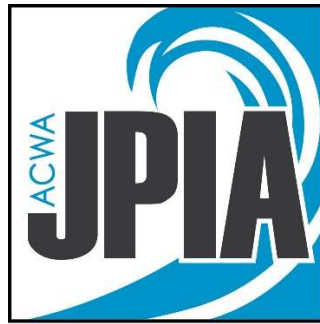




YOUR BEST PROTECTION

Position Profile

Underwriting Manager Employee Benefits

Roseville, California
October 2026

People | Service | Integrity | Innovation

*Do you seek a career where
your expertise and personal
drive contribute to
organizational success?*

*Are you attracted to an
organization that serves a
critical industry in California –
water?*



Staff celebrating St. Patrick's Day

*Do you want to be part of a team where staff are actively
engaged in improving the work environment?*

Then our position of **Underwriting Manager** is for you.



Position Overview

ACWA JPIA is an award-winning risk pool for California public water agencies, known for superior customer service and attention to members that is second to none. Through responsive claims handling, proactive risk management, and strategic partnerships, we empower our members to deliver essential water services safely and efficiently. Our organization values people, integrity, innovation, and service in everything we do.

ACWA JPIA is recruiting for an **Underwriting Manager – Employee Benefits**. The candidate will work under the direction of the Deputy Executive Officer and will supervise six employees. This position leads a complex public entity employee benefits risk-sharing program. This is not an internal HR or employee benefits administration position. We are seeking an experienced risk pool or insurance program manager who can lead people, manage program performance and finances, build strong member relationships, and effectively direct the work of brokers, consultants, carriers, and vendors.

Direct employee benefits experience is welcome, but it is not required. A strong candidate may come from property, liability, workers' compensation, employee benefits, or another public entity pooled insurance program. The successful candidate will

understand underwriting, risk pooling, self-insurance, governance, financial stewardship, member service, and program management. The JPIA's benefits broker and other professional partners will provide specialized expertise in areas such as plan design, actuarial analysis, market strategy, and complex benefits technical matters.

The Underwriting Manager position will be located in Roseville, CA, in a LEEDS (Leadership in Energy and Environmental Design) certified building and is eligible for remote work up to two days per week. This a full-time, exempt position with hours from 7:30 a.m. to 4:30 p.m., Monday through Friday. Flexible work hours might be available.

Key Responsibilities include but are not limited to the following:

- Models, promotes, and empowers staff to embody our core values—Integrity, Innovation, People, and Service to Others—by fostering trust, collaboration, and continuous improvement.
- Manages the day-to-day operations of the Employee Benefits Program; plans and assigns work; supervises, mentors, and develops assigned staff; and evaluates performance.
- Oversees underwriting activities for the Employee Benefits Program, including member and enrollment data collection, risk and financial evaluation, contribution and rate development, member applications, renewals, and program performance.
- Administers and ensures consistent application of established underwriting standards and guidelines; makes or recommends significant underwriting decisions; resolves complex member and underwriting issues; and advises executive leadership on program matters.
- Reviews and approves recommendations regarding member applications, renewals, coverage options, risk selection, participation requirements, contributions and rates, and other underwriting matters.
- Develops underwriting, contribution, rate, renewal, and funding recommendations based on enrollment, claims, utilization, actuarial, financial, market, carrier, broker, and other relevant information.
- Collaborates with and evaluates the brokers, consultants, carriers, administrators, Finance, legal counsel, vendors and other internal and external partners regarding program analysis, funding, risk management, pricing, coverage, member service, contractual performance, cost, and overall program strategy and value.
- Monitors and evaluates unusual or significant claims, utilization and financial trends, market conditions, member issues, and other factors affecting program performance and the risk pool.
- Assists in the preparation of agendas, meeting materials, staff reports, and supporting documentation for the Employee Benefits Program Committee.
- Supports the Deputy Executive Officer in strategic planning, program development, underwriting strategy, renewals and other initiatives affecting the Employee Benefits Program.
- Establishes and maintains effective working relationships with co-workers, member agency personnel, brokers, consultants, carriers, administrators, attorneys, vendors, and other stakeholders.

- Ensures compliance with pool policies and procedures, underwriting guidelines, participation requirements, plan and coverage documents, contracts, and applicable regulatory requirements.
- Prepares and presents reports, recommendations, and other information to the Program Committee and member agencies regarding program participation, coverage options, underwriting, renewals, contributions and rates, funding, and program performance.
- Travels as necessary to member agencies, meetings, conferences, and other work-related locations.
- Maintains regular and reliable attendance consistent with the operational needs of the position.

What We're Looking For

Knowledge of:

- Principles and practices of public agency risk pooling and the relationship between the pool and its member agencies
- Employee benefits coverage and risk-pooling principles, including underwriting, enrollment and eligibility, risk and financial analysis, contributions and rates, renewals, funding, claims and utilization trends, and risk-sharing arrangements
- Underwriting principles, financial analysis, and risk assessment methodologies applicable to employee benefits and pooled insurance programs
- Employee benefit plan and coverage documents, carrier and administrator agreements, broker and consultant services, and applicable underwriting and regulatory requirements
- Public agency governance and the effective use of actuarial, legal, broker, carrier, administrator, consultant, and other technical resources
- Business and management principles involved in strategic planning, resource allocation, vendor management, and leadership
- Principles and practices of management, supervision, strategic planning, staff development, performance management, vendor management, and effective business communication

Ability to:

- Plan, organize, manage, and provide strategic direction for the Employee Benefits underwriting function
- Analyze complex risk, financial, claims, utilization, enrollment, and program information; identify trends and exposures; and make sound underwriting, coverage, contribution, rate, funding, and renewal recommendations
- Establish and apply underwriting standards, policies, guidelines, participation requirements, plan and coverage documents, contracts, and applicable regulatory requirements
- Plan, assign, and oversee the work of staff; provide coaching and development; and evaluate and address performance

- Manage and evaluate broker, consultant, carrier, administrator, and vendor performance and resolve complex underwriting, service, and member issues
- Provide sound advice and recommendations to executive leadership and other stakeholders
- Communicate complex information clearly and effectively; prepare and deliver reports, recommendations, and presentations; and establish effective working relationships with internal and external stakeholders

Minimum Qualifications

Bachelor's Degree from an accredited college or university in business administration, public administration, risk management, insurance, finance, or closely related field; AND **five (5) years** of progressively responsible experience in public entity risk pooling, underwriting, risk financing, insurance program administration or closely related field including experience with Employee Benefits, or comparable insurance programs.

OR **Ten (10) years** of progressively responsible experience in these areas.

Three (3) years of the required experience must have been in a supervisory or management capacity.



About ACWA JPIA

Mission Statement: The ACWA JPIA is dedicated to consistently and cost effectively providing the broadest possible affordable insurance coverages and related services to its member agencies.

The ACWA JPIA (JPIA) is a public entity formed in 1979 by the water agencies of the state of California. Like its members, the JPIA is a special district in the state of California. Its formation and operation are subject to the provisions of the California Government Code, including the Brown Act. It provides risk-sharing pools to meet the needs of its members for property, liability, workers' compensation, and employee benefits coverage.

For over forty years, the JPIA has been a partnership of water agencies working together to share the risks associated with purveying water. The risk-sharing pools of the JPIA are a cost-effective form of risk management available only to public entities, allowing them to bypass the high cost of commercial insurance. The coverages provided by this risk-sharing arrangement are unique to water agencies; the water agencies themselves--their directors and managers--have selected and refined these

coverages. Not all water agencies are accepted into the JPIA. Prospective members must demonstrate a commitment to effective risk management programs.



Becoming a member is just the beginning. Besides handling covered claims for all members, the JPIA provides risk management services and training programs. Risk Control Advisors, who are specialists in the water industry, not generalists, perform on-site visits. Certified treatment plant operators and distribution system operators are on staff. The risk management services include assistance with

Injury and Illness Prevention Programs, ergonomic evaluations, Cal/OSHA regulatory compliance, confined space entry evaluations, noise surveys, and hazard communication programs. In addition, members receive assistance with their personnel policies and procedures as well as help in developing job descriptions and employee handbooks.

The JPIA is the premier provider of secure, stable and highly cost-effective alternatives for protecting the assets, liabilities and employees of public water agencies. We employ 65 staff and, in the past 10 years, have had minimal turnover because we operate in alignment with our values of ***people, service, integrity, and innovation***.

ACWA JPIA is committed to cultivating a culture that promotes organizational excellence, while advancing an environment where every voice is valued, every perspective is respected, innovation is celebrated, and opportunities for engagement are accessible to all stakeholders.

We value and encourage our team members' differences in age, color, disability, ethnicity, family or marital status, gender identity or expression, language, national origin, physical and mental ability, political affiliation, race, religion, sexual identity, socio-economic status, veteran status, and other characteristics that make our team members unique.

Visit our website at acwajpia.com and get to know us.

Located in Roseville, CA, the JPIA headquarters resides in a modern, LEED certified building. Roseville is located 30 miles east of Sacramento and part of the Placer Valley. Situated at the base of the Sierra Nevada Mountains, Roseville boasts affordable living, exceptional schools, extensive parks and outdoor activities and only a 90-minute drive to Tahoe or San Francisco areas.



Compensation and Benefits

JPIA offers an attractive compensation and benefits package.

- The JPIA anticipates hiring at **\$158,101**, which represents the top of the first third of the established salary range, **\$135,515 - \$203,273**.

Placement within the range will be based on the selected candidate's qualifications, relevant experience, internal equity, and organizational considerations. To determine approximate total compensation, add an additional 38% to the salary. This more accurately represents the total benefits received as an employee.

Benefits of Employment at JPIA

- Working with one of the most respected JPA's in the state
- Supporting an industry critical to California's future – water
- Being part of an organization where 97% of staff agreed that they know how their individual job contributes to the success of the organization
- Staff with engagement levels far exceeding most public entities
- Employee committees and activity groups focused on staff wellness, social activities and team building events (book club, hiking, golf, disc golf groups)
- Possible annual merit increases, dependent upon performance
- Remote work options
- Qualified employer under the Public Service Loan Forgiveness program for student loan debt
- Medical: Choice of Kaiser (HMO or Consumer Driven Health Plan) or Anthem (HMO, PPO, or Consumer Driven Health Plan) paid **100% for employee and dependents**
- Health Savings Account offered for Kaiser and Anthem CDHPs with up to \$3400 contributed annually by JPIA.
- Dental: Choice of either Delta Dental (PPO) or Delta Care (HMO) paid **100% for employee and dependents**
- Vision is provided through VSP paid **100% for employee and dependents**
- Life Insurance: Group term life insurance paid **100% for employee**; additional options to purchase more
- Short-term and Long-term disability insurance paid **100% for employee**.
- Robust Employee Assistance Program for you and your dependents to help when life doesn't go as planned
- Mental Wellness benefits for you and your dependents which includes access to coaching, therapy, meditations, and more



Staff participating in our "Walk for Wellness" event at Maidu Park

- Fertility and family planning coverage (Anthem)

Your Peace of Mind

- Paid time away: New hires enjoy 40 days of paid time off in the first year (15 accrued days of vacation, 12 accrued days of sick leave - one per month - with unlimited accrual, and 13 paid holidays each year)
- Support the community with 8 hours per year of paid volunteer time
- Generous pension plans with the CalPERS retirement system
- Voluntary 457(b) compensation plans to allow additional income for retirement
- Educational assistance program from day one to encourage personal and professional growth



Staff volunteering at Feeding the Foothills

Application Procedure

Submit an application, cover letter, and resume to be considered for the position. Deadline to apply is **Sunday, October 25, 2026**. This recruitment can end at any time without prior notice.

Apply directly on [CalOpps](#)

Interview Process

Only candidates selected for an interview will be personally contacted. The selection process will include a screening interview. Then, if passed, a job-related assessment and panel interview. Both take place in person on **Monday, November 2, 2026**. Second interviews will be held if necessary on Monday, November 9, 2026.

Any offer of employment will be contingent upon the candidate completing a background and reference check, and a pre-employment physical.

No walk-ins please. EOE employer.

Thank you for your interest in joining ACWA JPIA

This position fact sheet is intended to provide general information and assist qualified individuals in determining interest in applying for this position. The information is not all-inclusive.