



**California Association Of Mutual Water Companies Joint Powers Risk And Insurance
Management Authority Board Meeting Minutes**
Tuesday, January 21, 2025 – 1:30 PM

1. Call to Order. President Michalko called the meeting to order at 1:32 PM.

2. Roll Call of Authority Directors.

Present:

Dave Michalko, Valencia Heights Water Company – *President*
Dave Armstrong, South Mesa Water Company
Lynda Noriega, California Domestic Water Company
Ryan Nunneley, Oildale Mutual Water Company
Ken Tchong, Sunny Slope Water Company (left at 2:10 pm)
Marina West, Bighorn-Desert View Water Agency – *Treasurer*

Absent:

Korey Bradbury, Montebello Land and Water Company
Dave Pedersen, Las Virgenes Municipal Water District – *Vice President*
Lisa Yamashita-Lopez, Rubio Cañon Land and Water Association

Staff:

Susan Allen, Chief Executive Officer
Karina Cervantez, CalMutuals Managing Director
Jim Ciampa, General Counsel
Paul Fuller, Insurance Administrator
Chase Gilmore, Insurance Administrator
George Pappas, Insurance Administrator
Ceili Tuttle, CalMutuals & JPRIMA Staff
Tim Worley, CWSA Managing Director

Members:

Steve Lenton, Bellflower-Somerset Mutual Water Company

Guests:

Yvonne Green, CalMutuals & CWSA Accountant

3. Public comment. No public comment.
4. Approval of the Minutes of the JPRIMA Board Meeting on December 18, 2024. On a motion by Director Armstrong, seconded by Director Tchong, the minutes of the December 18, 2024 Board of Directors meeting were unanimously approved by roll call vote of 5-0, with one abstention by President Michalko.
5. President's Report. President Michalko noted the devastating impact of the Eaton Fire to the mutuals in the Altadena area and the potential need for CalMutuals JPRIMA financial assistance in support of recovery efforts.

6. Consideration and possible action to approve contribution of financial resources to assist fire recovery efforts among JPRIMA members impacted by recent wildfires. President Michalko advised the Board that the Public Water Agencies Group (PWAG), a combination of public agencies and five mutual water companies in Los Angeles County, has been supporting its members affected by the Eaton Fire with navigating the FEMA process. He noted that CalMutuals members, such as Lincoln Avenue Water Company, Las Flores Water Company, and Valley Water Company, have a need for similar support. President Michalko asked the Board for support, in principle, to allocate resources for fire recovery needs of CalMutual member systems. Legal Counsel Ciampa indicated the need for further clarification on the needs of the mutuals. President Michalko tabled the consideration of specific funding until the next Board meeting to better understand the needs of the impacted members and how JPRIMA can help fill the gaps.
7. Consideration and Approval of Demand Sheet. Treasurer West reviewed the Demand Sheet included in the Board of Directors' meeting packet. The demands include typical management and legal consulting fees. On a motion by Director Tcheng, seconded by Director Armstrong, the Board unanimously approved the Demand Sheet by roll call vote of 6-0.
8. Financial Report. Treasurer West provided an overview of the budget and cash flow report included in the Board meeting packet. She reported a net negative, due to the disbursement of the line of credit to CalMutuals to address DWR Program expenses. A reimbursement check from DWR is expected at the end of the month. On a motion by Director Armstrong, seconded by Director Tcheng, the Board unanimously approved the financial report for receipt and filing by roll call vote of 6-0.
9. Chief Executive Officer's Report.
 - a. *CalMutuals December 2024 Grant-Related Activity Report.* CEO Allen provided an overview of the grant-related activity report for the period ending December 31, 2024, as included in the Board meeting packet.
 - b. *2025 Annual Meeting - Board Guidance on organization, agenda & location.* CEO Allen asked the Board to consider a location for the 2025 CalMutuals and CalMutuals JPRIMA Annual Meeting. Insurance Administrator Fuller noted that broker participation is more likely in locations such as Sacramento, Orange County, or San Diego. President Michlko highlighted the benefit of hosting in Monterey in furthering outreach for the CalMutuals-DWR Small Supplier Conservation Assistance Program (DWR program).

- c. *Review of Parameters for Waiver of CalMutuals Membership Dues for New Insureds.* CEO Allen asked for clarification and guidance regarding how to implement the waiver of CalMutuals membership dues for new members/insureds. In recent years, dues were waived for members who bound new policies with CalMutuals JPRIMA from July 1 to December 31. Allied Public Risk recommends that the period be expanded to waive membership dues for members who bind new policies in the period April 1 to December 31. President Michlako asked staff to draft a policy for review and approval at the February Board meeting.

10. Insurance Administrator's Report.

- a. *Update on Ventura and Los Angeles Fires.* Insurance Administrator Fuller reiterated to the Board that there are three members impacted by the Eaton Fire: Las Flores Water Company, Lincoln Avenue Water Company, and Rubio Cañon Land and Water Association. Mr. Fuller celebrated the tremendous support the Metropolitan Water District of Southern California has been providing to the impacted members. He also reassured the Board that the liability protection that JPRIMA offers is at or exceeds that of the Association's respected competitor, and he is comfortable with the security of JPRIMA's reinsurer.
- b. *Insurance Report for period ending December 31, 2024.* Insurance Administrator Gilmore reviewed the insurance report for the period ending December 31, 2024, as included in the Board meeting packet.

11. Legal Counsel's Report. Legal Counsel Ciampa alerted the Board that the 2025 fires in Los Angeles are likely to prompt some legislative action. He also reported that the Legislature is in session, and the last day to introduce bills is February 21, 2025.

12. Communications Report. No Communications report this month.


13. Director Comments. Director Tchong thanked Insurance Administrator Fuller for his prompt responsiveness following the Eaton Fire.

President Michalko also celebrated Director Armstrong's recent ribbon-cutting ceremony for the consolidation of Hillcrest Mobile Home Park with South Mesa Water Company in Calimesa. He furthered that successful teamwork in projects like this demonstrates the value of interagency support.

14. Adjournment. President Michalko adjourned the meeting at 2:16 PM.

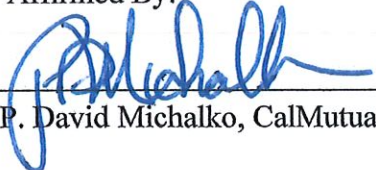
SECRETARY'S CERTIFICATE:

I certify that the foregoing is a true and correct copy of the minutes approved by the Board of Directors.



Korey Bradbury, CalMutuals JPRIMA Secretary Date 4/23/2025

Affirmed By:



P. David Michalko, CalMutuals JPRIMA President Date April 2, 2025