

Position Profile

Underwriting Specialist I/II

Roseville, California
November 2026

People | Service | Integrity | Innovation

Do you seek a career where your expertise in insurance and risk 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 Underwriting Specialist I/II 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 an ***Underwriting Specialist I or II,*** dependent on qualifications**.** The candidate will work under the supervision of the Underwriting Manager and will join a dynamic team of three other employees. This position is open due to a recent promotion on the team. The core responsibilities include assisting members in selecting and maintaining appropriate coverage; explaining and answering questions regarding coverage programs; assisting members in application for participation in coverage programs; preparing coverage comparisons; and establishing and maintaining JPIA program and member files.

The **Underwriting Specialist I** is the entry-level classification in the Underwriting Specialist series. Employees in this classification perform the same general functions and responsibilities as the Underwriting Specialist II but are developing the technical knowledge, skills, and experience necessary to perform the full scope of underwriting duties. Work is performed with a greater level of training, direction, and hands-on guidance, particularly when handling complex assignments or applying underwriting

principles and procedures. Employees are expected to progressively develop their technical proficiency and ability to independently perform assigned responsibilities.

The **Underwriting Specialist II** is the journey-level classification, requiring a more advanced level of technical knowledge, skills, and experience. Employees in this classification are expected to perform the full scope of underwriting responsibilities with greater independence, efficiency, and sound judgment, requiring less ongoing direction and guidance.

The ideal candidate is a seasoned risk management professional with experience in underwriting and member engagement, particularly within the public sector or a risk pooling organization. They are detail-oriented and customer-focused with proven expertise in property and liability coverages, risk management, and tailored member services solutions. They have exceptional interpersonal and communication skills with a member-centric mindset, allowing them to effectively explain coverage, risk transfer, and other coverage-related matters to members.

If you are a motivated professional with a passion for helping organizations navigate coverage and risk management with confidence, we encourage you to apply!

The position 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 a full-time, non-exempt position with hours from 7:30 a.m. to 4:30 p.m., Monday through Friday. Flexible work hours may be available.

Key Responsibilities include but are not limited to the following:

- Prepares certificates of coverage, loss payable endorsements, additional covered party endorsements, and notices of cancellation
- Prepares additional contribution endorsements
- Excess carrier billing review and approval
- Reviews members' contracts for risk transfer provisions
- Provides consultation on proper risk transfer
- Participates in identifying and marketing to prospective new members
- Assists prospective and existing members in developing the necessary data to seek and/or renew coverage programs, and optional group-purchase policies
- Collects, reviews, and analyzes data to prepare coverage comparisons for prospective members
- Prepares new and renewal member indications
- Updates risk transfer models and resources
- Regular attendance and adherence to prescribed work schedule to conduct job responsibilities
- Establishes and maintains cooperative working relationships with co-workers and others contacted during the course of work.

Other Duties

- Answers questions from existing and prospective members regarding coverage programs and other JPIA services
- Obtains data for billings and/or invoices members
- Provides the Claims Department with verification of coverage
- Consults with members on claims issues as it pertains to experience modification calculations.
- Reviews and obtains information from risk management reports and makes recommendations
- Works with Risk Management to identify and monitor unusual and/or “high risk” exposures
- Prepare and make presentations to members regarding applications for participation or risk transfer issues
- Keeps management informed of issues and trends affecting members and the JPIA
- Creates content for JPIA publications

What We’re Looking For

Knowledge of:

- Commercial insurance coverages, certificates of insurance, additional insured endorsements, and loss payable endorsements
- Modern office practices and procedures
- Computer keyboards, word processing, spreadsheet and database applications
- English grammar and usage
- JPIA and its relationship with its member agencies

Ability to:

- Practice safe work habits
- Obtain, develop, and evaluate underwriting data for all lines of property and casualty coverage
- Evaluate risks and formulate recommendations
- Calculate contributions based on underwriting data, using pre-established formulas
- Compare coverages from existing contracts with JPIA program coverages
- Prepare and make oral presentations to member and prospective member agencies
- Communicate effectively verbally and in writing
- Establish and maintain effective working relationships with co-workers, committee members, member agency personnel, brokerage personnel, attorneys and others contacted during the course of work.
- Use standard office machines

Minimum Qualifications

Underwriting Specialist I:

1. **Three (3) years'** experience in commercial lines insurance.

Underwriting Specialist II:

1. **Five (5) years'** experience in commercial lines insurance
2. Demonstrated experience working with or within a public entity risk pool, with a strong understanding of shared risk management strategies, member services, and collaborative governance structures
3. Associate in Risk Management (ARM) and/or Chartered Property Casualty Underwriter (CPCU) designation(s)

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 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.

Underwriting Specialist I: The JPIA anticipates hiring at **$96,484**, which represents the top of the first third of the established salary range, **$82,701 - $124,052**.

Underwriting Specialist II: The JPIA anticipates hiring at **$111,892**, which represents the top of the first third of the established salary range, **$95,908 - $143,862**.

Placement within the range will be based on the selected candidate's qualifications, relevant experience, internal equity, and organizational considerations. 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 $3,400 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
- Possible annual merit increases, dependent upon performance
- Hybrid work options
- Qualified employer under the Public Service Loan Forgiveness program for student loan debt



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

- 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 PPO)

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 13 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 Feeding the Foothills

Application Procedure

Submit an online application to be considered for the position. The deadline to apply is **Sunday, November 29, 2026**. This recruitment can end at any time without prior notice.

Apply directly on CalOpps.

Interview Process

Only candidates selected for an interview will be contacted directly. Screening interviews are currently scheduled for November 25, 2026, and December 4, 2026. Candidates who advance will complete a job-related assessment and panel interview, both held in person on either **Wednesday, December 16, 2026,** or **Thursday, December 17, 2026**. Second interviews may be held if needed.

Any offer of employment is contingent upon completion of background and reference checks and a pre-employment physical.

No walk-ins, please. JPIA is an equal opportunity employer.

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.