodily injury** is covered by the PART TWO - Employers Liability Coverage.

The damages we will pay, where recovery is permitted by law, include damages:

1. For which you are liable to a third party by reason of a claim or suit against you by that third party to recover the damages claimed against such third party as a result of injury to your **employee**;
2. For care and loss of services;
3. For consequential **bodily injury** to a spouse, child, parent, brother or sister of the injured **employee**;

Provided that these damages are the direct consequence of **bodily injury** that arises out of and in the course of the injured **employee's** employment by you; and

4. Because of **bodily injury** to your **employee** that arises out of and in the course of employment claimed against you in a capacity other than as employer.

B. We Will Defend

We have the right and duty to defend at our expense any claim, proceeding or suit against you for benefits payable by this coverage. We also have the right to investigate and settle any such claim, proceeding or suit.

We have no duty to defend a claim, proceeding or suit that is not covered by this **Memorandum** except we hereby assume the duty of defending against claims, proceedings or suits brought under Labor Code Section 132(a) and Serious or Willful Misconduct, Labor Code Sections 4553 and 4553.1.

Our duty to defend under Labor Code Sections 132a and 4553/4553.1 is conditioned upon your use of legal counsel approved by the Authority. If you select legal counsel outside of our approved panel without prior written approval, we shall have no obligation to defend or reimburse legal expenses for such representation. The procedures and requirements for selecting approved legal counsel under this Section are further described in the Authority's Litigation Management Policy, which is incorporated by reference into this Memorandum.

However, even if the defense is unsuccessful, we shall not be obligated to pay any related judgment or award entered on such claims, proceedings or suits nor shall we be obligated to pay any settlement that is either proposed or accepted. We have no duty to defend or continue defending after we have paid our limit of liability under this **Memorandum**.

C. We Will Also Pay

We will pay the following costs, in addition to other amounts payable under this coverage, as part of any claim, proceeding or suit we defend:

1. Reasonable expenses incurred at our request, but not loss of earnings;
2. Premiums for bonds to release attachments and for appeal bonds in amounts up to twice the amount payable under this coverage;
3. Litigation costs taxed against you;
4. Interest on an award or judgment as required by law; and
5. Expenses we incur.

D. Other Coverage Or Insurance

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

E. Limit Of Liability

Our liability to pay for claims is limited.

With regards to PART ONE - Workers' Compensation Coverage: Our limit is shown in the **Declarations**. It is the most we will pay for claims covered by this **Memorandum** because of any one accident or **occurrence**, or series of accidents or **occurrences** arising out of any one event to one or more **employees**.

With regards to PART TWO - Employers Liability Coverage: Our limit is shown in the **Declarations**. It is the most we will pay for all damages covered by this **Memorandum** because of **bodily injury** to one or more **employees** in any one accident or **occurrence**, or series of accidents or **occurrences** arising out of any one event or for disease to any one **employee**.

We will not pay any claims for damages after we have paid the limit of our liability under this **Memorandum** as explained above.

F. Exclusions

This Memorandum shall not apply to:

1. Liability to any volunteer of the Member, unless the Member has assumed liability pursuant to California Labor Code sections 3363.5, et seq., by resolution before the date of the injury.

G. Payments You Must Make

1. PART ONE - Workers' Compensation Coverage

You are responsible for any payments in excess of the benefits regularly provided by the **Workers' Compensation Law**, including but not limited to those required because:

- a. Of your serious and willful misconduct;

- b. Of knowingly employing an **employee** in violation of law;
- c. Of knowingly failing to comply with a health or safety law or regulation;
- d. Of discharging, coercing, criticism, evaluation, reassignment, discipline, harassment, discriminating against or termination of any **employee** or any personnel policies, practices, omissions or acts in violation of the law; or
- e. Of fines, penalties, punitive damage or exemplary damages of any kind or imposed for violation of law whether state or federal.

2. PART TWO - Employers Liability Coverage

This Coverage Does Not Apply to:

- a. Liability assumed under a contract;
- b. Punitive or exemplary damages where coverage for such liability is prohibited by law or contrary to public policy;
- c. **Bodily injury** to an **employee** while employed in violation of law with your actual knowledge or the actual knowledge of any of your executive officers;
- d. Any obligation imposed by a Workers' Compensation, **Occupational Disease**, Unemployment Compensation or Disability Benefits law, or any similar law;
- e. **Bodily injury** intentionally caused or aggravated by you;
- f. **Bodily injury** occurring outside of the United States of America, or its territories. This exclusion does not apply to **bodily injury** to a citizen or resident of the United States of America who is temporarily outside these countries;
- g. Damages arising out of the discharge of, coercion, criticism, demotion, evaluation, reassignment, discipline, defamation, harassment, humiliation, discrimination against or termination of any **employee**, or any personnel practices, policies, acts or omissions; or

- h. Fines or Penalties imposed for violation of law whether state or federal.

3. Waiver of Subrogation

This **Memorandum** shall not apply to claims involving a waiver of subrogation approved by a **Member Agency** after the date of injury or illness that resulted in the claim. This exclusion does not apply to a waiver of subrogation in an agreement or contract that was approved by the **Member Agency** prior to the date of injury or illness that resulted in a claim. This exclusion applies to PART ONE and PART TWO as described in SECTION III - COVERAGE PROVISIONS.

H. Subrogation - Recovery From Others

The Authority shall have and retain all rights of subrogation and recovery arising under the California Labor Code, including but not limited to Labor Code Sections 3850 through 3865. This includes the right to enforce the rights of the Member Agency and of any employee, dependent, or other beneficiary to recover payments made under this Memorandum from any third party legally responsible for the injury.

The Member Agency agrees to cooperate fully with the Authority in protecting and pursuing these rights, including executing necessary documents, preserving evidence, and refraining from any action that would impair the Authority's recovery.

No Member Agency shall waive, release, or compromise any subrogation or recovery rights without the prior written approval of the Authority. This includes entering into agreements that limit or release the liability of contractors, vendors, or others who may be responsible for an employee's injury.

Any recovery obtained shall be applied first to reimburse the Authority for payments made under this Memorandum and for costs incurred in pursuing the recovery. Any remaining balance shall be distributed in accordance with applicable law.

I. Statutory Provisions

These statements apply where they are required by law:

- 1. Your default or bankruptcy or insolvency will not relieve us of our duties under this coverage after an injury occurs.

2. Terms of this coverage that conflict with the **Workers' Compensation Law** are changed by this statement to conform to that Law.

J. Action Against Us

There will be no right of action against us under this coverage unless:

1. You have complied with all the terms of this **Memorandum**; and
2. The amount you owe has been determined with our consent or by actual trial and final judgment.

This coverage does not give anyone the right to add us as a defendant in an action against you to determine your liability.

SECTION IV – YOUR DUTIES IF INJURY OCCURS

A. Reporting Duties

The **Member Agency** agrees to give us written notice, immediately if an injury to your **employee** occurs involving:

1. Quadriplegia;
2. Paraplegia;
3. A fatality;
4. A major extremity or multiple minor extremity amputation;
5. Partial or total blindness;
6. Any serious head injury including but not limited to brain stem injury, or unconsciousness exceeding 24 hours;
7. Asbestos, mesothelioma, silicosis or any other disease or condition;
8. Second or third degree burns over 25 percent or more of the body;
9. Any accident which causes serious injury to two or more **employees**.

The **Member Agency** agrees to report every occupational injury or illness which results in medical treatment, beyond the definition of First Aid, or any claim by an **employee** for workers' compensation benefits, to the **Authority**, but in no instance to cause the delay of such report of injury, illness or claim more than five (5) days after date of knowledge or as otherwise required by Labor Code Section 6409.1. The **Member Agency** agrees to give every **employee** a claim form pursuant to Labor Code Section 5401 within one (1) working day of receiving notice or knowledge of a claim or potential claim. Your other duties are listed below:

1. Provide for immediate medical and other services required by the **Workers' Compensation Law**.
2. Give us or our representative the names and addresses of the injured persons and witnesses, and other information we may need.
3. Promptly give us all notices, demands and legal papers related to the injury, claim, proceeding or suit.
4. Cooperate with us, assist us, and give us any information we may request, in the investigation, settlement or defense of any claim, proceeding or suit.
5. Do nothing after any injury occurs that would interfere with our right to recover from others.
6. Do not voluntarily make payments, assume obligations or incur expenses, except at your own cost.

SECTION V – PREMIUM

A. Premium Payments

You will pay all premiums when due.

B. Records

You will keep records of information needed to compute your **deposit premium**. You will provide us with copies of those records when we ask for them.

C. **Audit**

You will let us examine and audit all your records that relate to the coverage provided by this **Memorandum**. These records include ledgers, journals, registers, vouchers, contracts, tax reports, payroll and disbursement records and programs for storing and retrieving data. We may conduct the audits during regular business hours during the **coverage period** and within three years after the **coverage period** ends. Information developed by the audit will be used to determine the final **deposit premium**.

SECTION VI – CONDITIONS

A. **Inspection**

We have the right, but are not obligated, to inspect your workplaces at any reasonable time. Our inspections help us determine whether to accept the risk of covering your **employees** in their workplaces. We may give you reports on the conditions we find. We may also recommend changes. While they may help reduce losses, we do not undertake to perform the duty of any person to provide for the health or safety of your **employees** or the public. We do not warrant that your workplaces are safe or healthful or that they comply with laws, regulations, codes or standards.

B. **Transfer Of Your Rights And Duties**

Your rights or duties under this coverage may not be transferred without our written consent.

C. **Our Notice To You**

Mailing documents that relate to this coverage to you at the mailing address shown in the **Declarations** or by electronic address on file will be sufficient to prove notice to you of the document.

D. **Privacy and Confidentiality of Claim Records**

All claim records, including claim files, examiners notes, medical reports, subpoenaed records, correspondence, tapes and films, and whether electronic or hard files, are the property of the **Authority**. Because these records may contain confidential or private medical and/or psychological information related to workers' compensation claims administered by or on behalf of the **Authority**, access to claim files and the information contained therein is restricted to the **Authority** and its agents and assignees, with the exception that the **Member Agency** is entitled to

medical information limited to the diagnosis of the mental or physical condition for which workers' compensation is being claimed and the treatment provided for this condition, or what is necessary for the **Member Agency** to have in order to provide temporary or permanent modification or accommodation of the **employee's** work duties.

SECTION VII – DISPUTE RESOLUTION

A. Review by Executive Committee and Arbitration

This shall be the sole and exclusive method of review of the Memorandum of Coverage and any decisions based thereon.

Any claim, dispute or controversy arising out of or relating to this Coverage Agreement shall first be submitted to ACWA JPIA to be reviewed by the Executive Committee of ACWA JPIA. The Executive Committee shall consider all written submissions by either party, and, if requested by either party, provide both parties equal opportunity for oral argument. Unless otherwise agreed by the parties and ACWA JPIA, the Executive Committee shall determine if ACWA JPIA's position should be upheld or if the **Member Agency** should be granted coverage according to its position, and the Executive Committee shall issue its decision in writing within thirty (30) days of submission of such claim, dispute or controversy to the Executive Committee. Such written opinion shall briefly state the reasons for its decision and the basis for such decision, including but not limited to the documents, witness statements, and oral presentations made to the Executive Committee.

If a **Member Agency** disagrees with the written decision of the Executive Committee, then the **Member Agency** may submit, in writing, such claim, dispute or controversy to arbitration to be held in Placer County, California or such other location as the parties may agree upon, in accordance with the Commercial Arbitration Rules of the American Arbitration Association then in effect. The review by the arbitrators shall be limited to a determination of the sufficiency of the basis of the decision of the Executive Committee and may not include any documents, testimony, legal theories, oral evidence, or other materials that was not previously presented to the Executive Committee when rendering its written opinion.

There shall be three arbitrators, the **Member Agency** and ACWA JPIA each selecting one arbitrator; the third arbitrator shall be selected by the two previously appointed arbitrators. The party demanding arbitration shall name its arbitrator in the demand for arbitration. The responding party shall name its arbitrator within fifteen (15) days after receipt of demand for arbitration. The third arbitrator shall be named within fifteen (15) days after

the appointment of the second arbitrator. A Commissioner or Judge in the Placer County Superior Court shall be empowered to appoint any arbitrator not named in accordance with the procedure herein. The decision of the arbitrators shall be final and binding upon the parties.

Any award rendered by the arbitrators shall be final and judgment thereon may be entered by any court having jurisdiction thereof. The panel of arbitrators shall have the discretion to apportion the costs and expenses of the arbitration (including reasonable attorneys' fees and reasonable arbitrator's costs) in accordance with the merits of the arbitration. The panel must render its decision by a majority of the panel within ninety (90) days of the appointment of the third arbitrator, following reasonable opportunities for presentation of evidence, law and argument.

The parties to this agreement hereby waive any right to a jury trial.

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

ACWA JPIA
2026-27 Workers' Compensation Program Reinsurance Renewal
June 25, 2026

BACKGROUND

The Workers' Compensation Program renews on July 1, 2026. The renewal encompasses both the pooled and reinsurance layers of coverage. Reinsurance coverage is currently provided by Safety National, attaching at ACWA JPIA's \$2 million retention and extending to statutory limits.

Safety National has served as the Program's reinsurance partner since the 2017-18 program year and has consistently demonstrated a strong commitment to the ACWA JPIA membership. Throughout the partnership, the Program has benefited from favorable loss experience, stable pricing, and a collaborative approach to program management.

Since 2017-18, reinsurance rates have remained relatively stable, with several years of flat renewals or rate reductions. While the broader workers' compensation insurance market experienced disruption during and immediately following the COVID-19 pandemic, the Program's strong claims performance helped mitigate market pressures and supported favorable renewal outcomes. Most recently, Safety National provided a multi-year rate commitment for the 2024-25 and 2025-26 program years, reflecting continued confidence in the Program's performance and long-term stability.

California's workers' compensation system continues to evolve through legislative and regulatory developments that may impact future claim costs and program funding requirements. Staff continues to monitor these developments closely to ensure the Program remains financially sound and responsive to the membership's needs.

The partnership with Safety National continues to provide significant strategic value to the Program. Staff maintains regular engagement with Safety National to support long-term program stability and continued alignment with ACWA JPIA's commitment to providing sustainable workers' compensation coverage for the membership.

CURRENT SITUATION

Pursuant to the existing Program Commitment Agreement, Safety National has offered a 3% rate decrease for the 2026-27 program year. The proposed renewal rate of \$0.075 per \$100 of payroll reflects this reduction and remains subject to the terms and conditions of the agreement.

In addition, Safety National has proposed a new multi-year Program Commitment Agreement that includes a further 3% rate reduction for the 2027-28 program year, subject to the conditions outlined in the agreement. The proposed commitment provides continued rate stability and predictability for the Program while reinforcing the long-standing partnership between ACWA JPIA and Safety National.

Given the Program's favorable loss experience and the strong working relationship that has developed over nearly a decade, staff believes the proposed renewal and continued program commitment represent a prudent approach to maintaining long-term program stability and securing favorable reinsurance terms for the membership.

RECOMMENDATION

That the Workers' Compensation Program Committee recommend that the Executive Committee approve Safety National's reinsurance renewal terms, as presented, with an effective date of July 1, 2026.

AON

Association of California Water Water Agencies

Renewal Proposal

6/3/2026

Revised 6/12/26



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This insurance document is furnished to you as a matter of information for your convenience. It only summarizes the listed proposed policy(ies) and is not intended to reflect all the terms and conditions or exclusions of such proposed policy(ies). Moreover, the information contained in this document reflects proposed coverage as of the effective date(s) of the proposed policy(ies) and does not include subsequent changes. This document is not an insurance policy and does not amend, alter or extend the coverage afforded by the listed proposed policy(ies). The insurance afforded by the listed proposed policy(ies) is subject to all the terms, exclusions and conditions of such policy(ies).

The services and placements outlined in this proposal will be provided in accordance with the terms of the notices and policies set forth in our Compensation Agreement or Engagement Letter.

Insured’s Acknowledgement and Instruction to Bind

We hereby acknowledge receipt and review of the information presented in the Renewal Proposal (“Proposal”) dated 6/12/2026 for Excess Workers Compensation and provided in the Compensation for the Value We Deliver disclosure. We hereby instruct Aon Risk Services Southwest, Inc. (“Aon”; “Commercial Risk Solutions”) to bind the insurance program(s) selected by Us and understand that Our instruction to bind constitutes an acceptance of the terms and conditions and payments described in this Renewal Proposal.

Date: _____

On behalf of Association of California Water Agencies:

Signature

Carrier	Limit/SIR	Premium	Bind
Safety National	Statutory / 2mm Self-Insured Retention	\$731,517 Annual Premium \$0.075 Rate per \$100 of Payroll	
	2027 Program Commitment	3% Rate Reduction	

1

Excess Workers' Compensation

Anna Nurse, AU, AINS

AON



Renewal Highlights

Excess Workers Compensation 2026

Results

- We approached Safety National due to the Program Commitment that was put in place last year for 2026. The 2026 Program Commitment guaranteed a flat rate renewal, subject to the conditions in the agreement. However, we were able to renegotiate the rate commitment and obtain a 3% rate reduction for 2026.
- Additionally, Safety has provided another Program Commitment for 2027 with a 3% rate reduction, subject to the conditions in the agreement.

Named Insured Confirmation

- Association of California Water Agencies Joint Powers Insurance Authority Including only the Insured Member of the Authority

Subjectivities

- Final payroll by member by class for policy issuance
- Signed Program Commitment Agreement within 60 days of effective date of 7/1/2026

Some carriers offer services at no charge if you would like more information, please let us know.
Your insurance premium can be paid as invoiced, premium is due upon receipt.

Quote Comparison

Excess Workers' Compensation

	(Expiring)	(Scaled)	(Lead)	yr-yr
Excess Workers Compensation				
Carrier	Safety National	Safety National	Safety National	
Effective Date	7/1/2025	7/1/2025	7/1/2026	
Status	Expiring	Expiring (Scaled)	Quoted	
Program Structure				
Program Type	Incurred	Incurred	Incurred	
SIR	2,000,000	2,000,000	2,000,000	
Minimum Premium (%)	90	90	90	
Limits				
Workers Compensation	Statutory	Statutory	Statutory	
Employers Liability	2,000,000	2,000,000	2,000,000	
Exposures and Losses				
Payroll	911,847,705	976,657,652	976,657,652	7.1%
Premium/Cost Components				
Premium	703,946	753,979	731,517	
per 100 Payroll	0.077	0.077	0.075	-3.0%
Total Premium	703,946	753,979	731,517	3.9%
per 100 Payroll	0.077	0.077	0.075	
Total Estimated Cost	703,946	753,979	731,517	3.9%
per 100 Payroll	0.077	0.077	0.075	
Total Claims Handling	0	0	0	0.0%

2

Comparing Year-over-Year Changes to Expected Total Cost of Risk (TCOR)



Premium Change Chart

Excess Workers' Compensation

Expiring Premium

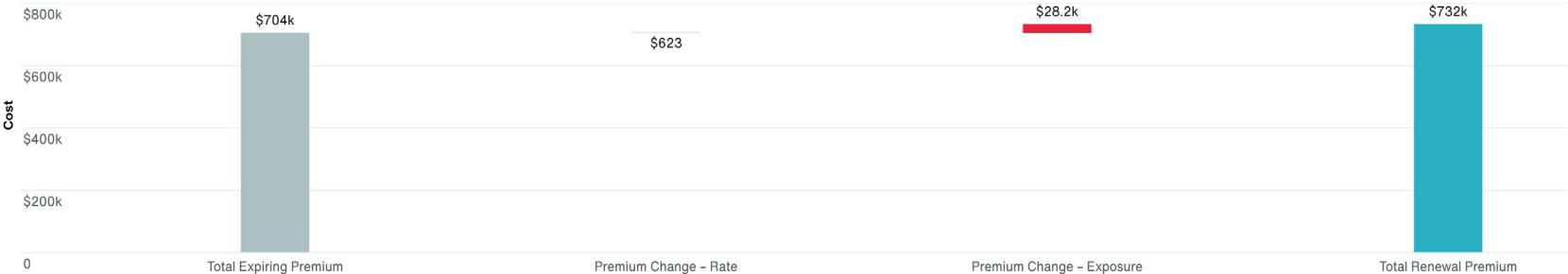
Renewal Premium

Renewal Premium Change

\$704K

\$732K

↑ \$27.6K



Retained Loss

Excess Workers Compensation

Expiring

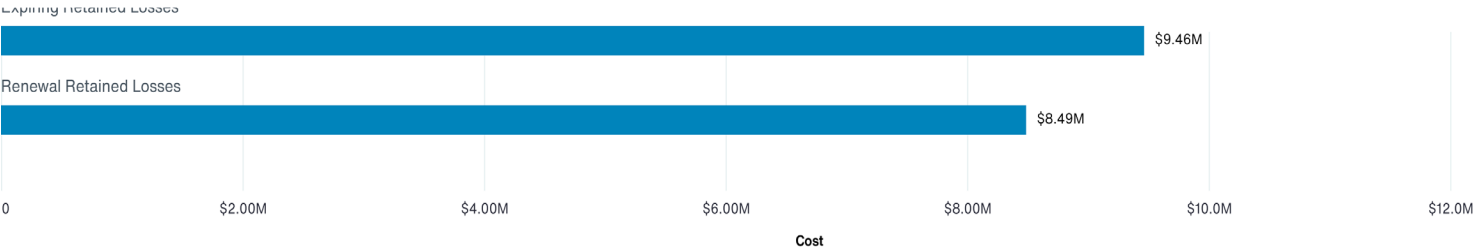
\$9.46M

Renewal

\$8.49M

Renewal Change

↓ \$977K



	Expiring	Renewal
Retained Losses		
Excess Workers Compensation	\$9.46M	-10.32% \$8.49M
Total Retained Losses	\$9.46M	-10.32% \$8.49M

Total Cost of Risk

Excess Workers Compensation

Expiring TCOR

\$10.2M

Renewal TCOR

\$9.22M

Total Renewal TCOR Change

↓ \$950K



	Expiring	Renewal
Premium	\$704K	+3.92% \$732K ▾
Retained Losses	\$9.46M	-10.32% \$8.49M ▾
Cost of Collateral		
Total Cost of Risk ⓘ	\$10.2M	-9.34% \$9.22M

Claim Details

Excess Workers Compensation

Claims Losses Above Retention Below Retention

3.1K \$51M \$0 (0.0%) \$51.0M (100.0%)



Top Claims

Excess Workers Compensation

Occurrence ID ▾	Policy Year ▾	Date of Loss ▾	Incurred as of 4/1/2026 ▾
● 21-0352	2020	11/16/2020	1,031,453
● 17-0674	2016	5/8/2017	768,690
● 24-0687	2023	3/4/2024	705,460
● 25-0136	2024	8/2/2024	636,701
● 26-0202	2025	9/9/2025	589,082
● 20-0067	2019	7/23/2019	524,346
● 21-0121	2020	8/11/2020	510,918
● 21-0396	2020	11/30/2020	449,006
● 24-0569	2023	1/29/2024	421,909
● 18-0107	2017	8/17/2017	369,845

Appendix

Compensation for the Value We Deliver

Copies of insurer quotes

Compensation for the Value We Deliver

Aon is an insurance broker and, when serving as your retail insurance broker, in addition to or in lieu of compensation you may pay, Aon may earn compensation which relates in whole or in part to your insurance placement.

For policy level commissions, Aon endeavors to receive compensation using standard commission rates by line of business that we seek to achieve with insurers in advance of individual policy placements. We believe this creates a fairer marketplace among insurers and allows our insurers to focus on the client's needs and risk history, not on commission rate negotiation. In turn, because insurers will be evaluated on their capabilities, clients will be able to more easily compare quotes.

Aon's standard commission rates differ by line of business and, when placed in the U.S. market, are up to the following commission rates: Aviation, 17.5%; Casualty, 18.5%; Cyber, 17.5%; Energy, 20%; Entertainment, 20%; Environmental, 18%; Marine 20%; Med Mal/ Healthcare, 17.5%; Professional/ E&O, 17.5%; Property, 18%; Product Recall, 20%; Financial Lines, 18%; Healthcare, 20%; Surety, 35%; Terrorism, 25%; Trade Credit, 17.5%; and Workers Compensation, 15%. Where an Aon broker is placing a policy in the London or Bermuda market, Aon endeavors to earn 20% on those lines of business. Where Aon has created a facility with proprietary terms and conditions negotiated, the Aon standard commission rates range from 20% – 22.5%. Some lines of business are not conducive to standardization because they are subject to state filing regulations, state-specific rates and/or industry-specific rates. The standard commission rates we achieve do not include program business (e.g., franchises, sponsored groups) or large deductible programs.

In addition, Aon provides certain administrative and other related placement services to markets. Compensation of up to 7.5% for these services may take the form of a national additional commission (NAC) or a subscription market brokerage (SMB). Collecting these commissions will not change the premium quoted.

Compensation paid to Aon may vary based upon a number of factors, including the insurance contract and the insurer you select, the volume of business and/or profitability of business we place with each insurer. Therefore, Aon may be considered to have an incentive to place insurance coverages with a particular insurance company. We strive for transparency with each Client and the final decision regarding coverage and market options is the Client's decision.

If you are interested in receiving Aon's standard commission grid and/or a Commission Disclosure Report identifying the individual commission rates on your placements or compensation expected to be received based in whole or in part on any alternative quotes, ask your Account Executive or write us at aon.us.broking@aon.com.

Copy of Insurance Quotes



Rev. Safety Quote
2026



2027 Program
Commitment

About Aon

Aon plc (NYSE: AON) exists to shape decisions for the better — to protect and enrich the lives of people around the world. Our colleagues provide our clients in over 120 countries and sovereignties with advice and solutions that give them the clarity and confidence to make better decisions to protect and grow their business.

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www.aon.com

ACWA JPIA
Actuarial Update
June 25, 2026

BACKGROUND

Aon annually performs an actuarial study for the JPIA to value outstanding claims liabilities, project future losses, and provide analysis of the JPIA claims data.

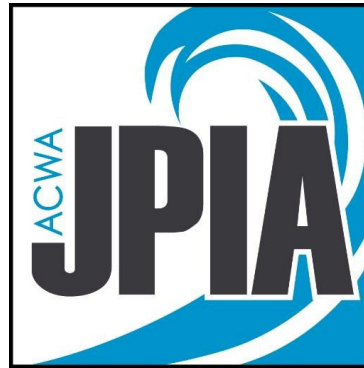
CURRENT SITUATION

Aon recently provided the JPIA with a drafted report of the Workers' Compensation Program from data as of June 30, 2025. Tracy Fleck, ACAS, MAAA, Senior Consultant and Actuary, will present the report to the Committee highlighting key points.

RECOMMENDATION

None, information only.

Association of California Water Agencies Joint Powers Insurance Authority



Workers Compensation Program Actuarial Overview as of June 30, 2025

Tracy Fleck, ACAS, MAAA

Senior Consultant and Actuary

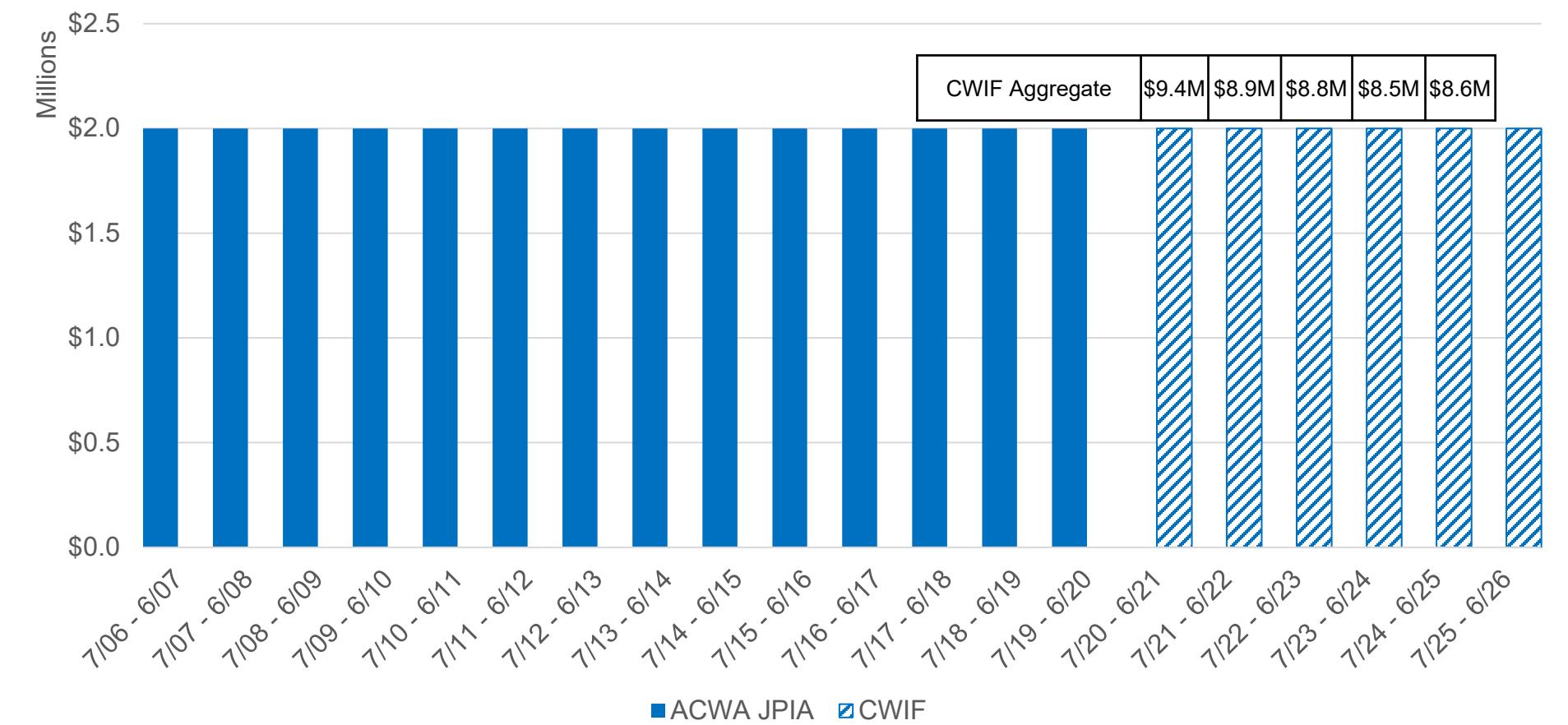
June 25, 2026

AON

Discussion Points

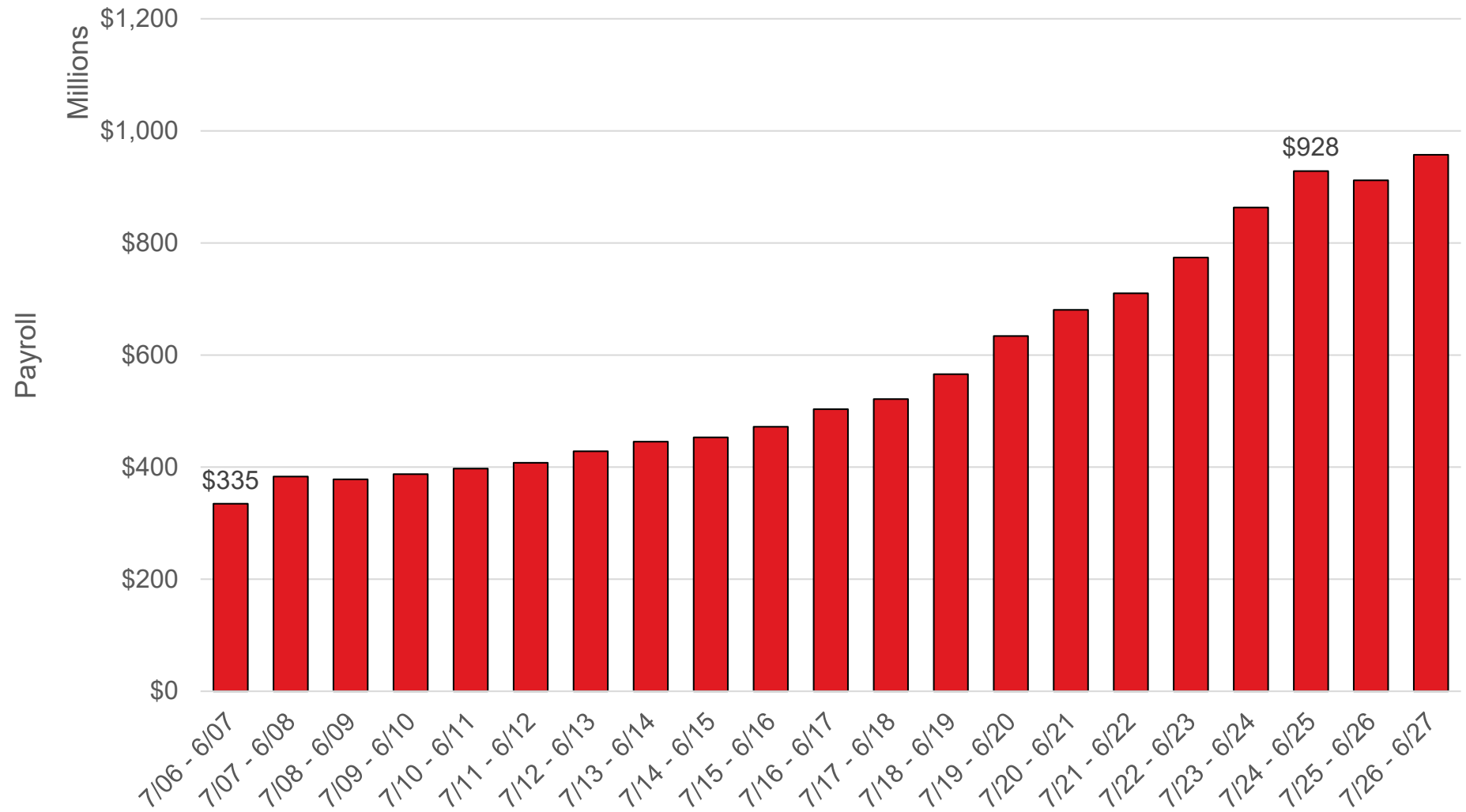
- Program background
- Conclusions from the actuarial report
- Historical perspective

Self-Insured Retention History



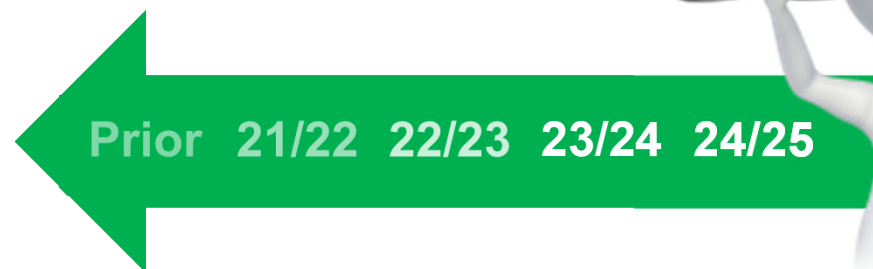
Notes: Amounts above CWIF’s per occurrence and aggregate retentions revert to ACWA JPIA.

Program Payroll History



Actuarial Study Conclusions

Outstanding losses



September 30, 2025



Projected funding

Net Outstanding Losses & ALAE

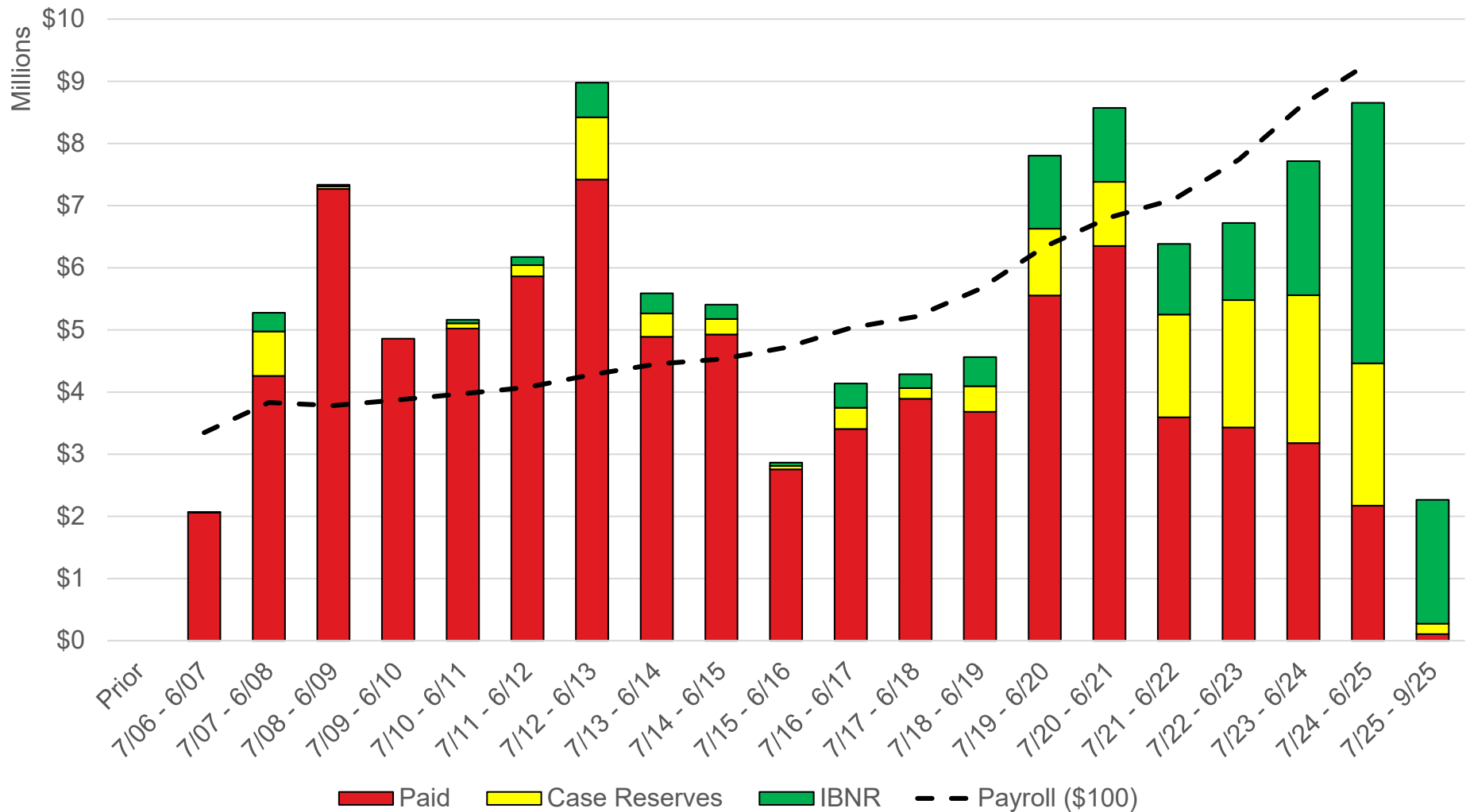
\$Millions

Program	As of September 30, 2024 (Prior)	As of September 30, 2025 (Current)	Change	
ACWA JPIA	\$10.5	\$9.2	-\$1.3	
CWIF	18.5	21.4	+2.9	
Total	\$29.0	\$30.6	+\$1.6	+6%

Notes: Amounts are undiscounted, at the expected confidence level, exclude unallocated adjustment expenses (ULAE), and reflect projected payments during 7/1-9/30.
ACWA JPIA amounts include losses excess of CWIF's retention.

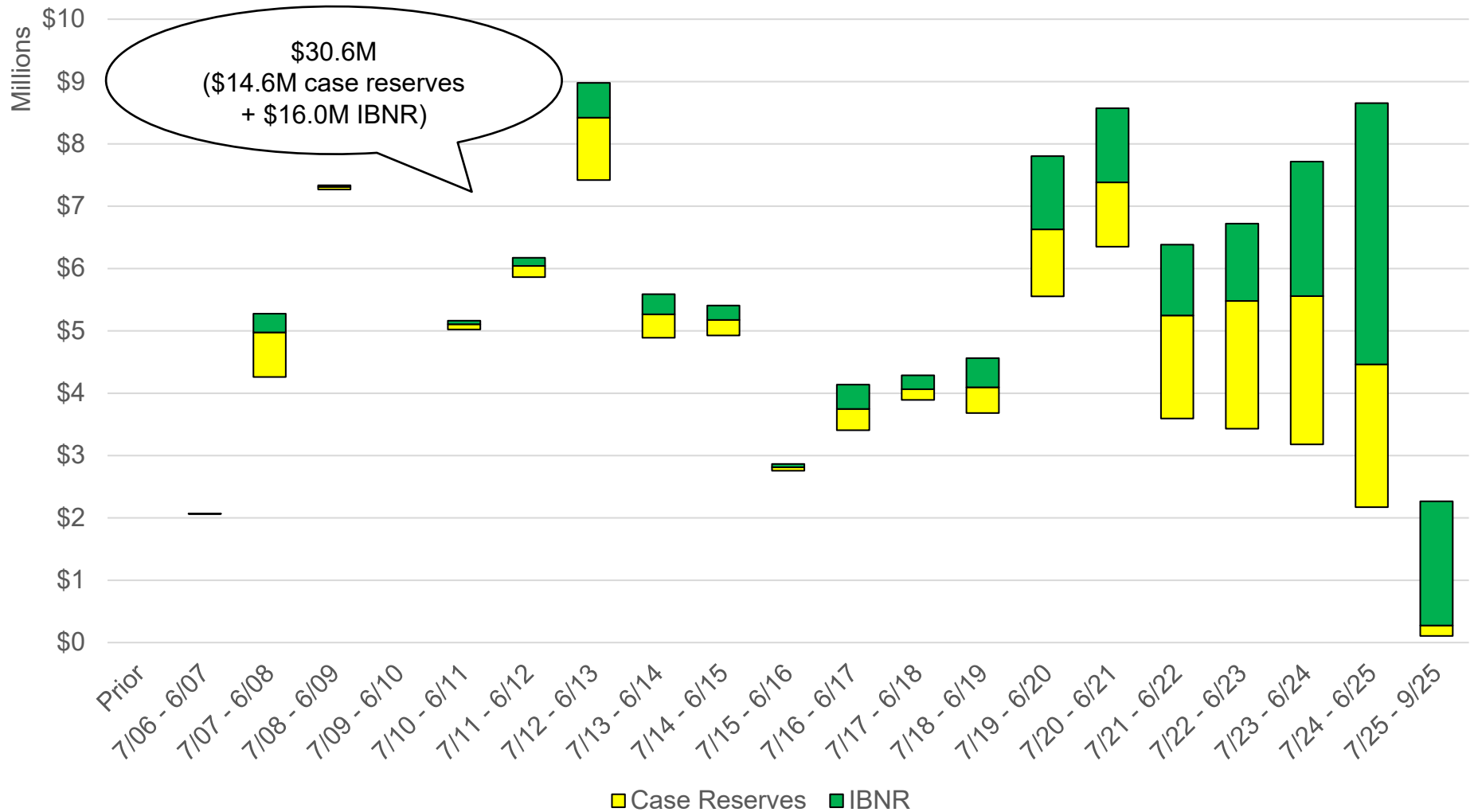
Components of Projected Ultimate Limited Losses & ALAE

Projected to September 30, 2025



Outstanding Losses & ALAE = Case Reserves + IBNR

Projected to September 30, 2025



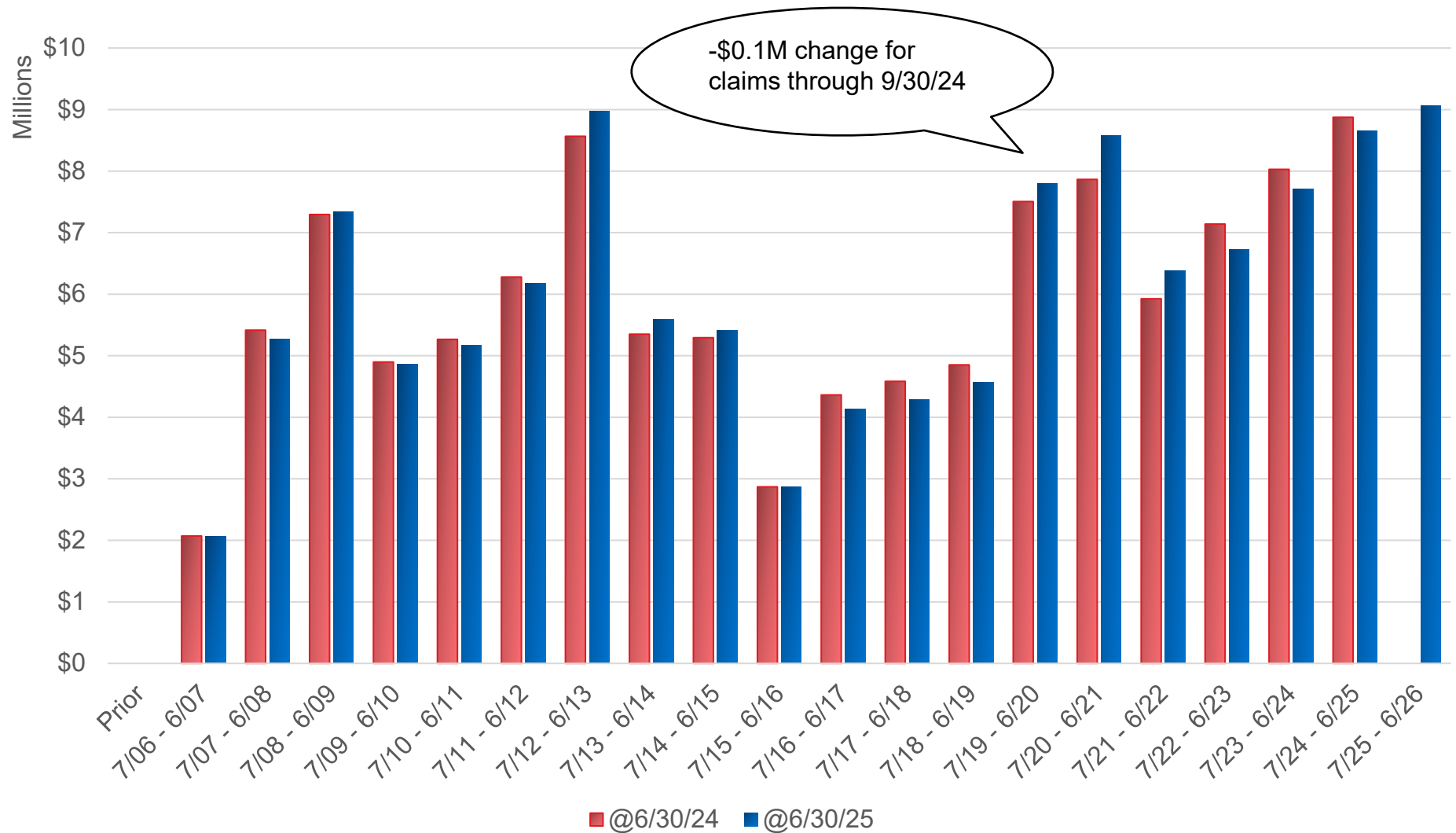
Reconciliation of Outstanding Losses & ALAE

Change from September 30, 2024 to 2025; \$Millions

	Estimated outstanding losses & ALAE 9/30/24	\$29.0
Activities during FY 10/1/24-9/30/25	Additional claim period (10/1/24-9/30/25)	+\$8.8
	Projected losses & ALAE paid during 10/1/24-9/30/25	-\$7.1
	Change in projected ultimate losses & ALAE through 9/30/24	-\$0.1
	Estimated outstanding losses & ALAE 9/30/25	\$30.6

Notes: Amounts are undiscounted, at expected level, and exclude ULAE.

Projected Ultimate Limited Losses & ALAE



Claims with change in incurred > \$150,000

Incurred losses & ALAE limited to SIR

Claim Number	Claim Period	As of June 30, 2024	As of June 30, 2025	Change
13-0125	7/12 - 6/13	\$691,091	\$885,285	\$194,195
21-0121	7/20 - 6/21	321,794	510,918	189,124
21-0352	7/20 - 6/21	285,578	1,031,453	745,874
25-0505	7/21 - 6/22	N/A	282,388	282,388
24-0207	7/23 - 6/24	50,000	215,389	165,389
24-0569	7/23 - 6/24	79,841	313,254	233,412
25-0329	7/24 - 6/25	N/A	206,765	206,765

Notes: N/A indicates claim was not reported as of June 30, 2024.

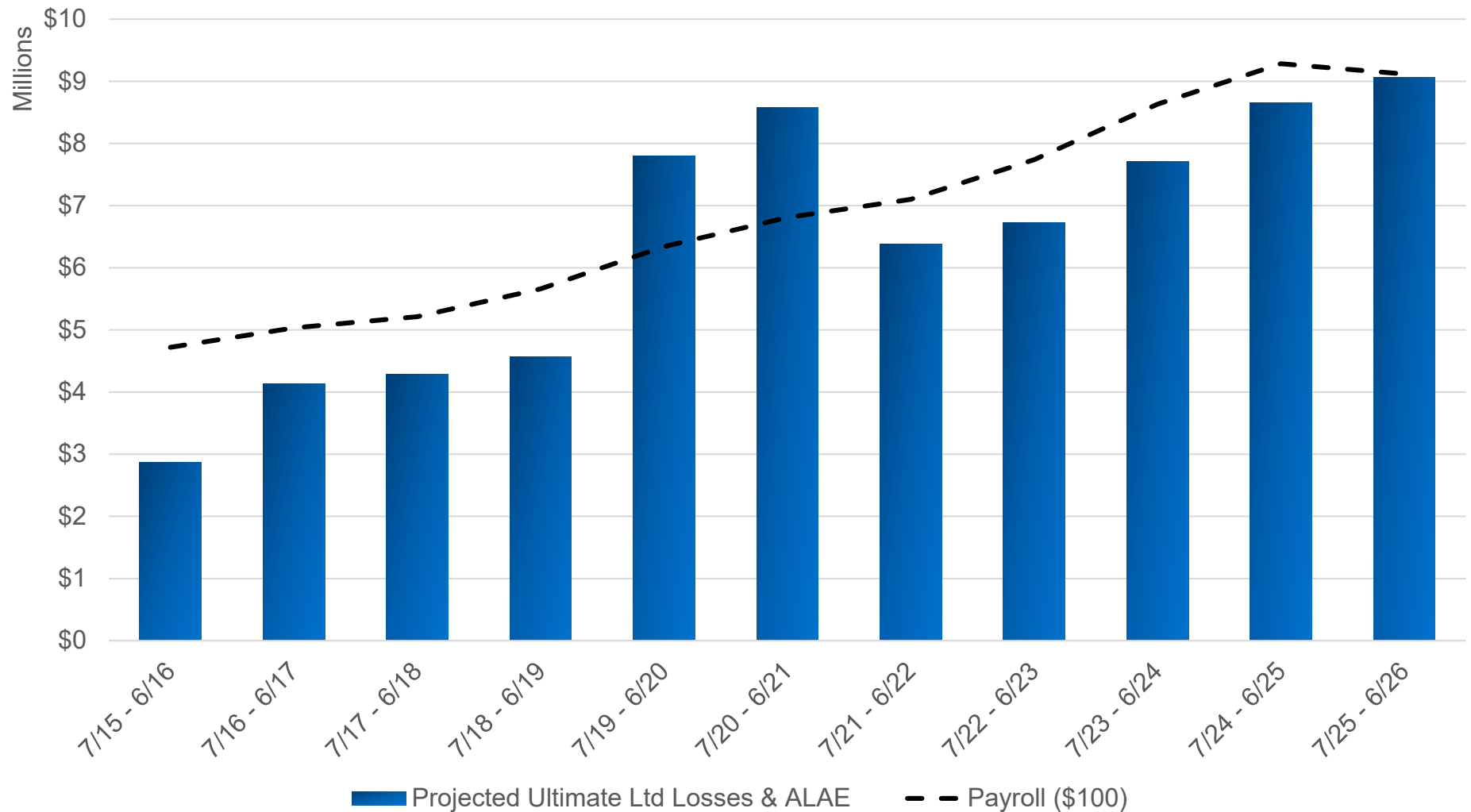
Projected Limited Losses & ALAE

\$Millions

	2025/26 (Prior)	2026/27 (Current)	Change	
Loss rate per \$100 payroll	\$1.07	\$1.00	-\$0.07	-7%
Payroll	\$882	\$957	+\$75	+9%
Projected losses & ALAE	\$9.4	\$9.6	+\$0.2	+2%

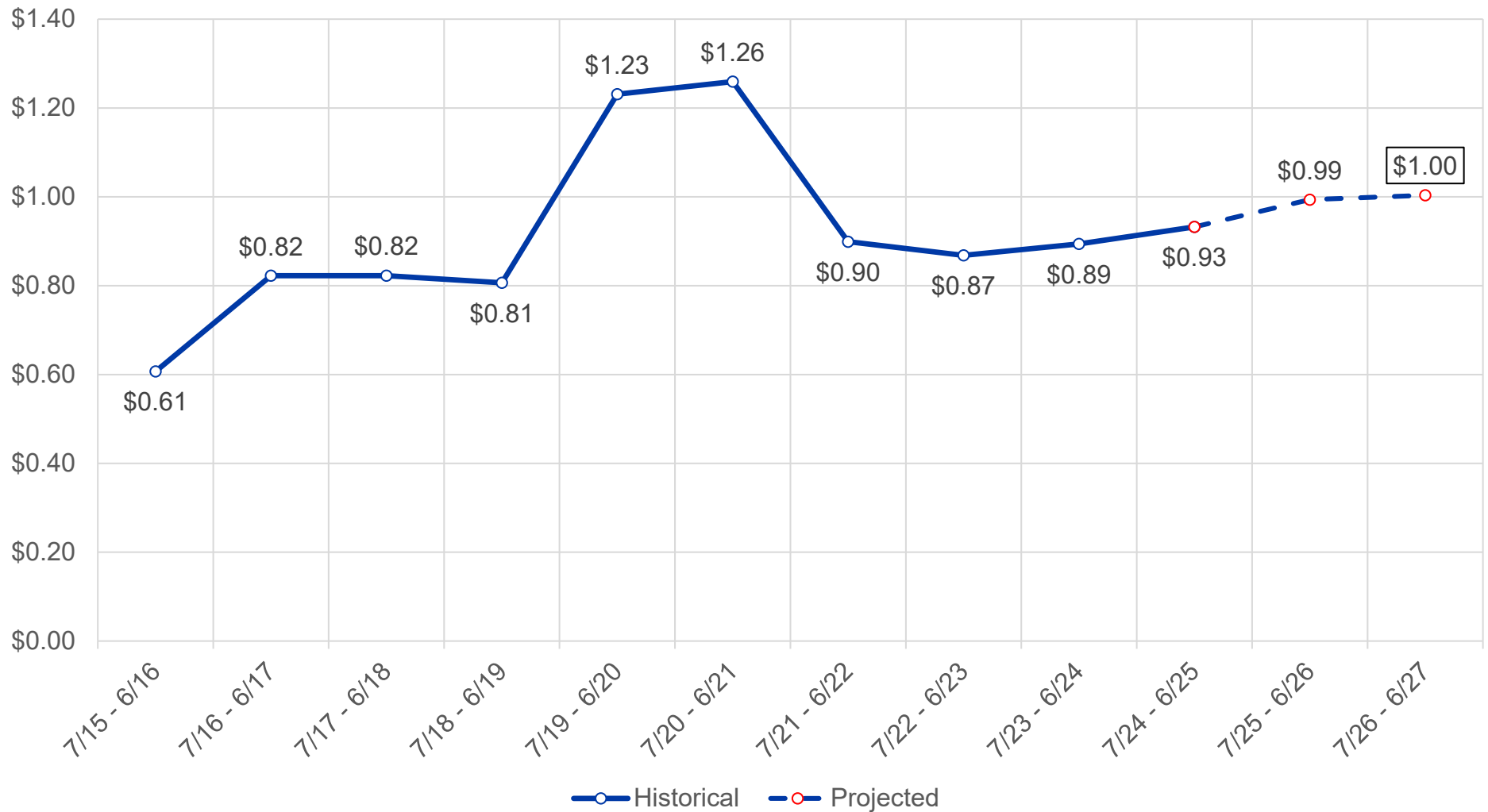
Notes: Amounts are undiscounted, at expected level, and exclude expenses for claims administration (ULAE), general administration, and excess insurance.

Projected Ultimate Limited Losses & ALAE and Payroll

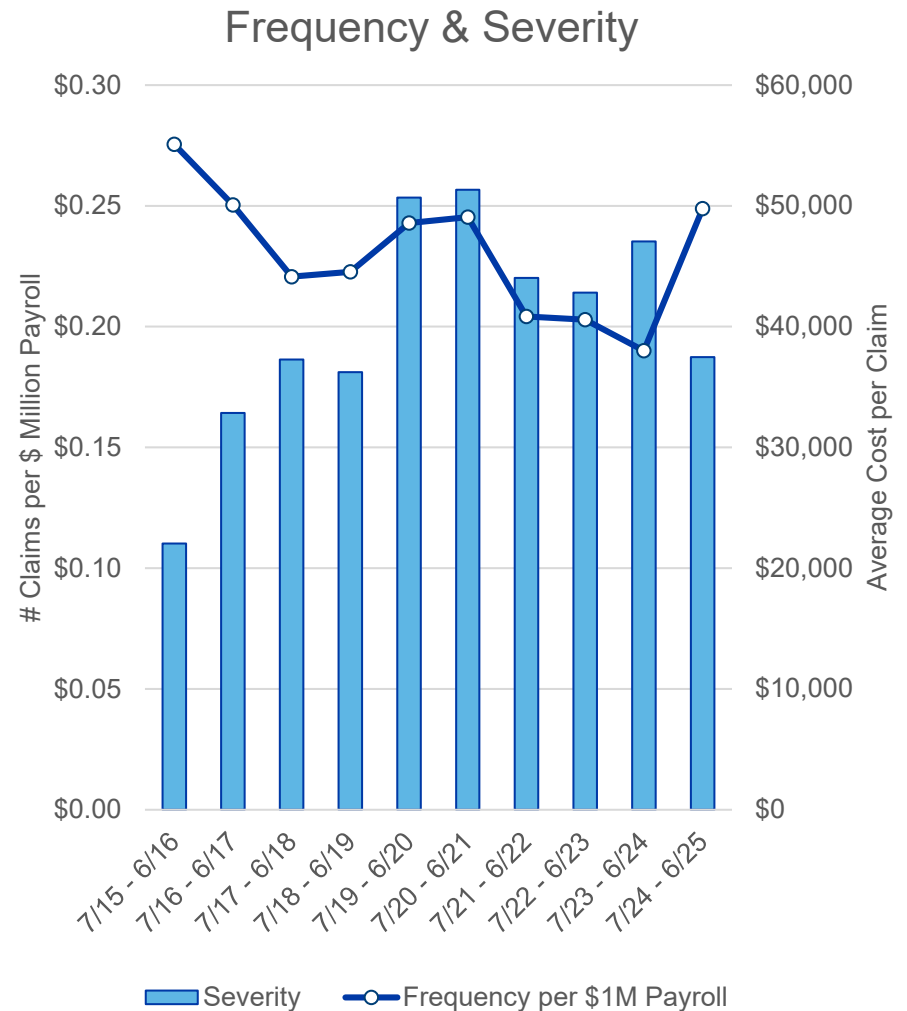
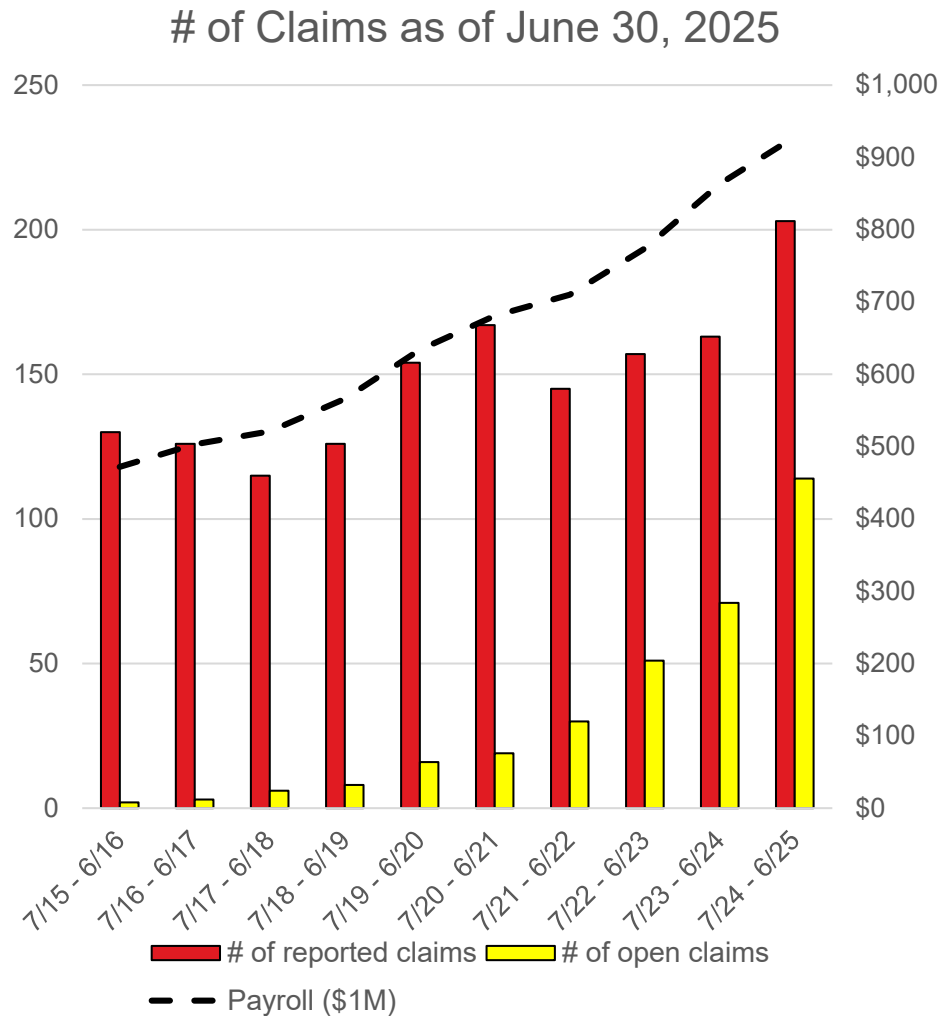


Loss Rate

Losses and ALAE per \$100 of payroll



Frequency & Severity

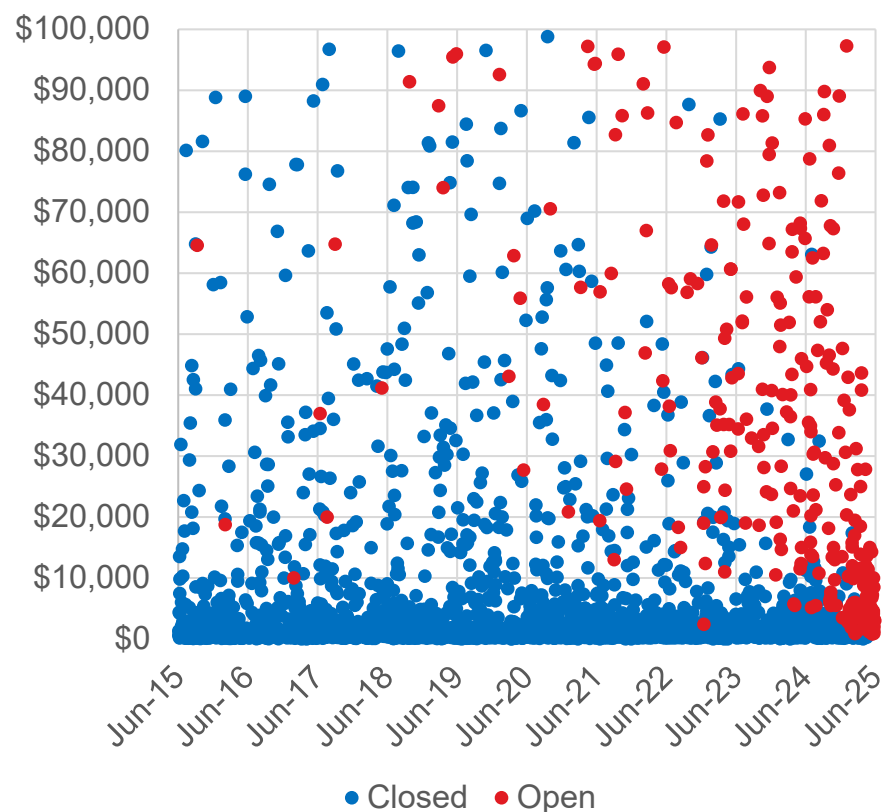


Notes: Counts, frequencies, and severities include non-zero indemnity and future-medical claims. Severities reflect losses and ALAE limited to SIR.

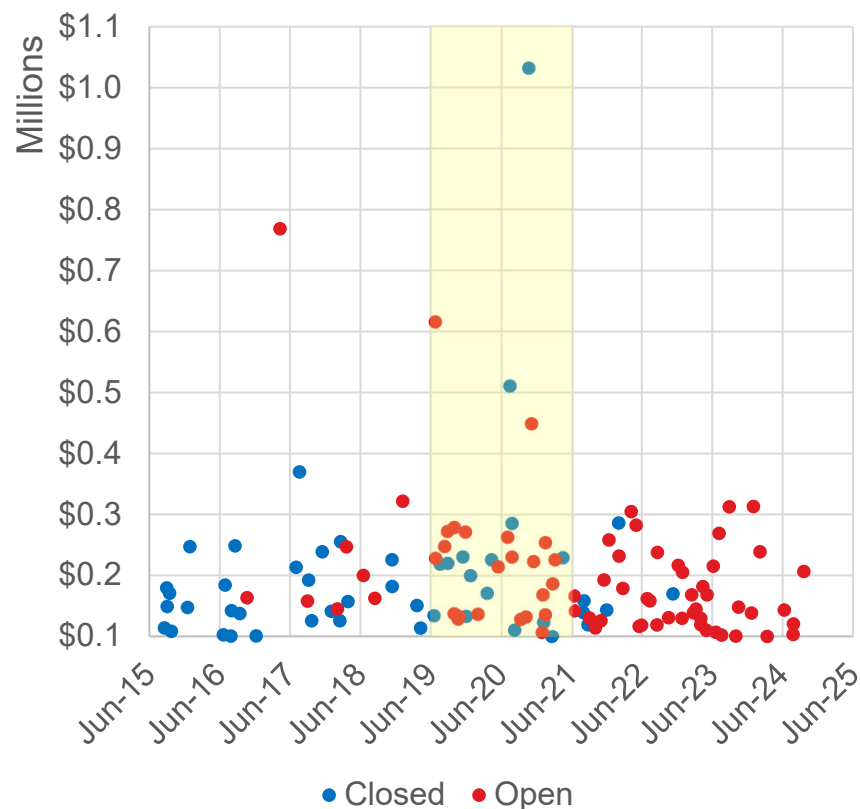
10-Year Distribution of Losses & ALAE

Incurred Losses and ALAE as of June 30, 2025

Below \$100,000



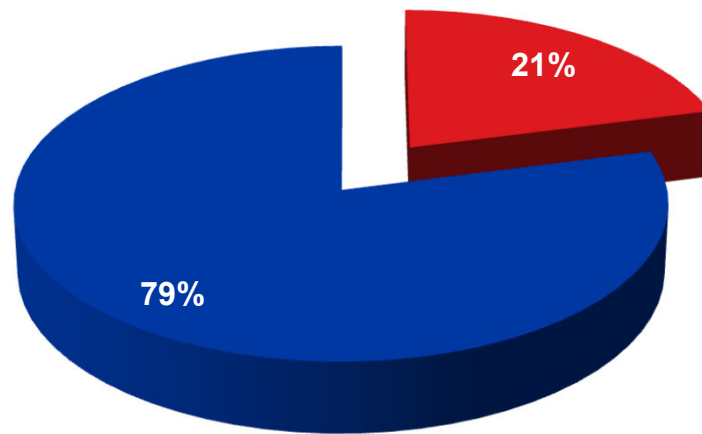
Above \$100,000



Claim Size Distribution

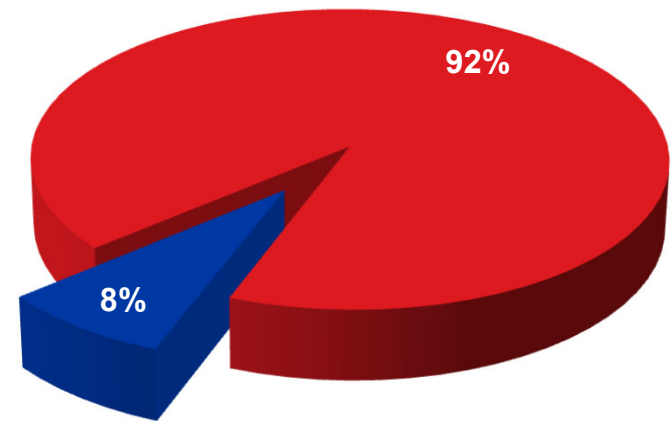
79% of claims < \$10,000 and cost 8%, remaining 21% cost 92%

Number of Claims



■ ≥\$10,000 ■ <\$10,000

Incurred Losses



■ ≥\$10,000 ■ <\$10,000

Notes: Based on reported losses & ALAE limited to \$2 million per occurrence as of June 30, 2025 for claims incurred July 1, 2015 and subsequent.

Summary

- Outstanding losses increased by \$1.6 million from 9/30/24 to 9/30/25
 - Higher payroll in recent years → higher losses
- Funding loss rate: -7% change from 2025/26 (prior study) to 2026/27 (current study)
 - High 2014/15 rolled off
- Few claims drive majority of the losses

Questions?



Tracy Fleck, ACAS, MAAA

Senior Consultant and Actuary

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ACWA JPIA
2026-27 Member Contributions
June 25, 2026

BACKGROUND

Rates charged to members are reviewed before the start of a program year and may be adjusted. Billing rates for the Workers' Compensation Program are based on projected costs for a given year. The largest factors affecting costs are estimated losses and increases in covered payroll. Rates for each class code were last reduced by 5% across the board for program year July 1, 2024-25.

CURRENT SITUATION

Following this Summary are two options presented for consideration:

Option 1 - shows budgeted numbers with no rate change. If all estimates are correct under this pricing, members would receive \$6.8 million in retrospective contribution adjustments (RCAs) (line 2). The estimated loss rate per \$100 of payroll went from \$1.07 in program year 2025-26 to \$1.00 for program year 2026-27. This amounts to nearly a 6.5% decrease.

Option 2 - displays rates with an increase of 7.5% to class code rate 7520 Waterworks Operations. Class code 7520 has been continually incurring a greater percentage of the losses than the contributions collected. Under this pricing, members would potentially see \$7.8 million in favorable RCAs to the Rate Stabilization Fund (line 2).

State legislation continues to be the biggest factor in potentially adversely affecting future costs.

RECOMMENDATION

That the Workers' Compensation Program Committee recommend that the Executive Committee approve ***Option 2***, a 7.5% increase to class code 7520 to a rate of 4.15 with all other rates remaining unchanged for the Workers' Compensation Program, effective July 1, 2026.

ASSOCIATION OF CALIFORNIA WATER AGENCIES JOINT POWERS INSURANCE AUTHORITY

WORKERS' COMPENSATION PROGRAM

EXPECTED REVENUE/EXPENSE & FUNDING REQUIREMENTS COMPARISON

As of April 30, 2026

OPTION 1 - NO RATE CHANGE

	Program Year 7/1/2024-25 Budget	Program Year 7/1/2024-25 Actual	Program Year 7/1/2025-26 Budget	Program Year 7/1/2026-27 Projection	% Change from 7/1/2025-26 to 7/1/2026-27
REVENUE:					
1 Deposit Contributions Earned (Note 1)	\$ 15,491,508	\$ 16,475,994	\$ 16,734,892	\$ 17,643,637	5.43%
2 Retrospective Contribution Adjustments	(5,901,041)	(7,475,127)	(5,737,198)	(6,887,944)	20.06%
3 Net Investment Income	5,032,113	2,385,861	5,393,167	5,655,724	4.87%
4 Total Revenue	\$ 14,622,580	\$ 11,386,728	\$ 16,390,861	\$ 16,411,417	0.13%
EXPENSES:					
5 Paid Claims and Claims Reserves	\$ 8,570,400	\$ 8,655,000	\$ 9,756,800	\$ 9,704,900	-0.53%
6 Purchased Excess Insurance	702,105	820,470	733,861	761,517	3.77%
7 General & Admin. Expenses	5,350,075	1,911,258	5,900,200	5,945,000	0.76%
8 Total Expenses	14,622,580	11,386,728	16,390,861	16,411,417	0.13%
9 CONT. TO CAT. RESERVES:	\$ 0	\$ 0	\$ 0	\$ 0	N/A
10 Number of Program Members	208	208	208	208	0.00%
11 Payroll	\$ 840,238,099	\$908,559,000	\$911,847,657	\$970,494,074	6.43%
12 Ratio of Incurred Losses to Payroll	1.02	0.95	1.07	1.00	-6.54%
13 Ratio of Deposit Premium to Payro	1.84	1.81	1.84	1.82	-0.94%
14 District RAPs	\$250 - \$25,000	\$250 - \$25,000	\$250 - \$25,000	\$250 - \$25,000	
15 Pooled Layer	RAP to \$2M	RAP to \$2M	RAP to \$2M	RAP to \$2M	
16 Program Limits	\$2,000,000	\$2,000,000	\$2,000,000	\$2,000,000	
	Employer	Employer	Employer	Employer	
	Liability and	Liability and	Liability and	Liability and	
	Statutory Limit	Statutory Limit	Statutory Limit	Statutory Limit	
	on Work Comp	on Work Comp	on Work Comp	on Work Comp	

CALCULATIONS - Workers' Comp Program

Line #

- 1 Deposit Contribution - See (Note 1)
- 2 RCA - Calculated to balance budget
- 3 Interest Income - 5.0%
- 5 Claims Expense - Actuarially generated Loss Rate times payroll / 100
- 6 Excess Insurance - Excess Rate times payroll / 100
- 7 G&A Expenses - 36% of Annual Budget (\$16,996,000) plus \$250K DIR and \$70K Triage

<u>VARIABLES</u>	<u>PROJECTION</u> <u>7/1/2025-26</u>	<u>PROJECTION</u> <u>7/1/2026-27</u>
PAYROLL	\$911,847,657	\$970,494,074
LOSS RATE/\$100 OF P/R	\$1.0700	\$1.0000
EXCESS RATE/100 OF P/R	\$0.0772	\$0.0754

Interest Earning Calculations

7/1/2025-26

Claims	Unpaid	Annual	Future
Payment	Losses	Interest	Value
Pattern		Earnings	
		5.00%	
	16,001,031		12
19.4%	12,896,831	722,447	1,235,629 11
21.4%	9,472,610	559,236	910,937 10
13.6%	7,296,470	419,227	650,359 9
7.9%	6,032,389	333,221	492,320 8
7.5%	4,832,311	271,618	382,193 7
4.6%	4,096,264	223,214	299,129 6
4.0%	3,456,223	188,812	240,977 5
2.8%	3,008,194	161,610	196,438 4
2.4%	2,624,169	140,809	163,004 3
1.9%	2,320,149	123,608	136,278 2
14.5%	0	58,004	60,904 1
FV OF ANNUAL EARNINGS			4,768,167
CAT FUND CONTRIBUT			0
Interest Earnings			0
CAT FUND			0
Interest Earnings			625,000
TOTAL INTEREST EARNINGS			<u>5,393,167</u>

7/1/2026-27

Claims	Unpaid	Interest	Future
Payment	Losses	Earnings	Value
Pattern		5.00%	
	16,882,120		12
19.4%	13,606,989	762,228	1,303,668 11
21.4%	9,994,215	590,030	961,097 10
13.6%	7,698,247	442,312	686,170 9
7.9%	6,364,559	351,570	519,429 8
7.5%	5,098,400	286,574	403,238 7
4.6%	4,321,823	235,506	315,600 6
4.0%	3,646,538	199,209	254,247 5
2.8%	3,173,839	170,509	207,255 4
2.4%	2,768,668	148,563	171,980 3
1.9%	2,447,907	130,414	143,782 2
14.5%	0	61,198	64,258 1
FV OF ANNUAL EARNINGS			5,030,724
CAT FUND CONTRIB			0
Interest Earnings			0
SIEF			0
Interest from CAT Fund			625,000
TOTAL INTEREST EARNINGS			<u>5,655,724</u>

Workers' Comp. Estimated Deposit Premiums

7/1/2025-26

<u>7/1/2025-26</u>		CURRENT				% of	% of	
CLASS	CODE	RATE		AVG RATE	PAYROLL	Payroll	PREMIUM	Premium
Irrigation Drainage	0251	\$6.22	0.0%	\$4.89	\$62,982,939	6.9%	\$3,079,349	18.4%
Analytical/Testing Laboratories	4511	1.43	0.0%	1.12	5,434,105	0.6%	61,057	0.4%
Sewer Construction (<\$21)	6307	10.02	0.0%	7.87	4,527	0.0%	356	0.0%
Waterworks Operations	7520	3.86	0.0%	3.03	300,414,682	32.9%	9,111,284	54.5%
Electric Light & Power	7539	2.96	0.0%	2.33	28,787,732	3.2%	669,530	4.0%
Sanitation District	7580	2.59	0.0%	2.04	40,839,576	4.5%	831,098	5.0%
Salespersons-Meter Readers	8742	0.89	0.0%	0.70	142,044,957	15.6%	993,315	5.9%
Clerical	8810	0.73	0.0%	0.57	325,092,701	35.7%	1,864,667	11.1%
Parks & Recreation	9182	1.74	0.0%	1.37	5,040,476	0.6%	68,912	0.4%
Camp - Recreational/Education	9048	5.64	0.0%	4.43	1,205,962	0.1%	53,442	0.3%
		\$2.34	0.0%		\$911,847,657	100.0%	\$16,733,010	100.0%

7/1/2026-27

<u>7/1/2026-27</u>			PROPOSED			% of		% of	
CLASS	CODE	NEW RATE		AVG RATE	PAYROLL	Payroll	PREMIUM	Premium	
Irrigation Drainage	0251	\$6.22	0.0%	\$4.89	\$66,446,995	5.5%	6.8%	\$3,247,408	18.4%
Analytical/Testing Laboratories	4511	1.43	0.0%	1.12	5,805,129	6.8%	0.6%	65,226	0.4%
Sewer Construction (<\$21)	6307	10.02	0.0%	7.87	4,575	1.1%	0.0%	360	0.0%
Waterworks Operations	7520	3.86	0.0%	3.03	313,248,495	4.3%	32.3%	9,500,521	53.8%
Electric Light & Power	7539	2.96	0.0%	2.33	31,778,936	10.4%	3.3%	739,098	4.2%
Sanitation District	7580	2.59	0.0%	2.04	43,187,331	5.7%	4.5%	878,875	5.0%
Salespersons-Meter Readers	8742	0.89	0.0%	0.70	154,191,827	8.6%	15.9%	1,078,257	6.1%
Clerical	8810	0.73	0.0%	0.57	349,247,182	7.4%	36.0%	2,003,212	11.4%
Parks & Recreation	9182	1.74	0.0%	1.37	5,256,386	4.3%	0.5%	71,863	0.4%
Camp - Recreational/Education	9048	5.64	0.0%	4.43	1,327,218	10.1%	0.1%	58,816	0.3%
		\$2.31	0.0%		\$970,494,074	6.4%	100.0%	\$17,643,637	100.0%

% of Increase/Decrease

-0.01%

Comparison - % of Losses to % of Premium

CLASS	CODE	26/27 PAYROLL	% of P/R	5 Yr. Loss 20/21 - 24/25	% of LOSSES	26/27 PREMIUM	% of Premium
Irrigation Drainage	0251	\$66,446,995	6.8%	\$4,044,729	13.4%	\$3,247,408	18.4%
Analytical/Testing Laboratories	4511	5,805,129	0.6%	23,065	0.1%	65,226	0.4%
Sewer Construction (<\$21)	6307	4,575	0.0%	-	0.0%	360	0.0%
Waterworks Operations	7520	313,248,495	32.3%	18,310,472	60.6%	9,500,521	53.8%
Electric Light & Power	7539	31,778,936	3.3%	476,784	1.6%	739,098	4.2%
Sanitation District	7580	43,187,331	4.5%	1,809,233	6.0%	878,875	5.0%
Salespersons-Meter Readers	8742	154,191,827	15.9%	1,491,785	4.9%	1,078,257	6.1%
Clerical	8810	349,247,182	36.0%	3,115,644	10.3%	2,003,212	11.4%
Parks & Recreation	9182	5,256,386	0.5%	869,092	2.9%	71,863	0.4%
Camp - Recreational/Education	9048	1,327,218	0.1%	60,633	0.2%	58,816	0.3%
		\$970,494,074	100.0%	\$30,201,437	100.0%	\$17,643,637	100.0%

ASSOCIATION OF CALIFORNIA WATER AGENCIES JOINT POWERS INSURANCE AUTHORITY

WORKERS' COMPENSATION PROGRAM

EXPECTED REVENUE/EXPENSE & FUNDING REQUIREMENTS COMPARISON

As of April 30, 2026

OPTION 2 - INCREASE CLASS CODE 7520

	Program Year 7/1/2024-25 Budget	Program Year 7/1/2024-25 Actual	Program Year 7/1/2025-26 Budget	Program Year 7/1/2026-27 Projection	% Change from 7/1/2025-26 to 7/1/2026-27
REVENUE:					
1 Deposit Contributions Earned (Note 1)	\$ 15,491,508	\$ 16,475,994	\$ 16,734,892	\$ 18,357,407	9.70%
2 Retrospective Contribution Adjustments	(5,901,041)	(7,475,127)	(5,737,198)	(7,814,411)	36.21%
3 Net Investment Income	5,032,113	2,385,861	5,393,167	5,868,421	8.81%
4 Total Revenue	\$ 14,622,580	\$ 11,386,728	\$ 16,390,861	\$ 16,411,417	0.13%
EXPENSES:					
5 Paid Claims and Claims Reserves	\$ 8,570,400	\$ 8,655,000	\$ 9,756,800	\$ 9,704,900	-0.53%
6 Purchased Excess Insurance	702,105	820,470	733,861	761,517	3.77%
7 General & Admin. Expenses	5,350,075	1,911,258	5,900,200	5,945,000	0.76%
8 Total Expenses	14,622,580	11,386,728	16,390,861	16,411,417	0.13%
9 CONT. TO CAT. RESERVES:	\$ 0	\$ 0	\$ 0	\$ 0	N/A
10 Number of Program Members	208	208	208	208	0.00%
11 Payroll	\$ 840,238,099	\$908,559,000	\$911,847,657	\$970,494,074	6.43%
12 Ratio of Incurred Losses to Payroll	1.02	0.95	1.07	1.00	-6.54%
13 Ratio of Deposit Premium to Payro	1.84	1.81	1.84	1.89	3.07%
14 District RAPs	\$250 - \$25,000	\$250 - \$25,000	\$250 - \$25,000	\$250 - \$25,000	
15 Pooled Layer	RAP to \$2M	RAP to \$2M	RAP to \$2M	RAP to \$2M	
16 Program Limits	\$2,000,000	\$2,000,000	\$2,000,000	\$2,000,000	
	Employer	Employer	Employer	Employer	
	Liability and	Liability and	Liability and	Liability and	
	Statutory Limit	Statutory Limit	Statutory Limit	Statutory Limit	
	on Work Comp	on Work Comp	on Work Comp	on Work Comp	

CALCULATIONS - Workers' Comp Program

Line #

- 1 Deposit Contribution - See (Note 1)
- 2 RCA - Calculated to balance budget
- 3 Interest Income - 5.0%
- 5 Claims Expense - Actuarially generated Loss Rate times payroll / 100
- 6 Excess Insurance - Excess Rate times payroll / 100
- 7 G&A Expenses - 36% of Annual Budget (\$16,996,000) plus \$250K DIR and \$70K Triage

<u>VARIABLES</u>	<u>PROJECTION</u> <u>7/1/2025-26</u>	<u>PROJECTION</u> <u>7/1/2026-27</u>
PAYROLL	\$911,847,657	\$970,494,074
LOSS RATE/\$100 OF P/R	\$1.0700	\$1.0000
EXCESS RATE/100 OF P/R	\$0.0772	\$0.0754

Interest Earning Calculations

7/1/2025-26

Claims	Unpaid	Annual	Future
Payment	Losses	Interest	Value
Pattern		Earnings	
		5.00%	
	16,001,031		12
19.4%	12,896,831	722,447	1,235,629 11
21.4%	9,472,610	559,236	910,937 10
13.6%	7,296,470	419,227	650,359 9
7.9%	6,032,389	333,221	492,320 8
7.5%	4,832,311	271,618	382,193 7
4.6%	4,096,264	223,214	299,129 6
4.0%	3,456,223	188,812	240,977 5
2.8%	3,008,194	161,610	196,438 4
2.4%	2,624,169	140,809	163,004 3
1.9%	2,320,149	123,608	136,278 2
14.5%	0	58,004	60,904 1
FV OF ANNUAL EARNINGS			4,768,167
CAT FUND CONTRIBUT			0
Interest Earnings			0
CAT FUND			0
Interest Earnings			625,000
TOTAL INTEREST EARNINGS			<u>5,393,167</u>

7/1/2026-27

Claims	Unpaid	Interest	Future
Payment	Losses	Earnings	Value
Pattern		5.00%	
	17,595,890		12
19.4%	14,182,287	794,454	1,358,787 11
21.4%	10,416,767	614,976	1,001,732 10
13.6%	8,023,726	461,012	715,181 9
7.9%	6,633,650	366,434	541,391 8
7.5%	5,313,959	298,690	420,287 7
4.6%	4,504,548	245,463	328,943 6
4.0%	3,800,712	207,632	264,996 5
2.8%	3,308,027	177,718	216,018 4
2.4%	2,885,726	154,844	179,251 3
1.9%	2,551,404	135,928	149,861 2
14.5%	0	63,785	66,974 1
FV OF ANNUAL EARNINGS			5,243,421
CAT FUND CONTRIB			0
Interest Earnings			0
SIEF			0
Interest from CAT Fund			625,000
TOTAL INTEREST EARNINGS			<u>5,868,421</u>

Workers' Comp. Estimated Deposit Premiums

7/1/2025-26

7/1/2025-26

CLASS	CODE	CURRENT		AVG RATE	PAYROLL	% of	PREMIUM	% of
		RATE				Payroll		Premium
Irrigation Drainage	0251	\$6.22	0.0%	\$4.89	\$62,982,939	6.9%	\$3,079,349	18.4%
Analytical/Testing Laboratories	4511	1.43	0.0%	1.12	5,434,105	0.6%	61,057	0.4%
Sewer Construction (<\$21)	6307	10.02	0.0%	7.87	4,527	0.0%	356	0.0%
Waterworks Operations	7520	3.86	0.0%	3.03	300,414,682	32.9%	9,111,284	54.5%
Electric Light & Power	7539	2.96	0.0%	2.33	28,787,732	3.2%	669,530	4.0%
Sanitation District	7580	2.59	0.0%	2.04	40,839,576	4.5%	831,098	5.0%
Salespersons-Meter Readers	8742	0.89	0.0%	0.70	142,044,957	15.6%	993,315	5.9%
Clerical	8810	0.73	0.0%	0.57	325,092,701	35.7%	1,864,667	11.1%
Parks & Recreation	9182	1.74	0.0%	1.37	5,040,476	0.6%	68,912	0.4%
Camp - Recreational/Education	9048	5.64	0.0%	4.43	1,205,962	0.1%	53,442	0.3%
		\$2.34	0.0%		\$911,847,657	100.0%	\$16,733,010	100.0%

7/1/2026-27

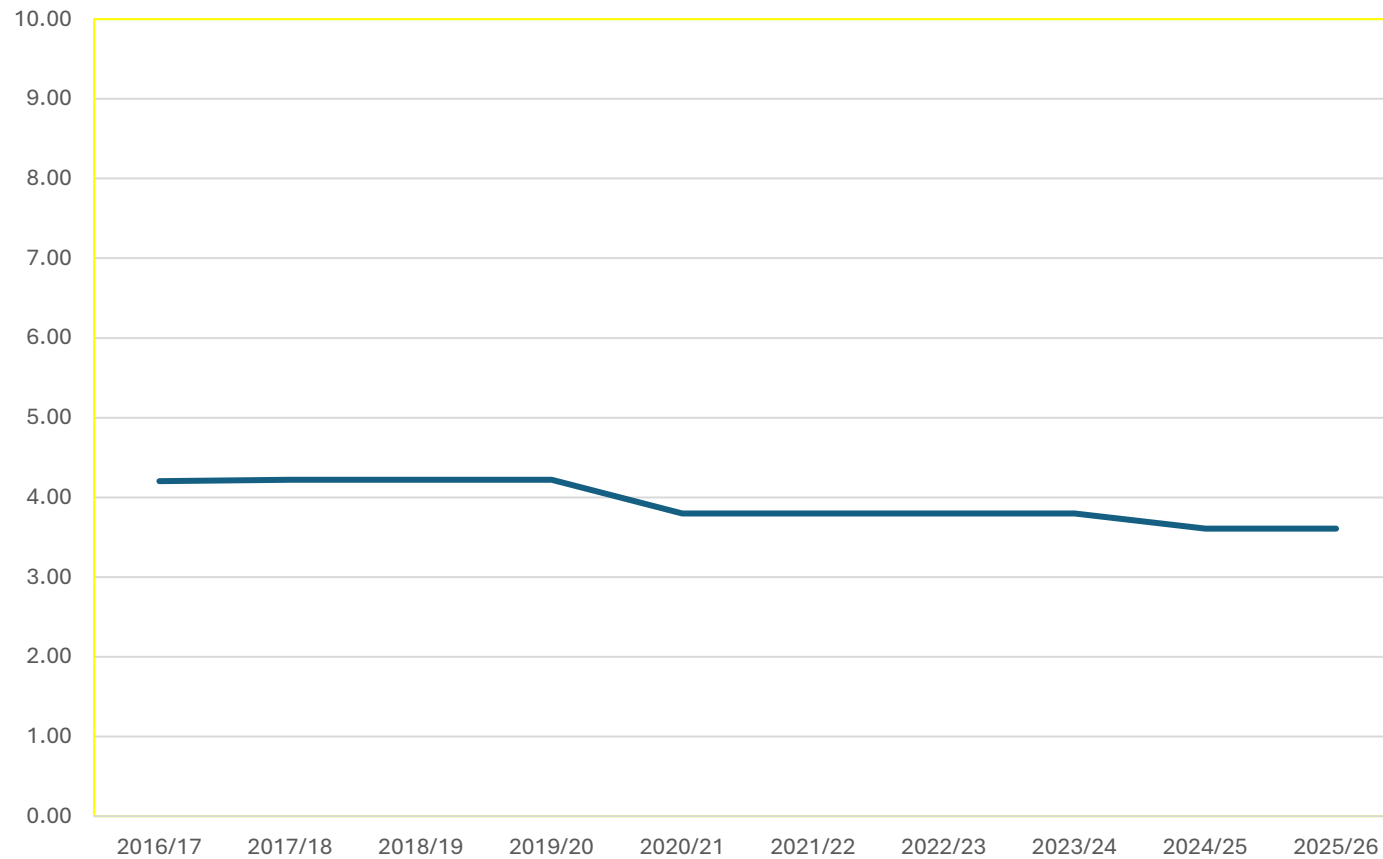
7/1/2026-27	PROPOSED					% of		% of	
CLASS	CODE	NEW RATE	AVG RATE	PAYROLL	Payroll	PREMIUM	Premium		
Irrigation Drainage	0251	\$6.22	0.0%	\$4.89	\$66,446,995	5.5%	6.8%	\$3,247,408	17.7%
Analytical/Testing Laboratories	4511	1.43	0.0%	1.12	5,805,129	6.8%	0.6%	65,226	0.4%
Sewer Construction (<\$21)	6307	10.02	0.0%	7.87	4,575	1.1%	0.0%	360	0.0%
Waterworks Operations	7520	4.15	7.5%	3.26	313,248,495	4.3%	32.3%	10,214,291	55.6%
Electric Light & Power	7539	2.96	0.0%	2.33	31,778,936	10.4%	3.3%	739,098	4.0%
Sanitation District	7580	2.59	0.0%	2.04	43,187,331	5.7%	4.5%	878,875	4.8%
Salespersons-Meter Readers	8742	0.89	0.0%	0.70	154,191,827	8.6%	15.9%	1,078,257	5.9%
Clerical	8810	0.73	0.0%	0.57	349,247,182	7.4%	36.0%	2,003,212	10.9%
Parks & Recreation	9182	1.74	0.0%	1.37	5,256,386	4.3%	0.5%	71,863	0.4%
Camp - Recreational/Education	9048	5.64	0.0%	4.43	1,327,218	10.1%	0.1%	58,816	0.3%
		\$2.41	4.0%		\$970,494,074	6.4%	100.0%	\$18,357,407	100.0%
% of Increase/Decrease		4.04%							

Comparison - % of Losses to % of Premium

CLASS	CODE	26/27 PAYROLL	% of P/R	5 Yr. Loss 20/21 - 24/25	% of LOSSES	26/27 PREMIUM	% of Premium
Irrigation Drainage	0251	\$66,446,995	6.8%	\$4,044,729	13.4%	\$3,247,408	17.7%
Analytical/Testing Laboratories	4511	5,805,129	0.6%	23,065	0.1%	65,226	0.4%
Sewer Construction (<\$21)	6307	4,575	0.0%	-	0.0%	360	0.0%
Waterworks Operations	7520	313,248,495	32.3%	18,310,472	60.6%	10,214,291	55.6%
Electric Light & Power	7539	31,778,936	3.3%	476,784	1.6%	739,098	4.0%
Sanitation District	7580	43,187,331	4.5%	1,809,233	6.0%	878,875	4.8%
Salespersons-Meter Readers	8742	154,191,827	15.9%	1,491,785	4.9%	1,078,257	5.9%
Clerical	8810	349,247,182	36.0%	3,115,644	10.3%	2,003,212	10.9%
Parks & Recreation	9182	5,256,386	0.5%	869,092	2.9%	71,863	0.4%
Camp - Recreational/Education	9048	1,327,218	0.1%	60,633	0.2%	58,816	0.3%
		\$970,494,074	100.0%	\$30,201,437	100.0%	\$18,357,407	100.0%

CLASS	CODE	5 Yr. Loss 20/21 - 24/25	% of LOSSES	% of Premium	26/27 Differential	25/26 Differential	24/25 Differential	23/24 Differential	22/23 Differential	21/22 Differential
Irrigation Drainage	0251	4,044,729	13.4%	18.4%	5.0%	3.6%	4.0%	2.8%	3.1%	1.1%
Analytical/Testing Laboratories	4511	23,065	0.1%	0.4%	0.3%	0.3%	0.4%	0.4%	0.4%	0.4%
Sewer Construction (<\$21)	6307	-	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Waterworks Operations	7520	18,310,472	60.6%	53.8%	-6.8%	-6.8%	-6.3%	-3.1%	-7.3%	-7.0%
Electric Light & Power	7539	476,784	1.6%	4.2%	2.6%	2.4%	2.9%	2.9%	2.8%	3.0%
Sanitation District	7580	1,809,233	6.0%	5.0%	-1.0%	1.3%	1.2%	-1.0%	0.7%	1.0%
Salespersons-Meter Readers	8742	1,491,785	4.9%	6.1%	1.2%	-1.2%	-2.5%	-3.7%	-1.2%	-0.1%
Clerical	8810	3,115,644	10.3%	11.4%	1.1%	2.3%	3.2%	3.7%	2.5%	2.5%
Parks & Recreation	9182	869,092	2.9%	0.4%	-2.5%	-2.1%	-3.0%	-2.3%	-1.3%	-1.1%
Camp - Recreational/Education	9048	60,633	0.2%	0.3%	0.1%	0.2%	0.1%	0.3%	0.3%	0.3%
		30,201,437	100.0%	100.0%						

JPIA Work Comp Program Blended Historical Rates



**Historical
Rates**

ACWA JPIA
Pooled Programs Update
June 25, 2026

BACKGROUND

This is a standing item on Committee agendas.

CURRENT SITUATION

Jennifer Jobe, Deputy Executive Officer, will provide the Workers' Compensation Program Committee with an overview of relevant current matters, issues, and opportunities.

RECOMMENDATION

None, information only.

ACWA JPIA MEETINGS CALENDAR – 2026

MEETING DATES	BOARD OF DIRECTORS	EXECUTIVE	PERSONNEL	FINANCE & AUDIT	PROGRAMS				RISK MGMT	CWIF
					Emp. Benefits	Liability	Property	Work Comp		
JAN 16		8:00 AM*								
JAN 21			3:00 PM							
JAN 22		10:30 AM							8:00 AM	
FEB 11							11:00 AM*			
FEBRUARY 19-20 STRATEGIC PLANNING SESSION - SAN DIEGO										
MARCH 1-4 AGRIP GOVERNANCE CONFERENCE - NASHVILLE										
MARCH 8-10 CICA CONFERENCE - PALM DESERT										
MAR 26				1:00 PM			3:00 PM			
MAR 27		8:00 AM								
APRIL 27		4:00 PM*								
APRIL 30					9:00 AM*					
MAY 4-7 ACWA JPIA SPRING MEMBERSHIP SUMMIT AND ACWA CONFERENCE - SACRAMENTO										
MAY 4	2:00 PM					8:15 AM				
MAY 29										9:00 AM (UTAH)
JUNE 3			10:00 AM *							
JUNE 25								3:00 PM		
JUNE 26		8:00 AM								10:30 AM
JULY 29		3:00 PM			1:00 PM					
SEPTEMBER 15-18 CAJPA ANNUAL CONFERENCE – SOUTH LAKE TAHOE										
SEPT 11			9:00 AM *							
SEPT 24				1:00 PM		3:00 PM	10:00 AM			
SEPT 25		8:00 AM								11:00 AM
OCT 22		10:00 AM*								
NOVEMBER 30-DECEMBER 3 ACWA JPIA FALL MEMBERSHIP SUMMIT AND ACWA FALL CONFERENCE - ANAHEIM										
Nov 30	2:00 PM									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.