



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

1. Call to Order. President Michalko called the meeting to order at 1:31 pm.
2. Roll Call of Authority Directors.

<i>Present:</i> Dave Michalko, Valencia Heights Water Company – <i>President</i> Lynda Noriega, California Domestic Water Company Ryan Nunneley, Oildale Mutual Water Company David Pedersen, Las Virgenes Municipal Water District, <i>Vice President</i> (arrived 1:34 pm) Ken Tcheng, Sunny Slope Water Company Marina West, Bighorn-Desert View Water Agency – <i>Treasurer</i> Lisa Yamashita-Lopez, Rubio Cañon Land and Water Association	<i>Staff:</i> Jim Ciampa, Legal Counsel Karina Cervantez, CalMutuals Managing Director Paul Fuller, Insurance Administrator Gloria Galindo, Financial Manager Chase Gilmore, Insurance Administrator Adan Ortega, Communications Director Ceili Tuttle, CalMutuals & JPRIMA Staff
<i>Absent:</i> Dave Armstrong, South Mesa Water Company Korey Bradbury, Montebello Land and Water Company - <i>Secretary</i> Susan Allen, Chief Executive Officer	
3. Public comment. No public comment.
4. Approval of the Minutes of the JPRIMA Board Meeting on September 16, 2025. On a motion by Director Tcheng, seconded by Director Noriega, the minutes of the September 16, 2025 Board of Directors meeting were approved by roll call vote of 6-0.
5. President’s Report. No President’s report.
6. Review and Approval of the 2024 CalMutuals JPRIMA Audit. Financial Manager Galindo reported that the 2024 audit for the Authority was clean with no deficiencies noted. She gave a high-level review of the report included in the Board packet. On a motion by Director Yamashita-Lopez, seconded by Treasurer West, the 2024 CalMutuals JPRIMA audit was approved by roll call vote of 7-0.
7. Consideration and Approval of Demand Sheet. Treasurer West reviewed the Demand Sheet included in the Board of Directors’ meeting packet. Demands this month included typical management and legal consulting fees. On a motion by Director Tcheng, seconded by Director Noriega, the Board approved the Demand Sheet by roll call vote of 7-0.

8. Financial Report. Treasurer West provided an overview of the budget and cash flow report included in the Board meeting packet. She reported that JPRIMA is waiting on repayment of the CalMutuals line of credit that CalMutuals uses to address expenses associated with the DWR Program. On a motion by Director Tcheng, seconded by Director Noriega, the Board approved the financial report for receipt and filing by roll call vote of 7-0.
9. Chief Executive Officer's Report
  - a. *CalMutuals September 2025 Grant-Related Activity Report.* Ms. Tuttle provided an overview of the grant-related activity report for the period ending August 31, 2025. The report was inadvertently omitted from this month's packet. However, members continue active enrollment in American Water College online courses and certifications. For September, there was one background check request from Oildale Mutual Water Company, and this month's informational requests include requests for recommended hexavalent chromium treatment technologies and CPA referrals.
  - b. *Update on mail and email outreach and ballots received in support of updates to the JPA Agreement.* Ms. Tuttle reported that there are 169 returned 'Yes' votes in support of the amendments to the Authority's JPA agreement. 85 further 'Yes' votes are needed to reach the 50%+1 quorum requirement. She further stated that last week, staff mailed flyers to the 329 members who have not yet voted, urging them to return their ballots. Staff will continue to update the Board as ballots are returned. The 90-day voting extension window closes on December 28, 2025.
  - c. *Update AB 428 (Rubio): Joint powers agreements: water corporations.* Managing Director Cervantez reported that the JPRIMA co-sponsored bill, AB 428, was signed into law by the Governor.
  - d. *Planned Participation in 2025 California Water Association Summit in Monterey.* Managing Director Cervantez shared that CEO Allen and Insurance Administrator Gilmore will be attending the 2025 California Water Association (CWA) Summit in Monterey in the coming week for further resources and information relevant to small systems and to connect with the investor-owned utilities now able to join JPRIMA. Insurance Administrator Gilmore is finalizing a presentation to introduce small CWA members to the JPRIMA product at the Annual Summit. Insurance Administrator Fuller also noted that many of the prospective systems from CWA are in high fire-prone areas. He will be travelling to New York to discuss with JPRIMA's reinsurer that further capacity is needed for the Authority. He will have a further report at the next meeting.
10. Insurance Administrator's Report.

*Insurance Report for the period ending September 31, 2025.* Insurance Administrator Gilmore reviewed the August insurance report provided in the Board meeting packet.
11. Legal Counsel's Report. Legal Counsel Ciampa shared that he had recently participated in a cybersecurity webinar put on by ACWA and representatives from the EPA. The EPA continues to emphasize its free tools and various programs available to utilities. The Board can discuss if there is interest in further outreach to members with these resources.

He also briefed the Board on SB 707 (Durazo) as it relates to the Brown Act. The bill impacts JPRIMA as a public agency through new Brown Act provisions. However, the most onerous provisions in the bill do not impact JPRIMA, but a new requirement is that each director must receive a copy of the Brown Act.

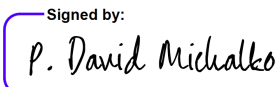
12. Communications Report. Communications Director Ortega reported that CWA requested participation in an upcoming webinar around affordability and AB 428. They also asked that JPRIMA cosign an op-ed for AB 428, as included in the Board meeting packet.
13. Director Comments. No Director comments.
14. Adjournment. President Michalko adjourned the meeting at 1:55 pm.

SECRETARY'S CERTIFICATE:

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

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Korey Bradbury, CalMutuals JPRIMA Secretary

Affirmed By:

Signed by:  
  
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P. David Michalko, CalMutuals JPRIMA President