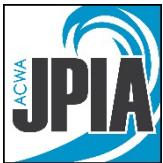


ACWA JPIA Update

Santa Clarita Valley Water Agency

Adrienne Beatty, JPIA Chief Executive Officer
Jennifer Jobe, Director of Pooled Programs
Kevin Phillips, Director of Member Outreach

“A Partnership of Public Water Agencies”





What is the JPIA?

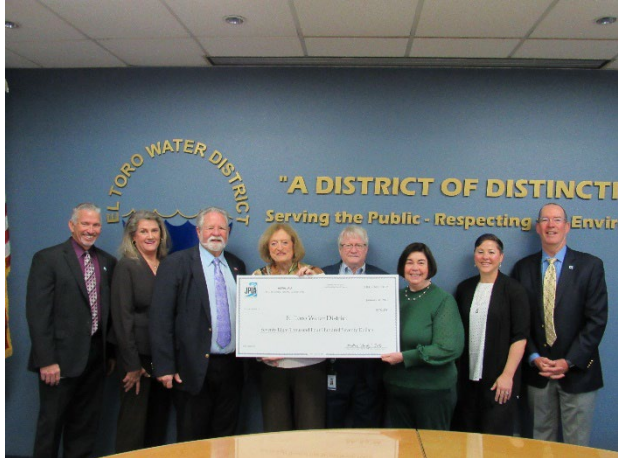
**A Partnership
of the JPIA
and 401
California
Water Agencies**

Only Public Water Agencies

Membership Requirements

Cost Stabilization Funds

Long-term Relationships with
Members



Retrospective Contribution Adjustments



Over \$75 million
refunded to JPIA Members
since inception of the
Program

Governance

Membership

Board of Directors

Executive Committee

Finance & Audit
Committee

Personnel Committee

Liability Program
Committee

Property Program
Committee

Workers'
Compensation
Program Committee

Employee Benefits
Program Committee

Risk Management
Committee

California Water
Insurance Fund (CWIF)



Programs

Liability

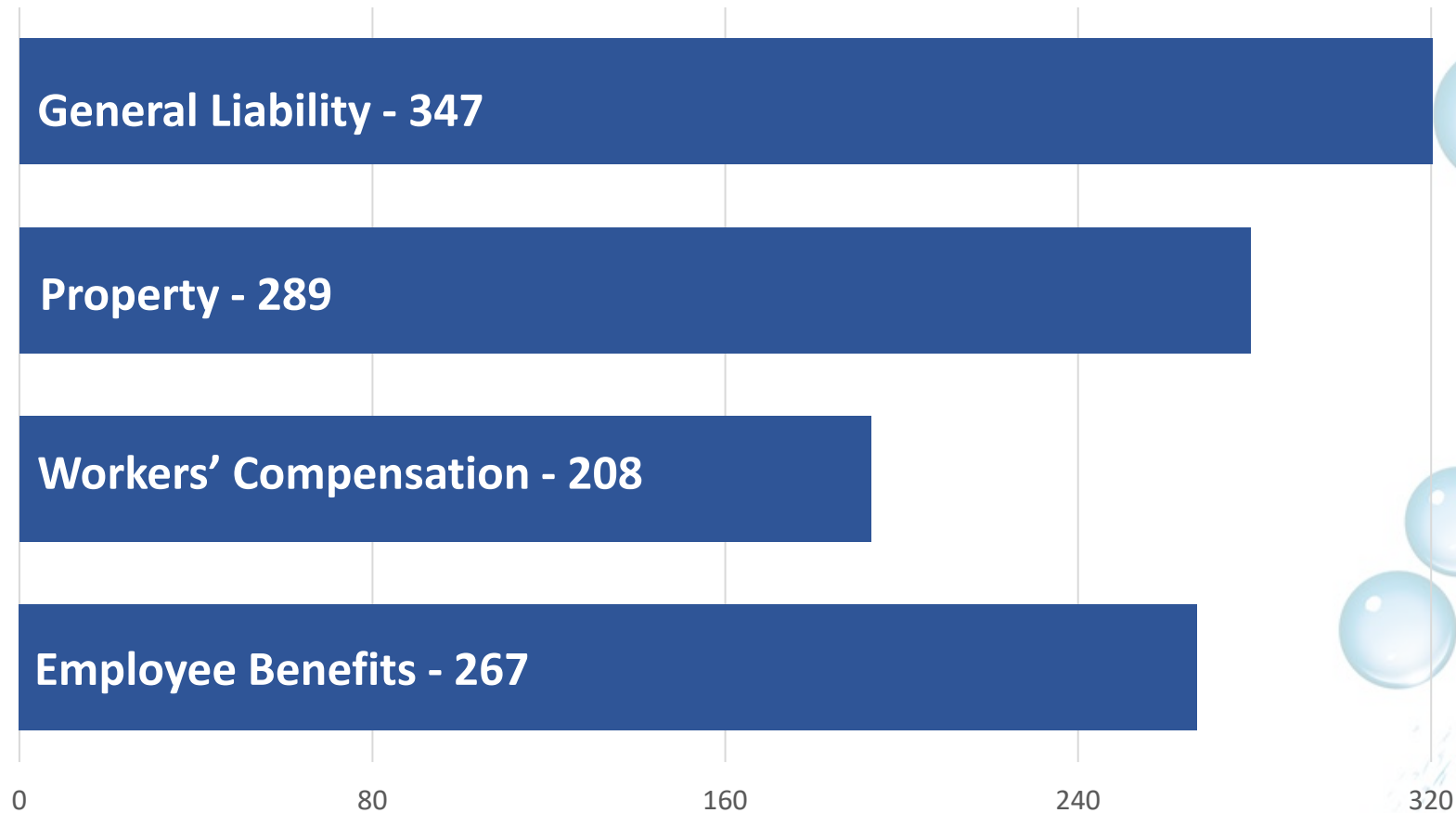
Property

Workers'
Comp

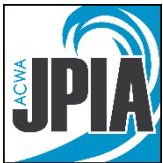
Employee
Benefits

Membership Snapshot

As of February 1, 2024



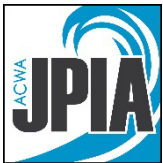
Liability Program



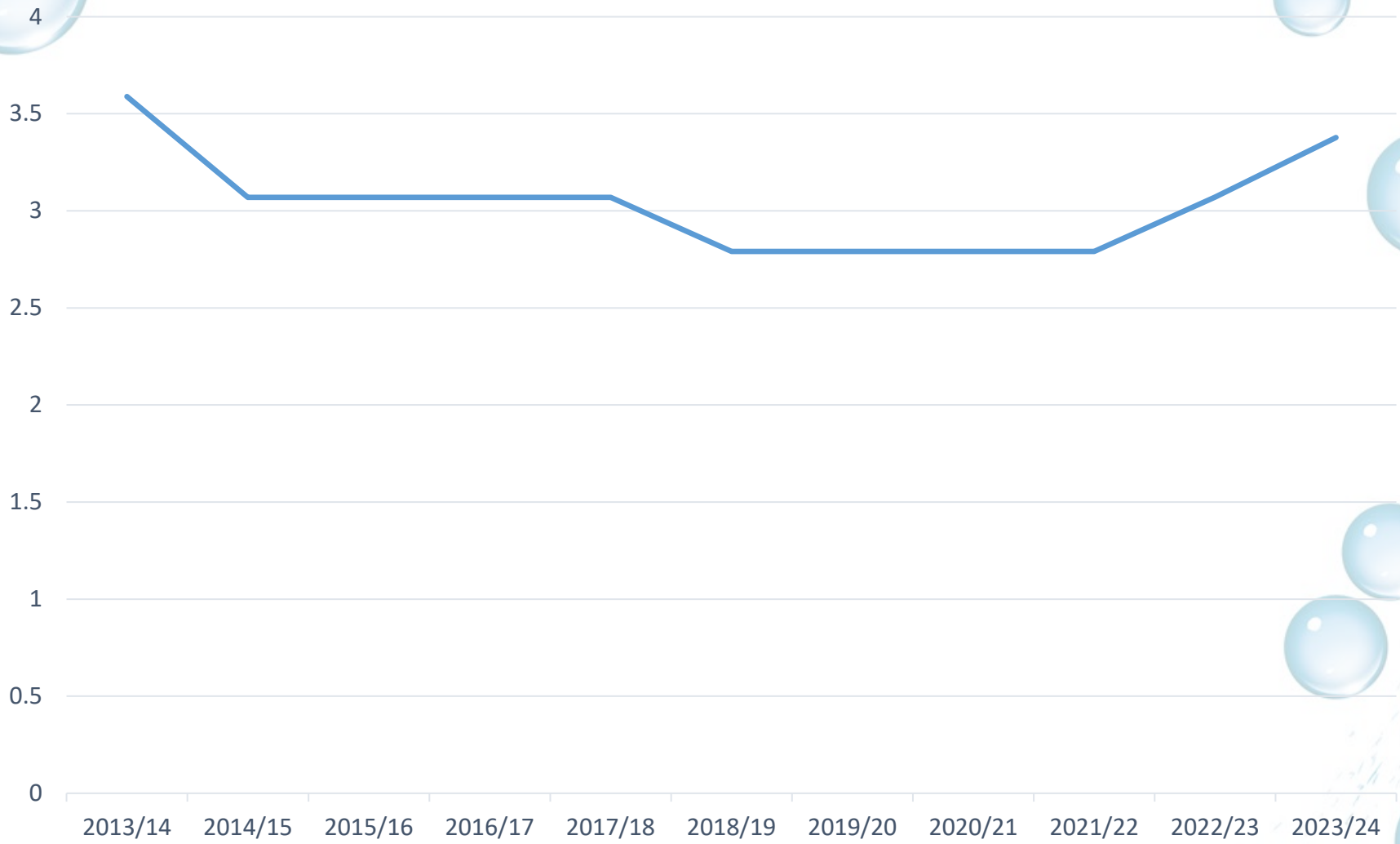
Liability Program

- 346 members
- \$5M pool retention
- \$10M x \$10M CWIF
- \$55M total limits
- 10% rate increase

55M	SCOR \$5M x \$50			
50M	Starstone \$5 x \$45M			
45M	AWAC \$10M x \$35M			
35M	Midvale \$5M x \$30M			
30M	Everest \$4M p/o \$10M x \$20M	Great American \$2.5M p/o \$10M x \$20M	Applied \$1.5M p/o \$10M x \$20M	Upland \$2M p/o \$10M x \$20M
20M	JPIA CAPTIVE \$10M x \$10M \$30M Total Aggregate			
10M	Safety National \$5M xs \$5M Liability			
5M	ACWA JPIA \$5M Pooled Retention			



Historical Rates

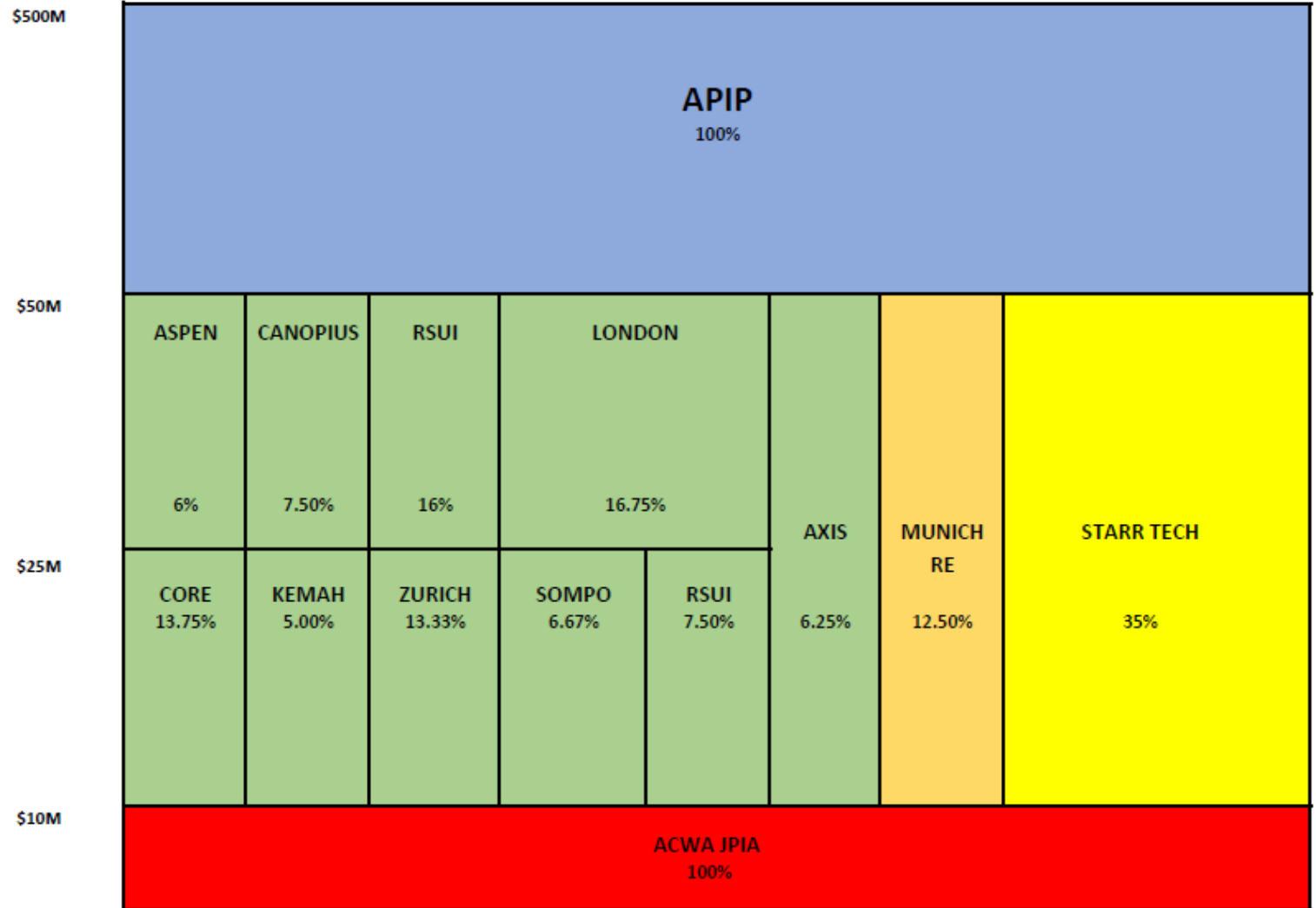


Property Program

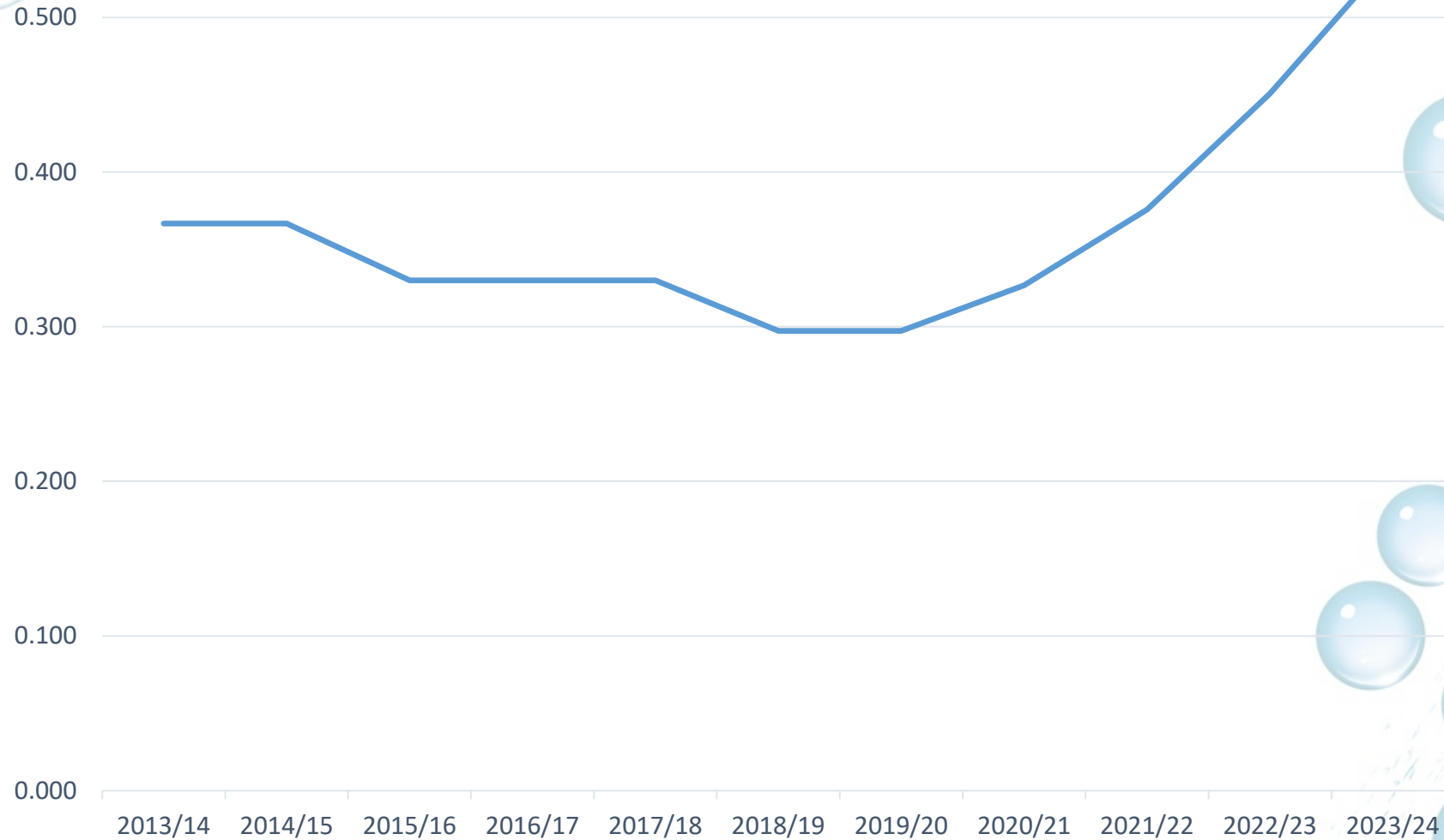


Property Program

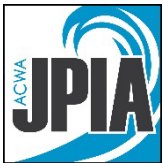
- 289 Members
- \$11.7B in TIV
- \$10 million retention
- \$500 million limit
- 20% rate increase



Historical Rates

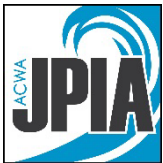


Workers' Compensation Program

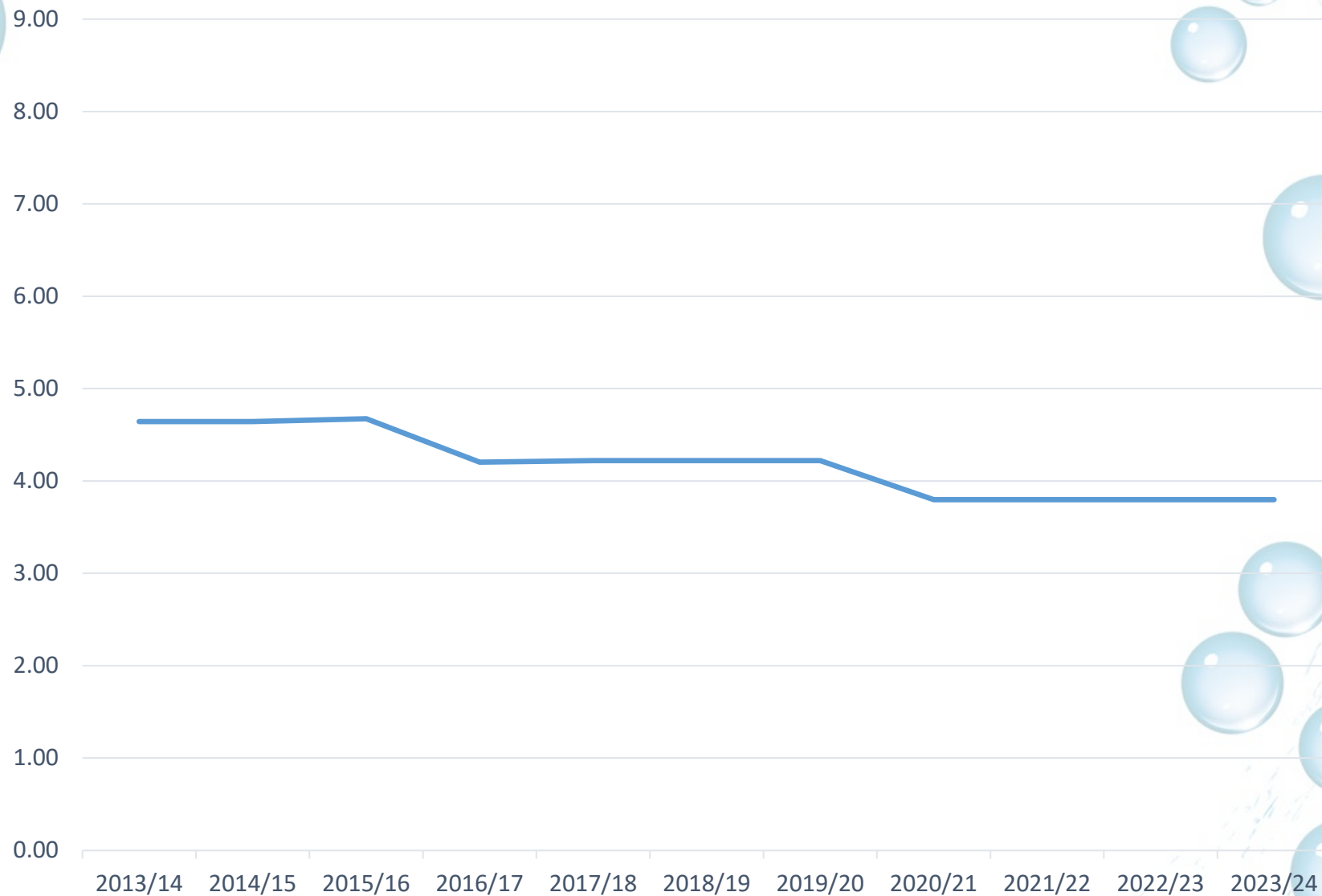


Workers' Compensation Program

- 208 members
- Over 7,500 employees covered
- \$2 million pool retention
- Full statutory limits
- 2023-2024 - flat rate renewal
 - Reinsurer offered 5% rate *decrease* + 2-year rate guarantee (up to -3%)



Historical Rates



Employee Benefits Program

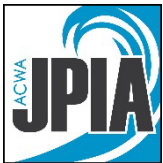
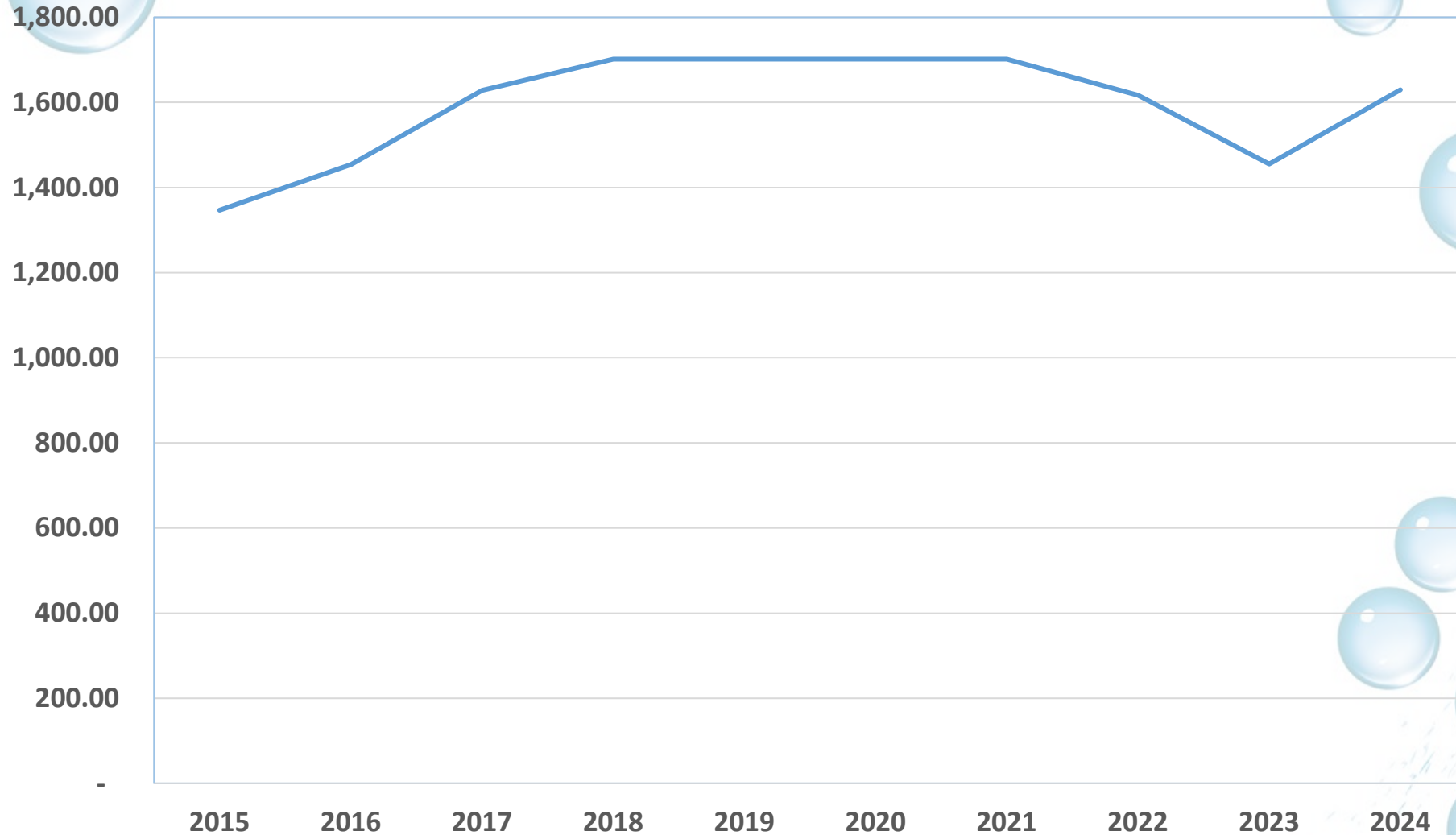


Employee Benefits Program

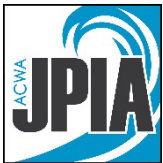
- 267 Members
- 2024 Rates:
 - self-funded PPO +12%
 - dental/vision - flat
 - insured programs - flat to +10%
- 2024 Program Changes:
 - PBM transition
 - Navigator implementation
 - Carrum incentive



Historical Rates



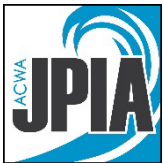
Cyber Insurance



Cyber Insurance

- 275 group-purchasers
- \$50-\$100K member deductible
- \$5 million total policy aggregate limit/\$3 million per member

Year	Premium	% Change
• 2020-2021	\$127,000	+38%
• 2021-2022	\$929,000	+641%
• 2022-2023	\$1,100,000	+29%
• 2023-2024	\$1,100,000	0%



Risk Management

Risk Advisor Support Team

- Robin Flint, Risk Control Manager
 - *Six geographically deployed Risk Advisors*
- Chuck Wagenseller, Cost Estimator
- TBD, Cost Estimator (*coming Spring '24*)
- Jennifer Nogosek, Property & Liability Claims Manager
- Erin Bowles, WC Claims Manager
- **All Risk Advisors are CSPs*



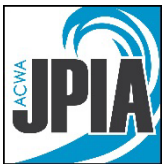
Risk Management

- Annual onsite Risk Assessment Surveys
- Multiple onsite training days
- Customized virtual trainings
- Annual focus areas

Commitment to Excellence (C2E) Program

Loss Categories:

- Wildfire Prevention
- Vehicle Operations
- Construction
- Infrastructure
- Employment Practices
- Ergonomics/Falls



Retrospective Contribution Adjustment Process



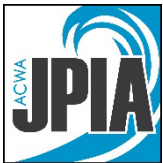
RSF Flow

Contributions

Retrospective Contribution Adjustments

Rate Stabilization Fund

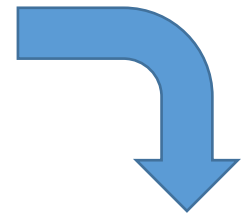
Refunds



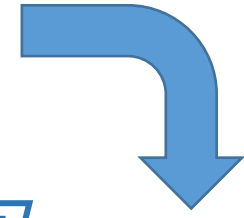
**Retrospective Contribution
Adjustments (RCA)**



**Liability
CAT Fund**



**Work Comp
CAT Fund**



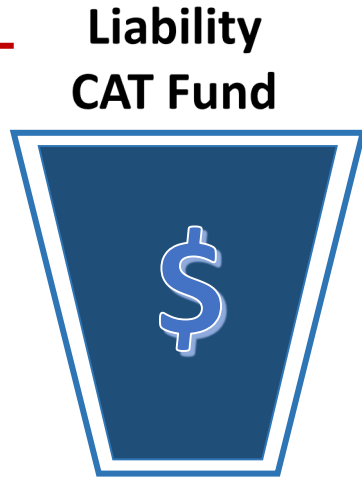
**Rate Stabilization
Fund (RSF)**



Refund to Members



Retrospective Contribution Adjustments (RCA)



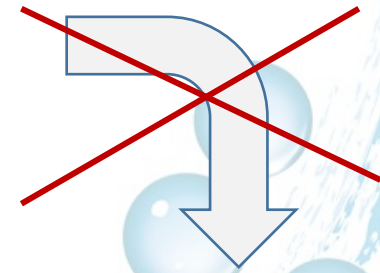
Liability
CAT Fund



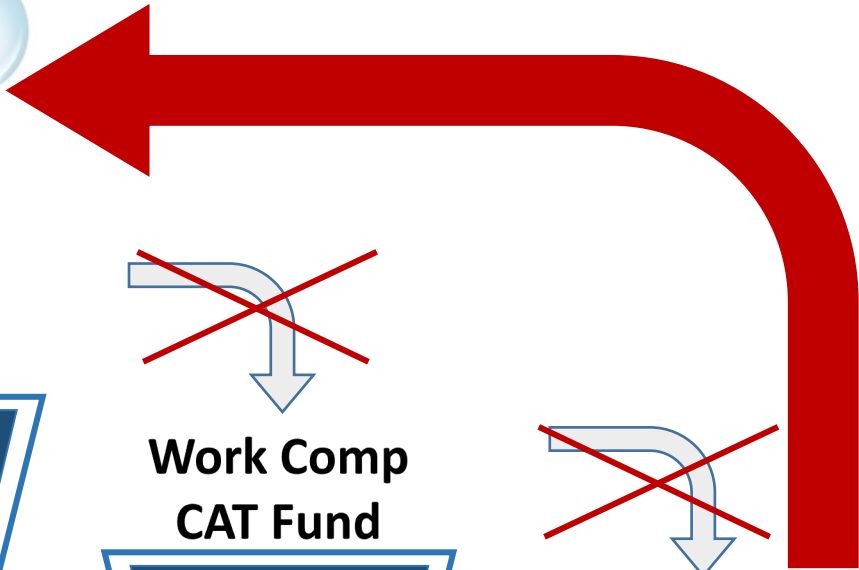
Work Comp
CAT Fund



Rate Stabilization
Fund (RSF)



Refund to Members



Santa Clarita Valley Water Agency

Training

Classes Hosted This Year: 6

Vector Solutions:

844 courses completed

PDP Program:

38 enrolled

Risk Management

Risk Control Grant 2021-22

Last RAS

November 9, 2023

