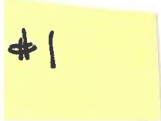


Letters & Communications 03/23/24

1	02/26/24	Rural Community Assistance Corporation Free Online Drinking Water Workshops.
2	02/27/24	Rural Community Assistance Corporation Free Online Drinking Water Workshops (Lead & Copper Rule Revision Workshop).
3	02/28/24	Notice to Dam Owners, Division of Safety of Dams – Notification of Annual Schedule of Fees – Effective July 1, 2024 – California Dam Safety Program
4	03/01/24	Reminder - Lead Service Line Inventories to Dept. of Drinking Water 10/16/24
5	03/04/24	Renewal documents for State Compensation Insurance Fund (Worker's Compensation Insurance) 03/01/24 - 03/01/25
6	03/14/24	Rural Community Assistance Corporation Free Online Drinking Water Workshop - Budgeting
7		
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11		
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13		



Vicki Hoggins

From: Vickery, Jess <vickeryje@butte.edu>
Sent: Monday, February 26, 2024 10:10 AM
To: Vicki Hoggins
Cc: Shane McCabe
Subject: Fwd: [EXTERNAL] Free Online Drinking Water Workshops

Caution! This message was sent from outside your organization.

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FYI

—

Sent from my iPhone

Begin forwarded message:

From: Rural Community Assistance Corporation
<Rural_Community_Assistance_Corpo@mail.vresp.com>
Date: February 26, 2024 at 10:07:04 AM PST
To: "Vickery, Jess" <vickeryje@butte.edu>
Subject: [EXTERNAL] Free Online Drinking Water Workshops
Reply-To: Rural Community Assistance Corporation <reply-b97f05852e-77d4b09ff8-636d@u.cts.vresp.com>

Like Tweet Share

RCAC www.rcac.org **Trainings & Events**

Free drinking water trainings available. Register now!

CA DRINKING WATER WORKSHOPS FEBRUARY & MARCH 2024

Upcoming Online Workshops

All times listed are in Pacific Time.

Recruitment & Retention

“What could we have done to prevent this employee from seeking other employment?” and “How do we go about hiring someone to replace this valuable resource?” This workshop will utilize the trainer’s and participants’ experiences to explore these conundrums.

February 28

10:00AM to 12:00PM · Online

or

2:00PM to 4:00PM · Online

2 California Drinking Water Contact Hours awarded.



Insight Splash: *"Unless you've done it before, searching for or interviewing and hiring good candidates for employment can be a challenge. Wouldn't it be nice to listen to someone that has been through it (multiple times) before? We hope you*

will come and share some time with us to discover tips to improve your hiring skills so that you can obtain the best staff for your public water system."

Your water operator, office staff or manager has just given their notice and they are moving on to another job. They have been there for years and know the system history, where all the (hidden) valves/meters are and developed relationships with all entities required to manage or operate a public water system. The powers that be (local government and/or management) may be wondering, "What could we have done to prevent this employee from seeking other employment?" and "How do we go about hiring someone to replace this valuable resource?" This workshop will utilize the trainer's and participants' experiences to explore these conundrums.

[Read more and register here for the 10AM session](#)

[Read more and register here for the 2PM session](#)

Preparing for a Sanitary Survey

It is the ultimate responsibility of every operator, manager and board member to provide safe drinking water to their customers.

February 29

10:00AM to 12:00PM · Online

or
2:00PM to 4:00PM · Online

2 California Drinking Water Contact Hours awarded.

The prevention and removal of water contaminants is an essential job function. Sanitary Surveys are an important tool in helping water systems provide safe drinking water. The Groundwater Rule puts increased regulatory emphasis on conducting Sanitary Surveys and correcting deficiencies before they lead to water contamination events. This course will give participants an overview of how to prepare for a Sanitary Survey.

[Read more and register here for the 10AM session](#)

[Read more and register here for the 2PM session](#)


Groundwater Treatment Techniques

85% of California's public water systems use only groundwater as their primary source of water.

March 5

10:00AM to 12:00PM · Online
or
2:00PM to 4:00PM · Online

2 California Drinking Water Contact Hours awarded.

 **Insight Splash:** *"Take the mystery out of groundwater treatment. A must-attend for all groundwater systems."*

A significant number of California communities rely on contaminated groundwater sources for their public drinking water supply, requiring the source to undergo a comprehensive treatment effort. Groundwater treatment is a complex topic. The range of contaminants of concern to safe drinking water is broad, covering essentially the entire chemical spectrum. Occurrence of groundwater contamination is similarly diverse encompassing both naturally occurring and man-made contaminants.

[Read more and register here for the 10AM session](#)

[Read more and register here for the 2PM session](#)

**Public Notification: Your Customers Have the
Right to Know**

Water quality can sometimes change in a public water system, and problems or issues with drinking water quality can and do occur. When this happens, consumers have a right to know what happened and what they need to do to protect themselves.


March 6

10:00AM to 12:00PM · Online

or

2:00PM to 4:00PM · Online

2 California Drinking Water Contact Hours awarded.

 **Insight Splash:** *"Notifying your water system customers that their water is potentially unsafe to drink is a daunting task, especially if you have not done it before. Please join our discussion regarding requirements for public notification for public water systems. RCAC staff has delivered tier 1, 2 and 3 notices in their previous employment and would love to share insights and experiences with others in the water utility industry."*

The public notification requirement of the Safe Drinking Water Act requires water suppliers to provide this notice. Federal and state law requires strict requirements on the form, manner, content, and frequency of these public notifications. The Safe Drinking Water Act specifies three categories, or tiers, of public notification. The delivery timeframe depends on what tier a violation or situation falls into. Each tier has different required methods for delivery.

[Read more and register here for the 10AM session](#)

[Read more and register here for the 2PM session](#)

Water System Basic Operations

This workshop will familiarize board members and new managers with the basic workings of a public water system to ensure it meets legal responsibilities and provides safe drinking water.


March 19

10:00AM to 12:00PM · Online

or

2:00PM to 4:00PM · Online

2 California Drinking Water Contact Hours awarded.

 **Insight Splash:** *"Board members (and new operations staff) have always been a favorite at RCAC. We have lived your dream before! Come spend a few hours with us so we can talk shop about all that is needed for public water system basics from the water sources, tanks, pipes, treatment, financials and planning. We hope you will join us so that we*

can learn from each other and hopefully apply these new learned skills to your public water system."

[Read more and register here for the 10AM session](#)

[Read more and register here for the 2PM session](#)

Budgeting for Small Water Systems

In order to remain viable, all public water systems need to acquire and manage sufficient financial resources to achieve and maintain compliance with regulatory requirements.


March 20

10:00AM to 12:00PM · Online

or

2:00PM to 4:00PM · Online

2 California Drinking Water Contact Hours awarded.

 **Insight Splash:** *"Creating a strong, realistic budget is the foundation for financial stability and developing user rates. This class will take budget development step by step and will include exercises and activities to enhance attendees' skills*

and understanding. One attendee from an earlier presentation of this workshop wrote, 'The trainer has a gift in presenting and a love for the topic, making this course really enjoyable. Imagine that being said about a course on developing a budget!' Another wrote, 'As a non-finance person, I really struggle with this but the presenter did a great job in helping me understand.'

One primary tool to become and remain viable is developing and maintaining a comprehensive budget. This workshop will show board members, managers and operators how to develop a budget, identify revenues and expenses, methods to balance the budget, and how to review a budget comparison report on a regular basis.

[Read more and register here for the 10AM session](#)

[Read more and register here for the 2PM session](#)

Operator Math: Basics & Dosing

How good are you at solving everyday water math problems?

March 21

8:30AM to 12:30PM · Online

4 California Drinking Water Contact Hours awarded.

In this Deeper Dive workshop, we'll outline the math formulas for dosing a tank, well static levels and head pressures. Presented as a two-part online workshop, we'll cover conversion factors, pressure calculations, tank and pipe volumes, and chemical dosing formulas, using materials related to CA Waterboard's Grade I and 2 certifications. Extra time will be devoted to working on practice problems together on each topic, further honing your operator math skills.

[Read more and register here](#)

AB54 & AB240: Ethics for Mutual Water Company Board Members

By law, all mutual water board members are required to have two hours of ethics training within six months of taking office and every six years following.

March 28

6:00PM to 8:00PM · Online

2 California Drinking Water Contact Hours awarded.

This training is designed to provide system longevity and help ensure that board members meet their legal responsibilities. Required training topics include conflicts of interest, fiduciary responsibilities, Safe Drinking Water Act compliance, long-term financial management and capital improvement planning. We will also cover the AB240 Open Meeting Act requirements, which affect mutual water systems as of Jan. 1, 2014.

[Read more and register here](#)

Accreditation:

Each workshop qualifies for two (2) or four (4) California Drinking Water Contact Hours. Visit the official registration page for accurate accreditation information.

Contact hours are approved for Registered Environmental Health Specialist Program.

Contact us:

For questions about **registration**, please contact:

RCAC Events

registration@rcac.org · (123) 456-7890

RCAC provides a comprehensive array of trainings for rural water staff and boards.

Visit our [California Trainings & Events](#) page

Visit our [Training Calendar](#) for more information about upcoming trainings.

Would you like to consult with an RCAC rural development specialist about needs in your community?

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Rural Community Assistance Corporation

3120 Freeboard Drive, Suite 201, West Sacramento, CA 95691

Office: (916) 447-2854 · Fax: (916) 372-5636



Funding for this project has been provided in full or in part under the Safe and Affordable Funding for Equity and Resiliency (SAFER) Drinking Water Program through an agreement with the State Water Resources Control Board.

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Rural Community Assistance Corporation
3120 Freeboard Drive, Suite 201
West Sacramento, California 95691
US



[Read](#) the VerticalResponse marketing policy.

#2

Vicki Hoggins

From: Vickery, Jess <vickeryje@butte.edu>
Sent: Tuesday, February 27, 2024 11:12 AM
To: Vicki Hoggins
Cc: Shane McCabe
Subject: Fwd: [EXTERNAL] Free Lead & Copper Rule Revision Workshop

Caution! This message was sent from outside your organization.

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FYI

—

Dr. Jess C. Vickery
Academic Senate President
Chair of Physical Sciences
and Professor of Chemistry
Butte College
vickeryje@butte.edu
Office: (530) 895-2393

and

President and Chairman
Lake Madrone Water District
1681 Bird Street
Oroville, CA 95965
Cell: (530) 999-1201

Begin forwarded message:

From: "Rural Community Assistance Corporation"
<Rural_Community_Assistance_Corpo@mail.vresp.com>
Subject: [EXTERNAL] Free Lead & Copper Rule Revision Workshop
Date: February 27, 2024 at 11:04:09 AM PST
To: vickeryje@butte.edu
Reply-To: "Rural Community Assistance Corporation" <reply-a06550b6eb-77d4b09ff8-e68b@u.cts.vresp.com>





This is a **FREE** in-person workshop for small public water systems, community and non-community water systems serving a population of 10,000 persons or fewer only.



LCRR & LCRI

(Lead & Copper Rule Revisions and Lead & Copper Rule Improvements)

New regulations impose significant new requirements on all community and non-community water systems and compliance will be required by October 16, 2024.

March 26, 2024

8:30AM to 3:30PM · In person

6 California Drinking Water Contact Hours awarded.
Contact hours will not be issued until your PWSID number is submitted on the registration form.

 **From the trainer:** *"Don't let Flint, MI happen in your water system. Learn the new rules about lead in your drinking water."*

This is a six-hour, in-person classroom training covering Lead &

Copper Rule Revisions (LCRR) and Lead & Copper Rule Improvements (LCRI). The session is designed around RCAC's participant-centered training techniques. To the greatest extent possible, participants in this workshop will learn through hands-on activities rather than PowerPoint lectures.

Our trainer for this workshop is Jim McVeigh, small utility consultant, Rural Community Assistance Corporation.

[Register here](#)

Contact us:

For questions about **registration**, please contact:
Shobhan Chickarmane.
schickarmane@ca-nv-awwa.org

**RCAC provides a comprehensive array of trainings
for rural water staff and boards.**

Visit our **[Training Calendar](#)** for more information about upcoming trainings.

**Would you like to consult with an RCAC rural
development specialist about needs in your
community?**

[Submit a Request for Technical Assistance](#)

This publication was developed under Assistance Agreement No. 84025001 awarded by the U.S. Environmental Protection Agency. It has not been formally reviewed by EPA. The views expressed in this document are solely

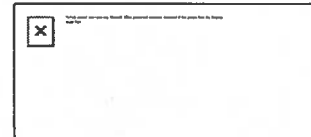
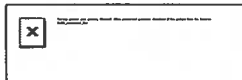
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Rural Community Assistance Corporation
3120 Freeboard Drive, Suite 201, West Sacramento, CA 95691
Office: (916) 447-2854 · Fax: (916) 372-5636



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Received

DEPARTMENT OF WATER RESOURCES

P.O. BOX 942836
SACRAMENTO, CA 94236-0001
(916) 653-5791

MAR 07 2024

Minasian Law Firm



**Notice to Dam Owners
Division of Safety of Dams**

Notification of Annual Schedule of Fees – Effective July 1, 2024
California Dam Safety Program
February 28, 2024

The Department of Water Resources' Division of Safety of Dams (DSOD) is committed to its mission of protecting life and property from dam failures in California in the most cost-effective manner. DSOD's regulatory program, which is commonly referred to as the Dam Safety Program (Program), is funded through annual fees and application filing fees. Annual fees are assessed and collected to cover the reasonable regulatory costs of the Program and are governed by section 6307 of the California Water Code.

To cover DSOD's reasonable regulatory costs, including cost of living increases, Fiscal Year (FY) 2024/25 fees reflect an upward adjustment of approximately four percent from the FY 2023/24 fees.

Enclosed is the FY 2024/25 Annual Schedule of Fees that will be used to issue billing invoices by April 30, 2024. **Annual fees for FY 2024/25 are due July 1, 2024.** DSOD may impose penalties and interest for fees received more than 30 days after the deadline, as set forth in Water Code section 6307.

If a paper invoice is not received by April 30, 2024, or to request an electronic copy of the invoice by email, contact Administrative Officer Marcelino Alcantar at Marcelino.Alcantar@water.ca.gov by May 15, 2023.

If you have any questions, please call Andrew J. Mangney, Branch Manager of the Field Engineering Branch, at (916) 565-7800.

Sincerely,

Sharon K. Tapia

Sharon K. Tapia, P.E.
Division Manager
Division of Safety of Dams

Enclosures

**CALIFORNIA DAM SAFETY PROGRAM
ANNUAL SCHEDULE OF FEES
FISCAL YEAR 2024/25**

Effective July 1, 2024

Annual fees are assessed in accordance with Article 3, Chapter 1, Division 2, Title 23 of the California Code of Regulations (CCR) to cover projected costs of the California Dam Safety Program. The critical appurtenant structure (CAS) fee component only applies to dams with critical appurtenant structures (e.g., saddle dams and spillway) that meet the definition of section 335.2 of the CCR and does not apply to dams classified with a Low downstream hazard potential. Inoperative dams are only charged the Administrative (Admin) Fee component of the applicable rate category¹. Rates used in computing each of the fee components of the annual fees billed are rounded to the nearest dollar.

Annual Fee = Admin Fee + Dam Fee + CAS Fee, where

- Admin Fee = Flat fee per dam
- Dam Fee = Dam Rate x Dam Height
- CAS Fee = CAS Rate x Dam Fee x Number of CAS (not to exceed two)
- CAS Rate = 0.3804

General Rate²

$$\begin{array}{rcccl}
 \text{Annual Fee (CAS) =} & \$1,195 & + & \$280 \text{ per foot} & + & 0.3804 \times \\
 & & & \text{of height} & & \$280 \text{ per foot of height x} \\
 & & & & & \text{1 or 2 CAS as applicable} \\
 & \text{Admin} & & \text{Dam} & & \text{CAS} \\
 & \text{Fee} & & \text{Fee} & & \text{Fee}
 \end{array}$$

Reduced Rate: Farm and Ranch or Small and Privately Owned Dams³

$$\begin{array}{rcccl}
 \text{Annual Fee (CAS) =} & \$239 & + & \$56 \text{ per foot} & + & 0.3804 \times \\
 & & & \text{of height} & & \$56 \text{ per foot of height x} \\
 & & & & & \text{1 or 2 CAS as applicable} \\
 & \text{Admin} & & \text{Dam} & & \text{CAS} \\
 & \text{Fee} & & \text{Fee} & & \text{Fee}
 \end{array}$$

¹ Division 3, Part 1, Chapter 6, section 6307(d) of the California Water Code and Title 23. Waters, section 316 of the California Code of Regulations

² Division 3, Part 1, Chapter 6, section 6307(a) of the California Water Code

³ Division 3, Part 1, Chapter 6, sections 6307(e & f) of the California Water Code

#4

Vicki Hoggins

From: Vickery, Jess <vickeryje@butte.edu>
Sent: Friday, March 1, 2024 8:30 AM
To: Vicki Hoggins
Cc: Shane McCabe
Subject: Fwd: [EXTERNAL] [Reminder] – Lead Service Line Inventories due 10/16/2024

Caution! This message was sent from outside your organization. Allow sender | Block sender

FYI - for discussion at our next board meeting.

—
Dr. Jess C. Vickery
Academic Senate President
Chair of Physical Sciences
and Professor of Chemistry
Butte College
vickeryje@butte.edu
Office: (530) 895-2393

and

President and Chairman
Lake Madrone Water District
1681 Bird Street
Oroville, CA 95965
Cell: (530) 999-1201

Begin forwarded message:

From: WB-DDW-LSLReports <DDW-LSLReports@Waterboards.ca.gov>
Subject: [EXTERNAL] [Reminder] – Lead Service Line Inventories due 10/16/2024
Date: March 1, 2024 at 7:53:03 AM PST
To: "vickeryje@butte.edu" <vickeryje@butte.edu>

Hello Water System Representative,

This email contains 3 sections:

1. LCRR Lead Service Line Inventory reminder
2. DDW's Lead Service Line Inventory Application
3. Announcement of Office Hours and sign up link

The U.S. EPA's Lead and Copper Rule Revisions (LCRR) require all California community (CWS) and non-transient non-community (NTNC) water systems to develop

and submit a service line material inventory to the Division of Drinking Water (DDW) by **October 16, 2024**.

The inventory must include all service lines connecting the water main to the building inlet, regardless of ownership status (e.g., customer-owned and system-owned portions).

Each service line must be categorized as one of the following:

- Lead
 - Non-lead
 - Galvanized requiring replacement (GRR)
 - Lead status unknown.
-

California's lead service line inventory reporting tool is now operational, and you can begin submitting your inventory. Please have only **1 person** from the water system register and submit the inventory to avoid incorrect or duplicate records.

A comprehensive guidance document and the application are at this link: <https://slinventory.waterboards.ca.gov/>. Please review the guidance document carefully and follow the instructions step-by-step.

So the submission of your inventory goes smoothly:

1. **Ensure that your inventory plan has been reviewed and approved by DDW's LCRR Unit**. Please contact us if you have any questions at ddw-slreports@waterboards.ca.gov
2. We **highly recommend** that you utilize DDW's inventory template, located on DDW's Lead and Copper Rule webpage (link at bottom of email)
 - a. **Complete your entire inventory and verify as many unknowns as possible before submitting**, making sure there are no duplicate records to ensure an accurate count of service connections.
 - b. The template will determine the whole service line classification automatically based on your inputs.
 - c. The records will copy/paste cleanly into the tool.
 - d. **If you are using your own spreadsheet**, please make sure that the column headers are the same and in the same order, and your entries

are **EXACTLY** the same (including case and spaces) as the file linked below. Any additional columns you may have added cannot be submitted.

i. https://www.waterboards.ca.gov/drinking_water/certlic/drinkingwater/documents/leadandcopperrule/lsl-inventory-detailed-inventory-allowe-entries.xlsx

3. Please submit your service line inventory only once. Wait to submit until you have all of the service lines entered into your file, and have determined the service line materials.
 4. After submitting your inventory, update your inventory file as you continue to determine the material of any unknowns after the October 16th, 2024, deadline. You will use this file to submit updated inventories to DDW_[AS1].
-

We have set up office hours on Wednesdays from 9am-10am and Thursdays from 2pm-3pm each week from March 6th to May 30th where you can ask questions related to developing your inventory work plan and/or submitting your detailed inventory via DDW's Lead Service Line Inventory application. We have limited the number of participants at each session. Please use this link <https://form.jotform.com/233597605893067> to sign up. If a session has reached the maximum number of participants, please choose another. We will be adding additional sessions later in the year.

If you have any questions, you can always email ddw-lslreports@waterboards.ca.gov. Please include your water system number in the subject line for all communication.

Thank you,

DDW LCRR Unit

Wes Stieringer-Sisneros

Alison Sim

Michelle dela Cruz

Mackenzie Field

Emily Malton

- DDW Lead and Copper Rule webpage: https://www.waterboards.ca.gov/drinking_water/certlic/drinkingwater/leadandcopperrule.html

- Lead Service Line Funding and Technical Assistance:
 - New LSL Application forms: https://www.waterboards.ca.gov/drinking_water/services/funding/lead-service-line-funding.html

[AS1] Suggest deleting “on an annual basis.” The update frequency depends on some criteria that we don’t need to detail here, but they should keep that inventory file to update as needed



#5

MARCH 4, 2024

IN REPLY REFER TO:

0481282-24

LAKE MADRONE WATER DIST.
PO BOX 933
OROVILLE, CA 95965

Dear Policyholder

Thank you for choosing us as your workers' compensation insurance carrier.

This package contains your renewal documents as listed on the following page. Please keep these together.

Our goal is to provide you with fast, efficient, and the most convenient service possible. We truly appreciate your business. If you have any questions about the information in this mailing, please contact your broker of record or your local State Compensation Insurance Fund office.

State Compensation Insurance Fund

5880 Owens Dr • Pleasanton, CA 94588-3900

Mailing Address: P.O. Box 8192 • Pleasanton, CA 94588-8792



IN REPLY REFER TO:
0481282-24

WORKERS' COMPENSATION AND EMPLOYER'S LIABILITY
INSURANCE POLICY
STATE COMPENSATION INSURANCE FUND
Forms and Endorsements Applicable List Policy

FORM NUMBER	FORM DESCRIPTION
10963A	ANNUAL RATING ENDORSEMENT
10217	2029 -ENDORSEMENT AGREEMENT- CALIFORNIA SHORT-RATE CANCELLATION
10217	2089 -ENDORSEMENT AGREEMENT- STATUTORY ACCOUNTING PRINCIPLES - BILL RECEIVABLE
10217	2437 -ENDORSEMENT AGREEMENT- MEDICAL PROVIDER NETWORK ENDORSEMENT
10217	2567 -ENDORSEMENT AGREEMENT- TERRORISM RISK INSURANCE PROGRAM REAUTHORIZATION ACT DISCLOSURE ENDORSEMENT
10217	9961 -ENDORSEMENT AGREEMENT- CLASS AND RATES AMENDED
10610E	POLICY HOLDER NOTICE

5880 Owens Dr • Pleasanton, CA 94588-3900

Mailing Address: P.O. Box 8192 • Pleasanton, CA 94588-8792



Together, we'll keep
California working.

P.O. Box 254700
Sacramento, CA 95865

Dear Policyholder,

Welcome! Thank you for choosing State Fund for your workers' compensation needs. To ensure you have a great experience with us, we want to point out some of the services and resources available to you.

To get started, you'll want to visit our website at www.StateFundCA.com. This is where you will access *State Fund Online* – your one-stop shop for anything and everything related to your policy and claims. Here is where you'll find accurate, up-to-date policy and claims details – and be able to view, print and save electronic copies of your documents, request a Certificate of Insurance, and more.

You can also:

- **Sign up for paperless services.** In *State Fund Online*, sign up for ePayment, ePayroll and eDocuments where you can pay your bill, report payroll, and receive documents electronically.
- **Find a medical provider.** Use the Provider Finder to search the State Fund Medical Provider Network (MPN) of qualified physicians, specialists, and providers that specialize in the treatment of occupational injuries.
- **Get claims information.** Stay ahead of the game by downloading our Claim Kit, where you'll find instructions and all the forms you need to file a claim when the time comes. It also contains a brochure that you must provide to your employee at the time a work-related injury or illness occurs. Need to file a claim now? Simply log into your *State Fund Online* account to file electronically or call (888) 782-8338.

For safety-related resources, visit our safety resource center at www.SafetAtWorkCA.com. Safe At Work California is home to step-by-step guidance, safety meeting topics, videos, and more, accessible to you whenever and wherever you need it.

You can also:

- **Create your Cal/OSHA-required workplace safety program.** Access IIPP Builder SM, a free and simple tool for building your Injury and Illness Prevention Program (IIPP). You can save your IIPP in your *State Fund Online* account for easy access and updates.

Once again, thank you for your business. We're here for you every step of the way. Please visit us on our website or call customer support at (888) 782-8338 for any questions you have concerning your policy.

Sincerely,

State Fund



HOME OFFICE	SAN FRANCISCO	ANNUAL RATING ENDORSEMENT
-------------	---------------	---------------------------

IT IS AGREED THAT THE CLASSIFICATIONS AND RATES PER \$100 OF REMUNERATION APPEARING IN THE CONTINUOUS POLICY ISSUED TO THIS EMPLOYER ARE AMENDED AS SHOWN BELOW.

HERE ARE YOUR NEW RATES FOR THE PERIOD INDICATED. IF YOUR NAME OR ADDRESS SHOULD BE CORRECTED OR IF INSURANCE IS NOT NEEDED FOR NEXT YEAR, PLEASE TELL US.

IMPORTANT THIS IS NOT A BILL
SEND NO MONEY UNLESS STATEMENT IS ENCLOSED

CONTINUOUS POLICY 481282-24

THE RATING PERIOD BEGINS AND ENDS AT 12:01AM PACIFIC STANDARD TIME

RATING PERIOD 3-01-24 TO 3-01-25

LAKE MADRONE WATER DIST.
PO BOX 933
OROVILLE, CALIF 95965

DEPOSIT PREMIUM \$0.00
MINIMUM PREMIUM \$1,210.00
PREMIUM ADJUSTMENT PERIOD QUARTERLY
R NF

NAME OF EMPLOYER- LAKE MADRONE WATER DISTRICT
(A PUBLIC AGENCY)

CODE NO. PRINCIPAL WORK AND RATES EFFECTIVE FROM 03-01-24 TO 03-01-25

		PREMIUM BASIS	BASE RATE	INTERIM BILLING RATE*
7520-1	WATER COMPANIES--ALL EMPLOYEES	60218	6.74	6.08

*****BUREAU NOTE INFORMATION*****

FEIN 942495918

TOTAL ESTIMATED ANNUAL PREMIUM \$3,663



HOME OFFICE	SAN FRANCISCO	ANNUAL RATING ENDORSEMENT
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IT IS AGREED THAT THE CLASSIFICATIONS AND RATES PER \$100 OF REMUNERATION APPEARING IN THE CONTINUOUS POLICY ISSUED TO THIS EMPLOYER ARE AMENDED AS SHOWN BELOW.

HERE ARE YOUR NEW RATES FOR THE PERIOD INDICATED. IF YOUR NAME OR ADDRESS SHOULD BE CORRECTED OR IF INSURANCE IS NOT NEEDED FOR NEXT YEAR, PLEASE TELL US.

IMPORTANT THIS IS NOT A BILL
SEND NO MONEY UNLESS STATEMENT IS ENCLOSED

CONTINUOUS POLICY 481282-24

THE RATING PERIOD BEGINS AND ENDS AT 12:01AM PACIFIC STANDARD TIME

RATING PERIOD 3-01-24 TO 3-01-25

* INTERIM BILLING RATES WILL BE USED ON PAYROLL REPORTS. THEY TAKE INTO ACCOUNT RATING PLAN CREDITS (OR DEBITS) WHICH WILL APPLY AT FINAL BILLING AND AN ESTIMATE OF YOUR PREMIUM DISCOUNT AS DETAILED BELOW.

RATING PLAN CREDITS (DEBITS) EFFECTIVE FROM 03-01-24 TO 03-01-25

RATING PLAN MODIFIER	0.90240
ESTIMATED PREMIUM DISCOUNT MODIFIER	<u>1.00000</u>
COMPOSITE FACTOR APPLIED TO BASE RATES TO DERIVE INTERIM BILLING RATES	0.90240

*
* PREMIUM DISCOUNT SCHEDULE EFFECTIVE FROM 03-01-24 TO 03-01-25 *
* ESTIMATED MODIFIED PREMIUM IS DISCOUNTED ACCORDING TO THE FOLLOWING SCHEDULE: *
* FIRST ABOVE *
* \$5,000 \$5,000 *
* 0.0% 11.3% *
*

THE ESTIMATED PREMIUM DISCOUNT IS BASED ON AN ESTIMATE OF YOUR PAYROLL. ACTUAL PREMIUM DISCOUNT APPLIED AT FINAL BILLING WILL BE BASED ON THE ACTUAL PAYROLL REPORTED ON YOUR POLICY AND SUBJECT TO AUDIT.



HOME OFFICE	SAN FRANCISCO	ANNUAL RATING ENDORSEMENT
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IT IS AGREED THAT THE CLASSIFICATIONS AND RATES PER \$100 OF REMUNERATION APPEARING IN THE CONTINUOUS POLICY ISSUED TO THIS EMPLOYER ARE AMENDED AS SHOWN BELOW.

CONTINUOUS POLICY 0481282-24

IF YOU HAVE ANY QUESTIONS, PLEASE CONTACT YOUR LOCAL STATE FUND OFFICE BELOW:

CSC - POLICY AT VACAVILLE
 1020 VAQUERO CIRCLE
 VACAVILLE, CA 95688
 (877) 405-4545

Nothing herein contained shall be held to vary, alter, waive or extend any of the terms, conditions agreements or limitations of the Policy other than as herein stated.

When countersigned by a duly authorized officer or representative of the State Compensation Insurance Fund, these declarations shall be valid and form part of the Policy.

Kent R. Va...
 AUTHORIZED REPRESENTATIVE

Vernon Steiner
 PRESIDENT AND CEO



ENDORSEMENT AGREEMENT
CALIFORNIA SHORT-RATE CANCELLATION

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HOME OFFICE
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EFFECTIVE MARCH 1, 2024 AT 12.01 A.M.
TO MARCH 1, 2025 AT 12.01 A.M.

ALL EFFECTIVE DATES ARE
AT 12:01 AM PACIFIC
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TIME INDICATED AT
PACIFIC STANDARD TIME

LAKE MADRONE WATER DIST.
PO BOX 933
OROVILLE, CA 95965

THE INSURANCE UNDER THIS POLICY IS LIMITED AS FOLLOWS:

IT IS AGREED THAT ANYTHING IN THE POLICY TO THE CONTRARY
NOTWITHSTANDING, SUCH INSURANCE AS IS AFFORDED BY THIS
POLICY IS SUBJECT TO THE FOLLOWING PROVISIONS:

IF YOU CANCEL THE POLICY AND A DISCLOSURE WAS PROVIDED IN
ACCORDANCE WITH SECTION 481(C) OF THE CALIFORNIA INSURANCE
CODE, FINAL PREMIUM WILL BE BASED ON THE TIME THIS POLICY
WAS IN FORCE AND INCREASED BY THE SHORT-RATE CANCELLATION
TABLE BELOW:

SHORT-RATE CANCELLATION TABLE

FINAL PREMIUM BASED ON THE TABLE BELOW WILL NOT BE LESS
THAN THE MINIMUM PREMIUM FOR THIS POLICY.

DAYS = EXTENDED NUMBER OF DAYS
% = PERCENTAGE OF FULL POLICY PREMIUM

Table with 6 columns: DAYS, %, DAYS, %, DAYS, %. Rows include intervals like 1, 5-6, 11-12, 17-18, 23-25, 33-36, 44-47, 55-58 and 2, 7-8, 13-14, 19-20, 26-29, 37-40, 48-51, 59-62 and 3-4, 9-10, 15-16, 21-22, 30-32, 41-43, 52-54, 63-65 with corresponding percentages from 5% to 28%.

CONTINUED

NOTHING IN THIS ENDORSEMENT SHALL BE HELD TO VARY, ALTER, WAIVE OR EXTEND
ANY OF THE TERMS, CONDITIONS, AGREEMENTS, OR LIMITATIONS OF THIS POLICY
OTHER THAN AS ABOVE STATED. NOTHING ELSEWHERE IN THIS POLICY SHALL BE
HELD TO VARY, ALTER, WAIVE OR LIMIT THE TERMS, CONDITIONS, AGREEMENTS OR
LIMITATIONS IN THIS ENDORSEMENT.

COUNTERSIGNED AND ISSUED AT SAN FRANCISCO: MARCH 4, 2024

Signature of Authorized Representative
AUTHORIZED REPRESENTATIVE

Signature of President and CEO
PRESIDENT AND CEO



ENDORSEMENT AGREEMENT
CALIFORNIA SHORT-RATE CANCELLATION

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OROVILLE, CA 95965

CONTINUED.

Table with 6 columns showing age ranges and percentages: 66-69 (29%), 70-73 (30%), 74-76 (31%), 77-80 (32%), 81-83 (33%), 84-87 (34%), 88-91 (35%), 92-94 (36%), 95-98 (37%), 99-102 (38%), 103-105 (39%), 106-109 (40%), 110-113 (41%), 114-116 (42%), 117-120 (43%), 121-124 (44%), 125-127 (45%), 128-131 (46%), 132-135 (47%), 136-138 (48%), 139-142 (49%), 143-146 (50%), 147-149 (51%), 150-153 (52%), 154-156 (53%), 157-160 (54%), 161-164 (55%), 165-167 (56%), 168-171 (57%), 172-175 (58%), 176-178 (59%), 179-182 (60%), 183-187 (61%), 188-191 (62%), 192-196 (63%), 197-200 (64%), 201-205 (65%), 206-209 (66%), 210-214 (67%), 215-218 (68%), 219-223 (69%), 224-228 (70%), 229-232 (71%), 233-237 (72%), 238-241 (73%), 242-246 (74%), 247-250 (75%), 251-255 (76%), 256-260 (77%), 261-264 (78%), 265-269 (79%), 270-273 (80%), 274-278 (81%), 279-282 (82%), 283-287 (83%), 288-291 (84%), 292-296 (85%), 297-301 (86%), 302-305 (87%), 306-310 (88%), 311-314 (89%), 315-319 (90%), 320-323 (91%), 324-328 (92%), 329-332 (93%), 333-337 (94%), 338-342 (95%), 343-346 (96%), 347-351 (97%), 352-355 (98%), 356-360 (99%), 361-365 (100%)

NOTHING IN THIS ENDORSEMENT SHALL BE HELD TO VARY, ALTER, WAIVE OR EXTEND ANY OF THE TERMS, CONDITIONS, AGREEMENTS, OR LIMITATIONS OF THIS POLICY OTHER THAN AS ABOVE STATED. NOTHING ELSEWHERE IN THIS POLICY SHALL BE HELD TO VARY, ALTER, WAIVE OR LIMIT THE TERMS, CONDITIONS, AGREEMENTS OR LIMITATIONS IN THIS ENDORSEMENT.

COUNTERSIGNED AND ISSUED AT SAN FRANCISCO: MARCH 4, 2024

Signature of Authorized Representative
AUTHORIZED REPRESENTATIVE

Signature of President and CEO
PRESIDENT AND CEO

2029



ENDORSEMENT AGREEMENT
STATUTORY ACCOUNTING PRINCIPLES
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OROVILLE, CA 95965

ANY CONTRADICTION BETWEEN THE POLICY AND THIS ENDORSEMENT
WILL BE CONTROLLED BY THIS ENDORSEMENT.

IT IS AGREED THAT THIS ENDORSEMENT AMENDS SECTION D. OF
PART FIVE OF THE POLICY.

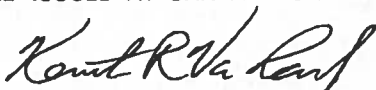
YOUR POLICY HAS BEEN WRITTEN ON QUARTERLY ADJUSTMENT
PERIOD. YOU WILL PAY ALL PREMIUM WHEN DUE.

PAYROLL REPORTS AND PREMIUM ARE DUE WITHIN 10 DAYS (TEN)
AFTER THE LAST DAY OF THE REPORTING PERIOD.

PAYMENT OF OUTSTANDING PREMIUM IS DUE WITHIN 10 DAYS (TEN)
FROM THE BILL DATE.

NOTHING IN THIS ENDORSEMENT SHALL BE HELD TO VARY, ALTER, WAIVE OR EXTEND
ANY OF THE TERMS, CONDITIONS, AGREEMENTS, OR LIMITATIONS OF THIS POLICY
OTHER THAN AS ABOVE STATED. NOTHING ELSEWHERE IN THIS POLICY SHALL BE
HELD TO VARY, ALTER, WAIVE OR LIMIT THE TERMS, CONDITIONS, AGREEMENTS OR
LIMITATIONS IN THIS ENDORSEMENT.

COUNTERSIGNED AND ISSUED AT SAN FRANCISCO: MARCH 4, 2024


AUTHORIZED REPRESENTATIVE


PRESIDENT AND CEO

2089



ENDORSEMENT AGREEMENT
MEDICAL PROVIDER NETWORK

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LAKE MADRONE WATER DIST.
PO BOX 933
OROVILLE, CA 95965

ANY CONTRADICTION BETWEEN THE POLICY AND THIS ENDORSEMENT
WILL BE CONTROLLED BY THIS ENDORSEMENT.

THE STATE COMPENSATION INSURANCE FUND MEDICAL PROVIDER
NETWORK IS ESTABLISHED IN ACCORDANCE WITH CALIFORNIA LABOR
CODE 4600 ET SEQ AND APPROVED BY THE CALIFORNIA DIVISION OF
WORKERS' COMPENSATION ADMINISTRATIVE DIRECTOR. THE INTENT
OF THE 2004 LEGISLATION REQUIRING THE ESTABLISHMENT OF THE
MEDICAL PROVIDER NETWORK IS INCREASED EMPLOYER CONTROL OVER
THE COSTS OF TREATING EMPLOYEE WORK RELATED INJURIES AND
DISEASE.

PART FOUR OF THE POLICY, YOUR DUTIES IF INJURY OCCURS, IS
AMENDED AS FOLLOWS:

IT IS AGREED THAT THE POLICYHOLDER SHALL REFER ALL WORK
RELATED INJURIES OR DISEASE TO THE STATE COMPENSATION
INSURANCE FUND MEDICAL PROVIDER NETWORK AT THE TIME OF AN
OCCUPATIONAL INJURY OR UPON KNOWLEDGE OF AN OCCUPATIONAL
INJURY OR DISEASE.

IT IS FURTHER AGREED THAT WHEN AN EMPLOYEE NOTIFIES THE
POLICYHOLDER OF AN OCCUPATIONAL INJURY OR FILES A CLAIM FOR
WORKERS' COMPENSATION WITH THE POLICYHOLDER, THE POLICY-
HOLDER SHALL ARRANGE AN INITIAL MEDICAL EVALUATION AND
BEGIN TREATMENT WITHIN THE MEDICAL PROVIDER NETWORK. THE
POLICYHOLDER SHALL NOTIFY THE EMPLOYEE OF HIS OR HER RIGHT

CONTINUED

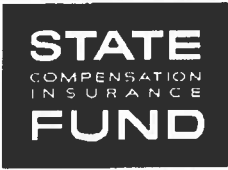
NOTHING IN THIS ENDORSEMENT SHALL BE HELD TO VARY, ALTER, WAIVE OR EXTEND
ANY OF THE TERMS, CONDITIONS, AGREEMENTS, OR LIMITATIONS OF THIS POLICY
OTHER THAN AS ABOVE STATED. NOTHING ELSEWHERE IN THIS POLICY SHALL BE
HELD TO VARY, ALTER, WAIVE OR LIMIT THE TERMS, CONDITIONS, AGREEMENTS OR
LIMITATIONS IN THIS ENDORSEMENT.

COUNTERSIGNED AND ISSUED AT SAN FRANCISCO: MARCH 4, 2024

[Signature]
AUTHORIZED REPRESENTATIVE

[Signature]
PRESIDENT AND CEO

2437



ENDORSEMENT AGREEMENT
MEDICAL PROVIDER NETWORK

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TO BE TREATED BY A PHYSICIAN OF HIS OR HER CHOICE FROM
WITHIN THE MEDICAL PROVIDER NETWORK AFTER THE FIRST VISIT.
THE POLICYHOLDER SHALL NOTIFY EMPLOYEE OF THE METHOD BY
WHICH THE LIST OF PARTICIPATING PROVIDERS MAY BE ACCESSED
BY EMPLOYEES.

IT IS FURTHER AGREED THAT IF AN INJURED EMPLOYEE DISPUTES
EITHER THE DIAGNOSIS OR THE TREATMENT PRESCRIBED BY THE
TREATING PHYSICIAN, THE EMPLOYEE MAY SEEK THE OPINION OF
ANOTHER PHYSICIAN WITHIN THE MEDICAL PROVIDER NETWORK. IF
THE INJURED EMPLOYEE DISPUTES THE DIAGNOSIS OR TREATMENT
PRESCRIBED BY THE SECOND PHYSICIAN, THE EMPLOYEE MAY SEEK
THE OPINION OF A THIRD PHYSICIAN WITHIN THE MEDICAL
PROVIDER NETWORK.

IT IS FURTHER AGREED THAT THIS ENDORSEMENT IN NO WAY
AFFECTS THE RIGHTS OF AN INJURED WORKER TO PREDESIGNATE A
PHYSICIAN. AN EMPLOYEE MUST FILE WRITTEN NOTICE OF THE
PREDESIGNATION WITH THE EMPLOYER PRIOR TO THE DATE OF
INJURY. THE NOTICE MUST INCLUDE THE PHYSICIAN'S SIGNATURE
OF AGREEMENT TO THE PREDESIGNATION, AND THE FOLLOWING
CONDITIONS MUST APPLY:

THE PHYSICIAN IS THE EMPLOYEE'S REGULAR PHYSICIAN.

THE PHYSICIAN IS THE EMPLOYEE'S PRIMARY CARE PROVIDER WHO
HAS PREVIOUSLY DIRECTED THE MEDICAL TREATMENT OF THE

CONTINUED

NOTHING IN THIS ENDORSEMENT SHALL BE HELD TO VARY, ALTER, WAIVE OR EXTEND
ANY OF THE TERMS, CONDITIONS, AGREEMENTS, OR LIMITATIONS OF THIS POLICY
OTHER THAN AS ABOVE STATED. NOTHING ELSEWHERE IN THIS POLICY SHALL BE
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LIMITATIONS IN THIS ENDORSEMENT.

COUNTERSIGNED AND ISSUED AT SAN FRANCISCO: MARCH 4, 2024

2437

[Signature]
AUTHORIZED REPRESENTATIVE

[Signature]
PRESIDENT AND CEO



ENDORSEMENT AGREEMENT
MEDICAL PROVIDER NETWORK

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CONTINUED.

EMPLOYEE AND RETAINS RECORDS OF THE TREATMENT AND MEDICAL HISTORY.

THE EMPLOYER PROVIDES THE STAFF WITH NONOCCUPATIONAL GROUP HEALTH COVERAGE IN A HEALTH-CARE SERVICE PLAN (SUCH AS AN HMO/PPO PROGRAM).

OR

THE EMPLOYER PROVIDES NONOCCUPATIONAL HEALTH COVERAGE IN A GROUP HEALTH PLAN OR A GROUP HEALTH INSURANCE POLICY, PER LABOR CODE 4616.7.

NOTHING IN THIS ENDORSEMENT SHALL BE HELD TO VARY, ALTER, WAIVE OR EXTEND ANY OF THE TERMS, CONDITIONS, AGREEMENTS, OR LIMITATIONS OF THIS POLICY OTHER THAN AS ABOVE STATED. NOTHING ELSEWHERE IN THIS POLICY SHALL BE HELD TO VARY, ALTER, WAIVE OR LIMIT THE TERMS, CONDITIONS, AGREEMENTS OR LIMITATIONS IN THIS ENDORSEMENT.

COUNTERSIGNED AND ISSUED AT SAN FRANCISCO: MARCH 4, 2024

2437

Kent R. Va. Kauf
AUTHORIZED REPRESENTATIVE

Vernon Steiner
PRESIDENT AND CEO



ENDORSEMENT AGREEMENT

TERRORISM RISK INSURANCE PROGRAM
REAUTHORIZATION ACT DISCLOSURE ENDORSEMENT

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HOME OFFICE
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EFFECTIVE MARCH 1, 2024 AT 12.01 A.M.
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OROVILLE, CA 95965

THIS ENDORSEMENT ADDRESSES THE REQUIREMENTS OF THE
TERRORISM RISK INSURANCE ACT OF 2002 AS AMENDED AND
EXTENDED BY THE TERRORISM RISK INSURANCE PROGRAM
REAUTHORIZATION ACT OF 2019. IT SERVES TO NOTIFY YOU OF
CERTAIN LIMITATIONS UNDER THE ACT, AND THAT YOUR INSURANCE
CARRIER IS CHARGING PREMIUM FOR LOSSES THAT MAY OCCUR IN
THE EVENT OF AN ACT OF TERRORISM.

YOUR POLICY PROVIDES COVERAGE FOR WORKERS COMPENSATION
LOSSES CAUSED BY ACTS OF TERRORISM, INCLUDING WORKERS
COMPENSATION BENEFIT OBLIGATIONS DICTATED BY STATE LAW.
COVERAGE FOR SUCH LOSSES IS STILL SUBJECT TO ALL TERMS,
DEFINITIONS, EXCLUSIONS, AND CONDITIONS IN YOUR POLICY, AND
ANY APPLICABLE FEDERAL AND/OR STATE LAWS, RULES, OR
REGULATIONS.

DEFINITIONS

THE DEFINITIONS PROVIDED IN THIS ENDORSEMENT ARE BASED ON
AND HAVE THE SAME MEANING AS THE DEFINITIONS IN THE ACT. IF
WORDS OR PHRASES NOT DEFINED IN THIS ENDORSEMENT ARE
DEFINED IN THE ACT, THE DEFINITIONS IN THE ACT WILL APPLY.

"ACT" MEANS THE TERRORISM RISK INSURANCE ACT OF 2002, WHICH
TOOK EFFECT ON NOVEMBER 26, 2002, AND ANY AMENDMENTS
THERE TO, INCLUDING ANY AMENDMENTS RESULTING FROM THE
TERRORISM RISK INSURANCE PROGRAM REAUTHORIZATION ACT OF
2019.

CONTINUED

NOTHING IN THIS ENDORSEMENT SHALL BE HELD TO VARY, ALTER, WAIVE OR EXTEND
ANY OF THE TERMS, CONDITIONS, AGREEMENTS, OR LIMITATIONS OF THIS POLICY
OTHER THAN AS ABOVE STATED. NOTHING ELSEWHERE IN THIS POLICY SHALL BE
HELD TO VARY, ALTER, WAIVE OR LIMIT THE TERMS, CONDITIONS, AGREEMENTS OR
LIMITATIONS IN THIS ENDORSEMENT.

COUNTERSIGNED AND ISSUED AT SAN FRANCISCO: MARCH 4, 2024

2567

Kent R. Va...
AUTHORIZED REPRESENTATIVE

Vernon Steiner
PRESIDENT AND CEO



ENDORSEMENT AGREEMENT

TERRORISM RISK INSURANCE PROGRAM
REAUTHORIZATION ACT DISCLOSURE ENDORSEMENT

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OROVILLE, CA 95965

CONTINUED.

"ACT OF TERRORISM" MEANS ANY ACT THAT IS CERTIFIED BY THE SECRETARY OF THE TREASURY, IN CONSULTATION WITH THE SECRETARY OF HOMELAND SECURITY, AND THE ATTORNEY GENERAL OF THE UNITED STATES AS MEETING ALL OF THE FOLLOWING REQUIREMENTS:

- A. THE ACT IS AN ACT OF TERRORISM.
- B. THE ACT IS VIOLENT OR DANGEROUS TO HUMAN LIFE, PROPERTY OR INFRASTRUCTURE.
- C. THE ACT RESULTED IN DAMAGE WITHIN THE UNITED STATES, OR OUTSIDE OF THE UNITED STATES IN THE CASE OF THE PREMISES OF UNITED STATES MISSIONS OR CERTAIN AIR CARRIERS OR VESSELS.
- D. THE ACT HAS BEEN COMMITTED BY AN INDIVIDUAL OR INDIVIDUALS AS PART OF AN EFFORT TO COERCE THE CIVILIAN POPULATION OF THE UNITED STATES OR TO INFLUENCE THE POLICY OR AFFECT THE CONDUCT OF THE UNITED STATES GOVERNMENT BY COERCION.

"INSURED LOSS" MEANS ANY LOSS RESULTING FROM AN ACT OF TERRORISM (AND, EXCEPT FOR PENNSYLVANIA, INCLUDING AN ACT OF WAR, IN THE CASE OF WORKERS COMPENSATION) THAT IS COVERED BY PRIMARY OR EXCESS PROPERTY AND CASUALTY INSURANCE ISSUED BY AN INSURER IF THE LOSS OCCURS IN THE

CONTINUED

NOTHING IN THIS ENDORSEMENT SHALL BE HELD TO VARY, ALTER, WAIVE OR EXTEND ANY OF THE TERMS, CONDITIONS, AGREEMENTS, OR LIMITATIONS OF THIS POLICY OTHER THAN AS ABOVE STATED. NOTHING ELSEWHERE IN THIS POLICY SHALL BE HELD TO VARY, ALTER, WAIVE OR LIMIT THE TERMS, CONDITIONS, AGREEMENTS OR LIMITATIONS IN THIS ENDORSEMENT.

COUNTERSIGNED AND ISSUED AT SAN FRANCISCO: MARCH 4, 2024

Kent R. Va. Lauf
AUTHORIZED REPRESENTATIVE

Vernon Steiner
PRESIDENT AND CEO

2567



ENDORSEMENT AGREEMENT

TERRORISM RISK INSURANCE PROGRAM
REAUTHORIZATION ACT DISCLOSURE ENDORSEMENT

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EFFECTIVE MARCH 1, 2024 AT 12.01 A.M.
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CONTINUED.

UNITED STATES OR AT THE PREMISES OF UNITED STATES MISSIONS
OR TO CERTAIN AIR CARRIERS OR VESSELS.

"INSURER DEDUCTIBLE" MEANS, FOR THE PERIOD BEGINNING ON
JANUARY 1, 2021, AND ENDING ON DECEMBER 31, 2027, AN AMOUNT
EQUAL TO 20% OF OUR DIRECT EARNED PREMIUMS DURING THE
IMMEDIATELY PRECEDING CALENDAR YEAR.

LIMITATION OF LIABILITY

THE ACT LIMITS OUR LIABILITY TO YOU UNDER THIS POLICY. IF
AGGREGATE INSURED LOSSES EXCEED \$100,000,000,000 IN A
CALENDAR YEAR AND IF WE HAVE MET OUR INSURER DEDUCTIBLE, WE
ARE NOT LIABLE FOR THE PAYMENT OF ANY PORTION OF THE AMOUNT
OF INSURED LOSSES THAT EXCEEDS \$100,000,000,000; AND FOR
AGGREGATE INSURED LOSSES UP TO \$100,000,000,000, WE WILL
PAY ONLY A PRO RATA SHARE OF SUCH INSURED LOSSES AS
DETERMINED BY THE SECRETARY OF THE TREASURY.

POLICYHOLDER DISCLOSURE NOTICE

1. INSURED LOSSES WOULD BE PARTIALLY REIMBURSED BY THE
UNITED STATES GOVERNMENT. IF THE AGGREGATE INDUSTRY
INSURED LOSSES OCCURING IN ANY CALENDAR YEAR EXCEED
\$200,000,000, THE UNITED STATES GOVERNMENT WOULD PAY 80%
OF OUR INSURED LOSSES THAT EXCEED OUR INSURER
DEDUCTIBLE.

CONTINUED

NOTHING IN THIS ENDORSEMENT SHALL BE HELD TO VARY, ALTER, WAIVE OR EXTEND
ANY OF THE TERMS, CONDITIONS, AGREEMENTS, OR LIMITATIONS OF THIS POLICY
OTHER THAN AS ABOVE STATED. NOTHING ELSEWHERE IN THIS POLICY SHALL BE
HELD TO VARY, ALTER, WAIVE OR LIMIT THE TERMS, CONDITIONS, AGREEMENTS OR
LIMITATIONS IN THIS ENDORSEMENT.

COUNTERSIGNED AND ISSUED AT SAN FRANCISCO: MARCH 4, 2024

2567

Kent R. Vaclavik
AUTHORIZED REPRESENTATIVE

Vernon Steiner
PRESIDENT AND CEO



ENDORSEMENT AGREEMENT

TERRORISM RISK INSURANCE PROGRAM
REAUTHORIZATION ACT DISCLOSURE ENDORSEMENT

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EFFECTIVE MARCH 1, 2024 AT 12.01 A.M.
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LAKE MADRONE WATER DIST.
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OROVILLE, CA 95965

CONTINUED.

2. NOTWITHSTANDING ITEM 1 ABOVE, THE UNITED STATES
GOVERNMENT WILL NOT MAKE ANY PAYMENT UNDER THE ACT FOR
ANY PORTION.

THIS ENDORSEMENT CHANGES THE POLICY TO WHICH IT IS ATTACHED
AND IS EFFECTIVE ON THE DATE ISSUED UNLESS OTHERWISE
STATED.

NOTHING IN THIS ENDORSEMENT SHALL BE HELD TO VARY, ALTER, WAIVE OR EXTEND
ANY OF THE TERMS, CONDITIONS, AGREEMENTS, OR LIMITATIONS OF THIS POLICY
OTHER THAN AS ABOVE STATED. NOTHING ELSEWHERE IN THIS POLICY SHALL BE
HELD TO VARY, ALTER, WAIVE OR LIMIT THE TERMS, CONDITIONS, AGREEMENTS OR
LIMITATIONS IN THIS ENDORSEMENT.

COUNTERSIGNED AND ISSUED AT SAN FRANCISCO: MARCH 4, 2024

Kent R. Va. Lauf
AUTHORIZED REPRESENTATIVE

Vernon Steiner
PRESIDENT AND CEO

2567



ENDORSEMENT AGREEMENT

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EFFECTIVE MARCH 1, 2024 AT 12.01 A.M.

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ALL EFFECTIVE DATES ARE
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PO BOX 933
OROVILLE, CA 95965

ANY CONTRADICTION BETWEEN THE POLICY AND THIS ENDORSEMENT WILL
BE CONTROLLED BY THIS ENDORSEMENT.

IT IS AGREED THAT THE FOLLOWING CLASSIFICATION(S) IS (ARE)
HEREBY ADDED TO AND MADE A PART OF THIS POLICY.
RATE(S) EFFECTIVE UP TO 3/01/25 -

<u>STANDARD CLASS</u>	<u>DESCRIPTION OF WORK</u>	<u>BASE RATE*</u>	<u>INTERIM BILLING RATE*</u>
7520-1	WATER COMPANIES--ALL EMPLOYEES-- INCLUDING CONSTRUCTION OR EXTENSION OF LINES	6.74	6.08

IF THIS CLASSIFICATION CHANGE RESULTS IN INCREASED POLICY PREMIUM,
YOU ARE ENTITLED, AS PROVIDED BY INSURANCE CODE SECTION 11753.1,
TO REQUEST THAT THE CLASSIFICATION DECISION BE RECONSIDERED BY
THE STATE COMPENSATION INSURANCE FUND. PLEASE CONTACT YOUR LOCAL
DISTRICT OFFICE.

*THE BASE RATE IS PROVIDED FOR YOUR INFORMATION. IT IS THE RATE
WHICH STATE COMPENSATION INSURANCE FUND HAS FILED WITH THE
DEPARTMENT OF INSURANCE. THE INTERIM BILLING RATE WILL BE USED
ON PAYROLL REPORTS. IT TAKES INTO ACCOUNT RATING PLAN CREDITS
(OR DEBITS) WHICH WILL APPLY AT FINAL BILLING.

NOTHING IN THIS ENDORSEMENT SHALL BE HELD TO VARY, ALTER, WAIVE OR EXTEND
ANY OF THE TERMS, CONDITIONS, AGREEMENTS, OR LIMITATIONS OF THIS POLICY
OTHER THAN AS ABOVE STATED. NOTHING ELSEWHERE IN THIS POLICY SHALL BE
HELD TO VARY, ALTER, WAIVE OR LIMIT THE TERMS, CONDITIONS, AGREEMENTS OR
LIMITATIONS IN THIS ENDORSEMENT.

COUNTERSIGNED AND ISSUED AT SAN FRANCISCO:

MARCH 04, 2024

9961

Kent R. Va. Lauf
AUTHORIZED REPRESENTATIVE

Vernon Steiner
PRESIDENT AND CEO

0481282-24

Dear Policyholder:

These endorsements amend and are part of your policy.
Please keep them with your documents for future reference.

If you have any questions concerning these endorsements,
Please contact your local State Fund office.



POLICYHOLDER NOTICE
YOUR RIGHT TO RATING AND DIVIDEND INFORMATION
PN 04 99 01 I (Ed. 02-22)

POLICY NO. 481282-24
NR NF

LAKE MADRONE WATER DIST.
PO BOX 933
OROVILLE, CALIF 95965

I. Information Available to You

A. Information Available from Us - State Compensation Insurance Fund

(1) General questions regarding your policy should be directed to:

State Fund, Small Commercial Service Center
1020 Vaquero Circle
Vacaville, CA 95688
Telephone: 888-782-8338
Website: www.statefundca.com

(2) **Dividend Calculation.** If this is a participating policy (a policy on which a dividend may be paid), upon payment or non-payment of a dividend, we shall provide a written explanation to you that sets forth the basis of the dividend calculation. The explanation will be in clear, understandable language and will express the dividend as a dollar amount and as a percentage of the earned premium for the policy year on which the dividend is calculated.

Pursuant to California Code of Regulations, Title 10 CCR 2503 (b), under California Law it is unlawful for an insurer [us] to promise the future payment of dividends under an unexpired workers' compensation policy or to misrepresent the conditions for dividend payment. Dividends are payable only pursuant to conditions determined by the [our] Board of Directors or other governing board [of the Company] following policy expiration. Forfeiture of a right to, reduction in the amount of, or delay in the payment of a policyholder dividend due to the policyholder's failure to accept renewal of the policy or subsequent policies issued by the same insurer is illegal and constitutes an unfair practice.

(3) **Claims Information.** Pursuant to Sections 3761 and 3762 of the California Labor Code, you are entitled to receive information in our claim files that affects your premium. Copies of documents will be supplied at your expense during reasonable business hours.

For claims covered under this policy, we will estimate the ultimate cost of unsettled claims for statistical purposes eighteen months after the policy becomes effective and will report those estimates to the Workers' Compensation Insurance Rating Bureau of California (WCIRB) no later than twenty months after the policy becomes effective. The cost of any settled claims will also be reported at that time. At twelve-month intervals thereafter, we will update and report to the WCIRB the estimated cost of any unsettled claims and the actual final cost of any claims settled in the interim. The amounts we report will be used by the WCIRB to compute your experience modification if you are eligible for experience rating.

B. Information Available from the Workers' Compensation Insurance Rating Bureau of California

(1) The WCIRB is a licensed rating organization and the California Insurance Commissioner's designated statistical agent. As such, the WCIRB is responsible for administering the *California Workers' Compensation Uniform Statistical Reporting Plan--1995 (USRP)* and the *California Workers' Compensation Experience Rating Plan--1995 (ERP)*. WCIRB contact information is: WCIRB, 1901 Harrison Street, 17th Floor, Oakland, CA 94612, Attn: Customer Service; 888-229-2472 (phone); 415-778-7272 (fax); and customerservice@wcirb.com (email). The regulations contained in the USRP and the ERP are available for public viewing through the WCIRB's website at wcirb.com.

POLICYHOLDER NOTICE
Your Right to Rating and Dividend Information

POLICY NO. 481282-24
NR NF

- (2) **Policyholder Information.** Pursuant to California Insurance Code (CIC) Section 11752.6, upon written request, you are entitled to information relating to loss experience, claims, classification assignments, and policy contracts as well as rating plans, rating systems, manual rules, or other information impacting your premium that is maintained in the records of the WCIRB. Complaints and Requests for Action requesting policyholder information should be forwarded to: WCIRB, 1901 Harrison Street, 17th Floor, Oakland, CA 94612 Attn: Custodian of Records. The Custodian of Records can be reached at 415-777-0777 (phone) and 415-778-7272 (fax).
- (3) **Experience Rating Form.** Each experience rated risk may receive a single copy of its current Experience Rating Form/Worksheet free of charge by completing a Policyholder Experience Rating Worksheet Request Form on the WCIRB's website at wcirb.com/ratesheet. The Experience Rating Form/Worksheet will include a Loss-Free Rating, which is the experience modification that would have been calculated if \$0 (zero) actual losses were incurred during the experience period. This hypothetical rating calculation is provided for informational purposes only.

II. Dispute Process

You may dispute our actions or the actions of the WCIRB pursuant to CIC Sections 11737 and 11753.1.

- A. Our Dispute Resolution Process.** You may request in writing that we reconsider a change in classification(s) assignment that results in an increased premium. You may also request, in writing, that we review the manner in which our rating system has been applied in connection with the insurance afforded or offered you. Written requests that we reconsider or review our actions should be forwarded to: State Compensation Insurance Fund, Attention: Manager, Customer Assistance Program, 5880 Owens Drive, Pleasanton, CA 94588 or call us at 925-460-6530 or fax us at 707-454-8200.
- B. Disputing the Actions of the WCIRB.** If you have been aggrieved by any decision, action, or omission to act of the WCIRB, you may request, in writing, that the WCIRB reconsider its decision, action, or omission to act. You may also request, in writing, that the WCIRB review the manner in which its rating system has been applied in connection with the insurance afforded or offered you. For requests related to classification disputes, the reporting of experience, or coverage issues, your initial request for review must be received by the WCIRB within 12 months after the expiration date of the policy to which the request for review pertains, except if the request involves the application of the Revision of Losses rule. For requests related to your experience modification, your initial request for review must be received by the WCIRB within 6 months after the issuance, or 12 months after the expiration date, of the experience modification to which the request for review pertains, whichever is later, except if the request for review involves the application of the Revision of Losses rule. If the request involves the Revision of Losses rule, the time to state your appeal may be longer. (See Section VI, Rule 7 of the ERP).

You may commence the review process by sending the WCIRB a written Inquiry. Written Inquiries should be sent to: WCIRB, 1901 Harrison Street, 17th Floor, Oakland, CA 94612, Attn: Customer Service. Customer Service can be reached at 888-229-2472 (phone), 415-778-7272 (fax) and customerservice@wcirb.com (email).

If you are dissatisfied with the WCIRB's decision upon an Inquiry, or if the WCIRB fails to respond within 90 days after receipt of the Inquiry, you may pursue the subject of the Inquiry by sending the WCIRB a written Complaint and Request for Action. After you send your Complaint and Request for Action, the WCIRB has 30 days to send you written notice indicating whether your written request will be reviewed.

If the WCIRB agrees to review your request, it must conduct the review and issue a decision granting or rejecting your request within 60 days after sending you the written notice granting review. If the WCIRB declines to review your request, if you are dissatisfied with the decision upon review, or if the WCIRB fails to grant or reject your request or issue a decision upon review, you may appeal to the Insurance Commissioner

POLICYHOLDER NOTICE
Your Right to Rating and Dividend Information

POLICY NO. 481282-24
NR NF

as described in paragraph II.C., below. Written Complaints and Requests for Action should be forwarded to: WCIRB, 1901 Harrison Street, 17th Floor, Oakland, CA 94612, Attn: Complaints and Reconsiderations. The WCIRB's contact information is 888-229-2472 (phone), 415-371-5204 (fax) and customerservice@wcirb.com (email).

- C. California Department of Insurance - Appeals to the Insurance Commissioner.** After you follow the appropriate dispute resolution process described above, if (1) we or the WCIRB decline to review your request, (2) you are dissatisfied with the decision upon review, or (3) we or the WCIRB fail to grant or reject your request or issue a decision upon review, you may appeal to the Insurance Commissioner pursuant to C Sections 11737, 11752.6, 11753.1 and Title 10, California Code of Regulations, Section 2509.40 et seq. You must file your appeal within 30 days after we or the WCIRB send you the notice rejecting review of your Complaint and Request for Action or the decision upon your Complaint and Request for Action. If no written decision regarding your Complaint and Request for Action is sent, your appeal must be filed within 120 days after you sent your Complaint and Request for Action to us or to the WCIRB. The filing address for all appeal to the Insurance Commissioner is:

Administrative Hearing Bureau
California Department of Insurance
1901 Harrison Street, 3rd Floor
Oakland, California 94612
415-538-4243

You have the right to a hearing before the Insurance Commissioner, and our action, or the action of the WCIRB, may be affirmed, modified or reversed.

III. Resources Available to You in Obtaining Information and Pursuing Disputes

- A. Policyholder Ombudsman.** Pursuant to California Insurance Code Section 11752.6, a policyholder ombudsman is available at the WCIRB to assist you in obtaining and evaluating the rating, policy, and claims information referenced in I.A. and I.B., above. The ombudsman may advise you on any dispute with us, the WCIRB, or on an appeal to the Insurance Commissioner pursuant to Section 11737 of the Insurance Code. The address of the policyholder ombudsman is WCIRB, 1901 Harrison Street, 17th Floor, Oakland, CA 94612, Attn: Policyholder Ombudsman. The policyholder ombudsman can be reached at 415-778-7159 (phone), 415-371-5288 (fax) and ombudsman@wcirb.com (email).
- B. California Department of Insurance - Information and Assistance.** Information and assistance on policy questions can be obtained from the Department of Insurance Consumer HOTLINE, 800-927-HELP (4357) or insurance.ca.gov. For questions and correspondence regarding appeals to the Administrative Hearing Bureau, see the contact information in paragraph II.C.

This notice does not change the policy to which it is attached.



Payroll Record and Audit Requirements for Policies with Dual Wage Classifications

This notice applies only to policies for businesses in the construction industry.

Dual wage classifications are pairs of classifications that describe the same construction or erection operation yet are assigned based upon whether the employee's hourly wage is above or below a specified threshold. Each pair of dual wage classifications contains one "high wage" classification that is assignable to payrolls earned by employees whose regular hourly wage equals or exceeds a specified wage threshold and one "low wage" classification that is assignable to payrolls earned by employees whose regular hourly wage is less than the specified threshold.

Payroll Record Requirements

The assignment of a high wage classification to any non-salaried employee is contingent on verifying that the employee's hourly wage equals or exceeds the specified wage threshold. The determination of the regular hourly wage must be supported by one of the following sources:

1. Original time cards or time book entries for each employee. Original records must include the operations performed, the total hours worked each day and the times the employee started and ended each work period throughout the workday. At job locations where all the employer's operations cease for a uniform unpaid meal period, recording the start and stop times of the uniform break period is not required.
2. A valid collective bargaining agreement that shows the regular hourly wage rate by job classification of a worker. If using a collective bargaining agreement, the records must include an employee roster by job classification that permits the reconciliation of individual employees to the job classifications set forth in the collective bargaining agreement.

The non-salaried employee's regular hourly wage shall be determined by dividing that employee's total remuneration by the hours worked during the pay period, irrespective of whether the employee is paid on an hourly, piecework, production or commission basis.

The following remuneration shall be used to determine the hourly wage:

1. Hourly wages
2. Piecework
3. Salary
4. Bonuses, commissions and incentive payments that are calculated and paid each pay period
5. Fringe benefit payments made by the employer. However, when such payments are excludable from payroll, they shall be excluded from the hourly wage calculation

The payroll earned by any non-salaried employees for whom the records specified above are not maintained and/or made available will be assigned to the low wage classification that describes the operations performed.

The regular hourly wage of salaried employees is determined by dividing the total annual remuneration by 2000 hours. If an employee is salaried for less than 12 months, the regular hourly wage for the salaried period is calculated on a prorated basis.

Audit Requirements

If your policy produces a final premium of \$10,500 or more, a physical audit is required at least once per year. If your policy produces a premium of less than \$10,500 and payroll is developed under a high wage classification, a physical audit of the policy is required unless the policy is a renewal and a physical audit was completed for one of the two immediately preceding policy periods.

A "physical audit" is defined as an audit of payroll, whether conducted at the policyholder's location or at a remote site, that is based upon an auditor's examination of the policyholder's books of accounts and original payroll records (in either electronic or hard copy form) as necessary to determine and verify the exposure amounts by classification.

If you hold a C-39 Roofing Contractor license from the California Contractors State License Board, a physical audit is required on the complete policy period of each policy regardless of the amount of final premium. See California Insurance Code Section 11665(a) for additional requirements regarding the audit of C-39 license holders.



Information Sharing Disclosure

This disclosure explains what we do to keep information about you private and secure.

How we protect your information

State Fund has established technical, administrative, and physical security measures that align with government and industry standards to protect your personal or confidential information from unauthorized access and improper use.

How we use the information we collect

Personal or confidential information may be used by State Fund to facilitate its workers' compensation insurance business.

Disclosure of information to third parties

State Fund does not disclose, sell, trade, or otherwise transfer your personal or confidential information or general information to third parties for their marketing purposes.

State Fund may collect or distribute your email address to third parties to assist us in our marketing efforts.

In the course of our business relationship with you, we collect information about you from various sources necessary to provide our workers' compensation insurance services and products, offer safety information, and operate our business.

State Fund may provide personal or confidential information to third parties when required by law or regulation. State Fund may enter into contracts with third parties related to the transaction of its workers' compensation business which may require the transfer of your personal or confidential information.

State Fund *is not* subject to California Consumer Privacy Act. State Fund *is* subject to the California Public Records Act.

Types of information we collect

In the normal course of business, we collect:

- Information requested on applications for insurance, processing claims, underwriting, audit, and other forms (such as name, address, and personal and financial information);
- Information about your transactions with us and with others (such as policy coverage, premiums, and payment history);
- Information we receive from credit bureaus (such as credit report and claims histories); and
- Information gathered from our websites, blogs and our social media sites about the nature and extent of your use, such as, information volunteered by you through our online forms,

email initiated by you to State Fund, site visit data, or information on collection devices ("cookies").¹

State Fund also uses third party analytics products that collect and analyze information about your use of our various webpages, blogs and other electronic presences.

Definitions of terms

Personal or confidential information includes, but is not limited to:

Confidential information

Information about State Fund, a State Fund policyholder, or claimant, or a third party of such nature that it has independent economic value from not being generally known to the public. State Fund policyholder "confidential information" includes, but is not limited to, wage or salary information; trade secrets, financial statements, credit reports, and any other information that the insured has lawfully designated proprietary or trade secret.

Personal Information

For any individual - Information, which alone (e.g. no reference to another source is needed), or in combination with an individual's name if lost, compromised, or disclosed without authorization, could result in substantial harm, embarrassment, inconvenience, or unfairness to an individual.

For policyholders - any individually identifiable information gathered in connection with an insurance transaction from which judgments can be made about an individual's character, habits, avocations, finances, occupation, general reputation, credit information or any other personal characteristics.

How to contact our Privacy Office

If you have questions about State Fund's Information Sharing Disclosure or you believe your privacy rights have been violated, contact the State Fund Privacy Office by phone toll free at: (888) 724-3237 or by email to Privacyoffice@scif.com.

¹ Cookies – Cookies are small files supplied by the web server and stored by the web browser software on your computer when you access State Fund's website. Cookies allow State Fund to monitor traffic patterns and improve the website so you can use our website systems more efficiently.



California Workers' Compensation Insurance Rating Laws

Pursuant to Section 11752.8 of the California Insurance Code, we are providing you with an explanation of the California workers' compensation rating laws.

1. We establish our own rates for workers' compensation. Our rates, rating plans, and related information are filed with the insurance commissioner and are open for public inspection.
2. The insurance commissioner can disapprove our rates, rating plans, or classifications only if he or she has determined after public hearing that our rates might jeopardize our ability to pay claims or might create a monopoly in the market. A monopoly is defined by law as a market where one insurer writes 20% or more of that part of the California workers' compensation insurance that is not written by State Compensation Insurance Fund. If the insurance commissioner disapproves our rates, rating plans, or classifications, he or she may order an increase in the rates applicable to outstanding policies.
3. Rating organizations may develop pure premium rates that are subject to the insurance commissioner's approval. A pure premium rate reflects the anticipated cost and expenses of claims per \$100 of payroll for a given classification. Pure premium rates are advisory only, as we are not required to use the pure premium rates developed by any rating organization in establishing our own rates.
4. We must adhere to a single, uniform experience rating plan. If you are eligible for experience rating under the plan, we will be required to adjust your premium to reflect your claim history. A better claim history generally results in a lower experience rating modification; more claims, or more expensive claims, generally result in a higher experience rating modification. The uniform experience rating plan, which is developed by the insurance rating organization designated by the insurance commissioner, is subject to approval by the insurance commissioner.
5. A standard classification system, developed by the insurance rating organization designated by the insurance commissioner, is subject to approval by the insurance commissioner. The standard classification system is a method of recognizing and separating policyholders into industry or occupational groups according to their similarities and/or differences. We can adopt and apply the standard classification system or develop and apply our own classification system, provided we can report the payroll, expenses, and other costs of claims in a way that is consistent with the uniform statistical plan or standard classification system.
6. Our rates and classifications may not violate the Unruh Civil Rights Act or be unfairly discriminatory.
7. We will provide an appeal process for you to appeal the way we rate your insurance policy. The process requires us to respond to your written appeal within 30 days. If you are not

satisfied with the result of your appeal, you may appeal our decision to the insurance commissioner.

California Workers' Compensation Insurance Notice of Nonrenewal

Section 11664 of the California Insurance Code requires us, in most instances, to provide you with a notice of non-renewal. Except as specified in paragraphs 1 through 6 below, if we elect to non-renew your policy, we are required to deliver or mail to you a written notice stating the reason or reasons for the non-renewal of the policy. The notice is required to be sent to you no earlier than 120 days before the end of the policy period and no later than 30 days before the end of the policy period. If we fail to provide you the required notice, we are required to continue the coverage under the policy with no change in the premium rate until 60 days after we provide you with the required notice. We are not required to provide you with a notice of non-renewal in any of the following situations:

1. Your policy was transferred or renewed without a change in its terms or conditions or the rate on which the premium is based to another insurer or other insurers who are members of the same insurance group as us.
2. The policy was extended for 90 days or less and the required notice was given prior to the extension.
3. You obtained replacement coverage or agreed, in writing, within 60 days of the termination of the policy, to obtain that coverage.
4. The policy is for a period of no more than 60 days and you were notified at the time of issuance that it may not be renewed.
5. You requested a change in the terms or conditions or risks covered by the policy within 60 days prior to the end of the policy period.
6. We made a written offer to you to renew the policy at a premium rate increase of less than 25 percent.
 - (A) If the premium rate in your governing classification is to be increased 25 percent or greater and we intend to renew the policy, we shall provide a written notice of a renewal offer not less than 30 days prior to the policy renewal date. The governing classification shall be determined by the rules and regulations established in accordance with California Insurance Code Section 11750.3(c).
 - (B) For purposes of this Notice, "premium rate" means the cost of insurance per unit of exposure prior to the application of individual risk variations based on loss or expense considerations such as scheduled rating and experience rating.

This notice does not change the policy to which it is attached.

Explanation of Insurance Surcharges

By law, all California insurance carriers must participate in the surcharge programs described below. This participation involves collecting statutory surcharges from policyholders, through premium charges, to assure adequate funding for each program.

WCFA Surcharge: California Labor Code Section 62.6

The Workers' Compensation Fraud Assessment surcharge funds investigating and prosecuting workers' compensation fraud, a felony punishable up to 5 years in prison and/or the greater of a fine up to \$150,000, or double the value of the fraud.

WCA Surcharge: California Labor Code Section 62.5

The Workers' Compensation Administration Revolving Fund surcharge helps to fund administration of the workers' compensation system, the return to work program, and employers' workers' compensation coverage compliance enforcement. Additional funding comes from administrative fines, penalties, and fees.

UEBT Surcharge: California Labor Code Section 62.5

The Uninsured Employers Benefits Trust Fund surcharge pays for benefits to injured employees of illegally uninsured employers.

SIBT Surcharge: California Labor Code Section 62.5

The Subsequent Injuries Benefits Trust Fund pays benefits to workers who have suffered serious injury and who are suffering from previous and serious permanent disabilities and physical impairments.

OSHF Surcharge: California Labor Code Section 62.5

The Occupational Safety and Health Fund surcharge promotes safe and healthful working conditions for California's workers by funding state safety and health agencies to implement and enforce occupational health and safety laws.

LEC Surcharge: California Labor Code Section 62.5

ABX4-12 (2009) established the Labor Enforcement and Compliance (LEC) Fund surcharge to enforce employer compliance with labor standards and securing workers' compensation insurance by funding the Division of Labor Standards Enforcement (DLSE).

CA Surcharge (CIGA): California Insurance Code Section 1063.5

The CA surcharge funds the California Insurance Guarantee Association (CIGA), which settles unpaid claims of insolvent insurers. Through CIGA, the entire insurance industry assumes responsibility for a defunct carrier's obligations to its claimants.

If an assessed surcharge applies to your policy, the final bill will state:

- CIGA SURCHARGE
- WCA SURCHARGE
- WCFA SURCHARGE
- SIBT SURCHARGE
- UEBT SURCHARGE
- OSHF SURCHARGE
- LEC SURCHARGE



Notice to Policyholders about Our Loss Prevention and Safety Services

California law (Labor Code Section 6354.5) requires workers' compensation carriers to maintain and provide occupational safety and health loss prevention services and information to their insured policyholders.

Our loss prevention professionals are committed to helping California employers like you identify hazards and improve workplace safety. The following loss prevention services and products are available to you at no additional charge.

Workplace Survey

We can assist you in your efforts to effectively control risk factors that can potentially affect the frequency and severity of workplace injuries and illnesses. A workplace survey can be conducted that includes discussions with management, and where appropriate, non-management personnel with the permission of the employer.

Review of Injury Records

A review of loss records with the appropriate personnel can help you identify those factors most related to the specific loss you have experienced. As a State Fund policyholder, you can access a Loss Analysis Report that summarizes your workplace injuries including the status of your claims as well as any incurred costs. The Loss Analysis Report can be used to identify injury trends. To access your Loss Analysis Report, go to www.StateFundCA.com to sign up for State Fund Online or call (888) 782-8338 for assistance.

Development of Plan

We can also assist you in the development of an action plan to improve your health and safety loss prevention experience, which shall include, where appropriate, modifications to your Section 3203 Injury and Illness Prevention Program (IIPP).

What Sets State Fund Loss Prevention Services Apart

Our experienced Loss Prevention Professionals assist employers in fulfilling their responsibility to provide a safe work environment. Our Industrial Hygienists are skilled in identifying potential health hazards in the workplace. Our Ergonomists help employers identify and control the risk of costly musculoskeletal disorders and can provide compliance assistance with California's Ergonomic Standard.

In addition, our dedicated safety website, **Safe At Work CA**, provides free online safety resources, guidance, training, videos, and on-demand webinars that are accessible to you at any time. Our free newsletter, **Safety News**, and **Employer Education Seminars** help you stay current with legislative changes and Cal/OSHA regulations.

We urge you to take advantage of these free services. Our array of safety products can help you reduce or prevent occupational injury and illness. For more information on loss prevention services or the safety products we provide, contact your broker, or call us at (888) 782-8338.

Workers' compensation insurance policyholders may direct questions or complaints about the insurer's loss control consultation services by contacting: State of California, Department of Industrial Relations, Loss Control Services Coordinator, Commission on Health and Safety and Workers' Compensation (CHSWC), at (510) 622-3959 or email CHSWC@dir.ca.gov.

Vicki Hoggins

From: Vickery, Jess <vickeryje@butte.edu>
Sent: Thursday, March 14, 2024 10:55 AM
To: Vicki Hoggins
Cc: Shane McCabe
Subject: Fwd: [EXTERNAL] Free Budgeting Training for Water Systems

Caution! This message was sent from outside your organization.

[Allow sender](#) | [Block sender](#)

FYI

—

Dr. Jess C. Vickery
Academic Senate President
Chair of Physical Science
and Professor of Chemistry
Butte College
vickeryje@butte.edu
Office: (530) 895-2393

and

President and Chairman
Lake Madrone Water District
1681 Bird Street
Oroville, CA 95965
Cell: (530) 999-1201

Begin forwarded message:

From: "Rural Community Assistance Corporation"
<Rural_Community_Assistance_Corpo@mail.vresp.com>
Subject: [EXTERNAL] Free Budgeting Training for Water Systems
Date: March 14, 2024 at 10:04:31 AM PDT
To: vickeryje@butte.edu
Reply-To: "Rural Community Assistance Corporation" <reply-7ab959e4ef-77d4b09ff8-2afb@u.cts.vresp.com>



x

Register now for our upcoming no-cost webinar on budgeting:


x

Budgeting for Small Water Systems

In order to remain viable, all public water systems need to acquire and manage sufficient financial resources to achieve and maintain compliance with regulatory requirements.

March 20 · Online

2 California Drinking Water Contract Hours awarded.

 **Insight Splash :** *"Creating a strong, realistic budget is the foundation for financial stability and developing user rates. This class will take budget development step by step and will include exercises and activities to enhance attendees' skills and understanding. One attendee from an earlier presentation of this workshop wrote, 'The trainer has a gift in presenting and a love for the topic, making this course really enjoyable. Imagine that being said about a course on developing a budget!' Another wrote, 'As a non-finance person, I really struggle with this but the presenter did a great job in helping me understand."*

One primary tool to become and remain viable is developing and maintaining a comprehensive budget. This workshop will show board members, managers and operators how to

develop a budget, identify revenues and expenses, methods to balance the budget, and how to review a budget comparison report on a regular basis.

[Read more and register here for the 10AM session](#)

[Read more and register here for the 2PM session](#)

Accreditation:

Each workshop qualifies for two (2) California Drinking Water Contact Hours.

Contact hours are approved for Registered Environmental Health Specialist Program.

Contact us:

For questions about **registration**, please contact:
RCAC Events
registration@rcac.org · (916) 447-9832 ext. 1429

RCAC provides a comprehensive array of trainings for rural water staff and boards.

Visit our **[California Trainings & Events](#)** page

Visit our **[Training Calendar](#)** for more information about upcoming trainings.

Would you like to consult with an RCAC rural development specialist about needs in your community?

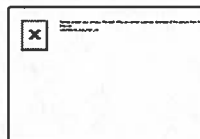
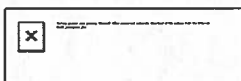
Submit a request for technical assistance

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Contact us

Rural Community Assistance Corporation
3120 Freeboard Drive, Suite 201, West Sacramento, CA 95691
Office: (916) 447-2854 · Fax: (916) 372-5636



Funding for this project has been provided in full or in part under the Safe and Affordable Funding for Equity and Resiliency (SAFER) Drinking Water Program through an agreement with the State Water Resources Control Board.

[Click to view this email in a browser](#)

If you no longer wish to receive these emails, please reply to this message with "Unsubscribe" in the subject line or simply click on the following link: [Unsubscribe](#)

Rural Community Assistance Corporation
3120 Freeboard Drive, Suite 201
West Sacramento, California 95691
US

[Read](#) the VerticalResponse marketing policy.