

Executive Committee Meeting



YOUR BEST PROTECTION

ACWA JPIA
2100 Professional Drive
Roseville, CA 95661

Friday
September 25, 2026
8:00 AM

Chair: Melody A. McDonald, San Bernardino Valley Water Conservation District

Vice Chair: Bruce Rupp, Humboldt Bay Municipal Water District

Brent Hastey, Reclamation District 784

Chris Kapheim, Kings River Conservation District

Szu Pei Lu-Yang, Rowland Water District

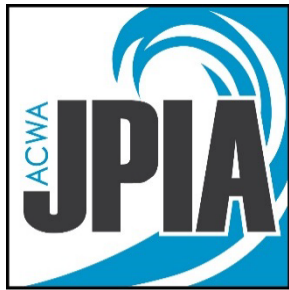
Scott Ratterman, Calaveras County Water District

Randall J. Reed, Cucamonga Valley Water District

David Wheaton, Citrus Heights Water District

Carol Lee Gonzales-Brady, Rancho California Water District, ACWA VP

Executive Committee Core Values
Trust | Integrity | Listen | Good of the Whole



YOUR BEST PROTECTION

EXECUTIVE COMMITTEE MEETING

AGENDA

JPIA Executive Conference Room
2100 Professional Drive, Roseville, CA 95661
(800) 231-5742 - WWW.ACWAJPIA.COM

Executive Committee Core Values

Trust | Integrity | Listen | Good of the Whole

Friday, September 25, 2026 – 8:00 a.m.

Zoom Link Meeting ID: 532 180 4035; Password: 5742; Telephone Number (669) 900-6833

This meeting shall consist of a simultaneous Zoom teleconference call at the ACWA JPIA, 2100 Professional Drive, Roseville, CA 95661, and the following remote site:

- Lu-Yang – 500 North Brand Boulevard, Suite 1850, Glendale

WELCOME, CALL TO ORDER, ANNOUNCEMENT OF QUORUM, AND INTRODUCTIONS

PLEDGE OF ALLEGIANCE

ANNOUNCE RECORDING OF MEETING This meeting may be recorded to assist in preparation of minutes. Recordings will only be kept 30 days following the meeting, as mandated by the Ralph M. Brown Act.

PUBLIC COMMENT Members of the public will be allowed to address the Executive Committee on any agenda item prior to the Committee's decision on the item. They will also be allowed to comment on any issues that they wish which may or may not be on the agenda. If anyone present wishes to be heard, please let the Chair know.

HYBRID PARTICIPATION GUIDELINES (See last page of the packet)

ADDITIONS TO OR DELETIONS FROM THE AGENDA

Page #

I. CONSENT AGENDA

A. Approve an Excused Absence for Any Executive Committee Member

* B. Approve the Minutes of July 29, 2026, Meeting

6

- * C. Ratify the JPIA Disbursements of: Vendor Payments, Employee Benefits Claim Payments, Payroll, and Summary of Confidential Claims Payments for the Liability, Property, & Workers' Compensation Programs: July 16-31, 2026, August 1-15, 2026, August 16-30, 2026, and September 1-15, 2026, pursuant to Government Code Section 53910 et seq.
- * D. Significant Claims Report **13**
- * E. Report on Claims Settlements between \$250,000 and \$500,000 **14**
- * F. Recognition of Employee Milestone Anniversaries and Retirements **15**

II. ADMINISTRATION

- | | | |
|----------|--|-----------|
| McDonald | A. Report on Meetings Attended on Behalf of the JPIA | |
| Jobe | * B. Discuss Emerging Issues with Member Acquisitions | 16 |
| Jobe | * C. Review and Take Action on AGRiP Recognition Application | 18 |
| Beatty | * D. Review and Take Action on Proposed JPIA Bylaws Changes (Strategic Plan Deliverable) | 58 |
| Beatty | * E. Legislative and Regulatory Advocacy Update and Review and Take Action on Proposed Policy (Strategic Plan Deliverable) | 63 |
| Beatty | * F. Review and Take Action on General Counsel Contract | 70 |
| Beatty | * G. Review and Take Action on the Liebert Cassidy Whitmore Consortium Resources and Membership | 80 |
| McDonald | * H. Discuss Possible Executive Committee Procurement Policy | 82 |

III. PERSONNEL COMMITTEE

- | | | |
|----------|--|-----------|
| McDonald | * A. Review and Take Action on Recommendations of the Personnel Committee Meeting Held on September 10, 2026 | 83 |
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Action items from this meeting include:

- New Position
- Recommendations regarding CEO Performance Evaluation and Employment Agreement (to be addressed following Closed Session)

IV. PROPERTY PROGRAM COMMITTEE

- | | | |
|--------|---|-----------|
| Hastey | * A. Review Agenda Items from the Property Program Committee Meeting Held on September 24, 2026 | 85 |
|--------|---|-----------|

V. FINANCE AND AUDIT COMMITTEE

- | | | |
|------|--|-----------|
| Rupp | * A. Review and Take Action on Recommendations of the Finance and Audit Committee Meeting Held on September 24, 2026 | 87 |
|------|--|-----------|

Action items from this meeting include:

- Investment Policy
- Catastrophic (CAT) Funds Policy (Strategic Plan Deliverable)
- Annual Comprehensive Financial Report (ACFR) for the Nine-Month Period Ended June 30, 2026

VI. LIABILITY PROGRAM COMMITTEE

- | | | |
|-----------|--|-----------|
| Ratterman | * A. Review and Take Action on Recommendations of the Liability Program Committee Meeting Held on September 24, 2026 | 89 |
|-----------|--|-----------|

Action items from this meeting include:

- 2027-28 Experience Modifier (E-mod) Calculation Revision Options
- 2026-27 General Liability Memorandum of Coverage (MOC)
- 2026-27 Liability Program Reinsurance Renewal and Excess Policies
- 2026-27 Member Contributions

VII. MEMBERSHIP

- | | |
|---|-----------|
| A. Review and Take Action on Membership Application | 91 |
|---|-----------|

		<u>Agency</u>	<u>Estimated Annual Contribution</u>	<u>Program</u>
Jobe	*	Purissima Hills Water District	\$403,254	Employee Benefits

VIII. UPDATE

- | | | |
|--------|-----------------|-----------|
| Beatty | * A. CEO Update | 92 |
|--------|-----------------|-----------|

IX. UPCOMING MEETING

McDonald

A. Request for Future Agenda Items

McDonald

* B. Review Availability of the Committee Members for Next Meeting on January 20, 2027

93**X. CLOSED SESSION**

A. Conference with Legal Counsel (tort liability losses, public liability losses/claims, or workers' compensation liability claims) – Pursuant to Government Code Sec. 54956.95.

Shiu

1. City of Carlsbad v. Olivenhain Municipal Water District
(DOL: 8/1/2025)

McDonald

B. Public Employee Performance Evaluation (Personnel)
(Gov. Code § 54957(b)(1))

Title: Chief Executive Officer

McDonald

C. Conference With Labor Negotiators (Gov. Code § 54957.6)

Agency Designated Representative:
Board President, Melody McDonald

Unrepresented Employee: Chief Executive Officer

XI. OPEN SESSION

McDonald

A. Review and Take Action on Chief Executive Officer's Performance Evaluation and Employment Agreement

McDonald

* B. Review and Take Action on CEO Contracting Authority Resolution

94**ADJOURN**

*Related items enclosed.

Americans with Disabilities Act – The JPIA conforms to the protections and prohibitions contained in Section 202 of the Americans with Disabilities Act of 1990 and the Federal Rules and Regulations adopted in implementation thereof. A request for disability-related modification or accommodation, in order to participate in a public meeting of the JPIA, shall be made to: Chimene Camacho, Senior Executive Assistant, ACWA JPIA, PO Box 619082, Roseville, CA 95661-9082; telephone (916) 786-5742. The JPIA's normal business hours are Monday – Friday, 7:30 AM to 4:30 PM (Government Code Section 54954.2, subdivision. (a)(1).)

Written materials relating to an item on this Agenda that are distributed to the JPIA's Executive Committee within 72 hours before it is to consider the item at its regularly scheduled meeting will be made available for public inspection at ACWA JPIA, 2100 Professional Drive, Roseville, CA 95661-3700; telephone (916) 786-5742. The JPIA's normal business hours are Monday – Friday, 7:30 AM to 4:30 PM



Unapproved Minutes

Executive Committee Meeting

ACWA JPIA
2100 Professional Drive
Roseville, CA 95661
(800) 231-5742

July 29, 2026

MEMBERS PRESENT

Chair: Melody A. McDonald, San Bernardino Valley Water Conservation District
Carol Lee Gonzales-Brady, Rancho California Water District, ACWA Vice President
Brent Hastey, Reclamation District 784
Chris Kapheim, Kings River Conservation District
Szu Pei Lu-Yang, Rowland Water District
Scott Ratterman, Calaveras County Water District
Randall Reed, Cucamonga Valley Water District
David Wheaton, Citrus Heights Water District

MEMBERS ABSENT

Vice Chair: J. Bruce Rupp, Humboldt Bay Municipal Water District

STAFF PRESENT

Chief Executive Officer/Secretary: Adrienne Beatty
Erin Bowles, Workers' Compensation Manager
Chimene Camacho, Senior Executive Assistant to the CEO (*Recording Secretary*)
David deBernardi, Director of Finance
Jennifer Jobe, Deputy Executive Officer
Jillian Sciancalepore, Administrative Assistant III
Judy Shiu, Liability and Property Claims Manager
Dan Steele, Finance Manager
Kayla Villa, Litigation Manager
Tony Waterford, Director of People and Culture
Mike Whitright, System/Network Administrator

OTHERS IN ATTENDANCE

Tiffany Giammona, ACWA, Senior Director of Operations and Member Engagement
Patrick Meagher, Reclamation District 784 (via Zoom; joined at 3:25 PM)
Kellie Murphy, ACWA JPIA General Counsel, Johnson Schachter & Lewis

WELCOME

Chair McDonald welcomed everyone in attendance.

CALL TO ORDER, ANNOUNCEMENT OF QUORUM, AND INTRODUCTIONS

Chair McDonald called the meeting to order at 3:24 PM. She announced there was a quorum. She then asked the Executive Committee and staff to introduce themselves.

PUBLIC COMMENT

Chair McDonald noted that, as the agenda stated, members of the public would be allowed to address the Executive Committee on any agenda item prior to the Committee's decision on that item. Comments on any issues on the agenda, or not on the agenda, were also welcomed.

ADDITIONS TO OR DELETIONS FROM THE AGENDA

Chair McDonald asked for any additions to, or deletions from, the agenda. None were noted.

I. CONSENT AGENDA

Chair McDonald called for approval of the Consent Agenda:

M/S/C (Hastey/Lu-Yang) (Gonzales-Brady-Yes; Hastey-Yes; Kapheim-Yes; Lu-Yang-Yes; Ratterman-Yes; Reed-Yes; Wheaton-Yes; Rupp-Absent; McDonald-Yes): That the Executive Committee approve the minutes of the March 27, 2026 and April 27, 2026 meetings; Ratify JPIA Disbursements of: Vendor Payments, Employee Benefits Claim Payments, Payroll, And Summary of Confidential Claims Payments for The Liability, Property, & Workers Compensation Programs: June 16-30, 2026, and July 1-15, 2026, pursuant to Government Code Section 53910 et seq.; approve an excused absence for any Executive Committee member; and the Significant Claims Report.

II. ADMINISTRATION

Report on Meetings Attended on Behalf of the JPIA

Chair McDonald reported that she, along with Vice Chair Rupp, Adrienne Beatty, and Jennifer Jobe, attended the memorial services for the wife of ACWA President Ernie Avila.

Review Proposed Calendar of Meeting Dates for 2027

Adrienne Beatty presented the proposed 2027 Meeting Calendar, highlighting scheduling changes intended to improve meeting coordination and committee efficiency. Key changes included holding the January Personnel Committee meeting in person rather than virtually, the day before the Risk Management and Executive Committee meetings; eliminating the 2027 Onboarding Workshop due to the busy spring schedule and recent strategic planning efforts; and moving the mid-year Employee Benefits Program Committee meeting to the Spring Summit.

Ms. Beatty also reviewed the timing of the Executive Committee President and Vice President appointment process following the May Board elections. Staff proposed holding an Executive Committee meeting during the Membership Summit to avoid a

potential leadership gap if new Executive Committee members are elected. Following discussion, the Committee requested the following modifications to the 2027 Meeting Calendar:

- Remove the May 11th Executive Committee meeting and retain the current practice of appointing the President and Vice President at the June 25th Executive Committee meeting.
- Move the September 29th Finance & Audit Committee meeting to September 30th at 8:00 AM, followed by the Executive Committee and CWIF Board meetings.

M/S/C (Kapheim/Ratterman) (Gonzales-Brady-Yes; Hastey-Yes; Kapheim-Yes; Lu-Yang-Yes; Ratterman-Yes; Reed-Yes; Rupp-Absent; Wheaton-Yes; McDonald-Yes): That the Executive Committee approve the Calendar of Meeting Dates for 2027, as revised.

Legislative Advocacy Update

Ms. Beatty reported that there has been minimal legislative activity since the June meeting. She shared that the bill sponsors met in early July to continue discussions on previously identified issues and are exploring engaging a consultant to assist in discussions with the California Governor's Office of Emergency Services (Cal OES) regarding the bill's estimated fiscal impact.

III. CALIFORNIA WATER INSURANCE FUND

Review Agenda Items from the California Water Insurance Fund Meeting Held on June 26, 2026

CWIF Committee Vice Chair Ratterman reported on the Committee's agenda items from its meeting on June 26, 2026. At that meeting, the Workers' Compensation Program's Reinsurance Agreement was approved, effective July 1, 2026.

VI. EMPLOYEE BENEFITS PROGRAM COMMITTEE

Employee Benefits Program Committee Chair Reed reported on the Committee's recommendations from its meeting on July 29, 2026.

M/S/C (Reed/Hastey) (Gonzales-Brady-Yes; Hastey-Yes; Kapheim-Yes; Lu-Yang-Yes; Ratterman-Yes; Reed-Yes; Rupp-Absent; Wheaton-Yes; McDonald-Yes): That the Executive Committee approve an increase of 12.5% for the Anthem HMO medical plans, effective January 1, 2027.

M/S/C (Reed/Hastey) (Gonzales-Brady-Yes; Hastey-Yes; Kapheim-Yes; Lu-Yang-Yes; Ratterman-Yes; Reed-Yes; Rupp-Absent; Wheaton-Yes; McDonald-Yes): That the Executive Committee approve an increase of 0.61% to Kaiser HMO rates, effective January 1, 2027.

M/S/C (Reed/Hastey) (Gonzales-Brady-Yes; Hastey-Yes; Kapheim-Yes; Lu-Yang-Yes; Ratterman-Yes; Reed-Yes; Rupp-Absent; Wheaton-Yes;

McDonald-Yes): That the Executive Committee approve renewing the KPSA plans with no change in rates, effective January 1, 2027.

M/S/C (Reed/Hastey) (Gonzales-Brady-Yes; Hastey-Yes; Kapheim-Yes; Lu-Yang-Yes; Ratterman-Yes; Reed-Yes; Rupp-Absent; Wheaton-Yes; McDonald-Yes): That the Executive Committee approve renewal with no change in rates for the Anthem Employee Assistance Program, effective January 1, 2027.

M/S/C (Reed/Hastey) (Gonzales-Brady-Yes; Hastey-Yes; Kapheim-Yes; Lu-Yang-Yes; Ratterman-Yes; Reed-Yes; Rupp-Absent; Wheaton-Yes; McDonald-Yes): That the Executive Committee approve an increase of 7% to UHC Medicare Advantage PPO rates, effective January 1, 2027.

M/S/C (Reed/Hastey) (Gonzales-Brady-Yes; Hastey-Yes; Kapheim-Yes; Lu-Yang-Yes; Ratterman-Yes; Reed-Yes; Rupp-Absent; Wheaton-Yes; McDonald-Yes): That the Executive Committee receive and file the Anthem Claims Audit.

M/S/C (Reed/Lu-Yang) (Gonzales-Brady-Yes; Hastey-Yes; Kapheim-Yes; Lu-Yang-Yes; Ratterman-Yes; Reed-Yes; Rupp-Absent; Wheaton-Yes; McDonald-Yes): That the Executive Committee approve an aggregate increase of 12% for the Anthem self-funded PPO medical plans, including funding for the purchase of Anthem Total Health Complete navigator services and a not-to-exceed funding amount for Stop Loss coverage through CWIF with a \$2M specific attachment point and a \$5M aggregate policy cost cap, effective January 1, 2027.

M/S/C (Reed/Lu-Yang) (Gonzales-Brady-Yes; Hastey-Yes; Kapheim-Yes; Lu-Yang-Yes; Ratterman-Yes; Reed-Yes; Rupp-Absent; Wheaton-Yes; McDonald-Yes): That the Executive Committee approve renewing the Delta PPO and DeltaCare HMO plans with no change in rates, effective January 1, 2027.

M/S/C (Reed/Hastey) (Gonzales-Brady-Yes; Hastey-Yes; Kapheim-Yes; Lu-Yang-Yes; Ratterman-Yes; Reed-Yes; Rupp-Absent; Wheaton-Yes; McDonald-Yes): That the Executive Committee approve renewing the VSP plans with no change in rates, effective January 1, 2027.

M/S/C (Reed/Ratterman) (Gonzales-Brady-Yes; Hastey-Yes; Kapheim-Yes; Lu-Yang-Yes; Ratterman-Yes; Reed-Yes; Rupp-Absent; Wheaton-Yes; McDonald-Yes): That the Executive Committee approve renewal of the Life and Disability Insurance Program with The Standard, including the negotiated enhancements to the voluntary life insurance program, a 15% increase to employee and spouse voluntary life insurance rates only, and

no change to employer-paid basic life insurance, short-term disability, and long-term disability rates, effective January 1, 2027.

X. UPDATES

ACWA Update

Ms. Giammona provided a brief update on ACWA's current initiatives and upcoming events, including the Executive Edge Leadership Forum, the ACWA Fall Conference, and regional events. ACWA's new Executive Director is scheduled to begin on September 1, 2026.

CEO Update

Ms. Beatty provided an update on AEGIS, parametric earthquake insurance coverage, AGRiP's annual Board Retreat, and the progress of the new building.

Ms. Beatty and Ms. Jobe attended the AEGIS Policyholder's Conference in Calgary. AEGIS, the lead carrier on the Property Program quota share tower, provides 35% of the coverage above the JPIA's \$10 million retention. As a mutual insurance company, AEGIS returns dividends to its members and recently awarded the JPIA a member credit of nearly \$27,000 in recognition of its long-term participation. Ms. Beatty reported that loss control service fees may be offset through available credits and that early indications for the April 1, 2027, property renewal suggest an approximate 7.5% rate decrease across the quota share tower.

JPIA's parametric earthquake insurance policy was triggered following an earthquake in Mendocino County during the week of June 22, 2026. One member, Redwood Valley County Water District, qualified for coverage because it has insured property within a triggered grid cell. Upon certifying at least \$1,440 in earthquake-related expenses, such as overtime or inspection costs, the District will receive a \$7,200 payment under the Policy. Ms. Beatty noted this experience highlights the value of the program, which provides efficient payouts without the need for a traditional claims process.

Ms. Beatty reported attending the annual AGRiP Board Retreat in Denver. Discussions focused on the long-term sustainability of public entity risk pools and the challenges facing the industry, including advances in artificial intelligence, technology modernization, workforce changes, and ongoing financial pressures affecting public agencies. Participants completed an exercise identifying factors that could threaten the future viability of risk pools, emphasizing that long-term success will depend on how organizations respond to these challenges. Successful pools are expanding beyond traditional insurance and risk management services by providing scalable resources such as human resources, cybersecurity, and workforce support. She noted that the JPIA's current strategic planning efforts are aligned with this direction.

Ms. Beatty provided an update on the new building progress, noting that the project is in the final stages of schematic design. Planning for offices, workstations, and space layouts has been completed, and the focus has shifted to infrastructure, including audiovisual systems, information technology, security, and electrical and network requirements. JPIA's IT Manager, Joe Rumenapp, has been added to the weekly

design meetings, with audiovisual and security consultants assisting in finalizing project specifications. Once the remaining design details are completed, plans will be submitted for review and approval by the city, state, and homeowners' association. She also shared that requests for proposals are underway for both the building construction and a separate solar-covered parking project. Future phases will include selection of furniture, finishes, and interior design elements, with renderings expected to be presented at the Fall Summit. Completion and occupancy are now targeted for Spring 2027, prior to the Spring Summit.

XI. UPCOMING MEETING

Request for Future Agenda Items

Director Reed requested that an item be added to the next agenda to discuss developing a procurement policy, including Executive-level approval thresholds.

Availability for Next Meeting

The Executive Committee is scheduled to meet next on September 25, 2026.

IV. CLOSED SESSION

Before proceeding into closed session, General Counsel Murphy announced the items to be discussed.

M/S/C (Hastey/Lu-Yang) (Gonzales-Brady-Yes; Hastey-Yes; Kapheim-Yes; Lu-Yang-Yes; Ratterman-Yes; Reed-Yes; Rupp-Absent; Wheaton-Yes; McDonald-Yes): That the Executive Committee adjourn to Closed Session.

At approximately 4:18 PM, the Executive Committee, upon advice of General Counsel, adjourned to closed session to discuss:

- A. Conference With Legal Counsel (Tort Liability Losses, Public Liability Losses/Claims, Or Workers' Compensation Liability Claims) – Pursuant to Government Code Sec. 54956.95.
 - 1. RWE Clean Energy, LLC., et.al. v. Deer Creek Storm Water District (DOI: 3/18/2024)
 - 2. City of Carlsbad v. Olivenhain Municipal Water District (DOI: 8/18/2025)

The Committee returned to open session at approximately 4:32 PM.

Closed Session Item A: No reportable action.

Closed Session Item B: No reportable action.

The Executive Committee meeting adjourned at 4:34 PM.

Attest:

X

Melody McDonald
Chair

X

Adrienne Beatty
Secretary

ACWA JPIA
Significant Claims
September 25, 2026

BACKGROUND

Pursuant to Government Code Section 54957(a)(1)(B), the Ralph M. Brown Act, the following matters were concluded upon direction of the Executive Committee.

CURRENT SITUATION

City of Carlsbad vs. Olivenhain MWD (DOL: 08/18/2025; Closed 08/20/2026)

This claim arose when the Member's main water pipeline broke, resulting in extensive asphalt damage to the roadway owned by the City of Carlsbad. This claim was resolved for \$1,133,796.92.

Shanna Kuhlemier vs. Truckee Donner PUD (DOL: 07/18/2024; Closed 08/21/2026)

This claim arose from an employment practices liability case. This claim was resolved for \$700,000.00.

RECOMMENDATION

None, information only.

ACWA JPIA
Claims settled between \$250,000 to \$500,000
September 25, 2026

BACKGROUND

In January 2025, the Executive Committee approved an increase in their settlement authority from approving settlements exceeding \$250,000 to settlements exceeding \$500,000. At that time, staff agreed to continue reporting to the Committee all settlements occurring between the prior authority level of \$250,000, up to the new authority level of \$500,000.

CURRENT SITUATION

This report confirms settlements for liability and workers' compensation claims that have resolved between \$250,000 to \$500,000 since the last report.

Keara Porter vs. Helix WD (DOL: 04/26/2022; Closed: 09/03/2026)

This claim arose when the Member's water pipe leaked, causing damage to the claimant's property. This claim was resolved for \$450,000.

RECOMMENDATION

None, information only.

ACWA JPIA
Recognition of Employee Milestone Anniversaries and Retirements
September 25, 2026

BACKGROUND

This is a standing item on the Executive Committee agenda.

CURRENT SITUATION

JPIA Leadership would like to formally recognize Employee Milestone Anniversaries and Retirements with the Executive Committee. At this meeting, two (2) retirements are being recognized.

- **Patti Rider**
 - o Senior Worker's Compensation Examiner
 - o Retiring on: December 31, 2026
 - o Years of Service at Retirement: 10 Years

- **Pete Korfhage**
 - o IT Solutions Developer
 - o Retiring on: September 30, 2026
 - o Years of Service at Retirement: 21 Years

RECOMMENDATION

None, information only.

ACWA JPIA
Emerging Issues with Member Acquisitions
September 25, 2026

BACKGROUND

The JPIA's pooled programs are structured around an understanding of each individual member's operations and exposures. This understanding allows staff to work collaboratively with members to evaluate risk, establish appropriate coverage, and develop and provide services and resources that support member operations and their evolving risk management needs.

Member operations can evolve significantly over the course of their participation in the JPIA – potentially changing the nature and extent of the exposures assumed by the pooled programs. The Executive Committee previously identified this as an emerging issue, recognizing that changes within the water industry could increasingly lead members to develop or assume operations substantially different from those contemplated when they originally joined the JPIA.

CURRENT SITUATION

Staff is increasingly seeing circumstances in which existing members undergo substantive operational changes that create exposure materially different from those previously contemplated by the JPIA. These changes may occur when a member acquires another agency or operating system, assumes responsibility for new infrastructure or employees, expands the services it provides, or transitions from an administrative entity to one with significant day-to-day operations.

These implications can extend across multiple JPIA programs. An operational change may introduce significant new assets, additional liability exposures, employees and payroll, or other risks that were not reflected in the member's existing exposure information and/or contributions.

As member agencies expand services, acquire new operations, or otherwise experience material changes in their operations, the JPIA must be positioned to identify and evaluate the resulting exposures. The Liability and Property Memoranda of Coverage each contain notification requirements related to changes in member operations or exposures, although the timing and application of those requirements differ by Program. The broader emerging issue warrants a more coordinated approach across the Property, Liability, and Workers' Compensation Programs. This includes identifying opportunities to strengthen coverage language, underwriting practices, and member guidance to ensure significant operational changes are evaluated in a timely manner, and members are supported throughout the process.

This emerging issue is also reflected in a clarification to the Liability Memorandum of Coverage, which is being presented to the Liability Program Committee at its meeting, reinforcing the importance of timely notification when member operations materially change. More broadly, staff is considering how coverage documents, underwriting practices, and member engagement can work together to ensure the JPIA is positioned to respond as member operations evolve. The intent is not to discourage members from expanding operations, rather to ensure JPIA staff is engaged early enough to understand changes and appropriately evaluate the resulting exposures, coverage considerations, and support needs. A substantive change in operations cannot necessarily be assumed to fall within existing coverage and must be evaluated in the context of both the individual member's exposure and the additional risk being introduced to the pooled Program membership.

As these situations become more prevalent, staff believes it is important to begin the broader discussion with the Committee and establish a shared understanding of the issue. This discussion will also help to form a broader conversation with the Board later this year regarding how the JPIA can best support members as operations evolve.

Staff will continue to assess this issue and bring any recommendations to the appropriate Committees for consideration.

RECOMMENDATION

None. Information only.

ACWA JPIA
AGRiP Recognition Application Approval
September 25, 2026

BACKGROUND

The Association of Governmental Risk Pools (AGRiP) is an international association serving public entity risk pools through education, collaboration, and the development of industry standards and best practices. AGRiP's Advisory Standards Recognition program provides an independent review of a pool's governance, operations, financial practices, claims administration, risk management, and other core functions.

Pools that demonstrate compliance with AGRiP's Advisory Standards receive recognition for a three-year period. Recognition provides governing bodies and members with independent validation that the pool's operations are consistent with established pooling industry standards and practices.

CURRENT SITUATION

JPIA first received AGRIP Advisory Standards Recognition in 2014 and has maintained that recognition ever since. The current recognition covers the 2023–2026 period. Staff has completed the renewal process to reaffirm compliance with AGRIP's current Advisory Standards for Recognition.

As part of the review process, AGRIP requires approval of the renewal application by the Executive Committee and certification by the Board President. Staff is therefore seeking approval of the JPIA's Advisory Standards Recognition renewal application.

RECOMMENDATION

That the Executive Committee approve the AGRIP Advisory Standards Recognition renewal application.

Application Verification

Standard I: Governance

I-A.1. Pool maintains signed formation documents, such as articles of incorporation, a joint powers agreement, or interlocal agreement	Yes
a. Please enter the name and date of last review for each of the formation documents	JPA Agreement - May 2019
b. Explain review cycle, including frequency and how the process is documented within the pool	Every new member signs a joint powers agreement. These agreements are kept on file by ACWA JPIA.
c. Explain revision process, including revisions to legal and membership relationship updates and approval process by membership	New members are approved by governing board. Any legal revisions are brought to Board to approve.
d. Explain communication process to pool members, including frequency and what is communicated	New members are approved by governing board - such actions are kept in the minutes which are made public for review.

Reviewer Communication

There are no comments or questions posted for this section yet.

I-A.2. Pool has determined whether additional governing documentation, such as bylaws or governance policies, is necessary or desirable and adopted such policies if necessary	Yes
Date of last review	12/1/2025
a. Explain review cycle, including frequency and how the process is documented within the pool	Legal counsel reviews the bylaws and suggests changes when necessary.
b. Explain revision process, including revisions to legal and membership relationship updates and approval process by membership	Revisions must be approved by the Board.
c. Explain communication process to pool members, including frequency and what is communicated	Board approval is noted in the minutes. Note - such action is for changes only.

Reviewer Communication

There are no comments or questions posted for this section yet.

I-A.3. Member agreements other than formation or governance documents, if required, are signed by both parties and copies are maintained by the pool	Yes
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Date of last review	3/3/2023
---------------------	----------

- | | |
|--|--|
| a. Explain review cycle, including frequency and how the process is documented within the pool | The document is reviewed with each new member. |
| b. Explain revision process, including revisions to legal and membership relationship updates and approval process by membership | New members are approved by the Executive Committee. |
| c. Explain communication process to pool members, including frequency and what is communicated | Actions by the Executive Committee and Board are noted in posted minutes on ACWA JPIA website. |
-

Reviewer Communication

There are no comments or questions posted for this section yet.

I-A.4. Pool foundational and/or governing documents specifically address the following:

a. Membership eligibility	Pool has required board policy
Cite policy (or section of policy) fulfilling standard:	JPIA Agreement Article 1 - Definitions

b. Membership obligation	Pool has required board policy
Cite policy (or section of policy) fulfilling standard:	JPIA Agreement Article 20

c. Membership termination	Pool has required board policy
Cite policy (or section of policy) fulfilling standard:	JPIA Agreement Article 23

d. Membership voting rights	Pool has required board policy
Cite policy (or section of policy) fulfilling standard:	JPIA Agreement Article 8

e. Selection procedures and qualifications for the pool's governing body	Pool has required board policy
Cite policy (or section of policy) fulfilling standard:	JPIA Agreement Article 7

f. Powers and duties of the pool's governing body and any committees	Pool has required board policy
Cite policy (or section of policy) fulfilling standard:	JPIA Agreement Article 8 & 11

g. Indemnification for liability of members of the governing body, officers, committee members and pool staff	Pool has required board policy
Cite policy (or section of policy) fulfilling standard:	JPIA Agreement Article 5

h. Requirements for annual actuarial reviews	Pool has required board policy
Cite policy (or section of policy) fulfilling standard:	Resolution (2014-1) of Executive Committee

i. Requirements for annual financial audits	Pool has required board policy
Cite policy (or section of policy) fulfilling standard:	JPIA Agreement Article 17

j. How pool financial information will be shared with pool members	Pool has required board policy
Cite policy (or section of policy) fulfilling standard:	JPIA Agreement Article 17
k. Dissolution of the pool	Pool has required board policy
Cite policy (or section of policy) fulfilling standard:	JPIA Agreement Articles 23 and 24
l. Distribution of pool assets and liabilities upon dissolution	Pool has required board policy
Cite policy (or section of policy) fulfilling standard:	JPIA Agreement Article 25
m. How dividends or other distribution of pool assets upon circumstances other than dissolution are determined and allocated among members	Pool has required board policy
Cite policy (or section of policy) fulfilling standard:	JPIA Agreement Article 20
n. If assessments are authorized, circumstances for determining the assessment and allocating it among members are defined	Pool has required board policy
Cite policy (or section of policy) fulfilling standard:	JPIA Agreement Article 22
o. Whether members are jointly and severally liable within the pool	Pool has required board policy
Cite policy (or section of policy) fulfilling standard:	JPIA Agreement Article 5
p. Provisions under which a member can leave the pool, and associated notice provisions the member must give the pool	Pool has required board policy
Cite policy (or section of policy) fulfilling standard:	JPIA Agreement Article 22
q. Whether a member remains responsible for any portion of its losses, or is eligible for any distribution of pool assets, upon departure from the pool	Pool has required board policy
Cite policy (or section of policy) fulfilling standard:	JPIA Agreement Article 24

Reviewer Communication

There are no comments or questions posted for this section yet.

I-A.5. The pool has determined its legal status, for example, as a public, private, or non-profit entity	Yes
a. The pool maintains adequate records of its legal status	Yes
b. The pool has determined whether it is deemed a regulated insurer under state laws	Yes
c. The pool maintains adequate records of its status as a regulated insurer	Yes

Reviewer Communication

There are no comments or questions posted for this section yet.

I-A.6. The pool has determined its federal tax status. Yes

a. The pool maintains adequate records of its federal tax status Yes

b. The pool has determined its state tax status Yes

c. The pool maintains adequate records of its state tax status Yes

d. The pool complies with all applicable state and federal requirements as determined by its status Yes

e. If applicable, the pool files timely tax returns Not Applicable

Explain why the Standard is not applicable to the pool: Pool is tax exempt and does not require a tax return.

Reviewer Communication

There are no comments or questions posted for this section yet.

I-B.1. The governing body is regularly trained on fiduciary obligations. The pool meets the Standard

Explain how Standard is met. This Standard may be met via board policy, statute, procedure or practice: By CA law, Board members are required to complete ethics training once every two years. This training covers fiduciary obligations.

Reviewer Communication

There are no comments or questions posted for this section yet.

I-B.2. The governing body reviews and discusses overall pool financial solvency and financial performance at least annually based upon benchmarks and comparisons established by the governing body. The pool meets the Standard

Explain how Standard is met. This Standard may be met via board policy, statute, procedure or practice: Bi-annual Board meeting - recorded in minutes of past meetings (note: audit report goes through Finance Committee, followed by Executive Committee, then final Board approval)

The governing body reviews and discusses projections and allocations for losses at least annually, including:

a. Allocations for loss development, including incurred but not reported losses Yes

b. Allocations for allocated and unallocated loss adjustment expenses	Yes
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c. Projections and allocations for contingency margins	Yes
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Reviewer Communication

There are no comments or questions posted for this section yet.

I-B.3. The pool obtains competent legal advice regarding its own governance and operational issues.	The pool meets the Standard
---	-----------------------------

Explain how Standard is met. This Standard may be met via board policy, statute, procedure or practice:	Pool engages contracted general counsel to advise on governance and operational issues.
---	---

a. Coverage counsel, general legal counsel, and defense counsel are segregated functions; or the pool Board has documented its approval to place more than one function with the same legal advisor	The pool meets the Standard
---	-----------------------------

Explain how Standard is met. This Standard may be met via board policy, statute, procedure or practice:	Pool engages contracted general counsel for general matters and panel counsel for defense.
---	--

b. The pool requires counsel in any role not directly employed by the pool to have professional liability insurance	The pool meets the Standard
---	-----------------------------

Explain how Standard is met. This Standard may be met via board policy, statute, procedure or practice:	JPIA requires professional liability insurance for contracted counsel.
---	--

c. Outsourced legal advice roles are documented in written contracts that are compliant with the contract provisions outlined in Standard III-A. of Service Provider Contracts	The pool meets the Standard
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Explain how Standard is met. This Standard may be met via board policy, statute, procedure or practice:	Panel counsel is utilized for claims defense.
---	---

Reviewer Communication

There are no comments or questions posted for this section yet.

I-B.4. The governing body requires an annual actuarial study to determine reserve adequacy, signed by a Fellow of the Casualty Actuarial Society or a Member of the American Academy of Actuaries who is independent of the pool. (For pools employing an in-house actuary a biennial peer review of reserve adequacy by an actuary independent of the pool is acceptable.)	Pool has required board policy
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Cite policy (or section of policy) fulfilling standard:	On an annual basis, JPIA obtains an independent actuary report to determine claims liabilities. Such information is necessary for the financial statements and related audit.
---	---

a. The governing body, at minimum, receives a summary of the annual actuarial study every year.	Pool has required board policy
---	--------------------------------

Cite policy (or section of policy) fulfilling standard: This information is communicated to the program Committees that provide recommendations to the Executive Committee.

Reviewer Communication

There are no comments or questions posted for this section yet.

I-B.5. The governing body annually reviews the pool's net position policy. Yes

Pool net position policy includes at minimum:

a. Methodology used for determining net position adequacy Pool has required board policy

Cite policy (or section of policy) fulfilling standard: Net position is measured against Catastrophic Fund goals set along the 99% confidence level. Such funds are shown as designated on the audited financials.

b. A defined target net position amount and/or range Pool has required board policy

Cite policy (or section of policy) fulfilling standard: (Same as above)

c. How net position levels will be communicated to pool members Pool has required board policy

Cite policy (or section of policy) fulfilling standard: Audit report is approved annually by the Board.

d. The method of calculating return of net position to members, including whether allocations are made based upon coverage year or all years of pool operation Pool has required board policy

Cite policy (or section of policy) fulfilling standard: Described in the notes to the financial statements of the audit report. <https://www.acwajpia.com/transparency/#FAS>

Reviewer Communication

There are no comments or questions posted for this section yet.

I-B.6. The pool annually reviews its net position level in relation to the target net position and considers the net position when making annual funding decisions. The pool meets the Standard

Explain how Standard is met. This Standard may be met via board policy, statute, procedure or practice: (See above answers)

Reviewer Communication

There are no comments or questions posted for this section yet.

I-B.7. The governing body reviews its written assessment policy at least every five years. Yes

Pool assessment policy includes at minimum:

a. The circumstances that may trigger an assessment	Pool has required board policy
Cite policy (or section of policy) fulfilling standard:	Note 5 of the above-referenced Audit Report.
b. Methodology used for determining overall assessment	Pool has required board policy
Cite policy (or section of policy) fulfilling standard:	(See above)
c. Methodology for allocating assessments among pool members, including whether assessments are made based upon coverage year or years of pool operation	Pool has required board policy
Cite policy (or section of policy) fulfilling standard:	(See above)
d. Whether and how members that leave the pool are responsible for their assessments	Pool has required board policy
Cite policy (or section of policy) fulfilling standard:	(See above)
e. How and when assessment parameters and the need for assessment will be communicated to the governing body and pool members	Pool has required board policy
Cite policy (or section of policy) fulfilling standard:	(See above)
f. How and when the assessment will be communicated to pool members	Pool has required board policy
Cite policy (or section of policy) fulfilling standard:	Retro process is performed annually with a specific statement of financial position delivered to each member.

Reviewer Communication

There are no comments or questions posted for this section yet.

I-B.8. The governing body annually reviews the pool's investment policies, practices, and performance.	Yes
Pool investment policy includes at minimum:	
a. Goals and intended use of investment income	Pool has required board policy
Cite policy (or section of policy) fulfilling standard:	Investment income is budgeted to offset cost when pricing programs. These budgets are recommended for approval by program committees and approved by the Executive Committee. Minutes and packets for these meetings can be found on JPIA website (see also: scope of Investment Policy)
b. Allowed allocation of invested assets, including regulatory constraints	Pool has required board policy
Cite policy (or section of policy) fulfilling standard:	See Limitations/Diversification section of Investment Policy
c. Portfolio diversification, liquidity, and duration expectations	Pool has required board policy
Cite policy (or section of policy) fulfilling standard:	See Limitations/Diversification section of Investment Policy
d. Explicit delegation of authority regarding investment decisions	Pool has required board policy

Cite policy (or section of policy) fulfilling standard: See Delegation of Authority section of Investment Policy

e. Provisions for controls regarding invested assets, including those that address separation of duties, safekeeping and custodial procedures Pool has required board policy

Cite policy (or section of policy) fulfilling standard: See Internal Controls section of Investment Policy

f. How and when the governing body will be made aware of investment allocations, results, and related activities Pool has required board policy

Cite policy (or section of policy) fulfilling standard: See Review of Investment Portfolio section of Investment Policy

g. How and when the governing body will interact directly with investment managers, advisors, and/or consultants Pool has required board policy

Cite policy (or section of policy) fulfilling standard: See Reporting and Review section of Investment Policy

Reviewer Communication

There are no comments or questions posted for this section yet.

I-B.9. The pool annually prepares financial statements in accordance with generally accepted accounting principles as applied to pools or as required by state law. Yes

a. The governing body receives and reviews annual financial statements Yes

Reviewer Communication

There are no comments or questions posted for this section yet.

I-B.10. An annual audit of the pool's financial records is conducted by a qualified independent certified public accountant or state audit agency and includes a signed opinion regarding the financial statements. Yes

a. The audit firm directly reports its findings to the governing body, whether reporting to the entire body or a designated committee Yes

b. If the audit firm reports directly to a designated committee, the entire governing board still receives and reviews the audit report Yes

c. The audit includes a report on internal controls Yes

d. The audit includes a report on the status of the previous year's recommended audit actions, along with any activity by the pool in follow-up Yes

e. The pool responds to any reportable conditions in the audit report within a reasonable period of time

Not Applicable

Explain why the Standard is not applicable to the pool: No reportable conditions have been noted.

Reviewer Communication

There are no comments or questions posted for this section yet.

I-B.11. The governing body has determined when and how annual financial reports are distributed to pool members.

Yes

Reviewer Communication

There are no comments or questions posted for this section yet.

I-B.12. Pool physical asset inventory and control policy includes at minimum:

a. Periodic inventory of physical assets Pool has required board policy

Cite policy (or section of policy) fulfilling standard: Pool has adopted a physical asset inventory and control policy that at a minimum includes periodic inventory of assets, recording of assets in the pool's financial records, and a process to report asset changes to the responsible party.

b. Recording of assets in the pool's financial records Pool has required board policy

Cite policy (or section of policy) fulfilling standard: See Notes to audited financial statements.

c. A process to report asset changes to the responsible party Pool has required board policy

Cite policy (or section of policy) fulfilling standard: Changes are reported to the Finance Department

Reviewer Communication

There are no comments or questions posted for this section yet.

I-C.1. New Directors receive an orientation to the pool's governance structure, operations, legal and fiduciary responsibilities, budget, actuarial review, financial and investment policies.

The pool meets the Standard

Explain how Standard is met. This Standard may be met via board policy, statute, procedure or practice:

We have an onboarding process for all new employees where they meet with executive leaders 1:1 and the full departments as a group.

Reviewer Communication

There are no comments or questions posted for this section yet.

I-C.2. The governing body approves minutes of its meetings. Yes

a. The governing body has made a determination about minutes being distributed or otherwise made available to members Yes

Reviewer Communication

There are no comments or questions posted for this section yet.

I-C.3. The governing body adopts and maintains a long-range or strategic plan. Yes

Date last adopted: 3/27/2026

a. The long-range or strategic plan includes a strategy for maintaining adequate net position to respond to unanticipated events causing significant financial impact to the pool The pool meets the Standard

Explain how Standard is met. This Standard may be met via board policy, statute, procedure or practice: A goal using actuarially determined confidence levels has been set.

Reviewer Communication

There are no comments or questions posted for this section yet.

I-C.4. The governing body has methods to review both the strategic plan and operational work plans over time and to assess overall performance against the plans. Yes

Date last reviewed: 3/27/2026

Reviewer Communication

There are no comments or questions posted for this section yet.

I-C.5. The governing body regularly considers whether and how the pool's investment strategy connects to its net position and/or assessment policies. The pool meets the Standard

Explain how Standard is met. This Standard may be met via board policy, statute, procedure or practice: Considered annually with approval of the investment policy.

Reviewer Communication

There are no comments or questions posted for this section yet.

I-C.6. The governing body has adopted a records management and retention policy. Pool has required board policy

Cite policy (or section of policy) fulfilling standard: Records Retention Policy

The adopted records management and retention policy outlines the treatment of all records, regardless of form, including at a minimum:

a. When records may be destroyed Pool has required board policy

Cite policy (or section of policy) fulfilling standard: Records Retention Policy

b. Records that must be kept permanently Pool has required board policy

Cite policy (or section of policy) fulfilling standard: Records Retention Policy

c. Records archiving practices Pool has required board policy

Cite policy (or section of policy) fulfilling standard: Records Retention Policy

d. Whether and how the pool complies with any state required records retention and storage requirements Pool has required board policy

Cite policy (or section of policy) fulfilling standard: Records Retention Policy

e. Documented process to prevent modification and deletion of permanent electronic files Pool has required board policy

Cite policy (or section of policy) fulfilling standard: Records Retention Policy

f. Separation of confidential records from public records Pool has required board policy

Cite policy (or section of policy) fulfilling standard: Records Retention Policy

g. Documented process for responding to public records requests Pool has required board policy

Cite policy (or section of policy) fulfilling standard: Records Retention Policy

Reviewer Communication

There are no comments or questions posted for this section yet.

I-C.7. The governing body has determined under what circumstances to make copies of current and former binders, correspondence, policies, endorsements and certificates of excess and/or reinsurance available to members for review. Yes

Reviewer Communication

There are no comments or questions posted for this section yet.

I-C.8. The governing body makes periodic evaluations of the quality, stability and financial solvency of all past and present reinsurance, excess, and insurance providers.	Yes
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Reviewer Communication

There are no comments or questions posted for this section yet.

I-C.9. The governing body adopts an annual operating (non-loss expense) budget.	Yes
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a. The governing body at least annually receives a budget comparison that includes meaningful metrics to monitor actual-to-budgeted performance	Yes
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Reviewer Communication

There are no comments or questions posted for this section yet.

I-C.10. The pool insures or self-insures its administrative and operational risks, including:

a. Errors and omissions	Yes
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b. Directors and officers	Yes
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c. General liability	Yes
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d. Auto liability	Yes
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e. Workers' compensation	Yes
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f. Property	Yes
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g. Employee fidelity	Yes
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h. Fiduciary liability	Yes
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Reviewer Communication

There are no comments or questions posted for this section yet.

I-C.11. The pool has a Code of Conduct applicable to the pool governing body and staff (whether directly employed by the pool or under contract) that is generally consistent with the AGRiP Model Code of Conduct.

Yes

Date Code of Conduct was adopted: 4/12/2019

Reviewer Communication

There are no comments or questions posted for this section yet.

Standard II: Staffing

II-A.1 The pool's authority to directly employ staff is expressly granted and documented accordingly.

Pool has required board policy

Cite policy (or section of policy) fulfilling standard:

Executive Committee hires CEO who hires employees - Bylaws Article 5 Section 8.

a. Authority to set terms of employment is documented

Pool has required board policy

Cite policy (or section of policy) fulfilling standard:

Executive Committee hires CEO who hires employees - Bylaws Article 5 Section 8.

b. Authority to set compensation (including bonuses) is documented

Pool has required board policy

Cite policy (or section of policy) fulfilling standard:

Annual pay scales by position is approved annually by Executive Committee.

c. Authority to set employee benefits (including leave) is documented

Pool has required board policy

Cite policy (or section of policy) fulfilling standard:

See Employee Handbook

Reviewer Communication

There are no comments or questions posted for this section yet.

II-A.2 The scope of the governing body's authority related to staffing is clearly defined and documented, including but not limited to:

a. Setting terms of employment

The pool meets the Standard

Explain how Standard is met. This Standard may be met via board policy, statute, procedure or practice:

Employee Handbook

b. Determining compensation (including bonuses)

The pool meets the Standard

Explain how Standard is met. This Standard may be met via board policy, statute, procedure or practice:

Employee Handbook

c. Employee benefits and leave

The pool meets the Standard

Explain how Standard is met. This Standard may be met via board policy, statute, procedure or practice: Employee Handbook

d. Oversight of staff The pool meets the Standard

Explain how Standard is met. This Standard may be met via board policy, statute, procedure or practice: Employee Handbook

Reviewer Communication

There are no comments or questions posted for this section yet.

II-A.3 Written employment and personnel policies are in place, and:

a. Are reviewed regularly based on a documented process Yes

b. Are communicated to staff at least annually Yes

c. Are communicated to the governing body at least annually Yes

d. Address the following provisions, at a minimum:

i. FTE definition, expected work hours, and expense reimbursements Pool has required board policy

Cite policy (or section of policy) fulfilling standard: Employee Handbook

ii. Allowable acceptance of gifts, perks or other benefits from outside entities Pool has required board policy

Cite policy (or section of policy) fulfilling standard: Employee Handbook

iii. Performance review standards and practices Pool has required board policy

Cite policy (or section of policy) fulfilling standard: Employee Handbook

iv. Conflicts of interest policies Pool has required board policy

Cite policy (or section of policy) fulfilling standard: Employee Handbook

v. Antidiscrimination policies Pool has required board policy

Cite policy (or section of policy) fulfilling standard: Employee Handbook

vi. Whistleblower policies Pool has required board policy

Cite policy (or section of policy) fulfilling standard: Employee Handbook

Reviewer Communication

There are no comments or questions posted for this section yet.

Standard III: Service Provider Contracts

III-A. The pool has a written policy about the contract terms that must be included within all service contracts it enters into. At a minimum, the pool requires the following contract provisions be addressed (as a matter of policy):

1. Agreement Term;	Pool has required board policy
Cite policy (or section of policy) fulfilling standard:	Agreements are reviewed by legal counsel.
2. Scope of services provided;	Pool has required board policy
Cite policy (or section of policy) fulfilling standard:	Agreements are reviewed by legal counsel.
3. Whether periodic reporting is required by the service providers, and the form and timing of such reports;	Pool has required board policy
Cite policy (or section of policy) fulfilling standard:	Agreements are reviewed by legal counsel.
4. Service-level agreement (performance measures or minimum service requirements and corresponding reporting methods);	Pool has required board policy
Cite policy (or section of policy) fulfilling standard:	Agreements are reviewed by legal counsel.
5. Compensation details;	Pool has required board policy
Cite policy (or section of policy) fulfilling standard:	Agreements are reviewed by legal counsel.
6. Ownership and confidentiality of pool data and information, including whether pool information is used in any AI-enabled systems, services or outputs, and whether pool information is used to train AI resources;	Pool has required board policy
Cite policy (or section of policy) fulfilling standard:	Agreements are reviewed by legal counsel.
7. Business continuity obligations of the service provider;	Pool has required board policy
Cite policy (or section of policy) fulfilling standard:	Agreements are reviewed by legal counsel.
8. Data security obligations of the service provider, including for any AI-enabled systems, services or outputs;	Pool has required board policy
Cite policy (or section of policy) fulfilling standard:	Agreements are reviewed by legal counsel.
9. Records retention standards and accountabilities, including for any AI-enabled systems, services or outputs;	Pool has required board policy
Cite policy (or section of policy) fulfilling standard:	Agreements are reviewed by legal counsel.
10. Compliance with applicable state and federal regulations;	Pool has required board policy
Cite policy (or section of policy) fulfilling standard:	Agreements are reviewed by legal counsel.
11. Indemnification of the parties and insurance requirements;	Pool has required board policy
Cite policy (or section of policy) fulfilling standard:	Agreements are reviewed by legal counsel.
12. Rights of the parties to audit any operations, information, systems, services or outputs;	Pool has required board policy
Cite policy (or section of policy) fulfilling standard:	Agreements are reviewed by legal counsel.

13. Assignability of the contracted relationship;	Pool has required board policy
Cite policy (or section of policy) fulfilling standard:	Agreements are reviewed by legal counsel.
14. Cancellation and termination of the agreement, including expectations for returning or securely destroying pool data and ongoing use of pool data in AI systems, models or training;	Pool has required board policy
Cite policy (or section of policy) fulfilling standard:	Agreements are reviewed by legal counsel.
15. Contract breach definition and remedies;	Pool has required board policy
Cite policy (or section of policy) fulfilling standard:	Agreements are reviewed by legal counsel.
16. Legal venue to resolve disputes; and,	Pool has required board policy
Cite policy (or section of policy) fulfilling standard:	Agreements are reviewed by legal counsel.
17. Choice of law	Pool has required board policy
Cite policy (or section of policy) fulfilling standard:	Agreements are reviewed by legal counsel.

Reviewer Communication

There are no comments or questions posted for this section yet.

III-B. The pool has a written policy defining:

1. Under what circumstances service procurement requires a transparent, competitive selection process (for example, contracts over a certain dollar amount or contracts for specific services.)	Pool does not have required policy
Explain why the pool does not have the required policy:	The JPIA does not have a specific policy around when to put services out for request for proposal. Large contracts such as the broker, investment advisor, auditor and excess insurance carrier are all approved by the Executive Committee.
2. Who has authority for entering into contracts on behalf of the pool; and	Pool has required board policy
Cite policy (or section of policy) fulfilling standard:	CEO is given authority by the Executive Committee to enter into contracts within budget. Large contracts such as the broker, investment advisor, auditor and excess insurance carrier are all approved by the Executive Committee.
3. Under what circumstances service provider engagements require governing body approval (for example, contracts over a certain dollar amount or contracts for specific services).	Pool has required board policy
Cite policy (or section of policy) fulfilling standard:	CEO is given authority by the Executive Committee to enter into contracts within budget. Large contracts such as the broker, investment advisor, auditor and excess insurance carrier are all approved by the Executive Committee.

Reviewer Communication

There are no comments or questions posted for this section yet.

III-C. The pool has a defined practice for legal review of all service contracts entered into on behalf of the pool. Such a process may include variable parameters for legal review based upon type of service and/or dollar amount of contracts.

The pool meets the Standard

Explain how Standard is met. This Standard may be met via board policy, statute, procedure or practice:

All service contracts are reviewed by legal counsel.

Reviewer Communication

There are no comments or questions posted for this section yet.

III-D. The pool's governing body receives annual documentation of all service contracts entered into by the pool, except for such de minimus contracts as the governing body has defined in policy as unnecessary to bring to its attention. Contract documentation to the governing body includes the fee structure of contracts, including whether commission-based fees are paid by or to the pool, and whether compensation to or by the pool is calculated as a percentage of savings.

Yes

Reviewer Communication

There are no comments or questions posted for this section yet.

III-E. If the pool authorizes or endorses agents or brokers that members use to place coverage with the pool, the governing body receives full disclosure about the fee structure and whether commission-based fees are paid by the pool to such agents or brokers. Agent or broker compensation structure information is provided at least annually to the governing body, and at any time the compensation structure changes.

Yes

Reviewer Communication

There are no comments or questions posted for this section yet.

III-F. The pool does not (under any circumstances) require or expect service providers to provide gifts, perks, or other benefits to its governing board or staff as a condition of doing business with the pool.

Yes

Reviewer Communication

There are no comments or questions posted for this section yet.

Standard IV: Member Services

IV-A. The pool has documented strategies addressing:

1. Member retention goals and methods Yes

2. Prioritization of in-person visits to members Yes

3. Growth goals and methods, including marketing initiatives to potential pool members Yes

4. Orientation of new pool members Yes

Reviewer Communication

There are no comments or questions posted for this section yet.

IV-B.1. The pool has determined the appropriate frequency, format and content for communicating important pool information to its members in order to facilitate its members' understanding about the pool's values, operations and efficacy. Yes

Reviewer Communication

There are no comments or questions posted for this section yet.

IV-B.2. The pool communicates the following information to its members

a. The pool's overall strategic vision or plan Yes

b. The pool's value proposition in the market Yes

c. Net position of the pool in the current year and over time Yes

d. Basic information about pool coverages, limits, member deductible options, etc. Yes

e. Loss trends such as major types of losses (measured by frequency and/or severity) or new risk areas Yes

f. Membership data on the whole, for example the total number of members, total pool exposures, etc. Yes

g. Services offered by the pool including training courses, onsite risk management reviews or evaluations, wellness programs, grants, phone consultation services, etc.; and the number of Yes

such services provided to members

h. Decisions and important actions of the pool's governing body that could impact members Yes

Reviewer Communication

There are no comments or questions posted for this section yet.

IV-C.1. The pool has considered whether and how to measure member satisfaction with its:

a. Coverages Yes

b. Claims functions Yes

c. Enrollment meetings Yes

d. Underwriting practices Yes

e. Risk management services Yes

f. Communication methods with members Yes

g. Any other pool-determined important measure of effective member services and/or member relationships Yes

Reviewer Communication

There are no comments or questions posted for this section yet.

IV-C.2. The pool's governing body is regularly apprised of key findings from member satisfaction evaluations. Yes

Reviewer Communication

There are no comments or questions posted for this section yet.

IV-D.1. The pool has considered how it will meet member relationship goals and objectives relative to roles within its member agencies, for instance elected officials, administrators, agents or brokers, and other key people. Yes

Reviewer Communication

There are no comments or questions posted for this section yet.

IV-D.2. The pool has a system, tool and/or workflow in place to measure the pool's performance toward building and maintaining member relationships. Yes

Reviewer Communication

There are no comments or questions posted for this section yet.

IV-E. The pool communicates with representatives about their individual roles and responsibilities to build or maintain a positive relationship with pool members including:

1. Board Members Yes

2. Staff Yes

3. Contracted employees Yes

4. Third party administrators working for the pool Yes

Reviewer Communication

There are no comments or questions posted for this section yet.

Standard V: Coverage

V-A. Coverage Documentation

1. The pool provides clear documentation of coverage to its members. Coverage documentation is regularly reviewed for ease of understanding, flow of information, and member comprehension. Yes

2. Coverage documentation (including member communication) is consistent with state laws or regulations about whether coverage provided by the pool is "insurance." Yes

3. The pool provides a certificate of coverage to all members, agents, business partners, and/or to their contracted indemnitees as required by law, and/or as requested.	Yes
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Reviewer Communication

There are no comments or questions posted for this section yet.

V-B. Coverage Adequacy

The pool regularly examines and evaluates the coverage it provides members to determine whether new coverage should be introduced, or existing coverage modified. The process to review coverage includes:

1. Considering input from members	Yes
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2. Reviewing state or national coverage regulations and requirements, and changes in legislation or regulation that might impact coverage	Yes
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3. Gathering input from claims, underwriting, member services, risk management, or other departments	Yes
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4. Consulting with reinsurance, excess, or stop loss partners	Yes
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5. Reviewing local and national insurance market trends, market competition, market coverage and pricing	Yes
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Reviewer Communication

There are no comments or questions posted for this section yet.

V-B.1 Coverage Change Management

The pool effectively manages, documents, and communicates coverage changes. In doing so, the pool:

a. Maintains historical records about what coverage changes have taken place, with effective dates	Yes
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b. Documents and follows approval processes, including whether coverage changes need approval by the governing body, regulators, reinsurance and excess partners, or others	Yes
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Reviewer Communication

There are no comments or questions posted for this section yet.

V-B.2 Coverage Legal Review

a. The pool has determined how frequently coverage counsel will be engaged to review coverage documentation (existing and/or proposed), and engages such review. Yes

b. Please include the date coverage documents were last reviewed by coverage counsel: 7/29/2026

Reviewer Communication

There are no comments or questions posted for this section yet.

V-C. Coverage Disputes

The pool has a documented process for resolving member coverage disputes that includes staff authorities, escalation to the governing body, when counsel will be engaged to guide the pool, and any outside remedies or processes that members may elect. Pool has required board policy

Cite policy (or section of policy) fulfilling standard: Memorandum of Coverage (MOC) outlines process for disputes. The MOC is approved and reviewed annual for each program.

Reviewer Communication

There are no comments or questions posted for this section yet.

Standard VI: Underwriting

VI-A Underwriting Criteria

1. The pool has written and objective underwriting criteria to evaluate member risk and pricing. Yes

2. If the pool uses AI to support underwriting decisions, it has determined appropriate parameters to validate and review all decisions facilitated through AI means. Not Applicable

Explain why the Standard is not applicable to the pool: The pool does not use AI to support underwriting decisions.

3. The pool has an application that prospective members complete in order to request coverage, and a method for gathering data about any risk changes upon member renewal. Yes

4. The pool has determined its overall pricing philosophy for new and renewing members and establishes annual goals relative to overall underwriting performance, such as a target for overall underwriting income and/or a rate target for the year. Yes

5. The pool has determined how pool expenses including losses, loss adjustment expenses, and administrative expenses will be allocated among members. Yes

6. The pool has determined whether and to what extent a member's exposure(s) and experience will impact its required contributions. Yes

7. The pool has determined the degree to which underwriting discretion can be asserted in member pricing.	Yes
---	-----

Reviewer Communication

There are no comments or questions posted for this section yet.

VI-B Underwriting Systems and Data

The pool has a system or set of systems that allow it to collect, maintain, report, and analyze member underwriting information, with at least the following minimum capabilities:

1. Generate reports by member entity, member contributions, coverage type, and other appropriate variables determined by the pool	Yes
---	-----

2. Report current and historical exposures and rates, by member entity	Yes
--	-----

3. Provide summary and detailed analysis of exposures to effectively interact with reinsurance and/or excess insurance partners, actuaries, regulators, and others as may be appropriate or required	Yes
--	-----

4. Full transparency into any AI-enabled analytics, recommendations and business rules	Not Applicable
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Explain why the Standard is not applicable to the pool:	The pool does not use AI to support underwriting.
---	---

Reviewer Communication

There are no comments or questions posted for this section yet.

VI-C Underwriting Communication

1. The pool communicates its overall underwriting goals and methods to its members, including deadlines for submitting underwriting information and any consequences that might apply.	Yes
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2. The pool provides members with information about upcoming rate and/or contribution changes in a manner that is timely and aligns with the pool's notice provisions for member withdrawal.	Yes
--	-----

Reviewer Communication

There are no comments or questions posted for this section yet.

1. The pool has determined whether members may or must place coverage with the pool through an insurance agent or broker. Required policy is not applicable to the pool

Explain why the standard is not applicable to the pool: Pool does not work with brokers or agents.

2. If the pool allows or requires a member to use an agent or broker intermediary, it clearly communicates with both the agent/broker and the member entity about

- a. The role of the agent or broker with the pool and any compensation paid by the pool to the agent or broker (including fees or commissions embedded within the member's contribution) Not Applicable

Explain why the Standard is not applicable to the pool: (See prior answer)

- b. Expectations of the member, regardless of the presence and role of the agent/broker Not Applicable

Explain why the Standard is not applicable to the pool: (See prior answer)

- c. Communications the pool will make to its member directly Not Applicable

Explain why the Standard is not applicable to the pool: (See prior answer)

3. The pool has determined whether and on what basis it will pay member agents or brokers. Not Applicable

Explain why the Standard is not applicable to the pool: (See prior answer)

Reviewer Communication

There are no comments or questions posted for this section yet.

Standard VII: Business Continuity

VII-A The pool has assessed business continuity risks and has adopted a written, all hazards business continuity plan. At a minimum, the business continuity plan includes plans and parameters for the following during a significant business interruption of any kind:

1. Alternate procedures The pool meets the Standard

Explain how Standard is met. This Standard may be met via board policy, statute, procedure or practice: Pool maintains an Emergency Response Manual with emphasis on keeping operations up and running. Pool also has a cyber incident response plan in case of cyber attacks.

2. System access The pool meets the Standard

Explain how Standard is met. This Standard may be met via board policy, statute, procedure or practice: Pool has a cyber incident response plan.

3. Work locations The Standard is not applicable to the pool

Explain why the Standard is not applicable to the pool: Pool has only one location.

4. Other resources needed to maintain core pool business operations and assist in recovery of full operations The pool meets the Standard

Explain how Standard is met. This Standard may be met via board policy, statute, procedure or practice: (See comments above)

5. Methods for recovery of and access to critical data	The pool meets the Standard
Explain how Standard is met. This Standard may be met via board policy, statute, procedure or practice:	Incident response plan.
6. Parameters for securing data that may be private and/or confidential.	The pool meets the Standard
Explain how Standard is met. This Standard may be met via board policy, statute, procedure or practice:	Incident response plan.
7. Methods for recovery of and access to critical operational systems and communications infrastructure, including phone systems, email systems, website and web portals, customer relationship management or similar contact systems of record, claims systems, finance systems, etc.	The pool meets the Standard
Explain how Standard is met. This Standard may be met via board policy, statute, procedure or practice:	Incident response plan.
8. Access to reinsurance and/or excess insurance records, including current and former binders, correspondence, policies, endorsements and certificates.	The pool meets the Standard
Explain how Standard is met. This Standard may be met via board policy, statute, procedure or practice:	Incident response plan.
9. Physical access to contact information (including phone numbers) for members, pool governing body members, pool staff, and key vendors that may need to be contacted.	The pool meets the Standard
Explain how Standard is met. This Standard may be met via board policy, statute, procedure or practice:	Emergency Response Manual and electronic files, which would be restored using backups.
10. When the plan will be invoked or implemented	The pool meets the Standard
Explain how Standard is met. This Standard may be met via board policy, statute, procedure or practice:	Emergency Response Manual, Section I.
11. The team responsible for implementation	The pool meets the Standard
Explain how Standard is met. This Standard may be met via board policy, statute, procedure or practice:	Emergency Response Manual, Section II.
12. By whom and upon what circumstances notification will be made to pool staff and the governing body, service providers, and members.	The pool meets the Standard
Explain how Standard is met. This Standard may be met via board policy, statute, procedure or practice:	Emergency Response Manual, Section V.

Reviewer Communication

There are no comments or questions posted for this section yet.

VII-B The pool has adopted a cyber incident response plan. The cyber incident response plan addresses at a minimum:

1. Pool capabilities and methods to detect and investigate potential cyber threats and suspected cyber incidents, including those presented by AI systems or through AI means.	The pool meets the Standard
Explain how Standard is met. This Standard may be met via board policy, statute, procedure or practice:	Cyber incident response plan.

2. How the pool will prioritize and analyze reports of incidents to determine if further action is needed.	The pool meets the Standard
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Explain how Standard is met. This Standard may be met via board policy, statute, procedure or practice:	Cyber incident response plan.
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3. How the pool will collect and preserve evidence if a cyber incident is suspected.	The pool meets the Standard
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Explain how Standard is met. This Standard may be met via board policy, statute, procedure or practice:	Cyber incident response plan.
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4. Strategies the pool will use for containing a cyber threat or incident to prevent further spread or damage.	The pool meets the Standard
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Explain how Standard is met. This Standard may be met via board policy, statute, procedure or practice:	Cyber incident response plan.
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5. Strategies the pool will use to eliminate or mitigate an active threat. This includes both stopping the threat and mitigating the vulnerability that allowed the threat to occur.	The pool meets the Standard
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Explain how Standard is met. This Standard may be met via board policy, statute, procedure or practice:	Cyber incident response plan.
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6. Strategies the pool will use for restoring operations once the threat has been eliminated. This involves identifying the last time the impacted system was functioning properly and restoring backups to this state.	The pool meets the Standard
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Explain how Standard is met. This Standard may be met via board policy, statute, procedure or practice:	Cyber incident response plan.
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7. When the plan will be invoked or implemented, the team responsible for implementation, by whom and upon what circumstances notification will be made to pool staff and the governing body, service providers, and members.	The pool meets the Standard
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Explain how Standard is met. This Standard may be met via board policy, statute, procedure or practice:	Cyber incident response plan.
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Reviewer Communication

There are no comments or questions posted for this section yet.

VII-C If the pool maintains a physical office space, the pool has adopted an emergency response plan or emergency action plan defining procedures and actions during a crisis event (e.g. fire, earthquake, active threat). The plan includes:

1. Directing people and resources away from danger	The pool meets the Standard
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Explain how Standard is met. This Standard may be met via board policy, statute, procedure or practice:	Emergency Response Manual.
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2. Evacuating facilities	The pool meets the Standard
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Explain how Standard is met. This Standard may be met via board policy, statute, procedure or practice:	Emergency Response Manual.
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3. Working with first responders to ensure safety	The pool meets the Standard
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Explain how Standard is met. This Standard may be met via board policy, statute, procedure or practice: Emergency Response Manual.

Reviewer Communication

There are no comments or questions posted for this section yet.

VII-D The pool has documented how its business continuity plan, cyber incident response plan, and emergency response plan will be reviewed, maintained, and tested over time. The pool:

1. Communicates relevant aspects of these plans to all staff at least annually The pool meets the Standard

Explain how Standard is met. This Standard may be met via board policy, statute, procedure or practice: Emergency Response Manual

2. Holds drills or training sessions regularly to ensure staff know how to respond The pool meets the Standard

Explain how Standard is met. This Standard may be met via board policy, statute, procedure or practice: Yes, annually.

Reviewer Communication

There are no comments or questions posted for this section yet.

VII-E The pool has discussed business continuity with the governing body and makes periodic reports to the governing body regarding its preparedness and response plans for business disruptions. Yes

Reviewer Communication

There are no comments or questions posted for this section yet.

Standard VIII: Data Security

VIII-A. The pool has procedures and protocols to limit access to its computer network to authorized users, hardware, devices and software. The pool meets the Standard

Explain how Standard is met. This Standard may be met via board policy, statute, procedure or practice: We have asset tags for hardware. Personal devices are excluded.

Reviewer Communication

There are no comments or questions posted for this section yet.

VIII-B The pool actively manages the security and lifecycle of hardware authorized to access its network through patching, upgrades, and discontinuation/retirement to prevent exploitation of vulnerable services and settings.

The pool meets the Standard

Explain how Standard is met. This Standard may be met via board policy, statute, procedure or practice:

(See above)

Reviewer Communication

There are no comments or questions posted for this section yet.

VIII-C. If the pool allows access to its network for pool purposes by any personally-owned devices from any source, such as staff-owned or service provider mobile phones, laptops, or tablets, it has a written policy regarding:

1. Acceptable use of devices

Pool has required board policy

Cite policy (or section of policy) fulfilling standard:

Employee Handbook - Electronic Communications Policy

2. Allowed devices

Pool has required board policy

Cite policy (or section of policy) fulfilling standard:

Employee Handbook - Electronic Communications Policy

3. Support for devices

Pool has required board policy

Cite policy (or section of policy) fulfilling standard:

Employee Handbook - Electronic Communications Policy

4. Security protocols for pool data

Pool has required board policy

Cite policy (or section of policy) fulfilling standard:

Employee Handbook - Electronic Communications Policy

Reviewer Communication

There are no comments or questions posted for this section yet.

VIII-D The pool has a written AI use policy applicable to all people with access to pool systems or data, including permitted and non-permitted uses of AI for any pool purpose, and permitted and non-permitted access by any AI system to any pool data, information or other resources.

The pool meets the Standard

Explain how Standard is met. This Standard may be met via board policy, statute, procedure or practice:

Employee Handbook - Electronic Communications Policy

Reviewer Communication

There are no comments or questions posted for this section yet.

VIII-E The pool has data security and protection procedures in place to prevent data compromise and the unintentional release of sensitive information, including at a minimum:

1. Hardware and infrastructure protection such as firewalls, proxy servers, endpoint detection and response, network monitoring, intrusion prevention systems, multifactor authentication and virtual private networks.

The pool meets the Standard

Explain how Standard is met. This Standard may be met via board policy, statute, procedure or practice:

Server Hardware and infrastructure is protected by being secluded in its own air-conditioned, locked room. Fire protection has also been implemented in this room and the thermostat is set to 66 degrees. Access is granted only to designated select employees.

2. Protection from user-based risks such as data loss prevention systems, least privilege access, and restricting system downloads.

The pool meets the Standard

Explain how Standard is met. This Standard may be met via board policy, statute, procedure or practice:

Protection from user-based risks include spam filters, antivirus protection at both the e-mail level and computer system level. There is also antimalware software installed at all user workstations.

3. Protection from emerging risks as the result of AI systems implemented by the pool or its service providers, and AI-enabled cybersecurity threats

The pool meets the Standard

Explain how Standard is met. This Standard may be met via board policy, statute, procedure or practice:

Incident response procedures in place regarding AI breaches.

Reviewer Communication

There are no comments or questions posted for this section yet.

VIII-F The pool has determined how often to conduct data backups in light of its operations and data needs. The pool actively protects and backs up electronic files, including at a minimum the following provisions:

1. Housing back-up data separately from the pool's main network, whether offsite, air-gapped, or in the cloud.

The pool meets the Standard

Explain how Standard is met. This Standard may be met via board policy, statute, procedure or practice:

Full backups of all vital network data occur every 2 weeks with differential backups every evening.

2. Encrypting backups that contain PII or sensitive data.

The pool meets the Standard

Explain how Standard is met. This Standard may be met via board policy, statute, procedure or practice:

Our servers are backed up with AES-256 encryption during backup. Encryption is done client-side for workstations and servers. All data is sent and stored fully encrypted. Backup data is only decrypted during a recovery at the business site.

3. Testing backups on a periodic basis.

The pool meets the Standard

Explain how Standard is met. This Standard may be met via board policy, statute, procedure or practice:

Backup recovery testing is conducted regularly to validate that critical systems can be successfully restored. The process confirms that backups are recoverable by restoring systems in a secure, isolated environment and verifying successful startup. Temporary test environments are removed once validation is complete.

Reviewer Communication

There are no comments or questions posted for this section yet.

VIII-G The pool has defined the use, assignment, revocation, and configuration of administrative privileges for everyone with administrative access to:

	1. Computers	The pool meets the Standard
Explain how Standard is met. This Standard may be met via board policy, statute, procedure or practice:		Administrative privileges for all computers inside the building are reserved for IT staff. Revocation occurs upon the employee's termination. Administrative rights for remote staff laptops are restricted to IT staff and the laptop's designated user.
	2. Networks	The pool meets the Standard
Explain how Standard is met. This Standard may be met via board policy, statute, procedure or practice:		Administrative privileges for our network is restricted to IT staff.
	3. Applications	The pool meets the Standard
Explain how Standard is met. This Standard may be met via board policy, statute, procedure or practice:		Administrative privileges are granted on a case-by-case basis at the department manager's discretion.

Reviewer Communication

There are no comments or questions posted for this section yet.

VIII-H The pool regularly provides cybersecurity training to all users with access to its system(s)), including training about emerging and new cyber threats such as those posed by AI.	The pool meets the Standard
Explain how Standard is met. This Standard may be met via board policy, statute, procedure or practice:	Users are trained via new employee orientation and ongoing training, as well as management-backed incentive programs to reward employees for enforcing good practices. The Pool also performs consistent, ongoing phishing training with employees.

Reviewer Communication

There are no comments or questions posted for this section yet.

VIII-I The pool regularly conducts data vulnerability assessments and remedies issues when necessary.	The pool meets the Standard
Explain how Standard is met. This Standard may be met via board policy, statute, procedure or practice:	A comprehensive penetration test was conducted in 2019 to evaluate ACWA JPIA's security posture against known technological and human attack vectors. Overall, the assessment found that ACWA JPIA performed above average in several external security categories and identified security recommendations that have guided remediation and ongoing security improvements. On a go-forward basis, our Cybersecurity Risk Specialist performs internal tests multiple times per year.

Reviewer Communication

There are no comments or questions posted for this section yet.

VIII-J. All hardware, software, data use and data storage systems are compliant where necessary with relevant federal and state laws.	The pool meets the Standard
Explain how Standard is met. This Standard may be met via board policy, statute, procedure or practice:	Pool follows state guidelines under HIPAA compliance.

Reviewer Communication

There are no comments or questions posted for this section yet.

VIII-K The pool makes periodic reports to its governing body regarding the security of the pool's data and any planned security enhancements	Yes
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Reviewer Communication

There are no comments or questions posted for this section yet.

Standard IX: Claims Management

IX-A. Claims Management and Administration

Regardless of whether the pool administers claims using in-house staff or a contracted relationship, the pool has written procedures addressing the entire life cycle of claims management and administration activities and shares them with the administration team regularly, including at a minimum procedures that address:

1. Initial notice and intake procedures for new claims	Yes
2. Adjuster assignments and supervisory oversight	Yes
3. File notes and claim documentation	Yes
4. Reserving practices, including reserve changes or updates	Yes
5. Timeliness standards for claims adjusting activities	Yes
6. Claim investigation methods, expectations and activities	Yes
7. Methods to raise coverage questions or other reasons a claim might be denied, and the process for doing so	Yes
8. Member and/or claimant communication expectations throughout the life of a claim	Yes

9. Methods to identify and effectively manage claims with potential to be more severe than originally expected	Yes
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10. Subrogation and salvage activities and expectations	Yes
---	-----

11. Timely and complete reporting of claims to the pool's reinsurers or excess carriers, and tracking of recoverables	Yes
---	-----

12. If the pool uses AI to support claims management and administration, it has determined appropriate parameters to validate and review all decisions facilitated through AI means.	Not Applicable
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Explain why the Standard is not applicable to the pool:	The pool does not use AI to support claims management and administration.
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Reviewer Communication

There are no comments or questions posted for this section yet.

IX-A.1. Regardless of whether the pool administers claims using in-house staff or a contracted relationship, the pool assures:

a. The claims administration staff are provided regular training to assure their understanding of and compliance with documented claims processes, procedures, and expectations	Yes
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b. The claims administration staff has regular opportunity to discuss challenging claims, roundtable claim results and processes, and consider opportunities for better managing member claims	Yes
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Reviewer Communication

There are no comments or questions posted for this section yet.

IX-A.2. Regardless of whether the pool administers claims using in-house staff or a contracted relationship, the pool has specific written policies regarding:

a. Claim settlement authority levels and hierarchy, including whether and when a committee or governing body must approve settlements	Pool has required board policy
---	--------------------------------

Cite policy (or section of policy) fulfilling standard:	Limits set and approved by the Executive Committee.
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b. An appeals process for members to dispute claim denials, including whether and when escalation to the governing body is allowed	Pool has required board policy
--	--------------------------------

Cite policy (or section of policy) fulfilling standard:	Documented in the Memoranda of Coverage.
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Reviewer Communication

There are no comments or questions posted for this section yet.

IX-B Claims Data Management

The pool has an electronic system or set of systems that allows the pool to maintain, report, and analyze claim information and claim financial data with at least the following minimum capabilities:

1. Generate claim reports by member entity, claimant, subscriber, or other appropriate variable that has been consciously determined by the pool	Yes
2. Report accurate financial data by claim including amount paid, claim or case reserves, and recoverables	Yes
3. Report total incurred and paid claims by line of business, as of a given valuation date	Yes
4. Reconcile claims data to the pool's financial accounting system	Yes
5. Full transparency into any AI-enabled analytics, recommendations and business rules	Not Applicable
Explain why the Standard is not applicable to the pool:	The pool does not use AI-enabled analytics, recommendations or business rules.

Reviewer Communication

There are no comments or questions posted for this section yet.

IX-B.1 The pool has determined what member-specific claims data and information it will provide to a member and on what basis and/or timing it will do so.	Yes
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The pool provides to any requesting member the member's own claims for requested time period of data including, at a minimum:

a. Claim identifiers (claimant, facility, etc.)	Yes
b. Dates of loss	Yes
c. Amounts paid by claim	Yes
d. Any electronic claims system(s) in place at the pool (whether or not the systems are owned and maintained by the pool directly) are appropriately secured and accessible only by appropriate and authorized users.	Yes
e. The pool has taken adequate steps to assure its claims data are fully accessible, portable, and	Yes

able to be converted to a new system if necessary for any reason.

Reviewer Communication

There are no comments or questions posted for this section yet.

IX-C Litigation Management

The pool maintains litigation management practices including at a minimum:

1. Attorney qualifications required to defend claims on behalf of member entities	The pool meets the Standard
Explain how Standard is met. This Standard may be met via board policy, statute, procedure or practice:	Defined defense panel managed by Litigation Manager.
2. Criteria and a process for accepting or approving attorneys to defend claims on behalf of member entities	The pool meets the Standard
Explain how Standard is met. This Standard may be met via board policy, statute, procedure or practice:	Defined defense panel managed by Litigation Manager.
3. Criteria and a process for accepting a defense attorneys not otherwise approved by the pool	The pool meets the Standard
Explain how Standard is met. This Standard may be met via board policy, statute, procedure or practice:	Defined defense panel managed by Litigation Manager.
4. Required reporting by the defense attorney to the pool about litigation status, budget, and overall case management	The pool meets the Standard
Explain how Standard is met. This Standard may be met via board policy, statute, procedure or practice:	An assignment letter is used with attorneys, wherein reporting procedures are outlined.
5. Required communication by the defense attorney to the member entity, including regular status reports or updates	The pool meets the Standard
Explain how Standard is met. This Standard may be met via board policy, statute, procedure or practice:	Overseen by Litigation Manager.
6. Performance standards or guidelines for defense attorneys	The pool meets the Standard
Explain how Standard is met. This Standard may be met via board policy, statute, procedure or practice:	Overseen by Litigation Manager.

Reviewer Communication

There are no comments or questions posted for this section yet.

IX-D Independent Claims Audit

Regardless of whether the pool administers claims using in-house staff or a contracted relationship, the pool conducts a claims audit by a qualified firm or individual, at least once every three years. The claims audit is conducted by a firm or person independent of the pool and its claims administrators, reinsurers or excess carriers.

The independent claims audit includes, at a minimum, review of the following key components of the pool's claims management policies and procedures:

- Timely claims handling
- Claim file documentation and supervisory oversight
- Adherence to claim payment and settlement authorities
- Claim reserving practices
- Adequacy of claims investigation
- Adequacy of claim communication with the pool member and claimant
- Litigation management activities
- Alignment of loss experience reports to case reserves and payments

The pool governing body is provided a written report of findings from the audit, including any areas of deficiencies or exceptions and how the pool will address such deficiencies.

Pool has required board policy

Cite policy (or section of policy) fulfilling standard:

The pool undergoes a biennial claims audit and reports to the Program and Executive Committees.

Please include the date of the last claims audit.

9/30/2024

Reviewer Communication

There are no comments or questions posted for this section yet.

IX.E The pool has a documented procedure to address how claims will be managed and processed when they present an actual, potential, or perceived conflict to the claims staff relative to the pool's governance activities and/or governing body.

The pool does not meet the Standard

Explain why the pool does not meet the Standard:

The JPIA does not have a documented procedure, but in practice, such claims are brought before the Executive Committee for direction.

The intent of this standard is to address the handling and management of such claims, not the governance conflict that may exist.

Examples might include a disputed valuation for a property claim from the member entity of a director sitting on the governing body of the pool; a pool governing body director with a workers' comp claim against the pool; or an auto liability claim involving a member of the pool's governing body. Another possible claims conflict would be if a pool employee or member of the governing body has a claim against the pool for an action the pool self-insures.

Reviewer Communication

There are no comments or questions posted for this section yet.

Standard X: Professional Development

X-A The pool has established professional development expectations for its governing body about:

1. Public entity pooling structure and regulation Yes

2. The roles, responsibilities, and decision making authority of governing body members Yes

3. Methods and degree of oversight the governing body provides for pool financial status, including the pool's net position policy Yes

4. How the pool allocates costs and risks among members and the impact of its overall pricing philosophies Yes

5. The pool's reinsurance, excess insurance, and/or stop loss model and retention(s)	Yes
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6. The pool's investment practices and investment management oversight	Yes
--	-----

7. Financial and operational industry norms and best practices	Yes
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Reviewer Communication

There are no comments or questions posted for this section yet.

X-B.1 As related to all pool staff, whether employed or contracted and applicable regardless of tenure or role at the pool:

a. The pool has established expectations for professional development through relevant training and ongoing education	Yes
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b. The pool identifies appropriate professional development opportunities	Yes
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c. The pool has determined whether certifications are required or recommended and to what extent ongoing education costs are reimbursed	Yes
---	-----

d. The pool provides onboarding and orientation pertinent to the job duties	Yes
---	-----

e. The pool provides professional networking opportunities with other public entity pools, professional organizations or associations, and service provider partners	Yes
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Reviewer Communication

There are no comments or questions posted for this section yet.

X-B.2 Staff directly employed by the pool are provided:

a. Annual performance goals	Yes
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b. At least annual performance feedback	Yes
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c. Job specific skills training	Yes
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Reviewer Communication

There are no comments or questions posted for this section yet.

Standard XI: Risk Management

XI-A The pool regularly examines member loss exposures and loss performance to determine its risk management philosophy.

The pool meets the Standard

Explain how Standard is met. This Standard may be met via board policy, statute, procedure or practice:

Pool Risk Advisors visit Members at least annually to review losses and opportunities to help prevent future losses.

Reviewer Communication

There are no comments or questions posted for this section yet.

XI-B The pool has identified overall risk management goals and desired outcomes.

The pool meets the Standard

Explain how Standard is met. This Standard may be met via board policy, statute, procedure or practice:

Pool develops and outlines goals annually with an emphasis on specific areas aimed at reducing exposure.

Reviewer Communication

There are no comments or questions posted for this section yet.

XI-C The pool has considered how, when and where to prioritize deployment of risk management resources or programs to members.

The pool meets the Standard

Explain how Standard is met. This Standard may be met via board policy, statute, procedure or practice:

All members are assigned a Risk Advisor. The number of visits, contacts, etc., is decided by Risk Advisors based on need.

Reviewer Communication

There are no comments or questions posted for this section yet.

XI-D The pool communicates its overall risk management philosophy, goals and priorities to its members, staff and contracted service providers.

The pool meets the Standard

Explain how Standard is met. This Standard may be met via board policy, statute, procedure or practice:

Presented to both the Board of Directors and Executive Committee annually.

Reviewer Communication

There are no comments or questions posted for this section yet.

XI-E The pool provides, delivers or promotes risk management programs to members with content specifically designed to avoid or reduce known risks.

The pool meets the Standard

Explain how Standard is met. This Standard may be met via board policy, statute, procedure or practice:

The Pool has a Commitment to Excellence program that encourages members to meet best practices.

Reviewer Communication

There are no comments or questions posted for this section yet.

XI-F The pool has established and documented risk management standards or expectations members must meet.

The pool meets the Standard

Explain how Standard is met. This Standard may be met via board policy, statute, procedure or practice:

The Pool has a Commitment to Excellence program that encourages members to meet best practices.

Reviewer Communication

There are no comments or questions posted for this section yet.

Standard XII: Operationalizing Artificial Intelligence

XII-A The pool knows where and how AI systems are being used to support its operations, including by service providers and business partners with access to pool data, information or other resources.

The pool meets the Standard

Explain how Standard is met. This Standard may be met via board policy, statute, procedure or practice:

The pool maintains awareness of AI use through a combination of centralized oversight and contractual controls. Most internal AI-related requests are routed through IT, providing visibility into known use cases and implementations. For third-party providers, any use of AI that is included within products or services must be documented in the contract and is subject to legal review, ensuring appropriate evaluation of risk and compliance considerations when identified.

Reviewer Communication

There are no comments or questions posted for this section yet.

XII-B The pool has a process by which to regularly review and update its understanding of AI use that supports its operations, adjusting AI practices and policies as needed in a rapidly changing AI environment.

The pool meets the Standard

Explain how Standard is met. This Standard may be met via board policy, statute, procedure or practice:

Sidecar AI training is mandatory for all staff, and the pool has an AI Acceptable Use policy.

Reviewer Communication

There are no comments or questions posted for this section yet.

XII-C The pool has clearly communicated standards and practices about AI decision-making in its operations and when human oversight is required.

The pool meets the Standard

Explain how Standard is met. This Standard may be met via board policy, statute, procedure or practice:

Employee Handbook specifically lists decisions that may not be made with the use of AI via AI Acceptable Use Policy.

Reviewer Communication

There are no comments or questions posted for this section yet.

XII-D The pool has a plan for managing AI transparency, errors, bias and concerning outputs.

The pool meets the Standard

Explain how Standard is met. This Standard may be met via board policy, statute, procedure or practice:

The JPIA requires human intervention and backs up this requirement with continuous training.

Reviewer Communication

There are no comments or questions posted for this section yet.

XII-E The pool has determined when and how to communicate its use of AI to members.

The pool does not meet the Standard

Explain why the pool does not meet the Standard:

The pool meets this standard through defined policy and consistent disclosure practices. An AI Acceptable Use Policy establishes expectations for transparency and has been shared with both staff and members. In practice, AI use is clearly communicated in member-facing materials, including training content, where its use is explicitly noted.

Reviewer Communication

There are no comments or questions posted for this section yet.

[Back to Application](#)

ACWA JPIA
Proposed Changes to Bylaws Regarding Employee Benefits Program
and Executive Committees Eligibility (Strategic Plan Deliverable)
September 25, 2026

BACKGROUND

As part of the 2026–2030 Strategic Plan, the Executive Committee established a strategic objective – under Governance & Leadership Development – to “*explore governance models that ensure adequate representation and qualified leadership.*” A first-year deliverable associated with this objective is to “*evaluate committee composition and service requirements*” and to present recommended Bylaws revisions to the Executive Committee in Fall 2026.

As part of this review, staff evaluated the existing eligibility requirements for service on the JPIA’s Committees and recommends a targeted revision to the eligibility requirements for the Employee Benefits Program and Executive Committees.

CURRENT SITUATION

The proposed changes to both sections of the Bylaws have been included and attached for the Committee’s review. The intent of the proposed changes is to more closely align committee eligibility with the JPIA’s current Employee Benefits Program structure and the governance responsibilities exercised by these Committees.

With regard to Employee Benefits Program Committee eligibility, Article IV, Section 5 of the Bylaws currently states:

The Employee Benefits Program Committee shall be composed of nine (9) representatives. Members of the Executive Committee will serve as Chair and Vice Chair; seven (7) representatives will be selected from member agencies participating in the Employee Benefits Program. These committee members will be a combination of Directors and staff of member agencies. The Board President shall appoint the members of the Committee.

With regard to Executive Committee eligibility, Article III, Section 1 of the Bylaws currently states:

All members of the Executive Committee, except the Vice President of the Association of California Water Agencies, shall be Directors of Members which participate in the ACWA JPIA’s Liability, Property, Workers’ Compensation, and at least one of the Employee Benefits Programs.

Under the current language, participation in any Employee Benefits Program satisfies the eligibility requirements, including group-purchase programs for which the JPIA does not assume pooled claims risk.

Staff recommends revising both sections to require participation in at least one pooled Employee Benefits Program. The JPIA's current pooled Employee Benefits Programs are: Anthem PPO Medical, Dental, and Vision.

The Employee Benefits Program and Executive Committees exercise governance responsibilities related to the design and funding of the JPIA's Employee Benefits Programs. Additionally, the Anthem PPO Medical Program alone represents approximately half of the JPIA's total member contribution revenues. Requiring participation in at least one pooled Employee Benefits Program would ensure that appointed Employee Benefits Program Committee members and elected Executive Committee members represent agencies with direct participation in, and experience with, the JPIA's pooled Employee Benefits offerings.

The proposed standard would not affect the eligibility of any currently appointed Employee Benefits Program Committee member or elected Executive Committee member. Among the current Employee Benefits Program Committee members, all but one (1) represent agencies participating in all three pooled programs. The remaining member's agency participates in two (2) of the three (3) pooled programs. Among the current Executive Committee members, five (5) represent agencies participating in all three (3) pooled programs. Two (2) participate in two (2) of the three (3) pooled programs and one (1) participates in only one (1) pooled program.

Accordingly, all six currently appointed Employee Benefits Program Committee members and all eight elected Executive Committee members participate in at least one pooled Employee Benefits Program and would remain eligible under the proposed language.

RECOMMENDATION

That the Executive Committee approve amendments to Article IV, Section 5 and Article III, Section 1 of the Bylaws to require Employee Benefits Program Committee and Executive Committee representatives to represent member agencies participating in at least one of the JPIA's pooled Employee Benefits Programs and forward to the Board of Directors for ratification.

Bylaws Of The

Association of California Water Agencies Joint Powers Insurance Authority

Article III — Executive Committee

Section 1. Composition, Selection and Term of Office.

The Executive Committee shall consist of nine (9) members, including eight (8) members elected by the Board of Directors from its voting Members and the Vice President of the Association of California Water Agencies, who shall be an *ex officio* member of the Executive Committee. Commencing with the first Board of Directors' meeting held in 2013 four (4) members shall be elected in every odd-numbered year and shall serve four-year terms until their respective successors are elected. Commencing with the first Executive Committee meeting held after the 2013 Board of Directors' election, the Executive Committee shall appoint two of its members to serve two-year terms as President and Vice President of the Board of Directors. There shall be no limit to the number of two-year terms a person may serve as the President or the Vice President of the Board of Directors. All members of the Executive Committee, except the Vice President of the Association of California Water Agencies, shall be Directors of Members which participate in the ACWA/JPIA's Liability, Property, Workers' Compensation, and at least one of the Employee Benefits **pooled** Programs.

In order to prevent any JPIA Member from having more than one vote on the Executive Committee, a JPIA Member Entity shall not have more than one vote regardless of the number of representatives sitting on the Executive Committee.

Upon their adoption by the Members, these four-year terms shall be implemented as agreed upon by the Executive Committee.

The President, or in his or her absence, the Vice President shall serve as Chair of the Executive Committee.

Article IV — Standing Committees

Section 1. Finance and Audit Committee.

The Finance and Audit Committee shall be composed of nine (9) representatives. Members of the Executive Committee will serve as Chair and Vice Chair; seven (7) representatives will be selected from member agencies, each of whom shall be a finance officer of the District from which said person is selected and have a financial background. The Board President shall appoint members of the Committee.

Section 2. Liability Program Committee.

The Liability Program Committee shall be composed of nine (9) representatives. Members of the Executive Committee will serve as Chair and Vice Chair; seven (7) representatives will be selected from member agencies participating in the Liability Program. These committee members will be a combination of Directors and staff of member agencies. The Board President shall appoint the members of the Committee.

Section 3. Property Program Committee.

The Property Program Committee shall be composed of nine (9) representatives. Members of the Executive Committee will serve as Chair and Vice Chair; seven (7) representatives will be selected from member agencies participating in the Property Program. These committee members will be a combination of Directors and staff of member agencies. The Board President shall appoint the members of the Committee.

Section 4. Workers' Compensation Program Committee.

The Workers' Compensation Program Committee shall be composed of nine (9) representatives. Members of the Executive Committee will serve as Chair and Vice Chair; seven (7) representatives will be selected from member agencies participating in the Workers' Compensation Program. These committee members will be a combination of Directors and staff of member agencies. The Board President shall appoint the members of the Committee.

Section 5. Employee Benefits Program Committee.

The Employee Benefits Program Committee shall be composed of nine (9) representatives. Members of the Executive Committee will serve as Chair and Vice Chair; seven (7) representatives will be selected from member agencies participating in at least one of the Employee Benefits pooled Program. These committee members will be a combination of Directors and staff of member agencies. The Board President shall appoint the members of the Committee.

Section 6. Risk Management Committee.

The Risk Management Committee shall be composed of nine (9) representatives. Members of the Executive Committee will serve as Chair and Vice Chair; seven (7) representatives will be selected from member agencies participating in any of the Programs. These committee members will be a combination of Directors and staff of member agencies. The Board President shall appoint the members of the Committee.

Section 7. Personnel Committee.

The Personnel Committee shall be composed of four (4) members. These Committee members will be a combination of the Board President, the Board Vice President, and two members of the Executive Committee appointed by the Board President.

ACWA JPIA
Legislative and Regulatory Advocacy Update and Proposed Policy
(Strategic Plan Deliverable)
September 25, 2026

BACKGROUND

The JPIA periodically engages in legislative, regulatory, and public policy advocacy when an issue has a sufficient nexus to the JPIA's role as a public entity risk pool, its operations and programs, or the risks and losses of its members.

The JPIA's 2026–2030 Strategic Plan includes an objective under **Advocacy & Influence** to establish a clear framework for legislative and regulatory engagement. The first-year deliverable is development of a legislative/regulatory policy establishing criteria for supporting or opposing matters and a clear decision-making process.

Recent advocacy activities have also demonstrated that matters warranting JPIA engagement are not always limited to formally introduced legislation and may develop quickly or arise through JPIA's participation in broader public agency and risk-pooling organizations.

CURRENT SITUATION

Since the Executive Committee's July meeting, JPIA has continued to participate in three significant advocacy efforts:

- **SB 1001 – Water Utility Worker Identification Cards.** JPIA continues its co-sponsorship and advocacy in support of SB 1001, which would establish a statewide identification program to facilitate trained water utility workers' access to restricted areas during emergencies. The legislation provides a direct operational benefit to water agencies while also supporting JPIA's risk management objectives by improving emergency response capabilities and potentially reducing or mitigating losses.
- **Wildfire Liability Reform.** In August, the Governor advanced a wildfire liability proposal that included provisions potentially limiting public agency recovery when private electric utilities cause wildfires. Because of the potential impact on JPIA members and JPIA's Liability and Property Programs, and because the matter required action before the next Executive Committee meeting, the CEO sought and received authorization from the Board President to oppose provisions that would limit public agency recovery. JPIA subsequently participated with a coalition of public agencies and risk-pooling organizations monitoring and responding to the evolving proposal. The original proposal did not ultimately advance as initially presented, and wildfire liability negotiations continued through the closing days of the legislative session.

- **CAJPA/Public Agency Liability Reform.** JPIA also participated in advocacy efforts through the California Association of Joint Powers Authorities (CAJPA) concerning broader public agency liability reforms, including reforms ultimately incorporated into SB 577. JPIA's participation occurred in coordination with CAJPA and the broader public agency risk-pooling community as negotiations developed during the final weeks of the legislative session. The final legislation included several changes affecting public entity liability, including modifications to certain childhood sexual assault claims and limitations on joint and several liability in specified circumstances.

These activities illustrate the different ways in which JPIA may appropriately engage in advocacy: by taking an official position on or sponsoring legislation; responding to emerging governmental proposals on a time-sensitive basis; and participating in advocacy through professional and risk-pooling organizations in which JPIA representatives serve.

PROPOSED LEGISLATIVE AND REGULATORY ADVOCACY POLICY

Consistent with the Strategic Plan deliverable, staff has developed the attached Legislative and Regulatory Advocacy Policy to formalize the framework for future advocacy activities.

Rather than establishing a detailed legislative platform identifying predetermined positions on individual policy issues, the proposed Policy establishes broad criteria for determining when a legislative, regulatory, or public policy matter is sufficiently related to JPIA's mission to warrant consideration.

Under the proposed Policy, the CEO may bring a matter to the Executive Committee for consideration when, in the CEO's judgment, it may materially affect one or more of the following:

- Public entity risk pooling or the operation of joint powers insurance authorities;
- JPIA's operations, coverages, programs, or services;
- The availability, accessibility, or cost of insurance, self-insurance, or other risk-financing mechanisms for JPIA or public entities; or
- Public entity risk management, including the prevention, mitigation, financing, or management of risks and losses.

A matter affecting JPIA members or water agency operations may qualify when it also has a reasonable nexus to one or more of these criteria. An impact on water agency or member operations alone is not sufficient for JPIA advocacy.

The Policy further establishes that an official JPIA position to sponsor, co-sponsor, support, or oppose a matter requires Executive Committee approval. When a time-sensitive matter requires action before the Executive Committee can reasonably

consider it, the CEO may seek authorization from the Board President, with the action reported to the Executive Committee at its next regular meeting.

The Policy also recognizes that JPIA officers and employees may serve in governance or leadership roles with organizations such as CAJPA and the Association of Governmental Risk Pools (AGRiP). Participation in advocacy on behalf of those organizations is distinct from establishing an official JPIA position and does not, by itself, require JPIA to adopt the same position or require the matter to be presented to the Executive Committee.

The proposed Policy provides a consistent framework for JPIA's advocacy activities while preserving the flexibility necessary to respond to emerging and time-sensitive matters and fulfilling the applicable Year 1 Strategic Plan deliverable.

RECOMMENDATION

That the Executive Committee approve the proposed Legislative and Regulatory Advocacy Policy, as presented.



LEGISLATIVE AND REGULATORY ADVOCACY POLICY

PURPOSE

Consistent with the JPIA's 2026–2030 Strategic Plan objective to establish a clear framework for legislative and regulatory engagement, the purpose of this Policy is to establish criteria and decision-making authority for ACWA JPIA's participation in legislative, regulatory, and public policy advocacy.

As a public agency risk pool, JPIA's advocacy activities should further or protect interests reasonably related to its mission, operations, programs and services, or the effective management and financing of risk for JPIA and its members.

This Policy establishes the circumstances under which JPIA may consider taking an official position and the authority required to sponsor, co-sponsor, support, or oppose a legislative, regulatory, or public policy matter.

SCOPE

For purposes of this Policy, a **legislative, regulatory, or public policy matter** may include proposed or pending legislation, regulations, administrative or executive actions, governmental proposals or initiatives, and other matters involving governmental policy that may affect JPIA, its members, or the public entity risk-pooling environment. A matter does not need to be introduced as formal legislation or regulation for JPIA to consider engaging under this Policy.

CRITERIA FOR ENGAGEMENT

The Chief Executive Officer may bring a legislative, regulatory, or public policy matter to the Executive Committee for consideration when, in the CEO's judgment, the matter may materially affect one or more of the following:

- **Public entity risk pooling**, including the structure, governance, authority, financial stability, or operation of public entity risk pools or joint powers insurance authorities;
- **JPIA operations, coverages, programs, or services**, including JPIA's ability to administer or provide those coverages, programs, or services effectively;
- **Insurance and risk financing**, including the availability, accessibility, or cost of insurance, self-insurance, reinsurance, excess insurance, or other risk-financing mechanisms for JPIA or public entities; or



- **Public entity risk management**, including the prevention, mitigation, financing, or management of risks and losses.

A matter affecting JPIA members or water agency operations may qualify for consideration when it also has a reasonable nexus to one or more of the criteria identified above.

An impact on water agency or member operations alone, without such a nexus, is not sufficient for JPIA advocacy under this Policy.

Meeting one or more of these criteria permits a matter to be considered for JPIA advocacy but does not require JPIA to take a position.

MONITORING AND EVALUATION

The CEO may monitor and evaluate legislative, regulatory, and public policy matters and may direct JPIA staff, legislative advocates, consultants, or other representatives to do the same.

In evaluating whether a matter warrants consideration by the Executive Committee, the CEO may consult with JPIA staff, General Counsel, legislative advocates, member agencies, public agency risk pools, professional associations, governmental representatives, and other subject-matter experts or stakeholders.

The CEO and JPIA representatives may participate in discussions and provide technical, factual, or operational information necessary to understand or evaluate a matter without prior Executive Committee approval, provided such participation does not represent or commit JPIA to an official position.

Monitoring, evaluating, discussing, or otherwise participating in a legislative, regulatory, or public policy matter does not require that the matter subsequently be presented to the Executive Committee for consideration. The CEO retains discretion to determine whether a matter warrants consideration for an official JPIA position under the criteria established by this Policy.

AUTHORITY TO TAKE A POSITION

An official JPIA position to sponsor, co-sponsor, support, or oppose a legislative, regulatory, or public policy matter requires approval of the Executive Committee, except as provided under the **Time-Sensitive Matters** section of this Policy.

When presenting a matter for Executive Committee consideration, the CEO shall identify the relationship between the matter and one or more of the criteria established



by this Policy and may recommend that JPIA sponsor, co-sponsor, support, oppose, or take no position on the matter.

The Executive Committee shall determine whether JPIA will take an official position.

ADVOCACY FOLLOWING APPROVAL

Following authorization of an official JPIA position, the CEO is authorized to undertake or direct advocacy activities consistent with that position without further approval. Such activities may include communicating with elected or appointed officials, legislative or administrative staff, regulatory agencies, member agencies, associations, public agency risk pools, coalition partners, and other stakeholders; submitting or signing correspondence; providing testimony or comments; participating in hearings, meetings, coalitions, or other advocacy efforts; and taking other reasonable actions to advance JPIA's authorized position.

The CEO may determine the nature, timing, and extent of JPIA's advocacy activities and may modify those activities as a matter develops, provided the activities remain consistent with the position authorized by the Executive Committee or Board President.

TIME-SENSITIVE MATTERS

Legislative, regulatory, and public policy matters may arise, develop, or change on timelines that require JPIA to take a position before the Executive Committee can reasonably consider the matter.

When the CEO determines that:

1. A matter meets one or more of the criteria established by this Policy;
2. Timely action is necessary to protect or advance JPIA's interests; and
3. Obtaining Executive Committee approval before action is not reasonably practicable;

the CEO may seek authorization from the **Board President** to sponsor, co-sponsor, support, or oppose the matter on behalf of JPIA.

Upon authorization by the Board President, the CEO may undertake or direct the same advocacy activities otherwise authorized following Executive Committee approval. Any position authorized by the Board President pursuant to this section shall be reported to the Executive Committee at its next regular meeting.



PARTICIPATION WITH PARTNER AND PROFESSIONAL ORGANIZATIONS

JPIA recognizes that its officers and employees may serve in leadership, governance, committee, or other representative roles with professional associations, public agency risk-pooling organizations, and other organizations whose activities include legislative, regulatory, or public policy advocacy.

When serving in such a capacity, a JPIA officer or employee may participate in advocacy authorized by that organization consistent with the responsibilities of their role. Such participation may include discussing legislative or regulatory matters with policymakers or stakeholders, signing or supporting correspondence on behalf of the organization, providing testimony, participating in hearings or meetings, or otherwise assisting with the organization's authorized advocacy activities.

When participating in such activities, the officer or employee is acting in their capacity on behalf of the other organization and not establishing or representing an official position of JPIA, unless JPIA has separately authorized a position in accordance with this Policy.

Participation in, or support of, an advocacy position taken by another organization does not require JPIA to adopt the same position or require the matter to be presented to the Executive Committee for consideration. The CEO retains discretion to determine whether the matter independently warrants consideration for an official JPIA position under this Policy.

JPIA may also coordinate its own authorized advocacy activities with professional associations, public agency risk pools, member agencies, coalitions, and other organizations when their interests are aligned with an official JPIA position.

ADMINISTRATION

The CEO is responsible for administering JPIA's legislative and regulatory advocacy activities consistent with this Policy and with positions authorized by the Executive Committee or, when applicable, the Board President.

Nothing in this Policy requires JPIA to take a position on any legislative, regulatory, or public policy matter, regardless of whether the matter meets one or more of the criteria established by this Policy.

ACWA JPIA
General Counsel Contract
September 25, 2026

BACKGROUND

In November 2025, ACWA JPIA engaged Kellie M. Murphy of Johnson Schachter & Lewis (JSL) to serve as Interim General Counsel during the leave of the JPIA's then in-house General Counsel. The interim agreement was initially anticipated to cover the period from November 24, 2025, through January 9, 2026, with the ability to continue if circumstances required.

As circumstances evolved and it became necessary to select permanent General Counsel, staff recommended conducting a competitive Request for Proposals (RFP) process. In addition to identifying qualified candidates, the process provided an opportunity to reevaluate the scope of General Counsel services and ensure that the qualifications and contractual requirements reflected the JPIA's current legal and operational needs.

At its April 27, 2026, special meeting, the Executive Committee reviewed and approved the General Counsel RFP and selection process. During that review, the Committee provided specific direction regarding the scope of services and qualifications, including requirements for an active California law license; demonstrated expertise in California employment law and employee handbook compliance; contract review and negotiation; disclosure and management of conflicts of interest; billing transparency; advance approval for the use of additional attorneys or subcontractors; and Executive Committee approval of future billing rate increases.

The JPIA received two proposals in response to the RFP. The General Counsel Ad Hoc Committee reviewed both proposals and determined that interviews were unnecessary. Following its review, the Committee recommended that the Executive Committee appoint Kellie Murphy of JSL as General Counsel. Upon approval, the Executive Committee directed staff to negotiate a Legal Services Agreement consistent with the RFP and the Committee's expectations.

CURRENT SITUATION

The attached Agreement formalizes the ongoing General Counsel relationship with JSL and designates Ms. Murphy as the attorney with primary responsibility for the engagement and as General Counsel to ACWA JPIA. The Agreement also supersedes and replaces the interim Legal Services Agreement entered into with JSL in November 2025.

The negotiated Agreement reflects the scope of services, financial controls, and accountability measures established through the RFP and subsequent contract negotiations, including:

- **Comprehensive General Counsel services.** The scope includes public agency governance; Brown Act and Public Records Act compliance; conflict-of-interest laws; review and interpretation of JPIA governing documents, policies, and procedures; drafting, reviewing, and negotiating contracts; personnel and employment matters; and claims or litigation involving the JPIA. The CEO is expressly identified as authorized to request and direct legal services, and the Board President retains authority to request representation in contested matters.
- **Employment law and Employee Handbook compliance.** Consistent with an area specifically emphasized during the RFP process, the Agreement expressly includes advice regarding employee leave, discipline, performance management, investigations, terminations, workplace complaints, and other employment matters. JSL will also review the Employee Handbook and employment policies at least annually and recommend revisions necessary to maintain compliance with applicable federal and California law.
- **Designated General Counsel and staffing controls.** Ms. Murphy is designated as the attorney with primary responsibility for the engagement. The use of other attorneys, paralegals, law clerks, subcontractors, or other professional personnel requires the prior approval of the CEO or designee, and JSL may not reassign the primary attorney without ACWA JPIA's agreement.
- **Billing rates and transparency.** Rates are established at \$225 per hour for Ms. Murphy or other shareholders, \$200 per hour for associates, and \$125 per hour for paralegals or law clerks. Any future rate increase requires 45 days' advance written notice and Executive Committee approval. Itemized invoices must identify the services performed, time spent, personnel performing the work, applicable rates, and costs incurred. No retainer is required for General Counsel or routine matters, and any retainer requested for a particular matter requires prior JPIA approval.
- **Conflicts, public agency compliance, and insurance.** JSL is required to disclose actual or reasonably foreseeable conflicts of interest and may not proceed with conflicting representation without the JPIA's informed written consent. The Agreement also addresses compliance with public agency conflict-of-interest laws and requires professional Errors & Omissions coverage of at least \$1 million per claim and \$2 million aggregate.

RECOMMENDATION

That the Executive Committee approve the Agreement for Legal Services with Johnson Schachter & Lewis, designating Kellie M. Murphy as General Counsel to ACWA JPIA, and authorize the Board President to execute the Agreement.

AGREEMENT FOR LEGAL SERVICES

This Agreement for Legal Services (“Agreement”) is entered into as of _____, by and between the Association of California Water Agencies Joint Powers Insurance Authority, a joint powers agency (“ACWA JPIA”) and Johnson Schachter & Lewis, a Professional Law Corporation (“JSL”). ACWA JPIA and JSL are referred to herein individually as “Party” and collectively as “Parties.”

RECITALS

A. ACWA JPIA is a public agency created by certain public water districts and agencies around the State of California, pursuant to the California Government Code, in order to provide and administer pooled risk programs for its member districts.

B. ACWA JPIA desires to retain JSL to serve as its outside general counsel and to provide the legal services described in this Agreement.

C. JSL represents that its attorneys are duly licensed to practice law in the State of California and are qualified, willing, and able to perform such services.

NOW, THEREFORE, in consideration of the mutual covenants and conditions set forth in this Agreement, the Parties agree as follows:

I. ENGAGEMENT AND SCOPE OF SERVICES

ACWA JPIA retains JSL, and JSL accepts the engagement, to serve as outside general counsel to ACWA JPIA and to render the legal services described herein, subject to the terms of this Agreement.

JSL’s client is ACWA JPIA as an entity, acting through its Executive Committee and Board of Directors. JSL does not, by virtue of this Agreement, represent any individual Board or Committee member, officer, employee, or member agency of ACWA JPIA, or any member agency’s separate legal interests, except as the Parties may separately agree in writing.

The Services include, as requested and directed by the Board or Executive Committee, Chief Executive Officer, or other authorized designee, the following: advising the Board, its committees, officers, and staff on legal matters affecting ACWA JPIA; attending regular and special meetings of the Board and its committees, and advising on agenda items, resolutions, and official actions; advising on compliance with laws applicable to ACWA JPIA, including but not

limited to the Ralph M. Brown Act, the California Public Records Act, the Joint Exercise of Powers Act, conflict of interest laws applicable to ACWA JPIA and its officials, including Government Code section 1090 et seq. and the Political Reform Act (Government Code section 87100 et seq.), and contracting and procurement requirements; reviewing, analyzing, and interpreting ACWA JPIA's governing documents, policies, and procedures; drafting, reviewing, and negotiating contracts, agreements, resolutions, policies, and other legal documents; advising on legal matters including personnel, employment, governance, compliance, and claims or litigation against ACWA JPIA, as requested; and such other legal services as the Board, the Executive Committee, or their designated representative may request from time to time that are within JSL's areas of practice and competence. Services shall also include advising ACWA JPIA on personnel and employment matters, including employee leave, discipline, performance management, investigations, termination, workplace complaints, and other employment-related matters, and at least annually – or more frequently as requested - reviewing and recommending revisions to ACWA JPIA's Employee Handbook and employment policies to maintain compliance with applicable federal and California law. The Board President retains authority to request representation in contested matters.

Kellie M. Murphy, Esq. shall serve as the attorney with primary responsibility for the engagement and shall act as General Counsel to ACWA JPIA. JSL may utilize other qualified attorneys, paralegals, law clerks, subcontractors, or other professional personnel, to perform services from time to time, under appropriate supervision, only with the prior approval of ACWA JPIA's Chief Executive Officer or designee. JSL shall not reassign the primary attorney without prior notice to and agreement of ACWA JPIA.

JSL shall perform the services with the degree of skill, care, and diligence ordinarily exercised by attorneys practicing in the same or similar public agency legal specialty in California. JSL shall comply with the California Rules of Professional Conduct, the State Bar Act (California Business and Professions Code section 6000 et seq.), and all applicable rules governing the practice of law. JSL represents that each attorney performing the services is an active member in good standing of the State Bar of California. JSL makes no guarantee or promise regarding the outcome of any matter.

JSL will render the services herein as an independent contractor and not as an employee, agent, officer, partner, or joint venturer of ACWA JPIA. The Firm is solely responsible for the

means and methods of performing the services and for its personnel, including all wages, benefits, taxes, and withholdings. Neither JSL nor its personnel is entitled to any ACWA JPIA employee benefit, retirement, or similar program by reason of this Agreement.

II. TERM AND TERMINATION

This Agreement commences on the Effective Date and continues until termination by either Party. Either Party may cancel this Agreement at any time by 90 days' prior written notice effective when received by the other Party. Unless otherwise specifically agreed, JSL will provide no further services and advance no further costs on ACWA JPIA's behalf after the effective date of termination. ACWA JPIA will be obligated to pay JSL's fees for all services provided and to reimburse JSL for all costs incurred up to the effective date of such notice.

III. COMPENSATION

ACWA JPIA shall compensate JSL for the services as follows:

Kellie M. Murphy (or other Shareholders):	\$225.00 per hour
Associates:	\$200.00 per hour
Paralegal or Law Clerk:	\$125.00 per hour

JSL will charge in increments of one-tenth of an hour rounded off for each particular activity to the nearest one-tenth of an hour. The minimum time charged for any particular activity will be one-tenth of an hour. JSL will charge for all activities undertaken in providing legal services to ACWA JPIA under this Agreement, including, but not limited to, the following: telephone and video conferences; preparation for and attendance at meetings; communications and correspondence (including e-mails); legal research and analysis; and review, analysis and preparation of legal documents. If multiple personnel work on this matter at the same time, each person will bill for his or her work separately.

If, while this Agreement is in effect, JSL increases its hourly rates, it will provide 45 days' advance written notice of such increase, and such increase will be applied thereafter, subject to approval of the ACWA JPIA Executive Committee. If ACWA JPIA does not approve the increased rates, JSL may terminate this Agreement by the procedure contained herein.

ACWA JPIA acknowledges that JSL has made no promises about the total amount of attorneys' fees or costs to be incurred by ACWA JPIA under this Agreement, and acknowledges

that it is solely responsible for all attorneys' fees and costs incurred with respect to the work covered under this Agreement.

ACWA JPIA will pay all costs incurred by JSL in connection with the services provided herein, including mileage at the current IRS mileage rate, research (including Westlaw and similar programs) and court fees, and other costs including out-of-pocket travel expenses at actual cost. Costs will be advanced by JSL and then billed to ACWA JPIA. However, for substantial cost items, JSL may, at its option, require that ACWA JPIA make advance payment.

JSL shall submit itemized billing statements reflecting quarterly billing, describing the services performed, the time spent, the personnel performing the work, the applicable rates, and costs incurred. ACWA JPIA shall pay such statements within 30 days after receipt.

No retainer shall be required for general counsel or routine matters. Any retainer requested for a particular matter shall require the prior approval of ACWA JPIA.

IV. CONFLICTS OF INTEREST

JSL will not undertake any representation that is directly adverse to ACWA JPIA in a matter substantially related to the services without ACWA JPIA's informed written consent, consistent with the California Rules of Professional Conduct. JSL will promptly disclose to ACWA JPIA any actual or reasonably foreseeable conflict of interest arising during the engagement and shall not proceed with a conflicting representation absent ACWA JPIA's informed written consent.

JSL acknowledges that, in advising ACWA JPIA, it is subject to and shall assist ACWA JPIA in complying with California conflict of interest laws applicable to public agencies, including Government Code section 1090 et seq. and the Political Reform Act (Government Code section 87100 et seq.). JSL shall not have a financial interest in any contract it makes or advises upon in its capacity for ACWA JPIA in violation of Government Code section 1090. JSL shall comply with all requirements for the filing of Statements of Economic Interests (Form 700) as and when required.

V. CONFIDENTIALITY, PRIVILEGE, AND PUBLIC RECORDS

JSL shall preserve the confidences of ACWA JPIA and shall not use or disclose confidential information except as authorized by ACWA JPIA or required by law, consistent

with Business and Professions Code section 6068(e) and the California Rules of Professional Conduct.

Communications between JSL and ACWA JPIA within the scope of the engagement are intended to be protected by the attorney-client privilege and the work product doctrine. The attorney-client privilege belongs to ACWA JPIA and may be asserted or waived only by the Board, the Executive Committee, or their authorized designee, and not by any individual Board or Committee member, officer, or member agency.

The Parties acknowledge that ACWA JPIA is subject to the California Public Records Act (Government Code section 7920.000 et seq.). JSL shall assist ACWA JPIA in identifying records that are exempt from disclosure, including privileged communications and attorney work product, and shall not disclose ACWA JPIA records in response to a records request except as directed by ACWA JPIA.

VI. COMPLIANCE WITH LAWS

JSL shall comply with all federal, state, and local laws applicable to the performance of the services. JSL shall not discriminate against any person on any basis prohibited by law in the performance of the services and shall comply with all applicable nondiscrimination and equal opportunity requirements.

The Parties acknowledge that legal services are professional services that may be procured without competitive bidding, and that this Agreement was awarded consistent with the ACWA JPIA's applicable procurement policies and approved by the Executive Committee at a public meeting.

VII. INSURANCE

Throughout this Agreement, JSL will maintain, at its expense, Professional Errors & Omissions insurance with minimum limits of \$1 million per claim, \$2 million aggregate. Any deductibles or self-insured retentions will be declared to ACWA JPIA and JSL will furnish ACWA JPIA with certificates evidencing coverage on request.

VIII. OWNERSHIP OF FILES AND RECORD RETENTION

ACWA JPIA's files and records are the property of ACWA JPIA. Upon request JSL will promptly return ACWA JPIA's files, consistent with the California Rules of Professional Conduct. JSL may retain a copy of the files consistent with its standard retention policies and practice.

IX. DISPUTE RESOLUTION

Any dispute concerning JSL's fees or costs is subject to the client's right to mandatory fee arbitration under the State Bar Act (California Business and Professions Code sections 6200 through 6206). JSL will provide ACWA JPIA with the required notice of the right to fee arbitration before commencing any action to recover fees.

For any other dispute arising out of this Agreement, the Parties shall first attempt in good faith to resolve the matter through informal negotiation and, if unsuccessful, through non-binding mediation before a mutually agreeable mediator, with the costs of mediation shared equally.

This Agreement is governed by the laws of the State of California. Venue for any action shall lie in the state courts located in Placer County, California.

X. GENERAL PROVISIONS

Notices. All notices shall be in writing and delivered to the Parties at the addresses set forth below their signatures, by personal delivery, U.S. mail, or recognized overnight courier and by electronic mail to the email address stated.

Assignment. JSL shall not assign or transfer this Agreement or delegate the services, in whole or in part, without ACWA JPIA's prior written consent. This Agreement is personal to JSL given the nature of legal representation.

Amendment. This Agreement may be amended only by a written instrument signed by both Parties and, on ACWA JPIA's part, approved by the ACWA JPIA Executive Committee.

Entire Agreement. This Agreement constitutes the entire agreement between the Parties concerning the Services and supersedes all prior negotiations and understandings, written or oral. Effective upon its commencement, this Agreement supersedes and replaces the Legal Services Agreement between ACWA JPIA and JSL dated November 3, 2025.

Severability. If any provision of this Agreement is held invalid or unenforceable, the remaining provisions continue in full force and effect.

Waiver. No waiver of any provision is effective unless in writing, and no waiver constitutes a waiver of any other or subsequent breach.

Counterparts; Electronic Signatures. This Agreement may be executed in counterparts, including by electronic signature, each of which is deemed an original.

Authority to Execute. Each person signing this Agreement represents that he or she is authorized to bind the Party on whose behalf he or she signs. ACWA JPIA represents that this Agreement was approved by its Executive Committee on _____.

Association of California Water Agencies
Joint Powers Insurance Authority

By: _____
Melody McDonald, President

Johnson Schachter & Lewis,
A Professional Law Corporation

By: _____
Kellie M. Murphy, Esq.

ACWA JPIA
Liebert Cassidy Whitmore Consortium Resources and Membership
September 25, 2026

BACKGROUND

As part of the recent General Counsel Request for Proposals (RFP) and selection process, the General Counsel Ad Hoc Committee and Executive Committee discussed the relatively limited number of qualified candidates responding to the RFP. Staff noted that one contributing factor may be the breadth of services being requested. Specifically, in addition to traditional public agency General Counsel responsibilities—including governance, the Brown Act, California Public Records Act, contracts, and interpretation of governing documents—the JPIA relies heavily upon General Counsel for specialized employment law and human resources-related legal advice. The RFP therefore sought candidates with substantial expertise in both public agency governance **and** California employment law, including employee leave, discipline, performance management, investigations, terminations, workplace complaints, and Employee Handbook compliance.

During the selection process, staff suggested supplementing the General Counsel relationship with access to attorneys specializing specifically in California public-sector employment and labor law. This approach would provide the JPIA with an additional resource for specialized employment matters and additional capacity during periods of increased employment-related legal activity, while allowing General Counsel to remain involved as appropriate.

The Ad Hoc Committee, Executive Committee, and General Counsel Kellie Murphy were supportive of this approach and specifically discussed Liebert Cassidy Whitmore (LCW) as a potential resource. As such, staff contacted LCW regarding participation in its Employment Relations Consortium (ERC).

CURRENT SITUATION

Based on the JPIA's location and number of employees, LCW identified the JPIA as eligible to participate in its **Gold Country Employment Relations Consortium**. The ERC is designed for public agencies to pool resources to obtain specialized employment relations legal support and training. Membership would provide the JPIA with several resources that complement the services provided by General Counsel, including:

- **Unlimited employment and labor law telephone consultation.** JPIA staff may contact an LCW attorney with employment or labor law questions without an additional charge beyond the annual consortium fee. There is no limit on the number of consultation calls, and staff may request a particular LCW attorney. If a matter requires more extensive legal research or a written opinion that would result in additional fees, LCW will advise the JPIA and obtain authorization before proceeding.

- **Employment relations training.** Gold Country ERC membership includes five full days of training annually, generally offered as a combination of half-day workshops and webinars. Recent topics have included performance evaluations, difficult conversations, public employee discipline, legal risks for frontline supervisors, leave and absenteeism, corrective action, and managing marginal employees.
- **Additional educational resources.** Members receive access to recorded webinars for three months following presentation, training reference materials, LCW's monthly *Client Update*, discounts on other LCW seminars and webinars, and the ability to attend workshops offered through LCW's other consortiums when space is available.
- **Public Sector Employment Relations Certificate Program.** Consortium membership also provides access, at no additional cost, to LCW's Public Sector Employment Relations Certificate Program.

For the 2026–27 program year, the annual Gold Country ERC membership fee for agencies with fewer than 100 full-time employees is **\$2,545**, including a \$90 refreshment fee. The consortium year runs July 1 through June 30, and LCW will prorate the membership fee based upon the number of months remaining in the program year.

Staff believes the relatively modest annual cost provides significant value not only through access to specialized public-sector employment attorneys, but also through the training and educational resources available to JPIA Human Resources staff, Managers, and other members of the Leadership Team.

Initially, staff recommends utilizing the consortium solely to support the JPIA's internal employment and operational needs. After gaining experience with LCW and the consortium model, staff may separately explore whether a broader relationship with LCW could be developed to make similar employment-law resources available as a value-added service to JPIA members. Any such arrangement would be brought back to the Executive Committee separately for consideration.

RECOMMENDATION

That the Executive Committee approve ACWA JPIA's membership in the Liebert Cassidy Whitmore Gold Country Employment Relations Consortium at an annual cost of \$2,545, prorated for the remainder of the 2026–27 consortium year.

ACWA JPIA
Possible Executive Committee Procurement Policy
September 25, 2026

BACKGROUND

At the July 2026 Executive Committee meeting, Director Reed requested that an item be placed on a future agenda to discuss the potential development of a procurement policy, including consideration of Executive Committee approval thresholds. No policy is being presented for consideration at this time. This item is intended to provide the Executive Committee an opportunity to discuss whether it would like staff to develop a policy for consideration at a future meeting.

CURRENT SITUATION

The JPIA's existing governance structure provides for Executive Committee and/or Board oversight and approval of significant organizational expenditures and financial commitments, including:

- **General and Administrative Budget:** Reviewed and recommended annually by the Finance and Audit Committee and Executive Committee and approved by the Board of Directors.
- **Program Funding:** Reviewed and recommended by the applicable Advisory Committees and approved by the Executive Committee.
- **Employee Benefits:** Material changes affecting the cost of employee benefits, including holidays, leave accruals, and retirement benefits, are subject to Executive Committee approval through the annual Employee Handbook review and approval process.
- **Claim Settlements:** Settlements exceeding \$500,000 require Executive Committee approval pursuant to the JPIA's Settlement Authority Policy.

Within these approved budgets, programs, policies, and authorities, responsibility for the JPIA's day-to-day operations and associated expenditures has historically been delegated to the Chief Executive Officer and staff. Should the Committee desire development of a procurement policy, such a policy could establish additional approval thresholds for certain expenditures within these existing frameworks of budgetary authority.

RECOMMENDATION

That the Executive Committee discuss the potential development of a procurement policy and provide direction to staff, as desired.



PERSONNEL COMMITTEE MEETING

AGENDA

[Zoom Link](#)

Meeting ID: 532 180 4035

Password: 5742

Telephone No.: 1 (669) 900-6833

Thursday, September 10, 2026, 4:00 PM

This meeting shall consist of a simultaneous Zoom teleconference call at the ACWA JPIA, 2100 Professional Drive, Roseville, CA 95661 and the following remote sites:

- McDonald – 254 E Valley Street, San Bernardino
- Rupp – 229 Boyle Drive, Eureka
- Lu-Yang - 500 N. Brand Blvd. Suite 1850, Glendale
- Haste - 3000 Plumas Arboga Road, Plumas Lake

WELCOME, CALL TO ORDER, ANNOUNCEMENT OF QUORUM, AND INTRODUCTIONS

PUBLIC COMMENT Members of the public will be allowed to address the Personnel Committee on any agenda item prior to the Committee's decision on the item. They will also be allowed to comment on any issues that they wish which may or may not be on the agenda. If anyone present wishes to be heard, please let the Chair know.

ADDITIONS TO OR DELETIONS FROM THE AGENDA

<u>Presenter</u>			<u>Page #</u>
McDonald	*	I. Approve the Meeting Minutes of June 3, 2026	4
Waterford	*	II. Review Staff Activities	8
Waterford	*	III. Review Staffing Status	11
Waterford	*	IV. Review Recruitment Status	21
Waterford	*	V. Review and Take Action on New Position	23
McDonald	*	VI. Consideration of Policy Regarding Information Requests to Staff	35
McDonald		VII. Request for Future Agenda Items	

McDonald

- * **VIII.** Discuss Availability for the Next Personnel Committee meeting on January 19, 2027 (To be Held in Person)

37

McDonald

- * **IX.** CEO Performance Evaluation Ad Hoc Committee Update - CEO Contract Negotiations

38

X. Closed Session

- A. Public Employee Performance Evaluation (Personnel) – Pursuant to Government Code(s) Sec. 54957 and 54957.6 (conference with Labor Negotiators).

McDonald

- 1. Position: Chief Executive Officer

ADJOURN

*Related items enclosed.

Americans With Disabilities Act – The ACWA JPIA conforms to the protections and prohibitions contained in Section 202 of the Americans with Disabilities Act of 1990 and the Federal Rules and Regulations adopted in implementation thereof. A request for disability-related modification or accommodation, in order to participate in a public meeting of the ACWA JPIA, shall be made to: Chimene Camacho, Sr. Executive Assistant, ACWA JPIA, P.O. Box 619082, Roseville, CA 95661-9082; telephone (916) 786-5742. ACWA JPIA's normal business hours are Monday – Friday, 7:30 AM to 4:30 PM. (Government Code Section 54954.2, subdivision. (a)(1).)

Written materials relating to an item on this Agenda that are distributed to the ACWA JPIA Personnel Committee within 72 hours before it is to consider the item at its regularly scheduled meeting will be made available for public inspection at ACWA JPIA, 2100 Professional Drive, Roseville, CA 95661-3700; telephone (916) 786-5742. ACWA JPIA's normal business hours are Monday – Friday, 7:30 AM to 4:30 PM



PROPERTY PROGRAM COMMITTEE MEETING

AGENDA

ACWA JPIA
Executive Conference Room
2100 Professional Drive
Roseville, CA 95661

Thursday, September 24, 2026 – 10:00 AM

Zoom Link Meeting ID: 230 407 0027; Password: 5742; Telephone No.: 1 (669) 900-6833

This meeting shall consist of a simultaneous Zoom teleconference call at the ACWA JPIA, 2100 Professional Drive, Roseville, CA 95661, and the following remote sites:

- Gilkey – 8501 Brimhall Road, Building 200, Suite 202, Bakersfield
- Lee – 1300 Valley Vista Drive, #100, Diamond Bar
- Lohre – 42135 Winchester Road, Temecula

WELCOME, CALL TO ORDER, ANNOUNCEMENT OF QUORUM, AND INTRODUCTIONS

PLEDGE OF ALLEGIANCE

ANNOUNCE RECORDING OF MEETING This meeting may be recorded to assist in preparation of minutes. Recordings will only be kept 30 days following the meeting, as mandated by the Ralph M. Brown Act.

PUBLIC COMMENT Members of the public will be allowed to address the Property Program Committee on any agenda item prior to the Committee's decision on the item. They will also be allowed to comment on any issues that they wish which may or may not be on the agenda. If anyone present wishes to be heard, please let the Chair know.

HYBRID PARTICIPATION GUIDELINES (See last page of the packet)

ADDITIONS TO OR DELETIONS FROM THE AGENDA

Presenter

Page #

I. CONSENT AGENDA

A. Approve an Excused Absence for Any Committee Member

* B. Approve the Minutes of the March 26, 2026, Meeting

4

* C. Membership Report

10

II. ADMINISTRATION

A. Report on Meetings Attended on Behalf of the JPIA

Jobe/Tokar	* B. State of the Market	19
Jobe	* C. Parametric Earthquake Insurance Coverage Update	26
Jobe/Dietz	* D. Centurisk: RiskStar and Member Appraisal Updates	34
deBernardi	* E. Property Program CAT Fund Status Update	46

III. LOSS REPORTS

Shiu	* A. Review of Property Claims Trends	47
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IV. COVERAGE AND CONTRIBUTIONS

Jobe	* A. Property Program Update and Renewal Strategy	59
Jobe	* B. Review of the 2027-28 Property Memorandum of Coverage (MOC)	62
Jobe	* C. Crime Program Update	70

V. UPCOMING MEETINGS

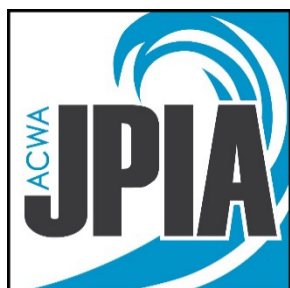
Hastey	A. Request for Future Agenda Items	
Hastey	* B. Review Availability of Committee Members for the Next Property Program Committee Meeting on March 30, 2027, at 3:00 PM	73

ADJOURN

*Related items enclosed.

Americans with Disabilities Act – The JPIA conforms to the protections and prohibitions contained in Section 202 of the Americans with Disabilities Act of 1990 and the Federal Rules and Regulations adopted in implementation thereof. A request for disability-related modification or accommodation, in order to participate in a public meeting of the JPIA, shall be made to: Jillian Sciancalepore, Administrative Assistant III, ACWA JPIA, PO Box 619082, Roseville, CA 95661-9082; telephone (916) 786-JPIA. The JPIA's normal business hours are Monday – Friday, 7:30 AM to 4:30 PM (Government Code Section 54954.2, subdivision (a)(1)).

Written materials relating to an item on this Agenda that are distributed to the JPIA's Property Program Committee within 72 hours before it is to consider the item at its regularly scheduled meeting will be made available for public inspection at ACWA JPIA, 2100 Professional Drive, Roseville, CA 95661-3700; telephone (916) 786-JPIA. The JPIA's normal business hours are Monday – Friday, 7:30 AM to 4:30 PM.



YOUR BEST PROTECTION

FINANCE AND AUDIT COMMITTEE MEETING

AGENDA

ACWA JPIA
Executive Conference Room
2100 Professional Drive
Roseville, CA 95661

Thursday, September 24, 2026 – 1:00 PM

Zoom Link Meeting ID: 230 407 0027; Password: 5742; Telephone No.: 1 (669) 900-6833

This meeting shall consist of a simultaneous Zoom teleconference call at the ACWA JPIA, 2100 Professional Drive, Roseville, CA 95661, and the following remote sites:

- Bryant – 7811 University Avenue, La Mesa
- Smith – 12109 Highway 166, Bakersfield
- White – 3200 Rio Mirada Drive, Bakersfield

WELCOME, CALL TO ORDER, ANNOUNCEMENT OF QUORUM, AND INTRODUCTIONS

PLEDGE OF ALLEGIANCE

ANNOUNCE RECORDING OF MEETING This meeting may be recorded to assist in preparation of minutes. Recordings will only be kept 30 days following the meeting, as mandated by the Ralph M. Brown Act.

PUBLIC COMMENT Members of the public will be allowed to address the Finance and Audit Committee on any agenda item prior to the Committee's decision on the item. They will also be allowed to comment on any issues that they wish which may or may not be on the agenda. If anyone present wishes to be heard, please let the Chair know.

HYBRID PARTICIPATION GUIDELINES (See last page of the packet)

ADDITIONS TO OR DELETIONS FROM THE AGENDA

Presenter

Page #

I. CONSENT AGENDA

A. Approve an Excused Absence for Any Committee Member

* B. Approve the Minutes of the March 26, 2026, Meeting

4

II. ADMINISTRATION

A. Report on Meetings Attended on Behalf of the JPIA

III. FINANCIALS

Beatty/ Steele	* A. California Water Insurance Fund (CWIF) Update	10
deBernardi	* B. Review and Provide Recommendation Regarding the Investment Policy	17
deBernardi	* C. 2025-26 Budget to Actual Review	34
deBernardi	* D. Review and Provide Recommendation Regarding Approval of the Catastrophic (CAT) Funds Policy (Strategic Plan Deliverable)	40
Steele/ Green	* E. Review and Provide Recommendation on Annual Comprehensive Financial Report (ACFR) for the Nine-Month Period Ended June 30, 2026	48
deBernardi	* F. Financial Auditor Request for Proposals	138

IV. STAFF UPDATES

Steele	* A. Finance Department Update	139
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V. UPCOMING MEETING

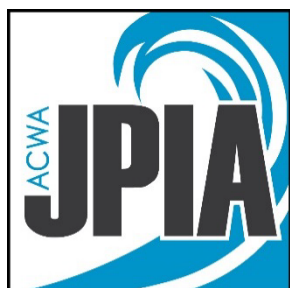
Rupp	A. Request for Future Agenda Items	
Rupp	* B. Review Availability of Committee Members for the Next Finance and Audit Committee Meeting on March 30, 2027, at 1:00 PM	140

ADJOURN

*Related items enclosed.

Americans with Disabilities Act – The JPIA conforms to the protections and prohibitions contained in Section 202 of the Americans with Disabilities Act of 1990 and the Federal Rules and Regulations adopted in implementation thereof. A request for disability-related modification or accommodation, in order to participate in a public meeting of the JPIA, shall be made to: Jillian Sciancalepore, Administrative Assistant III, ACWA JPIA, PO Box 619082, Roseville, CA 95661-9082; telephone (916) 786-JPIA. The JPIA's normal business hours are Monday – Friday, 7:30 AM to 4:30 PM (Government Code Section 54954.2, subdivision (a)(1)).

Written materials relating to an item on this Agenda that are distributed to the JPIA's Finance and Audit Committee within 72 hours before it is to consider the item at its regularly scheduled meeting will be made available for public inspection at ACWA JPIA, 2100 Professional Drive, Roseville, CA 95661-3700; telephone (916) 786-JPIA. The JPIA's normal business hours are Monday – Friday, 7:30 AM to 4:30 PM.



YOUR BEST PROTECTION

LIABILITY PROGRAM COMMITTEE MEETING

AGENDA

ACWA JPIA
Executive Conference Room
2100 Professional Drive
Roseville, CA 95661

Thursday, September 24, 2026 – 3:00 PM

Zoom Link Meeting ID: 230 407 0027; Password: 5742; Telephone No.: 1 (669) 900-6833

This meeting shall consist of a simultaneous Zoom teleconference call at the ACWA JPIA, 2100 Professional Drive, Roseville, CA 95661, and the following remote sites:

- Dennstedt – 14205 Meridian Parkway, Riverside
- Kuchinsky – 1770 Wolverine Way, Vista
- Limas – 6826 Avenue 240, Tulare
- Schwarm – 505 South Vulcan Avenue, Encinitas

WELCOME, CALL TO ORDER, ANNOUNCEMENT OF QUORUM, AND INTRODUCTIONS

PLEDGE OF ALLEGIANCE

ANNOUNCE RECORDING OF MEETING This meeting may be recorded to assist in preparation of minutes. Recordings will only be kept 30 days following the meeting, as mandated by the Ralph M. Brown Act.

PUBLIC COMMENT Members of the public will be allowed to address the Liability Program Committee on any agenda item prior to the Committee's decision on the item. They will also be allowed to comment on any issues that they wish which may or may not be on the agenda. If anyone present wishes to be heard, please let the Chair know.

HYBRID PARTICIPATION GUIDELINES (See last page of the packet)

ADDITIONS TO OR DELETIONS FROM THE AGENDA

Presenter

Page #

I. CONSENT AGENDA

A. Approve an Excused Absence for Any Committee Member

* B. Approve the Minutes of the May 4, 2026, Meeting

4

* C. Legislative and Regulatory Advocacy Update

10

II. ADMINISTRATION

A. Report on Meetings Attended on Behalf of the JPIA

III. LOSS REPORTS

Shiu/Villa	*	A. Review of Claims Data	12
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IV. COVERAGE AND CONTRIBUTIONS

Jobe/Hetzel	*	A. State of the Market Update	18
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deBernardi	*	B. Review and Provide Recommendation Regarding the 2027-28 Experience Modifier (E-mod) Calculation Revision Options	25
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Jobe	*	C. Review and Provide Recommendation Regarding the 2026-27 General Liability Memorandum of Coverage (MOC)	26
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Jobe	*	D. Review and Provide Recommendation Regarding the 2026-27 Liability Program Reinsurance Renewal and Excess Policies	53
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deBernardi	*	E. Review and Provide Recommendation Regarding 2026-27 Member Contributions	56
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V. UPCOMING MEETING

Ratterman		A. Request for Future Agenda Items	
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Ratterman	*	B. Review Availability of Committee Members for the Next Liability Program Committee Meeting on June 24, 2027, at 1:00 PM	82
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ADJOURN

*Related items enclosed.

Americans with Disabilities Act – The JPIA conforms to the protections and prohibitions contained in Section 202 of the Americans with Disabilities Act of 1990 and the Federal Rules and Regulations adopted in implementation thereof. A request for disability-related modification or accommodation, in order to participate in a public meeting of the JPIA, shall be made to: Jillian Sciancalepore, Administrative Assistant III, ACWA JPIA, PO Box 619082, Roseville, CA 95661-9082; telephone (916) 786-JPIA. The JPIA's normal business hours are Monday – Friday, 7:30 AM to 4:30 PM (Government Code Section 54954.2, subdivision (a)(1)).

Written materials relating to an item on this Agenda that are distributed to the JPIA's Liability Program Committee within 72 hours before it is to consider the item at its regularly scheduled meeting will be made available for public inspection at ACWA JPIA, 2100 Professional Drive, Roseville, CA 95661-3700; telephone (916) 786-JPIA. The JPIA's normal business hours are Monday – Friday, 7:30 AM to 4:30 PM.

ACWA JPIA
Membership Approval Request
September 25, 2026

AGENCY INFORMATION

Purissima Hills Water District
Los Altos Hills, CA
Santa Clara County

Program

Liability
Property
Workers' Comp
Employee Benefits

Join Date

2/1/1989
2/1/1989
7/1/1995
Applying

Date Formed: 1955
Type of Agency: Water District
Date Joined ACWA JPIA: 1989

LINES OF COVERAGE

<u>Program</u>	<u>TIV/Payroll</u>	<u>Estimated Annual Contribution</u>	<u>Current Provider</u>
Employee Benefits	N/A	\$403,254	CalChoice

* Medical, Dental, Vision, and Life/AD&D (based on 2027 rates). Disability rates have not yet been received from The Standard for Purissima Hills Water District.

BACKGROUND

Purissima Hills Water District (District) is a special district providing drinking water service to approximately 6,400 residents and 10 institutional customers in Los Altos Hills, CA. The District purchases its water from the San Francisco Public Utilities Commission and does not use groundwater as a water supply.

The District is governed by a five-member elected Board of Directors. Operations are overseen by a General Manager and supported by two office staff and four field crew members. The District has nine employees and five directors eligible for medical coverage and does not provide retiree health benefits. Medical coverage is currently provided through CalChoice.

As part of staff's review of the District's application for participation, an evaluation of the employee census, current benefit offerings, and applicable employer policies was conducted. The District has modified its benefit policies as necessary to align with JPIA Employee Benefits Program participation requirements.

Based upon staff's review, the District's employee demographics and benefit structure are consistent with those of the existing Employee Benefits Program membership and considers the District an appropriate risk for participation in the Program.

RECOMMENDATION

That the Executive Committee approve Purissima Hills Water District's application for participation in the Employee Benefits Program, effective January 1, 2027.

Prepared by: Michele Dye, Employee Benefits Specialist Date prepared: September 10, 2026

ACWA JPIA
CEO Update
September 25, 2026

BACKGROUND

This is a standing item on Executive Committee agendas.

CURRENT SITUATION

The JPIA's Chief Executive Officer will update the Executive Committee on relevant current issues and potential future opportunities and challenges.

RECOMMENDATION

None, information only.

ACWA JPIA MEETINGS CALENDAR – 2027

MEETING DATES	BOARD OF DIRECTORS	EXECUTIVE	PERSONNEL	FINANCE & AUDIT	PROGRAMS				RISK MGMT	CWIF
					Emp. Benefits	Liability	Property	Work Comp		
JAN 19			3:00 PM							
JAN 20		10:30 AM							8:00 AM	
MARCH 7-10 AGRIP GOVERNANCE CONFERENCE – NEW ORLEANS										
MARCH 7-9 CICA CONFERENCE – SCOTTSDALE										
MAR 30				1:00 PM			3:00 PM			
MAR 31		8:00 AM								
MAY 10-13 ACWA JPIA SPRING MEMBERSHIP SUMMIT AND ACWA CONFERENCE – SAN FRANCISCO										
MAY 10	2:00 PM				8:15 AM					
MAY 27										9:00 AM (UTAH)
JUNE 11			10:00 AM *							
JUNE 24						1:00 PM		3:00 PM		
JUNE 25		8:00 AM								11:00 AM
JULY 29		3:00 PM			1:00 PM					4:30 PM
SEPTEMBER 21-23 CAJPA ANNUAL CONFERENCE – MONTEREY										
SEPT 10			9:00 AM *							
SEPT 29						3:00 PM	1:00 PM			
SEPT 30		10:00 AM		8:00 AM						12:00 PM
OCTOBER 3-5 AGRIP STAFF INSTITUTE – HOLLYWOOD										
NOVEMBER 29-DECEMBER 2 ACWA JPIA FALL MEMBERSHIP SUMMIT AND ACWA FALL CONFERENCE - ANAHEIM										
Nov 29	2:00 PM									8:15 AM

*Virtual Meeting

ACWA JPIA
CEO Contracting Authority Resolution
September 25, 2026

BACKGROUND

In reviewing the Bylaws and the CEO's contract, while implicit contracting authority has historically been held by the JPIA CEO, the explicit authority needs to be formalized.

CURRENT SITUATION

The JPIA Bylaws state, in Article VI – Miscellaneous, Section 7. Execution of Contracts:

The Executive Committee may authorize any officer or officers, or agent or agents, to enter into any contract or execute any instrument in the name of and on behalf of the Authority, and such authorization may be general or confined to specific instances except as otherwise provided by these Bylaws. Unless so authorized by the Executive Committee, no officer, agent or employee shall have any power or authority to bind the Authority by any contract or engagement or to pledge its credit or to render it liable for any purpose or for any amount.

Attached, for the Committee's consideration, is a proposed Resolution, explicitly delegated contracting authority for the Authority to the CEO.

RECOMMENDATION

None, information only.

RESOLUTION (2026-01)
OF THE EXECUTIVE COMMITTEE OF THE ASSOCIATION OF CALIFORNIA WATER
AGENCIES JOINT POWERS INSURANCE AUTHORITY (ACWA JPIA)
DELEGATING AUTHORITY TO THE CHIEF EXECUTIVE OFFICER

WHEREAS, pursuant to Article 6 of the Joint Powers Agreement Creating The Association of California Water Agencies Joint Powers Insurance Authority (“the JPA”), the Association of California Water Agencies Joint Powers Insurance Authority (“ACWA JPIA”) has the power to make and enter into contracts; and

WHEREAS, pursuant to Article 11 of the JPA, the Executive Committee “shall have authority to contract for or develop various services for the Authority, including but not limited to, claims adjusting, loss control and risk management consulting”; and

WHEREAS, pursuant to Article VI, Section 7 of the Bylaws of ACWA JPIA, the Executive Committee may authorize any officer or agent to enter into any contract or execute any instrument in the name of and on behalf of the Authority; and

WHEREAS, Article V, Section 8 of the Bylaws of ACWA JPIA states that the Chief Executive Officer (“CEO”) shall have such powers and perform such duties as may be prescribed by the Executive Committee, the JPA, or the Bylaws; and

WHEREAS, the Executive Committee believes it is in the best interest of ACWA JPIA to delegate to the Chief Executive Officer authority to contract on behalf of ACWA JPIA consistent with the above provisions and as outlined herein.

THEREFORE, the Executive Committee of ACWA JPIA resolves as follows:

1. CEO shall have, pursuant to this delegation, full authority to negotiate, enter into, execute, administer, amend, and terminate contracts, agreements, purchase orders, and other instruments in the name of and on behalf of ACWA JPIA, and to make purchases on behalf of Authority.
2. The CEO shall exercise this authority within the Board-approved budget and consistent with the programs, policies, and any limitations established by the Executive Committee and the Board of Directors, and with all applicable law.

PASSED AND ADOPTED at a regular meeting of the Executive Committee of ACWA JPIA held on Friday, September 25, 2026.

By:

Melody McDonald, President, ACWA JPIA

ATTEST:

Bruce Rupp, Vice President, ACWA JPIA



Hybrid Meeting Participation Guidelines

For Remote Meeting Participants

Remember to mute yourself until you are ready to speak.

If you have a question or comment, raise your hand in Zoom.

To raise or lower your hand:

1. For PC users:
 - a. Press 'Alt-Y' on your keyboard
 - b. Or go to 'Reactions' on your Zoom screen
2. For IPAD users, go to 'More'.
3. For telephone (audio only) users, press * then 9.

For In-House Meeting Participants

Remember to use your microphone when speaking.

- Remote participants will not hear you if you don't.
- Before speaking, check that your mic is unmuted (green light).

For in-house participants that do not have a microphone, please wait for the mic runner before speaking.

Con JPIA
Rep Check register
Cre: 9/10/2026

Ban	Date	Vendor	Document no.	Amount	Cleared
CBTGen_1961 - California Bank & Trust					
	7/1/2026	V001274--ADRIENNE C DE CUIR BEATTY		1,350.00	In transit
	7/1/2026	V001632--PROJECT CM LLC	122003390003122	9,350.00	In transit
	7/1/2026	V001449--HOLLAND AND HART LLP	122003390003121	2,992.00	In transit
	7/1/2026	V001053--ZIXCORP SYSTEMS INC	122003390003120	116.00	In transit
	7/1/2026	V001451--CENTURISK	122003390003119	3,840.00	In transit
	7/1/2026	V000057--AON RISK INSURANCE SERVICES WEST	122003390003118	350.00	In transit
	7/1/2026	V000057--AON RISK INSURANCE SERVICES WEST	122003390003117	350.00	In transit
	7/2/2026	V000521--LEADERSHIP DEVELOPMENT NETWORK, LLC.	Voided - 5183	-67.50	In transit
	7/2/2026	V000282--DOUGLAS PROFESSIONAL OWNERS ASSOC.		3,544.00	In transit
	7/2/2026	V000986--UNITED STATES TREASURY	5187	30,939.00	In transit
	7/2/2026	V000643--NICOLAY CONSULTING GROUP, INC.	5184	7,367.50	In transit
	7/2/2026	V001561--BROAD AND GUSMAN	5177	5,000.00	In transit
	7/2/2026	V001670--TOM MAJICH	5185	76.85	In transit
	7/2/2026	V000356--GLENN-COLUSA IRRIGATION DISTRICT	5179	150.00	In transit
	7/2/2026	V001672--INFRARED TESTING INC	5181	1,550.00	In transit
	7/2/2026	V001672--INFRARED TESTING INC	5180	1,550.00	In transit
	7/2/2026	V000521--LEADERSHIP DEVELOPMENT NETWORK, LLC.	5183	67.50	In transit
	7/2/2026	V000985--UNITED PARCEL SERVICE	5186	183.22	In transit
	7/2/2026	V000330--FOOTHILL SYSTEMS INC	5178	180.00	In transit
	7/2/2026	V001693--JOMAR DEPAZ	5182	125.00	In transit
	7/2/2026	V001446--PAUL MYERS	122003390003131	189.03	In transit
	7/2/2026	V001430--KYLE HUTCHINGS	122003390003130	31.90	In transit
	7/2/2026	V001699--AILEEN DIZON	122003390003129	33.85	In transit
	7/2/2026	V001315--JEREMY SADLER	122003390003128	139.65	In transit
	7/2/2026	V001631--IRIS PENALES	122003390003127	139.20	In transit
	7/2/2026	V001697--DIEGO CASILLAS	122003390003126	1,007.66	In transit
	7/2/2026	V001573--TYLER JIRARD DIETZ	122003390003125	26.10	In transit
	7/2/2026	V001484--DAVID C WHEATON	122003390003124	2,189.15	In transit
	7/2/2026	V001555--JUDY SHIU	122003390003123	92.08	In transit
	7/3/2026	V001739--TIGER HOLDCO LLC		246.43	In transit
	7/6/2026	V001739--TIGER HOLDCO LLC		353.30	In transit
	7/8/2026	V000375--HEALTH EQUITY		103.25	In transit
	7/8/2026	V000848--SCHOLARSHARE COLLEGE SAVINGS PLAN		20.00	In transit
	7/8/2026	V000723--PUBLIC EMPLOYEES RETIREMENT SYSTEM		320,778.00	In transit
	7/8/2026	V001368--ANDREW CORRAL	122003390003157	548.10	In transit
	7/8/2026	V000740--RANDALL J. REED	122003390003156	1,684.81	In transit
	7/8/2026	V001452--SCOTT RATTERMAN	122003390003155	3,222.81	In transit
	7/8/2026	V001467--SZU PEI LU	122003390003154	2,040.52	In transit
	7/8/2026	V000592--MELODY A. HENRIQUES-McDONALD	122003390003153	2,163.41	In transit
	7/8/2026	V001357--CHRIS M KAPHEIM	122003390003152	1,772.20	In transit
	7/8/2026	V000439--JOHN BRUCE RUPP	122003390003151	2,741.93	In transit
	7/8/2026	V000338--FREDERICK R. BOCKMILLER JR	122003390003150	430.00	In transit
	7/8/2026	V001315--JEREMY SADLER	122003390003149	2.00	In transit
	7/8/2026	V000785--ROBIN FLINT	122003390003148	42.78	In transit
	7/8/2026	V001635--MICHELE DYE	122003390003147	157.85	In transit
	7/8/2026	V000176--CHIMENE CAMACHO	122003390003146	41.56	In transit
	7/8/2026	V001631--IRIS PENALES	122003390003145	119.66	In transit
	7/8/2026	V001451--CENTURISK	122003390003144	14,175.00	In transit

7/8/2026	V000057--AON RISK INSURANCE SERVICES WEST	122003390003143	281.00	In transit
7/8/2026	V000057--AON RISK INSURANCE SERVICES WEST	122003390003142	610.00	In transit
7/8/2026	V000057--AON RISK INSURANCE SERVICES WEST	122003390003141	694.00	In transit
7/8/2026	V000057--AON RISK INSURANCE SERVICES WEST	122003390003140	150.00	In transit
7/8/2026	V001128--KNOWBE4 INC	122003390003139	534.60	In transit
7/8/2026	V000057--AON RISK INSURANCE SERVICES WEST	122003390003138	6,964.65	In transit
7/8/2026	V001128--KNOWBE4 INC	122003390003137	495.00	In transit
7/8/2026	V001128--KNOWBE4 INC	122003390003136	851.40	In transit
7/8/2026	V001128--KNOWBE4 INC	122003390003135	1,033.56	In transit
7/8/2026	V001128--KNOWBE4 INC	122003390003134	137,606.57	In transit
7/8/2026	V001128--KNOWBE4 INC	122003390003133	495.00	In transit
7/8/2026	V001128--KNOWBE4 INC	122003390003132	495.00	In transit
7/9/2026	V000035--AMERICAN FUNDS GROUP		211.50	In transit
7/9/2026	V000534--LINCOLN FINANCIAL GROUP		1,198.08	In transit
7/9/2026	V000693--PAYLOCITY CORPORATION		265,249.67	In transit
7/9/2026	V000323--FAIR OAKS WATER DISTRICT	5190	186.72	In transit
7/9/2026	V000901--STANDARD INSURANCE COMPANY 1	5196	4,697.36	In transit
7/9/2026	V000124--BURKETTS OFFICE SUPPLIES, INC.	5188	1,380.22	In transit
7/9/2026	V000750--REDLINE COURIER SERVICE INC	5193	1,485.92	In transit
7/9/2026	V001742--ENGEO INCORPORATED	5189	3,500.00	In transit
7/9/2026	V001663--PROFESSIONAL SEARCH	5192	2,880.00	In transit
7/9/2026	V001468--MUNICIPAL RESOURCE GROUP LLC	5191	7,750.00	In transit
7/9/2026	V000853--SCOTT H. QUADY	5195	1,066.90	In transit
7/9/2026	V001320--THEBEST CLAIMS SOLUTIONS	5197	3,410.00	In transit
7/9/2026	V000985--UNITED PARCEL SERVICE	5198	262.24	In transit
7/9/2026	V001429--ROBERT HALF	5194	8,843.37	In transit
7/9/2026	V000592--MELODY A. HENRIQUES-McDONALD	122003390003165	1,725.91	In transit
7/9/2026	V001478--YOOZ INC	122003390003164	846.24	In transit
7/9/2026	V001500--ZOOM COMMUNICATIONS INC	122003390003163	254.06	In transit
7/9/2026	V000999--VENTIV TECHNOLOGY, INC.	122003390003162	126,270.00	In transit
7/9/2026	V001567--AIRESPRING INC	122003390003161	668.04	In transit
7/9/2026	V001720--PROPELLINT LLC	122003390003160	13,747.50	In transit
7/9/2026	V001041--XEROX CORPORATION	122003390003159	1,614.03	In transit
7/9/2026	V001526--MANAGEWARE LLC	122003390003158	1,012.30	In transit
7/10/2026	V000375--HEALTH EQUITY		3,551.25	In transit
7/10/2026	V001740--LINTELIO HOLDINGS LLC	122003390003166	5,531.61	In transit
7/13/2026	V000723--PUBLIC EMPLOYEES RETIREMENT SYSTEM		62,692.12	In transit
7/14/2026	V000071--ATT MOBILITY		1,108.51	In transit
7/14/2026	V000785--ROBIN FLINT	122003390003186	0.00	In transit
7/14/2026	V001718--IA HER	122003390003185	0.00	In transit
7/14/2026	V001447--TONY WATERFORD	122003390003184	0.00	In transit
7/14/2026	V001702--SHELBY TOTH	122003390003183	0.00	In transit
7/14/2026	V000238--DAVID EVARISTE deBERNARDI	122003390003182	0.00	In transit
7/14/2026	V000846--SARAH CRAWFORD	122003390003181	0.00	In transit
7/14/2026	V000577--MATHEW C BUNDE	122003390003180	0.00	In transit
7/14/2026	V001270--CASSIE CRITTENDEN	122003390003179	0.00	In transit
7/14/2026	V000226--DANIEL STEELE	122003390003178	0.00	In transit
7/14/2026	V001446--PAUL MYERS	122003390003177	0.00	In transit
7/14/2026	V000785--ROBIN FLINT	122003390003176	0.00	In transit
7/14/2026	V001718--IA HER	122003390003175	0.00	In transit
7/14/2026	V001447--TONY WATERFORD	122003390003174	0.00	In transit
7/14/2026	V001702--SHELBY TOTH	122003390003173	0.00	In transit

7/14/2026	V000238--DAVID EVARISTE deBERNARDI	122003390003172	0.00	In transit
7/14/2026	V000846--SARAH CRAWFORD	122003390003171	0.00	In transit
7/14/2026	V000577--MATHEW C BUNDE	122003390003170	0.00	In transit
7/14/2026	V001270--CASSIE CRITTENDEN	122003390003169	0.00	In transit
7/14/2026	V000226--DANIEL STEELE	122003390003168	0.00	In transit
7/14/2026	V001446--PAUL MYERS	122003390003167	0.00	In transit
7/15/2026	V000074--BANK CARD CENTER		72,841.14	In transit
7/15/2026	V000057--AON RISK INSURANCE SERVICES WEST	122003390003200	717,309.00	In transit
7/15/2026	V000057--AON RISK INSURANCE SERVICES WEST	122003390003199	400.00	In transit
7/15/2026	V000057--AON RISK INSURANCE SERVICES WEST	122003390003198	106,096.00	In transit
7/15/2026	V000057--AON RISK INSURANCE SERVICES WEST	122003390003197	100.00	In transit
7/15/2026	V000785--ROBIN FLINT	122003390003196	76.13	In transit
7/15/2026	V001718--IA HER	122003390003195	47.40	In transit
7/15/2026	V001447--TONY WATERFORD	122003390003194	1,037.01	In transit
7/15/2026	V001702--SHELBY TOTH	122003390003193	15.23	In transit
7/15/2026	V000238--DAVID EVARISTE deBERNARDI	122003390003192	44.95	In transit
7/15/2026	V000846--SARAH CRAWFORD	122003390003191	13.40	In transit
7/15/2026	V000577--MATHEW C BUNDE	122003390003190	303.98	In transit
7/15/2026	V001270--CASSIE CRITTENDEN	122003390003189	93.40	In transit
7/15/2026	V000226--DANIEL STEELE	122003390003188	34.08	In transit
7/15/2026	V001446--PAUL MYERS	122003390003187	361.78	In transit
Total for CBTGen_1961			1,993,633.63	

EBGen_7181 - CB&T Emp Ben Main Acct #7181

7/1/2026	V000254--DELTA DENTAL INSURANCE COMPANY		208,813.23	In transit
7/1/2026	V000254--DELTA DENTAL INSURANCE COMPANY		26,096.53	In transit
7/1/2026	V001440--MODERN HEALTH ARIZONA PLLC	122003390000833	1,992.00	In transit
7/1/2026	V000122--bswift	122003390000832	45,328.65	In transit
7/3/2026	V000052--ANTHEM BLUE CROSS OF CALIFORNIA		1,818,007.11	In transit
7/3/2026	V001363--PROGYNY INC		7,371.23	In transit
7/8/2026	V000254--DELTA DENTAL INSURANCE COMPANY		18,812.74	In transit
7/8/2026	V000254--DELTA DENTAL INSURANCE COMPANY		163,949.71	In transit
7/9/2026	V001005--VISION SERVICE PLAN	122003390000836	255,283.07	In transit
7/9/2026	V001192--CARRUM HEALTH INC	122003390000835	1,500.00	In transit
7/9/2026	V001005--VISION SERVICE PLAN	122003390000834	117,485.41	In transit
7/10/2026	V000052--ANTHEM BLUE CROSS OF CALIFORNIA		911,231.30	In transit
7/10/2026	V000026--ALLIANT INSURANCE SERVICES INC-		5,000.00	In transit
7/10/2026	V001363--PROGYNY INC		28,698.92	In transit
7/15/2026	V000254--DELTA DENTAL INSURANCE COMPANY		135,898.68	In transit
7/15/2026	V000254--DELTA DENTAL INSURANCE COMPANY		6,743.20	In transit
7/15/2026	V001192--CARRUM HEALTH INC	122003390000847	22,500.00	In transit
7/15/2026	V001363--PROGYNY INC	122003390000846	2,007.90	In transit
7/15/2026	V000468--KAISER PERMANENTE - SOUTH	122003390000845	2,361,329.68	In transit
7/15/2026	V000467--KAISER PERMANENTE - NORTH	122003390000844	967,927.61	In transit
7/15/2026	V001005--VISION SERVICE PLAN	122003390000843	16,916.56	In transit
7/15/2026	V001103--STANDARD LIFE INSURANCE	122003390000842	69,006.17	In transit
7/15/2026	V001318--UNITED HEALTHCARE INSURANCE COMPANY	122003390000841	1,264,653.00	In transit
7/15/2026	V000052--ANTHEM BLUE CROSS OF CALIFORNIA	122003390000840	259,400.16	In transit
7/15/2026	V000052--ANTHEM BLUE CROSS OF CALIFORNIA	122003390000839	2,327,731.56	In transit
7/15/2026	V000052--ANTHEM BLUE CROSS OF CALIFORNIA	122003390000838	8,170.48	In transit
7/15/2026	V000255--DeltaCare USA	122003390000837	8,242.48	In transit
Total for EBGen_7181			11,060,097.38	

Company JPIA
Report na Check register
Created o 9/10/2026

Bank	Date	Vendor	Document no.	Amount	Cleared
CBTGen_1961 - California Bank & Trust					
	7/20/2026	V000693--PAYLOCITY CORPORATION		1,513.99	In transit
	7/21/2026	V000135--CALIFORNIA BANK AND TRUST		979.13	In transit
	7/22/2026	V001446--PAUL MYERS	122003390003204	216.78	In transit
	7/22/2026	V000785--ROBIN FLINT	122003390003203	55.10	In transit
	7/22/2026	V001536--KAYLA VILLA	122003390003202	150.80	In transit
	7/22/2026	V001287--DATA DIMENSIONS LLC	122003390003201	300.00	In transit
	7/23/2026	V000534--LINCOLN FINANCIAL GROUP		1,198.08	In transit
	7/23/2026	V000693--PAYLOCITY CORPORATION		246,751.75	In transit
	7/23/2026	V000848--SCHOLARSHARE COLLEGE SAVINGS PLAN		20.00	In transit
	7/23/2026	V000035--AMERICAN FUNDS GROUP		211.50	In transit
	7/23/2026	V001371--FUTURE INDUSTRIAL TECHNOLOGIES INC	5201	1,961.94	In transit
	7/23/2026	V001743--CITY OF FOSTER CITY	5200	4,078.00	In transit
	7/23/2026	V001648--ANDREW OLSON	5199	5,698.20	In transit
	7/23/2026	V000598--MESA WATER DISTRICT	5203	150.00	In transit
	7/23/2026	V000598--MESA WATER DISTRICT	5202	150.00	In transit
	7/23/2026	V000985--UNITED PARCEL SERVICE	5205	76.77	In transit
	7/23/2026	V001530--SHAW LAW GROUP PC	5204	2,600.00	In transit
	7/23/2026	V001705--DYCHELON LLC	122003390003206	1,000.00	In transit
	7/23/2026	V000057--AON RISK INSURANCE SERVICES WEST	122003390003205	35,889.10	In transit
	7/24/2026	V000375--HEALTH EQUITY		3,551.25	In transit
	7/27/2026	V000723--PUBLIC EMPLOYEES RETIREMENT SYSTEM		14,549.73	In transit
	7/27/2026	V000723--PUBLIC EMPLOYEES RETIREMENT SYSTEM		47,466.59	In transit
	7/29/2026	V001745--CABRILLO COMMUNITY COLEGE DISTRICT	5207	1,595.00	In transit
	7/29/2026	V000259--DENISE J. DURAN-HANRATTY	5210	4,031.95	In transit
	7/29/2026	V001561--BROAD AND GUSMAN	5206	5,000.00	In transit
	7/29/2026	V001748--CAROL LEE BRADY	5209	12,404.76	In transit
	7/29/2026	V001320--THEBEST CLAIMS SOLUTIONS	5217	1,646.88	In transit
	7/29/2026	V001744--SHERRIE LOWERY	5215	50.00	In transit
	7/29/2026	V001700--SHINEHAH BIGHAM	5216	249.40	In transit
	7/29/2026	V001429--ROBERT HALF	5214	9,560.40	In transit
	7/29/2026	V001090--CANON FINANCIAL SERVICES INC	5208	1,720.21	In transit
	7/29/2026	V000985--UNITED PARCEL SERVICE	5218	639.12	In transit
	7/29/2026	V001663--PROFESSIONAL SEARCH	5212	6,577.50	In transit
	7/29/2026	V001089--QUADIEN LEASING USA INC	5213	615.40	In transit
	7/29/2026	V000387--IAIABC	5211	290.00	In transit
	7/29/2026	V001053--ZIXCORP SYSTEMS INC	122003390003211	116.00	In transit
	7/29/2026	V001041--XEROX CORPORATION	122003390003210	1,705.46	In transit
	7/29/2026	V000057--AON RISK INSURANCE SERVICES WEST	122003390003209	621,789.45	In transit
	7/29/2026	V001448--MICHAEL C WHITRIGHT	122003390003208	10.74	In transit
	7/29/2026	V000592--MELODY A. HENRIQUES-McDONALD	122003390003207	430.00	In transit
	7/30/2026	V001747--RENEE C CROSWELL	122003390003220	1,091.02	In transit
	7/30/2026	V001041--XEROX CORPORATION	122003390003219	1,680.16	In transit
	7/30/2026	V000700--PETER KORFHAGE	122003390003218	525.00	In transit
	7/30/2026	V000685--PATTI RIDER	122003390003217	250.00	In transit
	7/30/2026	V001631--IRIS PENALES	122003390003216	175.56	In transit
	7/30/2026	V000577--MATHEW C BUNDE	122003390003215	161.68	In transit
	7/30/2026	V001446--PAUL MYERS	122003390003214	288.80	In transit
	7/30/2026	V000435--JESUS COTA	122003390003213	192.85	In transit
	7/30/2026	V001368--ANDREW CORRAL	122003390003212	442.32	In transit

7/31/2026	V000057--AON RISK INSURANCE SERVICES WEST	122003390003221	8,770.30	In transit
Total for CBTGen_1961			1,050,578.67	

EBGen_7181 - CB&T Emp Ben Main Acct #7181

7/16/2026	V001363--PROGYNY INC		19,941.82	In transit
7/17/2026	V000052--ANTHEM BLUE CROSS OF CALIFORNIA		2,040,101.23	In transit
7/22/2026	V000254--DELTA DENTAL INSURANCE COMPANY		181,110.70	In transit
7/22/2026	V000254--DELTA DENTAL INSURANCE COMPANY		12,172.25	In transit
7/23/2026	V000122--bswift	122003390000849	34,329.29	In transit
7/23/2026	V001363--PROGYNY INC	122003390000848	6,682.50	In transit
7/24/2026	V000052--ANTHEM BLUE CROSS OF CALIFORNIA		1,572,451.86	In transit
7/24/2026	V001363--PROGYNY INC		29,513.67	In transit
7/29/2026	V000254--DELTA DENTAL INSURANCE COMPANY		172,850.31	In transit
7/29/2026	V000254--DELTA DENTAL INSURANCE COMPANY		13,322.56	In transit
7/31/2026	V000052--ANTHEM BLUE CROSS OF CALIFORNIA		1,757,355.41	In transit
7/31/2026	V001363--PROGYNY INC		8,888.00	In transit
Total for EBGen_7181			5,848,719.60	

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Report nan Check register
Created on 9/10/2026

Bank	Date	Vendor	Document no.	Amount	Cleared
CBTGen_1961 - California Bank & Trust					
	8/3/2026	V001274--ADRIENNE C DE CUIR BEATTY		1,350.00	In transit
	8/3/2026	V001739--TIGER HOLDCO LLC		479.08	In transit
	8/4/2026	V001043--YORBA LINDA WATER DISTRICT	5292	2,000.00	In transit
	8/4/2026	V001044--YUBA WATER AGENCY	5293	2,000.00	In transit
	8/4/2026	V001025--WESTERN MUNICIPAL WATER DISTRICT	5290	2,000.00	In transit
	8/4/2026	V001008--WALNUT VALLEY WATER DISTRICT	5285	2,000.00	In transit
	8/4/2026	V001006--VISTA IRRIGATION DISTRICT	5284	2,000.00	In transit
	8/4/2026	V001014--WATER REPLENISHMENT DISTRICT	5286	2,000.00	In transit
	8/4/2026	V001019--WEST BASIN MUNICIPAL WATER DISTRICT	5287	2,000.00	In transit
	8/4/2026	V001022--WEST VALLEY WATER DISTRICT	5288	2,000.00	In transit
	8/4/2026	V000993--VALLECITOS WATER DISTRICT	5283	2,000.00	In transit
	8/4/2026	V000914--STOCKTON EAST WATER DISTRICT	5277	2,000.00	In transit
	8/4/2026	V000887--SOUTH COAST WATER DISTRICT	5274	2,000.00	In transit
	8/4/2026	V000832--SAN LUIS AND DELTA-MENDOTA WATER AUTHORITY	5270	2,000.00	In transit
	8/4/2026	V000892--SOUTH TAHOE PUBLIC UTILITY DISTRICT	5276	2,000.00	In transit
	8/4/2026	V000890--SOUTH SAN JOAQUIN IRRIGATION DISTRICT	5275	2,000.00	In transit
	8/4/2026	V000841--SANTA MARGARITA WATER DISTRICT	5272	2,000.00	In transit
	8/4/2026	V000880--SOLANO IRRIGATION DISTRICT	5273	2,000.00	In transit
	8/4/2026	V000736--RAMONA MUNICIPAL WATER DISTRICT	5264	2,000.00	In transit
	8/4/2026	V000552--MADERA IRRIGATION DISTRICT	5247	2,000.00	In transit
	8/4/2026	V000516--LAS VIRGENES MUNICIPAL WD	5246	2,000.00	In transit
	8/4/2026	V000619--MISSION SPRINGS WATER DISTRICT	5252	2,000.00	In transit
	8/4/2026	V000485--KERN COUNTY WATER AGENCY	5243	2,000.00	In transit
	8/4/2026	V000378--HELIX WATER DISTRICT	5239	2,000.00	In transit
	8/4/2026	V000356--GLENN-COLUSA IRRIGATION DISTRICT	5237	2,000.00	In transit
	8/4/2026	V000306--EL SINORE VALLEY MUNICIPAL WATER DISTRICT	5230	2,000.00	In transit
	8/4/2026	V000298--EL TORO WATER DISTRICT	5229	2,000.00	In transit
	8/4/2026	V000656--OLIVENHAIN MWD	5258	2,000.00	In transit
	8/4/2026	V000657--ORANGE COUNTY WATER DISTRICT	5259	2,000.00	In transit
	8/4/2026	V000215--CUCAMONGA VALLEY WATER DISTRICT	5226	2,000.00	In transit
	8/4/2026	V000268--DESERT WATER AGENCY	5227	2,000.00	In transit
	8/4/2026	V000325--FALLBROOK PUBLIC UTILITY DISTRICT	5233	2,000.00	In transit
	8/4/2026	V000195--CITY OF TEHACHAPI	5224	2,000.00	In transit
	8/4/2026	V000032--AMADOR WATER AGENCY	5219	2,000.00	In transit
	8/4/2026	V000669--PALMDALE WATER DISTRICT	5262	2,000.00	In transit
	8/4/2026	V000737--RANCHO CALIFORNIA WATER DISTRICT	5265	2,000.00	In transit
	8/4/2026	V000565--MARINA COAST WATER DISTRICT	5249	1,880.00	In transit
	8/4/2026	V001069--MUNICIPAL WATER DISTRICT OF ORANGE COUNTY	5255	1,840.00	In transit
	8/4/2026	V001360--San Bernardino Valley Municipal Water District	5268	1,720.00	In transit
	8/4/2026	V000509--LAGUNA BEACH COUNTY WATER DISTRICT	5245	1,600.00	In transit
	8/4/2026	V001654--WESTSIDE WATER AUTHORITY	5291	1,400.00	In transit
	8/4/2026	V001135--NORTH KERN WATER STORAGE DISTRICT	5257	1,360.00	In transit
	8/4/2026	V000323--FAIR OAKS WATER DISTRICT	5232	1,240.00	In transit
	8/4/2026	V000389--INDIAN WELLS VALLEY WATER DISTRICT	5241	1,200.00	In transit
	8/4/2026	V000328--FLORIN RESOURCE CD / ELK GROVE WD	5235	1,160.00	In transit
	8/4/2026	V000803--ROWLAND WATER DISTRICT	5267	1,160.00	In transit
	8/4/2026	V000584--McKINLEYVILLE COMMUNITY SERVICES DISTRICT	5250	1,160.00	In transit
	8/4/2026	V001066--HUMBOLDT BAY MUNICIPAL WATER DISTRICT	5240	1,120.00	In transit
	8/4/2026	V000626--MONTECITO WATER DISTRICT	5254	1,120.00	In transit
	8/4/2026	V001480--SANTA ANA WATERSHED PROJECT AUTHORITY	5271	1,040.00	In transit
	8/4/2026	V000270--Diablo Water District	5228	1,040.00	In transit
	8/4/2026	V000957--THREE VALLEYS MWD	5278	960.00	In transit
	8/4/2026	V000201--COASTSIDE COUNTY WATER DISTRICT	5225	960.00	In transit
	8/4/2026	V000462--JOSHUA BASIN WATER DISTRICT	5242	920.00	In transit

8/4/2026	V000156--CARPINTERIA VALLEY WATER DISTRICT	5222	840.00	In transit
8/4/2026	V000609--MID PENINSULA WATER DISTRICT	5251	800.00	In transit
8/4/2026	V000647--NORTH COAST COUNTY WATER DISTRICT	5256	760.00	In transit
8/4/2026	V000127--BYRON BETHANY IRRIGATION DISTRICT	5221	760.00	In transit
8/4/2026	V000508--LA PUENTE VALLEY COUNTY WATER DISTRICT	5244	720.00	In transit
8/4/2026	V001650--TRI-DAM PROJECT	5279	680.00	In transit
8/4/2026	V001063--CHINO BASIN WATER CONSERVATION DISTRICT	5223	680.00	In transit
8/4/2026	V000705--PICO WATER DISTRICT	5263	600.00	In transit
8/4/2026	V000820--SAN BERNARDINO VALLEY WATER C.D.	5269	560.00	In transit
8/4/2026	V000119--BROWNS VALLEY IRRIGATION DISTRICT	5220	560.00	In transit
8/4/2026	V001024--WESTERN CANAL WATER DISTRICT	5289	480.00	In transit
8/4/2026	V000979--TULARE LAKE BASIN WATER STORAGE DISTRICT	5281	440.00	In transit
8/4/2026	V000798--ROSEDALE RIO BRAVO WATER SD	5266	440.00	In transit
8/4/2026	V000987--UPPER SAN GABRIEL VALLEY MWD	5282	400.00	In transit
8/4/2026	V001563--FIREBAUGH CANAL WATER DISTRICT	5234	400.00	In transit
8/4/2026	V000667--Pajaro/Sunny Mesa Community Services District	5261	360.00	In transit
8/4/2026	V000329--FOOTHILL MUNICIPAL WATER DISTRICT	5236	360.00	In transit
8/4/2026	V000659--ORCHARD DALE WATER DISTRICT	5260	360.00	In transit
8/4/2026	V001255--GRASSLAND BASIN AUTHORITY	5238	320.00	In transit
8/4/2026	V000625--MONTARA WATER AND SANITARY DISTRICT	5253	320.00	In transit
8/4/2026	V000556--Main San Gabriel Basin Watermaster	5248	280.00	In transit
8/4/2026	V000322--EXETER ID	5231	240.00	In transit
8/4/2026	V001361--TRI-DISTRICT WATER AUTHORITY	5280	120.00	In transit
8/5/2026	V000204--CONSOLIDATED COMMUNICATIONS	Voided - 5296	-2,353.58	In transit
8/5/2026	V001739--TIGER HOLDCO LLC		346.97	In transit
8/5/2026	V000848--SCHOLARSHARE COLLEGE SAVINGS PLAN		20.00	In transit
8/5/2026	V000927--SUZANNE CHRISTIAN WALLACE	5309	45.98	In transit
8/5/2026	V000901--STANDARD INSURANCE COMPANY 1	5308	4,588.12	In transit
8/5/2026	V001074--RINCON DEL DIABLO MUNICIPAL WATER DISTRICT	5306	384.70	In transit
8/5/2026	V000750--REDLINE COURIER SERVICE INC	5305	1,575.68	In transit
8/5/2026	V000311--EMPLOYMENT DEVELOPMENT DEPARTMENT	5299	5,600.00	In transit
8/5/2026	V001429--ROBERT HALF	5307	3,186.80	In transit
8/5/2026	V001750--KELECHI UBOZOH	5302	500.00	In transit
8/5/2026	V000306--ELSINORE VALLEY MUNICIPAL WATER DISTRICT	5298	3.88	In transit
8/5/2026	V001476--MOBILE-MED WORK HEALTH SOLUTIONS INC	5303	500.00	In transit
8/5/2026	V001013--WATER EMPLOYEE SERVICES AUTHORITY	5311	1,798.96	In transit
8/5/2026	V000124--BURKETTS OFFICE SUPPLIES, INC.	5294	1,744.30	In transit
8/5/2026	V001663--PROFESSIONAL SEARCH	5304	3,400.00	In transit
8/5/2026	V001371--FUTURE INDUSTRIAL TECHNOLOGIES INC	5300	1,949.19	In transit
8/5/2026	V000259--DENISE J. DURAN-HANRATTY	5297	10.78	In transit
8/5/2026	V000985--UNITED PARCEL SERVICE	5310	396.58	In transit
8/5/2026	V001746--CERTIFIED ADA CONSULTANTS INC	5295	2,550.00	In transit
8/5/2026	V000204--CONSOLIDATED COMMUNICATIONS	5296	2,353.58	In transit
8/5/2026	V001714--JOHNSON SCHACHTER AND LEWIS	5301	31,833.70	In transit
8/5/2026	V001749--PACIFIC COAST CATERING	122003390003226	2,413.84	In transit
8/5/2026	V001567--AIRESPRING INC	122003390003225	713.30	In transit
8/5/2026	V001632--PROJECT CM LLC	122003390003224	11,050.00	In transit
8/5/2026	V000057--AON RISK INSURANCE SERVICES WEST	122003390003223	582,260.00	In transit
8/5/2026	V000057--AON RISK INSURANCE SERVICES WEST	122003390003222	100.00	In transit
8/6/2026	V000534--LINCOLN FINANCIAL GROUP		1,198.08	In transit
8/6/2026	V000035--AMERICAN FUNDS GROUP		211.50	In transit
8/6/2026	V000693--PAYLOCITY CORPORATION		251,495.75	In transit
8/6/2026	V000592--MELODY A. HENRIQUES-McDONALD	122003390003228	1,363.22	In transit
8/6/2026	V001274--ADRIENNE C DE CUIR BEATTY	122003390003227	130.18	In transit
8/7/2026	V000375--HEALTH EQUITY		3,439.71	In transit
8/10/2026	V000375--HEALTH EQUITY		103.25	In transit
8/10/2026	V000723--PUBLIC EMPLOYEES RETIREMENT SYSTEM		14,728.65	In transit
8/10/2026	V000723--PUBLIC EMPLOYEES RETIREMENT SYSTEM		45,753.59	In transit
8/11/2026	V001740--LINTELIO HOLDINGS LLC	122003390003233	5,716.00	In transit

8/11/2026	V001500--ZOOM COMMUNICATIONS INC	122003390003232	254.86	In transit
8/11/2026	V001449--HOLLAND AND HART LLP	122003390003231	374.00	In transit
8/11/2026	V001720--PROPELLINT LLC	122003390003230	12,577.50	In transit
8/11/2026	V001706--SUPERHUMAN PLATFORM INC	122003390003229	125.00	In transit
8/13/2026	V000071--ATT MOBILITY		1,108.59	In transit
8/13/2026	V001429--ROBERT HALF	5314	3,186.80	In transit
8/13/2026	V000297--EL DORADO IRRIGATION DISTRICT	5313	450.00	In transit
8/13/2026	V000045--ANDREW MORRIS	5312	2,236.08	In transit
8/13/2026	V001465--ROBERT J KUNDE	5315	58.00	In transit
8/13/2026	V000985--UNITED PARCEL SERVICE	5316	353.05	In transit
8/13/2026	V001452--SCOTT RATTERMAN	122003390003252	1,817.28	In transit
8/13/2026	V000110--BRENT HASTEY	122003390003251	2,201.68	In transit
8/13/2026	V000592--MELODY A. HENRIQUES-McDONALD	122003390003250	860.00	In transit
8/13/2026	V001734--JOSEPH RUMENAPP	122003390003249	45.60	In transit
8/13/2026	V001356--LAURA DAVIS	122003390003248	34.96	In transit
8/13/2026	V001087--JILLIAN SCIANCALEPORE	122003390003247	40.28	In transit
8/13/2026	V001536--KAYLA VILLA	122003390003246	537.38	In transit
8/13/2026	V000577--MATHEW C BUNDE	122003390003245	53.20	In transit
8/13/2026	V001315--JEREMY SADLER	122003390003244	125.40	In transit
8/13/2026	V001573--TYLER JIRARD DIETZ	122003390003243	181.60	In transit
8/13/2026	V001357--CHRIS M KAPHEIM	122003390003242	1,420.13	In transit
8/13/2026	V001467--SZU PEI LU	122003390003241	923.01	In transit
8/13/2026	V001635--MICHELE DYE	122003390003240	162.02	In transit
8/13/2026	V001446--PAUL MYERS	122003390003239	34.20	In transit
8/13/2026	V000740--RANDALL J. REED	122003390003238	1,323.96	In transit
8/13/2026	V001315--JEREMY SADLER	122003390003237	230.76	In transit
8/13/2026	V001697--DIEGO CASILLAS	122003390003236	174.04	In transit
8/13/2026	V001631--IRIS PENALES	122003390003235	79.04	In transit
8/13/2026	V001718--IA HER	122003390003234	78.28	In transit
Total for CBTGen_1961			1,116,348.49	
EBGen_7181 - CB&T Emp Ben Main Acct #7181				
8/5/2026	V000254--DELTA DENTAL INSURANCE COMPANY		165,264.61	In transit
8/5/2026	V000254--DELTA DENTAL INSURANCE COMPANY		12,447.54	In transit
8/5/2026	V001005--VISION SERVICE PLAN	122003390000850	12,656.18	In transit
8/7/2026	V000052--ANTHEM BLUE CROSS OF CALIFORNIA		2,658,767.75	In transit
8/7/2026	V001363--PROGYNY INC		20,391.22	In transit
8/10/2026	V000026--ALLIANT INSURANCE SERVICES INC-		5,000.00	In transit
8/12/2026	V000254--DELTA DENTAL INSURANCE COMPANY		162,359.53	In transit
8/12/2026	V000254--DELTA DENTAL INSURANCE COMPANY		18,309.78	In transit
8/14/2026	V000052--ANTHEM BLUE CROSS OF CALIFORNIA		2,480,145.75	In transit
8/14/2026	V001363--PROGYNY INC		13,509.97	In transit
8/14/2026	V000052--ANTHEM BLUE CROSS OF CALIFORNIA	122003390000861	258,591.52	In transit
8/14/2026	V001363--PROGYNY INC	122003390000860	2,015.10	In transit
8/14/2026	V000255--DeltaCare USA	122003390000859	8,001.78	In transit
8/14/2026	V000052--ANTHEM BLUE CROSS OF CALIFORNIA	122003390000858	7,730.56	In transit
8/14/2026	V000052--ANTHEM BLUE CROSS OF CALIFORNIA	122003390000857	2,325,534.89	In transit
8/14/2026	V001005--VISION SERVICE PLAN	122003390000856	16,854.08	In transit
8/14/2026	V000467--KAISER PERMANENTE - NORTH	122003390000855	970,399.53	In transit
8/14/2026	V001103--STANDARD LIFE INSURANCE	122003390000854	68,918.30	In transit
8/14/2026	V000468--KAISER PERMANENTE - SOUTH	122003390000853	2,340,398.65	In transit
8/14/2026	V001318--UNITED HEALTHCARE INSURANCE COMPANY	122003390000852	1,273,300.20	In transit
8/14/2026	V001192--CARRUM HEALTH INC	122003390000851	19,300.00	In transit
Total for EBGen_7181			12,839,896.94	

Company name: JPIA
Report name: Check register
Created on: 9/10/2026

Bank	Date	Vendor	Document no.	Amount	Cleared
CBTGen_1961 - California Bank & Trust					
	8/17/2026	V000074--BANK CARD CENTER		59,707.86	In transit
	8/19/2026	V000035--AMERICAN FUNDS GROUP		211.50	In transit
	8/19/2026	V000848--SCHOLARSHARE COLLEGE SAVINGS PLAN		20.00	In transit
	8/19/2026	V001429--ROBERT HALF	5322	3,186.80	In transit
	8/19/2026	V000985--UNITED PARCEL SERVICE	5323	204.95	In transit
	8/19/2026	V001663--PROFESSIONAL SEARCH	5321	3,355.00	In transit
	8/19/2026	V000453--JORGENSEN COMPANY	5319	178.57	In transit
	8/19/2026	V000654--OCCU-MED, LTD.	5320	241.00	In transit
	8/19/2026	V000355--GILBERT CPAs	5318	12,500.00	In transit
	8/19/2026	V001648--ANDREW OLSON	5317	202.50	In transit
	8/19/2026	V001707--WHITMAN REQUARDT AND ASSOCIATES LLP	5324	295.00	In transit
	8/19/2026	V001315--JEREMY SADLER	122003390003260	418.96	In transit
	8/19/2026	V001446--PAUL MYERS	122003390003259	361.76	In transit
	8/19/2026	V001486--JENNIFER JOBE	122003390003258	390.08	In transit
	8/19/2026	V001274--ADRIENNE C DE CUIR BEATTY	122003390003257	63.84	In transit
	8/19/2026	V000238--DAVID EVARISTE deBERNARDI	122003390003256	34.96	In transit
	8/19/2026	V000846--SARAH CRAWFORD	122003390003255	341.24	In transit
	8/19/2026	V001368--ANDREW CORRAL	122003390003254	106.40	In transit
	8/19/2026	V001128--KNOWBE4 INC	122003390003253	1,211.76	In transit
	8/20/2026	V000693--PAYLOCITY CORPORATION		255,638.53	In transit
	8/20/2026	V000534--LINCOLN FINANCIAL GROUP		1,198.08	In transit
	8/20/2026	V001008--WALNUT VALLEY WATER DISTRICT	5329	150.00	In transit
	8/20/2026	V001751--NATIONAL ANALYTICAL LABORATORIES INC	5328	2,365.00	In transit
	8/20/2026	V001090--CANON FINANCIAL SERVICES INC	5326	1,720.21	In transit
	8/20/2026	V000217--CV STRATEGIES	5327	922.50	In transit
	8/20/2026	V001648--ANDREW OLSON	5325	6,188.29	In transit
	8/20/2026	V001128--KNOWBE4 INC	122003390003261	1,782.00	In transit
	8/21/2026	V000693--PAYLOCITY CORPORATION		1,536.96	In transit
	8/21/2026	V000375--HEALTH EQUITY		3,551.25	In transit
	8/21/2026	V000135--CALIFORNIA BANK AND TRUST		1,019.88	In transit
	8/21/2026	V001041--XEROX CORPORATION	122003390003263	1,639.25	In transit
	8/21/2026	V001451--CENTURISK	122003390003262	3,840.00	In transit
	8/24/2026	V000723--PUBLIC EMPLOYEES RETIREMENT SYSTEM		15,551.22	In transit
	8/24/2026	V000723--PUBLIC EMPLOYEES RETIREMENT SYSTEM		47,235.02	In transit
	8/26/2026	V001043--YORBA LINDA WATER DISTRICT	5335	26.75	In transit
	8/26/2026	V000985--UNITED PARCEL SERVICE	5334	271.59	In transit
	8/26/2026	V000204--CONSOLIDATED COMMUNICATIONS	5331	2,390.06	In transit
	8/26/2026	V001657--SODEXO INC & AFFILIATES	5333	1,131.73	In transit
	8/26/2026	V001656--LAURES STILES	5332	218.88	In transit
	8/26/2026	V000204--CONSOLIDATED COMMUNICATIONS	5330	2,353.58	In transit
	8/27/2026	V000509--LAGUNA BEACH COUNTY WATER DISTRICT	Voided - 5010	-57,780.35	In transit
	8/27/2026	V001666--LISA WALTMAN	Voided - 5072	-63.08	In transit
	8/27/2026	V000592--MELODY A. HENRIQUES-McDONALD	122003390003271	2,602.84	In transit
	8/27/2026	V001747--RENEE C CROSWELL	122003390003270	114.95	In transit
	8/27/2026	V000577--MATHEW C BUNDE	122003390003269	212.80	In transit
	8/27/2026	V001631--IRIS PENALES	122003390003268	205.96	In transit
	8/27/2026	V001446--PAUL MYERS	122003390003267	98.33	In transit
	8/27/2026	V001354--PAULA CHRISTY	122003390003266	107.57	In transit
	8/27/2026	V001315--JEREMY SADLER	122003390003265	2.00	In transit
	8/27/2026	V001635--MICHELE DYE	122003390003264	165.68	In transit
	8/28/2026	V001053--ZIXCORP SYSTEMS INC	122003390003276	116.00	In transit
	8/28/2026	V001287--DATA DIMENSIONS LLC	122003390003275	300.00	In transit
	8/28/2026	V001526--MANAGEWARE LLC	122003390003274	1,272.30	In transit

8/28/2026	V000057--AON RISK INSURANCE SERVICES WEST	122003390003273	5,867.08	In transit
8/28/2026	V000057--AON RISK INSURANCE SERVICES WEST	122003390003272	2,275.00	In transit
Total for CBTGen_1961			389,260.04	
EBGen_7181 - CB&T Emp Ben Main Acct #7181				
8/19/2026	V000254--DELTA DENTAL INSURANCE COMPANY		168,566.76	In transit
8/19/2026	V000254--DELTA DENTAL INSURANCE COMPANY		12,431.02	In transit
8/21/2026	V000052--ANTHEM BLUE CROSS OF CALIFORNIA		2,589,430.04	In transit
8/26/2026	V000254--DELTA DENTAL INSURANCE COMPANY		187,933.63	In transit
8/26/2026	V000254--DELTA DENTAL INSURANCE COMPANY		8,759.77	In transit
8/28/2026	V000052--ANTHEM BLUE CROSS OF CALIFORNIA		2,673,512.53	In transit
8/28/2026	V001363--PROGYNY INC		13,421.04	In transit
8/28/2026	V001192--CARRUM HEALTH INC	1.22003E+14	3,500.00	In transit
Total for EBGen_7181			5,657,554.79	

Company name: JPIA
Report name: Check register
Created on: 9/16/2026

Bank	Date	Vendor	Document no.	Amount	Cleared
CBTGen_1961 - California Bank & Trust					
	9/2/2026	V001274--ADRIENNE C DE CUIR BEATTY		1,350.00	In transit
	9/2/2026	V000972--TRANQUILITY IRRIGATION DISTRICT	5345	45,743.68	In transit
	9/2/2026	V001561--BROAD AND GUSMAN	5337	5,000.00	In transit
	9/2/2026	V001429--ROBERT HALF	5343	3,186.80	In transit
	9/2/2026	V000985--UNITED PARCEL SERVICE	5346	405.04	In transit
	9/2/2026	V001663--PROFESSIONAL SEARCH	5342	1,800.00	In transit
	9/2/2026	V001663--PROFESSIONAL SEARCH	5341	1,600.00	In transit
	9/2/2026	V001614--ACTIVE INK SOFTWARE INC	5336	2,404.00	In transit
	9/2/2026	V001663--PROFESSIONAL SEARCH	5340	1,800.00	In transit
	9/2/2026	V001663--PROFESSIONAL SEARCH	5339	1,600.00	In transit
	9/2/2026	V001477--SEEDS CONSULTING INC	5344	39,525.25	In transit
	9/2/2026	V000509--LAGUNA BEACH COUNTY WATER DISTRICT	5338	57,780.35	In transit
	9/3/2026	V000671--PAMELA E TOBIN	Voided - 122003390003290	-860.00	In transit
	9/3/2026	V000848--SCHOLARSHARE COLLEGE SAVINGS PLAN		20.00	In transit
	9/3/2026	V000035--AMERICAN FUNDS GROUP		211.50	In transit
	9/3/2026	V000534--LINCOLN FINANCIAL GROUP		1,198.08	In transit
	9/3/2026	V000693--PAYLOCITY CORPORATION		259,595.24	In transit
	9/3/2026	V001739--TIGER HOLDCO LLC		377.79	In transit
	9/3/2026	V001567--AIRESPRING INC	122003390003295	668.04	In transit
	9/3/2026	V001632--PROJECT CM LLC	122003390003294	10,540.00	In transit
	9/3/2026	V001128--KNOWBE4 INC	122003390003293	10,793.34	In transit
	9/3/2026	V001451--CENTURISK	122003390003292	84,452.00	In transit
	9/3/2026	V001087--JILLIAN SCIANCALEPORE	122003390003291	15.96	In transit
	9/3/2026	V000671--PAMELA E TOBIN	122003390003290	860.00	In transit
	9/3/2026	V001446--PAUL MYERS	122003390003289	293.36	In transit
	9/3/2026	V001357--CHRIS M KAPHEIM	122003390003288	430.00	In transit
	9/3/2026	V000435--JESUS COTA	122003390003287	12.62	In transit
	9/3/2026	V001697--DIEGO CASILLAS	122003390003286	257.64	In transit
	9/3/2026	V001368--ANDREW CORRAL	122003390003285	343.52	In transit
	9/3/2026	V000577--MATHEW C BUNDE	122003390003284	76.76	In transit
	9/3/2026	V001356--LAURA DAVIS	122003390003283	79.99	In transit
	9/3/2026	V000740--RANDALL J. REED	122003390003282	430.00	In transit
	9/3/2026	V001315--JEREMY SADLER	122003390003281	338.88	In transit
	9/3/2026	V001631--IRIS PENALES	122003390003280	53.96	In transit
	9/3/2026	V001536--KAYLA VILLA	122003390003279	79.04	In transit
	9/3/2026	V001270--CASSIE CRITTENDEN	122003390003278	64.85	In transit
	9/3/2026	V001666--LISA WALTMAN	122003390003277	63.08	In transit
	9/4/2026	V000703--PG and E		455.80	In transit
	9/4/2026	V000375--HEALTH EQUITY		3,551.25	In transit
	9/4/2026	V001526--MANAGEWARE LLC	122003390003296	952.70	In transit
	9/8/2026	V001739--TIGER HOLDCO LLC		320.72	In transit
	9/8/2026	V000723--PUBLIC EMPLOYEES RETIREMENT SYSTEM		47,616.43	In transit
	9/8/2026	V000723--PUBLIC EMPLOYEES RETIREMENT SYSTEM		16,001.22	In transit
	9/8/2026	V000375--HEALTH EQUITY		103.25	In transit
	9/10/2026	V001746--CERTIFIED ADA CONSULTANTS INC	5348	500.00	In transit
	9/10/2026	V000983--U.S. POSTAL SERVICE	5356	100.00	In transit
	9/10/2026	V001429--ROBERT HALF	5355	6,373.60	In transit
	9/10/2026	V000750--REDLINE COURIER SERVICE INC	5354	1,436.04	In transit
	9/10/2026	V000124--BURKETTS OFFICE SUPPLIES, INC.	5347	2,577.46	In transit
	9/10/2026	V000985--UNITED PARCEL SERVICE	5357	127.08	In transit
	9/10/2026	V001663--PROFESSIONAL SEARCH	5353	6,777.50	In transit
	9/10/2026	V001476--MOBILE-MED WORK HEALTH SOLUTIONS INC	5352	1,000.00	In transit
	9/10/2026	V001752--LIEBERT CASSIDY WHITMORE	5351	6,825.00	In transit
	9/10/2026	V001671--COMSTOCK JOHNSON ARCHITECTS INC	5349	70,787.08	In transit
	9/10/2026	V000355--GILBERT CPAs	5350	32,500.00	In transit
	9/10/2026	V001041--XEROX CORPORATION	122003390003305	2,504.01	In transit
	9/10/2026	V000846--SARAH CRAWFORD	122003390003304	47.88	In transit

9/10/2026	V001356--LAURA DAVIS	122003390003303	17.48	In transit
9/10/2026	V001666--LISA WALTMAN	122003390003302	62.32	In transit
9/10/2026	V001315--JEREMY SADLER	122003390003301	296.60	In transit
9/10/2026	V001573--TYLER JIRARD DIETZ	122003390003300	180.12	In transit
9/10/2026	V000057--AON RISK INSURANCE SERVICES WEST	122003390003299	640.00	In transit
9/10/2026	V000057--AON RISK INSURANCE SERVICES WEST	122003390003298	400.00	In transit
9/10/2026	V001526--MANAGEWARE LLC	122003390003297	1,375.00	In transit
9/11/2026	V001740--LINTELIO HOLDINGS LLC	122003390003307	5,716.00	In transit
9/11/2026	V001287--DATA DIMENSIONS LLC	122003390003306	300.00	In transit
9/14/2026	V000071--ATT MOBILITY		1,108.59	In transit
Total for CBTGen_1961			743,243.90	

EBGen_7181 - CB&T Emp Ben Main Acct #7181

9/2/2026	V000254--DELTA DENTAL INSURANCE COMPANY		182,235.83	In transit
9/2/2026	V000254--DELTA DENTAL INSURANCE COMPANY		11,293.24	In transit
9/3/2026	V000122--bswift	122003390000863	45,298.24	In transit
9/4/2026	V000052--ANTHEM BLUE CROSS OF CALIFORNIA		1,982,215.72	In transit
9/4/2026	V001363--PROGYNY INC		14,035.86	In transit
9/9/2026	V000254--DELTA DENTAL INSURANCE COMPANY		180,811.47	In transit
9/9/2026	V000254--DELTA DENTAL INSURANCE COMPANY		12,566.56	In transit
9/10/2026	V000026--ALLIANT INSURANCE SERVICES INC-		5,000.00	In transit
9/10/2026	V001005--VISION SERVICE PLAN	122003390000864	146,233.93	In transit
9/11/2026	V001363--PROGYNY INC		35,243.68	In transit
9/11/2026	V000052--ANTHEM BLUE CROSS OF CALIFORNIA		2,558,485.60	In transit
9/11/2026	V001192--CARRUM HEALTH INC	122003390000865	6,500.00	In transit
Total for EBGen_7181			5,179,920.13	