



YOUR BEST PROTECTION

# Position Profile

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## Claims Adjuster III

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Roseville, California  
June 2025

**People | Service | Integrity | Innovation**

***Do you seek a career where  
your expertise in claims  
management contribute to the  
success of the organization  
and our members?***



Staff dressed up for our annual Halloween Party

***Are you attracted to an  
organization that serves a critical  
industry in California – water?***

Then our position of **Claims Adjuster III** is for you.



## Position Overview

ACWA JPIA is an award-winning risk pool for California public water agencies, known for superior customer service and attention to members that is second to none. Through responsive claims handling, proactive risk management, and strategic partnerships, we empower our members to deliver essential water services safely and efficiently. Our organization values people, integrity, innovation, and service in everything we do.

ACWA JPIA is recruiting a **Claims Adjuster III**. The candidate will work under the general direction of the Liability & Property Claims Manager and will join a dynamic team of five other employees. This position is open due to an upcoming retirement on the team. The Claims Adjuster III is expected to maintain a caseload of moderate to complex claims within the Liability and Property Programs and will handle all phases of assigned liability and property claims, from initial contact to the conclusion of the claim, including litigation management.

The ideal candidate will be a seasoned claims professional with a strong foundation in liability and property claims handling with litigation experience. They thrive in dynamic environments that require both independent decision-making and close coordination with cross-functional teams.

They are analytical, detail-oriented, and confident in their ability to evaluate claims, assess coverage, and apply California tort and insurance law in the context of public entities. They possess excellent written and verbal communication skills, enabling them to craft clear documentation and interact professionally with stakeholders at all levels.

They're comfortable managing vendors, navigating regulatory requirements, and utilizing claims management systems.

If you are proactive, solution-driven, and looking to contribute your expertise in a collaborative, mission-driven organization—this opportunity is for you!

The position will be located in Roseville, CA, in a LEEDS (Leadership in Energy and Environmental Design) certified building and is eligible for remote work up to two days per week. This is a full-time, exempt position with hours from 7:30 a.m. to 4:30 p.m., Monday through Friday. Flexible work options are available.

**Key Responsibilities** include but are not limited to the following:

- Investigate, evaluate, and negotiate complex liability and property claims and identify risk transfer opportunities.
- Adjust first-party claims and pursue subrogation when applicable.
- Document all activities and recommendations clearly in the claims management system; prepare executive summaries when needed.
- Evaluate potential coverage issues and bring them to the attention of management; request coverage opinions when appropriate.
- Report claims to ISO and Medicare in compliance with regulatory requirements.
- Research and apply relevant government immunities to claims as needed.
- Manage vendors, including adjusters, environmental consultants, forensic engineers, and appraisal experts, to ensure timely, high-quality, and cost-effective service delivery.
- Order and review supporting documents such as medical records, repair estimates, and bills to assess damages.
- Set accurate indemnity and expense reserves and update them as necessary throughout the life of the claim.
- Submit timely reports, including initial 30-day reports and ongoing status updates every 30–90 days.
- Request settlement authority and document claim resolutions within established timelines.
- Keep the Liability & Property Claims Manager and other stakeholders informed on high-exposure and significant claims.
- Report claims to excess carriers and provide regular updates on key developments.
- Complete referrals to defense counsel upon receipt of suit papers and assignment of claim, monitor developments, attend mediation and court proceedings, as needed, and collaborate with defense counsel until the case is resolved.

**Preferred Qualifications** include:

Knowledge of:

- California laws related to insurance, torts, contracts, motor vehicles, and water systems.
- Public entity claims processes, including property, liability, automobile, and first-party claims.

- The Joint Powers Insurance Authority (JPIA) structure and its relationship with member agencies.
- Microsoft Office Suite and related claims management software.

Ability to:

- Conduct field investigations and coordinate with outside adjusters for accurate documentation.
- Analyze, evaluate, and settle claims from initiation through resolution.
- Advise internal departments and external claimants on claims-related issues with professionalism.
- Learn and adapt to new technologies and digital tools relevant to claims processing
- Apply basic math concepts (e.g., percentages, ratios) to claims evaluation.
- Communicate effectively by having strong written and verbal communication skills, with attention to clarity, tone, and accuracy.
- Analyze facts, stay organized, and handle confidential or sensitive situations independently.
- Prioritize multiple assignments, meet deadlines, and work effectively under pressure.

## Desirable Education and Experience

Any combination of education and experience which would likely provide the necessary knowledge, skills, and abilities is qualifying. A typical way to obtain the knowledge, skills, and abilities is:

- Experience: A minimum of 5 years of increasingly responsible experience adjusting property and liability claims to include litigation management. Experience in the public entity pooling space is desired
- Education: Equivalent to graduation from an accredited college with a bachelor's degree in a related field
- Certification: Associate in Risk Management (ARM), and/or Associate in Claims (AIC)

# About ACWA JPIA

**Mission Statement:** The ACWA JPIA is dedicated to consistently and cost effectively providing the broadest possible affordable insurance coverages and related services to its member agencies.

The ACWA JPIA (JPIA) is a public entity formed in 1979 by the water agencies of the state of California. Like its members, the JPIA is a special district in the State of California. Its formation and operation are subject to the provisions of the California Government Code, including the Ralph M. Brown Act. It provides risk-sharing pools to meet the needs of its members for property, liability, workers' compensation, and employee benefits coverage.

For over forty years, the JPIA has been a partnership of water agencies working together to share the risks associated with purveying water. The risk-sharing pools of the JPIA are a cost-effective form of risk management available only to public entities, allowing them to bypass the high cost of commercial insurance. The coverages provided by this risk-sharing arrangement are unique to water agencies; the water agencies themselves--their directors and managers--have selected and refined these coverages. Not all water agencies are accepted into the JPIA. Prospective members must demonstrate a commitment to effective risk management programs.



Becoming a member is just the beginning. Besides handling covered claims for all members, the JPIA provides risk management services and training programs. Risk Control Advisors, who are specialists in the water industry, not generalists, perform on-site visits. Certified treatment plant operators and distribution system operators are on staff. The risk management services include assistance with Injury and Illness Prevention Programs, ergonomic evaluations, Cal/OSHA regulatory compliance, confined space entry evaluations, noise surveys, and hazard communication programs. In addition, members receive assistance with their personnel policies and procedures as well as help in developing job descriptions and employee handbooks.

The JPIA is the premier provider of secure, stable and highly cost-effective alternatives for protecting the assets, liabilities and employees of public water agencies. We employ 59 staff and, in the past 10 years, have had minimal turnover because we operate in alignment with our values of ***people, service, integrity, and innovation***.

ACWA JPIA is committed to fostering, cultivating, and preserving a culture of diversity, equity, and inclusion. Our human capital is the most valuable asset we have. The collective sum of the individual differences, life experiences, knowledge, inventiveness, innovation, self-expression, unique capabilities, and talent that our team members invest in their work represents a significant part of not only our culture, but our reputation and company's achievement as well.

We value and encourage our team members' differences in age, color, disability, ethnicity, family or marital status, gender identity or expression, language, national origin, physical and mental ability, political affiliation, race, religion, sexual identity, socio-economic status, veteran status, and other characteristics that make our team members unique.

Visit our website at [acwajpia.com](http://acwajpia.com) and get to know us.

Located in Roseville, CA, the JPIA headquarters resides in a modern, LEED certified building. Roseville is located 30 miles east of Sacramento and part of the Placer Valley. Situated at the base of the Sierra Nevada Mountains, Roseville boasts affordable living, exceptional schools, extensive parks and outdoor activities and only a 90-minute drive to Tahoe or San Francisco areas.



## Compensation and Benefits

JPIA offers an attractive compensation and benefits package. The salary range for the position is **\$94,979 - \$142,468**. To determine approximate total compensation, add an additional 38% to the salary. This more accurately represents the total benefits received as an employee.

### Benefits of Employment at JPIA

- Medical: Choice of Kaiser (HMO or Consumer Driven Health Plan) or Anthem (HMO, PPO, or Consumer Driven Health Plan) paid **100% for employee and dependents**
- Health Savings Account offered for Kaiser and Anthem CDHPs with up to \$3000 contributed annually by JPIA.
- Dental: Choice of either Delta Dental (PPO) or Delta Care (HMO) paid **100% for employee and dependents**
- Vision is provided through VSP paid **100% for employee and dependents**
- Life Insurance: Group term life insurance paid **100% for employee**; additional options to purchase more
- Short-term and Long-term disability insurance paid **100% for employee**.
- Working with one of the most respected JPA's in the state
- Supporting an industry critical to California's future – water

- Being part of an organization where 97% of staff agreed that they know how their individual job contributes to the success of the organization
- Staff with engagement levels far exceeding most public entities
- Employee committees and activity groups focused on staff wellness, social activities and team building events (hiking, golf, disc golf groups also)
- Possible annual merit increases, dependent upon performance
- Remote work options
- Qualified employer under the Public Service Loan Forgiveness program for student loan debt
- Robust Employee Assistance Program for you and your dependents to help when life doesn't go as planned
- Mental Wellness benefits for you and your dependents which includes access to coaching, therapy, meditations, and more
- Fertility and family planning coverage (Anthem)



Staff participating in our "Walk for Wellness" event at Maidu Park

### Your Peace of Mind

- Paid time away: New hires enjoy 36 days of paid time off in the first year (12 accrued days of vacation, 12 accrued days of sick leave - one per month - with unlimited accrual, and 12 paid holidays each year)
- Support the community with 8 hours per year of paid volunteer time
- Generous pension plans with the CalPERS retirement system
- Voluntary 457(b) compensation plans to allow additional income for retirement
- Educational assistance program to encourage personal and professional growth



Staff volunteering at the Placer Food Bank

## Application Procedure

Complete employment application located on JPIA's website, [www.acwajpia.com](http://www.acwajpia.com). Click **Connect/Employment Opportunities/Job Openings**. Submit JPIA application, along with cover letter and resume to [hr@acwajpia.com](mailto:hr@acwajpia.com) by **July 20, 2025**. This recruitment can end at any time without prior notice.

JPIA is an equal opportunity employer and is committed to fostering, cultivating, and preserving a culture of diversity, equity and inclusion. Diverse candidates are strongly encouraged to apply.

# Interview Process

Only candidates chosen for an interview will be personally contacted. Those chosen will participate in a screening interview by phone and then, if passed, will be required to complete basic, job-related testing and sit for a panel interview, both in-person. Those will be held on **Friday, August 1, 2025**. Second interviews may be held if needed. Any offer of employment will be contingent upon the candidate completing a background and reference check, and a pre-employment physical. No walk-ins please. EOE employer.

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Thank you for your interest in joining ACWA JPIA

*This position fact sheet is intended to provide general information and assist qualified individuals in determining interest in applying for this position. The information is not all-inclusive.*