



2024 Customer Advisory Committee Meeting Summary

Monday, December 9, 2024, 5:45-7:45pm

INTRODUCTION

Customer Advisory Committee Chair Andrew Johnson called the meeting to order at 5:49pm, welcomed the Customer Advisory Committee (CAC) members, and led the Pledge of Allegiance. He then opened a **PUBLIC COMMENT** session, and there was no Public Comment.

Chair Johnson turned the meeting over to Laura Mason-Smith and Jennifer Liebermann, the two CAC meeting facilitators, who reviewed the following **Meeting Agenda** for the evening:

1. Welcome and Pledge of Allegiance
2. Public Comment
3. Agenda Review and Participant Introductions
4. Demystifying Risk and Liability
5. CAC Meeting Facilitator Transition
6. Preview of the 2025 CAC Meeting Schedule
7. Public Comment
8. CAC Member Meeting Learnings and Takeaway's
9. Close

It was reiterated that meeting materials are provided electronically to the CAC members in advance of and following their meetings and are posted on the CHWD website, [Customer Advisory Committee Section](#). In addition, meeting summaries that provide an overview of each CAC meeting are posted to the website to be available to the CAC members and the general public.



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ATTENDEES

Customer Advisory Committee

Jody Ash	Residential Representative
Julie Beyers	Residential Representative Alternate
Carla Comiter	Residential Representative Alternate
Paul Dietrich	Residential Representative Alternate
Julia Eunice	Residential Representative Alternate
Suzanne Guthrie	Residential Representative
Janet Hogan	Residential Representative
Andrew Johnson	Residential Representative and CAC Chair
Eric Lindberg	Residential Representative
Krissi Miramontes	Residential Representative
Jenna Moser	Residential Representative
Richard Moses	Residential Representative
Michael Nishimura	Residential Representative and CAC Vice Chair
Mary Poole	Institutional Representative, City of Citrus Heights
Alan Utzig	Residential Representative
Nanette Wheeler-Carter	Residential Representative

Unable to attend were:

Colin Bross	Institutional Representative, San Juan Unified School District
Kevin Huntzinger	Institutional Representative, Sunrise Parks and Recreation District
Amy Nygren	Institutional Representative, Sacramento Metropolitan Fire District
Robin Rau	Residential Representative Business Representative, Citrus Heights Chamber of Commerce Business Representative, Citrus Heights Chamber of Commerce At-large Business Representative, Sunrise MarketPlace Institutional Representative, Sylvan Cemetery District

CHWD Board and Staff:

Caryl Sheehan	CHWD President of the Board
David Wheaton	CHWD Director
Hilary Straus	General Manager
Annie Liu	Director of Administrative Services
Missy Pieri	Director of Engineering
Rebecca Scott	Director of Operations
Tammy Gordon	Director of Public Affairs
Beth Shockley	Management Analyst
Viviana Munoz	Customer Service Technician

Guests:

Adrienne Beatty	ACWA JPIA
Elisa Sabatini	ACWA JPIA

Consultants:

Laura Mason-Smith	Mason-Smith Success Strategies
Jennifer Liebermann	Jennifer Liebermann Consulting



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DEMYSTIFYING RISK AND LIABILITY

Adrienne Beatty, Chief Executive Officer of the ACWA JPIA, shared a presentation on the JPIA and how it helps the Citrus Heights Water District manage its risk and liability.

The Association of California Water Agencies Joint Powers Insurance Authority – ACWA JPIA for short – is a partnership of water agencies dedicated to avoiding the high cost of commercial insurance. Formed in 1979, the 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.

The JPIA's offerings are unique to the water industry. Member agencies themselves – their directors and managers – have selected and refined the various programs. Only agencies, such as CHWD, that demonstrate a commitment to effective risk management programs are accepted into the JPIA.

Ms. Beatty's presentation included an overview of:

1. The JPIA's Governance structure, where CHWD Director David Wheaton is an elected member of the JPIA Board of Directors.
2. Its Programs:
 - a. Liability
 - b. Property
 - c. Workers' Comp
 - d. Employee Benefits
 - e. Cyber Insurance
3. The role of the JPIA's Risk Advisor Support Team.
4. Training and Risk Management consultation provided to member Districts.
5. CHWD Coverages in 2024-25.



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DEMYSTIFYING RISK AND LIABILITY (continued)

Ms. Beatty then answered questions related to:

1. How agencies deal with the sustainability of rate increases.
2. The CWIF domicile in Utah.
3. The liability and property programs.
4. Any upcoming procedural changes.
5. The Cyber Insurance rate increase in 2021.
6. The obligations for agencies to be able to remain in the insurance pool.
7. What constitutes the 401 JPIA members, their risk assessments, and how much they pay for coverage.

Teams of CAC members discussed and cited the following examples of JPIA innovations they learned about in the presentation:

1. Reducing the amount of industry jargon in the well-thought-out presentation so that it was understandable to lay members of the CAC.
2. The “tower” concept of spreading risk over many insurance companies.
3. The JPIA remaining as a non-profit organization.
4. Utilizing the interest on funds collected ahead of time to help funding.
5. Training for members to be able to achieve better Cyber loss prevention.
6. All the training provided to minimize risk is very impressive.

CAC MEETING FACILITATOR TRANSITION

District Board Chair Caryl Sheehan explained that the CAC Meeting Facilitator since its inception, Laura Mason-Smith, will be retiring at the end of 2024 and the new CAC Meeting Facilitator, Jennifer Liebermann, will be assuming the facilitation role. Both Directors Sheehan and Riehle shared their observations about Laura’s service, and Director Sheehan read and presented to Laura a District Board Resolution commending her for outstanding service.



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2025 CAC MEETING SCHEDULE AND TOPICS

Jennifer Liebermann reviewed with the CAC the input they had provided at their September 10 meeting about topics they would be interested in covering in 2025 meetings. She then previewed the following CAC Meeting Schedule and Topics for 2025.

CAC 2025 Meetings		
DATE	TOPIC	LOCATION
Wednesday February 5, 2025	Condition Assessment: Planning for Project 2030	Community Center
Wednesday April 9, 2025	Water Quality & Taste Testing	Well site
Wednesday June 4, 2025	Regional Water Issues and Opportunities	Community Center
Wednesday October 8, 2025	Budget Roadshow Kickoff	Community Center
Wednesday December 10, 2025	Exercising Your Civic Engagement	Community Center

NEXT STEPS

- The next CAC meeting will be held on Wednesday, February 5, 2025, at 5:45pm, at the Citrus Heights Community Center.

PUBLIC COMMENT

None



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MEETING LEARNINGS AND TAKE-AWAY'S

Participants shared the following learnings and takeaways from the Meeting:

- What we saw with the ACWA JPIA shows how sophisticated water districts are and ways to help the Districts be more efficient so they can save their customers money. The District's goal is to have good water at a fair price. I learned that there are risk pools.
- I enjoyed the presentation and am looking forward to educating my neighbors on this.
- I enjoyed the presentation; insurance usually puts me to sleep, but this presentation kept me awake!
- ACWA JPIA Insurance is a great program. The District has provided so much training over the years focused on safety. Even after a person retires, they take that knowledge with them.
- I've been to all of the CAC meetings since Day 1. Because of my involvement with the CAC, I can answer questions from my neighbors.
- I appreciate my involvement with the CAC meetings over the years. We've had to make some tough decisions on recommendations to the District Board.
- It's a positive process for us to break into small groups and discuss issues. This is a trademark of these meetings!
- I think the coolest factoid from the presentation is that "highly skilled and better trained managers save Districts money." I recommend that the District keep it up getting all the District people trained!.
- With all the negatives in society about insurance, it was great to see a positive presentation about the insurance industry.
- Learning about the cyber security insurance component was really valuable. I found the presentation hard to follow, but I now understand more.
- The presentation was wonderful– easy to understand. The more I learn, the more proud I am of Citrus Heights Water District.
- Being on the CAC has been a phenomenal experience. It's something I look forward to.
- One of the special things about this group is that the District makes the CAC members feel valued. They feed us before the meetings, include us in opportunities, and enable us to step up and participate rather than just watch. We have experience with a corner of this topic, but to realize the bigger picture and the impact is amazing. This session made a dry topic much more interesting.
- I found that the Liability Insurance Program presentation was super helpful. All of our CAC members have limited liability themselves.



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MEETING LEARNINGS AND TAKE-AWAY'S

- I'm new to the CAC and appreciate the caliber of people and the knowledge base. Thank you for making me feel welcome.
- I really appreciated the glossary of terms and acronyms. It brought me back to the military. Otherwise, you can hear something once but not remember or truly understand it until you can read it.
- I was impressed with the definitions. I'm familiar with the City side of risk sharing, so it was cool to see the District's single focus and all the training offered to employees. I would like to see that training and leadership in my own organization.
- It's a successful strategy to sit next to Laura Mason-Smith, who keeps us on track.
- My day job is risk management for public safety, so it was very interesting to see this from my perspective. Risk is not in and of itself bad. Risk is something you manage.
- I enjoyed learning about the risk pool – it's really cool to know these things.
- Cyber security risk management is very important, and the District needs to look at its policy. This was a good reminder of how the District saves its rate payers money.
- I appreciated learning about cyber security risk management, since I've experienced the tricky emails first hand. It's great how the District is educating employees.
- I am profoundly grateful to Laura for her help over the past eight years to take us to the next level.
- When I first came to work in management at CHWD, risk management was the first issue I looked at. We are so fortunate to work with ACWA JPIA and with their single focus on water agencies. The team that CEO Adrienne Beatty leads is exceptional.
- Laura is a once-in-a-lifetime person; she makes facilitating our meetings look easy.
- I learned about the liability program and that CHWD consistently has almost 33 percent lower losses than its peers, which is significant. The District is a lot better than average.

CLOSE

CAC Chair Andrew Johnson thanked the CAC members and District staff for their participation and closed the meeting at 7:49pm.