

ACWA/JOINT POWERS INSURANCE AUTHORITY

Unapproved 12/1/08
Approved 5/18/09

BOARD OF DIRECTORS' MEETING

Long Beach Convention & Entertainment Center
300 East Ocean Boulevard
Long Beach, CA 90802
(562) 436-3636

December 1, 2008

WELCOME

President Bannister called the meeting to order at 3 p.m. and welcomed everyone to Long Beach. He announced that a quorum was present. He introduced the Executive Committee members; Edward J. Tiedemann and Robin L. Stewart, of Kronick, Moskovitz, Tiedemann & Girard (KMT&G), JPIA's Legal Counsel; Eldon Boone, JPIA's Auditor/Controller; and JPIA's management staff. He also recognized Bill Malone and Mike McNulty of Metro/Risk, Inc., the JPIA's insurance brokers.

PUBLIC COMMENT

President Bannister noted that, as the agenda stated, members of the public would be allowed to address the Board of Directors on any agenda item prior to the Board's decision on that item. Comments on any issues, which may or may not be on the agenda, were also welcome. No members of the public requested to be heard.

ADDITIONS TO OR DELETIONS FROM THE AGENDA

President Bannister asked for any additions to or deletions from the Agenda. None were noted.

CONSENT CALENDAR

President Bannister called for approval of the Consent Calendar.

M/S/C (Jack Cunningham, Goleta WD/Phil Cisneros, Twentynine Palms WD) (Unanimous): That the Board of Directors approve the minutes of the May 5, 2008, Board of Directors' meeting as presented.

ADMINISTRATION

Glossary of Terms

Mr. Gilstrap, JPIA's Director of Member Services, directed members to the "Glossary of Terms" used by the JPIA, which was included as part of the packet. The JPIA frequently prepares communications and documents that use words, phrases, and acronyms that may not be familiar to many readers. These terms might be unique to the JPIA, to public entity risk-sharing pools, or to the insurance industry. In order to eliminate confusion and to help members to better understand material presented by the JPIA, a "Glossary of Terms" had been prepared. It is also included in the ACWA/JPIA's Board of Directors' Manual, which is provided to each Director appointed to the JPIA Board of Directors. It can also be found on the JPIA's website at www.acwajpia.com. If any member comes across an acronym that should be included, contact the JPIA office and request its addition.

Acceptance of New Members

At each Board meeting a list of new members is provided for membership ratification. Mr. Gilstrap noted that Semitropic-Rosamond Water Bank Authority had joined the JPIA's Liability Program, effective July 1, 2008.

M/S/C (W. D. "Bill" Knutson, Yuima MWD/Bud McGehee, Crestline Village WD) (Unanimous): That the Board of Directors ratify the Executive Committee's acceptance of Semitropic-Rosamond Water Bank Authority as members of the JPIA.

Calendar of Meeting Dates for 2008

President Bannister stated that a Proposed Calendar of Meeting Dates for the following year is presented to the Executive Committee at its September meeting. A great deal of planning had gone into setting these meeting dates and he encouraged all present to take note of these dates and put them into their planners for the upcoming year. All of these meetings are posted and open to the public.

Report on Town Hall Meeting

Mr. Klaff reported on the Town Hall meeting, which was held just prior to the Board of Directors' meeting. Discussions included the AIG situation, Crisis Management coverages, JPIA Investments, JPIA building update, electronic communication, premiums for the coming year, and the JPIA's first webinar, which was very well received.

JPIA Office Facilities Update

Mr. Gladbach, Chair of the Building and Property Committee, reported that President Bannister had appointed an Ad-Hoc Building and Property Committee to review and make a recommendation addressing the status of the current facilities. Current members of the Committee are Tom Cuquet, Vice Chair, Joseph Dion, Melody McDonald, and Lou Reinkens. Eldon Boone is an ex-officio member of the Committee. Mr. Gladbach pointed out that the JPIA's current office is located in Citrus Heights, California. The building was built in 1982 and the JPIA purchased and remodeled it in 1994. There has been no major remodel or upgrading since then.

The Committee felt that, in order to maintain current high standards and protect JPIA's assets, some initial needs should be addressed; they included a major security update, increased capability for privacy and confidential communications, reduced sound levels in the office, work spaces designed for electronic/paperless file systems, and improved HVAC, lighting, paint, and carpet.

The Committee, working with staff, performed a preliminary study reviewing potential options. The options included remodeling of the current headquarters owned by the JPIA, and the purchase of another existing building and remodeling of that building for current and future needs. A third option, purchasing land and building a building to the specification of the Authority's current and potential future needs, was also explored. Mr. Gladbach reviewed the details for consideration, including cost estimates for the three options, in a PowerPoint presentation. The Committee's conclusions were that investing additional capital in the existing building may not be prudent; buying an

existing building may have the same downside as remodeling the existing building; and building to suit may best meet the JPIA's current needs and produce an asset that will hold its value better than a remodeled building would. As realtors say, "location, location, location"; now you could add "timing, timing, timing".

In the discussion that followed, Sandy Kozlen, Carmichael Water District, questioned the numbers over the long term. There was discussion about possible growth of the JPIA, such as that which might occur if the JPIA were to open membership to Sanitation Districts, or pursue other opportunities. Given that the full JPIA Board meets only twice a year, Mr. Kozlen said that he has confidence in the Executive Committee and would be willing to delegate authority to the Executive Committee if an opportunity arose to move forward on the building project.

Jack Hoagland, Rancho California Water District, agreed with Sandy. The JPIA has a great Executive Committee, this is a good plan, and if an opportunity comes along, they should move forward remembering that this is not just a building to house the JPIA, but is also an asset for the JPIA. How the JPIA chooses to allocate its resources is their concern. This is a good time for public agencies to take advantage of a down market.

Mr. Klaff was asked to explain how the proposed building projects would affect the JPIA's assets. He stated, for the purpose of discussion, JPIA has approximately \$102 million in total assets, \$100 million in cash and investments and \$2 million in a building. If you build a \$4 million building, you would have \$98 million in cash and investments and \$4 million in a building, for a total of \$102 million in assets. Positions really don't change. Mr. Gladbach added that, in his opinion, the value of the new building would appreciate more than a remodel.

Mr. Dion, a member of the Building and Property Committee, added that the current building is so inadequate. For example, the elevator doesn't work well, and moving supplies in and out of the building is very difficult with offices being on the second floor and the storeroom on the first floor.

Mr. Kozlen moved that he would delegate to the Executive Committee authority to move on acquisition of a building if the opportunity arose. However, it was pointed out that "action" was not on the agenda, so no motion could be made at this time.

Mr. Gladbach stated that the Committee, with concurrence of the Executive Committee, concluded that a more thorough in-depth study would be required to fully analyze all of the potential options. The Executive Committee authorized hiring an outside consultant to perform a detailed analysis, with the goal of presenting a full report on the determination of which way to proceed to the ACWA/JPIA Board of Directors at the May 2009 Board meeting in Sacramento. He again thanked his Committee for the work they had done.

Discussion followed with a question on whether a special Board meeting could be called if action was required on purchase of land and/or building. Mr. Klaff stated that there would be no need to come to a Board meeting; asset allocation has already been

given. Chairman Bannister called for a show of hands of those who could attend if the need for a Special Board meeting arose. It was a clear majority.

Steve Curnow, Suisun Solano Water Agency, noted that since the JPIA has already presented its first Webinar, that may be a potential option for conducting a meeting. Chairman Bannister stated that he felt that the Executive Committee would like to have the Board agree on this issue. His solution was that the JPIA could send out the materials in advance and schedule a special meeting, if necessary. He also acknowledged the great work the Building and Property Committee has done on this project.

Employment Practices Hotline

Ms. Stangel, Director of Administration, reported that, as a result of numerous phone calls requesting assistance with employment practices issues, the JPIA introduced the "Employment Practices Hotline" as a resource for members. In general, a member is asked to phone either Nancy Stangel, Director of Administration, or Dick Damon, Liability/Property Claims Manager, to discuss their issue. If Nancy or Dick is unable to assist, they will refer the member to one of the attorneys designated to help the member. The program provides six referrals per year, each of which may include up to a 30-minute discussion with the attorney to try and resolve the issue. A list of investigators is also available.

To date, there have been 20 referrals since January 2008. Topics included: allegations of sexual harassment; employee with positive drug test; issues with employees on workers' compensation leave; intoxicated employee; angry/threatening employee; disciplinary issues; work schedules/overtime issues; terminations; threatening customer; and issues with a Board member.

This service has worked very well and members appreciate the ability to speak to an attorney relatively easily to discuss issues. Ultimately, the goal of the hotline is to provide members guidance and expertise that will help them prevent lawsuits.

FINANCE

Year-End Financial Highlights

Mr. Sells, JPIA's Chief Financial & Operations Officer, reviewed the summary of the fiscal year-end financial highlights as of September 30, 2008. He noted that the audited year-end financial statements would be presented to the Board of Directors at the spring 2009 conference in Sacramento. The summary page and graphs included in the packet were reviewed during the Board of Directors' meeting.

Mr. Sells noted that since the 2002-03 policy year, property has shown a tremendous growth in the amount of assets covered. It peaked in the 2005-06 policy year. Also, there have been real reductions in the Workers' Compensation Program losses.

The next graphs reviewed showed the expected funding requirements for each Program by category/percentage. Mr. Sells pointed out that in the Liability Program claims make up 49% of funding requirements and only 36% for excess insurance, while in the Property Program, claims make up only 23% and excess insurance is 67%, and only

10% is for General & Administrative expenses. Claims in the Workers' Compensation Program make up 65% and excess insurance is only 8%, with a \$2 million retention; members share in all losses up to the \$2 million retention. Basically, that is why excess insurance is such a small percentage of the cost.

Mr. Sells then reviewed the Assets graph, which reflected that there is currently 94% in investments versus 91% for the prior year. There was very little change in the Liabilities report.

Investment Portfolio Performance

Mr. Boone, JPIA's Auditor/Controller, reviewed the Investment Portfolio for the JPIA. The Investment Portfolio for the JPIA currently ranges from between \$90 to \$110 million during a given year. He noted that the JPIA guidelines for investing give first priority to safety of principal, second priority to liquidity, and last priority to yield. This often means that the safest portion of the portfolio has the lowest yield. The Summary of Cash & Investments being reviewed with this packet is as of September 30, 2008.

Mr. Boone reviewed the Investment Portfolio noting that Agencies make up 25% with a yield of 3.4%; Agency Discount notes make up 7% and yield 2.5%; Medium Term Notes make up 23% and have the highest yield of 4%; Treasuries make up 6% and have the lowest yield of 1.8%, and Local Agency Investment Fund (LAIF) makes up 36% and yields 2.8%. The remaining portion of the portfolio is made up of Money Market – 2%; and Certificates of Deposit – 1%. Current earnings of 3.2% are driven by the market. He further noted that stocks are down 22% for the year, Fannie Mae and Freddie Mac have been placed in conservatorship, and there have been various government bailouts. In addition, sixteen AAA agencies have been downgraded in the past year. The good news for the JPIA is that it does not have those exposures; it earned 4% in the past year, and it currently does not hold anything below investment grade.

Interest rates have continued to fall. For the month of September the LAIF rate was 2.77%. The JPIA annualized yield for the month of September was 3.15%, which is approximately 40 basis points more than LAIF for the same period. The market value is about \$2.4 million less than book value, \$108,183,237 vs. \$110,607,365. The average life of the portfolio is slightly greater than one year.

Mr. Boone added that he is Chairman of the Finance & Audit Committee, which is a seven-member group of financial officers from member agencies. One of its responsibilities is to review the portfolio on a regular basis. He also noted that at its March 20, 2008, meeting the Committee had recommended that the JPIA retain the services of an outside investment advisor to help manage the investment portfolio. PFM Asset Management has been retained and will start managing part of the investment portfolio.

Union Bank of California provided the market values. The current report is in compliance with the JPIA's written Investment Policy and there are sufficient funds to meet the pool's cash requirements for the next six months.

TRAINING

Training Update

Ms. Stangel stated that the JPIA has endeavored to provide cost-effective training to employees of member districts in an effort to increase their knowledge and ability to meet day-to-day challenges of their work tasks. It has been shown that many forms of training allow employees to work more productively and safely, reducing costs and unnecessary losses, and ultimately reducing claims.

A listing of classes provided by the JPIA during the last fiscal year was included in the packet. Last fiscal year, the JPIA staff presented 452 classes with 7,191 participants. There are 210 staff members that have completed their PDP (Professional Development Program) certification and 618 currently enrolled in the program. Ms. Stangel added that a list of members that hosted training at their facility had also been included in the packet, and the JPIA thanks them for their participation, assistance, and support. In addition, staff presented two training conferences held in Sacramento and Ontario with 196 participants.

The JPIA has added two new training resources for members. The Prevention Link on-line program (through Target Safety) was implemented in February 2008. Although participation has been slow to take off, it is gaining momentum as members are beginning to utilize the many components included and understand the value of this type of program. The second exciting new resource was the presentation of the first "webinar" on October 15, 2008. The highly requested session on "The World of Electronic Litigation" drew a large audience of 125 participants representing 65 members (+ 27 local human resource staff members that were on-site). It is expected that this type of venue will be offered again.

Ms. Stangel announced that there will be a Southern California HR meeting in Ontario on February 4 plus various HR meetings around the state. Two training conferences have been scheduled for 2009; the first will be in San Diego on June 9 – 10, and the second will be in Visalia on September 29 – 30.

For complete information, visit the JPIA's website at www.acwajpia.com. Your user id is jpiamember and the password is water. The website also allows for on-line registration, links to important sites, and valuable information.

POOLED PROGRAMS

Loss Reports for the Liability Program

Mr. Sells reviewed reported losses per \$1 million of payrolls for the Liability Program as of September 30, 2008. The graph included in the packet illustrated the actual dollars incurred in losses for each million dollars of payroll.

Losses for the past several years have remained relatively constant at approximately \$15,000 per \$1 million of payrolls. The obvious exception was the 2004-05 policy year, which included a major auto accident, a child drowning in a canal, \$580,000 in employment practices claims, and an increase in the severity of infrastructure failure claims.

The 2007-08 policy year is off to a good start, but it is too early to make any predictions about it.

The next graph reviewed by Mr. Sells tracked the occurrences of claims per \$1 million of payroll. In the Liability Program it is possible to have, for example, three separate claimants within a single occurrence. While not always an accurate predictor of financial activity, generally speaking, the lower the frequency rate, the lower the severity.

Frequency has had a steady gradual decline for the past 12 years, and that is a very favorable trend. The five-year average from 1993 to 1998 was 1.0. The current five-year average is down to 0.72. Controlling and reducing frequency is an important aspect of what the JPIA does.

Loss Reports for the Property Program

Mr. Sells continued his review with the Property Program. The next graph represented the actual dollars lost for each \$1 million of insured property. As the JPIA currently has nearly \$3.5 billion in insured values, the actual dollar amount appears small.

Losses have generally trended downward since the 2002-03 policy year, which included a \$1 million Boiler and Machinery loss. The Southern California fires in the 2003-04 policy year impacted those years and a hydroelectric plant was damaged in the 2006-2007, valued at \$1.5 million. The current year figures represent six months of data that includes a group of boiler and machinery losses. Currently the Program has a low retention of \$50,000. The actual size of the pool has more than tripled between 1990 and the present.

The next graph represented the actual number of losses for each policy year. He noted that the frequency of loss is often an indicator of severity and that appears to be the case here. There has been a moderate downward trend in the frequency of claims for the past five years. Trends in the Property Program are hard to project due to the relatively small amount of claims. As always, this Program is designed to provide coverage primarily for large losses.

Loss Reports for the Workers' Compensation Program

The next Program reports reviewed by Mr. Sells were for the Workers' Compensation Program. The first graph represented reported losses per \$1 million of payrolls. Since the 2000-2001 policy year, the JPIA has seen a very favorable trend. These good results suggest that the JPIA is making significant progress.

Legislative changes, such as SB899, which was passed in 2004, are showing very positive results throughout the state of California. The JPIA has benefited from the changes in the law, and also from the JPIA's own emphasis on workplace safety. Over the past three years, the JPIA has reduced the rates charged to members by more than 50%.

The years 1995 through 1997 were fully insured by Cal Comp. They are now bankrupt and the JPIA is no longer able to update the numbers for those years with any

confidence. In all probability they are higher than the graphs would suggest, as the results have not been updated for several years. The California Insurance Guaranty Association is handling the remaining claims.

The next graph reviewed by Mr. Sells represented the frequency of claims. For reporting purposes, the graph showed frequency as the number of claims per \$1 million of payroll. Since 1994, the JPIA has made steady progress in reducing frequency. This is a very favorable trend. Frequency is usually a good predictor of future severity. That is, when there are fewer claims, they are usually less severe.

The JPIA's training for the last several years has focused heavily on workplace safety and management training. The result for all three Programs suggests that it is the right emphasis.

The 2004 legislative changes appear to be having a very favorable impact. The initial results look very good; however, proposed changes to the law may dampen the positive trends, and the benefits that employers have gained may begin to level off.

JPIA's Pooled Program Renewals

Mr. Gilstrap noted that since the last Board meeting the following Programs have renewed. Losses have declined, rates have gone down, and excess insurance costs for the Program have also come down. The JPIA's Workers' Compensation Program renewed on July 1, 2008. The Liability Program renewed on October 1, 2008. Excess coverage for each of the Programs renewed on the same dates.

Workers' Compensation

The California workers' compensation market continues to be competitive, due, in large part, to savings resulting from the legislative changes to the system. There were legislative attempts to erode some of the reforms last year; however, Governor Schwarzenegger vetoed them. Nonetheless, the industry has seen a slight increase in loss costs due largely to escalating medical costs.

The JPIA's Executive Committee, following the recommendation of the Workers' Compensation Program Subcommittee, approved a reduction of 11.4% in the rates charged to members of the Program. The reduction was a combination of savings from the cost of the excess insurance, a reduction in the actuarially-projected loss costs, and from suspending contributions to the Catastrophic Reserve Fund and the Self-Insured Excess Fund. Due to changes in payrolls and experience modification factors, the actual premiums of individual members may have reflected a different percentage of change.

The JPIA has a self-insured retention of \$2 million for each workers' compensation loss. Members of the Program pool their losses below that retention and purchase excess insurance for higher losses. The JPIA's brokers, Bill Malone and Mike McNulty of Metro/Risk, Inc, obtained competitive bids for the JPIA's excess insurance from the commercial excess market. A new carrier, Arch Insurance, had the most favorable

proposal, including a 27% reduction in the rate charged. The JPIA's Workers' Compensation Program has reduced rates to its members by 11.4% on renewal.

Mr. Gilstrap added one more note on workers' compensation, pending legislation and regulations that will chisel away at some of the benefits and increase loss rates of medical insurance. In a down economy the frequency of workers' compensation claims tends to go up. The Workers' Compensation Insurance Rating Bureau (WCIRB) has recommended an increase in base rates of 16%. The Insurance Commissioner did not like that; he reduced it to 5%. The State Compensation Insurance Fund will increase its rates by 9%.

Liability

There were two significant changes to the structure of the excess insurance for the JPIA's Liability Program. Messrs. Malone and McNulty were asked to market the coverage layers in order to obtain competitive proposals. Several options were presented. The two options selected by the Executive Committee, following the recommendation of the Liability Program Subcommittee, increased the total limits for the Program to \$60 million per occurrence from \$50 million, and eliminated all aggregate limits.

The occurrence limit is the most that will be paid for a single claim. An aggregate limit is the most that will be paid for all claims incurred during the coverage period. Previously, only the first \$20 million of coverage for the Program had no aggregate limit, meaning that the JPIA could sustain an unlimited number of losses of \$20 million or less. The excess layers above \$20 million, up to the \$50 million maximum occurrence limit, had aggregate limits of three times their occurrence limit. Thus, if the JPIA sustained three \$50 million losses, the upper excess layers' aggregate limits would have been exhausted and the Program's liability limit would have been reduced to \$20 million per occurrence with no aggregate.

The 2008 renewal has eliminated the aggregate limits entirely, and has increased the total limits of liability to \$60 million per occurrence. In addition, there was a slight decrease in the rate charged to members, of approximately 1%. Again, individual members' renewal premiums may vary from this amount due to changes in their payroll or their experience modification factor.

In closing, Mr. Gilstrap noted that the Property Program renews on the 1st of April. He reminded members that their updated schedules were due today and he encouraged all to get them back to the JPIA as soon as possible.

RISK MANAGEMENT

Low Loss Ratio Awards for Liability, Property, and Workers' Compensation Programs

Each year at its fall Conference, the JPIA recognizes those members with a loss ratio of 20% or less. Mr. Sells stated that 220 of 290 in the Liability Program attained a 20% or less loss ratio; 183 of 260 in the Property Program attained a 20% or less loss ratio; and 121 of 158 in the Workers' Compensation Program attained a 20% or less loss ratio. The reports enclosed with the packet listed cumulative loss ratio data by rank followed alphabetically by district, for the Liability, Property, and Workers' Compensation

Programs. The data is for a three-year period from 2004 through 2007 as of September 30, 2008. Low loss certificates will be mailed directly to the member districts. Members with a loss ratio of 20% and under were given a big **CONGRATULATIONS!**

Recipients of the H.R. LaBounty Safety Awards

Mr. Sells stated that the format of the Safety Incentive Award Program was given approval by the Executive Committee at its April 13, 1999 meeting. The Program has been actively promoted by the JPIA to promote safe workplace behavior. This Program was intended to allow employees to be nominated, recognized, and rewarded for proactive safety behavior and action. It is ongoing, and the awards are presented at the biannual conferences. Any employee of the members participating in the JPIA's pooled Programs may submit nominations. This Program is announced periodically in the *Risk Control Bulletin* and the *Perspective*, and it continues to be promoted during risk assessment and training visits by Risk Management and JPIA staff.

The JPIA staff selected nominations that demonstrate proactive safety contributions. The chairpersons of the Executive Committee and Risk Management Subcommittee reviewed the nominations and concurred with presentation of the awards announced. Mr. Sells then read the following list of recipients of the H.R. LaBounty Safety Awards.

<u>DISTRICT</u>	<u>NAME</u>	<u>REC'D</u>
Amador Water Agency	Anthony Stark	\$50
American River FCD	Ross Kawamura	100
American River FCD	Eric Maculak	100
American River FCD	Sean O'Connor	100
American River FCD	Roger Unruh	200
Big Bear MWD	Tony Snelling	100
Big Bear MWD	John Tuttle	100
Big Bear MWD	Jim Weber	100
Citrus Heights WD	Dave Wright	100
Crescenta Valley WD	Ricardo Sandoval	150
Elsinore Valley MWD	Ivan Banda	100
Elsinore Valley MWD	Darryl Conner	100
Elsinore Valley MWD	Bill Hernandez	100
Elsinore Valley MWD	Ray Hernandez	100
Elsinore Valley MWD	Raymond Hernandez	100
Elsinore Valley MWD	John Manhard	100
Elsinore Valley MWD	Jaime Mercado	100
Elsinore Valley MWD	Ray Stringer	100
Fallbrook PUD	Robert Munger	100
Fallbrook PUD	Debra Potter	50
Helix WD	Dan Baker	150
Helix WD	Terry Hartnett	50
Helix WD	Stanley Krute	100
Helix WD	Jason Moore	100

Helix WD	Miguel Pilar, Jr.	50
Kern County WA	Mark Meyer	100
Rancho California WD	Tim Carlisle	100
Rancho California WD	Kevin Marcoux	100
Rancho California WD	Dave Thomas	50
Reclamation District No. 108	Bill Miller	150
Solano ID	Tavo Lizarraga	50
Solano ID	Rejio Sillanpaa	150/50
Solano ID	Mike Timko	150
Solano ID	Stanley Walker	50
Stockton East WD	All Water District Staff	100
Sweetwater Authority	Rick Anderson	50
Sweetwater Authority	Peter Baranov	50
Sweetwater Authority	Bill Barsch	50
Sweetwater Authority	Dan Bresniker	50
Sweetwater Authority	Nolan Camacho	50
Sweetwater Authority	Leo Campbell	50
Sweetwater Authority	Mike Catrette	50
Sweetwater Authority	Rick Deleon	100
Sweetwater Authority	Jim Dickerson	50
Sweetwater Authority	Davis Doane	50
Sweetwater Authority	Dan Floyd	50
Sweetwater Authority	Victor Gaus	100
Sweetwater Authority	Nathan Golder	100
Sweetwater Authority	Aaron Huff	50
Sweetwater Authority	Bob Johnson	50
Sweetwater Authority	Scott McClelland	50
Sweetwater Authority	Nathan Patterson	50
Sweetwater Authority	Howard Rasmussen	50
Sweetwater Authority	Rudy Sevilla	50/100
Sweetwater Authority	Filipo Sua	50
Sweetwater Authority	Art Tejada	100
Sweetwater Authority	Don Thomson	50
Sweetwater Authority	David Torres	50
Sweetwater Authority	David Voight	50
Walnut Valley WD	Dave Johnson	100

OTHER BUSINESS

President Bannister then announced the following list of reception sponsors: Kronick, Moskovitz, Tiedemann & Girard; William G. Malone and Mike McNulty of Metro/Risk, Inc.; Daley & Heft; LaMore, Brazier, Riddle & Giampaoli; and Barmasse & Cohen. He invited everyone to Room 104A for the reception.

In addition Chairman Bannister thanked everyone for being a member of the JPIA, gave a thank you to staff, and also a thank you to Bill Malone and Mike McNulty.

The Board of Directors' meeting adjourned at 4:45 p.m.

WES BANNISTER, PRESIDENT

ATTEST:

DANIEL N. KLAFF, SECRETARY

LIST OF ATTENDEES

Directors in Attendance

<u>District</u>	<u>Name</u>
Alta ID	Norman B. Waldner
Antelope Valley-East Kern WA	Andy D. Rutledge
Antelope Valley State Water Contractors Assn.	Linda Godin
Berrenda Mesa WD	Leon Elwell
Cachuma Operation & Maintenance Board	Robert R. Lieberknecht
Calaveras CWD	Bertha E. Underhill
Calleguas MWD	Don Hauser
Camrosa WD	Eugene West
Carmichael WD	Sandy Kozlen
Carpinteria Valley WD	Frederick Lemere
Castaic Lake WA	Jerry Gladbach
Central Basin MWD	Edward Vasquez
Central California ID	Ann Wieser
Central Coast WA	Frederick Lemere
Citrus Heights WD	Joseph Dion
Crestline Village WD	C. N. "Bud" McGehee
Cucamonga Valley WD	Kathy Tiegs
Desert WA	Ron Starrs
Dudley Ridge WD	Dale Melville
El Dorado ID	George Osborne
Feather WD	Dennis Serger
Forestville WD	William Massey
Fresno Metropolitan Flood Control D	Kendall J. Groom
Friant Power Authority	Carl Janzen
Goleta WD	Jack Cunningham
Helix WD	Charles Muse
Hi-Desert WD	Roger Mayes
Humboldt Bay MWD	Barbara Hecathorn
Humboldt CSD	Kevin McKenny
Kaweah Delta WCD	Don Mills
Kaweah River Power Authority	Don Mills
Kern County WA	Terry Rogers
Kern Delta WD	Fred Garone
Laguna Beach CWD	Bruce R. Scherer
Laguna ID	Frank Zonneveld
Lakeside Irrigation WD	Don Mills
Littlerock Creek ID	Leo Thibault
Madera-Chowchilla W&PA	Carl Janzen
Madera WD	Carl Johnson
Merced ID	Timothy Pellissier
Mission Hills CSD	James Mac Kenzie
MWD of Orange County	Joan Finnegan
Orange CWD	Wes Bannister

Directors in Attendance continued

<u>District</u>	<u>Name</u>
Orange Cove ID	H. A. "Gus" Collin III
Orchard Dale WD	Robert J. Noonan
Palmdale WD	Linda Godin
Porterville ID	Marvin Hughes
Purissima Hills WD	Ernest Solomon
Rancho California WD	John E. Hoagland
Reclamation District No. 2068	Everett Whiting
Richvale ID	Gene Harris
Rincon Del Diablo MWD	David Drake
Sacramento Groundwater Authority	Neil Schild
Sacramento Suburban WD	Neil Schild
San Benito CWD	Frank Bettencourt
San Bernardino Valley WCD	Melody A. McDonald
San Gabriel CWD	Carl Bonenberger
San Luis & Delta-Mendota WA	Bill Pucheu
Scotts Valley WD	David T. Hodgkin
Semitropic Water Storage District	Ted R. Page
Serrano WD	Lloyd Appelman
Sierra Highlands CSD	Fred Finkbeiner
Solano CWA	Everett Whiting
Solano ID	Guido Colla
South Coast WD	Robert Moore
South Sutter WD	Thomas A. Cuquet
Stockton East WD	Thomas McGurk
Suisun-Solano WA	Robert Hansen
Tahoe City PUD	Lou Reinkens
Three Valleys MWD	Brian Bowcock
Tulare Lake Basin WSD	Frank Apgar
Twentynine Palms WD	Philip Cisneros
Valley Center MWD	Merle J. Aleshire
Valley County WD	Mariana Lake
Vista ID	Paul Dorey
Walnut Valley WD	Allen Wu
West Basin MWD	Ronald Smith
West Valley WD	Earl Tillman, Jr.
Westborough WD	Janet Medina
Western MWD	S.R. Al Lopez
Yorba Linda WD	William R. Mills
Yuima MWD	Bill Knutson

Alternate Directors in Attendance

District

Arvin-Edison WSD
 Browns Valley ID
 Byron-Bethany ID
 Calleguas MWD
 Crestline-Lake Arrowhead WA
 Empire West Side ID
 Fresno Metropolitan Flood Control D.
 James ID
 Kings County WD
 LaHabra Heights CWD
 Mission Springs WD
 Orange Cove ID
 Orchard Dale WD
 Reclamation District No. 1606
 Rosedale-Rio Bravo WSD
 San Bernardino Valley WCD
 San Dieguito WD
 San Luis WD
 Solano ID
 South Montebello ID
 Suisun Solano WA
 Valley Center MWD
 Vista ID
 Walnut Valley WD
 West Valley WD
 Wheeler Ridge-Maricopa WSD
 Yolo County FC & WCD

Name

David A. Nixon
 Walter Cotter
 Rick Gilmore
 William R. Seaver
 Thomas Newell
 John Howe
 Bob Van Wyk
 John Mallyon
 Don Mills
 Michael Gualtieri
 Nancy Wright
 Fergus Morrissey
 Tom Coleman
 John Mallyon
 Eric Averett
 Manny Aranda, Jr.
 Jace Schwarm
 Janet Gutierrez
 Steven D. Curnow
 Brian T. Sinclair
 Steven D. Curnow
 William Jeffrey
 Eldon Boone
 Edwin Hilden
 Anthony Araiza
 Mark Gardner
 Christy Barton

Others in Attendance

District/Association

ACWA
 ACWA
 Antelope Valley State Water
 Contractors Assn.
 Del Paso Manor WD
 Fresno ID
 Helix WD
 Helix WD
 Kronick, Moskovitz, Tiedemann & Girard
 Kronick, Moskovitz, Tiedemann & Girard
 Metro/Risk, Inc.
 Metro/Risk, Inc.
 Moulton Niguel WD

Name

Janice Jennings
 Aldo J. Sansoni
 Curtis Paxton

 Debra Sedwick
 Gary Serrato
 John Linden
 Karen Stauffer
 Robin Leslie Stewart
 Edward J. Tiedemann
 Bill Malone
 Michael McNulty
 Robert Gumerman

Title

Director of Administration
 Director HMRD #2131
 General Manager

 General Manager
 General Manager
 Board Member
 Director of Adm Svcs
 JPIA Legal Counsel
 JPIA Legal Counsel
 President
 Managing Director
 General Manager

Others in Attendance continued

District/Association

Orchard Dale WD
Palmdale WD
Palmdale WD
Rancho CA WD
Rancho CA WD
Rincon Del Diablo MWD
Sierra Highlands CSD
Tulare ID
Valley Center MWD

Name

Ed Castaneda
Curtis Paxton
David Gomez
Dave Morrison
Pat O'Neil
Mitch Dion
Diane Finkbeiner
Richard Tapley
Greg Hoyle

Title

Assistant GM
Assistant GM
District Director
Safety Officer
Human Resources Manager
General Manager
Board Secretary
Treasurer/Controller
Director of Operations

Staff In Attendance

Name

Daniel N. Klaff
Walter "Andy" Sells
Dick Damon
John Gilstrap
Peter Kuchinsky II
Sylvia Robinson
Nancy Stangel
Jeanette Waterstradt

Title

Chief Executive Officer
Chief Financial & Operations Officer
Liability/Property Claims Manager
Director of Member Services
Sr. Risk Management Consultant
Conference & Publications Coordinator
Director of Administration
Executive Assistant to the CEO