



SAN ANTONIO WATER COMPANY
MEETING AGENDA
for
ADMINISTRATIVE & FINANCE COMMITTEE
March 22, 2022 @ 3pm
By Virtual/Online or Teleconference Only

Please join my meeting from your computer, tablet or smartphone.

<https://global.gotomeeting.com/join/402184853>

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Access Code: 402-184-853

▪ Call to Order

1. Recognitions and Presentations:

2. Additions-Deletions to the Agenda:

3. Public Comments

This is the time for any shareholder or member of the public to address the committee members on any topic under the jurisdiction of the Company, which is on or not on the agenda. Please note, pursuant to the Brown Act the Committee is prohibited from taking actions on items not listed on the agenda. For any testimony, speakers are requested to keep their comments to no more than four (4) minutes, including the use of any visual aids, and to do so in a focused and orderly manner. Anyone wishing to speak is requested to voluntarily fill out and submit a speaker's form to the manager prior to speaking.

4. Approval of Committee Meeting Minutes

Regular Committee Minutes of January 25, 2022.

5. Administrative and Financial Issues:

A. Property and Casualty Insurance Renewal

Review renewal proposal and provide recommendation

B. Salary Table Adjustment

Consider adjusting salary table to account for inflation

6. Closed Session: None

7. Committee Comments and Future Agenda Items:

- This is the time for committee's comments and consideration on future agenda items relative to the interests and business of the company and its shareholders.

8. Adjournment:

The next regular Administration and Finance Committee meeting will be held on May 24, 2022 at 3:00pm

NOTE: All agenda report items and back-up materials are available for review and/or acquisition from the Company Office (139 N. Euclid Avenue, Upland, CA.) during regular office hours, Monday through Thursday [8:00 – 11:30 and 12:30 – 4:00] and alternating Fridays [8:00 – 11:30 and 12:30 – 3:00]. The agenda is also available for review and copying at the City of Upland and Upland Public Library located at 450 N. Euclid Avenue.

POSTING STATEMENT: On March 17, 2022, a true and correct copy of this agenda was posted at the entry of the Water Company's office (139 N. Euclid Avenue), 460 N. Euclid Avenue (Upland City Hall), and on the Water Company's website.

SAN ANTONIO WATER COMPANY
ADMINISTRATION and FINANCE COMMITTEE (AFC)
MINUTES

January 25, 2022

An open meeting of the Administration and Finance Committee (AFC) of the San Antonio Water Company (SAWCo) was held virtually and called to order at 3:04 p.m. on the above date as noticed. Committee Members present were Bob Cable and Tom Thomas. Also in attendance were, SAWCo's General Manager Brian Lee and Senior Administrative Specialist Kelly Mitchell.

1. Recognitions and Presentations: None.
2. Additions-Deletions to the Agenda: None.
3. Public Comments: None.
4. Approval of Committee Meeting Minutes: Director Thomas moved and Director Cable seconded to approve the meeting minutes of November 23, 2021. Motion carried unanimously with Directors Bill Velto and Martha Goss absent.

Director Bill Velto entered the meeting at 3:05 p.m.

5. Administrative and Financial Issues:
 - A. ***AFC Schedule for 2022*** – Mr. Lee presented seven items staff would like to accomplish in 2022. The items are up for discussion by the Committee to provide feedback and direction.

In 2022 staff will send a Request for Proposals (RFPs) for general legal services as well as IT services. Mr. Lee felt it important to review contracts every few years to determine whether SAWCo is getting the best value for their money.

Director Thomas felt the entire Board should discuss these items at the next Board meeting to determine whether there are any objections.

Director Cable stated it made good business sense to review contracts every few years.

SAWCo's accounting and financial software package, Tyler Incode, is a large and complicated package often used by municipalities and cities. Staff feels a smaller package would be more suitable and, as such, would like to search for an alternative to what they are currently using.

Staff would also like to look at outsourcing payroll and along with that, redefine the Accounting and Personnel Specialist position to make it more of a clerical position rather than have it deal in personnel matters.

Mr. Lee would like to create an end-of-year 2021 budget review for the March AFC meeting that would then be taken to the Board in April. In accordance with that, Mr. Lee would like to create a midyear 2022 budget review for August.

Director Thomas stated he likes the idea of a midyear budget review as it helps to determine if too much or too little is being spent in specific areas and can help address new areas of need.

There was consensus on the Committee to move forward with the items presented. The items will be brought to the full Board for any additional comments or suggestions.

- B. *COVID Response*** – Mr. Lee advised staff continues to monitor the response to COVID mandates from San Bernardino County as well as the City of Upland.

Director Velto inquired whether SAWCo has any rapid COVID test kits available for staff. Mr. Lee advised two boxes with a total of four test kits were purchased. Some have been used by staff. Director Velto advised of how SAWCo can come into additional test kits through the City of Upland and then offered to drop some off at the SAWCo office.

6. Closed Session: None.
7. Committee Comments and Future Agenda Items: None.
8. Adjournment: Seeing no further business, the meeting was adjourned at 3:16 p.m.

Assistant Secretary
Brian Lee

Agenda Item No. 5A

Item Title: Property and Casualty Insurance Renewal

Purpose:

To review the Company's annual Property and Casualty insurance renewal.

Issue:

Should the Company renew our Property and Casualty Insurance with JPRIMA?

Manager's Recommendation:

Review, authorize approval and forward to the full Board with a recommendation to ratify approval.

Background:

In CY2016, California AB656 passed, allowing mutual water companies to work with public agencies to form a Joint Powers Risk Insurance Management Authority (JPRIMA).

The commercial package with JPRIMA runs from 4/1/22 to 4/1/23.

Following is a summary of past renewal premiums:

Policy Period	Premium	% of rate change
4/1/17 – 4/1/18	\$28,254	
4/1/18 – 4/1/19	\$27,547	- .02%
4/1/19 – 4/1/20	\$28,891	+ 5%
4/1/20 – 4/1/21	\$29,894	+ 3%
4/1/21 – 4/1/22	\$35,376	+18%
4/1/22 – 4/1/23	\$41,555	+17.5%

Just as last year, the increase in this year's premium is due to the following:

- Increase in property and equipment values
- Increase in field payroll
- Marketplace losses in the areas of Employment Practices and Public Officials Liability
- Premium loads for wildfire and inverse condemnation exposures

Company specific premium increases account for about 5%. The remainder is marketplace driven.

The proposal was received on March 15th. Staff is requesting approval of the quote by the AFC so that coverage does not lapse. We would then bring the quote to the full Board at the April regular Board meeting for ratification.

During last year's Board discussion there was a desire to conduct a market review and seek quotes from other firms this year. Short staffing required focusing on other issues and we were unable to conduct a market review or seek alternative quotes. If the AFC

and Board are agreeable to an additional year with JPRIMA, staff will conduct a market review and alternative quotes prior to policy expiration next year.

Impact on the Budget:

Over budget [budgeted \$30,000 and actual considered is \$41,555].

Previous Actions:

None.



SAN ANTONIO WATER COMPANY

Property and Casualty Insurance Proposal

April 1, 2022 to April 1, 2023

Presented by:
David McNeil, ARM
Principal
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Shelly Birdzell
Senior Account Manager
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SAN ANTONIO WATER COMPANY PREMIUM COMPARISON

COVERAGE	4/1/2021 TO 4/1/2022 Cal Mutuals JPRIMA LIMITS / PREMIUM	4/1/2022 TO 4/1/2023 Cal Mutuals JPRIMA LIMITS / PREMIUM
PACKAGE		
Property		
Blanket Property (Replacement Cost)	\$11,083,634	\$11,083,634
- Real Property & Business Personal Property		
Blanket Coverage Extension; applies to the following -	\$2,000,000	\$2,000,000
- Business Income, Extended Business Income, Commandeered Property, Civil Authority, Extra Expense, Tenant Leasehold Interest, Electronic, Data, Preservation of Property		
Equipment Breakdown / Boiler & Machinery	Included	Included
Mobile Equipment (Actual Cash Value)		
- Scheduled	\$150,166	\$170,410
- Unscheduled, maximum \$10,000 any one item	\$70,003	\$70,003
- Borrowed, rented & leased	n/a	n/a
Terrorism	Included	Included
Crime Limits	\$250,000	\$250,000
Deductibles		
- Property	\$1,000	\$1,000
- Mobile Equipment	\$1,000	\$1,000
- Equipment Breakdown	\$1,000/\$2,500	\$1,000/\$2,500
- Crime	\$1,000	\$1,000
General Liability		
Field Payroll - Non Auditable	\$423,491	\$443,672
Budget - Non Auditable	\$4,918,000	\$4,941,000
Per Occurrence	\$1,000,000	\$1,000,000
General Aggregate	\$10,000,000	\$10,000,000
Products & Completed Operations Aggregate	\$10,000,000	\$10,000,000
Personal & Advertising Injury	\$1,000,000	\$1,000,000
Damage to Premises Rented To You	\$1,000,000	\$1,000,000
Medical Payments	\$10,000	\$10,000
Water & Wastewater Testing Errors & Omissions	Included	Included
Inverse Condemnation	Included	Included
Terrorism	Included	Included
Public Officials & Management Liability		
Wrongful Act-per act	\$1,000,000	\$1,000,000
Employment Practices (including third party discrimination)-per offense	\$1,000,000	\$1,000,000
Employee Benefits Plans-per act	\$1,000,000	\$1,000,000
Injunctive Relief-per act	\$5,000	\$5,000
Aggregate Limit	\$10,000,000	\$10,000,000
Deductible Each Wrongful Act or Offense excluding expenses	\$1,000	\$1,000
Policy Form	Occurrence	Occurrence
Inverse Condemnation	Included	Included
Privacy & Network Security(Cyber Liability)-Wrongful Acts - per act	\$1,000,000	\$1,000,000
Breach Consultation Services-per offense	\$1,000,000	\$1,000,000
Breach Response Services-per offense	\$100,000	\$100,000
Public Relations & Data Forensics-per act	\$100,000	\$100,000
Privacy-Retroactive Date	6/1/2012	6/1/2012
Privacy-Deductible	None	None
Policy Form	Claims Made	Claims Made

**SAN ANTONIO WATER COMPANY
PREMIUM COMPARISON**

COVERAGE	4/1/2021 TO 4/1/2022	4/1/2022 TO 4/1/2023
	Cal Mutuals JPRIMA LIMITS / PREMIUM	Cal Mutuals JPRIMA LIMITS / PREMIUM
Automobile		
Number of Vehicles	6	6
Combined Single Limit	\$1,000,000	\$1,000,000
Uninsured/Underinsured Motorist	\$1,000,000	\$1,000,000
Medical Expense	\$5,000	\$5,000
Hired/Non-Owned Liability	\$1,000,000	\$1,000,000
Hired Physical Damage	\$100,000	\$100,000
Owned Physical Damage	ACV	ACV
- Comprehensive Deductible	\$500	\$500
- Collision Deductible	\$500	\$500
Excess		
Each Occurrence	\$10,000,000	\$10,000,000
General Aggregate	\$10,000,000	\$10,000,000
Retention	None	None
Member Contribution	\$32,068	\$37,689

Refer to policies for complete terms and conditions.

NOTE: JPRIMA Administration Fees

\$3,866



San Antonio Water Company Proposal 4/1/2022 to 4/1/2023

Table of Contents

- Section 1.....Package, Auto, Umbrella Comparison
- Section 2.....CalMutuals / JPRIMA Quote
- Section 3....Statement of Values / Mobile Equipment
- Section 4.....Your EPIC Account Team & Contact Information; We are EPIC;
Service Commitment; When to Notify; Claims Advocacy



**CALIFORNIA ASSOCIATION OF MUTUAL WATER COMPANIES
JOINT POWERS RISK AND INSURANCE MANAGEMENT AUTHORITY (JPRIMA)**

COVERAGE PROPOSAL
San Antonio Water Company

COVERAGE PERIOD
4/1/2022 - 4/1/2023

PRESENTED BY:
Edgewood Partners Insurance Center



Insurance Administrator
www.alliedpublicrisk.com
Allied Community Insurance Services, LLC
CA License Number: 0L01269
National Producer Number: 17536322



PREMIUM SUMMARY

NOTE: This proposal is prepared from information supplied to us on the application submitted by you or insurance broker. It may or may not contain all terms requested on the application. Coverage is provided by the JPRIMA Memorandum of Coverage (MOC) and subject to its terms, exclusions, conditions and limitations. A specimen MOC is available for your review, as is the JPRIMA Member Agreement. Enrollment in the JPRIMA requires execution of the JPRIMA Member Agreement as well as membership in the California Association of Mutual Water Companies (Cal Mutuals).

PAGE	COVERAGE SECTION		PREMIUM
3-7	SECTION 1. PROPERTY (Property, Equipment Breakdown & Mobile Equipment, if offered in the section)	\$	8,148.00
8	SECTION 2. COMMERCIAL CRIME	\$	500.00
9-10	SECTION 3. COMMERCIAL GENERAL LIABILITY	\$	7,107.00
11	SECTION 4. PUBLIC OFFICIALS & MANAGEMENT LIABILITY (Wrongful Acts, Employment Practices & Employee Benefits, Privacy and Network Risk, if offered in the section)	\$	3,777.00
12	SECTION 5. BUSINESS AUTO	\$	7,888.00
13	SECTION 6. COMMERCIAL EXCESS LIABILITY	\$	10,269.00
MEMBER CONTRIBUTION		\$	37,689.00
JPRIMA ADMINISTRATION FEES		\$	3,866.00
TOTAL AMOUNT DUE*		\$	41,555.00

*Payment is due within thirty (30) days of binding.

NOTES:

The JPRIMA MOC has a common anniversary date of April 1, 2022.

Terrorism coverage is automatically included for Property and General Liability.

Course of Construction: Please be advised that our policy is not intended for anything other than small, ancillary construction/replacement projects. Any substantive construction/replacement projects performed by insured employee or a third party should have a separate Builder's Risk Policy. We do not offer theft of materials. If subcontractors are being used, either entirely or in combination with employees, the insured entity should obtain Certificates of Insurance and request to be named as Additional Insured.

COVERAGE PROPOSAL FOR MEMBER: San Antonio Water Company
EFFECTIVE DATE: 4/1/2022 - 4/1/2023
DISCLAIMER: Actual coverage is subject to the language of the MOC as issued.



SECTION 1. PROPERTY*

***PROPERTY IS INCLUDED IN THE PROPOSAL: Yes**

ISSUER:

- California Association of Mutual Water Companies
Joint Powers Risk and Insurance Management Authority (JPRIMA)
- No Joint and Several Liability for Members
- 100% Reinsured

REINSURER:

- A XV (Excellent) A.M. Best Rating
- A-Strong Standard & Poor's Rating

FORM:

- Proprietary & Integrated

LIMITS:

Blanket Property: (Real Property & Business Personal Property)	\$11,180,422
Blanket Coverage Extension: A separate blanket limit that applies to the following coverages: Business Income, Extended Business Income, Commandeered Property, Civil Authority, Extra Expense, Tenant Leasehold Interest, Electronic Data, Preservation of Property.	\$2,000,000
Equipment Breakdown / Boiler & Machinery:	Included
Mobile Equipment (scheduled):	\$170,410
Mobile Equipment (unscheduled, maximum \$10,000 any one item):	\$70,003
Mobile Equipment (borrowed, rented & leased):	N/A
Flood Zone X: (shaded/unshaded)	N/A

DEDUCTIBLES:

\$1,000	Property
\$1,000	Mobile Equipment
\$1,000	Equipment Breakdown (aboveground & less than 50 feet belowground)
\$2,500	Equipment Breakdown (greater than 50 feet belowground)
N/A	Flood Zone X (per occurrence)
N/A	Unmanned Aircraft (Drone)

COVERAGE HIGHLIGHTS:

- Blanket Property Limits & Blanket Coverage Extension Limits
- No Coinsurance
- Equipment Breakdown

VALUATION:

- Replacement Cost: Real Property & Business Personal Property
- Actual Cash Value: Mobile Equipment
- Actual Loss Sustained: Loss of Income & Expenses
- Market Price: Fine Arts

KEY EXCLUSIONS:

- Earthquake & Earth Movement
- Flood (unless coverage is designated above, such coverage would be limited to locations in Zone X only)

COVERAGE PROPOSAL FOR MEMBER: San Antonio Water Company
EFFECTIVE DATE: 4/1/2022 - 4/1/2023
DISCLAIMER: Actual coverage is subject to the language of the MOC as issued.

SPECIAL COVERAGES:

■ **New Locations or Newly Constructed Property:**

Pays up to \$1,000,000 for your new real property while being built on or off described premises as well as real property you acquire, lease or operate at locations other than the described premises; and business personal property located at new premises.

■ **Utility Services – Direct Damage, 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.

■ **Pollution Remediation Expenses:**

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 coverage 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.

■ **SCADA Upgrades:**

Pays up to \$100,000 to upgrade your 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, waterflow, water analysis, and other measurable items necessary to maintain operations.

■ **Contract Penalties:**

Pays up to \$100,000 for contract penalties you are required to pay due to your failure to deliver your product according to contract terms solely as a result of direct physical loss or damage by a Covered Cause of Loss to Covered Property.

■ **Contamination:**

Pays up to \$250,000 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.

■ **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 covered to apply. Electronic data processing property and fine arts are excluded.

■ **Unintentional Errors:**

Pays up to \$250,000 for any unintentional error or omission you make in determining or reporting values or in describing the covered property or covered locations.

KEY DEFINITIONS

■ **Real Property:**

The buildings, items or structures described in the Declarations that you own or that you have leased or rented from others in which you have an insurable interest. This includes:

- Aboveground piping;
- Aboveground and belowground penstock; but only if such penstock is scheduled in the policy;
- Additions under construction;
- Alterations and repairs to the buildings or structures;
- Buildings;
- Business personal property owned by you 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;
- Completed additions;
- 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;
- Hydrants, but only if scheduled in the policy;
- Light standards;
- Materials, equipment, supplies and temporary structures you own or for which you are responsible, on the premises or in the open (including property inside vehicles) within 100 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.

■ **Business Personal Property:**

The property you own that is used in your business including:

- Furniture and fixtures;
- Machinery and equipment;
- Computer equipment;
- Communication equipment;
- Labor materials or services furnished or arranged by you on personal property of others;
- Stock;
- Your use interest as tenant in improvements and betterments.
- Leased personal property for which you have a contractual responsibility to insure.

■ **Pollution Conditions:**

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. Waste includes materials to be recycled, reconditioned or reclaimed.



KEY DEFINITIONS (continued)

■ Remediation Expenses:

Expenses incurred for or in connection with the investigation, monitoring, removal, disposal, treatment, or neutralization of pollution conditions to the extent required by: (1) Federal, state or local laws, regulations or statutes, or any subsequent amendments thereof enacted to address pollution conditions; and (2) a legally executed state voluntary program governing the cleanup of "pollution conditions."

■ Outdoor Property:

Fixed or permanent structures that are outside covered real property including but not limited to:

- Historical markers or flagpoles;
- Sirens, antennas, towers, satellite dishes, or similar structures and their associated equipment or structures;
- 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; or
- Dumpsters, concrete trash containers, or permanent recycling bins;

■ Equipment Breakdown:

Direct damage to mechanical, electrical or pressure systems as follows:

- Mechanical breakdown including rupture or bursting caused by centrifugal force;
- Artificially generated electrical current, including electrical arcing, that disturbs electrical devices, appliances or wires;
- Explosion of steam boilers, steam piping, steam engines or steam turbines owned or leased by you, or operated under your control;
- Loss or damage to steam boilers, steam pipes, steam engines or steam turbines; or
- Loss or damage to hot water boilers or other water heating equipment;
- If covered electrical equipment requires drying out as a result of a flood, we will pay for the direct expenses for such drying out.
- None of the following are covered objects as respects to equipment breakdown:
 - a. Insulating or refractory material;
 - b. Buried vessel or piping;
 - c. Sewer piping, piping forming a part of a fire protection system or water piping other than:
 - (1) Feed water piping between any boiler and its feed pump or injector;
 - (2) Boiler condensate return piping; or
 - (3) Water piping forming a part of refrigerating and air conditioning vessels and piping used for cooling, humidifying or space heating purposes;
 - d. Structure, foundation, cabinet or compartment containing the object;
 - e. Power shovel, dragline, excavator, vehicle, aircraft, floating vessel or structure, penstock, draft tube or well-casing;
 - f. Conveyor, crane, elevator, escalator or hoist, but not excluding any electrical machine or electrical apparatus mounted on or used with this equipment; and
 - g. Felt, wire, screen, die, extrusion, late, swing hammer, grinding disc, cutting blade, cable chain, belt, rope, clutch late, brake pad, non-metallic part or any part or tool subject to frequent, periodic replacement.



PROPERTY SUBLIMITS:

Coverage			Limit	
Accounts Receivable	X	\$500,000	\$1,000,000	\$2,000,000
Valuable Papers and Records	X	\$500,000	\$1,000,000	\$2,000,000
Contamination	X	\$250,000	\$500,000	
Tools and Equipment Owned by Your Employees	X	\$5,000	\$10,000	\$25,000
Personal Effects and Property of Others	X	\$5,000	\$10,000	\$25,000
New Locations or Newly Constructed Property		\$1,000,000		
Business Personal Property at New Locations		\$1,000,000		
Backup/Overflow of Water from Sewer, Drain, Sump		\$250,000		
Utility Services - Direct Damage		\$250,000		
Utility Services –		\$250,000		
Business Income and Extra Expense				
Dependent Business Premises		\$250,000		
Property at Other Locations		\$250,000		
Pollution Remediation Expense (specified cause of loss)		\$250,000		
Outdoor Property (unscheduled)		\$300,000		
Contract Penalties		\$100,000		
Pollution Remediation Expense (covered cause of loss)		\$100,000		
Property in Transit		\$100,000		
SCADA Upgrades		\$100,000		
Indoor and Outdoor Signs (unscheduled)		\$50,000		
Limited Coverage for "Fungus", Wet Rot or Dry Rot		\$50,000		
Fine Arts		\$25,000		
Fire Department Service Charge		\$25,000		
Fire Protection Devices		\$25,000		
Key and Lock Replacement Expenses		\$25,000		
Trees, Shrubs & Plants (maximum \$1,000 any one item)		\$25,000		
Arson Reward		\$10,000		
Rental Reimbursement – Mobile Equipment		\$10,000		
Cost of Inventory or Adjustment		\$5,000		
Non-Owned Detached Trailers		\$5,000		
Water Contamination Notification Expenses		\$5,000		
Patterns, Dies, Molds, Forms		\$2,500		
Debris Removal				25% of scheduled limit plus \$250,000
Ordinance or Law Provision				100% of scheduled limit plus 25%

NOTES:

Contribution is calculated from attached property schedule; review property schedule for coverage and limit adequacy.
 Flood and Earthquake coverages are excluded.
 Please confirm that the licensed excavator, #225723, on the IM schedule is NOT licensed for road use.

COVERAGE PROPOSAL FOR MEMBER: San Antonio Water Company
EFFECTIVE DATE: 4/1/2022 - 4/1/2023
DISCLAIMER: Actual coverage is subject to the language of the MOC as issued.



SECTION 2. COMMERCIAL CRIME*

***COMMERCIAL CRIME IS INCLUDED IN THE PROPOSAL: Yes**

ISSUER:

- California Association of Mutual Water Companies
Joint Powers Risk and Insurance Management Authority (JPRIMA)
- No Joint and Several Liability for Members
- 100% Reinsured

REINSURER:

- A XV (Excellent) A.M. Best Rating
- A-Strong Standard & Poor's Rating

FORM:

- Proprietary & Integrated

RATING BASIS:

- On file with underwriter
- Non auditable

LIMITS:

COVERAGE GROUP SELECTED	EMPLOYEE THEFT	FORGERY OR ALTERATION	INSIDE THE PREMISES Theft of Money and Securities	INSIDE THE PREMISES Robbery or Safe Burglary or Other Property	OUTSIDE THE PREMISES	COMPUTER FRAUD	FUNDS TRANSFER FRAUD	MONEY ORDERS & COUNTERFEIT PAPER CURRENCY
	\$10,000	\$10,000	\$10,000	\$10,000	\$10,000	\$10,000	\$10,000	\$10,000
	\$25,000	\$25,000	\$25,000	\$25,000	\$25,000	\$25,000	\$25,000	\$25,000
	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000
	\$100,000	\$100,000	\$100,000	\$100,000	\$100,000	\$100,000	\$100,000	\$100,000
X	\$250,000	\$250,000	\$250,000	\$250,000	\$250,000	\$250,000	\$250,000	\$250,000
	\$500,000	\$250,000	\$250,000	\$250,000	\$250,000	\$250,000	\$250,000	\$250,000
	\$1,000,000	\$250,000	\$250,000	\$250,000	\$250,000	\$250,000	\$250,000	\$250,000
	\$2,000,000	\$250,000	\$250,000	\$250,000	\$250,000	\$250,000	\$250,000	\$250,000

DEDUCTIBLE:

\$1,000 each claim

DESIGNATED EMPLOYEE BENEFIT PLAN(S):

COVERAGE HIGHLIGHTS:

- Separate Limits Apply to Each Coverage
- Coverage Extended to Directors and Authorized Volunteers
- Faithful Performance

NOTES:

COVERAGE PROPOSAL FOR MEMBER: San Antonio Water Company

EFFECTIVE DATE: 4/1/2022 - 4/1/2023

DISCLAIMER: Actual coverage is subject to the language of the MOC as issued.



SECTION 3. GENERAL LIABILITY*

***GENERAL LIABILITY IS INCLUDED IN THE PROPOSAL: Yes**

ISSUER:

- California Association of Mutual Water Companies
Joint Powers Risk and Insurance Management Authority (JPRIMA)
- No Joint and Several Liability for Members
- 100% Reinsured

REINSURER:

- A XV (Excellent) A.M. Best Rating
- A-Strong Standard & Poor's Rating

FORM:

- Occurrence
- Defense Costs Outside the Limit
- Proprietary & Integrated

RATING BASIS:

- On file with underwriter
- Non auditable

LIMITS:

Per Occurrence	\$1,000,000
General Aggregate	\$10,000,000
Products & Completed Operations Aggregate	\$10,000,000
Personal & Advertising Injury Limit	\$1,000,000
Damage to Premises Rented to You	\$1,000,000
Medical Payments	\$10,000

DEDUCTIBLE:

N/A

COVERAGE HIGHLIGHTS:

- Duty to Defend
- Broad Definition of Enrolled Named Member
- Blanket Additional Enrolled Named Member
- Water & Wastewater Testing Errors & Omissions
- Expanded Pollution Liability
- Failure to Supply (no ISO limitation)
- Lead (potable water)
- Waterborne Asbestos (potable water)
- Product Recall
- Impaired Property
- Fungi & Bacteria

OPTIONAL COVERAGE(S):

Inverse Condemnation

COVERAGE PROPOSAL FOR MEMBER: San Antonio Water Company

EFFECTIVE DATE: 4/1/2022 - 4/1/2023

DISCLAIMER: Actual coverage is subject to the language of the MOC as issued.



SPECIAL COVERAGES:

- **Water & Wastewater Testing Errors & Omissions:**
Coverage is provided for damages arising out of an act, error or omission which arises from your water or wastewater testing.
- **Failure To Supply:**
Coverage is provided for bodily injury or property damage arising out of the failure of any Enrolled Named Member to adequately supply water.
- **Waterborne Asbestos:**
Coverage is provided for bodily injury or property damage from waterborne asbestos arising out of potable water which is provided by you to others.
- **Contractual Liability - Railroads:**
Coverage is provided for any contract or agreement that indemnifies a railroad for bodily injury or property damage arising out of construction or demolition operations, within 50 feet of any railroad property and affecting any railroad bridge or trestle, tracks, road-beds, tunnel, underpass or crossing. Available via endorsement only.
- **Pollution:**
Coverage is provided for bodily injury or property damage which occurs or takes place as a result of your operations and arises out of the following:
 - Potable water which you supply to others;
 - Chemicals you use in your water or wastewater treatment process;
 - Natural gas or propane gas you use in your water or wastewater treatment process;
 - Urgent response for the protection of property, human life, health or safety conducted away from premises owned by or rented to or regularly occupied by you;
 - Your 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 waste water from any sewage treatment facility or fixed conduit or piping that you own, operate, lease, control or for which you have the right of way, but only if property damage occurs away from land you own or lease.
 - Sudden and accidental events that are neither expected nor intended by an Enrolled Named Member. However, no coverage is provided under this exception for petroleum underground storage tanks.
- **Damage to Impaired Property or Property Not Physically Injured**
Coverage is provided for bodily injury or property damage arising from your potable water, nonpotable water, or wastewater as well as any loss of use of other property arising out of sudden and accidental physical injury to "your product" or "your work" after it has been put to its intended use.
- **Fungi or Bacteria**
Coverage is provided for bodily injury or property damage arising from any "fungi" or bacteria that are, are on, or are contained in a good or product intended for consumption; or to any injury or damage arising out of or caused by your water, irrigation, or wastewater intake, outtake, reclamation, treatment and distribution processes.
- **Recall of Products, Work or Impaired Property**
Coverage applies to any injury or damage arising out of or caused by your potable water, nonpotable water, or wastewater for the loss of use, withdrawal, recall, inspection, repair, replacement, adjustment, removal or disposal of: "Your product"; "Your 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.

NOTES:

COVERAGE PROPOSAL FOR MEMBER: San Antonio Water Company
EFFECTIVE DATE: 4/1/2022 - 4/1/2023
DISCLAIMER: Actual coverage is subject to the language of the MOC as issued.

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The MOC may contain limits, exclusions, and limitations that are not detailed in this proposal.



SECTION 4. PUBLIC OFFICIALS & MANAGEMENT LIABILITY*

***PUBLIC OFFICIALS & MANAGEMENT LIABILITY IS INCLUDED IN THE PROPOSAL: Yes**

ISSUER:

- California Association of Mutual Water Companies
Joint Powers Risk and Insurance Management Authority (JPRIMA)
- No Joint and Several Liability for Members
- 100% Reinsured

REINSURER:

- A XV (Excellent) A.M. Best Rating
- A-Strong Standard & Poor's Rating

FORM:

- Proprietary & Integrated
- Occurrence
- Defense Costs Outside the Limits

RATING BASIS:

- On file with underwriter
- Non auditable

LIMITS:

Wrongful Acts	\$1,000,000 per act
Employment Practices (including third party discrimination)	\$1,000,000 per offense
Employee Benefit Plans	\$1,000,000 per act
Injunctive Relief	\$5,000 per act
	\$10,000,000 aggregate limit

PRIVACY LIABILITY AND NETWORK RISK¹:

Privacy & Network Security Wrongful Acts	\$1,000,000 per act
¹ Coverage provided for Privacy Liability & Network Risk Coverage is issued on a claims made basis with defense inside the limit of liability. Privacy Retroactive Date:6/1/2012. Privacy Deductible: None.	
*\$1,000,000 maximum annual aggregate applies per Enrolled Named Member, with a \$2,000,000 coverage form aggregate applicable to all participating Enrolled Named Members.	

OPTIONAL COVERAGE(S):

Inverse Condemnation

RETROACTIVE DATE:

N/A

DEDUCTIBLE:

\$1,000 Each Wrongful Act or Offense excluding expenses

COVERAGE HIGHLIGHTS:

- Duty To Defend
- Broad Definition of Enrolled Named Member including Past and Future Employees
- Outside Directorship

NOTES:

COVERAGE PROPOSAL FOR MEMBER: San Antonio Water Company
EFFECTIVE DATE: 4/1/2022 - 4/1/2023
DISCLAIMER: Actual coverage is subject to the language of the MOC as issued.



SECTION 5. BUSINESS AUTO*

***BUSINESS AUTO IS INCLUDED IN THE PROPOSAL: Yes**

ISSUER:

- California Association of Mutual Water Companies
Joint Powers Risk and Insurance Management Authority (JPRIMA)
- No Joint and Several Liability for Members
- 100% Reinsured

REINSURER:

- A XV (Excellent) A.M. Best Rating
- A-Strong Standard & Poor's Rating

FORM:

- Proprietary & Integrated
- Occurrence
- Defense Costs Outside the Limits

PORTFOLIO:

Coverage	Symbol	Limit
Combined Single Limit for Bodily Injury & Property Damage (each accident)	1	\$1,000,000
Hired Auto Liability	8	\$1,000,000
Non-Owned Auto Liability	9	\$1,000,000
Medical Payments	2	\$5,000
Uninsured / Underinsured Motorists	2	\$1,000,000
Hired Physical Damage	8	\$100,000
Owned Physical Damage – Comprehensive	2	ACV
Owned Physical Damage – Collision	2	ACV
Towing & Rental Car Reimbursement (covered accident)		\$75 per Day up to 30 Days
Fleet Automatic		Included

DEDUCTIBLE:

Liability: None
 Comprehensive: \$500
 Collision: \$500

NOTES:

Please refer to auto terms provided for per unit coverage.



SECTION 6. EXCESS LIABILITY*

***EXCESS LIABILITY IS INCLUDED IN THE PROPOSAL: Yes**

ISSUER:

- California Association of Mutual Water Companies
Joint Powers Risk and Insurance Management Authority (JPRIMA)
- No Joint and Several Liability for Members
- 100% Reinsured

REINSURER:

- A XV (Excellent) A.M. Best Rating
- A-Strong Standard & Poor's Rating

FORM:

- Following Form
- Occurrence
- Defense Costs Outside the Limits

LIMITS:

\$10,000,000/\$10,000,000

SCHEDULED UNDERLYING POLICIES:

Commercial General Liability -Yes
 Hired and Non-Owned Auto Liability - Yes
 Owned Auto Liability - Yes
 Public Officials & Management Liability - Yes
 Wrongful Acts -Yes
 Employment Practices - Yes
 Employee Benefit Plans - Yes
 Employers' Liability: (minimum underlying limit requirement of \$500,000 / \$500,000 / \$500,000) - Yes
 Other:

NOTABLE EXCLUSION:

- Workers' Compensation
- Uninsured Motorists / Underinsured Motorists
- Underlying Limits < \$1,000,000 except for Employers' Liability

NOTES:

Employers' Liability subject to JPRIMA security requirements.
Please provide current WC declaration page for EL consideration in Excess line.

CALIFORNIA UNINSURED MOTORISTS COVERAGE SELECTION/REJECTION

Applicant/Named Insured: San Antonio Water Company

Company: Joint Powers Risk and Insurance Management Authority

California law permits you to make certain decisions regarding Uninsured Motorists Coverage. This document describes this coverage and the options available.

You should read this document carefully and contact us or your agent if you have any questions regarding Uninsured Motorists Coverage and your options with respect to this coverage.

This document includes general descriptions of coverage. However, no coverage is provided by this document. You should read your policy and review your Declarations Page(s) and/or Schedule(s) for complete information on the coverages you are provided.

A. Mandatory Offer Of Bodily Injury Uninsured Motorists Coverage

Please indicate your choices by initialing next to the appropriate item(s) below.

1. Selection Of Bodily Injury Uninsured Motorists Coverage

(Initials)

I select Bodily Injury Uninsured Motorists Coverage at limits equal to the limits of my Bodily Injury Liability Coverage (split limits) or Combined Single Limit for Liability Coverage.

2. Rejection Of Bodily Injury Uninsured Motorists Coverage

The California Insurance Code requires that we provide you with the following information:

"The California Insurance Code requires an insurer to provide uninsured motorists coverage in each bodily injury liability insurance policy it issues covering liability arising out of the ownership, maintenance, or use of a motor vehicle. Those provisions also permit the insurer and the applicant to delete the coverage completely or to delete the coverage when a motor vehicle is operated by a natural person or persons designated by name. Uninsured motorists coverage insures the insured, his or her heirs, or legal representatives for all sums within the limits established by law, which the person or persons are legally entitled to recover as damages for bodily injury, including any resulting sickness, disease, or death, to the insured from the owner or operator of an uninsured motor vehicle not owned or operated by the insured or a resident of the same household. An uninsured motor vehicle includes an underinsured motor vehicle as defined in subdivision (p) of Section 11580.2 of the Insurance Code".

(Initials) _____	I reject Bodily Injury Uninsured Motorists Coverage entirely.
_____	I delete Bodily Injury Uninsured Motorists Coverage only with respect to the following individuals:
	(Name of Excluded Driver(s)) _____ _____

3. Lower Limit(s) For Bodily Injury Uninsured Motorists Coverage

The California Insurance Code requires that we provide you with the following information:

"The California Insurance Code requires an insurer to provide uninsured motorists coverage in each bodily injury liability insurance policy it issues covering liability arising out of the ownership, maintenance, or use of a motor vehicle. Those provisions also permit the insurer and the applicant to agree to provide the coverage in an amount less than that required by subdivision (m) of Section 11580.2 of the Insurance Code but not less than the financial responsibility requirements. Uninsured motorists coverage insures the insured, his or her heirs, or legal representatives for all sums within the limits established by law, which the person or persons are legally entitled to recover as damages for bodily injury, including any resulting sickness, disease, or death, to the insured from the owner or operator of an uninsured motor vehicle not owned or operated by the insured or a resident of the same household. An uninsured motor vehicle includes an underinsured motor vehicle as defined in subdivision (p) of Section 11580.2 of the Insurance Code".

(Initials)

I reject Bodily Injury Uninsured Motorists Coverage at limits equal to my Bodily Injury Liability Coverage (split limits) or Combined Single Limit for Liability Coverage and I select the following lower limits.

(Choose one):

(Initials)	Split Limits	OR	(Initials)	Combined Single Limit
_____	\$ 15,000/30,000		_____	\$ 30,000
_____	20,000/40,000		_____	40,000
_____	25,000/50,000		_____	50,000
_____	30,000/60,000		_____	60,000
_____	50,000/100,000		_____	100,000
_____	100,000/300,000		_____	250,000
_____	250,000/500,000		_____	300,000
_____	500,000/1,000,000		_____	500,000
_____	\$ _____		_____	1,000,000
	(Other)		_____	\$(Other)

B. Mandatory Offer Of Property Damage Uninsured Motorists Coverage

Uninsured Motorists Coverage may also include Property Damage Uninsured Motorists Coverage. Property Damage Uninsured Motorists Coverage provides insurance protection to an insured for compensatory damages for injury to or destruction of a covered auto caused by an automobile accident which an insured is legally entitled to recover from the owner or operator of certain types of uninsured motor vehicles. However, Property Damage Uninsured Motorists Coverage is available only:

1. If you have not rejected Bodily Injury Uninsured Motorists Coverage; and
2. For autos for which you have not purchased Collision Coverage.

Please indicate your choices by initialing next to the appropriate item(s) below.

(Initials)

I select Property Damage Uninsured Motorists Coverage at a limit of \$3,500 for each accident for the following vehicle(s):

(Specify Year/Make/Model)

(Initials)

I reject Property Damage Uninsured Motorists Coverage entirely.

I delete Property Damage Uninsured Motorists Coverage only with respect to the following individuals:

(Name of Excluded Driver(s))

Applicant's/Named Insured's Signature

Date

Joint Powers Risk and Insurance Management Authority Proposal

Insured		03/15/2022
San Antonio Water Company		Policy: JPAAUT-00042-05
139 N. Euclid Avenue		FEIN:
Upland, CA 91786		e-mail:

Description	Renewal	Business Auto	\$7,888.00
Lock Rates Date	04/01/2022		
Effective Date	04/01/2022		
Expiration Date	04/01/2023	Total	\$7,888.00
Type of Business	Renewal		
Program Name	WaterPlus		
		Policy Surcharges and Taxes	
		POLICY TOTAL	\$7,888.00

Policy Totals Breakdown

Business Auto	
Liability	\$5,361.00
Medical	\$342.00
UM/UIM	\$630.00
Other Than Coll	\$286.00
Collision	\$1,166.00
Non-Owned	\$103.00
Total	\$7,888.00

Policy Information - Business Auto

Legal Entity	Other	Type of Fleet	Fleet
Liability	1,000,000	CSL Deductible	Full

Location 1 Joint Powers Risk and Insurance Management Authori

139 N. Euclid Avenue	Business Auto	\$7,888.00
Upland, CA 91786		
San Bernardino County	Total	\$7,888.00

Business Auto

Territory 059	Total Fleet Premium Information...	
	Liability	\$5,361
	UM/UIM	\$630
	Med Pay	\$342
	OTC	\$286
	Collision	\$1,166
	Non-Owned	\$103
	Fleet Grand Total	\$7,888

Non-Owned Auto class 6601 (10 Employees)

	Limit	Premium
Liability	1,000,000	\$103

Vehicles

Vehicle # 1 - Truck 2012 Ford F350 1FD8W3E64CEC78287			
Cost New 41,188	Code 21499	Age Group 11	Vehicle Total \$1,323
	Limit	Premium	
Liability	1,000,000	\$946	
Med Payments	5,000	\$57	
Un Motorist	1,000,000	\$105	
	Deduct	Premium	
Comprehensive	500	\$42	
Collision	500	\$173	

Vehicle # 2 - Truck 2012 Ford F550 1FDUF5GT4GEEA43661			
Cost New 62,479	Code 21499	Age Group 11	Vehicle Total \$1,323
	Limit	Premium	
Liability	1,000,000	\$946	
Med Payments	5,000	\$57	
Un Motorist	1,000,000	\$105	
	Deduct	Premium	
Comprehensive	500	\$42	
Collision	500	\$173	

Vehicle # 3 - Truck (Used in Dumping) 2008 International 4300 1HTMMAAL18H565023			
Cost New 44,577	Code 21479	Age Group 12	Vehicle Total \$1,086
	Limit	Premium	
Liability	1,000,000	\$766	
Med Payments	5,000	\$57	
Un Motorist	1,000,000	\$105	
	Deduct	Premium	
Comprehensive	500	\$26	
Collision	500	\$132	

Vehicle # 4 - Truck 2004 Chevrolet Pickup 1GBHC2928E311490			
Cost New 33,750	Code 01499	Age Group 12	Vehicle Total \$1,237
	Limit	Premium	
Liability	1,000,000	\$901	
Med Payments	5,000	\$57	
Un Motorist	1,000,000	\$105	
	Deduct	Premium	
Comprehensive	500	\$44	
Collision	500	\$130	

Vehicle # 5 - Truck 2014 Ford F-250 1FT7X2BT9EEA97514		
Cost New 48,429	Code 01499	Age Group 9
		Vehicle Total \$1,350
	Limit	Premium
<u>Liability</u>	1,000,000	\$901
<u>Med Payments</u>	5,000	\$57
<u>Un Motorist</u>	1,000,000	\$105
	Deduct	Premium
<u>Comprehensive</u>	500	\$56
<u>Collision</u>	500	\$231

Vehicle # 6 - Truck 2019 Ford F-250 1FT7X2BT4KEC70321		
Cost New 57,723	Code 01499	Age Group 4
		Vehicle Total \$1,466
	Limit	Premium
<u>Liability</u>	1,000,000	\$901
<u>Med Payments</u>	5,000	\$57
<u>Un Motorist</u>	1,000,000	\$105
	Deduct	Premium
<u>Comprehensive</u>	500	\$76
<u>Collision</u>	500	\$327

Loc#	Description	Street	City	State	Zip	Building	Contents
1-1	Booster #1A	400 E. 20th	Upland	CA	91786	\$ 950,000.00	
1-2	Reservoir #1	400 E. 20th	Upland	CA	91786	\$ 135,273.60	
1-3	Carport Structure	400 E. 20th	Upland	CA	91786	\$ 26,000.00	
2-1	Booster #9	1572 Golf Club Drive	Upland	CA	91786	\$ 130,000.00	
2-2	Well Site #3	1572 Golf Club Drive	Upland	CA	91786	\$ 78,000.00	
2-3	Well Site #24	1572 Golf Club Drive	Upland	CA	91786	\$ 26,000.00	
2-4	Control Pannel	1572 Golf Club Drive	Upland	CA	91786	\$ 400,000.00	
3-1	Booster #14	2570 Mesa Terrace	Upland	CA	91786	\$ 134,000.00	
3-2	Forebay Bldg	2570 Mesa Terrace	Upland	CA	91786	\$ 270,000.00	\$ 336,000.00
3-3	Mlox Bldg.	2570 Mesa Terrace	Upland	CA	91786	\$ 152,000.00	\$ 45,000.00
4-1	Booster #16	2510 N. Euclid	Upland	CA	91786	\$ 104,000.00	
5-1	Booster #17	2790 Mountain Ave.	Upland	CA	91786	\$ 89,440.00	
6-1	Booster #19	2602 Holly Drive	Upland	CA	91786	\$ 343,000.00	\$ 150,000.00
7-1	Edlson Box	San Antonio/Shin Rd.	Upland	CA	91786	\$ 103,700.00	\$ 57,792.69
8-1	Reservoir #4	2345 Paloma Curve	Upland	CA	91786	\$ 156,000.00	
9-1	Reservoir #6	Mtn & San Antonio Dam	Upland	CA	91786	\$ 572,000.00	
9-2	Reservoir #5	Mtn & San Antonio Dam	Upland	CA	91786	\$ 285,000.00	
10-1	Reservoir #7	2575 E. Spring Terrace	Upland	CA	91786	\$ 1,476,699.31	
11-1	Well Site #25a	1715 Benson Avenue	Upland	CA	91786	\$ 135,200.00	
12-1	Reservoir #9	1519 W. 24th Street	Upland	CA	91786	\$ 104,000.00	
13-1	Reservoir #12	885 E. 26th Street	Upland	CA	91786	\$ 2,600,000.00	
13-2	Well #32	885 E. 26th Street	Upland	CA	91786	\$ 38,400.00	
14-1	Reservoir #14	Holly Dr. & 26th St.	Upland	CA	91786	\$ 78,000.00	
15-1	Well Site #2	1464 Golf Club Drive	Upland	CA	91786	\$ 46,800.00	
16-1	Well Site #12	980 E. 6th Street	Upland	CA	91786	\$ 83,200.00	
17-1	Well Site #15	2294 4th Ave.	Upland	CA	91786	\$ 41,600.00	
17-2	Well Site #16	2294 4th Ave.	Upland	CA	91786	\$ 211,501.68	
17-3	Booster #18	2294 4th Ave.	Upland	CA	91786	\$ 182,000.00	
18-1	Well Site #22	1540 Red Hill N. Drive	Upland	CA	91786	\$ 124,800.00	
19-1	Well Site #26	1759 W. 17th St.	Upland	CA	91786	\$ 67,600.00	
19-2	Well Site #27a	1813 W. 17th St.	Upland	CA	91786	\$ 135,200.00	\$ 151,000.00
20-1	Well Site #31	1680 Hunningbird Ln.	Upland	CA	91786	\$ 31,200.00	\$ 5,000.00
21-1	Office	139 N. Euclid	Upland	CA	91786	\$ 260,000.00	\$ 236,327.07
21-2	Garage	139 N. Euclid	Upland	CA	91786	\$ 20,800.00	\$ 4,000.00
22-1	Yard Bldg/Cont	172 S. 1st Ave.	Upland	CA	91786	\$ 140,400.00	
22-2	Storage Bldg	172 S. 1st Ave.	Upland	CA	91786	\$ 20,800.00	
23-1	Booster #20 - Pump	885 East 26th St.	Upland	CA	91786	\$ 104,000.00	
23-2	Booster #20 - Control Pannel	885 East 26th St.	Upland	CA	91786	\$ 104,000.00	
24-1	Tunnel Shaft 6 Mlox Building	2777 N. Mountain Ave. 'C'	Upland	CA	91786	\$ 137,900.00	
						\$ 10,098,514.59	\$ 985,119.76

Total Combined Insurance Value: \$ 11,083,634.35

PLEASE ADD CHANGES BELOW:

Valuation	Description (No punctuation)	Serial #/ ID #	Model Year	Value (Cost new)
ACV	Misc. Tools & Equipment/\$10K Max Item			\$70,002.89
ACV	CONEQ / Airman Compressor	5773108802		\$11,962.00
ACV	Excavator - John Deer 17G	1FF017GXAFK225723	2016	\$29,160.00
ACV	Backhoe - 2019 CA	NJC753266		\$106,653.00
ACV	Toyota Forklift	77426 / 7FGU25		\$12,391.25

Scheduled Inland Marine \$148,204.25
Total Value **\$230,169.14**

Your **EPIC** Account Team & Contact Information

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Main Number909.919.7880

Fax Number.....888.789.5971

Private Client.....415.356.3940

Employee Benefits.....949.417.9176



Insurance Brokers & Consultants

We Are **EPIC**

As a full service brokerage, EPIC provides you with a wide array of risk management, commercial insurance, personal insurance & employee benefits products and services

EPIC is a premier Independent Insurance Brokerage firm with expertise in the development, coordination and marketing of insurance portfolios. We already are one of the top insurance brokers in the United States of America with premium volume in excess of \$200 million.

Our client base is loyal and diversified which provides us with opportunities to trouble shoot the most complex of issues facing clients. We believe this experience makes us invaluable to our clients. Your challenges become our opportunities to prove our value to you. Our philosophy is "The client always comes first". We accomplish this through action as we do not have the corporate edits or bureaucracy many of our competitor's must endure.

With EPIC Partner's acquisition of Calco, we not only remain flexible and hands-on, we have \$100 million in financial and corporate backing to provide the resources our clients need. EPIC's backing will enable our clients to have the best of both worlds! We believe this is an unbeatable combination.

The principals of EPIC each bring over 25 years of industry experience working with clients like Salesforce, Yahoo, Peoplesoft and Sanmina, to name a few. Our expansion will continue in California with a focus on Employee Benefits, Business Insurance, Technology, Wind & Energy, Construction and other specialized industry segments. Plans are in place to open several new locations including San Francisco and the East Bay, along with explosive growth in Sacramento and Southern California.

Commercial Insurance

Property, Casualty, Auto, Environmental, Directors and Officers, Employment Practices Liability, Professional Liability, Excess, Workers' Compensation, Crime, K&R, Fiduciary, Marine, Multinational, Warranty/Recall, Patent Infringement, Internet & Cyber Liability, and more ...

Emphasis in particular Industry segments: Technology, Construction, Wind & Energy, Real Estate and more ...

Employee Benefits

Toll free HELP Line, On-line Human Resource Services, Health & Benefits Fairs, 5500 Filing Signature Ready, Compliance Audit, COBRA Compliance Audit, Employee Communications Materials, Multinational Benefits, Benefits Management, 125 Plans, ERISA & HIPAA Compliance, Industry Surveys and more

Medical, Dental, Vision, Key Man Life, Executive Benefits, STD/LTD, Life/AD&D, Flex Spending Accounts, Long-term Care, 401K, Cobra Administration, EAP and more ...

Private Client

Provides personalized coverage and service to protect personal assets such as Homes of any value, standard and unique Automobiles, Excess Liability (Umbrella) for that extra level of protection, Watercraft from Yachts to Sailboats, Personal Articles such as Jewelry, Fine Arts, Wine Collections, Silverware, Musical Instruments, Sports Memorabilia .Our Private Client Division goes the extra mile to provide the best service possible by offering clients an Asset Protection Review, and more ...

EPIC's Service Commitment

EPIC will provide you with the following services:

- Return all telephone calls within 24 hours.
 - Issue Certificates of Insurance on a 24-hour turnaround or same day if received before 3:00 PM (as needed).
 - Process requests for insurance program changes promptly.
 - Track the status of all open claims.
 - Review estimated payrolls and receipts.
 - Review coverages with you as needed or at least.
-
- Present renewal insurance program in a timely manner.
 - Keep you up-to-date about important insurance industry developments throughout the year.

When to Notify **EPIC**

It is very important that we are informed whenever a significant change in your operation takes place.

We should be notified promptly of any change, such as:

- Additional locations, new construction/projects
- Change in property values
- Change of ownership
- Sudden changes in sales/income/payroll
- Change in hazards (increase or decrease)
- Change in security or protection
- Change in product line
- New contractual obligations
- Change of vehicles/drivers
- Change of operation
- Change in shipment
- Leased, rented and borrowed equipment

The above are listed *as examples* of situations we should be made aware of; there are many others as well. If any questions arise, please call us.

EPIC's Claims Advocacy

Claim reporting is simple!

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- **Telephone:** 1.909.919.7880
- **Fax:** Complete your paperwork and fax it to us at 888.789.5971

- **Property & Casualty Claims and questions**
Kiersten Okihara-Gaines
Direct Line 1.909.919.7888
Email kiersten.okihara-gaines@epicbrokers.com

- **Workers' Compensation Claims and questions**
Max Rodriguez
Direct Line 1.909.919.7502
Email max.rodriquez@epicbrokers.com

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Our dedicated team responds to all of your Commercial Insurance claims needs including:

- Assisting you with reporting of Property & Casualty claims
- Providing you with Workers' Compensation claims reviews and advocacy
- Acting as liaison between you and the insurance carrier
- Reviewing summons and complaints prior to insurance carrier submission

Agenda Item No. 5B

Item Title: Salary Table Adjustment

Purpose:

To consider adjusting employee salary tables to match local inflation.

Issue:

Does the AFC recommend adjusting the Company salary tables to match inflation?

Manager's Recommendation:

Recommend adjusting the Company's salary tables 9.4% upward based on the Riverside / San Bernardino / Ontario 'Consumer Price Index for Urban Wage Earners and Clerical Workers (CPI-W)' change from January 2021 to January 2022.

Background:

A Consumer Price Index (CPI) measures changes in the price of consumer goods and services purchased by households. The Federal Bureau of Labor Statistics (BLS) tracks CPI for geographical areas in the States (www.bls.gov).

Based on changes in the CPI tables, companies may adjust wages to ensure employee's 'cost of living' is not impacted negatively by inflation. Adjustment to salary tables based on CPI are called, "Cost of Living Adjustments (COLA)".

Yearly, the Company considers adjustments to its salary tables based on published federal changes to a CPI.

The CPI numbers and respective yearly change are shown below for the Riverside / San Bernardino / Ontario 'Consumer Price Index for Urban Wage Earners and Clerical Workers (CPI-W)':

Geographic Area	Jan 2021	Jan 2022	Change	% Change
Riverside, et al.	110.204	119.557	9.353	9.4

Impact on the Budget:

Implementing a COLA increases salary ranges only. It does not adjust current salary rates, except in a single instance for 2022. The recommended COLA adjustment would place a single employee below the salary range for their position. The Company would adjust this one employee's salary upward 1.3% to bring it back into the newly adjusted range (full year cost increase would be \$707). All other employees would be eligible for performance-based salary adjustments at the time of their annual review.

Previous Actions:

None.

Salary Performance Rating System			
Performance Rating	Bottom Third	Middle Third	Top Third
Outstanding	9.5%	9%	8%
Exceeds Expectations	8.0%	7%	6%
Meets Expectations	6.0%	5%	4%
Fails to Meet Expectations	0 to 2%	0%	0%

Current hourly rate			
	Low	Control Point	High
General Manager	\$ 93.74	\$ 111.32	\$ 128.89
Assistant General Manager	\$ 72.45	\$ 86.04	\$ 99.62
Water Utility Superintendant	\$ 43.99	\$ 52.24	\$ 60.49
Senior Administrative Specialist	\$ 27.31	\$ 32.44	\$ 37.56
Accounting/Personnel Specialist	\$ 26.67	\$ 31.67	\$ 36.68
Admin/Conservation Specialist	\$ 22.57	\$ 26.81	\$ 31.04
Water Utility Worker 1	\$ 24.83	\$ 29.09	\$ 33.34
Water Utility Worker 2	\$ 30.04	\$ 35.68	\$ 41.31
Water Utility Worker 3	\$ 33.05	\$ 39.25	\$ 45.45

COLA

9.4%

Proposed hourly rate			
	Low	Control Point	High
General Manager	\$ 102.55	\$ 121.78	\$ 141.01
Assistant General Manager	\$ 79.26	\$ 94.12	\$ 108.98
Water Utility Superintendant	\$ 48.13	\$ 57.15	\$ 66.18
Senior Administrative Specialist	\$ 29.88	\$ 35.48	\$ 41.09
Accounting/Personnel Specialist	\$ 29.18	\$ 34.65	\$ 40.12
Admin/Conservation Specialist	\$ 24.69	\$ 29.32	\$ 33.96
Water Utility Worker 1	\$ 27.16	\$ 31.82	\$ 36.47
Water Utility Worker 2	\$ 32.86	\$ 39.03	\$ 45.19
Water Utility Worker 3	\$ 36.16	\$ 42.94	\$ 49.72