

Property Program Committee Meeting



YOUR BEST PROTECTION

[Zoom Link](#)

Meeting ID: 844 4012 6741

Password: JPIA

Telephone No.: 1 (669) 900-6833

Wednesday
February 11, 2026
11:00 AM

Chair: Brent Hasteley, Reclamation District 784

Vice Chair: Randall Reed, Cucamonga Valley Water District

Mark Gilkey, Berrenda Mesa Water District

Theresa Lee, Walnut Valley Water District

Daniel Lohre, Rancho California Water District

Olivia Mann, Clearlake Oaks County Water District

Dusty Moasio, Rowland Water District

John Pang, Tahoe City Public Utilities District

Eugene West, Camrosa Water District



PROPERTY PROGRAM COMMITTEE MEETING

AGENDA

[Zoom Link](#)

Meeting ID: 844 4012 6741

Password: JPIA

Telephone No.: 1 (669) 900-6833

Wednesday, February 11, 2026 – 11:00 AM

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:

- Hastey – 3000 Plumas Arboga Road, Plumas Lake
- Reed – 6171 Columbus Court, Rancho Cucamonga
- Lee – 1300 Valley Vista Drive #100, Diamond Bar
- Lohre – 42135 Winchester Road, Temecula
- Mann – 12952 East Highway 20, Clearlake Oaks
- Pang – 910 Skyline Drive, Tahoe City
- West – 11491 Charisma Court, Camarillo

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

PLEDGE OF ALLEGIANCE

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

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

ADDITIONS TO OR DELETIONS FROM THE AGENDA

Presenter

Page #

I. CONSENT AGENDA

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

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B. Approve an Excused Absence for Any Committee Member

II. ADMINISTRATION

A. Report on Meetings Attended on Behalf of the JPIA

III. COVERAGE AND CONTRIBUTIONS

Jobe/
Lacovara

- * A. Review and Provide Recommendation Regarding Parametric Earthquake Insurance

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IV. UPCOMING MEETINGS

Hastey

- * A. Review Availability of Committee Members for the Next Property Program Committee Meeting on March 26, 2026, at 3:00 PM

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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 Property Program Committee within 72 hours before it is to consider the item at its regularly scheduled meeting will be made available for public inspection at ACWA JPIA, 2100 Professional Drive, Roseville, CA 95661-3700; telephone (916) 786-JPIA. The JPIA’s normal business hours are Monday – Friday, 7:30 AM to 4:30 PM.



PROPERTY PROGRAM COMMITTEE MEETING

ACWA JPIA
2100 Professional Drive
Roseville, CA 95661

June 26, 2025

MEMBERS PRESENT

Chair: Chris Kapheim, Kings River Conservation District
Vice-Chair: Scott Ratterman, Calaveras County Water District
Mark A. Gilkey, Berrenda Mesa Water District (*via Zoom*)
Theresa Lee, Walnut Valley Water District (*via Zoom*)
Daniel Lohre, Rancho California Water District
Dusty Mo시오, Rowland Water District
John Pang, Tahoe City Public Utilities District (*via Zoom; ineligible to vote*)
Eugene F. West, Camrosa Water District

MEMBERS ABSENT

Oliver Smith, Valley Center Municipal Water District

STAFF PRESENT

Chief Executive Officer: Adrienne Beatty
Erin Bowles, Workers' Compensation Claims Manager
Chimene Camacho, Senior Executive Assistant to the CEO
Debbie Cruz, Lead Member Services Representative
Tyler Dietz, Cost Estimator / Evaluation Consultant
Robin Flint, Risk Control Manager (*via Zoom*)
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
Shelley Tippit, Claims Adjuster I
Kayla Villa, Litigation Manager
Tony Waterford, Human Resources Manager
Nidia Watkins, Member Services Representative II
Mike Whitright, IT Support Specialist

OTHERS IN ATTENDANCE

Ernie Avila, Contra Costa Water District (*via Zoom*)
Szu Pei Lu-Yang, Rowland Water District (*via Zoom*)
Melody McDonald, San Bernardino Valley Water Conservation District

Randall Reed, Cucamonga Valley Water District (*via Zoom*)
David Wheaton, Citrus Heights Water District
Tracy Fleck, Aon
Tom Sher, Alliant Insurance Services, Inc.
Alex Tokar, Aon

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

Chair Kapheim welcomed everyone in attendance and called the meeting to order at 3:06 p.m. He announced there was a quorum. He requested the Property Program Committee and staff introduce themselves.

PLEDGE OF ALLEGIANCE

Chair Kapheim led the Pledge of Allegiance.

ANNOUNCEMENT OF RECORDING OF MEETING

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

PUBLIC COMMENT

Chair Kapheim noted that, as the agenda stated, members of the public would be allowed to address the Property 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

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

I. CONSENT AGENDA

Chair Kapheim called for approval of the Consent Agenda:

M/S/C (West/Moisio) (West-Yes; Moisio-Yes; Lohre-Yes; Lee-Yes; Gilkey-Yes; Ratterman-Yes; Kapheim-Yes): That the Property Program Committee approve the minutes of the May 12, 2025, 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. COVERAGE AND CONTRIBUTIONS

Actuarial Update

Tracy Fleck, ACAS, MAAA, Senior Consultant and Actuary, Aon, informed the Committee that the Property Program's Self-Insured Retention (SIR) dramatically

increased from \$50,000 in the 1980s to \$10 million in 2022-23, introducing significant variability to loss patterns. Total Insured Values (TIV) grew substantially from \$2.8 billion in 2006-07 to \$12.6 billion in 2023-24, reflecting membership growth and inflationary pressures. Outstanding losses are estimated at \$10.2 million as of September 30, 2025, representing a 15% decrease of \$1.9 million from the previous year. Ultimate losses are calculated by summing paid amounts, case reserves, and IBNR (Incurred But Not Reported) estimates to determine total liabilities. The case reserves of \$5.7 million represent the estimated cost for claims that have been reported but not yet settled. The IBNR estimates of \$4.5 million account for anticipated claims that have occurred but have not yet been reported as well as adverse development in existing claims. The \$2.9 million decrease in prior projections was primarily driven by favorable development in the 2023-24 program year, which had fewer large claims than initially projected.

Ms. Fleck also presented that the loss rate projected at \$581 per million TIV for 2025-26 represents a 4% decrease from the previous year due to lower claims experience. The 2022-23 program year was identified as an outlier with a loss rate of approximately \$1,200 per million TIV, demonstrating the variability introduced by the \$10 million SIR.

Lastly, Ms. Fleck states that 91% of claims are under \$50,000, but account for only 13% of total losses incurred, while 9% of claims are over \$50,000, representing 87% of total losses incurred, illustrating the Pareto Principle. The concentration of costs in insurance claims highlights the importance of managing high-value claims effectively. Understanding the distribution of claims can help insurers focus resources on preventing and mitigating larger losses. The Pareto Principle suggests that a small percentage of claims can lead to significant financial impact, emphasizing the need for targeted risk management strategies.

Review and Provide Information Regarding the Parametric Insurance Concepts Presented at the 2025 ACWA JPIA Spring Membership Summit

Ms. Jobe provided a brief overview of the parametric insurance discussion that occurred during the 2025 ACWA JPIA Spring Membership Summit. Parametric coverage designs can be highly customized and can provide immediate payouts based on predefined events and triggers. Quick payouts from parametric coverage can provide immediate financial relief to agencies following a disaster, allowing the member to address urgent needs without delay, helping agencies manage cash flow effectively during emergencies and enabling them to mobilize resources quickly to maintain essential services while waiting for longer-term recovery assistance.

Ms. Jobe stated that ACWA JPIA is continuing its exploration of parametric coverage options, identifying earthquake coverage as the primary opportunity to fill a coverage gap that affects the majority of Program members. Multiple member agencies have also shown interest in parametric insurance solutions tailored to specific risks such as wildfire, flood, and water supply volatility. These solutions can be designed to address unique geographic vulnerabilities impacting smaller subsets of members. Additionally, the CWIF Board has directed staff to explore parametric coverage options that CWIF

may be able to provide to diversify the portfolio and enhance risk management strategies for the JPIA.

The Committee agreed that additional exploration for this coverage is desired and agreed that a program focused on earthquake coverage is probably the most viable and may aid the greatest number of members. The Committee supported continuing to explore additional parametric coverage options as well, with the most interest being voiced for wildfire.

Review and Provide Recommendation Regarding the 2025-26 Crime Memorandum of Coverage (MOC)

Ms. Jobe reviewed with the Committee that ACWA JPIA's pooled Crime Program, established in 2000, provides up to \$100,000 per loss with a \$1,000 deductible for employee dishonesty and fraudulent funds transfers, and is automatically included for all Property Program participants at no extra cost. While initially a low-impact, value-added benefit, the program has become a consistent cost driver in recent years due to a rise in fraudulent funds transfer claims – especially business email compromise schemes. The pool absorbs these growing losses without collecting contributions from members, and only 73 of 292 participants buy excess crime coverage, leaving most solely reliant on the pooled limit. Staff will continue to review the program's sustainability in the coming year but, for now, recommends approving the current Memorandum of Coverage with no changes for 2025-26, as the existing language remains suitable for members' needs.

M/S/C (West/Ratterman) (West-Yes; Moisio-Yes; Lohre-Yes; Lee-Yes; Gilkey-Yes; Ratterman-Yes; Kapheim-Yes): That the Property Program Committee recommend that the Executive Committee approve the Memorandum of Coverage, as presented, effective July 1, 2025.

Review and Provide Recommendation Regarding the 2025-26 Property Memorandum of Coverage (MOC)

Ms. Jobe reviewed with the Committee that JPIA's MOC is structured to generally mirror the reinsurance policy form, but with modifications in key areas such as definitions, dispute resolution, and exclusions, allowing for tailored coverage that meets members' needs. Except for specific exclusions listed in the MOC, coverage under the reinsurance policy is also extended through the MOC. At its May 12th meeting, the Property Program Committee reviewed a request to expand coverage to include aging infrastructure, but recognized the higher cost and risk associated with such assets, recommending that staff explore other options – like parametric insurance – before making any changes. No updates are planned for the 2025-26 program year, however, a comprehensive review of the MOC will be conducted to enhance clarity and consistency, building upon recent form adoptions and maintaining alignment with program objectives. Any proposed changes will be thoroughly reviewed and presented for approval ahead of the 2026-27 program year.

M/S/C (West/Moisio) (West-Yes; Moisio-Yes; Lohre-Yes; Lee-Yes; Gilkey-Yes; Ratterman-Yes; Kapheim-Yes): That the Property Program Committee recommend that the Executive Committee approve the Memorandum of Coverage, as presented, effective July 1, 2025.

Review and Provide Recommendation Regarding the 2025-26 Property Program Reinsurance Renewal

Ms. Jobe informed the Committee that JPIA's recent coverage renewal focused on simplifying the Program's structure by partnering with fewer carriers, each taking on a larger share of coverage. This reduces the administrative complexity and enhances program stability. Key goals included returning to the traditional April 1 renewal date and lowering the self-insured retention (SIR), which was previously increased from \$100,000 to \$10 million due to market pressures.

For the 2025-26 program year, JPIA's broker, Aon secured favorable terms: FM renewed at existing rates, offering an overall 5% reduction in total premium cost, and AEGIS not only renewed on current terms, but also provided a 6.5% rate reduction and expanded coverage capacity. The program streamlined its reinsurance structure by reducing the number of carriers from ten to eight, simplifying management and eliminating complex quota-share arrangements.

Lastly, looking ahead, both FM and AEGIS continue to express interest in long-term commitments and support a return to the April 1 renewal date in 2026. AEGIS has offered an additional 7.5% rate reduction for the following cycle, if JPIA moves to an April 1 renewal date with the next renewal and provided the program maintains a loss ratio below 60% or less. These steps strengthen the program's efficiency, reduce costs, and align with JPIA's long-term strategic objectives.

M/S/C (Moisio/West) (West-Yes; Moisio-Yes; Lohre-Yes; Lee-Yes; Gilkey-Yes; Ratterman-Yes; Kapheim-Yes): That the Property Program Committee recommend that the Executive Committee approve the 2025-26 renewal terms and pricing, as presented, including the transition to an April 1 – March 31 program year, effective April 1, 2026, as provided for under the negotiated long-term agreements.

Property Program CAT Fund Goals

Mr. Steele and Ms. Beatty informed the Committee that in September 2024, the Executive Committee approved an initial target catastrophic fund (CAT) goal for the Property Program of \$14 million which represents an actuarial estimate of funds needed to achieve a 99% confidence level. The current Natural Disaster Fund stands at \$2 million, which is significantly below the recommended target, highlighting the need for increased funding to mitigate future risks. Establishing the \$14 million fund aims to provide financial stability and flexibility during adverse program years, allowing for better management of unexpected catastrophic events.

Review and Provide Recommendation Regarding the 2025-26 Member Contributions

Mr. Steele presented three funding options, all of which included a \$3 million contribution to the new Property CAT fund. Ultimately, a 10% rate increase (Option 3) with a \$10 million SIR was recommended to the Committee for the 2025-26 program year. This increase is seen as a more conservative approach to ensure financial stability and mitigate the impact of potential volatility in claims, as well as to address underfunded program years. The current recommendation of a 10% increase suggests a positive outlook for future rate adjustments, as this rate increase is lower than the three previous years and is trending in the right direction, demonstrating the strength of the overall financial health of the Program.

M/S/C (West/Lohre) (West-Yes; Moisiu-Yes; Lohre-Yes; Lee-Yes; Gilkey-Yes; Ratterman-Yes; Kapheim-Yes): That the Property Program Committee recommend that the Executive Committee approve Option 3, a 10% rate increase with a \$10M self-insured retention level, including a \$3M Catastrophic Fund contribution, for the July 1, 2025, renewal.

IV. STAFF UPDATES

Director of Pooled Programs Update

Ms. Jobe stated that multiple programs are renewing at this time, and members will be updated about the new rates subsequent to the Executive Committee's decisions. She also informed the Committee that the RiskStar asset management system has successfully migrated all property assets from the old system, ensuring data accuracy and readiness for member access. The go-live date for members is targeted for the upcoming April 1st renewal, aligning with the new program year to enhance operational efficiency. Staff is focused on providing comprehensive training and support to members to facilitate a smooth transition and maximize the benefits of the new system.

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.

V. UPCOMING MEETINGS

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

The Property Program Committee meeting adjourned at 4:24 p.m.

ACWA JPIA
Parametric Protection for a Stronger Property Program
February 11, 2026

BACKGROUND

Over the past year, the Board has been introduced to parametric insurance through two presentations that were intentionally structured to progress from a high-level conceptual overview to a more detailed discussion of practical application within the Property Program. These discussions have focused on how a parametric solution could function as a complementary component to the existing Property Program, rather than as a replacement for traditional property coverage.

The first, provided at the 2025 ACWA JPIA Spring Membership Summit, offered a high-level overview of parametric insurance concepts and illustrated potential applications using both wildfire and earthquake examples. That discussion was intended to establish a common baseline understanding of how parametric coverage functions and where it may add value alongside traditional property insurance.

The second presentation, delivered at the 2025 ACWA JPIA Fall Membership Summit, moved from concept to application and focused specifically on earthquake parametric coverage. That discussion outlined how an earthquake parametric product could be structured to complement existing property coverage by providing rapid access to funds when ground shaking exceeds a defined intensity threshold, regardless of whether physical damage has occurred.

CURRENT SITUATION

Building on the established framework, staff worked with Aon, in coordination with the proposed insurer, Berkshire Hathaway Specialty Insurance (BHSI), to evaluate a parametric earthquake solution suited to the scale, complexity, and statewide footprint of the JPIA Property Program. BHSI was selected over other markets based on its leadership in parametric risk transfer, financial strength, and demonstrated ability to underwrite complex, multi-location public-sector programs.

Aon and BHSI led the design and analysis of the proposed structure, including trigger evaluation, payout modeling, and cost allocation across the membership, with staff ensuring alignment with program objectives and confirming that the parametric layer complements existing indemnity coverage.

A presentation will be provided to the Committee and Property Program members in attendance in a town hall-style format designed to encourage member participation and support a program-wide educational discussion regarding the proposal and its intended role as a complementary component of the Property Program.

RECOMMENDATION

That the Property Program Committee direct staff to obtain a formal parametric insurance proposal, including pricing, for presentation to the Committee at the March 26 meeting.

Parametric Earthquake Coverage

Fast Facts

At a Glance

Parametric earthquake coverage is a fast-paying layer that works alongside JPIA's traditional earthquake insurance. Rather than waiting months for damage assessments, payouts are triggered by measured ground shaking using independent USGS data. This allows members to receive funds within days to cover immediate needs such as emergency response, business interruption, or other costs not always addressed by traditional coverage. By including all Property Program members, JPIA strengthens the pool, stabilizes pricing, and makes this added protection affordable for most agencies while meaningfully increasing overall earthquake coverage.

What Is Parametric Coverage?

- Event-based insurance: Payouts are triggered by predefined parameters such as earthquake magnitude and ground shaking, not by documented physical damage.
- Independent verification: Triggers are confirmed using third-party data from USGS ShakeMap.
- No claims adjustment: Payments are formula-driven and designed to be fast, predictable, and transparent.

Talking Points:

- Coverage isn't about replacing traditional insurance. It's about getting money to the members quickly, when time and cash flow matter most.
- If the ground shakes hard enough, the policy pays – no damage inspection required.

How JPIA Will Use Parametric Earthquake Coverage

- Universal Participation: All Property Program members participate as part of the pooled structure.
- Coverage Scope: Applies to all locations with Total Insured Value over \$1 million, using a grid-based model of 932 cells, each approximately 9.5 square miles.
- Trigger: Earthquake of magnitude 5.5 or greater, with ground shaking above a defined threshold.
- Payout Structure: Based on Peak Ground Acceleration (PGA) at each grid cell, paying 20% to 100% of the assigned value.
- Program Limits: \$10 million per occurrence and in the aggregate.

Talking Points:

- Structure ensures fairness. Payments reflect where shaking actually occurs, not just where an earthquake is centered.
- Approach spreads risk across the pool and ensures payouts reflect where shaking actually occurs.
- Universal participation strengthens the pool, stabilizes pricing, and benefits every member.

Why Parametric is a Strong Companion to Existing Coverage

JPIA's current earthquake coverage includes a \$2.5 million aggregate limit. Parametric coverage layers on top of that to address gaps that traditional insurance cannot fill.

Key advantages:

- Speed: Payments typically issued within 4 to 10 business days.
- Flexible use of funds: Can be used for any financial impact, including costs not covered by traditional policies.
- No deductibles or exclusions.
- Covers hard-to-insure losses: Business interruption, supply chain disruption, emergency response costs.
- Proven design: The proposed structure would have triggered 36 payouts between 1906 and 2025.

Talking Points:

- Allows members fast cash to stabilize operations, even when there's little visible damage.
- Traditional insurance rebuilds; parametric coverage helps members keep operating.

How Aggregate Coverage Works Across 292 Members

- Aggregate Limit: The total amount paid across all members in a program year cannot exceed the stated aggregate.
 - Existing coverage: \$2.5 million
 - Parametric coverage: \$10 million
- Distribution: Payouts are determined by measured shaking at each member's location and their assigned sub-limit.
- Proration: If total payouts exceed the aggregate cap, payments are prorated among affected members.

Talking Points:

- Aggregate works like a shared safety net – fair, predictable, and transparent.
- Payouts are shared across the membership based on measured shaking at each location, with an annual program-wide aggregate cap that is fairly prorated if total payments exceed the limit.

Pricing Methodology & What Members Can Expect

- Equitable allocation: Premiums are based on each member's proportional share of the Property Program contribution.
- Premium range: Approximately \$13,000 to \$22,000 annually, depending on relative exposure.
- Affordability for most members:
 - 65% of participating agencies will pay less than \$1,000 per year while receiving three times their existing earthquake coverage.
- Limited higher-cost exposure:
 - Only 11 of 292 agencies have a pure premium exceeding \$10,000, driven by larger asset bases and higher exposure.

Talking Points:

- For most members, there is significant additional coverage at a very manageable cost.
- Higher costs affect a small group of members with the largest exposures.
- Parametric coverage delivers rapid payouts without the traditional claims adjustment process.

Quick Comparison: Traditional vs. Parametric Coverage

Feature	Traditional Earthquake Coverage	Parametric Earthquake Coverage
Trigger	Physical damage or loss	Measured event parameters
Claims Process	Adjustment and documentation	Formula-based payout
Speed of Payment	Months to years	Days
Use of Funds	Restricted by coverage terms	Any financial loss
Deductibles / Exclusions	Yes	None
Aggregate Limit	\$2.5 million	\$10 million

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 30					9:00 AM *					
MAY 4-7 ACWA JPIA SPRING MEMBERSHIP SUMMIT AND ACWA CONFERENCE - SACRAMENTO										
MAY 4	2:00 PM					8:00 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