



JPRIMA and Zenith Insurance Company

...a partnership of service, alignment, and member advocacy.

The California Association of Mutual Water Companies (Cal Mutuals) Joint Powers Risk and Insurance Management Authority (JPRIMA) was established as a result of California's legislature passing AB 656 in September 2015. **This legislation was initiated by Cal Mutuals and supported by Valley (Central) Ag Water Coalition, California Firefighters' Association, and scores of mutual water companies.** It allows mutual water companies to participate alongside water-related special districts in a joint powers authority for purposes of insurance and supporting services. Technical resources and augmented advisory assistance are a critical component of this legislation and our JPRIMA. As a public agency, we are committed to providing quality insurance products that blend competitive rates with meaningful value-added services and impeccable financial security.

Our reinsurance partner, which bears all the risk, is Zenith Insurance Company. They are 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 providing its customers 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 its network of appointed insurance agents and brokers.

Insurance Administrator:
Allied Public Risk, LLC

CA DBA: Allied Community Insurance Services, LLC

Attn: Chase Gilmore, Underwriter / JPRIMA Assistant Manager
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CA License No. 0L01269 NPN 17536322

TheZenith®

A FAIRFAX Company



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

JPRIMA WORKERS' COMPENSATION PRODUCT GUIDE



Disclaimer: Coverages listed in this summary may or may not apply. Please review the actual quotation for a clear understanding of the coverages being offered. In addition, please request and carefully review the actual Memorandum of Coverage (MOC) for a clear understanding of our terms, conditions, limitations, and exclusions. The MOC itself will be the sole criterion to determine whether coverage applies to any claim or tender request. The MOC summary and any quotation will not supersede the terms contained in the MOC. 4/2016

ELIGIBILITY

- ◆ Mutual Water Companies
- ◆ Public Water / Sewer Districts
- ◆ Irrigation / Drainage Districts
- ◆ Reclamation / Levee Districts
- ◆ Community Services Districts
- ◆ Other Special Districts

HIGHLIGHTS

- ◆ Workers Compensation
 - ▶ Statutory Benefits for the State of CA
- ◆ Employers' Liability
 - ▶ \$1M Policy Limit
 - ▶ Per Accident / Per Disease
- ◆ Twelve Month Policy (*unless pro-rated*)
 - ▶ Auditable
- ◆ Rates per \$100 of payroll
 - ▶ Adjustments based on:
 - ▶ Experience Modification Factor
 - ▶ Premium Size Credit
 - ▶ Scheduled Credits & Debit
 - ▶ Territorial Factor
- ◆ Flexible Payment Plans (*annual to monthly*)
 - ▶ Direct Bill & EFT Options
 - ▶ \$750 Minimum Premium

SPECIAL FEATURE

- ◆ Dividend Plan
 - ▶ 100% Proceeds to JPRIMA / Members

VALUE ADDED SERVICES

- ◆ Zenith Claims Handling & Loss Prevention
- ◆ In House Examiners & Nurses
- ◆ In House Safety & Health Engineers
- ◆ 24 / 7 Concierge Service
- ◆ Website Portal
- ◆ Video & Online Training Library
- ◆ Onsite Visits
- ◆ Specialized Services

PRIMARY CLASSIFICATION CODES

CODE	CLASSIFICATION	DESCRIPTION
0251	Irrigation, Drainage, or Reclamation Works Operation	This classification is applicable to all work incidental to maintenance and operation of irrigation or drainage systems, pumps, valves, and control gates. This classification does not contemplate the construction of these systems. The cleaning of mains, ditches, lateral flow lines, and the spreading or spraying of oil performed in connection with mosquito control is included in this classification. Examples of operations are water districts and other public agencies.
7520	Waterworks	This classification applies to the operations of publicly or privately operated water companies that supply potable water to communities. This classification includes but is not limited to the construction of water mains and lateral lines, the treatment of water, the operation and maintenance of pumping stations and the installation and repair of water meters. Repair, maintenance and installation of water mains, taps, meters and fire hydrants are included in this classification.
7580	Sanitary or Sanitation Districts Operations	This classification shall apply to all work incidental to the maintenance and operation of sewer systems or sewage disposal plants. Additions to, alterations or construction of sewer lines or sewage disposal plants shall be separately classified.
8742	Salespersons	Outside salespersons are defined as those employees (1) who are engaged exclusively in sales or collection work away from the premises of the employer or (2) who are engaged in such work for any portion of their time and devote the balance of their time to clerical office duties. The statement of payroll shall include the entire remuneration of all outside salespersons, including those whose duties take them outside the State of California. When salespersons are required to pay their own traveling expenses out of their remuneration, not less than two-thirds of such remuneration shall be included as payroll.
8810	Clerical Office Employees	Clerical office employees are those employees engaged exclusively in bookkeeping, in record keeping, in correspondence, or in other office work where books and other records are kept or correspondence is conducted. This classification applies only to employees who work in areas physically separated from other operations by structural partitions and in which work of clerical office employees as defined in this rule is performed exclusively. If such an employee has any other duty, the total payroll of that employee shall be assigned to the highest rated classification of operations to which the employee is exposed.

