



CALIFORNIA ASSOCIATION OF MUTUAL WATER COMPANIES JOINT POWERS RISK
AND INSURANCE MANAGEMENT AUTHORITY BOARD MEETING MINUTES
TUESDAY MARCH 22, 2022 - 1:30 PM

Zoom Meeting

<https://us06web.zoom.us/j/85461497148?pwd=MXdXQUVQeXlvdWVheTVtVjBmS2g2dz09>

Meeting ID: 854 6149 7148 Passcode: 261666

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

2. Roll Call.

Present:

Ken Bradbury (Montebello Land and Water)
Jim Byerrum (California Domestic Water Company)
Dave Michalko (President, Valencia Heights Water Company)
Doug Nunneley (Oildale Mutual Water Company)
Dave Pedersen (Las Virgenes Municipal Water District)
Marina West (Bighorn-Desert View Water Agency)
Lisa Yamashita-Lopez (Rubio Cañon Land and Water Association)

Staff

Jim Ciampa (General Counsel)
Myra Malner (Assistant Secretary and Treasurer)
Adán Ortega (Communications Director)
Susan Allen (Managing Director)
Ceili Tuttle
Logan Largent (Legislative Director)
George Pappas (Insurance Administrator)
Chase Gilmore (Insurance Administrator)

Members

Steve Lenton, Bellflower Somerset Mutual Water Company

Absent:

Dave Armstrong (South Mesa Water Company)
Ken Tchong (Sunny Slope Water Company)

3. Public comment. No public comment.

4. Consideration and Possible Adoption of Resolution No. 03-2022-01 to Authorize Remote Teleconference Meetings of the JPRIMA Board of Directors and Make Related Findings and Determinations. On a motion by Vice President Nunneley, seconded by Director Byerrum the Resolution was unanimously approved.

5. Approval of the Minutes of the CalMutuals JPRIMA Board Meeting on February 15, 2022. On a motion by Director Yamashita-Lopez, seconded by Vice President Nunneley, the minutes of the CalMutuals JPRIMA Board meeting were approved 6 Yes, 0 No and 1 Abstention by Director Byerrum, given that he did not attend the meeting).

6. Approval of the Minutes of the CalMutuals JPRIMA Special Board Meeting on February 22, 2022. On a motion by Secretary Bradbury, seconded by Vice President Nunneley the minutes of the CalMutuals JPRIMA Special Board meeting were unanimously approved.
7. President's Report. No President's report.
8. Consideration and Possible Approval of Allied Public Risk Insurance Renewal Quote. Treasurer Malner and Insurance Administrator Fuller provided an overview of the quote for renewal of the Authority's Director's and Officer's liability insurance, which covered Board members for wrongful acts as well as for events like our annual meeting. They noted that there are no changes in coverage and a modest increase in cost. Insurance Administrator Fuller suggested that as the Authority grows, the Board may wish to consider higher excess liability limits. On a motion by Director Byerrum, seconded by Director West the Board unanimously approved renewal as proposed.
9. Review and Possible Approval of Proposal to Declare a 5% Dividend for the 2019/2020 year. Insurance Administrator Fuller advised that despite uptick in the Authority's loss ratio, CalMutuals JPRIMA is in position to offer a 5% dividend to our Worker's Compensation members/insureds. Treasurer Malner highlighted that this is the fourth consecutive year that we have been in a position to offer a dividend to our members. President Michalko noted that in the past have made in person presentations to agencies with larger dividends. Insurance Administrator Fuller will follow up with Arvin Edison Water Storage District, Lake Hemet Municipal Water District, Palo Verde Water District, San Diego County Water Authority and Westlands Water District to explore potential opportunities for presentations and will engage Board members in each region to assist.

Director Yamashita-Lopez suggested hosting a webinar on best practices for Workers' Compensation to help educate members and potentially prompt some to consider securing their insurance through CalMutuals JPRIMA. Insurance Administrator Fuller thanked her for the suggestion and noted that Zenith has asked if we might be interested in co-hosting a webinar focused Fighting Fraud in CA Workers' Compensation and committed to work with the JPRIMA Insurance Committee to plan regular webinars in alternate months.

On a motion by Director Byerrum, seconded by Secretary Bradbury Board unanimously approved issuance of the dividend as proposed.

10. Consideration and Approval of Demand Sheet. Treasurer Malner reviewed the Demand Sheet included in the Board meeting packet. She called attention to the inclusion of dividend checks for Worker's Compensation insureds, commission for Allied for Public Risk for 2019-20, and insurance renewal with Allied Public Risk in addition to the Authority's ongoing commitments to the Authority's management and legal consultants. On a motion by Director Byerrum, seconded by Director Yamashita-Lopez the Demand Sheet was unanimously approved.

11. Financial Report. Treasurer Malner reviewed the Budget and Cash flow report included in the Board meeting packet. On a motion by Director Byerrum, seconded by Secretary Bradbury the financial report was unanimously received and filed as submitted.
12. Chief Executive Officer's Report. Chief Executive Officer Allen shared highlights of the Resources and Education Report included in the Board meeting packet. She further advised the Board that there does not appear to be a Tuesday in April that will work for the majority of the Board members for an in-person meeting. President Michalko asked that we poll the Board for their availability on Thursdays in April and Tuesdays and Thursdays in May.
13. Insurance Administrator's Report

Insurance Administrator Fuller reported that renewal quotes for 2022 Property and Casualty policies have been completed and sent. He is confident that 2022 will be one of best years for the Authority to date, based on the scale and trajectory of program.

Insurance Administrator Fuller shared that for 2022 the Authority will have reinsurance agreements with both American Family and Allied World to allow us to matriculate some larger members now with Water Plus.

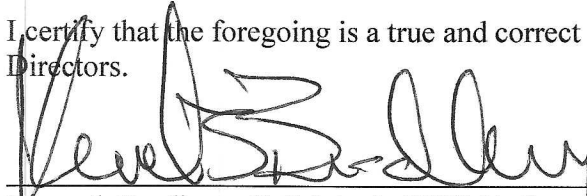
Finally, Insurance Administrator Fuller advised the Board that he had the opportunity to visit Bighorn Desert View. The visit provided an opportunity to share CalMutuals JPRIMA's history and accomplishments with Director West and prompted a recommendation that the Authority develop a more formal orientation for new Board members and a lunch and learn session for new members/insured, particularly those associated with public agencies.

Insurance Administrator Pappas reviewed the insurance report included in the Board meeting packet and highlighted our newest member, Virginia Lakes Mutual Water Company.
14. General Counsel's Report. General Counsel Ciampa alerted the Board that in our May meeting we may need to revisit the need to meet remotely due to health and safety concerns. Director West asked if the CalMutuals JPRIMA Board met by teleconference pre-COVID and General Counsel Ciampa advised that we did so and insured that the other requirements of the Brown Act were met.
15. Communications Report. Communications Director Ortega committed assist in promoting meetings that are scheduled with members to present dividend checks.
16. Director Comments. No Director comments.
17. Adjournment. President Michalko adjourned the meeting at 2:16 PM

Agenda Posted: March 17, 2022

SECRETARY'S CERTIFICATE:

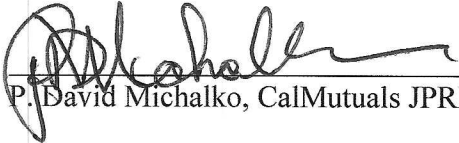
I certify that the foregoing is a true and correct copy of the minutes approved by the Board of Directors.



Kenneth Bradbury, CalMutuals JPRIMA Secretary

APRIL 20 2022
Date

Affirmed By:



P. David Michalko, CalMutuals JPRIMA President

APRIL 20 2022
Date