

CALIFORNIA ASSOCIATION OF MUTUAL WATER COMPANIES
JOINT POWERS RISK AND INSURANCE MANAGEMENT AUTHORITY
1370 N. Brea Blvd., Ste. 238
Fullerton, California 92835
(714) 449-3397

BOARD MEETING
TUESDAY, NOVEMBER 13, 2018 – 1:30 P.M.

DIAL-IN PHONE NUMBER: (515) 604-9371
ACCESS CODE: 462860

AGENDA

NOTE: To comply with the Americans with Disabilities Act, if you need special assistance to participate in any Board meeting, please contact the Acting Executive Director's office at the number listed above at least 4 hours prior to a Board meeting to inform the Authority of your needs and to determine if accommodation is feasible.

Each item on the agenda shall be deemed to include any appropriate motion, resolution, or ordinance, to take action on any item.

Materials related to an item on this agenda submitted after distribution of the agenda packet are available for public review during regular business hours at the Authority office, located at 1370 N. Brea Blvd., Suite 238, Fullerton, California.

The following members of the California Association of Mutual Water Companies Joint Powers Insurance Authority will be participating in this meeting by teleconference from the locations listed below. All of those locations shall be accessible to the public during this meeting.

MEMBER	LOCATION
California Domestic Water Company	15505 Whittier Blvd., Whittier, CA 90603
Montebello Land and Water Company	344 E. Madison Ave., Montebello, CA 90640
North of the River Municipal Water District	2836 McCray St., Bakersfield, CA 93308
Rubio Cañon Land and Water Association	583 E. Sacramento St., Altadena, CA 91001
South Mesa Water Company	391 W Ave L, Calimesa, CA 92320
Valencia Heights Water Company	3009 E. Virginia Ave., West Covina CA 91791
Sunny Slope Water Company	1040 El Campo Dr., Pasadena, CA 91107
Henry Miller Reclamation District #2131	11704 Henry Miller Ave, Dos Palos, CA 93620
El Dorado Irrigation District	2890 Mosquito Road, Placerville, CA 95667

1. Call to Order
2. Roll Call of Authority Members
3. Public comment: The Presiding Officer may impose reasonable limitations on public comments to assure an orderly and timely meeting. The public shall be afforded the right to address the Board of Directors from the teleconference location identified above.

- A. **Agenda Items** - Any person desiring to address the Board of Directors on any Agenda item may do so *at the time the item is considered on the Agenda* by requesting the privilege of doing so at this time and stating the Agenda item to be addressed. At the time the item is discussed, those requesting to speak will be called to do so.
 - B. **Non-Agenda Items** - At this time the public shall have an opportunity to comment on any non-agenda item relevant to the jurisdiction of the Authority. Reasonable time limits may be imposed on each topic and on each speaker.
- 4. Approval of the Minutes of the JPRIMA Board Meeting on October 16, 2018
 - 5. Appointment of Susan Allen as Managing Director
 - 6. Consideration and Possible Approval of Purchasing, Expenditure and Check Signing Policy
 - 7. Consideration and Possible Approval of Software Management Subscription (Neon CRM)
 - 8. Consideration and Approval of Demand Sheet
 - 9. President's Report
 - 10. Financial Report
 - 11. Insurance Administrator's Report
 - 12. Training/Education Report
 - 13. Communications Report
 - A. Strategic Planning Board Meeting & Annual Holiday Luncheon (Dec.6)
 - 14. Director Comments
 - 15. Adjournment

Agenda Posted: November____, 2018 at _____ a.m./p.m.

CALIFORNIA ASSOCIATION OF MUTUAL WATER COMPANIES JOINT POWERS RISK
& INSURANCE MANAGENT AUTHORITY
(CALMUTUALS JPRIMA OR AUTHORITY)

Roll Call of Initial Authority Members

BOARD OFFICERS

Jim Byerrum (President and Executive Director, California Domestic Water Company)

Dave Michalko (Vice-President, Valencia Heights Water Company)

Ken Bradbury (Secretary, Montebello Land and Water Company)

Palmer McCoy (Treasurer, Henry Miller Reclamation District #2131)

BOARD DIRECTORS

Dave Armstrong (South Mesa Water Company)

Doug Nunneley (North of the River Municipal Water District)

Ken Tcheng (Sunny Slope Water Company)

Lisa Yamashita-Lopez (Rubio Cañon Land and Water Association)

Jacqui Noel (El Dorado Irrigation District)

INSURANCE ADMINISTRATORS

Paul Fuller

Mia Garza

STAFF

Jim Ciampa (General Counsel)

Adán Ortega (Staff)

Denise Peralta Gailey (Staff)

Susan Allen (Staff)

Myra Malner (Assistant Secretary and Assistant Treasurer)

Lynda Noriega (California Domestic Water Company)

(NOTE IF OTHERS ARE PRESENT AS WELL)

**MEETING OF THE BOARD OF DIRECTORS OF CALIFORNIA ASSOCIATION OF
MUTUAL WATER COMPANIES JOINT POWERS RISK & INSURANCE
MANAGEMENT AUTHORITY (CALMUTUALS JPRIMA)**

**In Person - Montebello Land and Water Company
344 E Madison Ave, Montebello, CA 90640**

By Teleconference - (515) 604-9371, Access Code: 462860

**BOARD MEETING MINUTES
TUESDAY, OCTOBER 16, 2018**

CALL TO ORDER: President Byerrum called the meeting to order at 12:00 p.m.

ROLL CALL OF AUTHORITY MEMBERS:

PRESENT:

BOARD

OFFICERS: Jim Byerrum (President and Executive Director, California Domestic Water Company)
Dave Michalko (Vice President, Valencia Heights Water Company)
Ken Bradbury (Secretary, Montebello Land and Water Company)

BOARD

DIRECTORS: Lisa Yamashita-Lopez (Rubio Cañon Land and Water Association)
Dave Armstrong (South Mesa Water Company)
Doug Nunneley (North of the River Municipal Water District)
Ken Tcheng (Sunny Slope Water Company)

INSURANCE

ADMINISTRATOR: Paul Fuller
Mia Garza

STAFF:

Jim Ciampa (Legal Counsel)
Adan Ortega
Denise Peralta Gailey
Susan Allen
Myra Malner (Assistant Secretary and Assistant Treasurer)

PARTICIPANTS: Lynda Noriega (California Domestic Water Company)
Steve Lenton (Bellflower-Somerset Mutual Water Company)

David Herrera (Bellflower-Somerset Mutual Water Company)

ABSENT: Palmer McCoy (Treasurer, Henry Miller Reclamation District #2131)
Jacqui Noel (El Dorado Irrigation District)

PUBLIC COMMENT: None.

APPROVAL OF THE MINUTES OF THE JPRIMA BOARD MEETING ON SEPTEMBER 18, 2018: On a motion made by Director Armstrong, seconded by Secretary Bradbury, the minutes of the September 18, 2018 JPRIMA Board meeting were unanimously approved, as submitted.

CONSIDERATION AND APPROVAL OF THE DEMAND SHEET: On a motion made by Director Armstrong, seconded by Vice President Michalko, the demand sheet was unanimously approved.

CONSIDERATION AND POSSIBLE APPROVAL OF OPENONLINE MEMBER BACKGROUND CHECK SERVICES PROPOSAL: On a motion made by Vice President Michalko, the OpenOnline Member Background Check Services Proposal was unanimously approved.

PRESIDENT'S REPORT: No comments.

FINANCIAL REPORT: Assistant Treasurer Malner provided an overview of the budget and cash flow report. On a motion made by Secretary Bradbury, seconded by Vice President Michalko, the financial report was unanimously received and filed.

INSURANCE ADMINISTRATOR'S REPORT: Insurance Administrator Fuller provided an overview of current enrollment efforts. Insurance Administrator Staff Member Garza added that the current member count is 236.

LEGAL COUNSEL REPORT: General Counsel Ciampa reported that based on staff feedback, he reviewed the Agency's bylaws to determine whether proxy forms can be used in connection with the Agency's director elections at the Annual Meeting. He added that because the Agency is a public agency, proxies are not permissible, but written ballots may be used, as provided in Section 2.1 of the Bylaws, including to establish a quorum. He also mentioned that he will be preparing a draft amendment to the Bylaws to address the composition of the Board of Directors.

TRAINING/EDUCATION REPORT: Staff member Allen provided an update on enrollment in the Authority's training and education programs.

COMMUNICATIONS REPORT: Staff member Ortega reported that he will be participating in a panel discussion on the Human Right to Water at the American Water Works Association (AWWA) conference taking place at the end of October. He also reported that AWWA has

offered the Agency an opportunity to be featured on their website for a cost. Following discussion, the Board agreed to discuss further and possibly consider the AWWA website feature at a later time.

CONSIDERATION AND APPROVAL OF STATEMENT OF MISSION: Following discussion by the Board, the Agency's Statement of Mission was adopted as: CalMutuals JPRIMA was created by its public agency and mutual water company founders to provide first-in-class insurance, technical support and resources for California water systems.

DIRECTOR COMMENTS: None.

ADJOURNMENT: President Byerrum adjourned the meeting at 12:55 p.m.

SECRETARY'S CERTIFICATE

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

Ken Bradbury, CalMutuals JPRIMA Secretary

Date

Affirmed by:

Jim Byerrum, CalMutuals JPRIMA President

Date

RESOLUTION NO. 11-2018-1

**RESOLUTION OF THE BOARD OF DIRECTORS OF THE
CALIFORNIA ASSOCIATION OF MUTUAL WATER COMPANIES
JOINT POWERS RISK AND INSURANCE MANAGEMENT AUTHORITY
APPOINTING MANAGING DIRECTOR**

WHEREAS, the Board of Directors of the California Association of Mutual Water Companies Joint Powers Risk and Insurance Management Authority (“Authority”) may appoint certain officers and fill certain staff positions; and

WHEREAS, the Authority desires to appoint a person to fill the position of Managing Director and, as stated in Section 4.2 of the Authority’s Bylaws, to specify the duties of that position,

NOW, THEREFORE BE IT RESOLVED that the Authority’s Board of Directors hereby appoints Susan Allen to serve as the Authority’s Managing Director until such time as that appointment is terminated by the Board or by that officer.

BE IT FURTHER RESOLVED that the position of Managing Director shall provide support to the Authority’s Chief Executive Officer and President in connection with the basic administration of the Authority; provide support to the Authority’s Board of Directors; coordinate Authority Board meetings, including the Annual Meeting; and collaborate with the Insurance Administrator in marketing and broker support to develop and manage a robust slate of resources for Authority insureds and members of the California Association of Mutual Water Companies.

ADOPTED, SIGNED and APPROVED, at a Regular Meeting of the Board of Directors of the Authority this 13th day of November, 2018.

CALIFORNIA ASSOCIATION OF MUTUAL WATER
COMPANIES JOINT POWERS RISK AND
INSURANCE MANAGEMENT AUTHORITY

Jim Byerrum, Chair

ATTEST:

Ken Bradbury, Secretary

STATE OF CALIFORNIA)
)
COUNTY OF LOS ANGELES) ss.

I, KEN BRADBURY, Secretary of the California Association of Mutual Water Companies Joint Powers Risk and Insurance Management Authority (“Authority”) do hereby certify that the foregoing Resolution No. 11-2018-1 was duly adopted by the Board of Directors of said Authority at a Regular Meeting thereof held on November 13, 2018, and that it was so adopted by the following vote:

AYES: Directors: Armstrong, Bradbury, Byerrum, McCoy, Michalko, Noel, Nunneley, Tcheng, Yamashita-Lopez

NOES: Directors: None

ABSENT: Directors:

ABSTAIN: Directors: None

Ken Bradbury, Secretary of the California Association of Mutual Water Companies Joint Powers Risk and Insurance Management Authority

STATE OF CALIFORNIA)
)
COUNTY OF LOS ANGELES) ss.

I, KEN BRADBURY, Secretary of the California Association of Mutual Water Companies Joint Powers Risk and Insurance Management Authority (“Authority”) do hereby certify that the above and foregoing is a true and correct copy of Resolution No. 11-2018-1 of said Board, and that the same has not been amended or repealed.

Dated: November 13, 2018

Ken Bradbury, Secretary

**CALIFORNIA ASSOCIATION OF MUTUAL WATER COMPANIES
JOINT POWERS RISK AND INSURANCE MANAGEMENT AUTHORITY
PURCHASING, EXPENDITURE AND CHECK SIGNING POLICY**

I. PURCHASING AND EXPENDITURE POLICY:

A. **PURCHASES \$1,000.00 OR UNDER:** Supplies and equipment estimated to cost \$1,000 or less may be purchased without solicitation of bids, if such purchases are approved by the Chief Executive Officer/President.

B. **PURCHASES COSTING MORE THAN \$1,000, BUT LESS THAN \$5,000:** Supplies, services or equipment estimated to cost more than \$1,000, but not more than \$5,000 may be purchased by the Managing Director, with CEO/President's approval, after the receipt of at least three written proposals.

D. **NON-BUDGETED PURCHASES COSTING MORE THAN \$5,000 AND LESS THAN \$15,000 AND ANY PURCHASES COSTING MORE THAN \$15,000:**

(1) Supplies, services or equipment estimated to cost \$5,000 or more but less than \$15,000, which have not been approved in the Authority's budget, and

(2) Supplies, services or equipment estimated to cost \$15,000 or more, must be approved by the Authority's Board of Directors after the receipt of at least three written proposals.

E. **EXCEPTIONS**

The foregoing procedures relating to the purchase of supplies or equipment may be dispensed with when:

(1) The price is established by Federal, State or local regulation, such as with utility service.

(2) The supplies or equipment is by nature difficult and expensive to describe by appropriate specifications and suppliers of known repute are requested to submit proposals for designing or supplying the supplies and equipment in the same manner as professional services are obtained. Such proposal

shall contain a cost estimate and a sufficient explanation to permit the Board to decide upon alternative proposals.

- (3) An emergency exists.
- (4) The supplies or equipment is readily available only from one or two sources, in which event the reason for specifying the acceptable item shall be noted in connection with the purchase of the item.

F. PROFESSIONAL SERVICES:

- (1) As necessary and directed by the Board of Directors, the Managing Director shall solicit proposals from qualified professionals. Proposals shall consist of a statement of qualification and an outline of the work to be accomplished. The Managing Director shall recommend the best proposal to the Board to accept or reject. The Managing Director may negotiate a contract for Board approval with the professional selected by the Board.
- (2) The Managing Director shall have the discretion to recommend to the Board of Directors for approval a sole source proposal for professional services estimated to cost less than \$10,000. Professional services estimated to cost \$10,000 or more, but less than \$50,000, may be recommended to the Board by the Managing Director after the receipt of proposals from at least two firms. If only one proposal is received, the Managing Director shall provide evidence to the Board that multiple firms were solicited and explain why others did not propose. Professional services estimated to cost more than \$50,000 may be recommended to the Board by the Managing Director after the receipt of proposals from at least three firms. If only one proposal is received, the Managing Director shall provide evidence to the Board that multiple firms were solicited and explain why others did not propose.

- G. **OTHER PROCEDURES:** The Managing Director may expend up to \$10,000 to purchase goods or services without express board approval in the following circumstances:
- (1) The goods or services are covered by a budget appropriation;
 - (2) It is impracticable to defer the expenditure until the next regular Board meeting; and
 - (3) The expenditure is reported to the Board at the next regular meeting.

II. CHECK SIGNING AND CHECKING ACCOUNT POLICY:

- A. **CHECK REGISTER:** A check register showing the check number, payee, amount, the fund upon which it is drawn and the purpose of each check, shall be prepared by the Treasurer or his or her designee, and presented to the Board of Directors at each regular Board meeting. Invoices and other supporting documents will be provided to any director upon request. Checks will be disbursed after approval by the Board.
- B. **ROUTINE CHECKS:** Checks to pay utility bills, postage, emergencies and invoices subject to discount and inter-fund transfers may be disbursed prior to Board of Directors approval if such amounts are included in the budget approved by the Board. Such items shall be set forth on a supplemental check register or included on the next regular check register and presented to the Board dependent on timing of actual check delivery.
- C. **CHECK SIGNING:** Checks in amounts less than \$5,000 that are drawn to pay demands which have been approved by the Board of Directors and/or checks in any amount that are for budgeted items **require only one signature**. Checks drawn to pay demands over \$5,000 that have been approved by the Board of Directors and any checks for non-budgeted items **require two signatures**.



Staff Request to Purchase Membership Management Software Subscription

CalMutuals Executive Director seeks approval for collaborative purchase of a membership management software subscription, with CalMutuals JPRIMA, in the amount of \$2,430 annually and a one-time set up fee of \$900 (\$1,665 to be paid by CalMutuals and \$1,665 to be paid by JPRIMA)

Background:

Until 2017 OSG relied on the tools available through the Microsoft Office Suite (primarily Word and Excel) to support CalMutuals administrative functions. This proved to be cumbersome and inefficient.

In 2017, at the recommendation of CalMutuals President, OSG augmented the tools in place with association management software, *Wild Apricot*. *Wild Apricot* promised to provide membership management, event registration, billing (with integration to QuickBooks), communication tools, website tools, and mobile access. The cost of the software is \$1,080/annually. While the software offered some benefits, not all functions are robust and the software does not fully address CalMutuals administrative support needs.

OSG has reviewed the administrative support needs associated with administrative and legislative support to CalMutuals and consulted with the President and technologists that support Rubio Canyon Land and Water and have identified an alternative tool, *Neon CRM*, that address the needs more fully. Neon CRM is a competitor to *Wild Apricot* and provides a similar set of association management tools and additionally offers integration with legislative advocacy software that will automate bill tracking, notification, action.

Calmutuals Joint Powers Risk & Insurance Mgt Authority

Demand Sheet

4:29 PM

11/07/18

<u>Date</u>	<u>Num</u>	<u>Memo</u>	<u>Open Balance</u>
NeonCRM			
11/01/2018		Membership Management Software System	1,665.00
Total NeonCRM			1,665.00
OPENonline			
10/31/2018	491831	Prepaid Background Check Fees	10,000.00
Total OPENonline			10,000.00
Ortega Strategies Group			
12/01/2018	1314	Administrative and Continuing Education Support-December 2018	5,187.78
Total Ortega Strategies Group			5,187.78
TOTAL			16,852.78

Calmutuals Joint Powers Risk & Insurance Mgt Authority

4:32 PM

Balance Sheet

11/07/18

As of October 31, 2018 and 2017

Accrual Basis

	<u>Oct 31, 18</u>	<u>Oct 31, 17</u>	<u>\$ Change</u>	<u>% Change</u>
ASSETS				
Current Assets				
Checking/Savings				
1210 - Pacific Western Bank	148,029.25	83,817.01	64,212.24	76.6%
Total Checking/Savings	148,029.25	83,817.01	64,212.24	76.6%
Accounts Receivable				
1510 - Accounts Receivable-P&C	1,718.40	6,566.40	-4,848.00	-73.8%
1550 - Accounts Receivable-WC	0.00	9,618.19	-9,618.19	-100.0%
Total Accounts Receivable	1,718.40	16,184.59	-14,466.19	-89.4%
Other Current Assets				
1650 - Prepaid Expenses	10,000.00	0.00	10,000.00	100.0%
Total Other Current Assets	10,000.00	0.00	10,000.00	100.0%
Total Current Assets	159,747.65	100,001.60	59,746.05	59.8%
Other Assets				
1810 - Website	5,985.00	6,500.00	-515.00	-7.9%
Total Other Assets	5,985.00	6,500.00	-515.00	-7.9%
TOTAL ASSETS	165,732.65	106,501.60	59,231.05	55.6%
LIABILITIES & EQUITY				
Liabilities				
Current Liabilities				
Accounts Payable				
2150 - Accounts Payable	10,000.00	0.00	10,000.00	100.0%
Total Accounts Payable	10,000.00	0.00	10,000.00	100.0%
Other Current Liabilities				
2210 - Payable to CalMutuals	0.00	38,041.03	-38,041.03	-100.0%
Total Other Current Liabilities	0.00	38,041.03	-38,041.03	-100.0%
Total Current Liabilities	10,000.00	38,041.03	-28,041.03	-73.7%
Total Liabilities	10,000.00	38,041.03	-28,041.03	-73.7%
Equity				
3200 - Retained Earnings	30,071.05	-26,676.08	56,747.13	212.7%
Net Income	125,661.60	95,136.65	30,524.95	32.1%
Total Equity	155,732.65	68,460.57	87,272.08	127.5%
TOTAL LIABILITIES & EQUITY	165,732.65	106,501.60	59,231.05	55.6%

Calmutuals Joint Powers Risk & Insurance Mgt Authority

4:33 PM

Profit & Loss

11/07/18

January through October 2018 and 2017

Accrual Basis

	Jan - Oct 18	Jan - Oct 17	\$ Change	% Change
Income				
4100 · Program Revenue				
4110 · Property & Casualty	160,942.07	101,544.27	59,397.80	58.5%
4130 · Worker's Compensation	37,924.46	28,038.43	9,886.03	35.3%
Total 4100 · Program Revenue	<u>198,866.53</u>	<u>129,582.70</u>	<u>69,283.83</u>	<u>53.5%</u>
Total Income	198,866.53	129,582.70	69,283.83	53.5%
Expense				
5100 · Contracted Services				
5115 · Administrative Services	25,000.00	25,000.00	0.00	0.0%
5110 · Audit	5,200.00	0.00	5,200.00	100.0%
5140 · Continuing Educ Prog Management	20,000.00	0.00	20,000.00	100.0%
5145 · Continuing Educ Prog System	8,489.00	0.00	8,489.00	100.0%
5170 · Legal	10,309.50	8,052.25	2,257.25	28.0%
Total 5100 · Contracted Services	<u>68,998.50</u>	<u>33,052.25</u>	<u>35,946.25</u>	<u>108.8%</u>
5350 · Meeting Expenses	75.02	0.00	75.02	100.0%
5370 · Travel	248.30	0.00	248.30	100.0%
5510 · Bank charges	0.00	40.80	-40.80	-100.0%
5520 · Dues & Assessments	763.65	450.00	313.65	69.7%
5530 · Insurance	1,137.00	903.00	234.00	25.9%
5590 · Miscellaneous	500.00	0.00	500.00	100.0%
5550 · Office Supplies	1,482.46	0.00	1,482.46	100.0%
Total Expense	<u>73,204.93</u>	<u>34,446.05</u>	<u>38,758.88</u>	<u>112.5%</u>
Net Income	<u><u>125,661.60</u></u>	<u><u>95,136.65</u></u>	<u><u>30,524.95</u></u>	<u><u>32.1%</u></u>

Calmutuals Joint Powers Risk & Insurance Mgt Authority
Budget and Cash Flow
As of October 31, 2018

	2018 Budget	2018 Estimated Cash Flow					
		Q1 Actual	Q2 Actual	Q3 Actual	Oct Actual	Nov-Dec Est	Total
<u>CASH INFLOW</u>							
Program Revenue	\$ 140,000	\$ 9,935	\$ 126,505	\$ 26,284	\$ 11,700	\$ 8,000	\$ 182,424
Loan from Calmutuals	-	-	-	-	-	-	-
Total Cash Inflow	140,000	9,935	126,505	26,284	11,700	8,000	182,424
<u>CASH OUTFLOW</u>							
Attorney Fees	12,000	1,754	3,413	2,637	2,634	1,500	11,938
Administration	30,000	7,500	7,500	7,500	2,500	5,000	30,000
Audit Fees	5,200	-	5,200	-	-	500	5,700
Background Check Services	-	-	-	-	-	10,000	10,000
Bank Service Fees	100	-	-	-	-	100	100
Dues	1,500	-	450	-	-	1,050	1,500
Insurance	1,000	1,137	-	-	-	-	1,137
Management Contract	30,000	2,500	7,500	7,500	2,500	5,000	25,000
Meeting Expenses	-	-	75	-	-	-	75
Member Training and Education	10,500	2,989	-	3,000	2,500	2,000	10,489
Office Supplies	400	-	2,111	121	34	-	2,267
Sponsorship	-	500	-	-	-	-	500
Travel	8,000	-	248	-	-	7,800	8,048
Loan Repayment to CalMutuals	38,000	-	38,040	-	-	-	38,040
Total Cash Outflow	136,700	16,380	64,537	20,758	10,168	32,950	144,793
Net Total	\$ 3,300	\$ (6,445)	\$ 61,968	\$ 5,526	\$ 1,533	\$ (24,950)	\$ 37,631
<u>CASH FLOW</u>							
Beginning Balance		\$ 85,448	\$ 79,003	\$ 140,971	\$ 146,497	\$ 148,029	
Net Total		(6,445)	61,968	5,526	1,533	(24,950)	
Ending Balance		\$ 79,003	\$ 140,971	\$ 146,497	\$ 148,029	\$ 123,079	

JPRIMA MEMBER LIST EFF 11/8/18

ENROLLED NAMED MEMBER	P&C Coverage	WC Coverage
ALPINE WATER USERS ASSOCIATION	X	X
ALTA SIERRA MUTUAL WATER COMPANY	X	
AMARILLO MUTUAL WATER COMPANY	X	X
ANDERSON SPRINGS COMMUNITY SERVICE DISTRICT	X	
ANTELOPE PARK MUTUAL WATER COMPANY	X	X
ARMONA COMMUNITY SERVICE DISTRICT	X	
ARVIN EDISON WATER STORAGE DISTRICT		X
ATASCADERO MUTUAL WATER COMPANY	X	X
AUSTIN ACRES MUTUAL WATER COMPANY	X	
AVERYDALE MUTUAL WATER COMPANY	X	X
AVILA VALLEY MUTUAL WATER COMPANY	X	
BANNING HEIGHTS MUTUAL WATER COMPANY	X	X
BAR H MUTUAL WATER COMPANY	X	
BASS LAKE ANNEX #3 MUTUAL WATER COMPANY	X	
BEAR VALLEY WATER COMPANY	X	
BEAR VALLEY WATER DISTRICT	X	X
BEASORE MUTUAL WATER COMPANY	X	
BELLFLOWER HOME GARDEN WATER COMPANY	X	X
BELLFLOWER SOMERSET MUTUAL WATER COMPANY	X	X
BLAIRSDEN WATER USER ASSOCIATION, INC.	X	
BLUE LAKE SPRINGS MUTUAL WATER COMPANY	X	X
BLUE LAKES IMPROVEMENT CLUB WATER, INC.	X	
BROCK MUTUAL WATER COMPANY, INC.	X	
BUCKS LAKE WATER ASSOCIATION	X	
BUTTONWILLOW COUNTY WATER DISTRICT	X	
CABAZON WATER DISTRICT	X	X
CALIFORNIA DOMESTIC WATER COMPANY	X	
CASPAR SOUTH SERVICE COMPANY	X	
CAWELO WATER DISTRICT	X	X
CEDARPINES PARK MUTUAL WATER COMPANY	X	X
CENTRAL BASIN MUNICIPAL WATER DISTRICT	X	
CHESTER PUBLIC UTILITY DISTRICT	X	
CHIRIACO SUMMIT WATER DISTRICT	X	
CLEAR CREEK COMMUNITY SERVICES DISTRICT	X	
CLIO PUBLIC UTILITY DISTRICT	X	
COLOMA LOTUS IRRIGATION	X	
COMMUNITY MUTUAL WATER COMPANY	X	
CONSOLIDATED PEOPLES DITCH COMPANY	X	X
CORINTHIAN BAY MUTUAL WATER COMPANY	X	
COVINA IRRIGATING COMPANY	X	X
CRESTVIEW MUTUAL WATER COMPANY	X	
CUYAMA BASIN GROUNDWATER SUSTAINABILITY AGENCY	X	
CUYAMA BASIN WATER DISTRICT	X	
CUYAMACA WATER DISTRICT	X	
DEL DIOS MUTUAL WATER COMPANY	X	
DEL REY COMMUNITY SERVICE DISTRICT	X	X
DELTA FARMS RECLAMATION DISTRICT #2028	X	
DELTA FARMS RECLAMATION DISTRICT 2023 (VENICE ISLAND)	X	X
DELTA FARMS RECLAMATION DISTRICT 2030	X	X
DELTA FARMS RECLAMATION DISTRICT 2113		X
DEVORE WATER COMPANY	X	X
DRAINAGE DISTRICT 200	X	
EAST ACRES WATER ASSOCIATION	X	
EAST NILES COMMUNITY SERVICES DISTRICT	X	X
EAST OROSI COMMUNITY SERVICE DISTRICT	X	
EL CAPITAN MUTUAL WATER COMPANY	X	
EL DORADO IRRIGATION DISTRICT	X	
FAIRBANKS RANCH COMMUNITY SERVICE DISTRICT	X	
FARMERS IRRIGATION CO., INC.	X	

FIREBAUGH CANAL WATER DISTRICT	X	X
FOREST PARK MUTUAL WATER COMPANY	X	
FRIANT WATER AUTHORITY		X
FULLER FALLS MUTUAL WATER COMPANY	X	
GILL CREEK MUTUAL WATER COMPANY	X	X
GORDON VALLEY MUTUAL WATER COMPANY	X	
GREEN ACRES MUTUAL WATER COMPANY	X	
GREEN RIVER MUTUAL WATER COMPANY	X	
GREEN VALLEY MUTUAL WATER COMPANY	X	X
HARBOR VIEW MUTUAL WATER COMPANY	X	X
HENRY MILLER RECLAMATION DISTRICT #2131 / SAN LUIS CANAL COMPANY	X	
HIGH VALLEYS WATER DISTRICT	X	X
HIGHLANDS WATER COMPANY	X	
HOME GARDENS COUNTY WATER DISTRICT	X	X
HOWELL MOUNTAIN MUTUAL WATER COMPANY, INC	X	
HUNTINGTON PINES MUTUAL WATER COMPANY	X	
JAMES IRRIGATION DISTRICT		X
JURUPA COMMUNITY SERVICES DISTRICT	X	
KELLY MUTUAL WATER COMPANY	X	
KETTLEMAN CITY COMMUNITY SERVICE DISTRICT	X	
KONOCTI COUNTY WATER DISTRICT	X	
KRISTA MUTUAL WATER COMPANY	X	
LA CUMBRE MUTUAL WATER COMPANY	X	
LA PORTE WATER DISTRICT	X	
LAKE ALMANOR CC MUTUAL WATER COMPANY	X	X
LAKE ELIZABETH MUTUAL WATER COMPANY	X	
LAKE HEMET MUNICIPAL WATER DISTRICT	X	X
LAKE OF THE WOODS MUTUAL WATER COMPANY		X
LAKESHORE VILLA MUTUAL WATER COMPANY	X	
LAKESIDE WOODS MUTUAL WATER CO	X	
LASSEN IRRIGATION COMPANY	X	X
LAZY H MUTUAL WATER COMPANY	X	
LIBERTY PARK WATER ASSOCIATION	X	
LINCOLN AVENUE WATER COMPANY	X	
LINDA FALLS TERRACE MUTUAL WATER COMPANY	X	
LONE TREE MUTUAL WATER COMPANY		X
LOST HILLS UTILITY DISTRICT	X	X
LOWER LAKE COUNTY WATERWORKS DISTRICT NO. 1	X	
LOWER ROCK CREEK MUTUAL WATER COMPANY	X	X
LOWER SAN JOAQUIN LEVEE DISTRICT	X	
LUCERNE VISTA MUTUAL WATER COMPANY	X	
MARYGOLD MUTUAL WATER COMPANY	X	X
MAYWOOD MUTUAL WATER CO. #1	X	X
MAYWOOD MUTUAL WATER COMPANY #2	X	X
MAYWOOD MUTUAL WATER COMPANY NO. 3/TRI-CITY	X	X
MCMULLIN RECLAMATION DISTRICT 2075	X	
MERIDIAN FARMS WATER COMPANY	X	X
MI WUK HEIGHTS MUTUAL WATER COMPANY	X	
MIDDLE ROAD MUTUAL WATER CO.	X	
MIDWAY CITY MUTUAL WATER COMPANY	X	
MIDWAY COMMUNITY SERVICE DISTRICT	X	
MONTEBELLO LAND AND WATER COMPANY	X	X
MOUNT WESKE ESTATES WATER COMPANY	X	
MURPHY HILL MUTUAL WATER ASSOCIATION	X	
MYERS FLAT MUTUAL WATER SYSTEM, INC.	X	
NATOMAS CENTRAL MUTUAL WATER COMPANY	X	
NEW AVENUE MUTUAL WATER COMPANY	X	
NICE MUTUAL WATER COMPANY	X	X
NORTH OF THE RIVER MUNICIPAL WATER DISTRICT	X	
NORTHFORK SPRINGS MUTUAL WATER COMPANY	X	
NUEVO WATER COMPANY	X	X

OCEANO COMMUNITY SERVICE DISTRICT	X	X
OILDALE MUTUAL WATER COMPANY, INC.	X	X
OLD CREEK ROAD MUTUAL WATER COMPANY	X	
ORANGE VALE WATER COMPANY	X	
PACIFIC VIEW MUTUAL WATER COMPANY	X	
PALO VERDE IRRIGATION DISTRICT		X
PALMDALE RECYCLED WATER AUTHORITY	X	
PARADISE MUTUAL WATER COMPANY	X	
PHOENIX LAKE COUNTRY CLUB ESTATES MUTUAL WATER COMPANY	X	
PLEASANT VALLEY CANAL COMPANY		X
PLEASANT VALLEY MUTUAL WATER COMPANY	X	X
PORTER VISTA PUBLIC UTILITY DISTRICT	X	
RAINERI MUTUAL WATER COMPANY	X	
RANCHERITOS MUTUAL WATER COMPANY	X	
RANCHO ESTATES MUTUAL WATER COMPANY	X	
RANCHO LA JOTA MUTUAL WATER COMPANY	X	X
RANCHO SANTA FE COMMUNITY SERVICE DISTRICT	X	
RECLAMATION DISTRICT #2026 - WEBB TRACT	X	
RECLAMATION DISTRICT #150	X	X
RECLAMATION DISTRICT #1608	X	
RECLAMATION DISTRICT #1667	X	
RECLAMATION DISTRICT #2025	X	
RECLAMATION DISTRICT #2037	X	
RECLAMATION DISTRICT #2042	X	
RECLAMATION DISTRICT #2074	X	
RECLAMATION DISTRICT #2089	X	
RECLAMATION DISTRICT #2090	X	
RECLAMATION DISTRICT #2091	X	
RECLAMATION DISTRICT #2094	X	
RECLAMATION DISTRICT #2095	X	
RECLAMATION DISTRICT #2107	X	
RECLAMATION DISTRICT #2137	X	
RECLAMATION DISTRICT #3	X	X
RECLAMATION DISTRICT #341		X
RECLAMATION DISTRICT #403 ROUGH & READY ISLAND	X	
RECLAMATION DISTRICT #524	X	
RECLAMATION DISTRICT #551	X	X
RECLAMATION DISTRICT #556	X	
RECLAMATION DISTRICT #70	X	X
RECLAMATION DISTRICT #756	X	
RECLAMATION DISTRICT #773	X	
RECLAMATION DISTRICT #828	X	
RECLAMATION DISTRICT #900	X	
RECLAMATION DISTRICT NO. 2035	X	
RECLAMATION DISTRICT NO. 2085	X	
RECLAMATION DISTRICT NO. 544	X	
REDWOOD TERRACE WATER COMPANY	X	
RICHARDSON BEARDSLEY PARK INC.	X	
RIVERSIDE HIGHLAND WATER COMPANY	X	
ROCKWOOD ESTATES MUTUAL WATER COMPANY	X	
ROSARIO PARK MUTUAL WATER COMPANY	X	
RUBIDOUX COMMUNITY SERVICES DISTRICT	X	
RUBIO CANON LAND AND WATER ASSOCIATION	X	X
SALTON SEA AUTHORITY	X	
SAN ANDREAS MUTUAL WATER COMPANY	X	
SAN ANTONIO WATER COMPANY	X	X
SAN DIEGO COUNTY WATER AUTHORITY	X	X
SAN JOAQUIN RIVER WATER USERS COMPANY	X	
SAN JUAN WATER SYSTEM #1	X	
SAN MIGUELITO MUTUAL WATER COMPANY	X	X
SANTA ANA WATERSHED PROJECT AUTHORITY	X	X

SENIOR CANYON MUTUAL WATER COMPANY	X	
SHAVER LAKE POINT #2 MUTUAL WATER COMPANY	X	
SHEEP CREEK WATER COMPANY	X	X
SIERRA BELLA MUTUAL WATER COMPANY	X	
SIERRA COUNTY FIRE SAFE AND WATERSHED COUNCIL INC.	X	
SILVER FORK WATER ASSOCIATION, INC	X	
SISAR MUTUAL WATER COMPANY	X	
SMITH RIVER COMMUNITY SERVICE DISTRICT	X	X
SOLANO VERDE MUTUAL WATER COMPANY	X	
SOUTH DOS PALOS COUNTY WATER DISTRICT	X	
SOUTH FORK ESTATES WATER COMPANY	X	
SOUTH MESA WATER COMPANY	X	X
SPALDING COMMUNITY SERVICE DISTRICT	X	
SPALDING EAGLE LAKE MUTUAL WATER COMPANY	X	
SPRINGVILLE PUBLIC UTILITY DISTRICT		X
STOCKDALE RANCHO MUTUAL WATER COMPANY	X	
STONE CORRAL IRRIGATION DISTRICT	X	X
SUNDALE MUTUAL WATER COMPANY	X	X
SUNNY SLOPE WATER COMPANY	X	X
SUTTER MUTUAL WATER COMPANY	X	
TEMESCAL VALLEY WATER DISTRICT	X	
THE FARM MUTUAL WATER COMPANY	X	X
TICO MUTUAL WATER COMPANY	X	
TRACT 180 MUTUAL WATER COMPANY	X	X
TRACT 349 MUTUAL WATER COMPANY	X	X
TRINITY CENTER MUTUAL WATER COMPANY	X	
TRINITY KNOLLS MUTUAL WATER COMPANY	X	
TULARE LAKE DRAINAGE DISTRICT		X
UNION ISLAND MUTUAL WATER COMPANY INC		X
UNION ISLAND RECLAMATION DISTRICT NO. 1	X	
UNION ISLAND RECLAMATION DISTRICT NO. 2	X	
VALENCIA HEIGHTS WATER COMPANY	X	X
VALLEY VIEW MUTUTAL WATER COMPANY	X	X
VALLEY WATER COMPANY	X	
VAUGHN WATER COMPANY	X	X
VENTURA RIVER WATER DISTRICT	X	
VILLA DEL MONTE MUTUAL WATER COMPANY	X	
WALNUT HILLS MUTUAL WATER COMPANY	X	
WALNUT PARK MUTUAL WATER CO.	X	X
WATER QUALITY JPA OF THE DOS PALOS AREA	X	
WATERS ROAD DOMESTIC USERS GROUP, INC.	X	
WEBB OAK MUTUAL WATER COMPANY	X	
WENDELL LANE MUTUAL WATER COMPANY	X	
WEST CUCA MUTUAL WATER COMPANY	X	
WEST END CONSOLIDATED WATER COMPANY	X	
WEST SACRAMENTO AREA FLOOD CONTROL AGENCY	X	
WEST SIDE IRRIGATION DISTRICT	X	X
WESTERN HEIGHTS WATER COMPANY	X	X
WESTLANDS WATER COMPANY		X
WHEATLAND WATER DISTRICT	X	
WHISPERING PALMS COMMUNITY SERVICE DISTRICT	X	
WILLO GLEN WATER COMPANY	X	
WINI MUTUAL WATER COMPANY	X	
WINTON WATER & SANITARY DISTRICT	X	
WOODVILLE PUBLIC UTILITY DISTRICT		X
WUTCHUMNA WATER COMPANY	X	X

INVESTOR OWNED UTILITIES (IOU) WC ACCOUNTS

CALIFORNIA DOMESTIC WATER COMPANY		X
LITTLE BEAR WATER COMPANY		X
RUSSIAN RIVER UTILITIES		X

JPRIMA INSURANCE SUMMARY REPORT - NOVEMBER 2018

ANNUALIZED FINANCIAL SUMMARY

	Property and Casualty	Workers Compensation	Total
Members	223	82	237
Annual Premium:	\$4.6m	\$2.2m	\$6.8m
Total Fees	\$481.8k		\$481.8k
Total Paid By Members:	\$5.1m		\$7.3m
Total JPA Income:	\$229.3k	\$53.0k*	<u>\$282.3k</u>

* WC Commission is a % of WC Premium

NEW JPRIMA MEMBERS

Eff Date	Member
11/1/2018	MURPHY HILL MUTUAL WATER ASSOCIATION

KEY TARGET ACCOUNTS - NOVEMBER/DECEMBER/JANUARY

Property and Casualty

QUOTED:

Eff Date	Member	Notes
11/15/2018	Sentinel Butte Mutual Water Company	
11/18/2018	Arvin Community Services District	

PENDING:

Eff Date	Member	Notes
11/15/2018	Nord Road Water Association	
1/1/2019	Columbia Canal Company	
TBD	Rurban Homes Mutual Water Company	

Workers Compensation

QUOTED:

Eff Date	Member	Notes
----------	--------	-------

PENDING:

Eff Date	Member	Notes
11/26/2018	Denair Community Services District	
1/1/2019	Lemoore Canal & Irrigation Company	
1/1/2019	Riverside Highland Water Company	

OTHER

* N / A *