

## HISTORY, MISSION & VISION



### Our History

In January 2016, the California Association of Mutual Water Companies Joint Powers Risk and Insurance Management Authority (CalMutuals JPRIMA) became the **nation's first joint powers insurance authority** to provide insurance and technical assistance to help small community water systems statewide fix their aging infrastructure and comply with water quality regulations.

CalMutuals JPRIMA was **formed through Assembly Bill 656, initiated by CalMutuals founding mutual water companies** and authored by Assemblywoman Cristina Garcia (D-Bell Gardens).

The Authority **provides customized insurance solutions to small water systems throughout California** whose operations comprise the development, transportation, management, storage, treatment or distribution of water.

### Our Mission

California Association of Mutual Water Companies Joint Powers Risk and Insurance Management Authority enhances the technical, managerial and financial capabilities of its members.

### Our Vision

Quality insurance and risk management tools that build a bedrock of support for members.

[www.waterinsuranceauthority.com](http://www.waterinsuranceauthority.com)

## MEMBER BENEFITS



### Member Benefits

CalMutuals JPRIMA membership provides:



High quality and cost-effective insurance products to protect and enhance assets and operations and reduce overall risk management costs.



Efficient and effective claims, underwriting, distribution and risk control services.



Help with basic requirements for eligibility for grants and loans to improve aging pipes and infrastructure, comply with water quality regulations, and deliver high quality water to customers and members.



Technical support, continuing education, safety engineering and operational and managerial assistance to reduce risk liabilities and further technical, managerial, and financial capacity.



Access to an online Solutions Center offering comprehensive risk management, safety resources, training programs, compliance information, and human resource tools.

[www.waterinsuranceauthority.com](http://www.waterinsuranceauthority.com)

## INSURANCE ADMINISTRATION



Membership to the California Association of Mutual Water Companies (CalMutuals) is required to access Joint Powers Risk and Insurance Management Authority (JPRIMA) insurance. CalMutuals will waive the first year of annual membership dues for new members. CalMutuals dues are based on annual revenues and range from \$50 to \$1,000 annually.



Allied Public Risk, LLC (APR) is a full-service Managing General Underwriter (MGU) providing a broad spectrum of services to CalMutuals JPRIMA. Their work with public water entities goes back 20+ years, the longest of any MGU in California.

APR assists in the management of our property & liability, workers' compensation insurance and reinsurance solutions. They have assisted CalMutuals in securing reinsurers that are "A" rated by AM Best for financial security. Equally important, APR is experienced, knowledgeable and respected in the California marketplace.

**For more information contact:**

Mia Garza, JPRIMA Property & Liability and Workers' Compensation Manager

**Email:** [mgarza@alliedpublicrisk.com](mailto:mgarza@alliedpublicrisk.com)

**Telephone:** (830) 837-4369



Our workers' compensation reinsurance partner, which bears all the risk, is Zenith Insurance Company. Zenith is an indirect, wholly-owned subsidiary of Fairfax Financial Holdings Limited and a specialist in workers' compensation. Zenith's reputation as an industry leader is built upon delivering superior services and consistently achieving results that outperform the industry. These attributes have created one of the largest, oldest and most stable workers' compensation carriers in California. Zenith is committed to workplace safety and health, quality medical care, managing claim costs, returning employees to work, and fighting fraud and abuse. Zenith proudly distributes its products through a network of appointed insurance agents and brokers.

[www.waterinsuranceauthority.com](http://www.waterinsuranceauthority.com)

California Association of Mutual Water Companies  
Joint Powers Risk and Insurance Management Authority (JPRIMA)

BOARD



Officers



**President**  
**Jim Byerrum**  
*California Domestic  
Water Company*



**Vice President**  
**David Michalko**  
*Valencia Heights  
Mutual Water Company*



**Secretary**  
**Kenneth Bradbury**  
*Montebello Land  
& Water Company*

Directors



**David Armstrong**  
*South Mesa  
Water Company*



**Doug Nunneley**  
*Oildale Mutual  
Water Company*



**Ken Tchong**  
*Sunny Slope Mutual  
Water Company*



**Lisa Yamashita Lopez**  
*Rubio Cañon Land and  
Water Association*

[www.waterinsuranceauthority.com](http://www.waterinsuranceauthority.com)

Phone: (830) 837-4369 • Fax: (312) 762-5021 • 1370 N. Brea Blvd., Suite 238, Fullerton, CA 92835



## TESTIMONIALS



CalMutuals JPRIMA services are used by water suppliers throughout California to improve operations, save money, and comply with water quality regulations. Read our customer testimonials to learn more.



### Westlands Water District

"We've experienced nothing but superior services and training resources on safety and health provided by the Zenith Solutions Center. Our experience modification has dropped significantly since we joined JPRIMA. The Zenith Insurance staff provided training to all employees, ... and the results of 2016-17 policy year were no motor vehicle related incidents. Further, only 4 claims were reported with a loss of \$1,661. Some of this is attributed to Zenith's assistance with claims cost containment. They monitored the claim with speed to expedite closing with very little/no loss. I highly recommend this team of professionals to any water entities, who is seeking a strong and reputable carrier with a passion for water and technical knowledge in the water industry."

— **Diana C. Martinez, Westlands Water District**  
(Fresno County)

"I have found the staff at JPRIMA to be responsive, courteous, patient and overwhelmingly positive. It is very rare these days to receive such excellent personal attention and customer service. Along with that their knowledge of the laws and regulations has really shown while following up and educating me about options available for me I wasn't aware of."

— **Palmer A. McCoy, Henry Miller Reclamation District #2131**  
(Merced County)



"Krista Mutual Water company has really enjoyed our relationship with JPRIMA. Their associates have worked one on one with our office staff to make sure all our assets were covered and answered all our questions and concerns. ... Krista Mutual had a claim, that if not for the thoroughness of going through all our assets and coming out to see our property, would not have been covered."

— **Board of Directors, Krista Mutual Water**  
(Kern County)



"Crestview Mutual Water is glad we decided to move our Insurance needs to JPRIMA. Not only did JPRIMA reduce our Annual Property General Liability Insurance premium by 9%, but it also increased our coverage limits without increasing our deductible. As an added benefit of joining the JPRIMA program, in the past 2 years we have received regular updates from CalMutuals about free training classes, grant opportunities, pending legislation in Sacramento and news about issues that directly impact our shareholders and business model."

— **Robert Eranio, Crestview Mutual Water Company**  
(Ventura County)

[www.waterinsuranceauthority.com](http://www.waterinsuranceauthority.com)