



SAFETY COMMITTEE MEETING

August 25, 2021

**NOTICE OF A REGULAR MEETING
OF THE OLIVENHAIN MUNICIPAL WATER DISTRICT'S
SAFETY COMMITTEE
1966 Olivenhain Road, Encinitas, CA 92024
Tel: (760) 753-6466 • Fax: (760) 753-1578
VIA TELECONFERENCE ONLY**

Pursuant to AB 3035, effective January 1, 2003, any person who requires a disability related
modification or accommodation in order to participate in a public meeting
shall make such a request in writing to the District for immediate consideration.

DATE: August 25, 2021

TIME: 2:30 p.m.

PLACE: Hybrid Regular Meeting VIA TELECONFERENCE AND IN PERSON

Pursuant to the State of California Executive Order, and in the interest of public health, OMWD is temporarily taking actions to mitigate the COVID-19 pandemic by holding Safety Committee Meetings electronically or by teleconference. This meeting will be a hybrid of in person and teleconference. Our Boardroom will be open to the public. Compliance with current COVID-19 regulations in place at the time of the Safety Committee Meeting will be adhered to. Unvaccinated individuals must wear a mask.

To join this meeting via phone, please dial:
(669) 900-9128 or (346) 248-7799
Meeting ID: 846 4972 4872 and Password: 552320

*Note: Items On The Agenda May Be Taken Out Of Sequential Order As Their
Priority Is Determined By The Committee*

1. Call to Order
2. Roll Call (Board Members)
3. Adoption of Agenda
4. Public Comments
5. Consider Approval of the Minutes of the June 23, 2021 Regular Safety Committee

Meeting

6. Consent Calendar

NOTE: ANY ITEM MAY BE REMOVED FROM THE CONSENT CALENDAR FOR DISCUSSION

C-a. Consider Approval of the September/October 2021 Training Calendar

7. Consider an Informational Report on the “Safety Has No Quitting Time” (SHNQT) Program
8. Consider Review of Employee Injuries, Vehicle Accidents, and Safety Reports (If Necessary)
9. Consider a Report on July and August Safety/Risk Compliance Activities
10. Consider a Report on Safety Program Review Dates and Update Schedule
11. Consider the Safety Action-Items Assigned/Completed
12. Consider Informational Report on a Workers’ Compensation Policy Comparison across four Insurance Providers
13. Consider Input into Request For Quotations Framework for General Liability, Property, Automobile, Equipment, Terrorism, Excess, and Cybersecurity Insurance Policies for Fiscal Year 2023
14. Consider Informational Report on COVID Task Force Updates
15. Consider Future Agenda Items
16. Closed Session (If Necessary)
17. Adjournment

Memo

To: Olivenhain Municipal Water District Safety Committee
From: Tim Schuette, Safety / Risk Compliance Administrator
Subject: **CONSIDER APPROVAL OF THE MINUTES OF THE JUNE 23, 2021 REGULAR SAFETY COMMITTEE MEETING**

The Safety Committee will receive a draft copy of the meeting minutes. Following committee approval, the minutes will be posted on the District's website.

Memo

Date: August 25, 2021
To: Olivenhain Municipal Water District Safety Committee
From: Tim Schuette, Safety / Risk Compliance Administrator
Subject: **CONSIDER APPROVAL OF THE SEPTEMBER/OCTOBER 2021 TRAINING
CALENDAR**

Attached is the September/October training calendar.

Attachment: Schedule for Safety Training

**Olivenhain MWD
Training Calendar
September/October 2021**

September:

Tailgate Topics:

- Recognizing Harassment in a Diverse Workplace (SDRMA)
- Wildfire Smoke

Training/Events

- Annual Hearing Tests

October:

Tailgate Topics:

- Bloodborne Pathogens
- Hearing Conservation

Training/Events

- Annual Respirator Fit Test

Memo

Date: August 25, 2021
To: Olivenhain Municipal Water District Safety Committee
From: Tim Schuette, Safety / Risk Compliance Administrator
Subject: **CONSIDER AN INFORMATIONAL REPORT ON THE “SAFETY HAS NO QUITTING TIME” (SHNQT) PROGRAM**

Attached is the current report for the number of injuries for years 2017-2021; consecutive number of days since the last preventable injury; and the vehicle/property damage amounts for years 2017-2021.

Staff will be available to answer any questions.

Attachments: SHNQT Report; Vehicle/Property Damage



The Injury Incident Rate (IIR) for OMWD in 2020 was 1.13 recordable injuries based on OSHA's IIR Formula:

(Number of injuries and illnesses X 200,000) / Employee hours worked = Injury Incidence rate)

OMWD Preventable Injury Rates (Based on this 3-year avg of 85 employees)

2018 - injuries 2.4, 2019 - 2.4, 2020- 1.13 **3-year avg = 1.9 injuries**

NAICS OSHA Recordable Injury Rates (Based on Code 22131)

2017 - 3.2 injuries, 2018 - 5.8: 2019 - 5.1 **3-year avg = 4.7 injuries**

The "Safety Has No Quitting Time" award is based on the last recorded 3-year average national incident rate for Water Supply and Irrigation Systems

The National Injury / Illness Rate can be found at the Bureau of Labor Statistics (www.BLS.gov). The North American Industry Classification System (NAICS) code as agreed by the Safety Committee for OMWD is 22131 - Water Supply & Irrigation Systems

Last Reportable / Preventable Lost-Time Injury was
March 8, 2021

INJURY AND LOST TIME COUNT AS OF
August 25, 2021

CONSECUTIVE NUMBER OF WORK DAYS WITHOUT
A PREVENTABLE LOST TIME (Days Away from Work) INJURY
170 Days

OMWD SAFETY RECOGNITION PROGRAM 2021

NUMBER OF PREVENTABLE INJURIES IN 2021 = 1
NUMBER OF PREVENTABLE LOST DAYS IN 2021 = 9
(Recordable OSHA Injuries "OSHA 300 Log" in 2021 = 1)
(Recordable OSHA Lost Days "OSHA 300 Log" in 2021 = 9)

Year-to-Date 2021 Totals:

Preventable Vehicle Incident and/or Vehicle Related Property Damage in CY 2021 = **\$2,892.74** See Attached

- Estimated damages will also count in this total if decided not to repair the vehicle.
- This \$10,000 was determined by the number of miles and total number of vehicles driven by the District each year.

TOTAL PREVENTABLE DAMAGES

2017		
OMWD VEHICLE DAMAGED	OMWD VEHICLE DAMAGE \$ AMT	OTHER PROPERTY DMG \$ AMT
JUN - #40 REPLACED WINDSHIELD	\$288.16	\$0.00
JUN - #63 REPLACED/PAINTED FRONT BUMPER	\$1,029.17	\$1,753.96
JUL - #93 REPLACED PASSENGER MIRROR	\$183.42	\$0.00
SEPT - #47 REPAIR TOOL CABINET FRAME	\$3,743.56	\$0.00
TOTAL	\$5,244.31	\$1,753.96

TOTAL PREVENTABLE VEHICLE INCIDENT AND/OR VEHICLE RELATED PROPERTY DAMAGE IN 2017

\$6,998.27

2018		
OMWD VEHICLE DAMAGED	OMWD VEHICLE DAMAGE \$ AMT	OTHER PROPERTY DMG \$ AMT
MAR - #53 REPLACED BUMPER/FENDER	\$2,742.79	\$0.00
SEP - FORKLIFT DMG TO BODY/FLAT TIRE	\$557.78	\$0.00
SEP - #79 & #62 TRUCKS/FENDER DMG	\$1,651.22	\$0.00
OCT - #92 TRUCK / P/S FRONT BUMPER	\$432.94	\$0.00
OCT - CITIZEN VEHICLE REPAIR / RENTAL	\$0.00	\$2,582.73
TOTAL	\$5,384.73	\$2,582.73

TOTAL PREVENTABLE VEHICLE INCIDENT AND/OR VEHICLE RELATED PROPERTY DAMAGE IN 2018

\$7,967.46

2019		
OMWD VEHICLE DAMAGED	OMWD VEHICLE DAMAGE \$ AMT	OTHER PROPERTY DMG \$ AMT
JUN - HIGHLINE TRAILER (TOOLBOX)	\$357.77	\$0.00
AUG - FLATBED #45 (MIRROR)	\$793.98	\$0.00
NOV - #70 (TAIL SHELF, BUMPER)	\$3,600.19	\$0.00
NOV - # 66 (BUMPER & CITIZEN VEHICLE)	\$5,086.95	\$3,734.33
DEC - FORKLIFT / ROLLUP DOOR	\$0.00	\$2,710.00
Total	\$9,838.89	\$6,444.33

TOTAL PREVENTABLE VEHICLE INCIDENT AND/OR VEHICLE RELATED PROPERTY DAMAGE IN 2019

\$16,283.22

2020		
OMWD VEHICLE DAMAGED	OMWD VEHICLE DAMAGE \$ AMT	OTHER PROPERTY DMG \$ AMT
FEB- # 97	\$1,882.00	\$0.00
APR - HIT MAIL BOX	\$0.00	\$81.98
NOV - #39 BACKED INTO #91	\$466.00	\$0.00
Total	\$2,348.00	\$81.98

TOTAL PREVENTABLE VEHICLE INCIDENT AND/OR VEHICLE RELATED PROPERTY DAMAGE IN 2020

\$2,429.98

2021		
OMWD VEHICLE DAMAGED	OMWD VEHICLE DAMAGE \$ AMT	OTHER PROPERTY DMG \$ AMT
FEB - #26	\$515.50	\$0.00
MAR - #95 (DENTED TAILGATE)	\$2,377.24	\$0.00
JUL - #74 (CRACKED FENDER)	PENDING	\$0.00
Total	\$2,892.74	\$0.00

TOTAL PREVENTABLE VEHICLE INCIDENT AND/OR VEHICLE RELATED PROPERTY DAMAGE YEAR TO DATE

\$2,892.74

Memo

Date: August 25, 2021
To: Olivenhain Municipal Water District Safety Committee
From: Tim Schuette, Safety / Risk Compliance Administrator
Subject: **CONSIDER REVIEW OF EMPLOYEE INJURIES, VEHICLE ACCIDENTS AND SAFETY REPORTS (IF NECESSARY)**

If necessary, the Safety Committee will review and discuss employee injuries, vehicle accidents and safety reports since the last committee meeting occurred.

The Safety Committee will determine if the situation was “preventable” or “non-preventable.” The committee may also develop recommendations regarding the incident.

PREVENTABLE: Could a reasonable prudent employee, or the District, in a like or similar situation, have been able to avoid or prevent the accident from occurring? If the answer is yes, the accident shall be defined as preventable.

Staff will be available to answer any questions.

Memo

Date: August 25, 2021
To: Olivenhain Municipal Water District Safety Committee
From: Tim Schuette, Safety / Risk Compliance Administrator
Subject: **CONSIDER A REPORT ON JULY AND AUGUST SAFETY/RISK COMPLIANCE ACTIVITIES**

Attached is a list of safety/risk compliance activities for the months of July and August 2021. Staff will be on hand to answer questions.

Attachment: List of Safety / Risk Compliance Activities

Safety/Risk Compliance Activities July/August 2021

July:

- Completed updating the Emergency Response Plan and submitted the certification of completion to the EPA.
- Facilitated two CPR/AED classes for 32 employees.
- Organized the Boot World truck for safety footwear distribution to employees.
- Conducted new employee safety orientations for the new Financial Analyst I and Construction Operations Supervisor.

General Duties

- Project Heartbeat - Automatic Emergency Defibrillator (AED) Monthly Check List
- Facilitated tailgate training to all departments
- Member Area Communication System (MACS) Radio Test
- Completed fire extinguisher inspections
- Completed emergency shower/eye wash station inspections

August:

- Provided Hearing Conservation Training for employees.
- Organized the annual Safe Hearing America audiometric testing for necessary staff.
- Scheduled on site Respiratory Fit Testing for employees.
- Conducted a new employee safety orientation for the new Customer Service Representative I.
- Conducted periodic inspection of OMWD HQ.

General Duties

- Project Heartbeat - Automatic Emergency Defibrillator (AED) Monthly Check List
- Facilitated tailgate training to all departments
- Member Area Communication System (MACS) Radio Test
- Completed emergency shower/eye wash station inspections

Memo

Date: August 25, 2021
To: Olivenhain Municipal Water District Safety Committee
From: Tim Schuette, Safety / Risk Compliance Administrator
Subject: **CONSIDER A REPORT ON SAFETY PROGRAM REVIEW DATES AND UPDATE SCHEDULE**

Attached is a list of OMWD safety programs along with their latest revision dates and schedule for next review.

Attachment(s): List OMWD Safety Programs/Plans Revision Dates and Review Schedule

**OMWD Safety Programs/Plans
Revision Dates and Review Schedule**

Program	Latest Revision Date	Scheduled Review Date
Confined Space Entry Program	2021	Feb-22
Injury and Illness Prevention Program	2021	Mar-22
Hazard Communication Program	2008	Apr-22
Respiratory Protection Program	2018	May-22
Emergency Response Plan	2017	Jul-22
Fire Prevention Plan	2008	Jul-22
Hearing Conservation Program	2016	Aug-21
Lock out Tag out Program	2015	Sep-21
Excavation and Trenching Safety Program	2016	Oct-21
Personnel Protection Equipment Program	2013	Nov-21
Forklift and Backhoe Safety Program	Section 1 / 2– 2013	Dec-21

Memo

Date: August 25, 2021
To: Olivenhain Municipal Water District Safety Committee
From: Tim Schuette, Safety / Risk Compliance Administrator
Subject: **CONSIDER THE SAFETY ACTION-ITEMS ASSIGNED / COMPLETED**

Attached is the list of action items assigned and their current status.

Attachment: Safety Meeting Action Items

SAFETY MEETING ACTION ITEMS

Safety Meeting Date	Discussion/Agenda Item	Assigned To	Deadline/ Timeline	Completed	Additional Comments
10/29/2020	(SHNQT) Revisit the dollar \$ amount for preventable damage to District vehicles/ property; and the language for preventable accidents and/or vehicle incident damage annually in October.	Tim Schuette	10/29/2021	Annually	Oct 22, 2020, the committee voted to keep the \$10,000 cap.
Standing Item	The ACWA/JPIA LaBounty Award (now called the Safety Award) for invented or fabricated methods or tools that are better and safer to complete a task is presented at ACWA Spring or Fall Conference.	Dept. Managers	Ongoing	As needed	The District will continue to submit innovative methods or tools to ACWA/JPIA when applicable.
Standing Item	Caught Being Safe (CBS) Program.	Tim Schuette	Report at Meeting	As needed	Two Caught Being Safe Awards. See Below
10/29/2020	Conduct review for vegetation brush clearing requirements for fire mitigation around the DCMWTP with local fire department	Tim Schuette	6/30/2021	Annually	On going
Ongoing	Safety Suggestions	Tim Schuette	Ongoing	As needed	Employee requested the District to provided active shooter training to employees

Caught Being Safe Awards

<p>Jay Turman Kelvin Ku</p>	<p>Upon arrival to the leak site on Fox Run Row, Director Topolovac immediately noticed that the site was safety managed. Employees were properly wearing masks, distanced, and the site was secured by lighted trucks. While interviewing the employees on the details of the leak, Kelvin Ku and Jay Turman were highly professional and knowledgeable on condition of leak. Their efforts are an example of the safety excellence exhibited at OMWD.</p>
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Memo

Date: August 25, 2021
To: Olivenhain Municipal Water District Safety Committee
From: Jennifer Joslin, Human Resources Manager
Via: Kimberly A. Thorner, General Manager
Subject: **CONSIDER INFORMATIONAL REPORT ON A WORKERS' COMPENSATION
POLICY COMPARISON ACROSS FOUR INSURANCE PROVIDERS**

Purpose

The purpose of this item is to provide a comparison of worker's compensation policies across four insurance providers in order to receive input from the Safety Committee to determine the necessity for developing a Request for Quotations framework for Fiscal Year 2023 workers' compensation insurance policies.

Recommendation

Staff recommends that the committee provide any input that it sees fit into the Request for Quotations framework by which staff will secure workers' compensation insurance policies for FY 2023.

Alternative(s)

Not applicable; staff will seek the committee's input.

Background

In the State of California, employers are required by law to have workers' compensation insurance, even if they have only one employee. If employees become hurt or sick due to occupation injuries or exposures, employers are required to pay for workers' compensation benefits. Workers' compensation insurance provides basic benefits, including medical care, temporary disability benefits, permanent disability benefits, supplemental job displacement benefits and a return-to-work supplement, and death benefits. Workers' compensation insurance coverage as required by California statutes requires an employer's liability limit of at least \$1,000,000 per occurrence.

Since July 1, 1982 Olivenhain Municipal Water District has received workers' compensation benefits through Special District Risk Management Authority (SDRMA). For 39 years Olivenhain Municipal Water District has leveraged SDRMA's expert services for management of workers compensation claims, both indemnity and medical.

In the process of comparing workers' compensation insurances carriers, understanding the methods in which insurance carriers determine the base premium employers pay will help establish a more comprehensive view of what value each carrier can provide. The cost of coverage for employers is determined by a specific formula and cost factors that the employer is expected to accept but has no control over. The primary formula used for determining the cost of workers' compensation coverage is straightforward. It basically works as follows: employers determine the annual payroll cost factor (total annual payroll cost divided by 100) multiplied by the occupational classification rate then multiplied by the experience modifier which estimates the premium.

Calculating the estimated payroll is accomplished by first determining the overall payroll and estimating possible future changes to the payroll for the following year. The payroll total, per \$100, is multiplied against classification rates of the employees. The classification of an employee determines the valuation of an employee type. A valuation of risk is determined for each category. An employer is then evaluated for which classifications apply to its workers.

Each classification will have a value predetermined provided by the Workers' Compensation Insurance Rating Bureau of California (WCIRB). The factor will be multiplied against every \$100 of payroll an employer reports to insurance company during payroll reconciliation. The Classification Rate is determined by risk which is the basis for valuation of an occupational classification rate.

The current occupational classification codes used in determining workers' compensation annual payroll for Olivenhain Municipal Water District are as follows:

Class Code	Phraseology	Rate
7520	Waterworks Operations	\$2.98*
7580	Sanitary or Sanitation Agency Operations	\$2.75*
8742-D	Paid Governing Body Members	\$0.33*
8810	Clerical/Office Employees	\$0.21*
9410	Non-Manual Labor; including Agency Managers and Recreation Personnel	\$1.16*
9420	Manual Labor; including Park and Landscape Maintenance Personnel	\$6.84*

*Rates are determined by the WCIRB

The other factor mentioned above that impacts a premium is the experience modification. The experience modifier adjusts workers' compensation insurance premiums for a particular employer based on a comparison of past losses to what is calculated to be the average losses of other employers in that state in the same business. Keeping injuries and claims at a minimum will help improve OMWD's experience modifier over time. Historically, OMWD's experience modifier has not fluctuated over the past ten years which demonstrates the effectiveness of the District's safety programs and the relative expenses paid toward previous workers' compensation claims. Below is an itemized breakdown of OMWD's current annual premium.

Program Year 2021-22

Total Estimated Annual Contribution Based on Manual Rates	\$294,898.26
Contribution as Adjusted by the Experience Modification Factor of 92%	\$271,306.40
Less: *13% Credit Incentive Program Discount	-38,336.77
Estimated Annual Adjusted Contribution	\$232,969.63
Less: Longevity Distribution Credit	-63,242.00
Less: 5% Multi-Program Discount	0.00
Less: Member Plus Online RQ Bonus	-75.00
Net Estimated Annual Contribution	\$169,652.63

OMWD Historical Experience Modifier Rates

Year	Experience Modifier	Pool Average
2021-22	0.92	1.01
2020-21	1.09	1.03
2019-20	1.00	1.04
2018-19	1.05	1.01
2017-18	0.82	0.97
2016-17	0.70	1.02
2015-16	0.94	1.06
2014-15	0.91	1.14
2013-14	0.78	1.16
2012-13	0.77	1.08

Fiscal Impact

There is no fiscal impact directly associated with staff's recommendation; however, certain decisions (e.g., changes in coverage, changes in discount programs, etc.) may have an undetermined impact on the FY 2023 workers' compensation insurance costs.

Discussion

The value of each workers' compensation insurance policy typically extends beyond the premiums employers pay to what value added services they provide employers to help reduce risk, eliminate occupational injuries, and property damage. In addition, reviewing policy limits and deductibles will assist decision makers on what policy best suits the District. Below are summaries demonstrating policy retention limits, deductibles, and other value added services available with SDRMA, Zenith Insurance Company, California Joint Powers Insurance Authority (JPIA), and Association of California Water Agencies Joint Powers Insurance Authority (ACWA JPIA).

California Joint Powers Insurance Authority (JPIA)

The California JPIA is "Accredited with Excellence" by the California Association of Joint Powers Authorities and has achieved "Recognition" by the Association of Governmental

Risk Pools. Such achievements are only granted after a detailed program of study and evaluation, a rigorous review of documentation, issuance of a report, committee review, and Board acceptance on the part of each conferring organization.

The California JPIA provides workers' compensation coverage that offers members two options: the primary workers' compensation program and the excess workers' compensation program. Coverage in both programs includes benefits to employees who are injured or become ill as a result of work-related activities. Benefits include medical treatment, indemnity payments, and other statutory requirements. All employers must provide workers' compensation protection for their employees.

Value added services

Primary Workers' Compensation Program

The primary workers' compensation program provides first-dollar coverage with no deductibles or member-retained limits. The program offers coverage up to statutory limits and is funded at a confidence level of 70%-80%. Several cost containment programs are in place to reduce the severity of claims and expedite the return of employees to work. These include nurse triage of injuries, a medical provider network, pharmacy management, and a return-to-work program customized for each member and injured worker. The program is funded by annual contributions that represent all costs for the pool's retained layer, excess and reinsurance premiums, claims administration fees, operating expenses, and most training and risk management program expenses. The day-to-day handling of claims is managed by a third-party administrator with Authority oversight, thereby allowing member staff to focus more on loss control, risk management, and prevention of claims.

Excess Workers' Compensation Program

The excess workers' compensation allows members to choose from retained limits of \$150k, \$250k, \$500k, \$750k, or \$1 million with a pooled retention of \$2 million. The program has statutory coverage limits and is funded at a confidence level of 75%-85%. Members of the excess workers' compensation program have full access to the Authority's innovative risk management and training programs, have a dedicated claims management team, and utilize defense counsel from the Authority's pre-approved panel of attorneys. The program is funded by members' annual contributions that cover the pooled layer of losses, operating expenses, and most training and risk management program expenses. Members are responsible for self-owned trust accounts for member-retained claim payments and California state assessments.

Education and Training

The JPIA provides training to support professional training and development, and believes training plays an important role in supporting risk management and good governance of members. For this reason, the majority of training opportunities are provided at no additional cost to members. Training can be provided as classroom instruction or on the e-learning platform. However, classroom instruction occasionally comes with an enrollment fee.

Compliance Library

The library contains a comprehensive collection of risk management and other resources including checklists, policy templates, workers' compensation forms, and other useful links to browse, read, and download.

Consulting Services

JPIA provides members with access to regionally-based Risk Managers that are local and readily available to offer consulting services and technical support. Some examples of the kind of assistance they offer include:

- Analyze contracts indemnification language and insurance requirements
- Identify, evaluate and discuss agency risk exposures
- Participate in safety committee meetings
- Attend City Council meetings as needed
- Review open claims
- Help develop loss mitigation strategies
- Help implement a customized Loss Control Action Plan (LossCAP)
- Recommend and provide customized training
- Serve as a liaison to help members access Authority resources and programs
- Proactively monitor new and emerging risks unique to each agency

Claims Administration

JPIA employs a third party claims administer, Sedgwick Claims Management Services, to ensure full attention to claims is provided at no cost to the member.

Zenith Insurance Company

The Workers' Compensation program offered through Zenith Insurance Company, is an Admitted carrier rated A by A.M. Best Co. Zenith has an outstanding record of working with clients to get injured workers to the appropriate doctors and back to work safely and quickly. As a result, Zenith minimizes employer's costs and maximizes employee productivity.

Value added services

Education and Training

Free access to the Zenith Solution Center® giving policyholders access to comprehensive, industry specific, risk management and safety resources, as well as training programs, compliance tools, and HR management best practices. The platform also allow users to schedule, conduct, track, and document employee training. The Solutions Center also provides support with new hire orientations, HR policies, safety procedures, regulatory compliance, supervisor skills enhancement, and government-mandated sexual harassment training.

The Zenith platform utilizes a Learning Management System (LMS) to provide a comprehensive curriculum with hundreds of workplace health, safety, and compliance training. The LMS also provides functions such as assigning training by employee, supervisor, department, or location, track and report all training provided on the platform and support required compliance training.

Zenith also offers the Zenith University which provides policyholders access to an annual calendar for several free seminars. The trainings are designed to comply with regional and states laws and regulations and industry best practices.

The Zenith Solution Center also provide a free, web-based suite of business tools, to include:

- Certificate of Insurance Management
- Incident Tracking, Analysis, and Recordkeeping: Track, document, and analyze all types of workplace incidents and near misses. This tool also allows you to generate automated incident reports, analyze trends, and complete OSHA Logs.
- Manage Safety Data Sheets: Organize, give access to, and keep current with Safety Data Sheet (SDS) requirements.
- Create Job Hazard Analyses and Safety Observation Checklists: Build Job Hazard Analyses (JHAs) using a pre-loaded library to identify existing and potential

hazards, conduct safety observations, and develop custom training programs particular to hazards in your business.

- **Build Job Descriptions:** Strengthen new employee assignments with job descriptions that clearly communicate employee roles, responsibilities, performance expectations, and safety requirements. Modified or transitional duty job descriptions can also be created to support your Return-to-Work program.
- **Manage Inspections and Audits:** Create, assign, conduct, track, and report customized safety, quality, or compliance inspections and audits.

Claims Administration

The Zenith employs a staff of claims administrators and managers to best assist members in navigating workers' compensation claims processes and tracking.

Special Districts Risk Management Authority (SDRMA)

For over 30 years, SDRMA has provided public agency members comprehensive coverage protection for workers' compensation, general liability, public official's errors and omissions, employment practices liability, auto, property, boiler and machinery, mobile equipment and crime and fidelity coverage.

SDRMA provides valuable industry leading programs at no cost to members including; Vector Solutions™ online training and certification tracking, the Company Nurse telephone triage program, and Best Best & Krieger for Employment Law Legal Hotline.

Coverage through SDRMA includes Statutory Workers' Compensation Limits, \$5 Million employer's Liability, zero deductible, maintains a self-insured retention that is periodically adjusted based on market conditions.

Value added services

Training

SDRMA uses Vector Solutions, an enterprise risk management solution for public entities to deliver a web-based training and risk management platform to all members. This platform is used by 2,500 public entities nationwide. It features an extensive library of courses and customizable training management services. Flexible tools to monitor

key compliance tasks, communication solutions for exchanging information, and risk identification and mitigation technologies.

SDRMA also provides training solutions for tailgate safety trainings for employees through the use of a third party consultant that delivers monthly training materials for distribution to employees at no cost to members.

Cost Savings

SDRMA leverages the use of a Credit Incentive Program (CIP) designed to encourage members to take a proactive approach for loss prevention administration, training and safety/risk management in an effort to achieve the lowest contributions possible.

Claims Administration

SDRMA employs a third party claims administer, Sedgwick Claims Management Services, to ensure full attention to claims is provided at no cost to the member.

Association of California Water Agencies Joint Powers Insurance Authority (ACWA JPIA)

The Association of California Water Agencies Joint Powers Insurance Authority, ACWA JPIA, is a partnership of water agencies dedicated to avoiding the high cost of commercial insurance. Formed in 1979, ACWA JPIA is not an insurance agency or carrier. It is a risk-sharing pool for property, liability, workers' compensation and employee benefits, which allows for more rate stability, broader coverage and expanded benefits and services than private insurance.

ACWA JPIA provides comprehensive workers' compensation to keep employees and agency protected. They offer a self-administered program that covers bodily injury by accident or bodily injury by disease arising out of and in the course of employment.

Value added services

Training

ACWA JPIA uses Vector Solutions, an enterprise risk management solution for public entities to deliver a web-based training and risk management platform to all members. This platform is used by 2,500 public entities nationwide. It features an extensive library

of courses and customizable training management services. Flexible tools to monitor key compliance tasks, communication solutions for exchanging information, and risk identification and mitigation technologies.

ACWA JPIA provides members access to an extensive video training library that helps risk managers assign training topics to employees to assist in reducing risk.

Cost Savings

ACWA JPIA provides multi program premium discounts to members enrolled in Liability, Property, and Workers' Compensation programs. Members enrolled in 2 programs receive a premium discounts of 2%, while member enrolled in 3 programs receive a premium discount of 5%.

Claims Administration

ACWA JPIA employs a staff of experienced adjusters who handle only water agency claims which ensures continuity in claims adjuster contact. ACWA JPIA assigns lower case load per adjuster to allow maximum attention to employers and injured workers.

Attached is a comparison chart highlighting the services offered by the four carriers.

If advised by the committee, staff is prepared to obtain quotes from all carriers in January/February with presentation to the full board in April. A new policy will need to be in place prior to July 1, 2022.

Workers' Compensation Comparison Chart

	JPIA	Zenith	SDRMA	ACWA JPIA
Employer Liability Limits	\$150,000, \$250,000, \$500,000, \$750,000, or \$1,000,000	<i>\$1,000,000</i>	<i>\$5,000,000</i>	<i>\$4,000,000</i>
Deductibles	<i>\$0.00</i>	<i>\$0.00</i>	<i>\$0.00</i>	<i>\$0.00</i>
Value added Services	<ul style="list-style-type: none"> • Training Solutions • Safety Consult 	<ul style="list-style-type: none"> • Training Solutions • Safety Consult • Business tools • Free Seminars 	<ul style="list-style-type: none"> • Training Solutions • CIP program • Safety Consult • 5% longevity incentive • Company Nurse program • Seminars • Legal Hotline 	<ul style="list-style-type: none"> • Training Solutions • Safety Consult • 2% - 5% multiple program incentive • Seminars • Legal Consult
Claims Administrator	Third party administrator (Sedgwick Claims Management Services)	Staff managed	Third party administrator (Sedgwick Claims Management Services)	Staff managed

Memo

Date: August 25, 2021
To: Olivenhain Municipal Water District Safety Committee
From: John Carnegie, Customer Services Manager
Via: Kimberly A. Thorner, General Manager
Subject: **CONSIDER INPUT INTO REQUEST FOR QUOTATIONS FRAMEWORK FOR GENERAL LIABILITY, PROPERTY, AUTOMOBILE, EQUIPMENT, TERRORISM, EXCESS, AND CYBERSECURITY INSURANCE POLICIES FOR FISCAL YEAR 2023**

Purpose

The purpose of this item is to achieve input from the Safety Committee for developing a Request for Quotations framework for Fiscal Year 2023 general liability, property, automobile, equipment, terrorism, excess, and cybersecurity insurance policies.

Recommendation

Staff recommends that the committee provide any input it sees fit into the Request for Quotations framework by which staff will secure insurance policies for FY 2023.

Alternative(s)

Not applicable; staff will seek the committee's input.

Background

Since 2000, OMWD has worked with its broker, Swanson Insurance Agency, to secure general liability, property, automobile, equipment, terrorism, excess, and, more recently, cybersecurity insurance policies. Workers compensation coverage is procured separately by the Human Resources Department, and has been provided since 1982 by the Special District Risk Management Authority.

Historically, OMWD has conducted a competitive selection process for its general liability, property, automobile, equipment, terrorism, excess, and cybersecurity insurance policies every few years.

Since 2013, these coverages have been provided by WaterPlus. WaterPlus, managed by Allied World, is a full-service program providing insurance services to brokers and clients throughout the United States. It declares its capabilities to include product placement, underwriting administration, capital management, system solutions, claims services, risk consultation, and reinsurance coordination. WaterPlus also has many proprietary coverages that are unique to water-related entities, such as pollution, asbestos/lead for potable water, subsidence liability, failure to supply, water/wastewater testing errors and omissions, and inverse condemnation. Underwritten through an AM Best Rating Services A (Excellent) carrier, WaterPlus is distributed through independent insurance brokers. Allied World has provided appropriate levels of support and customer service, and its insurance product continues to satisfy OMWD's insurance needs at a reasonable premium.

In 2019, OMWD undertook an extensive review of insurance coverage needs for facilities and equipment. Infrastructure Engineering Corporation was hired to assess each OMWD property and estimate 2019 replacement value in the event of catastrophic loss for each line item. OMWD staff collaborated and revised the facility list to include properties not previously insured, such as SCADA equipment, pressure reducing stations, and certain vaults. OMWD's total insured value of property was increased by just over \$17,000,000 to include the newly added facilities. This increase prompted Swanson Insurance to advise negotiating a rate lock with Allied World rather than undertaking a competitive process for FY 2020 policies, resulting in a zero percent rate increase.

Staff instructed Swanson Insurance to competitively bid OMWD's FY 2021 insurance program. OMWD received two responsive quotes from Allied World and Grundy Insurance. OMWD requested, but did not receive, a responsive quote from Travelers Insurance. Travelers could not provide inverse condemnation coverage, and set a limit

of \$1,000,000 for failure to supply, which would be a decrease in coverage of \$10 million. While the Grundy package offered an attractive premium, the package would have resulted in significantly more limited coverage than the Allied World package.

Major differences between the packages included that inverse condemnation was not affirmed in writing in Grundy's policy; material policy exclusions existed in Grundy's policy such as intentional actions, intended injury/damage, property damage, and others that could have prevented coverage for an inverse condemnation action; Grundy's employment practices liability insurance was on a "claims made" basis as opposed to an "occurrence" basis, potentially opening gaps in coverage for events taking place in prior years; Grundy's underwriter, Philadelphia, defers claim handling and adjustment to another carrier partner; and Grundy's property limits were significantly less than with Allied World.

Additionally, while both carriers offered a blanket property limit of \$70,041,408, Grundy's package sublimited several assets, while Allied World did not sublimit any listed assets. Grundy capped loss of income and extra expense to \$1,000,000, whereas Allied World offers a \$2,000,000 limit. Allied World's program also included pollution coverage.

Though Allied World's premium was listed as slightly higher than the premium offered by Grundy, Allied World offered a "Fleet Automatic" program through which new OMWD vehicles are added without fee to the policy. This compared favorably to Grundy, which would have charged an additional fee to add or remove vehicles to/from the policy, which had averaged \$2,500/year over the previous three years. As a result, Allied World was projected to have a lesser fiscal impact on OMWD over the course of a year than the Grundy policy.

For these FY 2021 policies, Allied World was able to provide an increase in premium of only 0.6 percent over FY 2020's premium. The increase was primarily due to added coverages, including minor increases in labor, revenue, and small equipment inventory.

On April 15, 2020, the board approved insurance policies for FY 2021 in the amount of \$269,280. Staff indicated its intent at that time that, barring any gross negligence, the carrier selected for FY 2021 would also provide OMWD's general liability, property, automobile, equipment, terrorism, excess, and cybersecurity insurance policies for FY 2022.

On June 16, 2021, the board approved insurance policies for FY 2022 in the amount of \$310,871. The FY 2022 premium represented a 13.6 percent increase in the commercial

package premium and a 43 percent increase in the cybersecurity premium. Both increases were primarily due to the rise in coverage costs being experienced nationwide. In the fourth quarter of 2020, for example, US commercial insurance prices saw their highest increase since 2003. Factors driving cost increases included COVID-19, extreme weather (2020 featured a record-breaking 30 named storms, and the recent power crisis in Texas that led to an estimated \$90 billion in total losses), wildfires (52,113 wildfires burned 8,889,297 acres in 2020), and a surge in ransomware incidents and other cybersecurity losses. As a result, 2020 was the fifth-costliest year on record with regard to global insured catastrophe losses (\$83 billion). In this difficult cost environment for insurance, local agencies saw premiums escalate rapidly—for example, Padre Dam Municipal Water District staff indicated in a May 19 staff report that its premium for FY 2022 increased by 105 percent versus FY 2021. Additionally, OMWD also experienced increases in exposure during FY 2021.

In recent years, staff has not solicited quotes from risk-sharing pools given the board's historical interest in the flexibility, value, and comprehensive coverage offered by independent insurance carriers. OMWD has accepted and considered quotations from risk-sharing pools (e.g., ACWA JPIA, SDRMA, Allied World's JPRIMA) in past competitive processes. The last time that a pool submitted a quote to OMWD was for the FY 2012 policies, which were awarded to Grundy Worldwide. Among the reasons that risk-sharing pools have not been selected is that current and previous General Counsel have expressed concern as to the nature of risk-sharing pools as opposed to independent carriers. While shared-risk pool pricing can be competitive, the pools can expose OMWD to the claims/losses of other participating agencies. Additionally, both risk-sharing pools considered through previous processes required three-year commitments, whereas the independent carriers have offered annual renewals and thus more flexibility for OMWD to competitively and cost-effectively manage its insurance program.

Regarding OMWD's cybersecurity coverage, on December 10, 2014, the board approved purchasing Allied World's Privacy 101 Policy, which offered cybersecurity coverage for costs associated with network security breaches. This coverage was purchased for the second half of FY 2015 and renewed each year through FY 2017. On May 31, 2017, the board approved renewing the Allied World insurance policies for FY 2018, including the Privacy 403 Policy with enhanced cybersecurity coverage to better prepare OMWD for a potential cyber-attack event and provide additional privacy breach support.

Privacy 403 coverage increased the reimbursement limit from the Privacy 101 policy from \$25,000 to \$100,000 for a data forensics investigation to determine the cause of the problem and provide appropriate solutions, as well as coverage for public relations expenses associated with mitigating negative media attention and communicating

during a complicated crisis like a breach or cybersecurity attack. Media liability coverage is included in Privacy 403 to protect OMWD against claims arising from the gathering and communicating of information related to internet communication, computer network activities, and information assets such as OMWD's website. This policy also adds coverage for expenses relating to notification and credit monitoring associated with an unauthorized disclosure of customer data.

OMWD's board has renewed Allied World's Privacy 403 coverage each year through FY 2022.

OMWD's loss history due to auto collisions, water main breaks, damaged infrastructure such as fire hydrants, and flood damage over the last several years has fluctuated, exposing it to higher insurance premiums when incidents have increased. Recent loss history is provided below:

Year (Date of Loss)	Incidents (General Liability Coverage)	WaterPlus Claims Paid
2013	3	\$421,097.28
2014	1	\$126,410.34
2015	1	\$63,693.91
2016	1	\$251,465.15
2020	2	\$70,158.90
Year (Date of Loss)	Auto Incidents	WaterPlus Claims Paid
2017	1	\$3,205.13
2019	2	\$97,130.36

(Under OMWD's General Liability policy, there is a \$10,000 deductible for claims where bodily injury and/or property damage was experienced by other entities.)

Fiscal Impact

There is no fiscal impact directly associated with staff's recommendation; however, certain decisions (e.g., changes in coverage, deductible, etc.) may have an undetermined impact on FY 2023 insurance costs.

Discussion

Considering rapidly escalating costs for insurance as well as a projected improvement in OMWD's loss history in the next year, staff plans to conduct a competitive selection

process for insurance policies for FY 2023. Staff will incorporate input received on August 26 from the Safety Committee into the FY 2023 RFQ framework. Committee input will be considered for subsequent and future Requests for Quotations, which staff intends to continue to conduct every few years.

At its August 25 meeting, the committee can discuss OMWD's current coverages and if there is any need for coverage changes. The committee may consider:

- The existing property insurance limit (excess liability blanket coverage) is \$70 million. This level was established following a 2019 third-party replacement cost analysis.
- The existing liability limit is \$11 million—the WaterPlus program is \$1 million per occurrence and \$10 million in excess liability coverage (which includes inverse condemnation and propriety programs). Swanson Insurance could pursue an additional excess policy with higher liability limits at the cost of approximately \$5,000 per million, but these higher limits are not available through the WaterPlus program; by changing to another company's product, OMWD could lose continuity of coverage (such as inverse condemnation and failure to supply) and face higher premiums. In 21 years, OMWD has not had to use its excess liability coverage.
- OMWD could reduce its cybersecurity coverage costs by purchasing a Privacy 101 Policy rather than the enhanced cybersecurity coverage of the Privacy 403 Policy. The premium could be reduced by as much as 50%, but OMWD would have increased exposure to ransomware, social media breaches, etc.; see attached Cybersecurity Coverage Comparison Chart.
- OMWD could increase its Comprehensive and Collision coverage deductible as part of its auto policy from \$500 to \$1,000 or \$2,000.

Though OMWD has not historically sought quotes from risk-sharing pools, staff could do so for its FY 2023 insurance policies if requested by the committee. There are structural differences between regulated products like Allied World's WaterPlus and risk-sharing pools. For instance, insurance law is substantially more favorable to insureds than contract law. Additionally, Cumis Counsel requirements, binding arbitration for coverage disputes, no bad faith, and the lack of Department of Insurance oversight are other differences between regulated products and risk-sharing pools. For OMWD, the ability to have its General Counsel intervene if a carrier refuses a claim has proven necessary and beneficial in the past.

Many risk-sharing pools place their defense costs inside the limit of liability, while WaterPlus defense costs are outside the limit. Placing defense costs inside the limits can be problematic in a class action lawsuit or an inverse condemnation action where

defense costs can run into the millions. Defense inside the limit is one reason risk-sharing pools offer higher limits, as defense costs can deplete a large portion of the policy limit.

Risk-sharing pools are typically less expensive because of the structural differences. Additional aspects of pooling that ACWA JPIA has proposed for committee consideration include:

- Pools have expertise in risk management specific to public entities.
- Each member appoints their representative on the board to provide input on the language for each Memoranda of Coverage.
- Pools work for the common good of the membership, developing applicable governing documents, safety and risk management programs, and claims management processes, as well as identifying and providing specifically tailored services and training.
- Rates are not profit driven.
- Rates are based on a member's experience.
- Each liability program member designates the point at which it begins to share in the pool losses and the amount of each loss it is ultimately responsible for; deductible options range from \$1,000 to \$50,000.

Attached is a comparison chart between OMWD's current coverage (Allied World's WaterPlus) and coverage offered by two different pools contacted in July for use in today's discussion (ACWA JPIA, and JPRIMA, which is a risk-sharing pool managed by Allied World). SDRMA elected not to complete the chart, indicating that they would only provide this information as part of a formal quote, but materials submitted by the agency are also attached.

Staff proposes the following FY 2023 RFQ timeline:

- January 2022 - Complete application packets to obtain quotes from multiple insurance products.
- February - Submit packets and request quotes by second week in March.
- April - Present recommendation to board.
- May - Assuming board approval in April of staff recommendation, issue payment and bind policies.
- June - Receive final policies before July 1, 2022 start date.

Staff and Jim Swanson of Swanson Insurance will be available during the meeting for further discussion with the committee on the proposed FY 2023 RFQ framework.

Attachments:

- *Cybersecurity Coverage Comparison Chart*
- *Coverage Comparison Chart*
- *SDRMA Materials*

Cybersecurity Coverage Comparison		Allied Public Risk, LLC (Privacy 101 Policy)	Allied Public Risk, LLC (Privacy 403 Policy)
Deductible:		\$2,500	\$10,000
Coverage:			
Privacy Wrongful Acts		\$1,000,000	\$1,000,000
Network Security		\$1,000,000	\$1,000,000
Media Liability		Not Covered	\$1,000,000
Notification & Credit Monitoring Costs		Not Covered	\$1,000,000
Business Interruption		\$1,000,000	\$1,000,000
Data Forensic Expenses		\$25,000	\$1,000,000
Public Relations Expenses		\$25,000	\$1,000,000
Notable Exclusions:			
Expiration or withdrawal of technical support by a software		Yes	No
Any wireless network that is not protected by either Wi-Fi			
Protected Access or any other security protocol that provides		Yes	No
equal or greater protection than WPA			
Laptops, back up tapes or other portable media; provided,			
however, that this exclusion shall not apply if the data on any		Yes	No
such device is encrypted			
Risk Management Services:			
Help Desk Advice Services		No	Yes
Two Webinars Yearly		No	Yes
Business Guide for Data Security Breach		No	Yes
Preparedness and Response		No	Yes
Risk Management Monthly Update on Important			
Developments in Privacy and Information Management Law		No	Yes
e-Risk Hub®		No	Yes

*estimated

2021 COVERAGE COMPARISON V1.3

STRUCTURE			
DESCRIPTION	CURRENT (WATERPLUS/ALLIED WORLD)	JPRIMA (ALLIED WORLD)	ACWA JPIA
Insurance/ Reinsurance	Insurance (intended and unintended acts)	Reinsurance	<p>Pooled Risk Sharing with Reinsurance/Excess</p> <p>California public entities risk pool with excess reinsurance; ACWA JPIA formed in 1979 under government codes 990.4 and 990.8; pooled programs are customized for water entities by its Members.</p>
Risk Bearer	AWAC	AWAC	<p>ACWA JPIA (risk-sharing pool) \$5M; Reinsurance/Excess - Safety National Casualty Corp. \$5M; California Water Insurance Fund \$10M; Great American Insurance Co., Markel Global Reinsurance, and Everest Reinsurance \$15M (quota share); Hallmark Specialty Insurance \$5M; Allied World National Assurance \$10M; and General Security Indemnity Company of AZ \$5M.</p>
AM Best Rating	A (Excellent)	A (Excellent)	<p>Pool layer - Not applicable</p> <p>Reinsurance/Excess: A- VIII to A+ XV</p> <p>CAJPA Accreditation with Excellence</p>
Time Commitment	None	Three Years	Initial three-year enrollment each pool program; memoranda written for a 12-month term.
Notification Requirement	None	Six Months	After initial three-year enrollment, a 12-month notice of intent to withdraw with final determination required 90 days prior to the end of the program year.
Rate Stabilization	None	Exit Allowable if Rates > 15%	Liability, Property, and Workers' Compensation Programs are retrospective rated programs (Rate stabilization fund)
Common Anniversary Date	None	April 1	<p>Liability - October 1 (includes General Liability, Auto Liability, Errors and Omissions, and Employment Practices Liability);</p> <p>Property and Workers' Compensation - July 1 (New Member can join at any time; premiums will be pro-rated.)</p>

2021 COVERAGE COMPARISON V1.3

Coverage Forms	Property Crime GL Auto POML Excess Privacy	Property Crime GL Auto POML Excess Privacy	Pool programs are proprietary forms; Group Purchase Programs (Excess Crime, Cyber Liability) are commercial insurance products. Additional Group Purchase Programs: Excess, Difference in Conditions; Underground Storage Tank Pollution Liability; and Fiduciary Liability.
Department of Insurance Oversight	Yes	No	No
Insurance or Contract Law	Insurance	Contract	Contract
Reservation of Rights Requirement	Yes	No	No
Cumis Counsel Requirement	Yes	No	No
Mandatory Binding Arbitration	No	Yes	No
Unfair Claims Practices Act	Yes	No	No
Assessable	No	No	Yes - Annual retrospective premium adjustments (RPAs) beginning four years after program inception; RPAs can result in additional premiums or return premiums.
Rate and Form Filings	Yes	No	Not applicable
Market Conduct Examination	Yes	No	No (ACWA JPIA keeps up-to-date with market conditions through its long-term brokerage relationships.)
Joint and Several Liability	No	No	Yes
TRIA Forms	Yes	No	No; optional for Group Purchase Programs

2021 COVERAGE COMPARISON V1.3

PROPERTY			
DESCRIPTION	CURRENT (WATERPLUS/ALLIED WORLD)	JPRIMA (ALLIED WORLD)	ACWA JPIA
Form	Proprietary	Proprietary	Proprietary Excess coverage placed with Alliant Property Insurance Program.
Limits	Total Blanket Policy (Real property and business personal property) Blanket Coverage Extension (Separate blanket limit applies: Business Income, Extended Business Income, Commandeered Property, Civil Authority, Extra Expense, Tenant Leasehold Interest, Electronic Data, and Preservation of Property.)	Total Blanket Policy (Real property and business personal property) Blanket Coverage Extension (Separate blanket limit applies: Business Income, Extended Business Income, Commandeered Property, Civil Authority, Extra Expense, Tenant Leasehold Interest, Electronic Data, and Preservation of Property.)	\$500,000,000 (JPIA pool covers the first \$100,000.)
Equipment Breakdown	Embedded No sublimits Included in Blanket Policy	Embedded No sublimits Included in Blanket Policy	\$100,000,000 (JPIA pool covers the first \$100,000.)
Flood	Optional up to \$5,000,000 (\$1,000,000 maximum for Zone A)	Optional up to \$5,000,000 (\$1,000,000 maximum for Zone A)	\$10,000,000 zones A and V \$25,000,000 all other Zones Excess coverage available.
Mobile Equipment	Actual Cash Value and Replacement Cost Value Options Personal Tools - ACV or RCV B/R/L Equipment - ACV or RCV Blanket Tools and Equipment - ACV or RCV Scheduled Equipment - ACV or RCV	ACV and RCV Options (Higher limits available) Personal Tools - \$5,000 B/R/L Equipment - \$100,000 Blanket Tools and Equipment - ACV or RCV Scheduled Equipment - ACV or RCV	Per schedule; direct physical damage to equipment that is primarily designed for off-road use, i.e. backhoe, loaders, graders, excavators, and cranes. (Excludes boom overload.)
Earthquake	No	No	\$2,500,000 program aggregate; excess coverage available.
Foundations	Optional	Included	Included Exclusion: Physical loss or damage by settling, cracking, shrinkage, bulging, or expansion of pavements, foundations, walls, floors, roofs, or ceilings; all unless physical damage not otherwise excluded by this policy ensues, in which event, this policy will cover only such ensuing damage.
Deductibles	\$1,000 (Preferred) \$500 (Minimum)	\$1,000 (Preferred) \$500 (Minimum)	Options: \$1,000, \$2,500; \$5,000; \$10,000; \$25,000; or \$50,000. Equipment Breakdown - Deductibles range from \$25,000 to \$50,000, depending on type of unit. Flood - \$100,000 deductible Earthquake - 5% per unit of insurance; \$75,000 minimum.

2021 COVERAGE COMPARISON V1.3

PROPERTY			
DESCRIPTION	CURRENT (WATERPLUS/ALLIED WORLD)	JPRIMA (ALLIED WORLD)	ACWA JPIA
Coinsurance Clause	None	None	No coinsurance; guaranteed replacement cost for buildings, fixed equipment, and contents.
Key Coverages			
New Locations or Newly Constructed Property	Pays up to \$1,000,000 for agency new real property while being built on or off described premises, as well as real property acquired, leased, or operated at locations other than the described premises, and business personal property located at new premises.	Pays up to \$1,000,000 for agency new real property while being built on or off described premises, as well as real property acquired, leased, or operated at locations other than the described premises, and business personal property located at new premises.	Up to \$25,000,000; covered up to 90 days; must be reported to continue coverage.
Utility Services – Direct Damage: Business Income and Extra Expense	Pays up to \$250,000 for covered property damaged by an interruption in utility service to the described premises. The interruption in utility service must result from direct physical loss or damage by a Covered Cause of Loss and does not apply to loss or damage to electronic data, including destruction or corruption of electronic data. Separate limits apply to Direct Damage and Business Income/Expense.	Pays up to \$250,000 for covered property damaged by an interruption in utility service to the described premises. The interruption in utility service must result from direct physical loss or damage by a Covered Cause of Loss and does not apply to loss or damage to electronic data, including destruction or corruption of electronic data. Separate limits apply to Direct Damage and Business Income/Expense.	Contingent \$3,000,000 Off premises \$25,000,000 Business Income and Extra Expense: Up to \$100,000,000 (Must be scheduled and provide a completed annual revenue worksheet.)
Pollution Remediation Expense	Pays up to \$100,000 or \$250,000 for remediation expenses resulting from a Covered Causes of Loss or Specified Cause of Loss occurring during the policy period and reported within 180 days. Covered Causes of Loss means risks of direct physical loss unless the loss is excluded or limited by the Property Coverage Form. Specified Cause of Loss means the following: fire; lightning; explosion; windstorm or hail; smoke; aircraft or vehicles; riot or civil commotion; vandalism; leakage from fire extinguishing equipment; sinkhole collapse; volcanic action; falling objects; weight of snow; ice or sleet; water damage; and equipment breakdown.	Pays up to \$100,000 or \$250,000 for remediation expenses resulting from a Covered Causes of Loss or Specified Cause of Loss occurring during the policy period and reported within 180 days. Covered Causes of Loss means risks of direct physical loss unless the loss is excluded or limited by the Property Coverage Form. Specified Cause of Loss means the following: fire; lightning; explosion; windstorm or hail; smoke; aircraft or vehicles; riot or civil commotion; vandalism; leakage from fire extinguishing equipment; sinkhole collapse; volcanic action; falling objects; weight of snow; ice or sleet; water damage; and equipment breakdown.	Refer to Accidental Contamination

2021 COVERAGE COMPARISON V1.3

PROPERTY			
DESCRIPTION	CURRENT (WATERPLUS/ALLIED WORLD)	JPRIMA (ALLIED WORLD)	ACWA JPIA
SCADA Upgrades	Pays up to \$100,000 to upgrade scheduled SCADA system after direct physical loss from a Covered Cause of Loss. The upgrade is in addition to its replacement cost. SCADA means the Supervisory Control and Data Acquisition system used in water and wastewater treatment and distribution to monitor leaks, water flow, water analysis, and other measurable items necessary to maintain operations.	Pays up to \$100,000 to upgrade scheduled SCADA system after direct physical loss from a Covered Cause of Loss. The upgrade is in addition to its replacement cost. SCADA means the Supervisory Control and Data Acquisition system used in water and wastewater treatment and distribution to monitor leaks, water flow, water analysis, and other measurable items necessary to maintain operations.	Scheduled property covered at replacement cost; upgrades covered at time of loss when required by Ordinance or Law.
Contract Penalties	Pays up to \$100,000 for contract penalties agency is required to pay due to its failure to deliver its product according to contract terms solely as a result of direct physical loss or damage by a Covered Cause of Loss to Covered Property.	Pays up to \$100,000 for contract penalties agency is required to pay due to its failure to deliver its product according to contract terms solely as a result of direct physical loss or damage by a Covered Cause of Loss to Covered Property.	No
Contamination	Pays up to \$100,000 for loss or damage to covered property because of contamination as a result of a Covered Cause of Loss. Contamination means direct damage to real property and business personal property caused by contact or mixture with ammonia, chlorine, or any chemical used in the water and/or wastewater treatment process.	Pays up to \$100,000 for loss or damage to covered property because of contamination as a result of a Covered Cause of Loss. Contamination means direct damage to real property and business personal property caused by contact or mixture with ammonia, chlorine, or any chemical used in the water and/or wastewater treatment process.	\$250,000/\$500,000 (Accidental Contamination)
Property in Transit	Pays up to \$100,000 for direct physical loss or damage to covered property while in transit more than 1000 feet from the described premises. Shipments by mail must be registered for coverage to apply. Electronic data processing property and fine arts are excluded.	Pays up to \$100,000 for direct physical loss or damage to covered property while in transit more than 1000 feet from the described premises. Shipments by mail must be registered for coverage to apply. Electronic data processing property and fine arts are excluded.	\$25,000,000
Unintentional Errors	Pays up to \$100,000 for any unintentional error or omission made in determining or reporting values or in describing the covered property or covered locations.	Pays up to \$250,000 for any unintentional error or omission made in determining or reporting values or in describing the covered property or covered locations.	\$50,000,000
Key Definitions			

2021 COVERAGE COMPARISON V1.3

PROPERTY			
DESCRIPTION	CURRENT (WATERPLUS/ALLIED WORLD)	JPRIMA (ALLIED WORLD)	ACWA JPIA
Real Property	<p>The buildings, items, or structures described in the Declarations that agency owns or that agency has leased or rented from others in which agency has an insurable interest. This includes:</p> <ul style="list-style-type: none"> • Aboveground piping, aboveground and belowground penstock, and additions under construction; • Alterations and repairs to buildings or structures; • Buildings; • Completed additions; • Business personal property owned by agency that is used to maintain or service the real property or structure or its premises, including fire-extinguishing equipment; • Outdoor furniture, floor coverings, and appliances used for refrigerating, ventilating, cooking, dishwashing, or laundering; • Exterior signs, meaning neon, automatic, mechanical, electric, or other signs either attached to the outside of a building or structure, or standing free in the open; • Fixtures, including outdoor fixtures; • Glass which is part of a building or structure • Light standards; • Materials, equipment, supplies, and temporary structures agency owns or for which agency is responsible, on the premises or in the open (incl. property inside vehicles) within 1,000 feet of the premises, used for making additions, alterations or repairs to buildings or structures at the premises; • Paved surfaces such as sidewalks, patios, or parking lots; • Permanently installed machinery and equipment; • Permanent storage tanks; • Solar panels; • Submersible pumps, pump motors, and engines; • Underground piping located on or within 1,000 feet of premises described in the Declarations; • Underground vaults and machinery. 	<p>The buildings, items, or structures described in the Declarations that agency owns or that agency has leased or rented from others in which agency has an insurable interest. This includes:</p> <ul style="list-style-type: none"> • Aboveground piping, aboveground and belowground penstock, and additions under construction; • Alterations and repairs to buildings or structures; • Buildings; • Completed additions; • Business personal property owned by agency that is used to maintain or service the real property or structure or its premises, including fire-extinguishing equipment; • Outdoor furniture, floor coverings, and appliances used for refrigerating, ventilating, cooking, dishwashing, or laundering; • Exterior signs, meaning neon, automatic, mechanical, electric, or other signs either attached to the outside of a building or structure, or standing free in the open; • Fixtures, including outdoor fixtures; • Glass, which is part of a building or structure; • Light standards; • Materials, equipment, supplies, and temporary structures agency owns or for which agency is responsible, on the premises or in the open (including property inside vehicles) within 1,000 feet of the premises, used for making additions, alterations, or repairs to buildings or structures at the premises; • Paved surfaces such as sidewalks, patios, or parking lots; • Permanently installed machinery and equipment; • Permanent storage tanks; • Solar panels; • Submersible pumps, pump motors, and engines; • Underground piping located on or within 100 feet of premises described in the Declarations; • Underground vaults and machinery. • Foundations are covered. 	<p>Property must be scheduled; buildings, storage tanks, solar panels, and pump motors; includes undergrounding pipe within 1,000 feet of scheduled premise.</p>

2021 COVERAGE COMPARISON V1.3

PROPERTY			
DESCRIPTION	CURRENT (WATERPLUS/ALLIED WORLD)	JPRIMA (ALLIED WORLD)	ACWA JPIA
Business Personal Property	<p>The property agency owns that is used in agency business including:</p> <ul style="list-style-type: none"> • Furniture and fixtures, machinery and equipment, computer equipment, and communication equipment; • Labor materials or services furnished or arranged by agency on personal property of others; • Stock. <p>Agency use interest as tenant in improvements and betterments. Leased personal property for which Agency has a contractual responsibility to insure.</p>	<p>The property agency owns that is used in agency business including:</p> <ul style="list-style-type: none"> • Furniture and fixtures, machinery and equipment, computer equipment, and communication equipment; • Labor materials or services furnished or arranged by agency on personal property of others; • Stock. <p>Agency use interest as tenant in improvements and betterments. Leased personal property for which agency has a contractual responsibility to insure.</p>	<p>Furniture and computer equipment, including leased equipment when contractually obligated.</p>

2021 COVERAGE COMPARISON V1.3

PROPERTY			
DESCRIPTION	CURRENT (WATERPLUS/ALLIED WORLD)	JPRIMA (ALLIED WORLD)	ACWA JPIA
Pollution Conditions	<p>The discharge, dispersal, release, seepage, migration, or escape of any solid, liquid, gaseous or thermal irritant or contaminant, including smoke, vapor, soot, fumes, acids, alkalis, chemicals, minerals, chemical elements, and waste.</p> <p>Waste includes materials to be recycled, reconditioned, or reclaimed.</p>	<p>The discharge, dispersal, release, seepage, migration, or escape of any solid, liquid, gaseous or thermal irritant or contaminant, including smoke, vapor, soot, fumes, acids, alkalis, chemicals, minerals, chemical elements, and waste.</p> <p>Waste includes materials to be recycled, reconditioned, or reclaimed.</p>	<p>This Policy is hereby extended to cover the reasonable and necessary cost for the clean up, removal and disposal of the actual not suspected presence of Pollutants or Contaminant(s) from any source to Covered Property so as to restore the Covered Property to the same condition as existed prior to loss. The coverage provided is sublimited to US dollar as per Declaration page.</p> <p>If such contamination or dispersal is itself caused by fire, lightning, impact from aircraft, explosion, riot, civil commotion, smoke, collapse, vehicles, windstorm, hail, vandalism, malicious mischief, or leakage and accidental discharge from automatic fire protective systems, whereupon this extension shall provide coverage up to full limit of liability provided by this Policy.</p> <p>For the purposes of this Accidental Contamination clause only, the term "Covered Property", as covered by this Policy, is held to include Land (and Land Values) on which Covered Property is located whether or not the same are excluded by this Policy.</p> <p>Pollutants or Contaminants means any solid, liquid, gaseous or thermal irritant or contaminant, including smoke, vapor, soot, fumes, acids, alkalis, chemicals, and waste, which after its release can cause or threaten damage to human health or human welfare or causes or threatens damage, deterioration, loss of value, marketability, or loss of use to property insured hereunder, including, but not limited to, bacteria, virus, or hazardous substances listed in applicable environmental state, federal, or foreign law or regulation, or as designated by the US Environmental Protection Agency or similar applicable state or foreign governmental authority.</p> <p>Waste includes materials to be recycled, reconditioned, or reclaimed. Pollutants or Contaminants does not include fungus, mold, or spore.</p> <p>It is further understood and agreed that this coverage clause shall not override anything contained in Asbestos Clean Up and Removal in this Policy.</p> <p>(Excludes asbestos materials clean up or removal.)</p>

2021 COVERAGE COMPARISON V1.3

PROPERTY			
DESCRIPTION	CURRENT (WATERPLUS/ALLIED WORLD)	JPRIMA (ALLIED WORLD)	ACWA JPIA
Outdoor Property	Fixed or permanent structures that are outside covered real property including but not limited to: <ul style="list-style-type: none"> • Historical markers or flagpoles; • Sirens, antennas, towers, satellite dishes, or similar structures and their associated equipment; • Exterior signs not located at a premises; • Fences or retaining walls; • Storage sheds, garages, pavilions, or other similar buildings or structures not located at a premises; • Dumpsters, concrete trash containers, or permanent recycling bins; • Hydrants; • Electric utility power transmission and distribution lines and related equipment owned by the insured. 	Fixed or permanent structures that are outside covered real property including but not limited to: <ul style="list-style-type: none"> • Historical markers or flagpoles; • Sirens, antennas, towers, satellite dishes, or similar structures and their associated equipment; • Exterior signs not located at a premises; • Fences or retaining walls; • Storage sheds, garages, pavilions, or other similar buildings or structures not located at a premises; • Dumpsters, concrete trash containers, or permanent recycling bins; • Hydrants. No coverage for electric utility power transmission and distribution lines.	Must be scheduled – signs, lights, and fences.
Property Sublimits			
Accounts Receivable	\$500,000	\$500,000	Included
Valuable Papers and Records	\$500,000	\$500,000	Included
Above Ground Piping	Payable up to the Blanket Limit (Scheduled premise)	Payable up to the Blanket Limit (Scheduled premise)	May be scheduled; subject to excess carrier approval.
Below Ground Piping	Payable up to Blanket Limit (Scheduled premise)	Payable up to Blanket Limit (Scheduled premise)	May be scheduled; subject to excess carrier approval.
Contamination	\$100,000	\$100,000	Accidental Contamination: \$250,000 per loss; \$500,000 program aggregate.
Tools and Equipment Owned by Agency Employees	\$5,000	\$5,000	Can be scheduled; coverage applies only while tools or equipment are on agency premise.
Personal Effects and Property of Others	\$5,000	\$5,000	Leased or rented property which agency is contractually obligated to provide coverage.
Outdoor Property (unscheduled)	\$25,000 (Excludes windstorm)	\$100,000 (Includes windstorm)	Must be scheduled
Business Personal Property at New Locations	\$1,000,000	\$1,000,000	Up to \$25,000,000; covered up to 90 days of acquisition; must be reported to continue coverage.

2021 COVERAGE COMPARISON V1.3

PROPERTY			
DESCRIPTION	CURRENT (WATERPLUS/ALLIED WORLD)	JPRIMA (ALLIED WORLD)	ACWA JPIA
Utility Services-Direct Damage	\$250,000	\$250,000	Yes Power surge; resulting mechanical breakdown.
Utility Services-Business Income and Extra Expense	\$250,000	\$250,000	\$25,000,000 Off-premises Services Interruption
Dependent Business Premises	\$250,000	\$250,000	\$3,000,000 Contingent Business Interruption
Property at Other Locations	\$250,000	\$250,000	Must be scheduled
Property in Transit	\$100,000	\$100,000	\$25,000,000
Backup/Overflow of Water from Sewer, Drain, Sump	\$100,000	\$250,000	Yes
Fine Arts	\$25,000	\$25,000	Must be scheduled; subject to excess carrier approval.
Limited Coverage for "Fungus," Wet Rot or Dry Rot	\$25,000	\$50,000	Limited coverage; refer to accidental contamination.
Mobile Equipment (Owned and non-owned)	ACV Option Only (Must be scheduled; no automatic sublimits)	ACV and RCV Options Personal Tools - \$5,000 B/R/L Equipment - \$100,000 Blanket Tools and Equipment - ACV or RCV Scheduled Equipment - ACV or RCV	ACV; option for RCV
Trees, Shrubs, and Plants	\$25,000 (\$1,000 max for any single tree, plant, or shrub)	\$25,000 (\$1,000 max for any single tree, plant, or shrub)	Must be scheduled; subject to a \$1,000,000 sublimit.
Indoor and Outdoor Signs (unscheduled)	\$25,000	\$50,000	No
Arson Reward	\$10,000	\$10,000	No
Fire Department Service Charge	\$5,000	\$25,000	Included
Non-Owned Detached Trailers	\$5,000	\$5,000	Yes, when contractually obligated; must be scheduled. Modular building
Cost of Inventory or Adjustment	\$5,000	\$5,000	No
Patterns, Dies, Molds, Forms	\$2,500	\$2,500	No

2021 COVERAGE COMPARISON V1.3

PROPERTY			
DESCRIPTION	CURRENT (WATERPLUS/ALLIED WORLD)	JPRIMA (ALLIED WORLD)	ACWA JPIA
Fire Protection Devices	\$1,000	\$25,000	Must be scheduled
Debris Removal	25% of scheduled limit	25% of scheduled limit plus \$250,000	Included
Ordinance or Law Provision	100% of scheduled limit, plus additional 25% for demolition/rebuild/etc.	100% of scheduled limit, plus additional 25% for demolition/rebuild/etc.	Included, up to \$50,000,000, if part of a covered loss.
Water Contamination Notification	Excluded	\$5,000	No
Rental Reimbursement – Mobile Equipment	Excluded	\$5,000	Yes, if part of a covered loss.
Personal Effects of Others	\$5,000	\$5,000	No, unless contractually obligated.
Lock and Key Replacement	Excluded	\$25,000	Yes, if part of a covered loss.
Deductibles	\$1,000 preferred (\$500 minimum)	\$1,000 preferred (\$500 minimum)	\$1,000 Must be an active Member in the Property Program
Employee Theft	\$100,000	\$100,000	\$100,000 pool layer Excess coverage available
Forgery or Alteration	\$100,000	\$100,000	\$100,000 pool layer Excess coverage available
Inside the Premises (theft)	\$5,000	\$100,000	\$2,500,000 Money and Securities coverage (Included under Property Program; subject to \$100,000 deductible.)
Inside the Premises (robbery or safe burglary)	\$100,000	\$100,000	\$2,500,000 Money and Securities coverage (Included under Property Program; subject to \$100,000 deductible.)
Outside the Premises	\$100,000	\$100,000	\$2,500,000 Money and Securities coverage (Included under Property Program; subject to \$100,000 deductible.)
Funds Transfer Fraud	\$10,000	\$100,000	\$100,000 pool layer Excess coverage available
Money Orders and Counterfeit Paper Currency	\$100,000	\$100,000	See Forgery or Alteration Excess coverage available
Designated Employee Benefit Plans	Included	Included	ERISA compliant Excludes Fiduciary Liability

2021 COVERAGE COMPARISON V1.3

COMMERCIAL CRIME			
DESCRIPTION	CURRENT (WATERPLUS/ALLIED WORLD)	JPRIMA (ALLIED WORLD)	ACWA JPIA
Coverage Extended to Directors, Authorized Volunteers	Available	Available	Yes
Designated Agents (option)	Available	Available	No
Faithful Performance	Included	Included	\$100,000 pool layer Excess coverage available (limit to match) Employee Theft

2021 COVERAGE COMPARISON V1.3

GENERAL LIABILITY			
DESCRIPTION	CURRENT (WATERPLUS/ALLIED WORLD)	JPRIMA (ALLIED WORLD)	ACWA JPIA
Deductibles	\$10,000 currently (Multiple options, beginning at \$0)	Multiple options available, beginning at \$0	No deductible as it is a retrospective rated program
Form	Occurrence Proprietary	Occurrence Proprietary	Occurrence Proprietary
Auditable	No	No	Yes
Limits	\$1,000,000 per occurrence \$3,000,000 general aggregate \$3,000,000 products and completed operations aggregate \$1,000,000 personal and advertising injury \$1,000,000 damage to premises rented to agency \$10,000 medical payments	\$1,000,000 per occurrence \$10,000,000 general aggregate \$10,000,000 products and completed operations aggregate \$1,000,000 personal and advertising injury \$1,000,000 damage to premises rented to agency \$10,000 medical payments	\$5,000,000 pool Limit \$50,000,000 reinsurance/excess limit Total Liability Program Limit - \$55,000,000
Policy Highlights	Duty to Defend Broad Definition of Insured Fellow Employee Per Location Aggregate Blanket Additional Insured Dam, Levee and Dike Structural Failure Hired and Non Owned Auto Liability (option) Employee Benefits Liability (option) No Coverage Sublimits other than Medical Payments.	Duty to Defend Broad Definition of Insured Fellow Employee No Per Location Aggregate Blanket Additional Insured Dam, Levee and Dike Structural Failure Hired and Non Owned Auto Liability (option) Employee Benefits Liability (option) No Coverage Sublimits other than Medical Payments.	One form includes General Liability, Auto Liability, Errors and Omissions, and Employment Practices Liability. Sublimits: \$5,000,000 Terrorism; \$10,000,000 Communicable Disease; and \$35,000,000 Subsidence, Lead, Mold, and PFAS.
Special Coverages	Water and Wastewater Testing Errors and Omissions: Failure To Supply (no ISO limitation) Waterborne Asbestos Contractual Liability-Railroads Pollution (7 exceptions + sudden and accidental) Lead (potable water) Watercraft Non-owned Aircraft Subsidence Liability	Water and Wastewater Testing Errors and Omissions: Failure To Supply (no ISO limitation) Waterborne Asbestos Contractual Liability-Railroads Pollution (7 exceptions + sudden and accidental) Lead (potable water) Watercraft Non-owned Aircraft Subsidence Liability	Employment Practices Liability; Inverse Condemnation; Subsidence; Sudden and Accidental Pollution; Drone Liability; Extended Errors and Omissions for board members serving on other entities when directed by their Agency
Bodily Injury Definition	Silent on Mental Anguish	Includes Mental Anguish	Bodily injury means physical injury, sickness, disease, or emotional distress sustained by a person, including death resulting therefrom, and also includes care and loss of services by any person or persons

2021 COVERAGE COMPARISON V1.3

GENERAL LIABILITY			
DESCRIPTION	CURRENT (WATERPLUS/ALLIED WORLD)	JPRIMA (ALLIED WORLD)	ACWA JPIA
Pollution Definition	<p>Coverage is provided for bodily injury or property damage which occurs or takes place as a result of agency operations and arises out of the following:</p> <ul style="list-style-type: none"> • Potable water which agency supplies to others; chemicals used in agency water or wastewater treatment processes; • Natural gas or propane gas used in agency water or wastewater treatment processes; • Urgent response for the protection of property, human life, health, or safety conducted away from premises owned by, rented to, or regularly occupied by agency; • Agency application of pesticide or herbicide chemicals, if such application meets all standards of any statute, ordinance, regulation, or license requirement of any federal, state, or local government; • Smoke drift from controlled or prescribed burning that has been authorized and permitted by an appropriate regulatory agency; • Fuels, lubricants, or other operating fluids needed to perform the normal electrical, hydraulic, or mechanical functions necessary for the operation of mobile equipment or its parts; • Escape or back-up of sewage or wastewater from any sewage treatment facility, fixed conduit or piping that agency owns, operates, leases, controls, or for which agency has the right-of-way, but only if property damage occurs away from land owned or leased by the agency. • Sudden and accidental events that are neither expected nor intended by an Insured. However, no coverage is provided under this exception for petroleum underground storage tanks. 	<p>Coverage is provided for bodily injury or property damage which occurs or takes place as a result of agency operations and arises out of the following:</p> <ul style="list-style-type: none"> • Potable water which agency supplies to others; chemicals used in agency water or wastewater treatment processes; • Natural gas or propane gas used in agency water or wastewater treatment processes; • Urgent response for the protection of property, human life, health, or safety conducted away from premises owned by, rented to, or regularly occupied by agency; • Agency application of pesticide or herbicide chemicals, if such application meets all standards of any statute, ordinance, regulation, or license requirement of any federal, state, or local government; • Smoke drift from controlled or prescribed burning that has been authorized and permitted by an appropriate regulatory agency; • Fuels, lubricants, or other operating fluids needed to perform the normal electrical, hydraulic, or mechanical functions necessary for the operation of mobile equipment or its parts; • Escape or back-up of sewage or wastewater from any sewage treatment facility, fixed conduit or piping that agency owns, operates, leases, controls, or for which agency has the right-of-way, but only if property damage occurs away from land owned or leased by the agency. • Sudden and accidental events that are neither expected nor intended by an Insured. However, no coverage is provided under this exception for petroleum underground storage tanks. 	<p>Pollutants means any solid, semi-solid, noise, liquid, gaseous or thermal irritant or contaminant, including smoke, vapor, soot, mists, fumes, acids, alkalis, chemicals, biological and other etiologic agents or materials, genetically engineered materials, teratogenic, carcinogenic or mutagenic materials, waste materials, and any irritant or contaminant. Waste material includes materials which are intended to be or have been recycled, reconditioned, or reclaimed. Pollutants does not include domestic water, agricultural water, recycled water, wastewater, or water furnished to commercial users, nor include waterborne asbestos.</p>

2021 COVERAGE COMPARISON V1.3

GENERAL LIABILITY			
DESCRIPTION	CURRENT (WATERPLUS/ALLIED WORLD)	JPRIMA (ALLIED WORLD)	ACWA JPIA
Exclusion Exceptions			
Damage to Impaired Property	No exceptions	This exclusion does not apply to agency's potable water, non-potable water, or wastewater as well as any loss of use of other property arising out of sudden and accidental physical injury to "agency product" or "agency work" after it has been put to its intended use.	Memoranda does not contain a definition of impaired property, nor is there an exclusion. Possible coverage for diminution of property value.
Recall of Products	No exceptions	This exclusion does not apply: (a) To any injury or damage arising out of or caused by agency's potable water, non-potable water, or wastewater for the loss of use, withdrawal, recall, inspection, repair, replacement, adjustment, removal, or disposal of: "agency product," "agency work," or "Impaired property," if such product, work, or property is withdrawn or recalled from the market or from use by any person or organization because of a known or suspected defect, deficiency, inadequacy, or dangerous condition in it.	Excluded; however, coverage may apply for delivery of "dirty" water. See failure to supply exclusion under Public Officials and Management Liability.
Fungi or Bacteria	This exclusion does not apply: (a) To any "fungi" or bacteria that are, are on, or are contained in a good or product intended for consumption; (b) To any injury or damage arising out of or caused by agency water or wastewater treatment processes or sewage operations. (No reference to distribution process.)	This exclusion does not apply: (a) To any "fungi" or bacteria that are, are on, or are contained in a good or product intended for consumption; or (b) To any injury or damage arising out of or caused by agency water, irrigation, or wastewater intake, outtake, reclamation, treatment and distribution processes.	Excluded if caused by a pollutant

2021 COVERAGE COMPARISON V1.3

BUSINESS AUTO			
DESCRIPTION	CURRENT (WATERPLUS/ALLIED WORLD)	JPRIMA (ALLIED WORLD)	ACWA JPIA
Form	ISO	ISO	One proprietary form - General Liability, Auto Liability, Errors and Omissions, and Sudden and Accidental Pollution.
Limits	\$1,000,000 CSL \$1,000,000 HNOA \$1,000,000 UM/UIM \$5,000 medical payments	\$1,000,000 CSL \$1,000,000 HNOA \$1,000,000 UM/UIM \$5,000 medical payments	See General Liability
Hired Physical Damage	Must schedule	\$100,000	No
Towing/Rental Car Reimbursement	\$75 per day/30 days	\$75 per day/30 days	Actual loss sustained (First party covered under the Property Program.)
Fleet Automatic	Yes	Yes	Auto Liability only (Physical damage covered under the Property Program.)
Broad Form Pollution	Yes	Yes	No; Sudden and Accidental Pollution only. Sudden and accidental covered for any pollutant. Water treatment chemicals covered for gradual. Excess policy imposes time requirements for reporting.

2021 COVERAGE COMPARISON V1.3

PUBLIC OFFICIALS and MANAGEMENT LIABILITY			
DESCRIPTION	CURRENT (WATERPLUS/ALLIED WORLD)	JPRIMA (ALLIED WORLD)	ACWA JPIA
Form	Proprietary Occurrence and Claims Made	Proprietary Occurrence and Claims Made	Occurrence One proprietary form - General Liability, Auto Liability, Errors and Omissions, and Sudden and Accidental Pollution.
Auditable	No	No	See General Liability
Defense Costs	Outside	Outside	Inside
Limits	\$1,000,000 Wrongful Acts \$1,000,000 Employment Practices \$1,000,000 Employee Benefit Plans \$5,000 Injunctive Relief \$3,000,000 Aggregate	\$1,000,000 Wrongful Acts \$1,000,000 Employment Practices \$1,000,000 Employee Benefit Plans \$5,000 Injunctive Relief \$10,000,000 Aggregate	See General Liability
Third Party Discrimination	Yes	Yes	Yes (Probable coverage for failure of employer to provide safe workplace free from harassment and discrimination.)
Inverse Condemnation	Yes	Yes	Yes
Policy Highlights	Duty to Defend Broad Definition of Named Insured Outside Directorship	Duty to Defend Broad Definition of Named Insured Outside Directorship	Decisions related to supply and delivery of water and electricity are not covered. System failures are covered. No exclusion for other services.
Prior Acts	Yes - Continuity	Yes - Continuity	Extended Errors and Omissions coverage for board members serving on other entities when direct by their agency; coverage excluded for losses occurring prior to policy inception.
			No

2021 COVERAGE COMPARISON V1.3

EXCESS LIABILITY			
DESCRIPTION	CURRENT (WATERPLUS/ALLIED WORLD)	JPRIMA (ALLIED WORLD)	ACWA JPIA
Form	Proprietary Following Form	Proprietary Following Form	One proprietary form - General Liability, Auto Liability, Errors and Omissions, Sudden and Accidental Pollution.
Auditable	No	No	Yes
Defense Costs	Follows Underlying	Follows Underlying	Inside
Limits	Up to \$10,000,000	Up to \$10,000,000	See General Liability
Underlying Coverages	Commercial General Liability Public Officials and Management Liability Business Auto Employers Liability	General Liability Public Officials and Management Liability Business Auto Employers Liability	N/A
Inverse Condemnation	Yes	Yes	Yes
Policy Highlights	True Following Form other than exclusion for UM/UIM (No restrictions for failure to supply, inverse condemnation, waterborne asbestos, pollution, outside directorship, lead, watercraft, non-owned aircraft, structural failure, or collapse, etc.)	True Following Form other than exclusion for UM/UIM (No restrictions for failure to supply, inverse condemnation, waterborne asbestos, pollution, outside directorship, lead, watercraft, non-owned aircraft, structural failure, or collapse, etc.)	(left blank)

2021 COVERAGE COMPARISON V1.3

PRIVACY LIABILITY AND NETWORK RISK			
DESCRIPTION	CURRENT (WATERPLUS/ALLIED WORLD)	JPRIMA (ALLIED WORLD)	ACWA JPIA
Surplus Lines	Yes	No	Yes Group Purchase Program
Form	Proprietary claims made policy Defense inside the limits (A policy aggregate applies to all coverages)	Proprietary claims made policy Defense inside the limits (A policy aggregate applies to all coverages)	Claims Made Beazley
Coverage A: Privacy Liability	<p>\$1,000,000 Limit</p> <p>Protects against any actual or alleged act, error, misstatement, misleading statement, omission, neglect, or breach of duty committed by an Insured or Third Party Contractor, which results in a breach of the Insured's Network Security, the consequences of which are:</p> <ol style="list-style-type: none"> 1. Unauthorized access to, use of, or tampering with a third party's network; 2. The inability of an authorized third party to gain access to the Insured's services; 3. Denial or disruption of internet service to an authorized third party; 4. Identity theft or credit/debit card fraud; 5. The transmission of malicious code; 6. The unauthorized release of a third party's confidential and proprietary business. 	<p>\$1,000,000 Limit</p> <p>Protects against any actual or alleged act, error, misstatement, misleading statement, omission, neglect, or breach of duty committed by an Insured or Third Party Contractor, which results in a breach of the Insured's Network Security, the consequences of which are:</p> <ol style="list-style-type: none"> 1. Unauthorized access to, use of, or tampering with a third party's network; 2. The inability of an authorized third party to gain access to the Insured's services; 3. Denial or disruption of internet service to an authorized third party; 4. Identity theft or credit/debit card fraud; 5. The transmission of malicious code; or 6. The unauthorized release of a third party's confidential and proprietary business. 	

2021 COVERAGE COMPARISON V1.3

PRIVACY LIABILITY AND NETWORK RISK			
DESCRIPTION	CURRENT (WATERPLUS/ALLIED WORLD)	JPRIMA (ALLIED WORLD)	ACWA JPIA
Coverage B: Breach Consultation Services	<p>\$1,000,000 Limit</p> <p>Protects against any reasonable and necessary costs incurred by or on behalf of the insured to:</p> <ol style="list-style-type: none"> 1. Determine the applicability of and the insured's obligation to comply with, any Breach Notification Law; 2. Draft a notification letter to be sent to any Affected Individual required to be notified by the insured; 3. Retain a qualified forensics firm, as set forth in the attached Schedule of Services, to investigate, examine, and analyze the insured's Network to determine the cause and source of the unauthorized misappropriation or disclosure of Personally Identifiable Information and the extent to which such Personally Identifiable Information was accessed; 4. Retain a qualified public relations firm, crisis management firm, or law firm, as set forth in the attached Schedule of Services, to minimize potential harm arising from a Public Relations Event; 5. Retain a qualified service provider, as set forth in the attached Schedule of Services, to provide Breach Response Services. 	<p>\$1,000,000 Limit</p> <p>Protects against any reasonable and necessary costs incurred by or on behalf of the Enrolled Named Member to:</p> <ol style="list-style-type: none"> 1. Determine the applicability of and the Enrolled Named Member's obligation to comply with any Breach Notification Law; 2. Draft a notification letter to be sent to any Affected Individual required to be notified by the Enrolled Named Member; 3. Retain a qualified forensics firm, as set forth in the attached Schedule of Services, to investigate, examine, and analyze the Enrolled Named Member's Network to determine the cause and source of the unauthorized misappropriation or disclosure of Personally Identifiable Information and the extent to which such Personally Identifiable Information was accessed; 4. Retain a qualified public relations firm, crisis management firm, or law firm, as set forth in the attached Schedule of Services, to minimize potential harm arising from a Public Relations Event; 5. Retain a qualified service provider, as set forth in the attached Schedule of Services, to provide Breach Response Services. 	
Coverage C: Breach Response Services	<p>\$1,000,000 Limit</p> <p>Provides reimbursement to the Named Insured for the costs incurred by the Named Insured for notification to, and for credit monitoring of, any persons residing in the US, including employees, arising from a Privacy Wrongful Act, which takes place during the policy period.</p>	<p>Provides reimbursement to the Named Insured for the costs incurred by the Named Insured for notification to, and for credit monitoring of, any persons residing in the US, including employees, arising from a Privacy Wrongful Act, which takes place during the policy period.</p>	

2021 COVERAGE COMPARISON V1.3

PRIVACY LIABILITY AND NETWORK RISK			
DESCRIPTION	CURRENT (WATERPLUS/ALLIED WORLD)	JPRIMA (ALLIED WORLD)	ACWA JPIA
Coverage D. Public Relations and Data Forensic Expense	\$25,000 Limit Covers the reasonable and necessary costs incurred by the Named Insured to retain a qualified public relations firm to mitigate brand impairment and ill will as well as a forensics firm to investigate, examine, and analyze the Named Insured's Network, to find the cause, source, and extent of a Data Breach.	\$100,000 Limit Covers the reasonable and necessary costs incurred by the Named Insured to retain a qualified public relations firm to mitigate brand impairment and ill will as well as a forensics firm to investigate, examine, and analyze the Named Insured's Network, to find the cause, source, and extent of a Data Breach.	
Retention	\$1,000	None	\$100,000, except \$75,000 for Members whose Total Insured Value is less than \$10,000,000.
Policy Aggregate			\$5,000,000 aggregate
Breach Response Services			\$5,000,000 aggregate
Business Interruption			\$100,000 per Member
Dependent Business Loss			\$1,000,000 per Member
Cyber Extortion			\$100,000 per Member
Data Recovery Loss			\$100,000 per Member
Liability			\$5,000,000
eCrime			\$75,000 per Member
Criminal Reward			\$25,000 per Member
Multiple Program premium discounts			Participation in pooled program: up to 5% premium discount with Liability, Property, and Workers' Compensation Programs.
Risk Advisor			Annual risk evaluations by Certified Safety Professionals - customized plan with recommendations based on evaluations.
In-house Claims Services			Experienced and state-certified examiners provide aggressive investigation and defense of questionable claims. Diligent pursuit of subrogation rights. Statewide claims resources, including legal counsel.
Employment Practices Hotline			Liability Program Members enjoy phone consultation with direct link to JPIA staff and referral to a labor attorney.
Risk Transfer Consultation			Assistance and recommendation for insurance requirements in contracts

2021 COVERAGE COMPARISON V1.3

PRIVACY LIABILITY AND NETWORK RISK			
DESCRIPTION	CURRENT (WATERPLUS/ALLIED WORLD)	JPRIMA (ALLIED WORLD)	ACWA JPIA
Training Resources			On-site, local, and regional classes; annual training conferences. Online resources, including live and recorded water-industry-related webinars. Certificate program for staff development.
Human Resources Networking/training			Employment handbook reviews and model policies. Regional HR group meetings.

Property/Liability Package Program

Special District Risk Management Authority (SDRMA) offers a straightforward, uncomplicated program for special districts and other public agencies. Coverage documents are broad form manuscript policies written on an “occurrence form” to ensure the highest level of coverage and maximum protection of assets for governmental entities providing municipal services. Established in 1986, this program has a proven reputation for stable, competitive rates, actuarially based fiscal management, and sound underwriting practices. For member agencies that participate in both the SDRMA Property/Liability and Workers’ Compensation Programs, we offer multi-program discounts.

COVERAGE

- General Liability Minimum Limits of \$2.5 Million Per Occurrence (Higher limits available upon request)
- Property Limits \$800,000,000 Per Occurrence
- Ancillary coverages are offered on a member-by-member basis
- SDRMA maintains a Self-Insured Retention that is periodically adjusted based on market conditions

CLAIMS MANAGEMENT PROGRAM

SDRMA recognizes that claims management is a critical component and serves as the strength of our risk management program. Under the supervision of Chief Risk Officer, property and liability claims are processed, managed and adjusted “in-house”. Our primary objective is to positively impact the overall cost of property and liability coverages, as well as provide employees and employers fair and equitable claims management and resolution. SDRMA uses state-of-the-art claims management software to provide an accurate up-to-date status of each claim, loss run reports and financial information. Moreover, SDRMA’s role is not to be adversarial, but to create a partnership with its members.

LOSS CONTROL AND PREVENTION PROGRAM

SDRMA believes the key to a successful loss control and prevention program is quality, relevant education. Our members are provided with a variety of loss prevention programs, at no additional cost, including an online certified safety training program, free webinars and training seminars, on-site educational programs (upon request).

MEMBERPLUS SERVICES

Members participate in a complimentary safety management program including:

- Personalized On-line Member Resources – MemberPlus Online™
- State-of-the-Art On-line Safety Training – Vector Solutions™
- Loss Prevention Fund for Reimbursement of Approved Safety Equipment/Training up to \$1,000 per year
- Employment Law Legal Hotline

- On-Site Loss Control Visits and Risk Analysis
- Training Workshops/Webinars (safety, loss prevention, claims handling)
- Contribution-Reduction Credit Incentive Program (CIP)
- Occupational Safety & Health Program
- Safety & Claims Policy Manual
- Monthly Review of Claims Loss Reports
- Ergonomic Evaluations of Work Areas
- Contract Review for Coverage and Indemnification Language
- Access to Employer Pull Notice Program

RISK MANAGEMENT SERVICES

Property and liability coverage protection is just one component of SDRMA's overall risk management program. Our risk management program includes risk assessment, risk analysis, risk protection (insurance coverage) and loss control. Asset protection for Agency exposures, assisting in preventing future losses, educating Agency staff, and providing the Agency with access to a risk manager are all elements of the overall risk management program.

ELIGIBILITY REQUIREMENTS

SDRMA's eligibility requirements provide that member agencies:

- Must be a public agency formed under the California Government Code
- Execute the SDRMA Joint Powers Agreement
- Commit to an initial three program year member enrollment (thereafter coverage may be renewed annually)
- Maintain annual membership in California Special Districts Association (CSDA)

Property/Liability Package Coverage Description

GENERAL LIABILITY

Coverage for Third Party claims and losses arising from members operational exposures for Bodily Injury, Property Damage. Coverage provided for such exposures as: Recreational Activities; Premises Liability; Operational Breaches. Coverage included for Boards, employees and volunteers. Failure to supply and dam failure liability available by endorsement. There are no general liability policy sub-limits. Limit: minimum \$2,500,000 per occurrence. Deductible: None; \$500 (property damage only) per occurrence. *Inverse Condemnation shared limit \$1,000,000.

AUTO LIABILITY

Auto liability coverage protects members from lawsuits for bodily injury and property damages to the public arising out of ownership, maintenance or use of a covered vehicle. Coverage includes: owned vehicles, non-owned and hired vehicles and uninsured motorists. Limit: minimum \$2,500,000 per occurrence. Deductible: None (bodily injury); \$1,000 (property damage) per occurrence.

AUTO PHYSICAL DAMAGE

Auto physical damage (comprehensive and collision) provides protection for damage or loss to a member's owned vehicle. Comprehensive coverage includes: fire, theft, vandalism, windstorm, hail, flood, glass breakage, damage caused by riot or civil commotion and damage from hitting or being hit by birds and animals. Collision coverage provides coverage for repair or replacement for like kind, type and condition based on actual cash value. Valuation: Actual Cash Value (ACV) or agreed upon value. Deductible: Member selectable \$250 comprehensive/\$500 collision or \$500 comprehensive/\$1,000 collision per occurrence.

PUBLIC OFFICIALS PERSONAL LIABILITY (OUTSIDE COURSE AND SCOPE)

This highly specialized, unique coverage protects elected/appointed officials from claims and settlements arising outside the course and scope of their duties. Coverage includes: invasion of privacy, libel, slander, defamation of character, discrimination, false arrest and malicious prosecution. Limit: \$500,000 per official per year; annual aggregate. Deductible: \$500 per claim.

EMPLOYMENT PRACTICES LIABILITY

Employment practices liability provides coverage for claims and losses arising from "wrongful" employment practices. Coverage includes: wrongful termination, harassment, hostile work environment and discrimination. Limit: minimum \$2,500,000 per occurrence. Deductible: None.

EMPLOYEE BENEFITS LIABILITY

Employee benefits liability coverage for claims and settlements resulting from the negligent administration of employee benefit plans. Limit: minimum \$2,500,000 per occurrence. Deductible: None.

EMPLOYEE AND PUBLIC OFFICIALS DISHONESTY

Employee and Public Officials Dishonesty is coverage protection for member losses resulting from fraudulent or dishonest acts committed by employees, volunteers or board members. Coverage includes: larceny, theft, embezzlement, forgery and wrongful misappropriation. Limit: \$1,000,000. Deductible: None.

EMPLOYEE AND PUBLIC OFFICIALS ERRORS AND OMISSIONS

Public officials and employee's errors and omissions coverage for "wrongful acts", alleged or actual negligence, errors or omissions, breach of duty, misfeasance, and malfeasance, nonfeasance and defamation. Limit: minimum \$2,500,000 per occurrence. Deductible: None.

PROPERTY COVERAGE (INCLUDING FLOOD AND MOBILE/CONTRACTORS EQUIPMENT)

Property coverage provided for the replacement cost value of reported building and contents. Additional extensions provided for accounts receivable, builders' risk, business interruption, commandeered property, cost of construction, debris removal, electronic data processing, extra expense, fine arts (appraised value), flood coverage (annual aggregate), terrorism, pollution clean-up (related to property loss), personal property of others and valuable papers. Property Coverage Valuation: replacement cost (without depreciation). Mobile/Contractors Equipment Valuation: actual cash value. Limit: \$800,000,000, no annual aggregate. Deductible: \$1,000 per occurrence.

CYBER COVERAGE (AVAILABLE ONLY IF PROPERTY OR MOBILE/CONTRACTORS EQUIPMENT IS SCHEDULED)

Cyber coverage includes information security & privacy liability, privacy notification costs, regulatory defense and penalties, website media content liability and system damage and restoration (business interruption from hacking or virus). Members have a limit of \$2,000,000 per member per occurrence, an annual aggregate of \$2,000,000 per member. Deductible: \$50,000 per occurrence. *Some sub-limits and deductibles may vary depending on circumstances of claim.

BOILER AND MACHINERY

Boiler and machinery coverage is provided for the "sudden and accidental" breakdown of mechanical and electrical machinery. Coverage includes: expediting expenses, business income, extra expense, spoilage, water damage, ammonia contamination, hazardous substances, error in description and newly acquired property. Limit: \$100,000,000 repair/replacement. Deductible: Varies based on KW/KVA/AMPS, per occurrence.

ANCILLARY COVERAGES

Ancillary coverages are available on a member-by-member basis (such as: earthquake).

CREDIT INCENTIVE PROGRAM

Members are able to reduce their auto and general liability net premiums through Special District Risk Management Authority Property/Liability Credit Incentive Program. Credit incentives up to 15% of the auto and general liability net contribution can be earned for completion of approved program criteria guidelines.

This information is provided as a general description only and is not intended to supersede specific policy documents. In the event of a conflict in language, the policy(ies) will be the controlling document.

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SPECIAL DISTRICT RISK MANAGEMENT AUTHORITY



2019-20 ANNUAL REPORT

Maximizing Protection. Minimizing Risk. www.sdrma.org



SDRMA MISSION

SDRMA's mission is to provide excellent risk financing and risk management services through a financially sound pool to California public agencies, delivered in a timely and responsible cost-efficient manner.

SDRMA VISION

SDRMA's vision is to be the exemplary public agency risk pool of choice for California special districts and other public agencies.

SDRMA CORE VALUES

SDRMA's professional expertise, technical knowledge, and understanding of public agency operations, coupled with our commitment to responsive, in-house claims management, proactive loss prevention and cost containment enables our members to allocate more of their vital resources to providing essential community programs and services to their constituents.

BOARD PRESIDENT'S MESSAGE

Special District Risk Management Authority (SDRMA) remains committed to its founding values of quality service, fiscal integrity and stability, and member focused programs that maximize protection and minimize risk.

As natural disasters continue to occur worldwide and significant jury verdicts and settlements are being awarded at record levels, the insurance market faces challenges that impact all of us. Meanwhile, the emergence of COVID-19 has affected our members' service delivery while underscoring the importance of worker safety. It is in these difficult times that SDRMA continues to serve our membership to the best of our ability by providing broad coverage, proactive loss prevention, effective claims cost containment, enhanced member services, along with our hands-on personal care. We appreciate the continued commitment of our members participating in our Property/Liability and Workers' Compensation Programs, and our Health Benefits Program groups, as we all face the challenges of the insurance market together.



Our partnerships with California Special District Association (CSDA), the CSDA Finance Corporation, and the Special District Leadership Foundation provide our members access to valuable services, resources, education, and training opportunities.

Special Recognitions for Fiscal Year 2019-20

SDRMA acknowledged the 2019-20 Safety Award recipients by presenting the awards to each recipient virtually:

The *Earl F. Sayre Excellence in Safety Award* was presented to Property/Liability program members demonstrating a commitment to loss prevention and public safety, including their participation in SDRMA and CSDA safety and governance training sessions throughout the year. The large member category recipient was Town of Discovery Bay Community Services District, and the small member category recipient was Orange County Cemetery District.

The *McMurchie Excellence in Safety Award* was presented to the Workers' Compensation program members demonstrating a commitment to employee safety and training to reduce workplace injuries. The large member category recipient was Midway City Sanitary District, and the small member category recipient was Gualala Community Services District.

Significant Highlights for Fiscal Year 2019-20

- * Welcomed 10 new members and groups
- * Retained 97% of existing members
- * Received an Unqualified Opinion on our Annual Financial Audit Report
- * Approved Longevity Distribution credits of over \$563,961 for Workers' Compensation Program members
- * Transitioned to paperless correspondence to membership, sending renewal invoices via email and providing important COVID-19 information through Memberplus™

On behalf of the Board of Directors, thank you for your support and continued participation in helping make SDRMA the premier risk management program in California for over 34 years!



Mike Scheafer
2019-20 Board President

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ABOUT SDRMA

JOINT POWERS AUTHORITY

SDRMA is a public agency formed in 1986, under California Government Code Section 6500 et seq., and was established to provide property and liability coverage protection and risk management services statewide exclusively for California public agencies. In 2003, SDRMA began providing workers' compensation coverage and in 2006 began administering a health benefits program.

CAJPA ACCREDITATION WITH EXCELLENCE

In order to measure the effectiveness of its services and programs, SDRMA participates in the California Association of Joint Powers Authorities (CAJPA) Accreditation Program. Since 2005, SDRMA has been awarded their highest designation, "Accreditation with Excellence." The CAJPA Accreditation program has been operating since 1989 and reviews the organizational structure and activities of a joint powers authority (JPA), comparing the JPA with standards adopted by the Association believed to be advantageous to the preservation and performance of the individual JPA and JPAs in California as a whole.

Compliance with the standards results in a status of "Full Accreditation" or "Accreditation With Excellence" for a three-year period. The process includes a review by independent consultants applying a detailed set of standards that have been accepted by the industry as "best practices." The purpose of the program is to promote professional management and fiscally sound practices, provide industry standards, assure governing boards of management's compliance with accepted standards, and maintain a self-regulating process that is ultimately less expensive and more meaningful than State or Federal regulation.

JPAs such as SDRMA operate comprehensive risk management programs and provide important services for member entities including loss prevention services. CAJPA Accreditation is a measure of how well a pool is being managed and is evidence of the JPA Board's commitment to high standards.



*For over 34 years,
we've been protecting
the resources of California's
public agencies.*



The Accreditation Standards span 21 pages including ten broad categories of review including:

- * Governing Documents and Administrative Contracts
- * Government Rules
- * Insurance and Coverages
- * Accounting and Finance
- * Investment of Funds
- * Funding and Actuarial Standards
- * Risk Control
- * Claims Management
- * Operations and Administrative Management



SDRMA BOARD OF DIRECTORS

Fulfills the mission of the Authority by establishing policies for the benefit of the members. Responsible for establishing policy, direction and providing general oversight.

- Michael Scheafer, President, Costa Mesa Sanitary District
- Sandy Seifert-Raffelson, Vice President, Herlong Public Utility District
- Robert Swan, Secretary, Groveland Community Services District
- David Aranda, CSDM
- Jean Bracy, CSDM, Director, Mojave Desert Air Quality Management District
- Tim Unruh, CSDM, Director, Kern County Cemetery District No. 1
- Jesse Claypool, Director, Honey Lake Valley Resource Conservation District

Photo (left to right): David Aranda, Sandy Seifert-Raffelson, Robert Swan, Michael Scheafer, Jean Bracy, Jesse Claypool, and Tim Unruh

CONSULTANTS

- Actuary
- Auditor
- Coverage Counsel
- Defense Counsel
- General Counsel
- Reinsurance Brokers
- Investment Managers
- Safety/Loss Prevention

CHIEF EXECUTIVE OFFICER

Develops programs for the benefits of the pool. Manages the Authority in accordance with Board policy and direction. Maintains administrative and operational responsibilities.

- Laura S. Gill, Chief Executive Officer, ICMA-CM, ARM, ARM-P, CSDM
- Ashley Flores, Management Analyst/Board Secretary

CLAIMS MANAGEMENT / LOSS PREVENTION

Manages claims process for members and the Authority. Coordinates communication between the third party claims administrator, general counsel and management. Assists members in reducing and controlling losses, provides proactive loss prevention and safety training, conducts member safety inspections and reviews loss trends for the members.

- Debbie Yokota, ARM, Chief Risk Officer
- Danny Peña, Senior Claims Examiner
- Heidi Singer, Claims Examiner II

FINANCE

Manages the Authority's funds and financial activities. Ensures financial integrity and accountability and oversight. Monitors budgeted expenses with actual expenditures. Coordinates communication between Investment Advisors and management.

- C. Paul Frydendal, CPA, Chief Operating Officer
- Jennifer Chilton, CPA, ARM, Finance Manager
- Margarito Cruz, Accountant

ADMINISTRATION

Manages the Authority's business operations and ensures continuity and efficiency in the Authority's programs and operations. Coordinates coverages with carriers. Manages the building for SDRMA and seven tenants.

- C. Paul Frydendal, CPA, Chief Operating Officer
- Alana Little, Health Benefits Manager

MEMBER SERVICES

Serves as the primary contact between the Authority and its members. Ensures effective communication and information for members. Provides administration and marketing for member growth and retention.

- Ellen Doughty, ARM, Chief Member Services Officer
- Wendy Tucker, Member Services Manager
- Teresa Guillen, Member Services Specialist I
- Candice Richardson, Member Services Specialist I

PROGRAM OVERVIEW

SDRMA is a Joint Powers Authority (JPA) with over 34 years of trusted experience. SDRMA has a proven reputation for stable, competitive rates, actuarial based fiscal management, and sound underwriting practices. Our goal is to establish a long-term partnership with our members to positively impact the overall cost of claims and risk management by providing member focused services and safety training. Members can annually reduce their future year contributions up to 15% for completion of SDRMA approved risk management and training programs.

A TRUSTED COMMITMENT TO OUR MEMBERS

- * Reflecting the Values of Our Members: SDRMA is committed to conducting business on behalf of our members by doing the right thing in the right way and at the right time based on the highest professional standards and integrity.
- * Maximizing Coverage and Minimizing Risk: Since formation, SDRMA has successfully met its stated mission by working with and on behalf of its members to develop programs and coverages that provide maximum protection and minimize losses.
- * Protecting Member's Assets: SDRMA protects its members by identifying their exposures and assessing their risks. We aggressively manage and defend claims for damages and maintain a zero tolerance for fraud.
- * Covering our Members: Coverage documents are broad form manuscript policies written on an "occurrence form" to ensure the highest level of coverage and maximum protection of assets for governmental entities providing municipal services.
- * Managing our Financial Responsibility: SDRMA's expenditures on operations, claims, excess coverages and other aspects of the financial strategy are continually monitored and evaluated to protect our members' equity.
- * Maintaining a Fiscally Sound Pool: SDRMA undergoes an annual financial audit and an annual actuarial review to assist with rate setting to maintain pool stability.
- * A seven-member Board of Directors govern SDRMA and possess a firsthand understanding of the complex issues of operating municipal services. Elected from within the SDRMA's program membership the Board establishes policy, direction and the vision of the organization. Board members are directors or managers of member agencies.

SDRMA is committed to conducting business on behalf of our members by doing the right thing in the right way and at the right time.

MEMBERSHIP



2019-20
SDRMA MEMBERS AND GROUPS
Property/Liability Program (505)
Workers' Compensation Program (435)
Health Benefits Groups (144)

NEW MEMBERS



MEMBER RETENTION

*We believe this is a reflection of our quality of service and programs, member confidence and competitive rates. We extend a warm welcome to the **10 new members/groups** that joined in 2019-20.*

PROPERTY/LIABILITY PROGRAM

Nashville Trail Community Services District

WORKERS' COMPENSATION PROGRAM

Auburn Area Recreation and Park District

Cameron Park Community Services District

PROPERTY/LIABILITY AND WORKERS' COMPENSATION

Dinuba Memorial District

HEALTH BENEFITS PROGRAM

Alamo-Lafayette Cemetery District

Butte County Air Quality Management District

Crockett Community Services District

East Contra Costa Fire Protection District

East Niles Community Services District

San Luis Obispo Local Agency Formation Comm

Transportation Authority of Marin

Weaverville Community Services District

SDRMA members provide a wide variety of public services ranging from air quality management to wastewater collection and treatment, as well as municipal services. The diversity of services and risk exposure is beneficial for obtaining the lowest reinsurance cost and in providing broad levels of coverage to our member agencies.

2019-20 Members – By Type	PLP	WCP	HBP
Air Pollution Control / Air Quality Management	12	11	5
Airport	3	5	0
Ambulance / Emergency Services / Life Support	1	2	0
Animal Services	2	1	0
Cemetery	22	29	11
Children Services	1	2	1
Community Services	137	93	23
Economic Development Commission	1	1	1
Emergency / Safety Communications	5	3	1
Fire Protection	20	27	8
Flood Control / Levee / Reclamation / Drainage	19	6	1
Harbor / Port	3	7	1
Healthcare / Medical Services / In Home Support	9	5	6
Housing Authority	1	1	1
Irrigation	9	12	2
JPA	21	19	5
Library	10	10	2
Local Agency Formation Commission	22	12	4
Memorial	12	7	0
Municipal Improvement / Resort Improvement	5	5	1
Municipalities	1	6	19
Pest Control / Mosquito Abatement / Mosquito Vector Control / Eradication	21	12	8
Police Protection	1	0	5
Public Utility	15	17	3
Recreation and Park	17	14	10
Resource Conservation	51	46	8
Sanitary / Sewer / Wastewater	25	19	0
Solid Waste / Waste Management	9	6	2
Transit / Transportation	3	6	8
Water	47	51	8
Totals	505	435	144

MEMBERPLUS SERVICES™



In an effort to help our members prevent and reduce claims, SDRMA provides Complimentary MemberPlus Services.™ These are just a few of the types of MemberPlus Services™ provided to our members:

- * Personalized Online Member Resources – MemberPlus Online™ Portal
- * State-of-the-Art Online Safety/Compliance Training – TargetSolutions™
- * Employment Law Legal Hotline
- * Telephone Triage - Company Nurse (Workers' Compensation members only)
- * Discounts For CSDA Training Including Webinars
- * Training Workshops (Safety, Loss Prevention, Claims Handling)
- * On-site Loss Control Visits & Risk Analysis
- * Comprehensive Safety & Risk Management Multimedia Library
- * Contribution-Reduction Credit Incentive Program (CIP)
- * Occupational Safety & Health Program
- * Loss Prevention Fund
- * Hazard Identification Survey
- * Claims Policy/Procedure Manual
- * Monthly Review of Claims Loss Reports
- * Monthly Safety Management Meeting Materials
- * Ergonomic Evaluations of Work Areas
- * Contract Review & Transfer of Risk Analysis
- * Special Events Liability Assistance*

* Additional fees may apply

Members can annually reduce their future year contributions up to 15% for completion of SDRMA approved risk management and training programs.



SDRMA offers a straightforward uncomplicated program. Coverage documents are broad form manuscript policies written on an “occurrence form” to ensure the highest level of coverage and maximum protection of assets for governmental entities providing municipal services. Our programs have a proven reputation for competitive rates, actuarially based fiscal management, and sound underwriting practices. Responsive, in-house claims management and cost containment, combined with a tailored safety and loss prevention, provides members an unequalled risk management program.

*SDRMA offers
a straightforward
uncomplicated
program.*

PROPERTY/LIABILITY PACKAGE PROGRAM COVERAGES:

General Liability

Coverage for Third Party claim and losses arising from members operational exposures for Bodily Injury and Property Damage. Coverage provided for such exposures as: Recreational Activities; Premises Liability; Operational Breaches. Coverage included for Boards, employees and volunteers.

Auto Liability

Auto liability coverage protects members from lawsuits for bodily injury and property damage to the public arising out of ownership, maintenance or use of a covered vehicle. Coverage includes: owned vehicles, non-owned and hired vehicles and uninsured/underinsured motorists.

Auto Physical Damage

Auto physical damage (comprehensive and collision) provides protection for damage or loss to a member’s owned vehicle. Comprehensive coverage includes: fire, theft, vandalism, windstorm, hail, flood, glass breakage, damage caused by riot or civil commotion and damage from hitting or being hit by birds and animals. Collision coverage provides coverage for repair or replacement for like kind, type and condition based on actual cash value.

Public Officials and Employees Errors and Omissions

Coverage for public officials and directors “wrongful acts”, alleged or actual negligence, errors or omissions, breach of duty, misfeasance, malfeasance, nonfeasance and defamation.

Elected Officials Personal Liability

This highly specialized unique coverage protects elected and/or appointed officials from claims and settlements arising outside the course and scope of their duties. Coverage includes invasion of privacy, libel, slander, defamation of character, discrimination, false arrest and malicious protection.

Employment Practices Liability

Coverage for claims and losses arising from “wrongful” employment practices. Coverage includes wrongful termination, harassment, hostile work environment and discrimination.

Employment Benefits Liability

Coverage for claims and settlements resulting from the negligent administration of employee benefit plans.

Employee and Public Officials Dishonesty

Coverage protection for member losses resulting from fraudulent or dishonest acts committed by employees, volunteers or board members. Coverage includes: larceny, theft, embezzlement, forgery and wrongful misappropriation.

Property Coverage

Coverage provided for the replacement cost value of reported buildings and contents. Additional extensions provided for accounts receivable, builders’ risk, business interruption, commandeered property, cost of construction, debris removal, electronic data processing, extra expense, fine art (appraised value), flood coverage (annual aggregate), terrorism, pollution clean-up (related to property loss), personal property of others and valuable papers. Valuation: Replacement Cost (w/o depreciation), Mobile/Contractors Equipment: actual cash value.

Boiler and Machinery

Coverage for the “sudden and accidental” breakdown of mechanical and electrical machinery. Coverage includes expediting expenses, business income, extra expense, spoilage, water damage, ammonia contamination, hazardous substances, error in description and newly acquired property.

Cyber

Coverage includes information security & privacy liability, privacy notification costs, regulatory defense and penalties, website media content liability and system damage and restoration (business interruption from hacking or virus).

Ancillary Coverages

Ancillary coverages are offered on a member-by-member basis (such as earthquake).



An important safeguard and strength of our programs is the use of reinsurance to protect the membership from catastrophic losses. As a result of the financial strength and sound financial management of our programs, SDRMA has been able to obtain superior reinsurance coverage for our membership. Our Liability Program reinsurance partners, Old Republic Insurance Company and QBE are ranked among the top reinsurers worldwide.

General Liability (1)	Public Officials E&O (2)	
QBE	QBE	\$ 10,000,000
QBE	QBE	\$ 5,000,000
QBE	QBE	\$ 2,500,000
QBE	QBE	\$ 1,000,000
Old Republic Insurance Company	Old Republic Insurance Company	\$ 250,000
SDRMA Self-Insured Retention		\$ 100,000
\$ 0 Member Deductible		

(1) Specific per Occurrence per Member

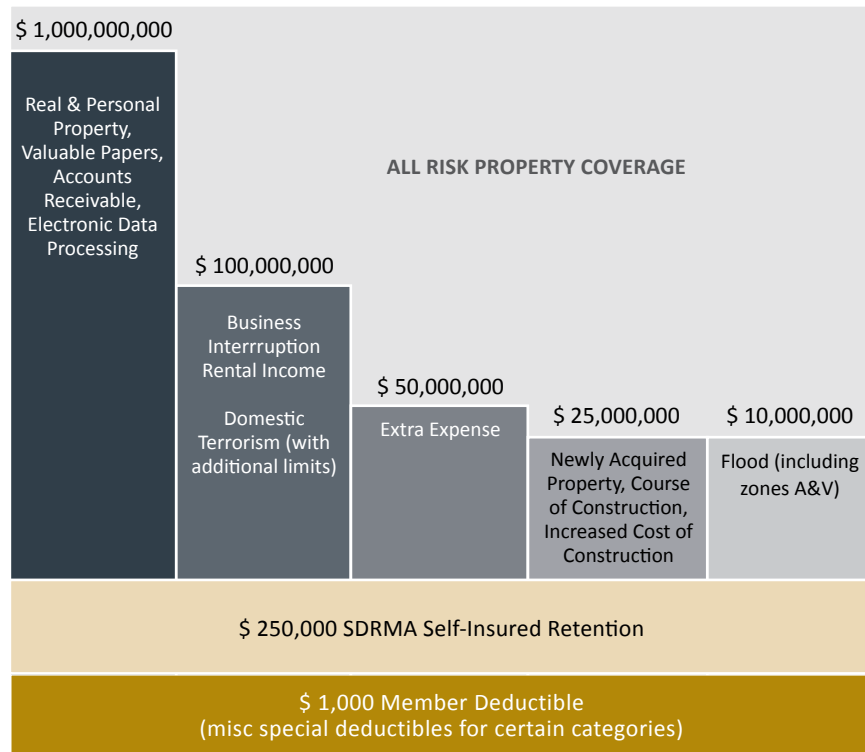
(2) Includes: Employment Practices Liability, Employee Benefits

Our 2019-20 Liability Program reinsurance partners; Old Republic Insurance Company (A.M. Best Rating A+ Superior) and QBE North America (A.M. Best Rating A Excellent).

PROPERTY PROGRAM STRUCTURE

Our 2019-20 Property Program reinsurance partner is Alliant Property Insurance Program (APIP). Formed in 1993 to meet the unique property insurance needs faced by public entities, they are the largest single property placement in the world.

RE INSURED BY: LEXINGTON INSURANCE COMPANY*
(A.M. BEST RATING A EXCELLENT)



NOTES: Property Coverage also includes Boiler & Machinery (which has a separate limit of \$100 million), and Contractors Equipment Schedule, Lease Purchase and Fire Vehicles Scheduled (which have separate sublimits under the property schedule)

* The Lexington Insurance Company is the primary carrier for SDRMA's coverage limits in the APIP program administered by Alliant Insurance Services, Incorporated



SDRMA provides special districts, joint powers authorities, cities and other public agencies with comprehensive workers' compensation coverage. Our Workers' Compensation Program has a proven reputation for tremendous stability, competitive rates, actuarially based fiscal management, and sound underwriting practices. Moreover, our responsive claims management and cost containment, combined with tailored safety and loss prevention, providing Members with a full-service Workers' Compensation Program.

PROTECTING OUR MEMBERS

Our primary objective is proactive prevention - to control and prevent losses, and to lower workers' compensation contributions. Our commitment is to create a safe environment for your employees - which is why our programs are geared to prevent employee injuries, not just provide coverage after they occur. Monthly safety and prevention bulletins are sent directly to all Members and employees.

Our primary objective is proactive prevention - to control and prevent losses, and to lower workers' compensation contributions.

LOSS CONTROL

Our excellent loss ratio is the direct result of the efforts of our Members and a proactive loss prevention program. We provide our Members with a claims procedure manual and training sessions to assist them with preliminary claims processing. In addition, if a Member's Experience Modification calculations are higher than average, SDRMA takes extra steps to help Members bring down their Experience Modification Factor (EMOD).

All Workers' Compensation Programs in California are required by law to provide the same coverage. The difference is, with an SDRMA Program, you receive superior claims management, loss prevention and safety training to help prevent and reduce losses and unequalled value-for-value services.

WORKERS' COMPENSATION PROGRAM STRUCTURE



Currently, our excess partners, Liberty Insurance Corporation, Ace American Insurance Company, Great American Insurance Company and California State Association of Counties (CSAC) Excess Insurance Authority provide insurance coverage for the various structured layers of the Workers' Compensation Program.



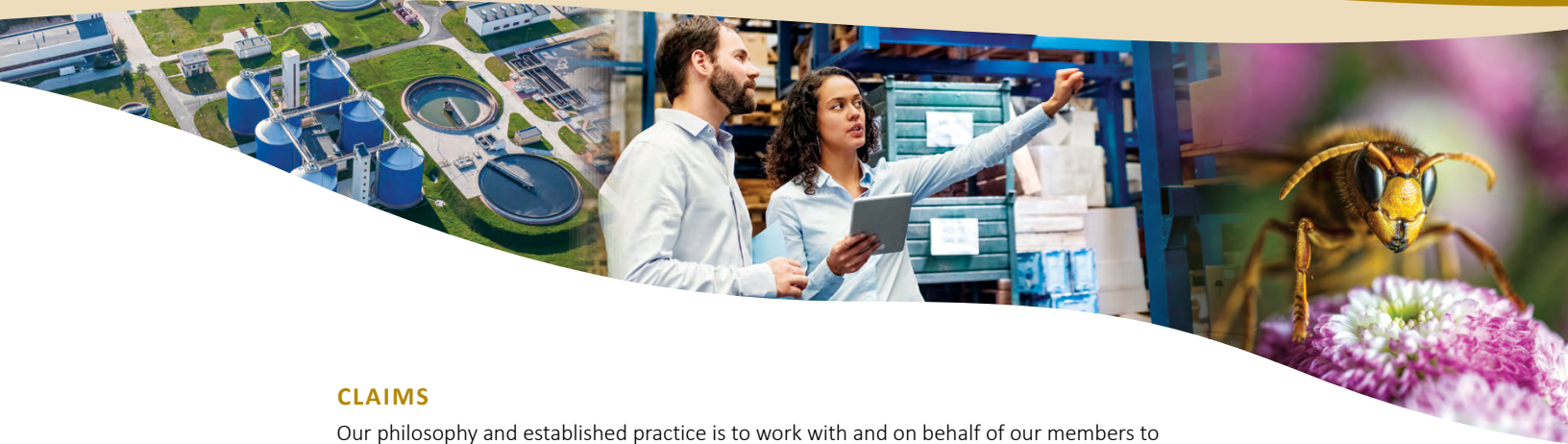
SDRMA recognizes that claims management is a critical component of a risk management program. SDRMA takes a proactive approach to claims management. Responsive claims management and cost containment, combined with tailored safety and loss prevention, provides our members unequaled full-service programs.

POSITIVELY IMPACTING CLAIMS COST

Our primary program objective is to provide responsive claims management, cost containment, loss control and prevention services that positively impacts the overall cost of property/liability coverages.

- * Claims Philosophy: Our philosophy and established practice is to work with and on behalf of our members to satisfactorily resolve claims, not only within the self-insured retention level, but also within the excess insurance layers.
- * Claims Management: We aggressively manage and defend claims for damages. SDRMA maintains a zero tolerance for fraud.
- * Claims Communication: All claims activity is closely communicated and discussed with our members.
- * State-of-the-Art Claims Software: SDRMA uses state-of-the-art claims management software to provide accurate, up-to-date status of each claim, loss run reports and financial information.
- * Claims Activity Evaluation: SDRMA member's loss activity is continually monitored and evaluated by our claims management professionals. In the event that a member's loss activity exceeds the pool average, our claims management team will develop an action plan to assist members in claims reduction.
- * Claims Settlement Authority: SDRMA's Board of Directors and management team retain ultimate settlement authority and approval of claims within the self-insured retention. We defend claims aggressively and the Board of Directors has instructed staff to make every effort to resolve claims to the benefit of our members.
- * Claims Education: SDRMA believes the key to a successful risk management program is quality and relevant education. Our members are provided with a variety of seminars, online and local regional training such as: confined spaces, employment practices and board member ethics and responsibilities.
- * Claims Manual: Members are provided with a Claims procedure manual and the necessary forms.

Our philosophy and established practice is to work with and on behalf of our members to satisfactorily resolve claims.



CLAIMS

Our philosophy and established practice is to work with and on behalf of our members to satisfactorily resolve claims, not only within the self-insured retention level, but also within the excess insurance layers.

Industry Average Indemnity Cost Per Workers' Compensation Claim: \$26,656
SDRMA Average Indemnity Cost Per Workers' Compensation Claim: \$24,165

SDRMA Average Cost per Claim		
Program Year	Workers' Compensation (Indemnity only)	Property/Liability
2019-20	\$7,577	\$11,952
2018-19	\$30,552	\$16,690
2017-18	\$7,294	\$13,713
2016-17	\$13,543	\$19,851
2015-16	\$7,940	\$15,804

Property/Liability Claims Management Program: Property/Liability claims are processed, managed and adjusted "in-house." SDRMA utilizes state-of-the-art claims management software and members have online access to claims and loss history information.

Workers' Compensation Claims Management Program: Under the direct supervision of SDRMA's Chief Risk Officer, SDRMA utilizes the third-party administrator expertise of Sedgwick Claims Management Services for workers' compensation claims management. Members have online access to claims and loss history information.

SDRMA, in partnership with California State Association of Counties (CSAC-EIA), offers a small group Medical Benefits Program to public agencies with 200 full-time employees or less. CSAC-EIA small and large group medical pool current participant count is over 40,000 lives. Network Providers are Blue Shield, Anthem Blue Cross and Kaiser, and there are multiple plan offerings: HMOs, PPOs, and High Deductible HSA Compatible Plans. Express Scripts, Blue Shield, Anthem Blue Cross and Kaiser are the prescription providers. Medical benefits rates are based on the physical county of agency.

SDRMA also offers a small group Ancillary coverages program in partnership with CSAC-EIA and it is available to public agencies with 50 full-time employees or less. There are several available options for each coverage providing maximum flexibility and savings. Agencies can select which programs they would like to join subject to underwriting approval. The Ancillary coverages program includes the programs and employee counts in the table below:

SDRMA also offers a small group Ancillary coverages program in partnership with CSAC-EIA and it is available to public agencies with 50 full-time employees or less.

	Small & Large Group Participant
Program	Count
Dental	90,000+
Vision	40,000+
Life and Short/Long Term Disability	60,000+
Employee Assistance Program	47,000+

SDRMA functions as the administrator of the small group program by marketing the program, enrolling new groups, entering updates for existing participants, answering day to day questions, billing, collecting and remitting the monthly medical and ancillary premiums. Since SDRMA only serves as the administrator of the Health Benefits Programs, there is no liability risk to SDRMA members.

Groups must be public agencies and are not required to participate in other SDRMA programs.

CONFIDENCE LEVELS



Our goal is to serve as an extension of your staff so our service is seamless to you and your agency.

PROVIDING CONFIDENCE IN OUR PROGRAMS

The confidence level is a measurement of the Authority's funding level and ability to pay losses. The higher the percentage, the greater the ability to pay losses (current and future claims). SDRMA's Board of Directors has an established policy of maintaining an actuarial confidence level on an undiscounted basis of 90% for both the Property/Liability and Workers' Compensation programs. Currently, both our Property/Liability and Workers' Compensation confidence levels exceed 90%. The actuarial industry average is 75% - 85%.

STATEMENT OF NET POSITION – JUNE 30, 2020 AND 2019

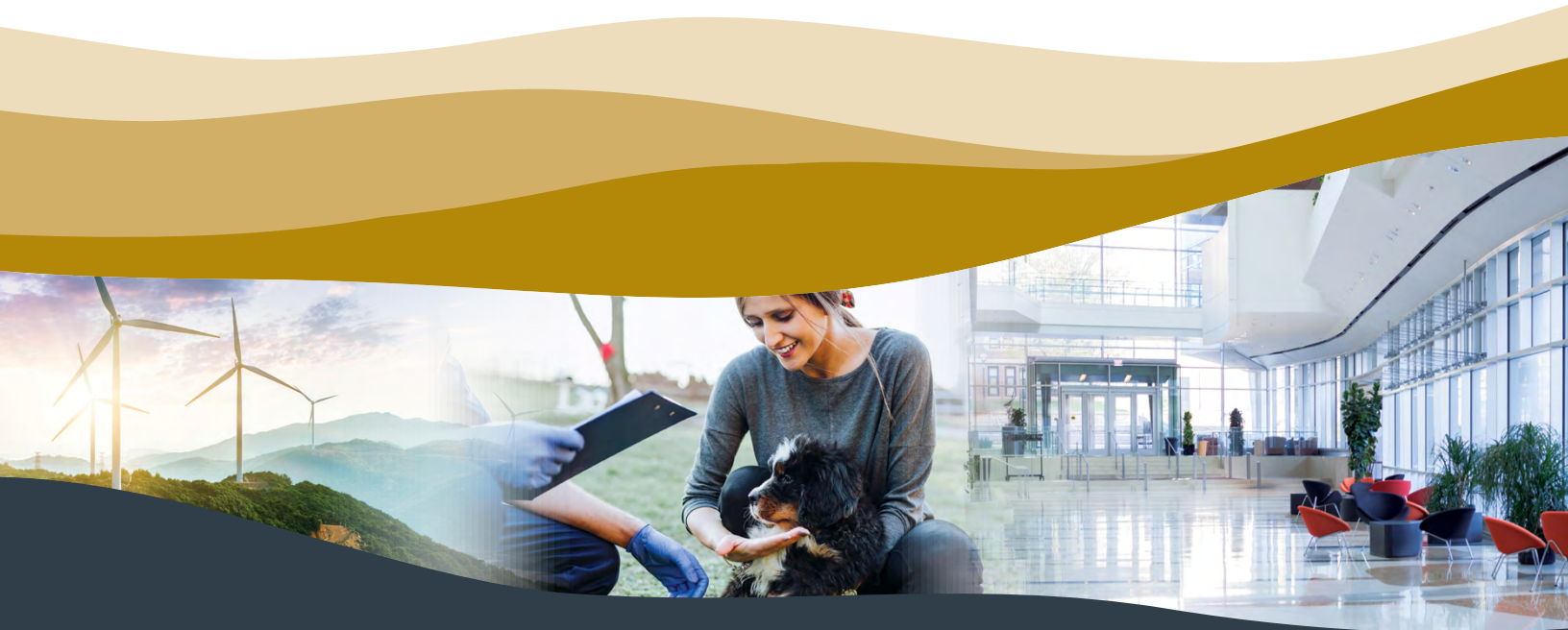
ASSETS	2020	2019
CURRENT ASSETS		
Cash and cash equivalents	\$ 18,043,460	\$ 9,461,749
Current investments	6,397,161	6,401,077
Receivables	2,809,293	3,457,298
Prepaid expenses	3,051,926	2,904,101
Total Current Assets	30,301,840	22,224,225
NONCURRENT ASSETS		
Investments at market	94,912,728	89,194,226
Capital assets:		
Land	762,850	762,850
Other capital assets, net	4,699,453	5,176,363
Total Noncurrent Assets	100,375,031	95,133,439
Total Assets	130,676,871	117,357,664
Deferred Outflow On Pensions / OPEB	595,599	590,733
LIABILITIES		
CURRENT LIABILITIES		
Accounts payable	1,128,960	1,899,630
Accrued payroll	189,651	215,471
Member payable	563,961	351,709
Unearned contributions	10,662,657	7,544,384
Current portion of claim-related liabilities	10,000,000	17,000,000
Total Current Liabilities	22,545,229	27,011,194
NONCURRENT LIABILITIES		
Noncurrent portion of claim-related liabilities	46,674,643	33,686,656
Pension liability, net	722,588	566,548
OPEB liability, net	141,183	201,905
Total Noncurrent Liabilities	47,538,414	34,455,109
Total Liabilities	70,083,643	61,466,303
Deferred Inflow On Pensions / OPEB	246,193	117,531
NET POSITION		
Invested in capital assets, net of related debt	5,462,303	5,939,213
Unrestricted	55,480,331	50,425,350
Total Net Position	\$ 60,942,634	\$ 56,364,563

STATEMENT OF REVENUES, EXPENSES, AND CHANGES IN NET POSITION
JUNE 30, 2020 AND 2019

	2020	2019
OPERATING REVENUES		
Members' contributions	\$ 41,045,906	\$ 37,329,260
Health benefits premiums	35,144,043	33,418,985
Dividends income	94,766	
Other income	214	171
Total Operating Revenues	76,284,929	70,748,416
OPERATING EXPENSES		
Claims expense	18,713,401	17,745,330
Insurance expense	16,506,721	15,913,670
Health insurance expense	34,452,195	32,760,326
Contract services and CSDA fees	2,408,186	2,674,946
Salaries and benefits	3,110,965	2,707,024
General and administrative	1,258,166	1,335,474
Depreciation expense	1,055,311	942,236
Dividends expense	94,766	
Total Operating Expenses	77,599,711	74,079,006
Operating Income (Loss)	(1,314,782)	(3,330,590)
NONOPERATING REVENUES AND EXPENSES		
Rental revenue	430,458	441,409
Rental expense	(282,068)	(278,119)
Net Rental Income (Loss)	148,390	163,290
Investment income	5,744,463	4,947,130
Total Nonoperating Income	5,892,853	5,110,420
Change in Net Position	4,578,071	1,779,830
Beginning Net Position	56,364,563	54,584,733
Ending Net Position	\$ 60,942,634	\$ 56,364,563



SPECIAL DISTRICT RISK MANAGEMENT AUTHORITY



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Maximizing Protection. Minimizing Risk. www.sdrma.org

Memo

Date: August 25, 2021
To: Olivenhain Municipal Water District Safety Committee
From: Tim Schuette, Safety / Risk Compliance Administrator
Subject: **CONSIDER INFORMATIONAL REPORT ON COVID TASK FORCE UPDATES**

Any COVID Task Force updates will be provided orally at the Safety Committee meeting.

Memo

Date: August 25, 2021
To: Olivenhain Municipal Water District Safety Committee
From: Tim Schuette, Safety / Risk Compliance Administrator
Subject: **CONSIDER FUTURE AGENDA ITEMS**

This is an opportunity for anyone who may have an item for consideration at a future Safety Committee meeting.

Memo

Date: August 25, 2021
To: Olivenhain Municipal Water District Safety Committee
From: Tim Schuette, Safety / Risk Compliance Administrator
Subject: **CLOSED SESSION DISCUSSION (If Necessary)**

It may be necessary to go into a Closed Session.

WE ARE NOW ADJOURNED

THE NEXT SAFETY COMMITTEE MEETING
WILL BE HELD ON **OCTOBER 27, 2021**