

**RESOLUTION NO. 2021-04**

**A RESOLUTION OF THE BOARD OF DIRECTORS OF THE  
BEAR VALLEY BASIN GROUNDWATER SUSTAINABILITY AGENCY,  
COUNTY OF SAN BERNARDINO, STATE OF CALIFORNIA CONSENTING TO JOIN  
THE ASSOCIATION OF CALIFORNIA WATER AGENCIES**

WHEREAS, on May 25, 2017, the Bear Valley Basin Groundwater Sustainability Agency (BVBGSA) was formed; and

WHEREAS, the BVBGSA Board adopted Resolution No. 2020-03, approving Amendment No. 1 to the BVBGSA Joint Powers Agreement to modify the language in Section 20 which enables the Board discretion on whether or not to obtain insurance for the Agency; and

WHEREAS, the BVBGSA Board obtained an estimated quote for liability coverage from the Association of California Water Agencies (ACWA) Joint Powers Insurance Authority (JPIA); and

WHEREAS, ACWA JPIA liability coverage requires membership in ACWA; and

WHEREAS, ACWA JPIA liability coverage also requires a three-year commitment; and

WHEREAS, the BVBGSA Board discussed liability coverage through ACWA JPIA;

NOW, THEREFORE, BE IT RESOLVED by the Board of Directors of BVBGSA:

Section 1. That BVBGSA hereby consents to join ACWA.

Section 2. That BVBGSA understands and agrees to remain a member of ACWA for three years.

Section 3. That BVBGSA hereby agrees to pay ACWA in accordance with ACWA's annual Agency Member Dues Schedule for three years.

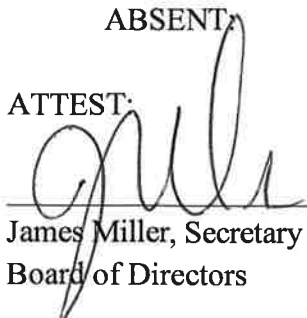
PASSED, APPROVED, AND ADOPTED this 22nd day of June 2021 by the following vote:


AYES: Green, Hjorth, Ludecke, Miller

NOES:

ABSENT:

ATTEST:

  
James Miller, Secretary  
Board of Directors

  
Robert C. Ludecke, President  
Board of Directors



# Coverage Proposal

Bear Valley Basin Groundwater Sustainability Agency



OCTOBER 28, 2020

# Introducing Your Best Protection



## OUR MISSION

ACWA JPIA is dedicated to consistently and cost effectively providing the broadest possible affordable insurance coverage and related services to its member agencies.

## FORMED BY WATER AGENCIES FOR WATER AGENCIES

Water agencies have a unique set of risks not every provider can cover. In 1979, water agencies banded together to share their risks and associated insurance costs. They empowered ACWA JPIA to provide the best coverage for their needs ... and we delivered.

Today, we are the leader in providing California public water agencies with liability, property, and workers' compensation loss coverage programs as well as employee benefits. Serving only water agencies, our experience, expertise and knowledge are highly tuned to our members' unique requirements.

We are a strong, innovative organization. We continually evolve to serve our members' ever-changing demands with programs designed by them and for them. As your partner, we always battle for your agency's rights and best protection.

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## ADVANTAGES AT A GLANCE

- Strong, stable risk-sharing pool with over 360 members
- 100 percent member governed, member driven and member focused
- Complete protection programs tailored specifically to water agencies
- Programs with cost savings of 20 to 30 percent compared to commercial insurance
- Value-added services to help reduce claims, keep costs low and protect members
- Trustworthy, reliable and knowledgeable staff dedicated to each member
- Tools, technology and resources to support your agency's needs
- Resourceful, in-house staff with expertise in every service area

## WATER AGENCIES HAVE A CHAMPION IN THE JPIA

Public entities created pools beginning in the early 1970s. In fact, ACWA JPIA evolved in 1979 after most commercial insurers abandoned the public entity market. As a result, public entities formed risk pools to reduce and stabilize long-term insurance costs and ensure access to coverage and service critical for local government functions such as the acquisition, treatment and delivery of water.

As a California special district, ACWA JPIA operates as a public entity. We are member owned, member governed and member driven. Our Board of Directors includes a representative from each member's board. Our Board elects an eight-member Executive Committee to work on its behalf with the JPIA management and staff.

Unlike the commercial insurance industry, which uses profits to measure success, ACWA JPIA provides services, coverage and risk management tools with the singular goal of servicing our members. We work closely with each of our members to provide customized programs, resources and services for their needs, no matter the agency size.

## HOW WE WORK

Water Agencies must be a member of the Association of California Water Agencies to join the JPIA. Our Board and Executive Committee approve entry into the JPIA. Upon joining, members agree to share the cost of risk by contributing to pooled programs. This pool of funds pays for all member claims and, as a result, reduces the burden of long-term claim costs for all members. At the end of each program year, if claims costs are below anticipated levels, members may be eligible for refunds. ACWA JPIA is proud to be a partner with water agencies throughout California. Quite simply, ACWA JPIA is a proven source of innovation, expertise, education and financial stability.

PROTECTION – EXCLUSIVE TO MEMBERS	SERVICES – EXCLUSIVE TO MEMBERS
<p><b>PROPERTY PROGRAM</b></p> <ul style="list-style-type: none"><li>• \$500 million limits</li><li>• Pooled retention to \$100,000 per loss</li><li>• Includes boiler and machinery</li></ul>	<p><b>RISK MANAGEMENT SERVICES</b></p> <ul style="list-style-type: none"><li>• Certified safety professionals on staff</li><li>• On-site consultations and risk assessments</li><li>• Assistance with safety policies</li></ul>
<p><b>GENERAL, AUTO, EPL AND PUBLIC OFFICIALS ERRORS AND OMISSIONS LIABILITY COVERAGE</b></p> <ul style="list-style-type: none"><li>• Up to \$55 million limits</li><li>• Pooled retention to \$5 million per occurrence</li><li>• Funded for catastrophic events</li><li>• Excess premium returned to members</li><li>• Employment Practices Liability</li></ul>	<p><b>HUMAN RESOURCES SUPPORT</b></p> <ul style="list-style-type: none"><li>• Certified human resource professionals on staff</li><li>• Employment practices hotline including free legal consultations</li><li>• Regional HR group meetings and individual consultations</li><li>• Employee handbook/policy reviews</li><li>• Model water district job descriptions</li></ul>
<p><b>WORKERS' COMPENSATION</b></p> <ul style="list-style-type: none"><li>• Over 6,000 employees covered</li><li>• Statutory limits</li><li>• Pooled retention \$2 million</li><li>• No deductible</li><li>• In-house claims examiners ranked #1 in California</li><li>• Funded for catastrophic events</li></ul>	<p><b>EMPLOYEE BENEFITS SERVICES</b></p> <ul style="list-style-type: none"><li>• Advocacy and claim support</li><li>• Legal compliance assistance</li><li>• Electronic enrollment system</li></ul>
<p><b>EMPLOYEE BENEFITS</b></p> <ul style="list-style-type: none"><li>• HMO, PPO and consumer-driven medical plans</li><li>• HMO and PPO dental plans</li><li>• Life insurance and disability plans</li><li>• Employee assistance and wellness programs</li></ul>	<p><b>TRAINING RESOURCES</b></p> <ul style="list-style-type: none"><li>• On-site, local and regional classes</li><li>• Online courses</li><li>• Professional development programs</li></ul>
	<p><b>CLAIMS SERVICES</b></p> <ul style="list-style-type: none"><li>• In-house claims staff</li><li>• Specialized legal counsel</li><li>• Investigation and defense</li></ul>

## EXCLUSIVE SERVICES TO MEMBERS

ACWA JPIA's commitment to your agency's protection does not stop with our liability, property, workers' compensation and employee benefits programs. We provide additional services and consultations to serve as your trusted, long-term partner.

## HUMAN RESOURCES

- Employment hotline
- Employee handbook reviews
- Employment training
- Member advocacy
- Benefits Enrollment support
- Consultation and guidance
- Employee assistance
- Model policies
- Sample forms
- Job description manual (ADA compliant; over 70 water district jobs)
- Regional HR group meetings and networking forums
- Pre-employment physical referrals

## TRAINING RESOURCES

- On-site, local and regional classes; annual training conferences
- Online training resources, including live and recorded water-industry specific webinars
- Training library with over 600 DVDs
- Professional development program offering certifications in human resources, operations and supervisor basics
- In-depth, year-long senior leadership certificate program
- Staff development
- In-person training

**ACWA JPIA partners with a leading provider** for customized web based training specific to water agencies, including courses that are eligible for continuing education credits.

## **EXCLUSIVE SERVICES TO MEMBERS (CONTINUED)**

ACWA JPIA's risk management staff partners with member agencies to cost effectively control exposures to potential losses in all insured programs.

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### **RISK MANAGEMENT STAFF**

- Certified Safety Professionals (CSPs)
- Authorized to teach 10 and 30-hour OSHA and DOSH asbestos courses
- Staff certified in water distribution, treatment and wastewater
- On-staff electrical engineer
- On-staff certified disability management professional
- On-staff certified industrial hygienist
- On-staff certified ergonomic assessment specialists
- On-staff enterprise risk management PRIMA faculty trainer
- On-staff chartered industrial gas consultant
- On-staff property appraisers

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### **EMPLOYEE BENEFIT SERVICES**

- California licensed life and health agent
- Direct member advocacy for employees with questions or claim issues
- Assistance with legal compliance – Affordable Care Act
- Electronic benefits enrollment system allows self-enrollment, district oversight and robust reporting

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### **CLAIMS SERVICES**

- Experienced in-house claims staff and state-certified examiners experienced with JPIA member agencies
- Statewide claims resources including investigators, adjusters and specialized legal counsel
- Aggressive investigation and defense of questionable claims
- Diligent pursuit of subrogation rights



# Liability Coverage Quotation

**LIABILITY PROGRAM LIMIT .....\$55,000,000 \***

**SUB-LIMITS:**

- \$ 5,000,000 – Terrorism
- \$10,000,000 – Communicable Disease
- \$35,000,000 – Subsidence; Lead; Mold

**INCLUDES:**

- |   |                                |
|---|--------------------------------|
| Bodily Injury                                 | Property Damage                |
| Errors & Omissions                            | Employment Practices Liability |
| Public Officials Errors & Omissions Liability | Inverse Condemnation           |
| Accidental Pollution Liability                | Automobile Liability           |

*\*Coverage afforded for drones that follow FAA Rules and Regulations Part 107 of Title XIV*

Retrospective Allocation Point (RAP) ..... **\$2,500**

**10/1/20 TO 10/1/21 ESTIMATED DEPOSIT PREMIUM: ..... \$1,688**

Deposit premium based on estimated annual payroll. For purposes of the retrospective premium calculation, each member may select its own retrospective allocation point (RAP).

## Cyber and Technology Liability Coverage

**Included with participation in the Property Program**

Limit of Coverage ..... **\$3,000,000 per claim**  
 ..... **\$5,000,000 policy aggregate**

**INCLUDES**

- Third Party Liability Coverage
- First Party Coverage

**RETENTION SCHEDULE**

Total Asset Values:

<\$5,000,000.....	\$10,000
\$5,000,000 to \$25,000,000 .....	\$25,000
>\$25,000,000.....	\$50,000



## Premium Summary

Program	Estimated Annual Premium
Liability Coverage	\$ 1,688
<b>TOTAL ESTIMATED ANNUAL PREMIUM</b>	<b>\$ 1,688</b>

### CONDITIONS:

1. Participation requires an initial three-year commitment;
2. New applications require ACWA JPIA Executive Committee approval;
3. Membership in ACWA.



