

# Workers' Compensation Program Committee Meeting



YOUR BEST PROTECTION

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

Tuesday  
June 20, 2023  
1:00 p.m.

Chair: David Drake, Rincon del Diablo Municipal Water District

Vice-Chair: David Wheaton, Citrus Heights Water District

Fred Bockmiller, Mesa Water District

Cathy Green, Orange County Water 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

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

**Tuesday - June 20, 2023 - 1:00 p.m.**

**Zoom Link** Meeting ID: 661 516 2566; Password: 1234; 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.

### **WELCOME**

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

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

### **EVACUATION PROCEDURES**

**PUBLIC COMMENT** Members of the public will be allowed to address the 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 Chairman know.

### **INTRODUCTIONS**

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

<u>Presenter</u>		<u>Page#</u>
	<b>I. <u>CONSENT AGENDA</u></b>	<b>2</b>
Drake	* A. Approve the minutes of the meeting of May 8, 2023.	<b>5</b>

<u>Presenter</u>		<u>Page#</u>
Drake	B. Report on meetings attended on behalf of the JPIA.	
<b>II. <u>LOSS REPORTS</u></b>		
Greenfield	* A. Review claims data.	<b>10</b>
<b>III. <u>MEMBERSHIP</u></b>		
Cruz	* A. Membership report.	<b>32</b>
<b>IV. <u>NEW BUSINESS</u></b>		
Bowles	* A. Review the volunteer losses versus premium.	<b>34</b>
Beatty	* B. Review and make recommendation on the 2023-2024 Memorandum of Workers' Compensation Coverage (MOWC).	<b>35</b>
Beatty	* C. Review and make recommendation on the 2023-2024 Workers' Compensation Program excess insurance renewal.	<b>49</b>
deBernardi	* D. Review and make recommendation on the July 1, 2023 renewal pricing.	<b>65</b>
Bowles	* E. Claims Department update.	<b>76</b>
Sells	* F. CEO update.	<b>80</b>
<b>V. <u>UPCOMING MEETING</u></b>		
Drake	A. There are no additional meetings scheduled for the remainder of the year.	

**ADJOURN**

\*Related items enclosed.

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

*Written materials relating to an item on this Agenda that are distributed to the JPIA’s 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) 786-5742. The JPIA’s normal business hours are Monday – Friday, 7:30 a.m. to 4:30 p.m.*



Unapproved minutes

## Workers' Compensation Program Committee Meeting

Monterey Marriott  
350 Calle Principal  
Monterey, CA 93940

**May 8, 2023**

### MEMBERS PRESENT

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Chair: David Drake, Rincon del Diablo Municipal Water District  
Vice-chair: Fred Bockmiller, Mesa Water District  
Robert Kunde, Wheeler Ridge-Maricopa Water Storage District  
Stacey Lollar, Calaveras County Water District  
Lenet Pacheco, Valley County Water District  
Szu Pei Lu-Yang, Rowland Water District  
Scott Quady, Calleguas Municipal Water District  
David Wheaton, Citrus Heights Water District

### MEMBERS ABSENT

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None.

### STAFF PRESENT

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See Attendance Sheet.

### OTHERS IN ATTENDANCE

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See Attendance Sheet.

### WELCOME

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Chair Drake welcomed everyone.

### CALL TO ORDER AND ANNOUNCEMENT OF QUORUM

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Chair Drake called the meeting to order at 8:30 a.m. He announced there was a quorum.

### ANNOUNCEMENT RECORDING OF MINUTES

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

### PUBLIC COMMENT

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Chair Drake 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 welcomed. No comments were brought forward.

## **INTRODUCTIONS**

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Chair Drake asked the Committee Members and JPIA staff to introduce themselves.

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

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Chair Drake asked for any additions to, or deletions from, the agenda. Staff had none.

## **CONSENT AGENDA**

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### Approval of the minutes

Chair Drake called for approval of the June 30, 2022 minutes.

M/S/C (Pacheco/Quady) (Bockmiller-Yes; Drake-Yes; Kunde-Yes; Lollar-Yes; Lu-Yang-Yes; Pacheco-Yes; Quady-Yes; Wheaton-Yes): That the Workers' Compensation Program Committee approve the minutes of the June 30, 2022 as presented.

### Meeting attended on behalf of the JPIA

None reported.

## **ADMINISTRATION**

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### Introduce New Workers' Compensation Claims Manager

Mr. Greenfield stated that Melody Tucker retired from the JPIA on May 5, 2023. The JPIA is pleased to introduce Erin Bowles as the new Workers' Compensation Claims Manager. She has over 27 years of experience and a proven track record of success in handling workers' compensation claims.

## **PROGRAM UPDATE**

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### Review of Workers' Compensation Claims Data

Mr. Greenfield and Ms. Bowles presented the claims history for the JPIA Workers' Compensation Program which has been very favorable for the past several years. Claim frequency in the current year is slightly down which may be partly attributed to the drought decreasing productivity. Several graphs were shown which represented the recent program history. Many claims start as a sprain/strain and months later, after little improvement, diagnostics are performed which then show a more significant injury. Year after year, claims history shows that length of service is more closely correlated to frequency of injury than age, with newer employees getting injured more frequently than employees with longer tenures. Total COVID claims reported between March 1, 2020, and April 4, 2023, is 46. Twenty-five were denied as not work related. The total incurred was \$61,290 for these claims with an average incurred of \$1,332.

Over the last several years, the JPIA's training and risk management efforts have emphasized workplace safety and management. These efforts have been attributed to the outstanding results for this pooled program.

The Committee requested that an e-mod report, graphs showing severity information, and a significant claims report be added to the agenda and presentation for the next Committee meeting.

#### Risk Management Update

Ms. Flint provided an update on risk management emphasis areas supporting the Workers' Compensation Program as well as ongoing activities to support the pool's claims reduction and risk management efforts. She highlighted the Return-to-Work program, Commitment to Excellence Ergonomics/Falls program, and the new Sprains Strains Reduction Project, among others.

#### Membership Report

Ms. Cruz reported that in the 2022-23 coverage year, Rainbow Municipal Water District and North Coast County Water District joined the Workers' Compensation Program. Currently, there are 204 program members and 7,986 employees covered. For the 2023-24 coverage year, six agencies have expressed interest in joining the program.

### **NEW BUSINESS**

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#### Review of Biennial Claims Audit

Mr. Greenfield stated that every two years, the JPIA retains an independent auditor to review the claim files of the Workers' Compensation Program. The latest audits, completed in the fall of 2022, received a well-deserved, excellent evaluation. The JPIA received an audit score of 98.1% and there were no noted overall weaknesses in the claims handling. The audit found no recommendations needed for this program.

#### Review of New Laws/Pending Legislation Update

Mr. Greenfield presented two bills currently in the California Legislature that may have an impact on JPIA members and the pooled program. Introduced on February 16, 2023, AB 1213 proposes to exclude any Temporary Disability (TD) payments made during a dispute regarding medical treatment that is ultimately overturned by the Independent Medical Review (IMR) process. SB 697 was introduced on February 16, 2023 and requires a study on what would be required and accomplished by linking medical care reimbursement for Workers' Compensation to the "Value of Care" provided. Workers' Compensation medical care is now paid on a fee-for-service basis utilizing the State of California approved fee schedule. "Value of Care" would pay providers based on the outcomes of the care provided "against the cost" of delivering the outcomes. This bill proposes the study focus on the "Accountable Care Organization" model which would establish quality metrics to evaluate outcomes. Neither of the two bills have been signed into law.

#### Cal/OSHA Update

Ms. Flint, Risk Control Manager, provided an update on Cal/OSHA's Advisory meetings that may impact Workers' Compensation Program members.

The Cal/OSHA Advisory Committee's mission is to promote and improve occupational health and safety conditions and public safety in California. Ms. Flint reported on Cal/OSHA's proposed changes to the COVID-19 prevention plan, employer required First Aid Kits, Indoor Heat Illness Prevention, and Workplace Violence Prevention requirements.

The JPIA's Risk Control Department provides on-site or virtual risk assessments, consultative services, loss reviews, and training services to JPIA members participating in our Workers' Compensation (WC) Program. The JPIA Risk Control staff focuses its efforts on assisting WC Program members with the continuous improvement of their safety and risk control programs while following Cal/OSHA standards.

#### CEO Update

Mr. Sells provided an update on the stability of the Workers' Compensation membership. Having an in-house claims staff provides active communication between departments and results in continuous superior service to our members.

### **MISCELLANEOUS**

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#### Availability for Upcoming Meeting(s)

The next scheduled Workers' Compensation Program Committee meeting is on June 20, 2023.

The Workers' Compensation Program Committee meeting adjourned at 9:35 a.m.



## ATTENDEES & JPIA STAFF IN ATTENDANCE – MAY 8, 2023

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<u>District / Organization</u>	<u>First Name</u>	<u>Last Name</u>	<u>Position</u>
ACWA JPIA	Laura	Baryak	Administrative Assistant II
ACWA JPIA	Adrienne	Beatty	Assistant Executive Officer
ACWA JPIA	Erin	Bowles	Workers' Comp. Manager
ACWA JPIA	Chimene	Camacho	Executive Assistant (Recording Secretary)
ACWA JPIA	Sarah	Crawford	Training Manager
ACWA JPIA	David	deBernardi	Director of Finance
ACWA JPIA	Robin	Flint	Risk Control Manager
ACWA JPIA	Robert	Greenfield	General Counsel
ACWA JPIA	Molly	Quirk	Communications/Outreach Specialist
ACWA JPIA	Jillian	Sciancalepore	Workers' Comp. AA II
ACWA JPIA	Andy	Sells	Chief Executive Officer
ACWA JPIA	Tony	Waterford	HR Manager
ACWA JPIA	Sandra	Smith	Employee Benefits Manager
ACWA JPIA	Dan	Steele	Finance Manager
ACWA	Dave	Eggerton	Executive Director
ACWA	Tiffany	Giammona	Director of Member Outreach
Chino Basin Watermaster	Bob	Kuhn	JPIA Director
Clear Creek Community Services District	Paul	Kelley	General Manager
Madera Irrigation District	Carl	Janzen	Director
Rowland Water District	Tom	Coleman	General Manager
San Gabriel Basin Water Quality Authority	Bob	Kuhn	JPIA Director
Santa Margarita Water District	Saundra	Jacobs	Director
Tulare Irrigation District	Kathi	Artis	Controller
Valley Center Municipal Water District	Jim	Pugh	Alternate Director
West Valley Water District	Greg	Young	President

**ACWA JPIA**  
**Workers' Compensation Claims Trends**  
**June 20, 2023**

**BACKGROUND**

The claims history for the JPIA Workers' Compensation Program has been very favorable for the past several years. The graphs represent the recent history in the program. Also please find the report of significant claims in Workers' Compensation.

**CURRENT SITUATION**

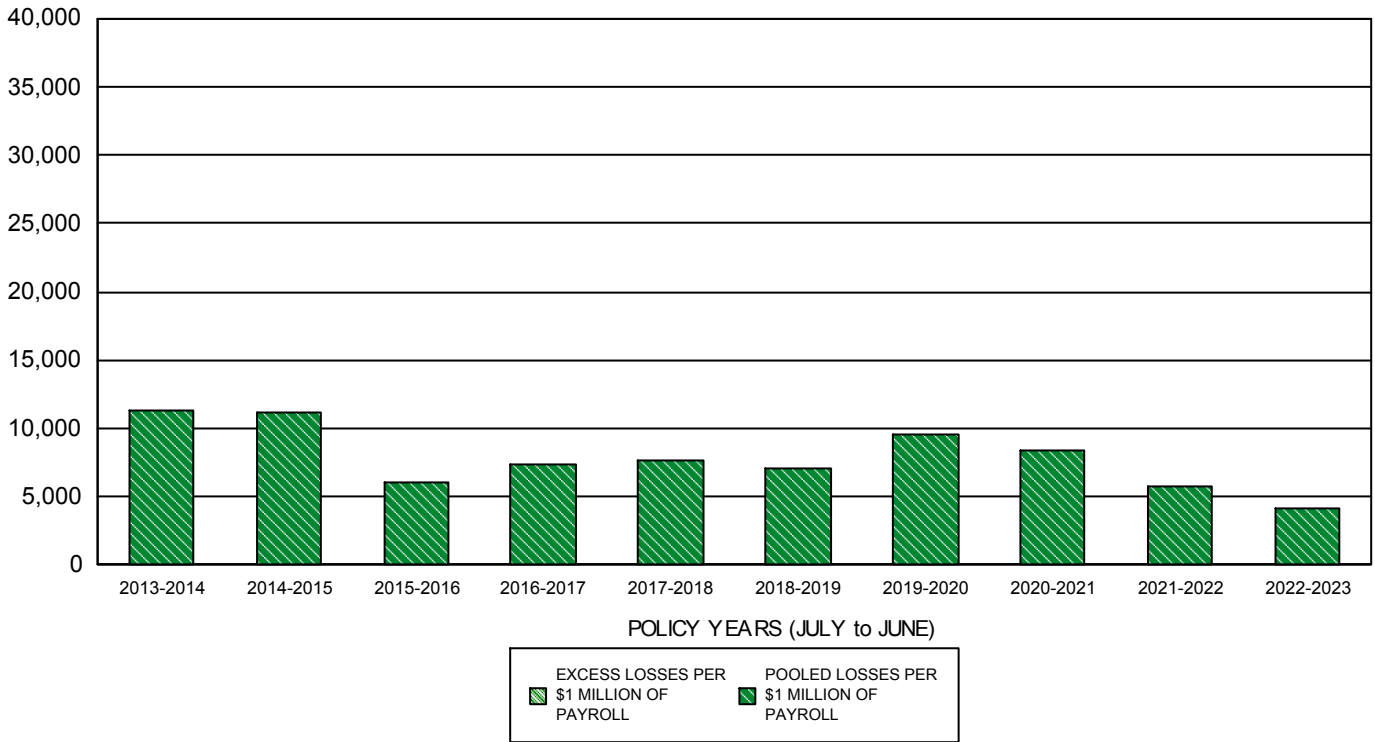
At the request of the committee, you will find the reported losses for the policy years along with brief descriptions of significant claims in the program history.

In addition, is a review comparing the premiums collected by claim code as a percentage of the whole compared to the total net incurred (TNI) of claims for that code compared to the total claims for that policy year.

**RECOMMENDATION**

None, informational only.

**ACWA JPIA - WORKERS' COMPENSATION PROGRAM  
REPORTED LOSSES PER \$1 MILLION OF PAYROLL REPORT  
FOR MONTH ENDING 5/31/2023**

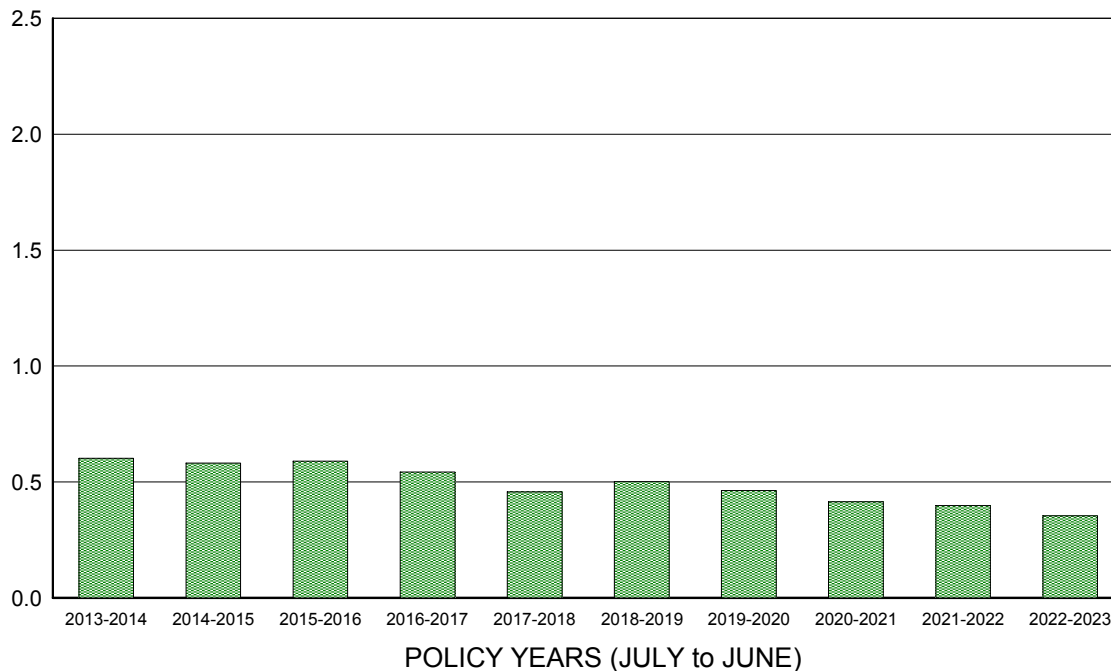


<b>PROGRAM YEAR (7/1)</b>	<b># OF MEMBERS</b>	<b>SELF INSURED RETENTION</b>	<b>POOLED LOSSES</b>	<b>EXCESS LOSSES</b>	<b>TOTAL LOSSES</b>	<b>ACTUAL PAYROLL</b>	<b>EXCESS LOSSES PER \$1 MILLION OF PAYROLL</b>	<b>TOTAL LOSSES PER \$1 MILLION OF PAYROLL</b>
2008-2009	151	2,000,000	7,280,829	14,217	7,295,047	378,180,537	38	19,290
2009-2010	154	2,000,000	4,942,610	0	4,942,610	387,355,399	0	12,760
2010-2011	161	2,000,000	5,062,618	0	5,062,618	397,385,704	0	12,740
2011-2012	165	2,000,000	6,007,280	292,073	6,299,353	407,655,190	716	15,453
2012-2013	171	2,000,000	7,596,082	0	7,596,082	428,168,461	0	17,741
2013-2014	177	2,000,000	5,015,606	0	5,015,606	445,374,309	0	11,262
2014-2015	175	2,000,000	5,087,643	0	5,087,643	453,070,613	0	11,229
2015-2016	180	2,000,000	2,873,951	0	2,873,951	471,930,942	0	6,090
2016-2017	186	2,000,000	3,685,877	0	3,685,877	503,252,089	0	7,324
2017-2018	187	2,000,000	3,965,226	0	3,965,226	521,232,750	0	7,607
2018-2019	193	2,000,000	3,982,449	0	3,982,449	565,936,990	0	7,037
2019-2020	197	2,000,000	6,096,034	0	6,096,034	634,017,701	0	9,615
2020-2021	200	2,000,000	5,746,445	0	5,746,445	680,718,724	0	8,442
2021-2022	202	2,000,000	4,061,462	0	4,061,462	710,091,539	0	5,720
2022-2023	204	2,000,000	2,913,088	0	2,913,088	761,057,385	0	4,176

- Latest Policy Year's 'Losses' include partial activity.

- Latest Policy Year's 'Losses Per \$1 Million of Payroll' have been annualized using 11 months data.

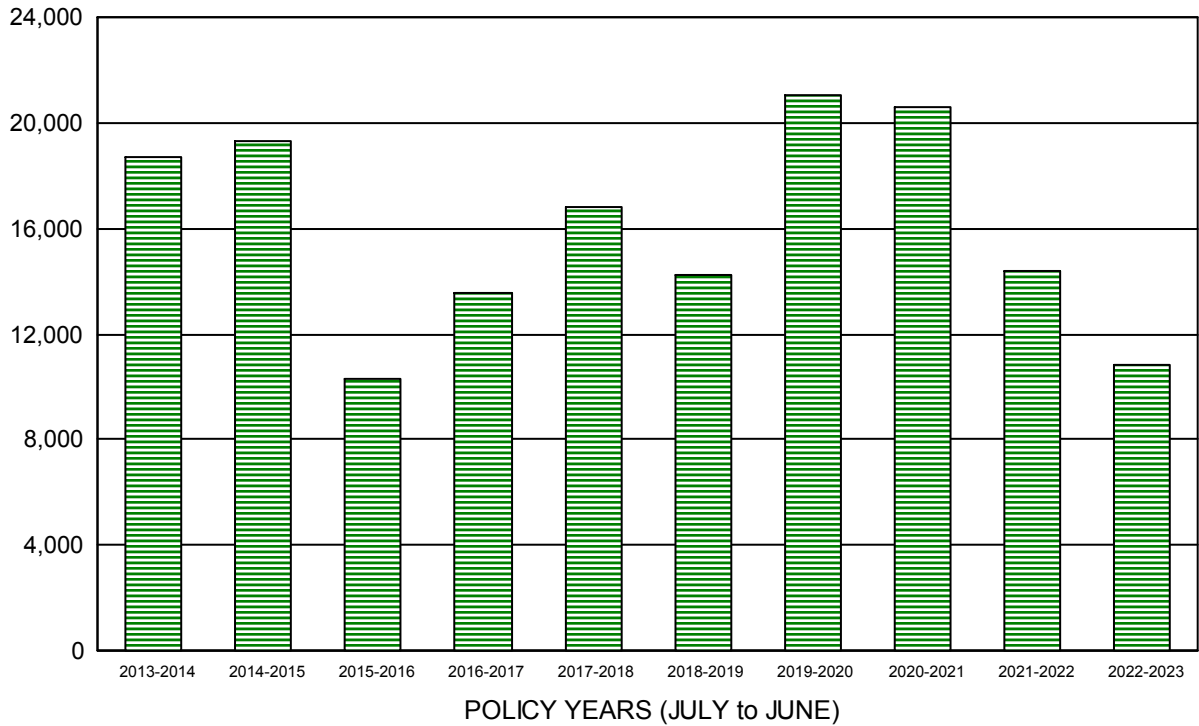
**ACWA JPIA - WORKERS' COMPENSATION PROGRAM  
CLAIMS PER \$1 MILLION OF PAYROLLS REPORT  
FOR MONTH ENDING 5/31/2023**



<b>PROGRAM YEAR (7/1)</b>	<b>NUMBER OF CLAIMS</b>	<b>ACTUAL PAYROLLS</b>	<b>INFLATION ADJUSTMENT FACTOR</b>	<b>INFLATION ADJUSTED PAYROLLS</b>	<b>NUMBER OF CLAIMS PER \$1 MILLION OF INFLATION ADJUSTED PAYROLLS</b>
2008-2009	419	371,629,107	1.319	490,254,267	0.855
2009-2010	408	385,894,246	1.319	509,072,882	0.802
2010-2011	414	398,787,237	1.319	526,081,355	0.787
2011-2012	381	410,462,450	1.309	537,185,846	0.709
2012-2013	363	429,662,590	1.272	546,466,188	0.664
2013-2014	335	445,316,893	1.249	556,361,597	0.602
2014-2015	323	453,361,630	1.226	555,851,206	0.581
2015-2016	335	472,174,117	1.199	565,900,835	0.590
2016-2017	321	499,181,954	1.183	590,592,040	0.544
2017-2018	275	515,019,696	1.167	600,917,145	0.458
2018-2019	319	558,427,178	1.138	635,672,522	0.502
2019-2020	318	624,720,600	1.099	686,424,796	0.463
2020-2021	299	674,520,861	1.070	721,659,077	0.414
2021-2022	297	706,080,669	1.052	742,796,864	0.399
2022-2023	269	760,472,352	1.000	760,472,352	0.354

- Latest Policy Year's 'Number of Claims' include partial activity.
- Latest Policy Year's 'Number of Claims Per \$1 Million of Inflation Adjusted Payrolls' has been annualized using 11 months data.
- Payrolls Adjusted for Inflations - CNP's Omitted.
- Factor based on CPI for West Coast from US Dept of Labor

**ACWA JPIA - WORKERS COMPENSATION PROGRAM  
AVERAGE CLAIM SIZE REPORT  
FOR MONTH ENDING 5/31/2023**



<b>PROGRAM YEAR (7/1)</b>	<b>MONTHS AFTER INCEPTION</b>	<b>AVERAGE LOSS</b>	<b>INFLATION ADJUSTMENT FACTOR</b>	<b>INFLATION ADJUSTED AVERAGE LOSS</b>
2008-2009	179	17,411	1.32	\$22,968.13
2009-2010	167	12,114	1.32	\$15,981.14
2010-2011	155	12,229	1.32	\$16,131.94
2011-2012	143	16,534	1.31	\$21,638.25
2012-2013	131	20,926	1.27	\$26,614.53
2013-2014	119	14,972	1.25	\$18,705.38
2014-2015	107	15,751	1.23	\$19,312.03
2015-2016	95	8,579	1.20	\$10,281.88
2016-2017	83	11,482	1.18	\$13,585.15
2017-2018	71	14,419	1.17	\$16,823.87
2018-2019	59	12,484	1.14	\$14,211.06
2019-2020	47	19,170	1.10	\$21,063.35
2020-2021	35	19,219	1.07	\$20,561.97
2021-2022	23	13,675	1.05	\$14,386.05
2022-2023	11	10,829	1.00	\$10,829.32

- Latest Policy Year's 'Inflation Adjusted Average Losses' have been annualized using 11 months data.

- Factor based on CPI for West Coast from US Dept of Labor

**ACWA JPIA - WORKERS' COMPENSATION PROGRAM  
SIGNIFICANT LARGE CLOSED CLAIMS OVER \$100,000  
FOR MONTH ENDING 4/30/2023**

<u>CLAIM NUMBER</u>	<u>LOSS DATE</u>	<u>DISTRICT</u>	<u>DESCRIPTION</u>	<u>STATUS</u>	<u>LOSS AMOUNT</u>
<b>POLICY YEAR 1984-1985</b>					
96248517	06/17/1985	Valley Center Municipal Water District	slipped hurt both ankles	Closed	220,004
<b>TOTAL</b>					<b>220,004</b>
<b>POLICY YEAR 1985-1986</b>					
96108611	10/21/1985	Helix Water District	valley fever	Closed	260,065
<b>TOTAL</b>					<b>260,065</b>
<b>POLICY YEAR 1988-1989</b>					
96268907	04/18/1989	Western Municipal Water District	hands- applying pressure on ha	Closed	155,552
<b>TOTAL</b>					<b>155,552</b>
<b>POLICY YEAR 1989-1990</b>					
96089006	06/27/1990	Mission Springs Water District	r. shoulder & back-strained du	Closed	132,131
96269002	08/14/1989	Western Municipal Water District	back- removing meter box.	Closed	126,817
96279002	09/11/1989	Yolo County Flood Control & Water Conservation District	sharp pain in neck-ee picking	Closed	107,393
<b>TOTAL</b>					<b>366,342</b>
<b>POLICY YEAR 1990-1991</b>					
96349108	06/13/1991	Palo Verde Irrigation District	l. shoulder-muscle pulled	Closed	104,997
<b>TOTAL</b>					<b>104,997</b>
<b>POLICY YEAR 1991-1992</b>					
96029203	11/19/1991	Browns Valley Irrigation District	injury climbing on stairs	Closed	152,157
96189201	07/16/1991	San Diego County Water Authority	uppr back strain	Closed	241,617
<b>TOTAL</b>					<b>393,774</b>

**ACWA JPIA - WORKERS' COMPENSATION PROGRAM  
SIGNIFICANT LARGE CLOSED CLAIMS OVER \$100,000  
FOR MONTH ENDING 4/30/2023**

<u>CLAIM NUMBER</u>	<u>LOSS DATE</u>	<u>DISTRICT</u>	<u>DESCRIPTION</u>	<u>STATUS</u>	<u>LOSS AMOUNT</u>
<b>POLICY YEAR 1992-1993</b>					
96039301	09/28/1992	Butte Water District	lft thumb;amputated when his h	Closed	165,952
96379301	08/15/1992	Reclamation District #108	low back strain	Closed	196,880
<b>TOTAL</b>					<b>362,832</b>
<b>POLICY YEAR 1994-1995</b>					
96349505	03/21/1995	Palo Verde Irrigation District	shldr - strn,sprn,dsloc-liftn	Closed	255,099
01-3253	06/30/1995	Paradise Irrigation District	bilateral upper extremities, left and right shoulder including hands, low back bilateral lower extremities caused from unknown reasons. the district first notice of this was from an attorney.	Closed	143,843
96259503	01/22/1995	Walnut Valley Water District	low back/while working ee had	Closed	226,618
<b>TOTAL</b>					<b>625,560</b>
<b>POLICY YEAR 1995-1996</b>					
09667	06/12/1996	Mission Springs Water District	turning/water valve	Closed	100,646
62037	10/12/1995	Rancho California Water District	lifting vault lid	Closed	128,349
69669	11/08/1995	San Diego County Water Authority	pulling meter	Closed	132,129
09184	06/10/1996	Western Municipal Water District	lifting a concret meter	Closed	100,577
<b>TOTAL</b>					<b>461,700</b>
<b>POLICY YEAR 1996-1997</b>					
40940	10/05/1996	Oakdale Irrigation District	cleaning trash fr gate	Closed	106,631
91769	05/06/1997	Water Employee Services Authority	tire blow out	Closed	131,739
<b>TOTAL</b>					<b>238,370</b>
<b>POLICY YEAR 1997-1998</b>					
81104	03/26/1998	Tahoe City Public Utility District	situational stress	Closed	139,098
<b>TOTAL</b>					<b>139,098</b>

**ACWA JPIA - WORKERS' COMPENSATION PROGRAM  
SIGNIFICANT LARGE CLOSED CLAIMS OVER \$100,000  
FOR MONTH ENDING 4/30/2023**

<u>CLAIM NUMBER</u>	<u>LOSS DATE</u>	<u>DISTRICT</u>	<u>DESCRIPTION</u>	<u>STATUS</u>	<u>LOSS AMOUNT</u>
<b>POLICY YEAR 1998-1999</b>					
99-1569	03/22/1999	Carmichael Water District	pulled on chain on back of dumpster and right wrist popped.	Closed	106,837
99-1639	04/01/1999	Newhall County Water District	alleges cumulative stress and strain of employment	Closed	146,277
99-1430	01/14/1999	Orange County Water District	strained back while digging out a sprinkler.	Closed	113,924
99-1408	01/07/1999	San Diego County Water Authority	strained back while opening barbed wire gate	Closed	163,551
99-1682	05/12/1999	South Coast Water District	while working to repair a service break, digging to expose the water main with a hand shovel. felt a pull in his back and became increasingly more painful.	Closed	134,542
99-1423	01/20/1999	South Coast Water District	stuck an underground power line while digging with a pneumatic clay spade to create a clearance around a water line.	Closed	1,623,100
<b>TOTAL</b>					<b>2,288,231</b>
<b>POLICY YEAR 1999-2000</b>					
00-2265	01/19/2000	Merced Irrigation District	twisted back while pushing concrete.	Closed	716,684
00-2205	12/01/1999	Palo Verde Irrigation District	cumulative trauma	Closed	165,800
00-2543	06/05/2000	Reclamation District #108	lumbar strain caused when putting pads on crane.	Closed	161,288
00-2373	11/05/1999	Soquel Creek Water District	alleged cumulative trauma	Closed	243,428
00-1939	08/09/1999	Trabuco Canyon Water District	lifting a jack hammer out of a ditch, 4 1/2 feet deep, to ground level.	Closed	173,449
<b>TOTAL</b>					<b>1,460,649</b>



**ACWA JPIA - WORKERS' COMPENSATION PROGRAM  
SIGNIFICANT LARGE CLOSED CLAIMS OVER \$100,000  
FOR MONTH ENDING 4/30/2023**

<u>CLAIM NUMBER</u>	<u>LOSS DATE</u>	<u>DISTRICT</u>	<u>DESCRIPTION</u>	<u>STATUS</u>	<u>LOSS AMOUNT</u>
<b>POLICY YEAR 2000-2001</b>					
01-2685	08/07/2000	Consolidated Irrigation District	motor vehicle accident	Closed	683,247
01-2866	10/05/2000	Fallbrook Public Utility District	lifted oxygen tank off of mount of welding truck and felt pain in his back, right hip, and leg.	Closed	141,638
01-3443	02/26/2001	Montecito Water District	ct	Closed	126,439
01-3286	04/18/2001	Montecito Water District	lumbar strain caused when moving pipes.	Closed	197,172
01-3444	06/11/2001	Otay Water District	hand and thumb pain caused from heavy typin and keying.	Closed	744,367
01-3324	05/09/2001	Otay Water District	tingling sensation in right arm and wrist cause when operating a payment processing machine.	Closed	110,305
01-2957	11/14/2000	Otay Water District	lumbar strain caused when responding to an alarm at the treatment plant when he stepped off the catwalk and turned towards an engine located off the catwalk.	Closed	519,410
01-2821	09/25/2000	Palmdale Water District	using district bathroom and black widow spide bit him on the left arm	Closed	1,269,808
01-3309	05/01/2001	Rancho California Water District	pain in lower back and left leg caused when digging, driving, moving, that occurred over a three month period.	Closed	122,748
01-2811	09/18/2000	Soquel Creek Water District	alleged cumulative trauma	Closed	104,505
01-2978	11/21/2000	Tehama-Colusa Canal Authority	pain in the groin area caused when moving hydro crane pushing block (hook) to secure it in place for transport.	Closed	120,984
01-3393	05/30/2001	Trabuco Canyon Water District	neck, back, and lumbar strain that occurred when on a service call in a district owned vehicle he was rear-ended.	Closed	199,573
				<b>TOTAL</b>	<b>4,340,195</b>

**ACWA JPIA - WORKERS' COMPENSATION PROGRAM  
SIGNIFICANT LARGE CLOSED CLAIMS OVER \$100,000  
FOR MONTH ENDING 4/30/2023**

<u>CLAIM NUMBER</u>	<u>LOSS DATE</u>	<u>DISTRICT</u>	<u>DESCRIPTION</u>	<u>STATUS</u>	<u>LOSS AMOUNT</u>
<b>POLICY YEAR 2001-2002</b>					
02-3817	11/14/2001	Amador Water Agency	deep cut on top of left foot caused when using a gas powered weed eater to cut tall grass he hit a rock that was hidden by the tall grass. the cutting blade broke off and struck him on the top of his foot.	Closed	102,526
02-3893	12/20/2001	Central Basin Municipal Water District	standing on ladder stepped down and experienced pain.	Closed	145,485
02-4308	06/11/2002	Coastside County Water District	twisted left knee when shoveling rock.	Closed	143,487
02-4325	06/20/2002	Consolidated Irrigation District	head, back, and ribs were injured when employee was driving a district vehicle, he was in an auto accident.	Closed	189,419
02-4031	02/20/2002	Desert Water Agency	pain and numbness which began in his back right side caused when he was standing up from a stooped position he experienced the pain.	Closed	188,112
02-4233	05/16/2002	Elsinore Valley Municipal Water District	while reading meters, twisted right knee	Closed	112,461
02-3702	10/03/2001	Humboldt Community Services District	injury to ankles when prepping an area on the roof for painting he reached at an odd angle, became unsteady and fell. his feet became tangled in the ladder steps.	Closed	209,961
02-4311	05/15/2002	Municipal Water District of Orange County	sprained right arm and side of neck caused while using the computer and the phone.	Closed	237,409
03-5027	04/11/2002	Quartz Hill Water District	continuous trauma	Closed	141,706
02-4161	03/25/2002	Riverview Water District	low back, right lower extremities, (leg, ankle, feet) pains that occurred during the course of his job.	Closed	175,543
				<b>TOTAL</b>	<b>1,646,109</b>

**ACWA JPIA - WORKERS' COMPENSATION PROGRAM  
SIGNIFICANT LARGE CLOSED CLAIMS OVER \$100,000  
FOR MONTH ENDING 4/30/2023**

<u>CLAIM NUMBER</u>	<u>LOSS DATE</u>	<u>DISTRICT</u>	<u>DESCRIPTION</u>	<u>STATUS</u>	<u>LOSS AMOUNT</u>
<b>POLICY YEAR 2002-2003</b>					
03-4916	10/21/2002	East Contra Costa Irrigation District	employee suffers pain in both knees as a result of repetitive activities.	Closed	135,456
03-4725	12/03/2002	Merced Irrigation District	massive head trauma caused when changing oil filter on gradall. the hood was open. he grabbed the hood to stabilize himself and the hood closed causing him to fall.	Closed	196,509
03-5131	05/01/2003	Newhall County Water District	employee strained lumbar in the course of either shoveling or pulling a hose out of mud.	Closed	354,567
03-4640	10/14/2002	Padre Dam Municipal Water District	pain in right side of body, arm, leg and foot caused when shoveling dirt.	Closed	126,669
03-4981	03/03/2003	Rancho California Water District	while lifting cement meter lids repeatedly, employee started to feel lower back pain.	Closed	114,188
03-4792	11/19/2002	Rancho California Water District	lower back pain experienced while bending over to read meter	Closed	123,862
03-5255	06/13/2003	Reclamation District #108	employee suffered shoulder strain as a result of lifting 20 lb chemical bottles.	Closed	145,924
03-4714	10/15/2002	San Gabriel County Water District	tore, damaged tissue in left knee caused wher shoveling and squatting to put in a water service.	Closed	117,273
03-5191	05/21/2003	Yolo County Flood Control & Water Conservation District	employee suffered a lumbar strain after slipping while stepping from board walk to cement. employee did not fall but twisted his back.	Closed	117,783
<b>TOTAL</b>					<b>1,432,231</b>

**ACWA JPIA - WORKERS' COMPENSATION PROGRAM  
SIGNIFICANT LARGE CLOSED CLAIMS OVER \$100,000  
FOR MONTH ENDING 4/30/2023**

<u>CLAIM NUMBER</u>	<u>LOSS DATE</u>	<u>DISTRICT</u>	<u>DESCRIPTION</u>	<u>STATUS</u>	<u>LOSS AMOUNT</u>
<b>POLICY YEAR 2003-2004</b>					
04-5911	02/04/2004	Calaveras County Water District	employee injured his right wrist and elbow when he slipped and fell on some ice while performing an inspection.	Closed	165,883
04-5357	07/14/2003	Calleguas Municipal Water District	employee suffers from whiplash as a result of being rear-ended while stopped at a traffic light in a district vehicle.	Closed	111,817
04-5715	11/03/2003	Helix Water District	employee has swollen knees due to repeated climbing lake terrain	Closed	278,054
04-5559	09/30/2003	Otay Water District	employee experienced pain and swelling in both hands and her fingers as a result of keyboarding.	Closed	103,790
04-5924	02/11/2004	San Diego County Water Authority	injured left hand and fingers - while inspecting area employee made contact with blade of rotary fan. the fan guard had been removed.	Closed	120,189
04-5473	08/28/2003	San Juan Water District	employee felt sharp pain in lower back when stepping on a shovel and rocking the handle side to side. employee also heard a pop.	Closed	377,038
04-6041	03/24/2004	Santa Clarita Valley Water Agency	employee injured his right knee when he stepped over a drain pipe and slipped.	Closed	155,062
				<b>TOTAL</b>	<b>1,311,833</b>
<b>POLICY YEAR 2004-2005</b>					
05-6396	07/14/2004	Consolidated Irrigation District	shoulder and back pain after travel to read wells	Closed	117,153
05-7207	05/18/2005	Elsinore Valley Municipal Water District	asthma from cloud of sand blasting materials	Closed	401,552
05-7142	04/16/2005	Helix Water District	right knee strain while standing on a ladder	Closed	146,249
05-7240	05/23/2005	Palmdale Water District	left ankle, left shoulder, left arm, right knee and back strain after hose struck employee	Closed	166,983
05-6897	01/29/2005	Quartz Hill Water District	dirt/rock in both ears while bending over pipe when loose piece of dirt fell on his head	Closed	358,413
05-7255	06/02/2005	Sweetwater Authority	right knee strain from climbing down ladder	Closed	144,675
06-7427	01/02/2005	Yolo County Flood Control & Water Conservation District	strained middle and lower back when fell walking downhill.	Closed	345,749
				<b>TOTAL</b>	<b>1,680,773</b>

**ACWA JPIA - WORKERS' COMPENSATION PROGRAM  
SIGNIFICANT LARGE CLOSED CLAIMS OVER \$100,000  
FOR MONTH ENDING 4/30/2023**

<u>CLAIM NUMBER</u>	<u>LOSS DATE</u>	<u>DISTRICT</u>	<u>DESCRIPTION</u>	<u>STATUS</u>	<u>LOSS AMOUNT</u>
<b>POLICY YEAR 2005-2006</b>					
07-8605	02/11/2006	Orange County Water District	back injury from repetitive sitting on bulldozer and heavy equipment	Closed	320,852
06-8222	06/24/2006	Orange County Water District	death, possibly due to heart attack while sitting in truck.	Closed	191,451
06-7447	08/16/2005	South Sutter Water District	back strain & spasms from using weed eater	Closed	308,585
07-8553	04/07/2006	Tahoe City Public Utility District	strained lower back and tailbone from prolonged sitting at computer.	Closed	152,172
06-7635	10/26/2005	Valley County Water District	strained thoracic and lumbar back regions while painting office walls.	Closed	304,659
<b>TOTAL</b>					<b>1,277,719</b>
<b>POLICY YEAR 2006-2007</b>					
09-0210	12/31/2006	Walnut Valley Water District	strained wrist performing job duties.	Closed	147,834
07-8338	08/09/2006	Western Municipal Water District	electrical shock while operating backhoe when struck 12kv underground electric cable.	Closed	132,512
<b>TOTAL</b>					<b>280,346</b>
<b>POLICY YEAR 2007-2008</b>					
08-9328	08/29/2007	Clear Creek Community Services District	strained right shoulder moving broken concrete pieces by hand.	Closed	259,507
08-0028	06/14/2008	El Dorado Irrigation District	strained neck when climbing a ladder to exit vault.	Closed	595,929
08-9423	10/10/2007	Mammoth Community Water District	abrasions on right hip and lower back when hit with backhoe.	Closed	225,344
08-9761	02/27/2008	Merced Irrigation District	strained lower middle back while moving kelly bar with anchors and anchor rod attached.	Closed	215,266
08-9373	09/17/2007	Sweetwater Authority	strained lower back while mixing cement in wheelbarrow.	Closed	159,007
08-9474	11/13/2007	Yolo County Flood Control & Water Conservation District	broke right leg above ankle when fell off ladder while painting.	Closed	428,599
<b>TOTAL</b>					<b>1,883,653</b>

**ACWA JPIA - WORKERS' COMPENSATION PROGRAM  
SIGNIFICANT LARGE CLOSED CLAIMS OVER \$100,000  
FOR MONTH ENDING 4/30/2023**

<u>CLAIM NUMBER</u>	<u>LOSS DATE</u>	<u>DISTRICT</u>	<u>DESCRIPTION</u>	<u>STATUS</u>	<u>LOSS AMOUNT</u>
<b>POLICY YEAR 2008-2009</b>					
09-0674	03/18/2009	Consolidated Irrigation District	strained neck and right shoulder when grader stopped suddenly after running over stump.	Closed	390,133
09-0906	06/17/2009	Consolidated Irrigation District	left ankle and bilaterial legs when boot got tangled on mower door while trying to get off mower.	Closed	252,293
09-0782	03/19/2009	Crescenta Valley Water District	strained lower back and ankle when lost balance and fell while inspecting work at reservoir.	Closed	193,800
09-0606	02/18/2009	Crescenta Valley Water District	strained lower back and right sciatica while shoveling.	Closed	233,251
09-0819	05/17/2009	East Contra Costa Irrigation District	strained right bicep while opening inline valve.	Closed	103,078
09-0159	08/13/2008	El Dorado Irrigation District	strained right knee, cut right elbow when fell when climbing onto backhoe trailer when missed handle.	Closed	158,540
09-0877	06/04/2009	Elsinore Valley Municipal Water District	strained bilateral arms, elbow and wrists from doing repetitive computer and lab work.	Closed	2,014,217
09-0655	03/18/2009	Laguna Beach County Water District	legs, neck and back when fell 20 ft off fence when bricks gave way, landing on hood of truck, while climbing over dist fence to enter parking lot because driver forgot remote for gate.	Closed	333,330
09-0673	03/17/2009	Merced Irrigation District	strained right shoulder while pulling boards out of the weirs to send water downstream.	Closed	470,213
09-0324	10/06/2008	Mesa Water District	strained lower back and right shin when he stepped on a curb and fell while digging a hole	Closed	506,290
10-1016	05/23/2009	Patterson Irrigation District	injured right hip and back, cause unknown.	Closed	165,066
09-0822	05/18/2009	Ramona Municipal Water District	strained left shoulder and neck while tying backhoe to trailer when binder came loose jerking the arm back.	Closed	150,975
09-0582	02/09/2009	Western Municipal Water District	back and neck injuries when veh hydroplaned, he lost control and struck ov.	Closed	407,640
<b>TOTAL</b>					<b>5,378,828</b>

**ACWA JPIA - WORKERS' COMPENSATION PROGRAM  
SIGNIFICANT LARGE CLOSED CLAIMS OVER \$100,000  
FOR MONTH ENDING 4/30/2023**

<u>CLAIM NUMBER</u>	<u>LOSS DATE</u>	<u>DISTRICT</u>	<u>DESCRIPTION</u>	<u>STATUS</u>	<u>LOSS AMOUNT</u>
<b>POLICY YEAR 2009-2010</b>					
10-1719	05/31/2010	Antelope Valley-East Kern Water Agency	strained left knee while walking on gravel.	Closed	259,838
10-1142	09/21/2009	Bella Vista Water District	strained left knee while stepping off step.	Closed	166,626
10-1379	01/11/2010	Crescenta Valley Water District	bruised left ribcage, hip and pelvis when slipped while descending ladder after filling vactor truck with diesel.	Closed	296,246
10-1730	06/14/2010	East Contra Costa Irrigation District	injured rt elbow, left hip, back, shoulder and had difficulty breathing when fell while walking down stairs carrying a moss hook.	Closed	195,390
10-1407	12/17/2009	Elsinore Valley Municipal Water District	strained neck and shoulder when backing dist truck when left rear tire left pavement and truck slide down slope then rolled.	Closed	134,328
10-1697	05/18/2010	Helix Water District	bilateral knees and back from repetitive walking, climbing ladders, kneeling and squatting.	Closed	756,149
10-1396	01/18/2010	Orange County Water District	bruised left hip and left shoulder when slipped and fell while reading water gauge in the rain.	Closed	125,405
10-1273	11/11/2009	San Luis Water District	injured chest, back and right thigh when dump truck overturned because the load shifted.	Closed	107,065
10-1349	12/23/2009	Serrano Water District	leg burns from using a cut off saw	Closed	102,707
10-1723	06/10/2010	South Coast Water District	strained right shoulder and right upper arm while cleaning sewer line.	Closed	107,943
10-1647	04/14/2010	South Coast Water District	strained left shoulder from jetting with large heavy storm drain nozzle.	Closed	142,143
10-1055	07/31/2009	Weaverville Community Services District	strained right shoulder while installing conduit in limited access attic.	Closed	111,230
10-1625	04/20/2010	Yolo County Flood Control & Water Conservation District	strained right foot and ankle when hopped down to get out of canal.	Closed	297,035
				<b>TOTAL</b>	<b>2,802,104</b>

**ACWA JPIA - WORKERS' COMPENSATION PROGRAM  
SIGNIFICANT LARGE CLOSED CLAIMS OVER \$100,000  
FOR MONTH ENDING 4/30/2023**

<u>CLAIM NUMBER</u>	<u>LOSS DATE</u>	<u>DISTRICT</u>	<u>DESCRIPTION</u>	<u>STATUS</u>	<u>LOSS AMOUNT</u>
<b>POLICY YEAR 2010-2011</b>					
11-0848	06/28/2011	Beaumont-Cherry Valley Water District	struck and killed by motor vehicle while marking water line in street.	Closed	149,241
11-0833	05/19/2011	Cucamonga Valley Water District	repetitive injuries to neck, back, bilateral shoulders, knees, hips, legs and waist.	Closed	131,633
11-0718	03/24/2011	El Dorado Irrigation District	strained right shoulder while pulling "shoe" from manhole.	Closed	253,156
11-0654	03/31/2011	Glenn-Colusa Irrigation District	strained neck and back from repetitive operation of backhoe and other equipment.	Closed	149,039
11-0507	10/20/2010	Kern County Water Agency	injury to neck, rt upper extremity and bilateral feet, cause unknown.	Closed	323,879
11-0104	07/13/2010	Merced Irrigation District	left wrist and hand while spraying weeks when tripped and fell on driveway.	Closed	170,587
11-0322	11/18/2010	Merced Irrigation District	strained right knee while walking on uneven ground while performing work activity.	Closed	131,750
11-0481	01/19/2011	Mesa Water District	injured while replacing gate chain rollers when struck by gate.	Closed	137,405
11-0437	01/05/2011	Mission Springs Water District	strained lower back moving tamper.	Closed	447,237
11-0049	07/22/2010	Moulton Niguel Water District	strained lower back while shoveling asphalt into truck.	Closed	223,350
11-0638	03/21/2011	Ramona Municipal Water District	injured left knee in 1997 when stood up after kneeling on retaining wall.	Closed	116,776
11-0789	01/13/2011	Reclamation District #108	unknown	Closed	153,478
11-0037	07/06/2010	South Feather Water and Power Agency	ears (hearing), bilateral knees, pulmonary, cause unknown.	Closed	246,582
11-0367	12/07/2010	Walnut Valley Water District	strained lower back while vacuuming a meter box.	Closed	121,606
				<b>TOTAL</b>	<b>2,755,720</b>



**ACWA JPIA - WORKERS' COMPENSATION PROGRAM  
SIGNIFICANT LARGE CLOSED CLAIMS OVER \$100,000  
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<b>POLICY YEAR 2011-2012</b>					
12-0074	07/29/2011	Calaveras County Water District	injured left hand while driving forklift when forklift tipped over.	Closed	2,292,073
12-0488	01/24/2012	Carpinteria Valley Water District	strained bilateral hands, bilater wrists, forearm and rt shldr from repetitious job duties.	Closed	219,895
12-0083	08/02/2011	Desert Water Agency	sprained lower back while tightening bolts on gate valve.	Closed	113,017
12-0055	07/18/2011	Elsinore Valley Municipal Water District	strained lower back and bruised tailbone wher fell backwards after tagging a sprinkler.	Closed	149,787
12-0232	10/03/2011	Georgetown Divide Public Utility District	injured right side and back when he stepped o roof and fell 8-10 feet to ground.	Closed	139,252
12-0484	01/26/2012	Helix Water District	strained left knee when slipped on debris on asphalt while hooking bag to crane.	Closed	100,291
12-0518	02/08/2012	Moulton Niguel Water District	injured left foot, left arm and right leg when tripped on paper roll and fell into desk then floor.	Closed	108,690
12-0797	06/20/2012	Solano Irrigation District	strained lower back and left hip when slipped while coming down ladder.	Closed	184,046
12-0506	02/03/2012	Tulare Irrigation District	strained neck while contantly moving head to see behind equipment.	Closed	106,643
12-0295	10/19/2011	Tulare Irrigation District	injured bilateral knees and left wrist when fell while stepping off structure while measuring weir.	Closed	612,665
<b>TOTAL</b>					<b>4,026,360</b>

**ACWA JPIA - WORKERS' COMPENSATION PROGRAM  
SIGNIFICANT LARGE CLOSED CLAIMS OVER \$100,000  
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<u>CLAIM NUMBER</u>	<u>LOSS DATE</u>	<u>DISTRICT</u>	<u>DESCRIPTION</u>	<u>STATUS</u>	<u>LOSS AMOUNT</u>
<b>POLICY YEAR 2012-2013</b>					
13-0396	01/04/2013	Alta Irrigation District	injured left hip and leg when dump truck flipped and rolled over after load of soil was dumped.	Closed	132,916
13-0399	01/08/2013	Central Basin Municipal Water District	concussion when leg gave way while walking out of meeting and hit head against a wall.	Closed	371,079
13-0534	01/30/2013	East Contra Costa Irrigation District	strained right knee when tripped over concrete while installing a new gate.	Closed	212,967
13-0504	02/14/2013	El Toro Water District	depressed, stressed, and has sleep disorder, cause unknown.	Closed	110,742
13-0128	08/24/2012	Mammoth Community Water District	ruptured right hamstring while digging dirt with shovel.	Closed	115,218
14-0007	05/14/2013	Mammoth Community Water District	injured left hip while riding in golf cart over bumps and tree roots to an inspection site.	Closed	104,453
13-0195	09/26/2012	Merced Irrigation District	strained lower back while lifting 5 gallon buckets out of back of pickup.	Closed	187,206
13-0092	08/09/2012	Merced Irrigation District	lacerated top of head while operating bulldozer on uneven land when hit head on top of dozer.	Closed	168,904
13-0129	07/13/2012	Paradise Irrigation District	strained left shoulder from doing prep and installing asphalt	Closed	109,128
13-0306	10/28/2012	Paradise Irrigation District	strained back and neck while turning off main control valve.	Closed	218,372
13-0629	04/10/2013	Ramona Municipal Water District	strained knee performing normal duties.	Closed	855,409
13-0454	02/01/2013	Stockton-East Water District	dislocated right shoulder when slipped and fell while walking on wet concrete pads.	Closed	185,687
13-0206	09/25/2012	Sweetwater Authority	strained neck, shoulders, upper extremities, elbows, wrists, hands and fingers while doing repetitive and cumulative work activities	Closed	112,953
13-0319	11/19/2012	Vallecitos Water District	strained lower back while carrying two 55 lb buckets of chlorine.	Closed	487,730
13-0324	11/20/2012	Vallecitos Water District	strained mid and lower back and shoulder while turning off 2" arms due to blow meter gasket.	Closed	180,098
13-0067	07/27/2012	Yolo County Flood Control & Water Conservation District	strained lower back while adjusting fan belts when mount broke.	Closed	381,383
<b>TOTAL</b>					<b>3,934,245</b>

**ACWA JPIA - WORKERS' COMPENSATION PROGRAM  
SIGNIFICANT LARGE CLOSED CLAIMS OVER \$100,000  
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<b>POLICY YEAR 2013-2014</b>					
14-0615	04/09/2014	Banta Carbona Irrigation District	strained mid back while spraying weeds from tractor when hit pothole in road.	Closed	174,040
14-0141	08/19/2013	Beaumont-Cherry Valley Water District	sprained knee after twisting ankle and falling on rocks.	Closed	150,861
14-0286	11/08/2013	Crescenta Valley Water District	incurred contusions to lower back, wrists, elbows and shoulders after tripping over boulders.	Closed	166,347
14-0537	03/21/2014	Desert Water Agency	injured neck and upper body while passenger in head on mva.	Closed	180,857
14-0692	04/16/2014	El Toro Water District	strained left shoulder when sledge hammer came in contact with manhole cover.	Closed	109,022
14-0308	11/22/2013	Helix Water District	experienced ct to lft neck and shldr from daily work duties.	Closed	128,036
14-0736	01/21/2014	Las Virgenes Municipal Water District	ct to lft foot from water meter reading.	Closed	128,146
14-0311	12/04/2013	Mammoth Community Water District	strained left side of neck while lifting and lowering ice breaker into ice.	Closed	272,648
14-0360	09/11/2013	San Luis & Delta-Mendota Water Authority	strained back while lifting a pipe w/shovel as lever.	Closed	392,105
14-0145	08/21/2013	South Feather Water and Power Agency	strained left shoulder while moving materials of shelving.	Closed	146,510
14-0519	02/13/2014	Walnut Valley Water District	ct to lft shldr, leg, foot, stress and sleep due to unknown.	Closed	343,927
<b>TOTAL</b>					<b>2,192,498</b>
<b>POLICY YEAR 2014-2015</b>					
15-0310	11/19/2014	Alta Irrigation District	injured back and body when dozer rolled over onto claimant.	Closed	359,636
15-0670	05/14/2015	El Dorado Irrigation District	strained lft leg and back while walking and fell in hole.	Closed	111,314
16-0303	12/18/2014	Glenn-Colusa Irrigation District	exposed lungs while cleaning and picking up trash.	Closed	116,851
15-0386	01/07/2015	Mission Springs Water District	strained lower back and left leg exercising valve to close and valve broke.	Closed	107,554
15-0268	10/23/2014	Palmdale Water District	laceration w/possible partial dislocation of righth thumb while loading trucks when tonneau cover came down on hand.	Closed	206,289
15-0553	03/23/2015	Palmdale Water District	strained right hip while pulling sample station can when twisted to set it down.	Closed	491,351
15-0029	07/15/2014	Solano Irrigation District	sprained lft knee stepping off weir structure; heard "pop".	Closed	178,244
15-0112	08/06/2014	Sweetwater Authority	alleges numbness in rt finger tips and pain from upper to lower shldr.	Closed	126,432
<b>TOTAL</b>					<b>1,697,672</b>

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<b>POLICY YEAR 2015-2016</b>					
16-0196	09/16/2015	Goleta Water District	strained lft shldr pulling tape off box with hands.	Closed	114,004
16-0293	09/30/2015	Helix Water District	strained lower back getting gas can out of truck and fell back onto fin form.	Closed	149,155
16-0207	09/28/2015	Laguna Beach County Water District	sprained ankle and knee stepping in hole/ uneven terrain.	Closed	179,536
16-0447	01/26/2016	San Juan Water District	strained lower back twisting to turn valve key.	Closed	247,128
16-0247	10/13/2015	Santa Clarita Valley Water Agency	fractured lft ankle walking on loose gravel and slipped.	Closed	170,972
16-0263	10/22/2015	Trabuco Canyon Water District	ct cervical radiculopathy and carpal tunnel due to unknown.	Closed	108,454
<b>TOTAL</b>					<b>969,249</b>
<b>POLICY YEAR 2016-2017</b>					
17-0071	07/27/2016	Berrenda Mesa Water District	injured head, chin and shoulder when fell in parking lot.	Closed	184,355
17-0179	09/16/2016	Kern County Water Agency	sprained lumbar and right knee working while working in manlift basket.	Closed	248,670
17-0392	01/04/2017	Mojave Public Utility District	strained lower back, bilateral shoulders and neck when stepped back and fell over telephone pole.	Closed	100,767
17-0154	08/29/2016	Palmdale Water District	strained lft knee stepping out of vehicle into hole and fell.	Closed	142,337
17-0213	10/12/2016	San Juan Water District	working over the years, popping and pain to both knees.	Closed	137,700
17-0132	08/26/2016	Sweetwater Authority	strained right thumb while keyboarding.	Closed	100,571
17-0065	07/18/2016	Water Employee Services Authority	strained rt shldr cleaning sewer system; hit by hose and fell.	Closed	102,803
<b>TOTAL</b>					<b>1,017,202</b>

**ACWA JPIA - WORKERS' COMPENSATION PROGRAM  
SIGNIFICANT LARGE CLOSED CLAIMS OVER \$100,000  
FOR MONTH ENDING 4/30/2023**

<u>CLAIM NUMBER</u>	<u>LOSS DATE</u>	<u>DISTRICT</u>	<u>DESCRIPTION</u>	<u>STATUS</u>	<u>LOSS AMOUNT</u>
<b>POLICY YEAR 2017-2018</b>					
18-0063	07/31/2017	Calleguas Municipal Water District	ruptured right bicep while lifting a box of material onto forklift.	Closed	213,384
18-0350	12/13/2017	Corcoran Irrigation District	burned lower extremity cleaning up sulfuric acid and fell in hole with sulfuric acid.	Closed	238,831
18-0656	04/26/2018	Fair Oaks Water District	strained neck and shoulders repetitive work at desk.	Closed	156,419
18-0280	10/19/2017	Santa Clarita Valley Water Agency	strain to left hip/upper leg area while climbing 30 foot ladder in effluent vault	Closed	125,790
18-0107	08/17/2017	Soquel Creek Water District	claimant indicated strained right knee while sitting at desk	Closed	369,845
18-0521	03/14/2018	Tulare Irrigation District	contusion to lower back, rear end and left leg when metal deck moved and claimant fell between riser and deck.	Closed	125,699
<b>TOTAL</b>					<b>1,229,968</b>
<b>POLICY YEAR 2018-2019</b>					
19-0636	04/19/2019	Sutter Extension Water District	fractured hands, ribs, ts; abdomen and knees while driving backhoe collided with semi truck.	Closed	150,704
<b>TOTAL</b>					<b>150,704</b>
<b>POLICY YEAR 2019-2020</b>					
20-0250	09/25/2019	Crescenta Valley Water District	strained lower back while replacing battery on electrical generator.	Closed	219,637
21-0130	04/16/2020	Joshua Basin Water District	strained right hand, arm and shoulder due to repetitive use of meter shut of key.	Closed	170,690
20-0204	07/17/2019	Las Virgenes Municipal Water District	stressed due to prolonged and persistent sexual harassment by supervisor.	Closed	134,517
20-0483	12/30/2019	Sweetwater Authority	strained low back while bending over and moving traffic cones.	Closed	133,476
<b>TOTAL</b>					<b>658,320</b>
<b>GRAND TOTAL</b>					<b>47,742,903</b>

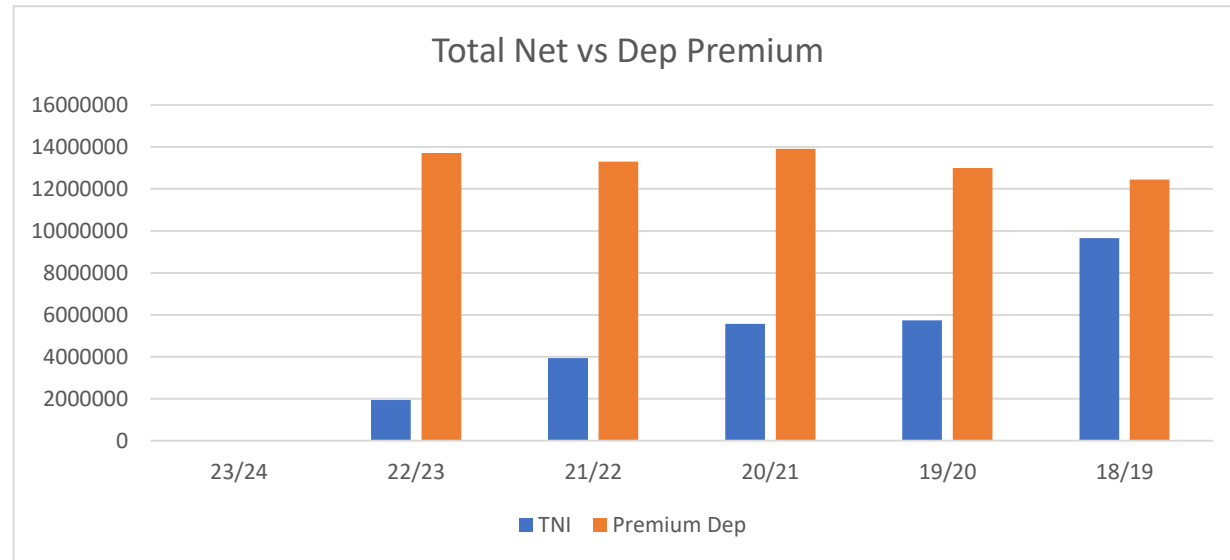
### Workers' Compensation Revenue By Class Code

CLASS	22/23 PREMIUM	% of Premium	% of TNI	21/22 PREMIUM	% of Premium	% of TNI
Irrigation Drainage	2,565,737	18.5%	7.72%	2,570,069	19.0%	21.06%
Analytical/Testing Laboratories	53,389	0.4%	0.01%	52,096	0.4%	
Sewer Construction (<\$21)	305	0.0%		548	0.0%	
Waterworks Operations	7,580,003	54.6%	65.05%	7,375,475	54.5%	57.30%
Electric Light & Power	554,747	4.0%	0.54%	534,438	3.9%	1.91%
Sanitation District	671,319	4.8%	2.71%	652,976	4.8%	7.05%
Salespersons-Meter Readers	844,467	6.1%	6.11%	821,769	6.1%	5.08%
Clerical	1,519,982	10.9%	12.75%	1,442,015	10.7%	7.56%
Parks & Recreation	48,404	0.3%	3.29%	47,039	0.3%	0.03%
Camp - Recreational/Education	44,676	0.3%	1.80%	40,848	0.3%	

	TNI	Premium Dep
23/24		
22/23	\$1,937,788.00	\$13,715,817.00
21/22	\$3,936,576.00	\$13,305,955.00
20/21	\$5,576,997.00	\$13,906,923.00
19/20	\$5,732,781.00	\$12,993,113.00
18/19	\$9,653,860.00	\$12,447,749.00

### Workers' Compensation Revenue By Class Code

20/21 PREMIUM	% of Premium	% of TNI	19/20 PREMIUM	% of Premium	% of TNI	18/19 PREMIUM	% of Premium	% of TNI
2,810,004	19.2%	10.16%	2,506,282	19.1%	15.27%	2,426,394	20.5%	16.07%
56,453	0.4%		51,996	0.4%		50,481	0.4%	
1,030	0.0%		1,118	0.0%		1,085	0.0%	
8,032,364	54.9%	62.11%	7,305,907	55.7%	58.00%	6,630,126	56.0%	60.40%
561,786	3.8%	2.27%	398,139	3.0%	1.02%	352,991	3.0%	0.64%
678,239	4.6%	7.75%	586,611	4.5%	2.86%	470,027	4.0%	3.02%
862,561	5.9%	9.00%	763,411	5.8%	9.73%	634,247	5.4%	7.11%
1,524,882	10.4%	2.87%	1,339,820	10.2%	12.10%	1,190,843	10.1%	9.80%
51,143	0.3%	5.83%	13,290	0.1%		45,104	0.4%	
50,203	0.3%		151,044	1.2%		41,952	0.4%	



**ACWA JPIA**  
**Membership Report**  
June 20, 2023

**BACKGROUND**

In order to review the membership progress, a list of new and potential members is provided at each Workers' Compensation Program Committee meeting.

**CURRENT SITUATION**

For the 2022-23 coverage year, the following agencies joined the Workers' Compensation Program:

<u>Member</u>	<u>Payroll</u>	<u>Join Date</u>
Rainbow Municipal Water District	\$5,916,898	7/1/2022
North Coast County Water District	\$2,074,863	7/1/2022

Current Program Membership Status as of May 26, 2023:

Total number of program members:	204
Total number of employees covered:	7,986
Total estimated annual payroll:	\$723,811,847

New Members:

For the 2023-24 coverage year, the following agency was approved for membership in the JPIA Workers' Compensation Program at the May 8, 2023, Executive Committee meeting:

<u>New Member</u>	<u>Payroll</u>	<u>Join Date (Status)</u>
Rio Linda/Elverta Community Water District	\$747,639	7/1/2023

Potential New Members:

For the 2023-24 coverage year, the following agencies have been fully underwritten and will be recommended to the Executive Committee for membership approval on June 21, 2023:

<u>Potential New Member</u>	<u>Payroll</u>	<u>Join Date (Status)</u>
Lake Arrowhead Community Services District	\$5,751,175	7/1/2023 (In Progress)



San Diego County Water Authority	\$34,700,000	7/1/2023 (In Progress)
Santa Margarita Water District	\$18,732,410	7/1/2023 (In Progress)

For the 2023-24 coverage year, the following agency has been fully underwritten and will be recommended to the Executive Committee for membership approval on July 27, 2023:

<u>Potential New Member</u>	<u>Payroll</u>	<u>Join Date (Status)</u>
Fall River Valley Community Services District	\$296,500	8/1/2023 (In Progress)

Notices of Withdraw:  
 Grassland Basin Water Authority and Las Virgenes Municipal Water District have reported an intent to withdraw for the July 1, 2024, program renewal.

**RECOMMENDATION**  
 None, informational only.

**ACWA JPIA**  
**Premiums for Inmate, Work Release, and**  
**Court Referred Community Service Programs**  
**June 20, 2023**

**BACKGROUND**

The JPIA's Memorandum of Workers' Compensation Coverage (MOWC) is silent regarding extending workers' compensation benefits to participants under Work Release Agreements sponsored by Counties and utilized by Member Districts. This topic is being brought before the Workers' Compensation Committee to provide an update to the Executive Committee.

**CURRENT SITUATION**

In 2022, this Committee recommended and the Executive Committee approved a premium charge of \$200.00 per day for utilizing work release labor, irrespective of the number of workers.

Upon reviewing the loss data, we found that there have been two claims filed by work release participants throughout the history of the Workers' Compensation Program. These losses occurred in 2015 and 2018.

**RECOMMENDATION**

None, informational only.

**ACWA JPIA**  
**2023-24 Memorandum of**  
**Workers' Compensation Coverage**  
**June 20, 2023**

**BACKGROUND**

The Workers' Compensation Committee meets annually to discuss the overall program and any required adjustments. Staff is bringing forward the Memorandum of Workers' Compensation Coverage (MOWC) for the program year July 1, 2023 – June 30, 2024.

**CURRENT SITUATION**

Staff is recommending only one change to the MOWC this year; a revision to Section VII – DISPUTE RESOLUTION. Staff has reviewed the dispute resolution sections for the liability, property, and workers' compensation memoranda of coverage and is universally recommending this language be approved to simplify the dispute resolution process and bring the process across programs into alignment.

**RECOMMENDATION**

That the Workers' Compensation Program Committee recommend that the Executive Committee approve the Memorandum of Workers' Compensation Coverage, as revised, to be effective July 1, 2023.

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

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

**FORM NO. MOWC&EL-07012~~32~~**

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. 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**

If there is any other indemnity, insurance or reinsurance protecting against benefits, damages or expenses covered by this **Memorandum**, the coverage afforded by this **Memorandum** shall apply in excess of such other indemnity, insurance or reinsurance unless such other indemnity, insurance or reinsurance specifically applies to this coverage.

**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 - 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.

#### **G. Subrogation - Recovery From Others**

We may enforce your rights, and the rights of persons entitled to the benefits of this coverage, to recover our payments from anyone liable for injury. You will do everything necessary to protect those rights for us and to help us enforce them.

## H. 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.

## I. 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**

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 District 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.

If a Member District disagrees with the written decision of the Executive Committee, then the Member District 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. -There shall be three arbitrators, the Member District 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) 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.

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.

- ~~— In the event that the **Authority** denies coverage for defense and/or indemnity on any claim, the **Member Agency** will have the right to appeal to the Workers' Compensation Committee, and if left unresolved to the Executive Committee, the decision to deny coverage. Any dispute concerning the decision of the **Authority** to deny coverage for all or part of a claim shall not be subject to any court action, but shall instead be submitted to binding arbitration. The **Member Agency** must exhaust the right to appeal to the Worker's Compensation Committee and Executive Committee, before requesting arbitration of the dispute.~~
- ~~— Arbitration shall be conducted pursuant to the California Code of Civil Procedure. The covered parties and the **Authority** shall attempt to stipulate to an arbitrator, and if they are unable to agree upon an arbitrator one will be appointed by the Superior Court. No arbitrator shall be employed or affiliated with the **Authority** or any **Member Agency**. The decision of the arbitrator shall be final and binding, shall not be subject to further appeal.~~



**ACWA JPIA**  
**Workers' Compensation Program**  
**Excess Insurance Renewal**  
**June 20, 2023**

**BACKGROUND**

The Workers' Compensation Program renews on July 1, 2023, which includes the pooled portion as well as the excess layer, currently through Safety National which attaches at the JPIA's \$2 million retention and provides coverage up to Statutory limits.

Below are the historical rates, per \$100 of payroll, for the past five program years:

2018-19	\$0.0900
2019-20	\$0.0850
2020-21	\$0.0850
2021-22	\$0.0865
2022-23	\$0.0865

For reference, in 2017-2018, staff secured a multi-year rate from Safety National at a cost of \$0.090 per \$100 of payroll. In 2019-2020, Safety National extended the policy terms and further reduced the rate to \$0.085, which also held for a two-year period. In 2021-2022, with the onset of COVID and uncertainty of its potential impact to claims experience, Safety National ceased offering multi-year deals to its clients and instead offered the JPIA a one-year renewal with a 7% rate increase. The JPIA's claims experience continued to be very favorable and COVID did not manifest significant increases in either claims frequency or severity. As such, in 2022-23, Safety National offered a flat renewal as well as a multi-year deal including a rate for the 2023-2024 term falling between a 0%-2.5% increase.

**CURRENT SITUATION**

Safety National has indicated that the JPIA is one of their preferred clients and, as such, for 2023-24, they have offered a \$0.0821 per \$100 of payroll rate, equating to a 5% rate decrease. They have also offered a multi-year deal including a rate for the 2024-2025 term falling between a 3% decrease and a flat renewal, subject to conditions as noted in the Program Commitment Agreement.

**RECOMMENDATION**

That the Workers' Compensation Program Committee recommend that the Executive Committee approve Safety National's excess renewal terms, as presented, with an effective date of July 1, 2023.



# **Association of California Water Agencies JPIA**

## **Excess Workers Compensation Proposal**

May 23, 2023

# Insured's Acknowledgement and Instruction to Bind

We hereby acknowledge receipt and review of the information presented in the Renewal Proposal ("Proposal") dated **05/23/2023** for Excess Workers Compensation and provided in the Compensation for the Value We Deliver disclosure. We hereby instruct Aon Risk & Insurance Services West, 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 JPIA:**

Carrier	Limit/SIR	Premium	Bind
Safety National	Statutory / \$2mm SIR	\$626,439 Annual Premium \$0.0821 Rate per \$100 Payroll	
Safety National		Program Agreement 2024	

# 2023 Renewal Highlights

In 2023, we did not approach the market, due to the Program Commitment Agreement that was put in place for 2023. The Agreement kept the rate and retention as expiring, subject to various caveats in the Agreement.

## Results

- Despite the Program Commitment Agreement in place that would have kept the rate flat for 2023, we were able to re-negotiate terms and obtain a 5% rate reduction. Rate is \$0.0821 per \$100 of payroll, total annual premium of \$626,439.
- Safety has also offered another Program Commitment Agreement for 2024, that would renew coverage in 2024 within the range of a flat to a 3% rate decrease, subject to the following conditions:
  1. No certified acts of terrorism occur during the current policy period of 7/1/2023-24.
  2. No pandemic first originates or is declared during the current policy period.
  3. No significant change in allocation of the exposure basis.
  4. No significant change in core business underwriting exposure, with significant being understood to mean +/- 15%. This includes the development or acquisition of non-core business.
  5. No new, individual incurred loss during the current period that exceeds 75% of the applicable retention.
  6. No development of existing claims during the current period that exceed 75% of the applicable retention.

## Subjectivities

- Watercraft Supplemental
- The signed and completed Program Commitment Agreement is due within 60 days of the effective date.

## Carrier Services Available

- Safety National offers various services to their clients at no charge. Please advise if you would like additional information.

# Quote Comparison

Effective Date: 7/1/2023

## Carrier Financial Security Analysis

Insurer:	Safety National	Safety National
AM Best Rating	A++ XV	A++ XV
	Expiring	Option 1
Policy Period Years	1	1

## Excess Workers Compensation

### Program Structure

States Covered	CA	CA
Workers Compensation Limit	Statutory	Statutory
Employers Liability Limit	\$2,000,000	\$2,000,000
Self-Insured Retention Per Occurrence	\$2,000,000	\$2,000,000

### Exposures

Estimated Annual Payroll	\$723,811,847	\$763,019,594
Change from Expiring		5%

### Premium/Cost Components

Rate Per \$100 Payroll	0.0865	0.0821
Change from Expiring		-5%
Additional Flat Charge	\$0	\$0
Estimated Premium	\$626,097	\$626,439
Minimum Premium	\$563,488	\$563,795
Deposit Premium	\$626,097	\$626,439

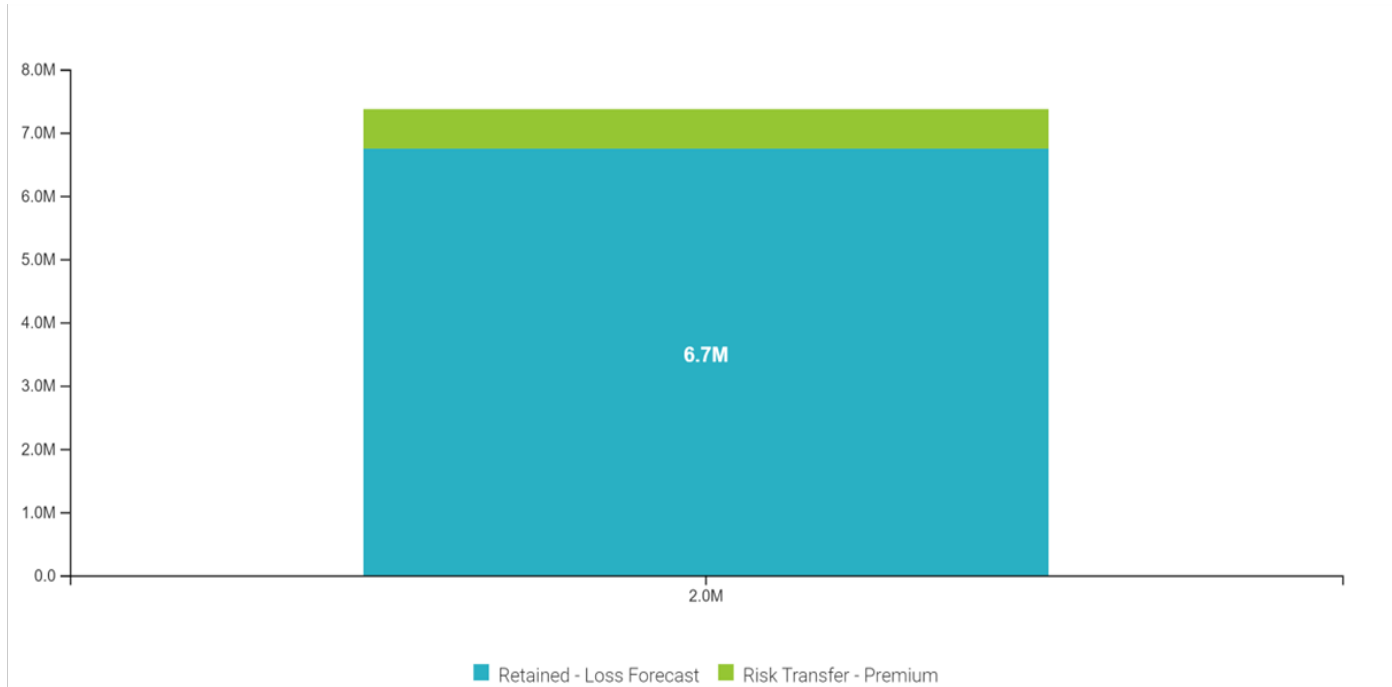
### Compensation

Retail Commission	15%	15%
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### Carrier Declinations

N/A

# Core Cost of Risk Elements



## Renewal Retention Options

2,000,000

Risk Transfer - Premium

626,439

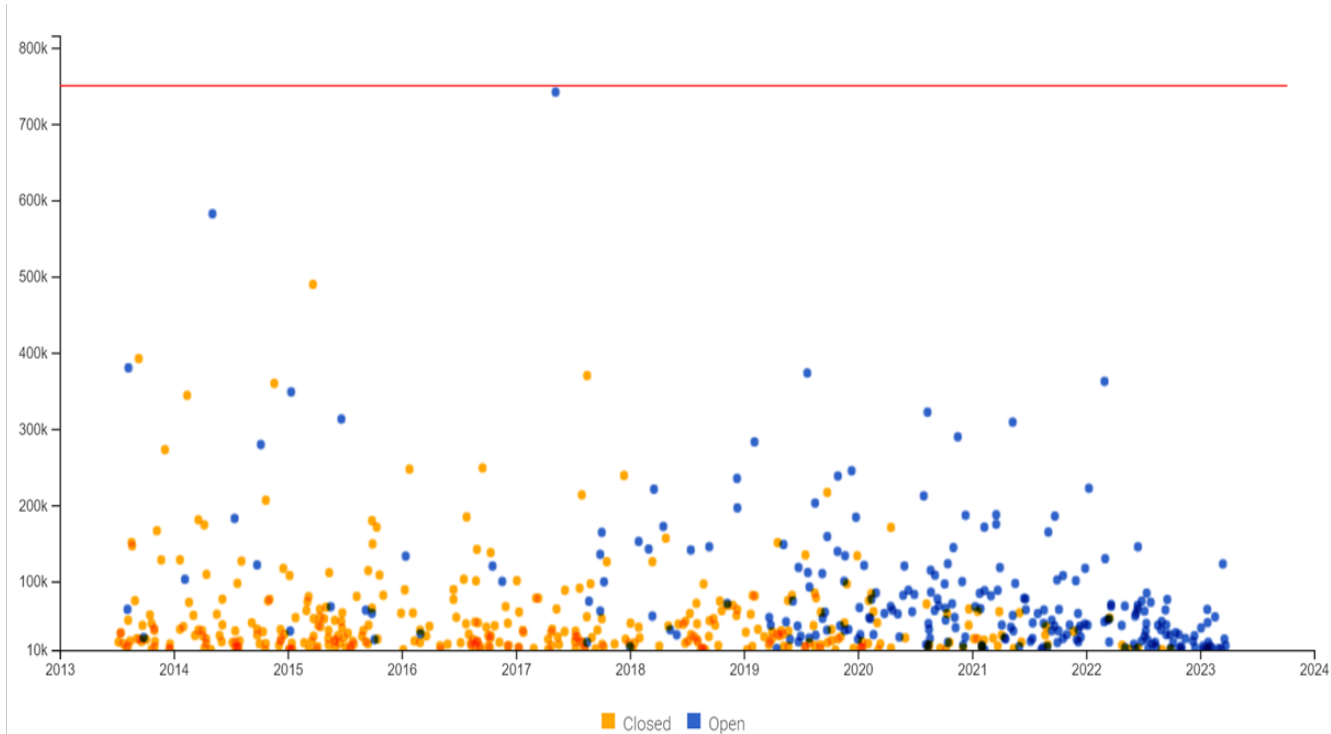
Retained - Loss Forecast

6,745,093

Total Cost of Risk (TCOR)

7,371,532

# Claims Visualization



Retention	750,000	% of total
Losses Above	0	0.00%
Losses Below	41,656,804	100.00%

**Safety National Casualty Corporation**  
**1832 Schuetz Road**  
**St. Louis, MO 63146**

PHONE # (314) 995-5300

FAX # (314) 995-3843

TO:	AON RISK SERVICES SOUTHWEST INC.	ATTN:	Anna Nurse
PHONE:	(817) 339-2043	FAX:	(847) 953-0741
FROM:	Sarah Lambrecht	DATE:	05/18/2023

**EXCESS WORKERS' COMPENSATION INSURANCE QUOTATION**

Name of Risk: <b>ASSOCIATION OF CALIFORNIA WATER AGENCIES JOINT POWERS INSURANCE AUTHORITY</b>	
Account: 6006191	Previous Policy Number: SP 4066858
	Specific Excess Only

Contract Terms		Option 16853054625
Liability Period		07/01/2023 - 07/01/2024
Payroll Reporting Period		07/01/2023 - 07/01/2024
Payroll		\$ 763,019,594
Self-Insured Retention		\$ 2,000,000
Specific Limit		Statutory
Employers Liability Limit	Per Occ	\$ 2,000,000
Premium Rate	Rate \$100 Payroll	\$ 0.0821
Deposit Premium		\$ 626,439
Minimum Premium		\$ 563,795
Commission	Adjustable	15.00 %
Pay Plan		ANNUAL PAYMENT
Audit Type		Voluntary

\*Quote expires 1 day after Payroll Reporting Period effective date for each Quote Option.



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FROM:	Sarah Lambrecht	DATE:	05/18/2023

**EXCESS WORKERS' COMPENSATION INSURANCE QUOTATION**

**Endorsements:**

**General Endorsements applicable to all quote options:**

0241 00 1291 (XWC) INCIDENTAL LONGSHOREMEN'S AND HARBOR WORKERS' COMPENSATION ACT COVERAGE ENDORSEMENT

0245 00 1291 (XWC) MARITIME COVERAGE ENDORSEMENT

0276 02 0408 (XWC) BROAD FORM ALL STATES FOR EMPLOYEE TRAVEL

0322 00 1291 (XWC) 90-DAYS NOTICE OF CANCELLATION

0411 00 0196 (XWC) INSURED MEMBERS OF ASSOCIATION

0420 00 0296 (XWC) REVISIONS TO SERVICE AND ADMINISTRATION SECTION - QUARTERLY

0428 01 0307 (XWC) FOREIGN VOLUNTARY WORKERS' COMPENSATION AND EMPLOYERS' LIABILITY - INCLUDING ENDEMIC DISEASE

0456 00 0113 (XWC) BLANKET WAIVER OF SUBROGATION

0463 00 1197 (XWC) VOLUNTARY COMPENSATION ENDORSEMENT

1810 01 0712 (XWC) CALIFORNIA SHORT RATE CANCELLATION PROVISION - SPECIFIC EXCESS

**Option 16853054625**

CALIFORNIA MANDATORY ENDORSEMENT(S), IF APPLICABLE

6000 00 0121 (XWC) TERRORISM RISK INSURANCE PROGRAM

REAUTHORIZATION ACT ENDORSEMENT

**Contingencies:**

**The quote is subject to the following:**

1. Prior to binding, receipt of the following:
  - Final membership eff. 7/1/23, including payroll by member by class code
  - Watercraft supplemental application
2. Quotation is subject to receipt of signed and completed Program Commitment Agreement within 60 days of effective date.

**Option 16853054625**

1. The Excess Workers Compensation program quoted is contingent upon also binding any other lines quoted with Safety National. Safety National may consider providing revised or additional quote options for individual lines of coverage subject to further underwriting review and approval.
2. Commission shall be fully earned by the Broker of Record at the inception of the Payroll Reporting Period as identified on the bound Excess Workers Compensation Insurance Quotation.
3. This Agreement will include coverage for Workers' Compensation loss caused by acts of terrorism as defined in the Agreement. Coverage for such losses will still be subject to all terms, definitions, exclusions, and conditions in the Agreement, & any applicable federal and/or state laws, rules, or regulations. Be advised that, under the Terrorism Risk Insurance Act of 2002 as amended, extended, and/or re-authorized (the Act), terrorism losses would be partially reimbursed by the U.S. Government under a formula established by the Act. Under this formula, the U.S. Government would generally reimburse 80% of covered terrorism losses exceeding a deductible paid by us. The Act contains \$100 billion cap that limits the reimbursement from the U.S. Government as well as from all insurers. If aggregate insured losses for all insurers exceed \$100 billion, your coverage may be reduced. The portion of the EMPLOYER's annual premium attributable to coverage for losses caused by a certified act of terrorism is: 0.5%
4. Subject to receipt, review and acceptance of information contained in SNCC's Employee Concentration Supplemental Information (08/04) form prior to binding.

**Safety National Casualty Corporation**  
**1832 Schuetz Road**  
**St. Louis, MO 63146**

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PHONE:	(817) 339-2043	FAX:	(847) 953-0741
FROM:	Sarah Lambrecht	DATE:	05/18/2023

**EXCESS WORKERS' COMPENSATION INSURANCE QUOTATION**

**Comments:**

1. Included in our quote: MAP Client Services. These resources consist of both risk control and claim services, including resources like Safety Essentials Online, Workers' Comp Kit, Safety Training Source, and Office Ergonomics Solution. Medical Management Program: These services help facilitate complicated claims towards the best-possible outcome. Available services include Catastrophic Claims Consulting, Impartial Medical Review, Long-Term Claims Evaluation, and Chronic Pain & Opioid Dependency Programs.
2. Endorsements mandated by the coverage state(s) will automatically be added to your policy regardless of whether they are shown in the above schedule. In addition, a change in an endorsement form number may occur as a result of state filing requirements/updates arising subsequent to this quote.

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PHONE:	(817) 339-2043	FAX:	(847) 953-0741
FROM:	Sarah Lambrecht	DATE:	05/18/2023

**EXCESS WORKERS' COMPENSATION INSURANCE QUOTATION**

**Association Rules:**

1. A voluntary payroll audit is required annually. The cost of the audit is the responsibility of the Association. The results of the audit including notes, work papers and summary are due within one hundred-eighty (180) days following the conclusion of the payroll reporting period. Failure to provide final payroll information within three hundred-sixty (360) days following the conclusion of the payroll reporting period may result in the estimation of final payroll by the Company for the purposes of computing audit premium.
2. Based on member activity, we may adjust the deposit and minimum term premium or handle subject to audit. However, the minimum term premium will not drop below the original amount.
3. Detail and summary loss runs concurrent with the policy term should be sent quarterly to Lossruns@safetynational.com.
4. New members may be added within the underwriting guidelines of the association. Any exceptions should be sent to SN for prior approval. Please forward a completed application, prior loss experience, and employee concentration information for each prospective member referred.
5. Only members listed on endorsements to the policy are covered. An endorsement will be issued monthly or quarterly depending on the number of member changes. Coverage is effective the date the member joins the fund.



## Your Service Team

Safety National is committed to providing industry leading services to our policyholders. The Service Team is the keystone to that promise. This highly experienced team is identified now and established early in the policy term so there is a seamless transition and efficient delivery of service for your client's needs. The Service Team consists of a one point contact in underwriting, claims, risk control, and audit.

We welcome the opportunity for you to experience our commitment to your success by contacting any member of our team with your questions or requests.

Sarah Lambrecht Regional Underwriting Manager - Associations	(314) 692-1389	sarah.lambrecht@safetynational.com
Ariel Jenkins MAP Client Services	(314) 692-1385	ariel.jenkins@safetynational.com
Mike Harris VP Claims	(314) 692-9516	michael.harris@safetynational.com
Tammy Rainwater Premium Audit	(314) 810-5576	tammy.rainwater@safetynational.com

# CRISIS PROTECTION WORKERS' COMPENSATION



**S**afety National Crisis Protection® is a crisis management and extraction benefit provided exclusively for Safety National's excess, large deductible and select guaranteed cost workers' compensation customers. If your business undergoes a qualifying "Domestic Crisis Event" that directly involves your business and involves the death of two or more of your employees, Safety National® will either pay one of our approved vendors to assist with crisis management or reimburse you directly for the approved costs incurred with a vendor of your choice. If you experience a qualifying "International Extraction Crisis Event" that requires international employee extraction, we will reimburse you directly for the approved costs.

## How Does It Work?

If a qualifying "Domestic Crisis Event" or "International Extraction Crisis Event" occurs, Safety National Crisis Protection will help you minimize post-crisis risk to the organization, its stakeholders and employees directly involved in the event (including immediate family of the involved employee). The annual, aggregate limit for these complimentary benefits, or any combination of the two, is \$50,000. These benefits are accessible when you need them and are provided by Safety National free of charge.

## "Domestic Crisis Events" Include:

Multiple employee deaths (two or more) resulting from the following man-made events:

- Explosion
- Arson
- Bombing
- Workplace Violence
- Structural Fire
- Vehicular Accident

Multiple employee deaths (two or more) resulting from the following natural disasters:

- Tornado
- Explosion
- Wildfire
- Structural Fire
- Earthquake and Any Resulting Tsunami Hurricane
- Flood

## "International Extraction Crisis Events" Include:

Employee extraction necessitated by the following:

### MAN-MADE EVENTS:

- Explosion
- Arson
- Bombing
- Riot
- Government Collapse & Political Unrest

### NATURAL DISASTERS:

- Tornado
- Explosion
- Wildfire
- Earthquake and Any Resulting Tsunami
- Cyclone/Typhoon/Hurricane
- Flood

## LEARN MORE

For more information about Safety National Crisis Protection, please visit [safetynational.com/crisis-protection-WC](http://safetynational.com/crisis-protection-WC). If you have additional questions about this free benefit, please contact us at [crisisprotection@safetynational.com](mailto:crisisprotection@safetynational.com).

## Benefits:

- Provided at no cost to policyholders, with a \$50,000 annual, aggregate benefit limit for a qualifying "Domestic Crisis Event," a qualifying "International Extraction Crisis Event" or any combination of the two.
- A 24-hour crisis hotline to preferred and approved "Domestic Crisis Event" vendors.
- Benefit extends to immediate family of an employee that is directly involved in the "Domestic Crisis Event."
- The benefit can be used for qualified "Domestic Crisis Events" to help with:
  - » Crisis Management
  - » Crisis Response
  - » Public Relations
  - » Emergency Psychological Treatment
- Includes crisis communication and media management.
- Short-term counseling and referral for directly involved employees and their immediate family.

# SAFETY NATIONAL AT A GLANCE

A.M. Best Rating A++ (Superior)  
Financial Size Category XV

## Why Safety National?

- Leading specialty insurance carrier, offering a variety of risk solutions for large commercial and public entity clients.
- Long-time presence in the market, providing uninterrupted service to thousands of customers nationwide for over 75 years.
- Relationship-focused approach to customer service, listening closely to customer needs and designing flexible programs and placements to address them.
- Unique claims and medical management proficiency, managing complex claims efficiently and effectively.

## Financial Strength\*

- Statutory surplus: \$3.3 billion (11.8% increase over 12/20)
- GAAP Stockholders' equity: \$5 billion (8.4% increase over 12/20) and \$13.7 billion in assets
- A.M. Best Rating A++ (Superior), Financial Size Category XV
- Standard & Poor's Rating A+
- A member of the Tokio Marine Group, with approximately \$235 billion in total assets. The Group's main operating subsidiary, Tokio Marine & Nichido Fire (TMNF), maintains an A.M. Best rating of A++ (Superior), Financial Size Category XV.

\*as of 12/21

## Solutions

### Workers' Compensation:

- Excess
- Large Deductible
- Large Guaranteed Cost
- Defense Base Act
- TEXcess

### Public Entity Liability:

- Law Enforcement Liability
- Public Officials Liability
- Educators Legal Liability

### Commercial Auto

### Commercial General Liability

### Construction Risk

### Cyber Risk

### Reinsurance

### Loss Portfolio Transfers

### Captives

### Self-Insurance Bonds

## Services

- **Medical Management Resources:** Supplemental programs designed to help manage complicated claims towards best possible outcomes.
- **MAP Client Services:** A full suite of online resources designed to help build or enhance safety and compliance programs.
- **Risk Control Services:** A vetted network of highly-qualified consultants available to assist with on-site safety and risk control projects.

12/2021



(888) 995-5300 · [info@safetynational.com](mailto:info@safetynational.com) · [safetynational.com](http://safetynational.com)  
A member of the Tokio Marine Group

# PROGRAM COMMITMENT AGREEMENT

SAFETY NATIONAL CASUALTY CORPORATION  
&  
ASSOCIATION OF CALIFORNIA WATER AGENCIES  
JOINT POWERS INSURANCE AUTHORITY

This Agreement is effective as of **07/01/2023**, between **SAFETY NATIONAL CASUALTY CORPORATION** (hereafter “Safety National”) and **ASSOCIATION OF CALIFORNIA WATER AGENCIES JOINT POWERS INSURANCE AUTHORITY** (hereafter “Employer”).

WHEREAS, upon acceptance of terms by the Employer, Safety National has agreed to issue the following to the Employer (hereafter “Excess Policy(ies)”):

**Excess Workers’ Compensation and Employers’ Liability Policy No. SP 4066858,**

WHEREAS, in consideration of the payment of premium, Safety National is willing to provide a limited rate, coverage, endorsement and limits commitment to the Employer relative to the above referenced Excess Policy(ies), subject to certain conditions,

NOW THEREFORE, in consideration of these promises, it is hereby understood and agreed as follows:

## I. REFERENCES

- 1) “**Current Period**” refers to the current Liability Period of: **07/01/2023 – 07/01/2024**
- 2) “**Renewal Period**” refers to the renewal Liability Period of: **07/01/2024 – 07/01/2025**
- 3) Where referenced herein, a change in an aircraft does not constitute, and shall not be considered, a “significant change”.

## II. PROGRAM COMMITMENT

If the conditions set forth in Section III of this Agreement are all met, Safety National agrees that there shall be no more than the following percentage increase in the excess premium rate per applicable payroll/premium/man hours for the **Renewal Period** over the rates that had been applied to the **Current Period**: **0-3% decrease**

The parties understand and agree that, if any one or more of the below stated conditions are **not** met, the **Renewal Period** shall **not** be subject to any limitation nor guarantee with respect to the payroll/premium/man hours rate, retention, coverage, limits or endorsements.

## III. CONDITIONS

- 1) This Agreement is signed by the Employer and returned to Safety National within 60 days following the effective date of the **Current Period**.
- 2) No certified “act of terrorism”, as defined under the Terrorism Risk Insurance Act of 2002 or any subsequent acts, amendments, or reauthorizations thereto (“TRIA”), occurs during the **Current Period**.
- 3) No “pandemic” first originates and/or is first declared during the **Current Period** with “pandemic” defined as a disease prevalent throughout an entire state, country, continent or world that meets either of the following criteria:
  - (a) Such disease is declared a pandemic by the World Health Organization; or
  - (b) Any branch or agency of the United States Federal Government, or any state covered by the Excess Policy(ies), declares the spread of such disease to be a public health emergency.
- 4) No significant change in allocation of payroll among states for the **Renewal Period** from that in place for the **Current Period** with “significant” being understood to mean a **NA%** change in payroll of any state that represents more than **NA%** of the total policy payroll written in each preceding Liability Period or a **NA%** change in payroll in any state that represents less than **NA%** of the total payroll for such preceding Liability Period.
- 5) No significant change in core business underwriting exposure, with “significant” being understood to mean a **±15%** change in exposure for the **Renewal Period** over that in place for the **Current Period**.

- 6) No significant change in underwriting exposure through development of, or acquisition of, non-core business, with "significant" being understood to be a change in exposure that is in excess of 15% for the **Renewal Period** over that for the **Current Period**.
- 7) No new, individual incurred loss during the **Current Period** to exceed 75% of that Excess Policy's applicable SIR/Retention amount with such losses to be valued as of **3/31/2024**.
- 8) No development of existing claims having a date of loss prior to the effective date of the **Current Period**, to exceed 75% of the Excess Policy's applicable SIR/Retention amount with such losses to be valued as of **3/31/2024**.

**IV. DEFINITIONS**

All terms that are not specifically defined in this Agreement retain the definitions from the underlying Excess Policy(ies).

**V. ENFORCEABILITY**

The invalidity or unenforceability of any particular term or condition of this Agreement will not affect the other terms and provisions hereof, and this Agreement will be construed in all respects as if such invalid or unenforceable term or provision has been omitted.

**VI. WAIVER**

The waiver by either party of any breach of any term, covenant or conditions of this Agreement will not be deemed a waiver of any other term, covenant or condition of this Agreement or any subsequent breach of the same or any other term, covenant or condition of this Agreement.

**VII. AGREEMENT BINDING**

This Agreement shall be binding upon, and shall inure to the benefit of, Safety National and the Employer and their respective heirs, legal representatives, successors and assigns, including, but not limited to, any receiver, trustee or other fiduciary appointed in any federal or state insolvency proceeding or federal bankruptcy case.

**VIII. COMMISSION**

Any applicable commission shall be earned by the broker of record on only an annual basis as of the effective date of Excess Policy(ies).

IN WITNESS WHEREOF, the parties hereto have executed this Agreement as of the day and year set forth above by their duly authorized representatives.

**SAFETY NATIONAL CASUALTY CORPORATION**

**ASSOCIATION OF CALIFORNIA WATER AGENCIES  
JOINT POWERS INSURANCE AUTHORITY**

By: \_\_\_\_\_  
(Signature of Officer or Authorized Representative)

By: \_\_\_\_\_  
(Signature of Officer or Authorized Representative)

\_\_\_\_\_  
(Name of Officer or Authorized Representative)

\_\_\_\_\_  
(Name of Officer or Authorized Representative)

\_\_\_\_\_  
(Title of Officer or Authorized Representative)

\_\_\_\_\_  
(Title of Officer or Authorized Representative)

Date Signed: \_\_\_\_\_

Date Signed: \_\_\_\_\_



**ACWA JPIA**  
**Renewal Pricing for the Workers' Comp Program**  
**June 20, 2023**

**BACKGROUND**

Rates charged to the members are reviewed prior to the beginning of a policy year and may be adjusted at that time. Billing rates for the Workers' Compensation Program are based on projected costs for a given policy year. The largest factor impacting the costs is estimated losses. Rates for each class code were last reduced by 10% across the board for policy year 7/1/2020-2021.

**CURRENT SITUATION**

Following this summary are three options presented for consideration.

Option 1 shows budgeted numbers with no price change. If all estimates are correct under this pricing, members would receive \$5.6 million in refunds (line 2). The reason for such a favorable dollar amount is due to the reduced loss rate obtained from the JPIA third party actuary. The estimated loss rate per \$100 of payroll went from \$1.23 in policy year 2022-2023 to \$1.11 for policy year 2023-2024. This amounts to nearly a 10% decrease.

Option 2 displays pricing with a 10% decrease in all class code rates. Under this pricing scenario members would potentially have \$3.7 million in refunds to them (line 2).

Option 3 presents pricing with a 5% decrease. Under this pricing members would be returned \$4.6 million in refunds.

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

**RECOMMENDATION**

Staff will discuss the pros and cons of options presented to assist the committee with a recommendation.

That the Workers' Compensation Program Committee recommends that the Executive Committee approve pricing as discussed for the Workers' Compensation Program for the July 1, 2023 renewal.

# ASSOCIATION OF CALIFORNIA WATER AGENCIES

## JOINT POWERS INSURANCE AUTHORITY

### WORKERS' COMPENSATION PROGRAM

#### EXPECTED REVENUE/EXPENSE & FUNDING REQUIREMENTS COMPARISON

As of March 31, 2023

**OPTION 1 - NO PRICE CHANGE**

	<u>Policy Year</u> 7/1/2021-22 <u>Budget</u>	<u>Policy Year</u> 7/1/2021-22 <u>Actual</u>	<u>Policy Year</u> 7/1/2022-23 <u>Budget</u>	<u>Policy Year</u> 7/1/2023-24 <u>Projection</u>	<u>% Change from</u> 7/1/2022-23 to 7/1/2023-24
<b>REVENUE:</b>					
1 Deposit Premiums Earned (Note 1)	\$ 13,537,274	\$ 13,715,817	\$ 13,883,030	<b>\$ 14,775,933</b>	6.43%
2 Retrospective Premium Adjustment	(2,068,715)	(5,643,775)	(2,526,235)	<b>(5,625,857)</b>	122.70%
3 Net Investment Income	2,539,693	289,412	2,516,302	<b>4,831,856</b>	92.02%
4 Total Revenue	<u>\$ 14,008,252</u>	<u>\$ 8,361,454</u>	<u>\$ 13,873,097</u>	<b>\$ 13,981,932</b>	0.78%
<b>EXPENSES:</b>					
5 Paid Claims and Claims Reserves	\$ 8,921,200	\$ 5,935,000	\$ 8,804,600	<b>\$ 8,469,500</b>	-3.81%
6 Purchased Excess Insurance	630,317	596,045	651,297	<b>658,552</b>	1.11%
7 General & Admin. Expenses	4,456,735	1,830,409	4,417,200	<b>4,853,880</b>	9.89%
8 Total Expenses	<u>14,008,252</u>	<u>8,361,454</u>	<u>13,873,097</u>	<b>13,981,932</b>	0.78%
9 CONT. TO CAT. RESERVES:	<u>\$ 0</u>	<u>\$ 0</u>	<u>\$ 0</u>	<u>\$ 0</u>	N/A
10 Number of Program Members	200	202	202	<b>204</b>	0.99%
11 Payroll	\$ 691,565,352	\$706,034,000	\$715,820,079	<b>\$763,019,596</b>	6.59%
12 Ratio of Incurred Losses to Payroll	1.29	0.84	1.23	<b>1.11</b>	-9.76%
13 Ratio of Deposit Premium to Payroll	1.96	1.94	1.94	<b>1.94</b>	-0.15%
14 District RAPs	\$250 - \$25,000	\$250 - \$25,000	\$250 - \$25,000	<b>\$250 - \$25,000</b>	
15 Pooled Layer	RAP to \$2M	RAP to \$2M	RAP to \$2M	<b>RAP to \$2M</b>	
16 Program Limits	\$2,000,000	\$2,000,000	\$2,000,000	<b>\$2,000,000</b>	
	Employer	Employer	Employer	<b>Employer</b>	
	Liability and	Liability and	Liability and	<b>Liability and</b>	
	Statutory Limit	Statutory Limit	Statutory Limit	<b>Statutory Limit</b>	
	on Work Comp	on Work Comp	on Work Comp	<b>on Work Comp</b>	

CALCULATIONS - Workers' Comp Program

Line #

1 Deposit Premium - See (Note 1)

2 RPA - 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 (\$13,483,000)

<u>VARIABLES</u>	<u>PROJECTION</u> <u>7/1/2022-23</u>	<u>PROJECTION</u> <u>7/1/2023-24</u>
PAYROLL	\$715,820,079	\$763,019,596
LOSS RATE/\$100 OF P/R	\$1.2300	\$1.1100
EXCESS RATE/100 OF P/R	\$0.0865	\$0.0821

**Interest Earning Calculations**

**7/1/2022-23**

Claims Payment Pattern	Unpaid Losses	Annual Interest Earnings 5.00%	Future Value	
	8,804,600			11
17.5%	7,263,795	401,710	654,343	10
26.1%	4,965,794	305,740	474,303	9
21.8%	3,046,392	200,305	295,941	8
15.8%	1,655,265	117,541	165,393	7
7.3%	1,012,529	66,695	89,377	6
5.3%	545,885	38,960	49,724	5
3.8%	211,310	18,930	23,009	4
1.2%	105,655	7,924	9,173	3
0.8%	35,218	3,522	3,883	2
0.3%	8,805	1,101	1,156	1
FV OF ANNUAL EARNINGS			1,766,302	
CAT FUND CONTRIBUT		0		
Interest Earnings			0	
CAT FUND		0		
Interest Earnings			750,000	
TOTAL INTEREST EARNINGS			<u>2,516,302</u>	

**7/1/2023-24**

Claims Payment Pattern	Unpaid Losses	Interest Earnings 5.00%	Future Value	
	14,117,381			12
19.4%	11,378,609	637,400	1,090,170	11
21.4%	8,357,490	493,402	803,701	10
13.6%	6,437,526	369,875	573,798	9
7.9%	5,322,253	293,994	434,364	8
7.5%	4,263,449	239,643	337,201	7
4.6%	3,614,050	196,937	263,915	6
4.0%	3,049,354	166,585	212,609	5
2.8%	2,654,068	142,586	173,314	4
2.4%	2,315,251	124,233	143,815	3
1.9%	2,047,020	109,057	120,235	2
14.5%	0	51,176	<u>53,734</u>	1
FV OF ANNUAL EARNINGS			4,206,856	
CAT FUND CONTRIB		0		
Interest Earnings			0	
SIEF		0		
Interest from CAT Fund			625,000	
TOTAL INTEREST EARNINGS			<u>4,831,856</u>	

## Workers' Comp. Estimated Deposit Premiums

<u>7/1/2022-23</u>		CURRENT			% of		% of
CLASS	CODE	RATE	AVG RATE	PAYROLL	Payroll	PREMIUM	Premium
Irrigation Drainage	0251	\$6.55	\$5.15	\$49,853,972	7.0%	\$2,565,737	18.5%
Analytical/Testing Laboratories	4511	1.50	1.18	4,529,903	0.6%	53,389	0.4%
Sewer Construction (<\$21)	6307	10.55	8.29	3,683	0.0%	305	0.0%
Waterworks Operations	7520	4.06	3.19	237,614,098	33.2%	7,580,003	54.6%
Electric Light & Power	7539	3.12	2.45	22,629,211	3.2%	554,747	4.0%
Sanitation District	7580	2.73	2.15	31,296,477	4.4%	671,319	4.8%
Salespersons-Meter Readers	8742	0.94	0.74	114,336,204	16.0%	844,467	6.1%
Clerical	8810	0.77	0.61	251,232,968	35.1%	1,519,982	10.9%
Parks & Recreation	9182	1.83	1.44	3,366,329	0.5%	48,404	0.3%
Camp - Recreational/Educator	9048	5.94	4.67	957,235	0.1%	44,676	0.3%
		<b>\$2.47</b>		<b>\$715,820,079</b>	<b>100.0%</b>	<b>\$13,883,030</b>	<b>100.0%</b>

<u>7/1/2023-24</u>		PROPOSED			% of		% of
CLASS	CODE	NEW RATE	AVG RATE	PAYROLL	Payroll	PREMIUM	Premium
Irrigation Drainage	0251	<b>\$6.55</b>	\$5.15	\$52,452,137	6.9%	\$2,699,452	18.3%
Analytical/Testing Laboratories	4511	<b>1.50</b>	1.18	4,651,271	0.6%	54,819	0.4%
Sewer Construction (<\$21)	6307	<b>10.55</b>	8.29	2,703	0.0%	224	0.0%
Waterworks Operations	7520	<b>4.06</b>	3.19	254,255,710	33.3%	8,110,878	54.9%
Electric Light & Power	7539	<b>3.12</b>	2.45	24,368,168	3.2%	597,377	4.0%
Sanitation District	7580	<b>2.73</b>	2.15	32,253,350	4.2%	691,845	4.7%
Salespersons-Meter Readers	8742	<b>0.94</b>	0.74	117,987,824	15.5%	871,437	5.9%
Clerical	8810	<b>0.77</b>	0.61	272,198,540	35.7%	1,646,826	11.1%
Parks & Recreation	9182	<b>1.83</b>	1.44	3,817,501	0.5%	54,891	0.4%
Camp - Recreational/Educator	9048	<b>5.94</b>	4.67	1,032,392	0.1%	48,184	0.3%
		<b>\$2.46</b>		<b>\$763,019,596</b>	<b>100.0%</b>	<b>\$14,775,933</b>	<b>100.0%</b>
<b>% of Increase/Decrease</b>		<b>0.00%</b>					

### Comparison - % of Losses to % of Premium

CLASS	CODE	23/24 PAYROLL	% of P/R	5 Yr. Loss 17/18 - 21/22	% of LOSSES	23/24 PREMIUM	% of Premium
Irrigation Drainage	0251	\$52,452,137	6.9%	\$3,570,170	15.4%	\$2,699,452	18.3%
Analytical/Testing Laboratories	4511	4,651,271	0.6%	4,464	0.0%	54,819	0.4%
Sewer Construction (<\$21)	6307	2,703	0.0%	-	0.0%	224	0.0%
Waterworks Operations	7520	254,255,710	33.3%	13,409,601	58.0%	8,110,878	54.9%
Electric Light & Power	7539	24,368,168	3.2%	273,881	1.2%	597,377	4.0%
Sanitation District	7580	32,253,350	4.2%	1,320,313	5.7%	691,845	4.7%
Salespersons-Meter Readers	8742	117,987,824	15.5%	2,215,669	9.6%	871,437	5.9%
Clerical	8810	272,198,540	35.7%	1,718,450	7.4%	1,646,826	11.1%
Parks & Recreation	9182	3,817,501	0.5%	612,271	2.6%	54,891	0.4%
Camp - Recreational/Educator	9048	1,032,392	0.1%	3,248	0.0%	48,184	0.3%
		<b>\$763,019,596</b>	<b>100.0%</b>	<b>\$23,128,067</b>	<b>100.0%</b>	<b>\$14,775,933</b>	<b>100.0%</b>

# ASSOCIATION OF CALIFORNIA WATER AGENCIES

## JOINT POWERS INSURANCE AUTHORITY

### WORKERS' COMPENSATION PROGRAM

#### EXPECTED REVENUE/EXPENSE & FUNDING REQUIREMENTS COMPARISON

As of March 31, 2023

**OPTION 2 - 10% DECREASE**

	Policy Year 7/1/2021-22 Budget	Policy Year 7/1/2021-22 Actual	Policy Year 7/1/2022-23 Budget	Policy Year 7/1/2023-24 Projection	% Change from 7/1/2022-23 to 7/1/2023-24
<b>REVENUE:</b>					
1 Deposit Premiums Earned (Note 1)	\$ 13,537,274	\$ 13,715,817	\$ 13,883,030	<b>\$ 13,298,340</b>	-4.21%
2 Retrospective Premium Adjustment	(2,068,715)	(5,643,775)	(2,526,235)	<b>(3,707,954)</b>	46.78%
3 Net Investment Income	2,539,693	289,412	2,516,302	<b>4,391,546</b>	74.52%
4 Total Revenue	<b>\$ 14,008,252</b>	<b>\$ 8,361,454</b>	<b>\$ 13,873,097</b>	<b>\$ 13,981,932</b>	0.78%
<b>EXPENSES:</b>					
5 Paid Claims and Claims Reserves	\$ 8,921,200	\$ 5,935,000	\$ 8,804,600	<b>\$ 8,469,500</b>	-3.81%
6 Purchased Excess Insurance	630,317	596,045	651,297	<b>658,552</b>	1.11%
7 General & Admin. Expenses	4,456,735	1,830,409	4,417,200	<b>4,853,880</b>	9.89%
8 Total Expenses	14,008,252	8,361,454	13,873,097	<b>13,981,932</b>	0.78%
9 <b>CONT. TO CAT. RESERVES:</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	N/A
10 Number of Program Members	200	202	202	<b>204</b>	0.99%
11 Payroll	\$ 691,565,352	\$706,034,000	\$715,820,079	<b>\$763,019,596</b>	6.59%
12 Ratio of Incurred Losses to Payroll	1.29	0.84	1.23	<b>1.11</b>	-9.76%
13 Ratio of Deposit Premium to Payroll	1.96	1.94	1.94	<b>1.74</b>	-10.14%
14 District RAPs	\$250 - \$25,000	\$250 - \$25,000	\$250 - \$25,000	<b>\$250 - \$25,000</b>	
15 Pooled Layer	RAP to \$2M	RAP to \$2M	RAP to \$2M	<b>RAP to \$2M</b>	
16 Program Limits	\$2,000,000	\$2,000,000	\$2,000,000	<b>\$2,000,000</b>	
	Employer	Employer	Employer	<b>Employer</b>	
	Liability and	Liability and	Liability and	<b>Liability and</b>	
	Statutory Limit	Statutory Limit	Statutory Limit	<b>Statutory Limit</b>	
	on Work Comp	on Work Comp	on Work Comp	<b>on Work Comp</b>	

**Interest Earning Calculations**

**7/1/2022-23**

Claims	Unpaid	Annual	Future	
Payment	Losses	Interest	Value	
Pattern		Earnings		
		5.00%		
	8,804,600			11
17.5%	7,263,795	401,710	654,343	10
26.1%	4,965,794	305,740	474,303	9
21.8%	3,046,392	200,305	295,941	8
15.8%	1,655,265	117,541	165,393	7
7.3%	1,012,529	66,695	89,377	6
5.3%	545,885	38,960	49,724	5
3.8%	211,310	18,930	23,009	4
1.2%	105,655	7,924	9,173	3
0.8%	35,218	3,522	3,883	2
0.3%	8,805	1,101	1,156	1
FV OF ANNUAL EARNINGS			1,766,302	
CAT FUND CONTRIBUT		0		
Interest Earnings			0	
CAT FUND		0		
Interest Earnings			750,000	
TOTAL INTEREST EARNINGS			<u>2,516,302</u>	

**7/1/2023-24**

Claims	Unpaid	Interest	Future	
Payment	Losses	Earnings	Value	
Pattern		5.00%		
	12,639,788			12
19.4%	10,187,669	570,686	976,067	11
21.4%	7,482,754	441,761	719,581	10
13.6%	5,763,743	331,162	513,742	9
7.9%	4,765,200	263,224	388,901	8
7.5%	3,817,216	214,560	301,908	7
4.6%	3,235,786	176,325	236,292	6
4.0%	2,730,194	149,149	190,357	5
2.8%	2,376,280	127,662	155,174	4
2.4%	2,072,925	111,230	128,763	3
1.9%	1,832,769	97,642	107,651	2
14.5%	0	45,819	48,110	1
FV OF ANNUAL EARNINGS			3,766,546	
CAT FUND CONTRIB		0		
Interest Earnings			0	
SIEF		0		
Interest from CAT Fund			625,000	
TOTAL INTEREST EARNINGS			<u>4,391,546</u>	

## Workers' Comp. Estimated Deposit Premiums

<u>7/1/2022-23</u>		CURRENT			% of		% of
CLASS	CODE	RATE	AVG RATE	PAYROLL	Payroll	PREMIUM	Premium
Irrigation Drainage	0251	\$6.55	\$5.15	\$49,853,972	7.0%	\$2,565,737	18.5%
Analytical/Testing Laboratories	4511	1.50	1.18	4,529,903	0.6%	53,389	0.4%
Sewer Construction (<\$21)	6307	10.55	8.29	3,683	0.0%	305	0.0%
Waterworks Operations	7520	4.06	3.19	237,614,098	33.2%	7,580,003	54.6%
Electric Light & Power	7539	3.12	2.45	22,629,211	3.2%	554,747	4.0%
Sanitation District	7580	2.73	2.15	31,296,477	4.4%	671,319	4.8%
Salespersons-Meter Readers	8742	0.94	0.74	114,336,204	16.0%	844,467	6.1%
Clerical	8810	0.77	0.61	251,232,968	35.1%	1,519,982	10.9%
Parks & Recreation	9182	1.83	1.44	3,366,329	0.5%	48,404	0.3%
Camp - Recreational/Educator	9048	5.94	4.67	957,235	0.1%	44,676	0.3%
		<b>\$2.47</b>		<b>\$715,820,079</b>	<b>100.0%</b>	<b>\$13,883,030</b>	<b>100.0%</b>

<u>7/1/2023-24</u>		PROPOSED			% of		% of
CLASS	CODE	NEW RATE	AVG RATE	PAYROLL	Payroll	PREMIUM	Premium
Irrigation Drainage	0251	<b>\$5.90</b>	\$4.63	\$52,452,137	6.9%	\$2,429,507	18.3%
Analytical/Testing Laboratories	4511	<b>\$1.35</b>	1.06	4,651,271	0.6%	49,337	0.4%
Sewer Construction (<\$21)	6307	<b>\$9.50</b>	7.46	2,703	0.0%	202	0.0%
Waterworks Operations	7520	<b>\$3.65</b>	2.87	254,255,710	33.3%	7,299,790	54.9%
Electric Light & Power	7539	<b>\$2.81</b>	2.21	24,368,168	3.2%	537,639	4.0%
Sanitation District	7580	<b>\$2.46</b>	1.93	32,253,350	4.2%	622,660	4.7%
Salespersons-Meter Readers	8742	<b>\$0.85</b>	0.66	117,987,824	15.5%	784,294	5.9%
Clerical	8810	<b>\$0.69</b>	0.54	272,198,540	35.7%	1,482,143	11.1%
Parks & Recreation	9182	<b>\$1.65</b>	1.29	3,817,501	0.5%	49,402	0.4%
Camp - Recreational/Educator	9048	<b>5.35</b>	4.20	1,032,392	0.1%	43,366	0.3%
		<b>\$2.22</b>		<b>\$763,019,596</b>	<b>100.0%</b>	<b>\$13,298,340</b>	<b>100.0%</b>

**% of Increase/Decrease** **-10.00%**

### Comparison - % of Losses to % of Premium

CLASS	CODE	23/24 PAYROLL	% of P/R	5 Yr. Loss 17/18 - 21/22	% of LOSSES	23/24 PREMIUM	% of Premium
Irrigation Drainage	0251	\$52,452,137	6.9%	\$3,570,170	15.4%	\$2,429,507	18.3%
Analytical/Testing Laboratories	4511	4,651,271	0.6%	4,464	0.0%	49,337	0.4%
Sewer Construction (<\$21)	6307	2,703	0.0%	-	0.0%	202	0.0%
Waterworks Operations	7520	254,255,710	33.3%	13,409,601	58.0%	7,299,790	54.9%
Electric Light & Power	7539	24,368,168	3.2%	273,881	1.2%	537,639	4.0%
Sanitation District	7580	32,253,350	4.2%	1,320,313	5.7%	622,660	4.7%
Salespersons-Meter Readers	8742	117,987,824	15.5%	2,215,669	9.6%	784,294	5.9%
Clerical	8810	272,198,540	35.7%	1,718,450	7.4%	1,482,143	11.1%
Parks & Recreation	9182	3,817,501	0.5%	612,271	2.6%	49,402	0.4%
Camp - Recreational/Educator	9048	1,032,392	0.1%	3,248	0.0%	43,366	0.3%
		<b>\$763,019,596</b>	<b>100.0%</b>	<b>\$23,128,067</b>	<b>100.0%</b>	<b>\$13,298,340</b>	<b>100.0%</b>



# ASSOCIATION OF CALIFORNIA WATER AGENCIES

## JOINT POWERS INSURANCE AUTHORITY

### WORKERS' COMPENSATION PROGRAM

#### EXPECTED REVENUE/EXPENSE & FUNDING REQUIREMENTS COMPARISON

As of March 31, 2023

**OPTION 3 - 5% DECREASE**

	<u>Policy Year</u> 7/1/2021-22 <u>Budget</u>	<u>Policy Year</u> 7/1/2021-22 <u>Actual</u>	<u>Policy Year</u> 7/1/2022-23 <u>Budget</u>	<u>Policy Year</u> 7/1/2023-24 <u>Projection</u>	<u>% Change from</u> 7/1/2022-23 to 7/1/2023-24
<b>REVENUE:</b>					
1 Deposit Premiums Earned (Note 1)	\$ 13,537,274	\$ 13,715,817	\$ 13,883,030	\$ <b>14,037,137</b>	1.11%
2 Retrospective Premium Adjustment	(2,068,715)	(5,643,775)	(2,526,235)	(4,666,906)	84.74%
3 Net Investment Income	2,539,693	289,412	2,516,302	4,611,701	83.27%
4 Total Revenue	<u>\$ 14,008,252</u>	<u>\$ 8,361,454</u>	<u>\$ 13,873,097</u>	<u>\$ 13,981,932</u>	0.78%
<b>EXPENSES:</b>					
5 Paid Claims and Claims Reserves	\$ 8,921,200	\$ 5,935,000	\$ 8,804,600	\$ <b>8,469,500</b>	-3.81%
6 Purchased Excess Insurance	630,317	596,045	651,297	658,552	1.11%
7 General & Admin. Expenses	4,456,735	1,830,409	4,417,200	4,853,880	9.89%
8 Total Expenses	<u>14,008,252</u>	<u>8,361,454</u>	<u>13,873,097</u>	<u>13,981,932</u>	0.78%
9 CONT. TO CAT. RESERVES:	<u>\$ 0</u>	<u>\$ 0</u>	<u>\$ 0</u>	<u>\$ 0</u>	N/A
10 Number of Program Members	200	202	202	204	0.99%
11 Payroll	\$ 691,565,352	\$706,034,000	\$715,820,079	\$763,019,596	6.59%
12 Ratio of Incurred Losses to Payroll	1.29	0.84	1.23	1.11	-9.76%
13 Ratio of Deposit Premium to Payroll	1.96	1.94	1.94	1.84	-5.14%
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	

**Interest Earning Calculations**

**7/1/2022-23**

Claims Payment Pattern	Unpaid Losses	Annual Interest Earnings 5.00%	Future Value	
	8,804,600			11
17.5%	7,263,795	401,710	654,343	10
26.1%	4,965,794	305,740	474,303	9
21.8%	3,046,392	200,305	295,941	8
15.8%	1,655,265	117,541	165,393	7
7.3%	1,012,529	66,695	89,377	6
5.3%	545,885	38,960	49,724	5
3.8%	211,310	18,930	23,009	4
1.2%	105,655	7,924	9,173	3
0.8%	35,218	3,522	3,883	2
0.3%	8,805	1,101	1,156	1
FV OF ANNUAL EARNINGS			1,766,302	
CAT FUND CONTRIBUTION		0		
Interest Earnings			0	
CAT FUND		0		
Interest Earnings			750,000	
TOTAL INTEREST EARNINGS			<u>2,516,302</u>	

**7/1/2023-24**

Claims Payment Pattern	Unpaid Losses	Interest Earnings 5.00%	Future Value	
	13,378,585			12
19.4%	10,783,139	604,043	1,033,119	11
21.4%	7,920,122	467,582	761,641	10
13.6%	6,100,635	350,519	543,770	9
7.9%	5,043,726	278,609	411,632	8
7.5%	4,040,333	227,101	319,555	7
4.6%	3,424,918	186,631	250,104	6
4.0%	2,889,774	157,867	201,483	5
2.8%	2,515,174	135,124	164,244	4
2.4%	2,194,088	117,732	136,289	3
1.9%	1,939,895	103,350	113,943	2
14.5%	0	48,497	<u>50,922</u>	1
FV OF ANNUAL EARNINGS			3,986,701	
CAT FUND CONTRIBUTION		0		
Interest Earnings			0	
Interest from CAT Fund			625,000	
TOTAL INTEREST EARNINGS			<u>4,611,701</u>	

## Workers' Comp. Estimated Deposit Premiums

<u>7/1/2022-23</u>		CURRENT					
CLASS	CODE	RATE	AVG RATE	PAYROLL	% of Payroll	PREMIUM	% of Premium
Irrigation Drainage	0251	\$6.55	\$5.15	\$49,853,972	7.0%	\$2,565,737	18.5%
Analytical/Testing Laboratories	4511	1.50	1.18	4,529,903	0.6%	53,389	0.4%
Sewer Construction (<\$21)	6307	10.55	8.29	3,683	0.0%	305	0.0%
Waterworks Operations	7520	4.06	3.19	237,614,098	33.2%	7,580,003	54.6%
Electric Light & Power	7539	3.12	2.45	22,629,211	3.2%	554,747	4.0%
Sanitation District	7580	2.73	2.15	31,296,477	4.4%	671,319	4.8%
Salespersons-Meter Readers	8742	0.94	0.74	114,336,204	16.0%	844,467	6.1%
Clerical	8810	0.77	0.61	251,232,968	35.1%	1,519,982	10.9%
Parks & Recreation	9182	1.83	1.44	3,366,329	0.5%	48,404	0.3%
Camp - Recreational/Educator	9048	5.94	4.67	957,235	0.1%	44,676	0.3%
		\$2.47		\$715,820,079	100.0%	\$13,883,030	100.0%

<u>7/1/2023-24</u>		PROPOSED					
CLASS	CODE	NEW RATE	AVG RATE	PAYROLL	% of Payroll	PREMIUM	% of Premium
Irrigation Drainage	0251	<b>\$6.22</b>	\$4.89	\$52,452,137	6.9%	\$2,564,479	18.3%
Analytical/Testing Laboratories	4511	<b>\$1.43</b>	1.12	4,651,271	0.6%	52,078	0.4%
Sewer Construction (<\$21)	6307	<b>\$10.02</b>	7.87	2,703	0.0%	213	0.0%
Waterworks Operations	7520	<b>\$3.86</b>	3.03	254,255,710	33.3%	7,705,334	54.9%
Electric Light & Power	7539	<b>\$2.96</b>	2.33	24,368,168	3.2%	567,508	4.0%
Sanitation District	7580	<b>\$2.59</b>	2.04	32,253,350	4.2%	657,252	4.7%
Salespersons-Meter Readers	8742	<b>\$0.89</b>	0.70	117,987,824	15.5%	827,865	5.9%
Clerical	8810	<b>\$0.73</b>	0.57	272,198,540	35.7%	1,564,484	11.1%
Parks & Recreation	9182	<b>\$1.74</b>	1.37	3,817,501	0.5%	52,146	0.4%
Camp - Recreational/Educator	9048	<b>5.64</b>	4.43	1,032,392	0.1%	45,775	0.3%
		<b>\$2.34</b>		<b>\$763,019,596</b>	100.0%	\$14,037,137	100.0%
<b>% of Increase/Decrease</b>		<b>-5.00%</b>					

### Comparison - % of Losses to % of Premium

CLASS	CODE	23/24 PAYROLL	% of P/R	5 Yr. Loss 17/18 - 21/22	% of LOSSES	23/24 PREMIUM	% of Premium
Irrigation Drainage	0251	\$52,452,137	6.9%	\$3,570,170	15.4%	\$2,564,479	18.3%
Analytical/Testing Laboratories	4511	4,651,271	0.6%	4,464	0.0%	52,078	0.4%
Sewer Construction (<\$21)	6307	2,703	0.0%	-	0.0%	213	0.0%
Waterworks Operations	7520	254,255,710	33.3%	13,409,601	58.0%	7,705,334	54.9%
Electric Light & Power	7539	24,368,168	3.2%	273,881	1.2%	567,508	4.0%
Sanitation District	7580	32,253,350	4.2%	1,320,313	5.7%	657,252	4.7%
Salespersons-Meter Readers	8742	117,987,824	15.5%	2,215,669	9.6%	827,865	5.9%
Clerical	8810	272,198,540	35.7%	1,718,450	7.4%	1,564,484	11.1%
Parks & Recreation	9182	3,817,501	0.5%	612,271	2.6%	52,146	0.4%
Camp - Recreational/Educator	9048	1,032,392	0.1%	3,248	0.0%	45,775	0.3%
		\$763,019,596	100.0%	\$23,128,067	100.0%	\$14,037,137	100.0%

**ACWA JPIA**  
**Department Claims Manager Update**  
**June 20, 2023**

**BACKGROUND**

During our 2022 Conference, the Committee requested more comprehensive claims data to be incorporated into our reporting. Specifically, they requested the inclusion of claim severity data.

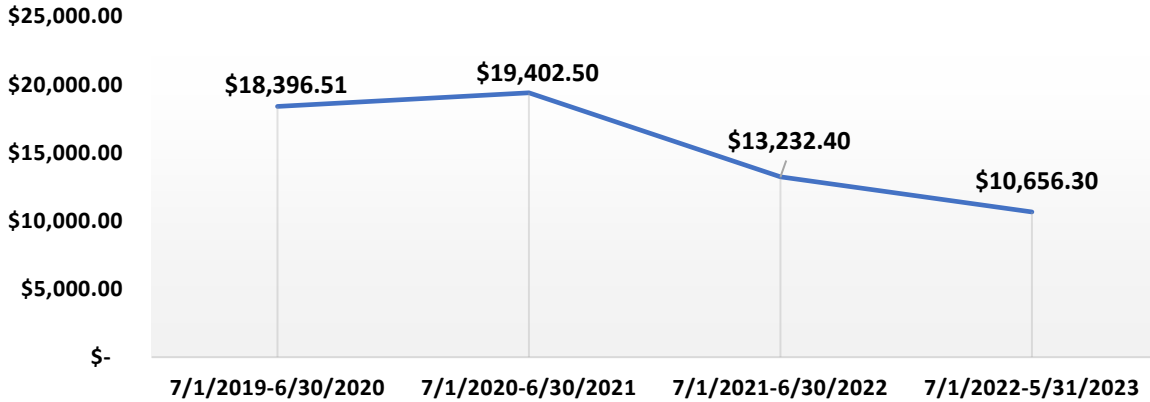
**CURRENT SITUATION**

To address the Committee's request for more comprehensive claims data in our reporting, I have been collaborating closely with our IT department to enhance the coding capabilities in our claims system. As part of this effort, we are introducing additional data fields and classifications that will significantly improve our ability to track and report on claim severity. This enhancement will enable us to identify cost drivers, recognize emerging trends and patterns, and enhance our claims management strategies.

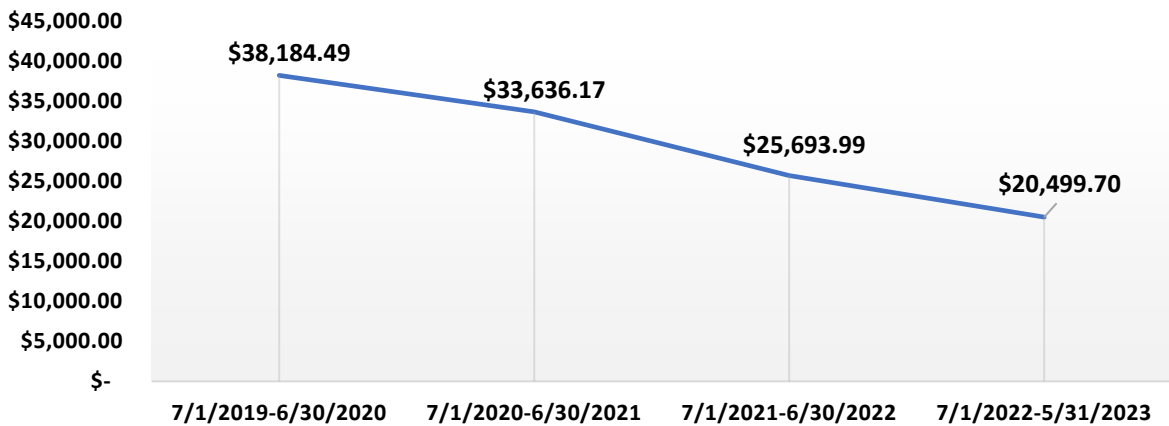
**RECOMMENDATION**

None, informational only.

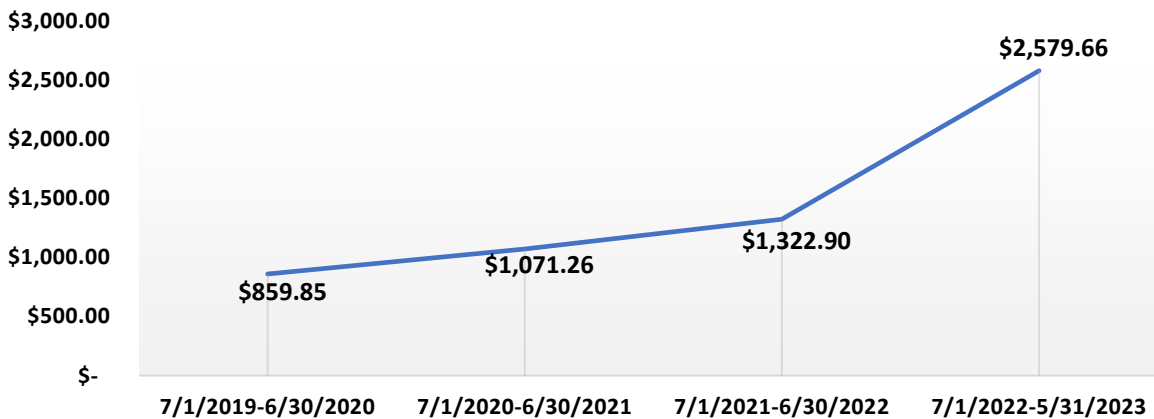
## Average Total Incurred Per Claim



## Average Total Incurred Per Indemnity Claim

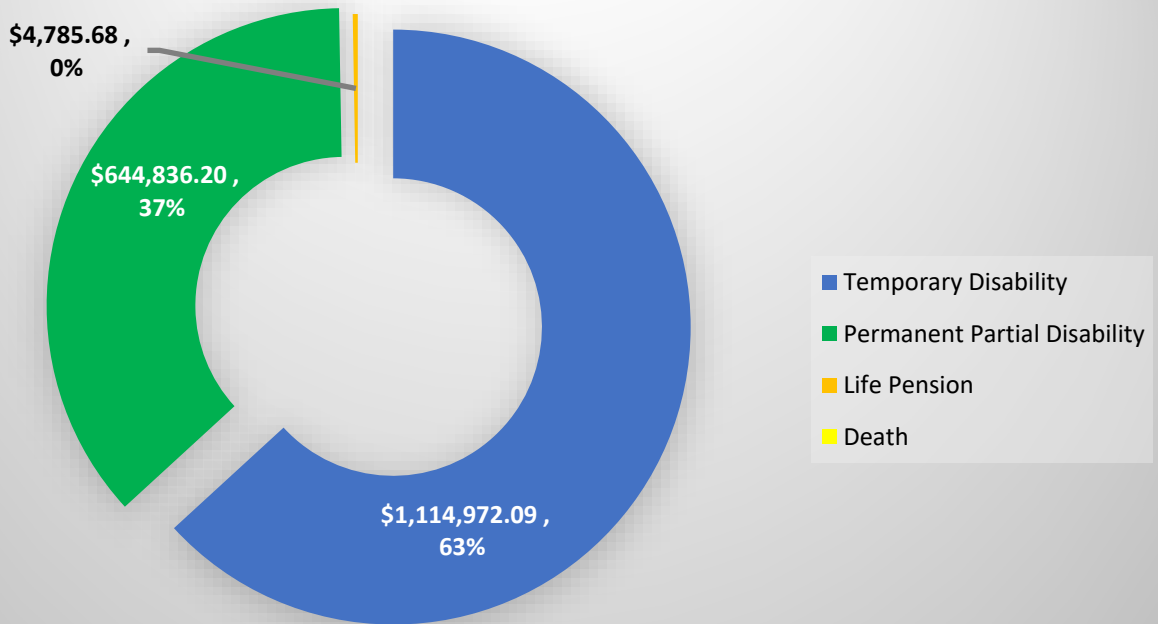


## Average Total Incurred Per Medical Only Claim



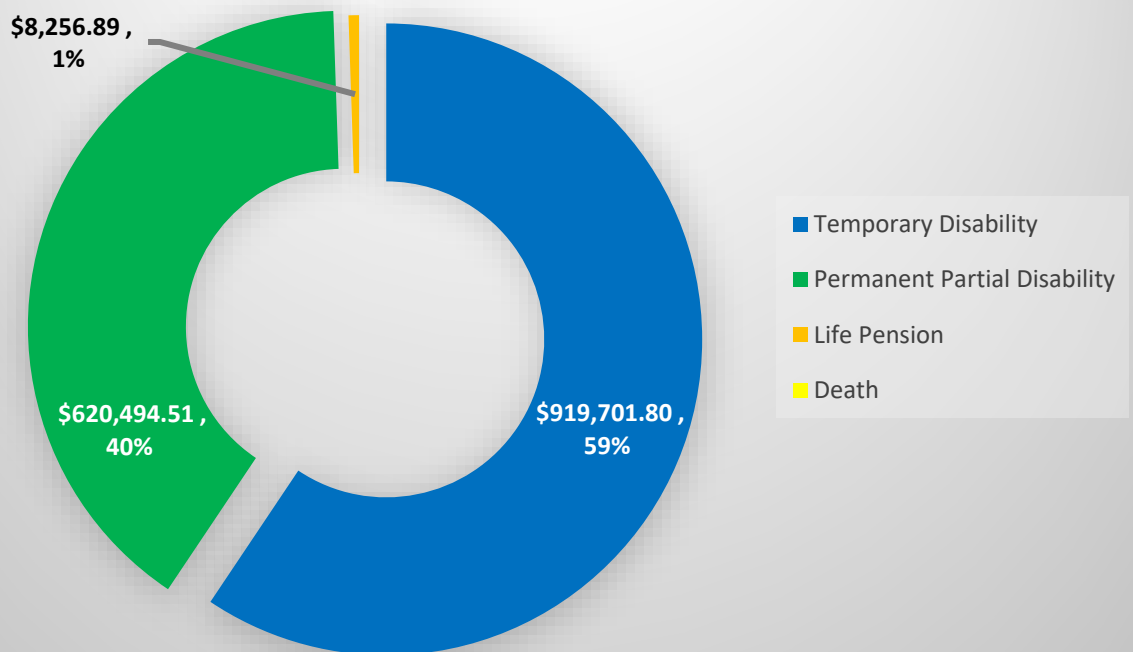
## Distribution of Paid Indemnity Benefits

Policy Year 7/01/2021-6/30/2022



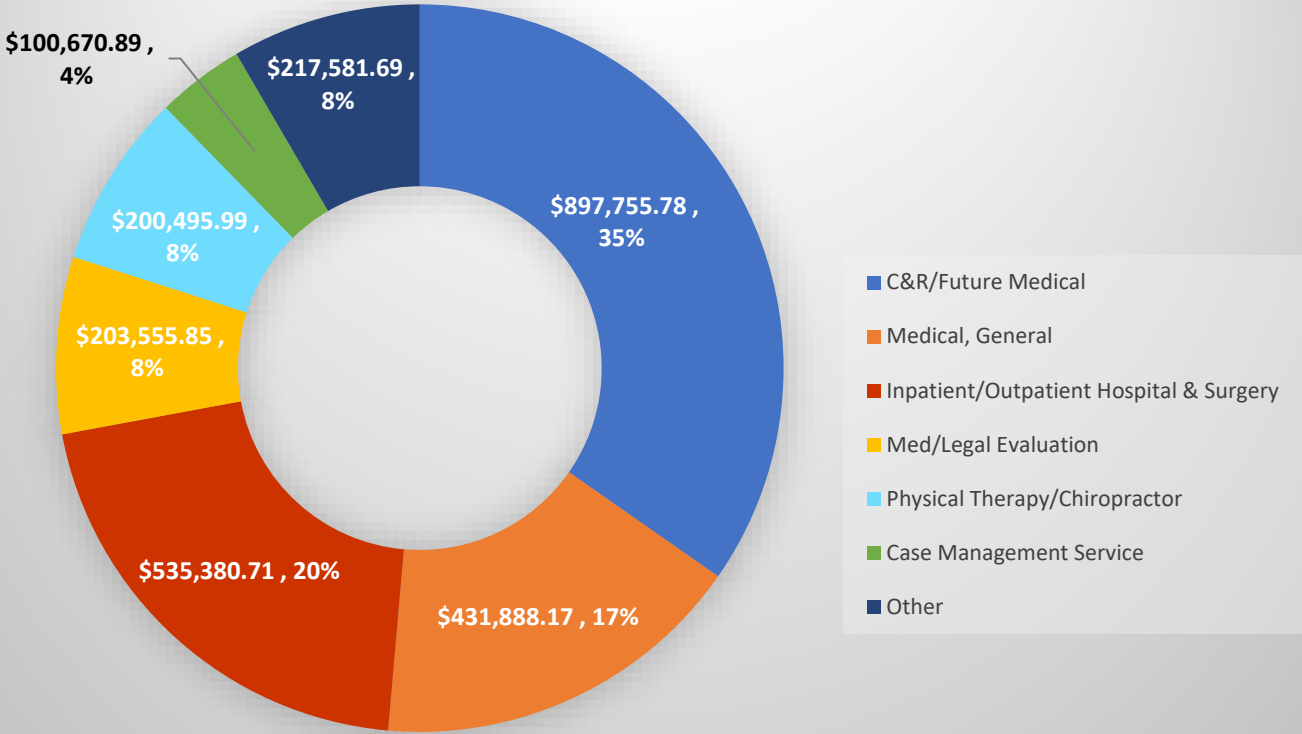
## Distribution of Paid Indemnity Benefits

Policy Year 7/01/2022-5/31/2023



# Distribution of Paid Medical Benefits

Policy Year 7/01/2022-5/31/2023



**ACWA JPIA**  
**CEO Update**  
**June 20, 2023**

**BACKGROUND**

This will be a standing item on Committee agendas.

**CURRENT SITUATION**

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

**RECOMMENDATION**

None, informational only.



# ACWA JPIA MEETINGS & CONFERENCE CALENDAR – 2023

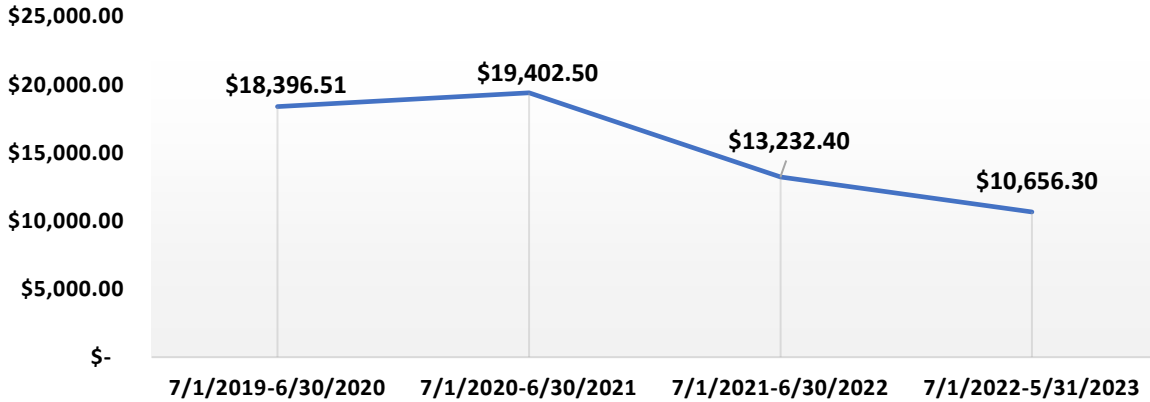
MEETING DATES	BOARD OF DIRECTORS	EXECUTIVE	PERSONNEL	FINANCE & AUDIT	PROGRAMS				RISK MGMT	CWIF
					Emp. Benefits	Liability	Property	Work Comp		
JAN 23			2:00 PM COSTA MESA							
JAN 30									2:00 PM	
JAN 31		8:00 AM								
MAR 22				1:00 PM			3:00 PM			
MAR 23		8:00 AM								
APR 26					8:30 AM					
MAY 8	1:00 PM	9:45 AM						8:30 AM		
<b>MAY 9-11 ACWA SPRING CONFERENCE – MONTEREY</b>										
MAY 25										9:00 AM UTAH
JUNE 8			11:00 AM							
<b>JUNE 14-15 EXECUTIVE COMMITTEE ONBOARDING MEETING</b>										
JUNE 20							3:00 PM	1:00 PM		
JUNE 21		8:00 AM								1:00 PM
JULY 26					2:15 PM	12:30 PM				
JULY 27		8:00 AM								
SEPT 6			11:00 AM							
SEPT 27				3:00 PM		1:00 PM				
SEPT 28		8:00 AM								1:00 PM
OCT 25		8:30 AM								
NOV 27	1:30 PM	10:15 AM								
NOV 28										8:30 AM
<b>ACWA FALL CONFERENCE – NOVEMBER 29 – DECEMBER 1 – INDIAN WELLS</b>										

- CICA Conference, Rancho Mirage – March 5-7, 2023
- AGRiP Governance Conference, Orlando, FL – March 5-8, 2023
- CAJPA Conference, Lake Tahoe – September 12-14, 2023

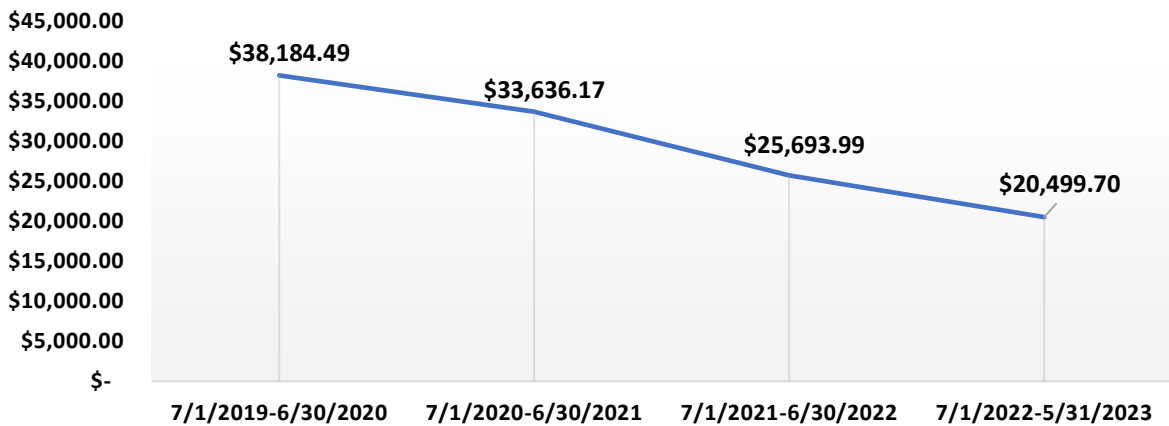
**Workers' Compensation Severity Tables**  
June 20, 2023

The enclosed handout was provided to the Workers' Compensation  
Program Committee and attendees of the June 20, 2023,  
Workers' Compensation Program meeting.

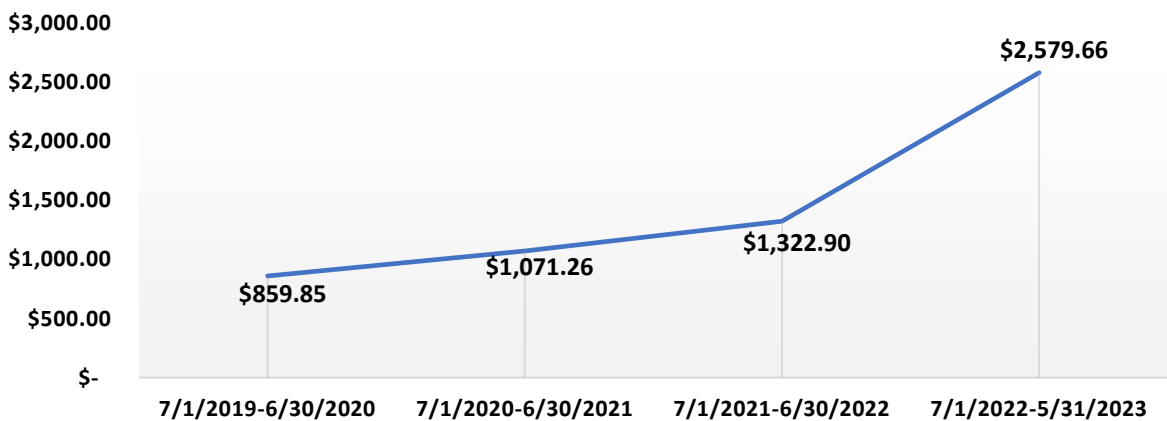
## Average Total Incurred Per Claim



## Average Total Incurred Per Indemnity Claim

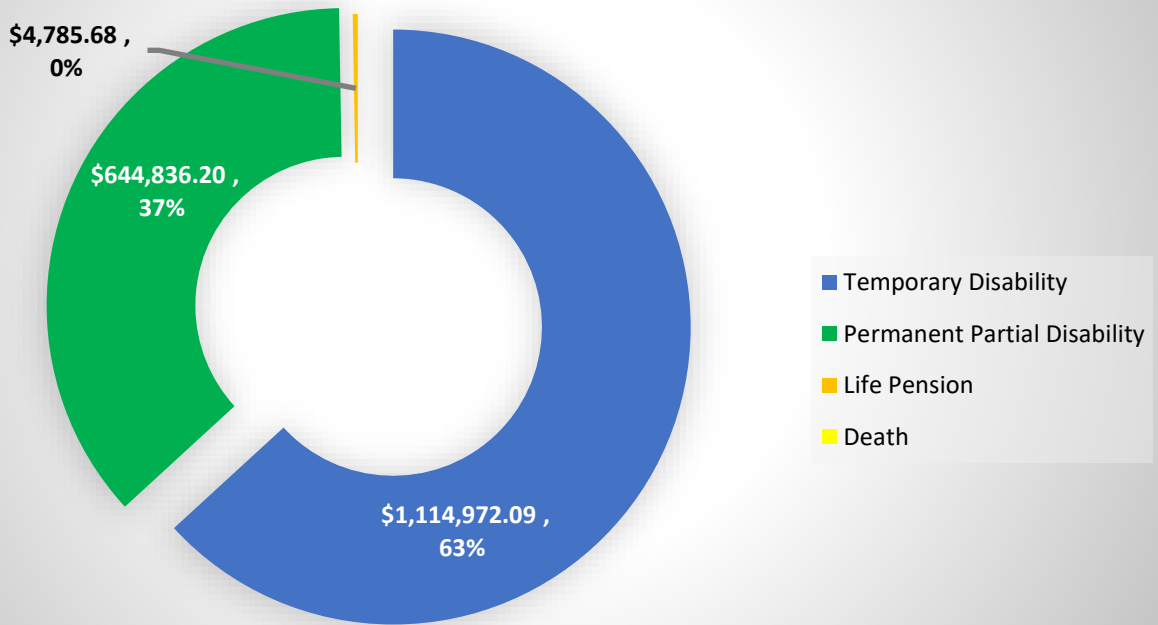


## Average Total Incurred Per Medical Only Claim



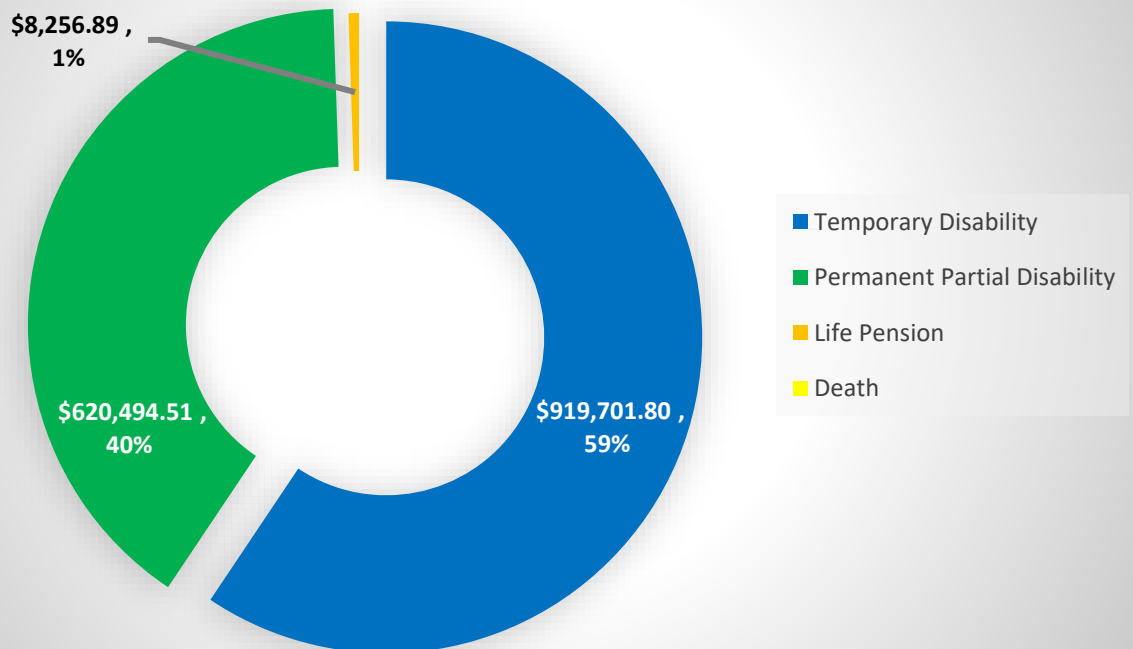
## Distribution of Paid Indemnity Benefits

Policy Year 7/01/2021-6/30/2022



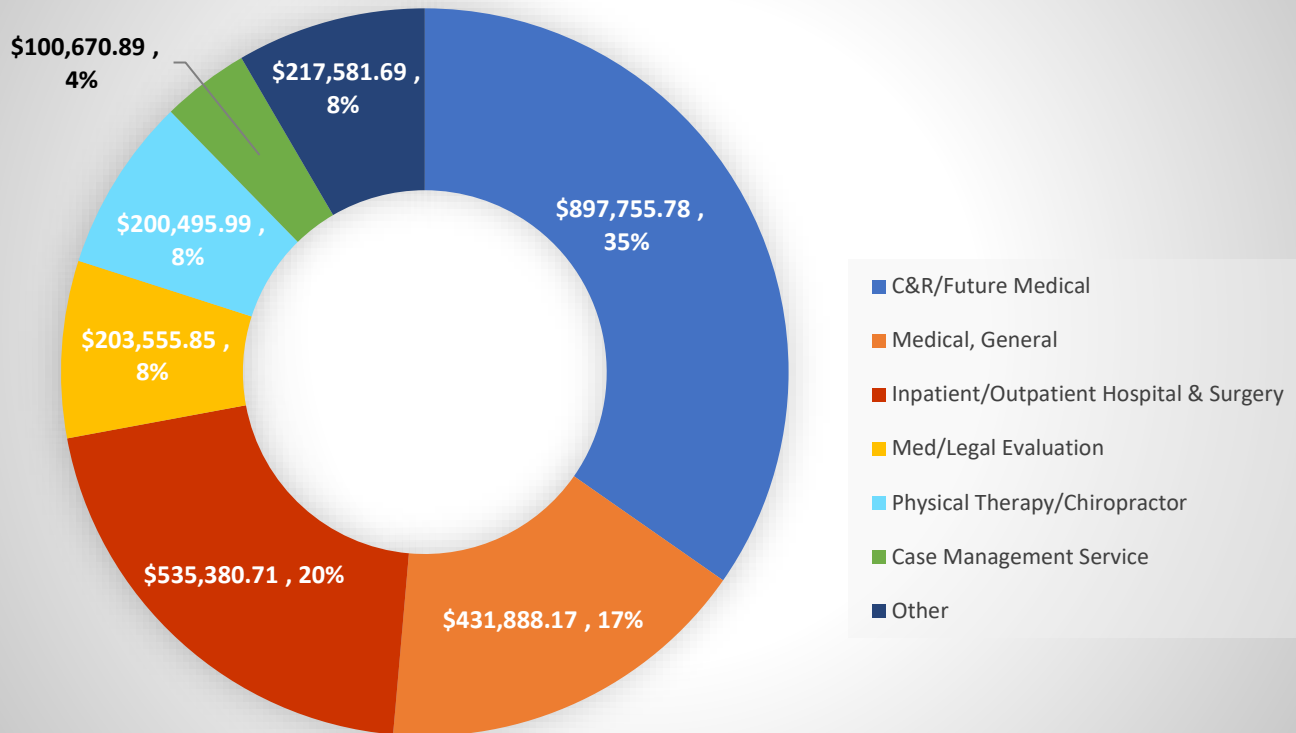
## Distribution of Paid Indemnity Benefits

Policy Year 7/01/2022-5/31/2023

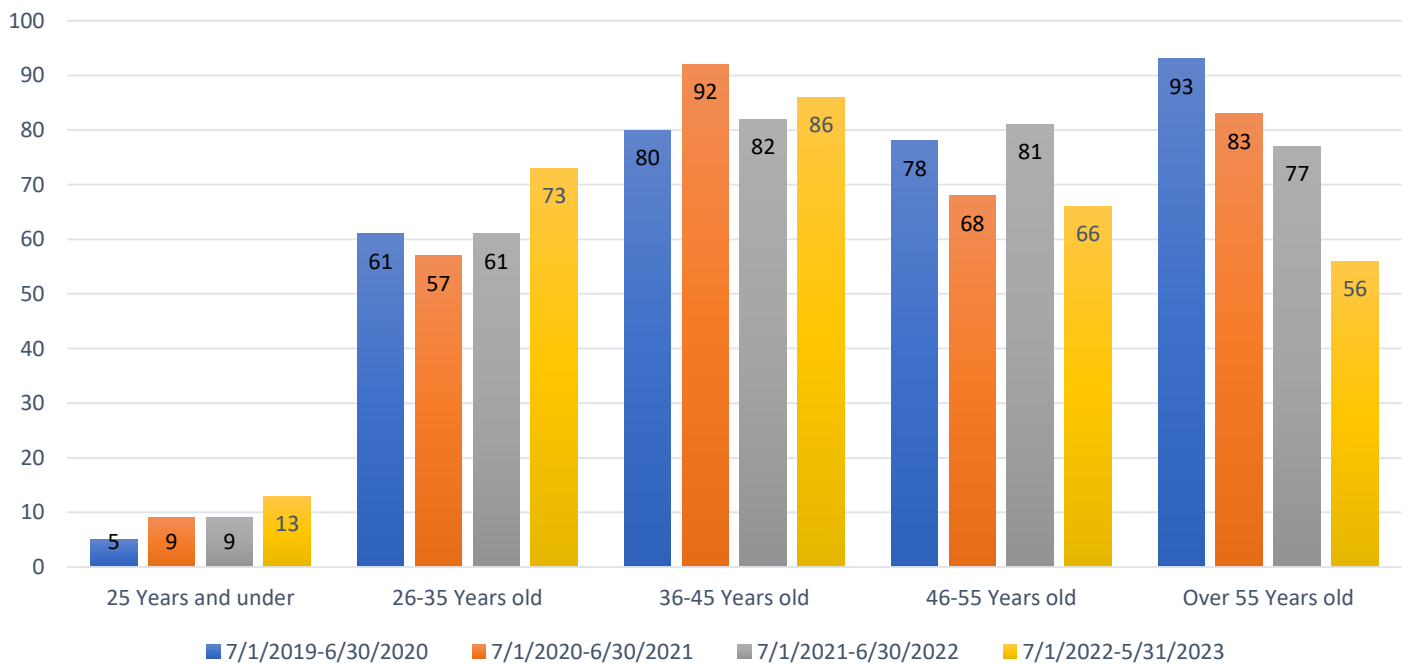


## Distribution of Paid Medical Benefits

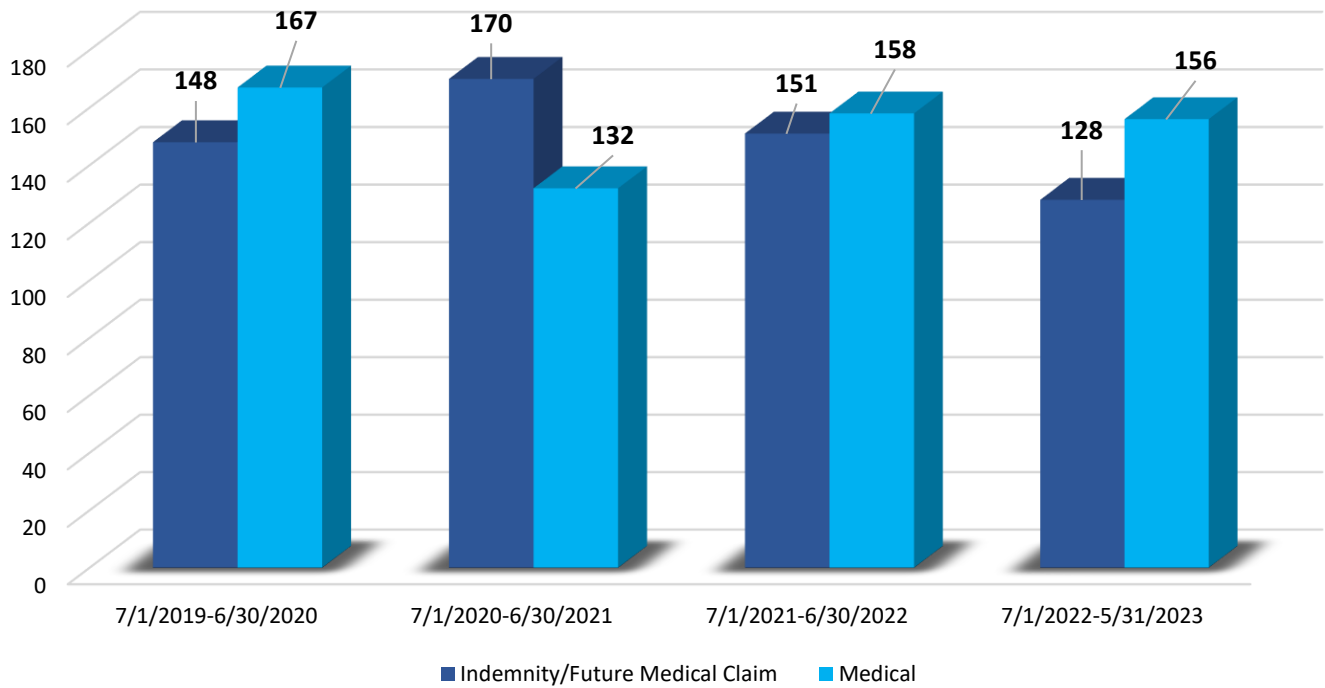
Policy Year 7/01/2022-5/31/2023



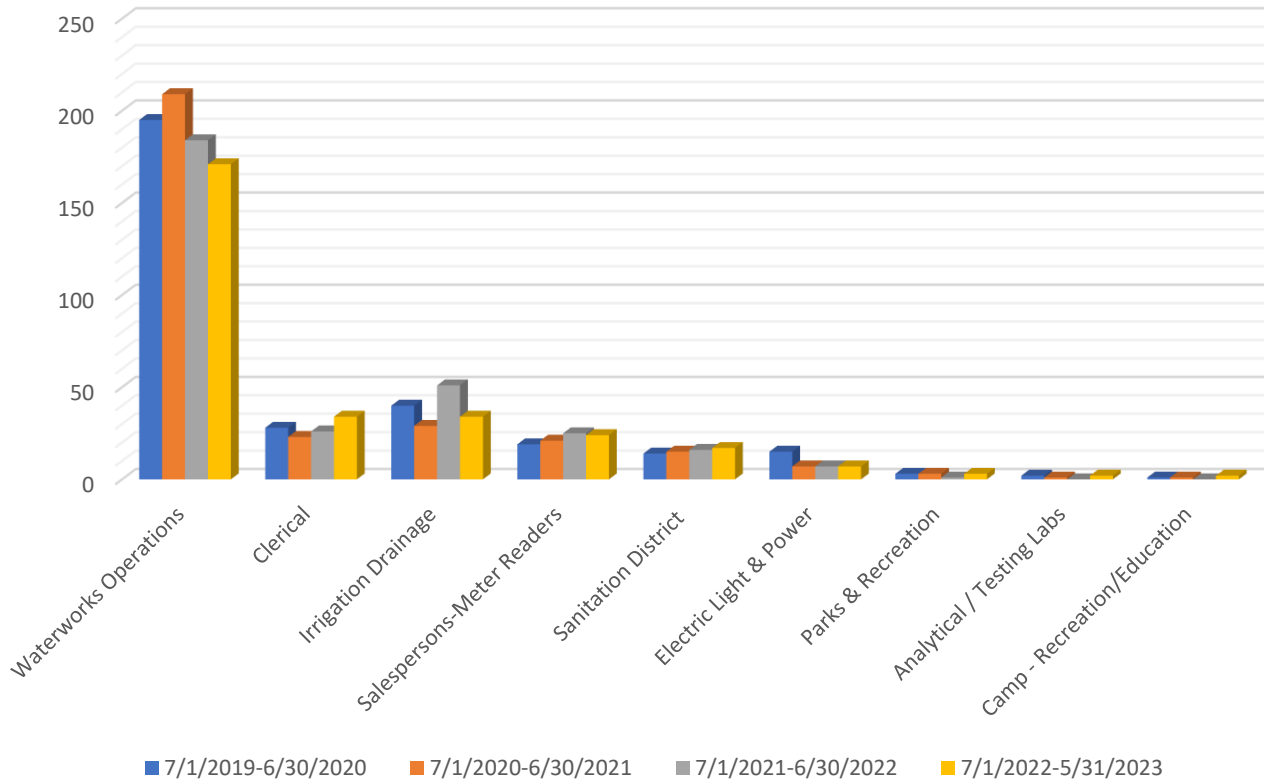
## Age at Time of Injury



# Claims Frequency



# Claims By Job Classification



# Years of Employment

