



Schools Program Alliance

c/o Alliant Insurance Services

Corporation Insurance License No. 0C36861

2180 Harvard Street, Suite 460, Sacramento, CA 95815

AGENDA

MEETING: Board of Directors Meeting
Schools Program Alliance
Teleconference Meeting

DATE/TIME: October 21, 2024 at 10:00 AM PDT

TELECONFERENCE: Toll Free [\(888\) 475 4499](tel:8884754499) or [\(669\) 900-6833](tel:6699006833) US Toll

Meeting number (access code): 962 5549 9199

<https://alliantinsurance.zoom.us/j/96255499199?pwd=92bbkEVAMbXgkvjaM8CT5dniGBxHni.1>

A Action
I Information

1 Attached
2 Hand Out
3 Separate Cover
4 Verbal

IMPORTANT NOTICES AND DISCLAIMERS:

Per Government Code 54954.2, persons requesting disability related modifications or accommodations, including auxiliary aids or services in order to participate in the meeting, are requested to contact Michelle Minnick at Alliant Insurance at (916) 643-2715 twenty-four (24) hours in advance of the meeting. The Agenda packet will be posted at each member's site. Documents and material relating to an open session agenda item that are provided to the SPA members less than 72 hours prior to a regular meeting will be available for public inspection and copying at 2180 Harvard Street, Suite 460, Sacramento, CA 95815.

Access to some buildings and offices may require routine provisions of identification to building security. However, SPA does not require any member of the public to register his or her name, or to provide other information, as a condition to attendance at any public meeting and will not inquire of building security concerning information so provided. See Government Code section 54953.3.

This Meeting Agenda shall be posted at the address of the teleconference locations shown below with access for the public via phone/speaker phone.

1. Butte Schools Self-Funded Programs, 500 Cohasset Road, Suite 24, Chico, CA 95926
2. North Bay Schools Insurance Authority, 380 Chadbourne Rd, Fairfield, CA 94534
3. Redwood Empire Schools' Insurance Group, 5760 Skylane Blvd., Suite 100, Windsor, CA 95492
4. Schools Insurance Authority, 9800 Old Placerville Rd, Sacramento, CA 95827
5. Schools Insurance Group, 550 High Street, Ste. 201, Auburn, CA 95603
6. Central California Schools Authority, 7170 N. Financial Dr. #130, Fresno, CA 93720

PAGE A. CALL TO ORDER, ROLL CALL, QUORUM A 4

B. APPROVAL OF AGENDA AS POSTED A 4

C. PUBLIC COMMENTS I 4

The public is invited at this point to address the Board of Directors on issues of interest to them.

Pg. 4 D. CONSENT CALENDAR A 1

The Board of Directors may take action on the items below as a group except a Board Member may request an item be withdrawn from the Consent Calendar for discussion and action.

1. Minutes of SPA Board Long Range Planning Meeting August 20-21, 2024

E. MEMBER PROGRAM AND IDEA SHARING I 4

This is an opportunity for a member to discuss a topic of interest or seek guidance and input from the group about a current issue, risk management topic or exposure the member is facing. Please mail a copy of any materials to each member City in advance of the meeting.

F. GENERAL ADMINISTRATION AND FINANCIAL REPORTS

	1. Standing Committee and Task Group Updates	I	4
	a. Cost Allocation Work Group		
	b. Claims Process Task Force		
<i>Pg. 13</i>	2. Strategic Planning Objectives	A	1
	<i>The Board will receive the Strategic Planning Items from the August Strategic Planning session.</i>		
	3. Managing Member Financial Report	A	3
	<i>Phil Brown will provide a review of the SPA Financials, and the Board will consider and may accept the financial report as of June 30, 2024.</i>		
<i>Pg. 16</i>	4. Amendment of Resolution 21-01 – Risk Pooling Activities	A	1
	<i>The Board will review and may approve Resolution 24-01, an amendment to Resolution 21-01, to incorporate the JPA Agreement.</i>		
<i>Pg. 19</i>	5. Resolution Local Agency Investment Fund (LAIF)	A	1
	<i>The Board will consider a resolution authorizing the investment of monies in LAIF.</i>		

G. LIABILITY PROGRAM

<i>Pg. 22</i>	1. Resolution 24-03 Establishing General Liability Claims Committee	A	4
	<i>The Board will be asked to review and consider approval of a resolution establishing a General Liability Claims Committee.</i>		
<i>Pg. 24</i>	2. Renewal Timeline Update	A	4
	<i>Jim Wilkey from Newfront will provide the Board with a review of the renewal timeline.</i>		

H. PROPERTY PROGRAM

<i>Pg. 26</i>	1. CoreLogic Wildfire Report	I	1
	<i>The Board will receive an update regarding the recent CoreLogic meeting.</i>		
	2. Property Claims		
	a. Managing Member Proposal for Property Claims Coordination Service	A	3
<i>Pg. 59</i>	b. Resolution 24-04 Appointment of Property Claims Representative	A	1
	c. Claims Service Instructions	A	3
	d. SPA Reinsurers’ Claims TPA Discussion	A	3

Pg. 62 **3. Application of Deductibles for Multi-Member CAT’s** **I 1**
The Board will review claims examples and may provide feedback or direction.

Pg. 64 **4. Wildfire Risk Reports – California Safety Training** **A 1**
The Board will consider a proposal from Mike Crandal for Wildfire Risk Inspections.

I. INFORMATION ITEMS AND DISCUSSION **I 4**
This is an opportunity for a Board Member to discuss a topic of interest or seek guidance and input from the group about a current issue, risk management topic or exposure the Member is experiencing.

- Pg. 67 **1. MR OCIP**
- Pg. 69 **2. Public Entity Bulletin September 2024 Cyber Security Standards**

J. ADJOURNMENT **A 4**

**Upcoming Teleconference Meeting Dates:
 December 9, 2024 and January 13, 2024**

Item No: D.

CONSENT CALENDAR**ACTION ITEM**

ISSUE: Items on the Consent Calendar are to be reviewed. If any item requires clarification, discussion, or amendment by any member of the Board, such item(s) may be pulled from Consent Calendar and placed on the agenda for separate discussion.

Items pulled from the Consent Calendar will be placed on the agenda in an order determined by the President.

RECOMMENDATION: Adoption of items presented on the Consent Calendar after review by the Board.

FISCAL IMPACT: As indicated on any item included.

BACKGROUND: Items of importance that may not require discussion are included on the Consent Calendar for adoption.

ATTACHMENTS:

1. Minutes of SPA Board Long Range Planning Meeting August 20-21, 2024

SCHOOLS PROGRAM ALLIANCE

August 20, 2024 Long Range Planning & Board Of Directors Meeting Minutes

Members Present:

Butte Schools Self-Funded Programs (BSSP)	Christy Patterson
Butte Schools Self-Funded Programs (BSSP)	Nicole Strauch
North Bay Schools Insurance Authority (NBSIA)	Kim Santin
North Bay Schools Insurance Authority (NBSIA)	Craig Schweikhard
Redwood Empire Schools Insurance Group (RESIG)	Cindy Wilkerson
Redwood Empire Schools Insurance Group (RESIG)	Sandy Manzoni
Schools Insurance Authority (SIA)	Debrah Sherrington
Schools Insurance Authority (SIA)	Phil Brown
Schools Insurance Authority (SIA)	Amy Russell
Schools Insurance Authority (SIA)	Brooks Rice
Schools Insurance Authority (SIA)	Olivia Nelson
Schools Insurance Group (SIG)	Kelli Hanson
Schools Insurance Group (SIG)	Gabbi Daniels
Central California Schools Authority (CCSA)	Alan Caeton

Consultants & Guests

Dan Madej, Alliant Insurance Services	Jim Wilkey, Newfront
Dan Howell, Alliant Insurance Services	Mark Stokes, Newfront
Michelle Minnick, Alliant Insurance Services	Ryan Telford, AmWins
Marcus Beverly, Alliant Insurance Services	Brian Frost, AmWins
Jenna Wirkner, Alliant Insurance Services	

A. CALL TO ORDER, ROLL CALL, QUORUM

Ms. Cindy Wilkerson called the meeting to order at 10:03 a.m. and welcomed the board. The above-mentioned members were present constituting a quorum. Cindy provided a brief welcome to the Board and noted that there are lots of items to discuss and members were encouraged to participate.

A motion was made to approve the Agenda as posted.

MOTION: Christy Patterson SECOND: Kim Santin MOTION CARRIED UNANIMOUSLY

B. PUBLIC COMMENT

There were no public comments.

C. CONSENT CALENDAR

SPA is a Partnership of California Public Entity Joint Powers Authorities

1. Minutes of SPA Board Meeting June 10, 2024

A motion was made to approve the Consent Calendar.

MOTION: Alan Caeton

SECOND: Kelli Hanson

**MOTION CARRIED
UNANIMOUSLY**

D. REGULAR MEETING ITEMS

D.1.A. FINANCIAL REPORT – MANAGING MEMBER FINANCIAL UPDATE AS OF JUNE 30, 2024

Phil Brown provided the Board with notice that the financial statements are not available at this time but he did provide a summary update. He indicated that outstanding is the final development of the combined loss runs that will lead to actuarial analysis. There are still a couple claims outstanding and so they made some conservative estimates regarding those claims – overall the net position is set to increase by \$1.2M and within the Property Retained Layer is expected to surplus of \$800k leaving us with an ending net position of about \$3.3M. There was a brief discussion of some outstanding property claims reserves.

D.1.B. QUARTERLY PROPERTY CLAIMS REPORT

Marcus Beverly noted that we can table this for tomorrow as part of the updated Loss Run discussion. Dan Howell noted that in the most recent Loss Run there are a fair number of losses.

D.2.A. CONFLICT OF INTEREST CODE

Marcus Beverly noted this is presented bi-annually and confirmed there are no changes being requested at this time.

A motion was made to approve.

MOTION: Brooks Rice

SECOND: Kim Santin

**MOTION CARRIED
UNANIMOUSLY**

D.2.B. SPA PROPERTY MOC

Dan Madej provided a review of the SPA Property MOC and noted that members have received a redline copy previously. He noted the list of high risk locations was added to the table and noted the deductibles as part of the discussion.

A motion was made to approve.

MOTION: Brooks Rice

SECOND: Christy Patterson

**MOTION CARRIED
UNANIMOUSLY**

D.2.C. ADD SPA BOARD MEETING FOR MONDAY OCTOBER 14, 2024

Cindy Wilkerson noted that there was a gap between meeting dates (August to November), so we are

proposing another meeting on October 14, 2024. After a discussion it was noted that October 14th doesn't work for members and other dates were proposed.

A motion was made to add October 21st at 10am, delete the November 18th meeting and add another meeting on December 9th at 10am.

MOTION: Christy Patterson

SECOND: Brooks Rice

**MOTION CARRIED
UNANIMOUSLY**

E.1. REVIEW OF FY 23/24 STRATEGIC PLANNING ACTION ITEMS

Marcus Beverly provided a review of the FY 23/24 Strategic Planning Items and noted the status of outstanding items. Dan Howell noted that we accomplished a lot.

A motion was made to accept.

MOTION: Christy Patterson

SECOND: Kelli Hanson

**MOTION CARRIED
UNANIMOUSLY**

E.2. SPA GOVERNING DOCUMENTS REVIEW

Dan Howell introduced Greg Rolen who provided comments regarding his review of the SPA operating documents. Greg Rolen indicated that after his review it appears this JPA is operating well and that everyone likes flexibility. He indicated that transparency is key and SPA is being transparent, with audits, underwriting documents and there are specific checks and balances built into this partnership JPA. The memorandum notes that if SPA grew there could be some consideration to change from a partnership to an entity JPA and members participated in a discussion with Greg Rolen. After a discussion it was generally agreed that SPA should explore the costs and steps needed to transition from a partnership JPA to an entity JPA. Greg Rolen also provided a review of his recommendations including an amendment to Resolution 21-012 as well as the need to annually have an open discussion item about who could function as the Managing Member. Additionally, a recommendation of a more robust agenda was brought up.

A motion was made to accept and file the report and bring back on a future agenda the recommendations provided by Greg Rolen and provide staff's recommendations to address the potential transition to an entity JPA which includes a budget cost estimate.

MOTION: Christy Patterson

SECOND: Kim Santin

**MOTION CARRIED
UNANIMOUSLY**

E.3. DISCUSSION OF POLICIES AND PROCEDURES, ROLES AND RESPONSIBILITIES AND STANDING COMMITTEES/TASK GROUP

Cindy Wilkerson noted that this is an opportunity to discuss the many task groups and standing committees and if they should become more permanent or stay as they are.

Craig Schweikhard will take over as the Property Claims Task Force member in place of Kim Santin. After a discussion Jim Wilkey noted that it may be prudent to add a Claims Task Force for Liability Claims to discuss claims reporting requirements into the Excess Liability layer. It was

mentioned if there was a Liability Claims Task Force it may need to include a closed session and be part of a Brown Act compliant meeting. After a discussion it was noted that the Property Task Force will continue to operate as is, coverage review will remain with the Board and staff was directed to draft a resolution at the October meeting to establish a Liability Claims Committee including scope and responsibilities for reporting up to the Board.

Cindy Wilkerson noted that the Ad Hoc Loss Prevention Committee was started to help develop a list of items that would encourage members to utilize their Loss Control funds to help prevent claims. It was noted that all members have money available and were encouraged to spend.

E.4.A.1. PROPERTY PROGRAM – HIGH RISK AND REMOTE LOCATIONS – PROPERTY LOSS CONTROL TASK FORCE

Cindy Wilkerson, Chair of the task force, summarized the discussion regarding the list of items for loss control and noted that the loss control reports are not applicable to all members as each has their own needs/exposures. After looking at the losses there is no trend and discussions related to grant writing services. Items that will make the most impact for all the members are tree studies which was highlighted as a common exposure and perhaps also the use of a grant writer to help secure funds. Ryan Telford indicated that we have been so focused on wildfire and we are now moving into a more stable property market environment. He noted that we are in a good place and we don't need to try and re-appease the re-insurance markets on that front. Members were provided with their Loss Control Balances and after a discussion it was requested to add this to the Strategic Plan. Direction was also provided to the Task Force and Alliant to request updated Corelogic wildfire scores and to set up a Zoom with CoreLogic to review the calculation of wildfire scores.

E.4.A.2. PROPERTY PROGRAM – EVALUATION OF RETAINED LAYER RESULTS AND OUTLOOK FOR PROGRAM YEAR 25/26

Dan Madej provided a review of the retained layer results and provided a review of the outlook for FY 25/26. Ryan Telford provided some commentary about how the SPA losses have developed and if there is a need to explore different ways to keep the \$3M aggregate. After a discussion direction was provided to program staff to continue to look for alternatives on the retained layer.

E.4.A.3. PROPERTY PROGRAM – REVIEW OF VACANCY PERMIT PROCESS AND AUTHORITIES TO GRANT REQUESTS – REVISED VACANCY PERMIT REQUEST

Dan Howell provided the members with a review of revised vacancy permit to include a description of the location, name of the member, and the removal of Alliant staff so that members can return the form directly to the underlying members before submission to SPA staff.

A motion was made to approve the new form, approval of the permit for Georgia Drive and notify SIA that Chuckwagon Drive does not need a permit due to being vacant land and the Board should provide the Chair with authority to approve vacancy permits.

MOTION: Brooks Rice

SECOND: Kelli Hanson

**MOTION CARRIED
UNANIMOUSLY**

E.4.A.3. PROPERTY PROGRAM – REVIEW OF VACANCY PERMIT PROCESS AND AUTHORITIES TO GRANT REQUESTS –VACANCY PERMIT REQUEST FOR SIA

This item was reviewed and included in the prior item.

E.4.A.6. PROPERTY PROGRAM – CONSIDERATION OF NEW MEMBERS FOR PROGRAM YEAR 24/25

Alan Caeton noted that he likes to evaluate Property annually, we have a couple programs and solicited each member to being in both programs and I see that here with SPA. San Mateo was originally not in a position to move and we can reach out again to see if they are interested. There was mention of looking into the formation of a captive and start to include additional school pools in other states – it was mentioned this may be more of a 2 year long range action plan item to determine if SPA wants to look at forming a captive and include additional states school pools.

At 2:34 pm on Tuesday August 20, 2024 the Board agreed to break for the day and return on Wednesday August 21, 2024.

CALL TO ORDER

Ms. Cindy Wilkerson called the meeting to order on Wednesday, August 21, 2024 at 9:01 a.m. and welcomed the board.

E.4.A.4. PROPERTY PROGRAM – COST ALLOCATION – REVISITING WITH ACTUARY AND AD HOC COMMITTEE

Dan Madej started the conversation regarding the cost allocation model and discussed the components (Experience, Exposure, Underwriting Judgment, “Other”) and mentioned this was brought up this in 2022 and needs to be revisited now that we have almost 5 yrs of data SPA Data. After a brief discussion it was recommended to form an Ad Hoc committee and including the Actuary Chris Nahas to help direct that review. Kelli Hanson was appointed as the Chair and the following will serve on the Ad Hoc Committee: Phil Brown, Christy Patterson, Kelli Hanson and Craig Schweikhard.

E.4.A.5 PROPERTY PROGRAM – PROPERTY CLAIMS SERVICE INSTRUCTIONS AND ADMINISTRATION

Dan Howell noted that some items have come up on these claims as our claims seem to be more challenging claims so what has become apparent SPA needs something other than a Bob Frey to perform Broker Claims advocacy. Dan noted that we have drafted the Client Service Instructions which provides instructions on how to handle our Property Claims who understands Property losses and adjusting property claims to keep it moving forward so it won’t get stuck also including an Administrative Role and making payments and reconciling the loss runs. Brooks Rice provided they have a person at SIA who may be able to start helping in this capacity. After a discussion it was generally agreed that the reinsurance relationship is between the pool and SPA and the carriers and members seemed in favor of using the SIA employee to act as the advocate for SPA. The Program Administration was provided with direction to bring the Claims Service Instructions back

to the Board at a later meeting as well as a Resolution to memorialize the change and to set up a meeting with the McLarens team. Additionally, it was noted that SPA should consider retaining their own coverage council as a strategic item. Members were asked to share any input on the Claims Service Instructions to be incorporated into a future version presented at the October meeting.

E.4.A.7. PROPERTY PROGRAM – APPLICATION OF DEDUCTIBLES FOR MULTI-MEMBER CAT’S

Dan Howell provided that one incident involved multiple members that have been impacted by one CAT loss and SIA choose not to trigger the excess coverage and instead treated the snow storm claims as individual members losses (not as one CAT loss). After a discussion it was agreed that Program Administration should provide some hypothetical modeling to be presented at the October meeting to determine approximately how much more the loss would have incurred and how much the impact would have been to SPA.

E.4.A.8. PROPERTY PROGRAM – APPROVAL OF PROPERTY PROGRAM CLAIMS PAYMENTS

Phil Brown in the packet noted there are 2 claim payments have been approved by Board and is being presented for final approval.

A motion was made to approve the claim payments as presented.

MOTION: Christy Patterson

SECOND: Kelli Hanson

**MOTION CARRIED
UNANIMOUSLY**

E.4.B.1. LIABILITY PROGRAM – SPA LOSS REVIEW

Jim Wilkey provided the Board with an update regarding the Excess Liability Program (BASIC & SIA) and provided a presentation regarding the SPA Actuarial Liability Loss Trends. Brian Frost provided additional comments regarding how carriers are looking at loss history as compared to how actuaries view data. It was noted there is a difference between reporting a claim and putting a carrier on notice and they would like to help determine what qualifies as something that we need to put the carriers on notice.

E.4.B.2. LIABILITY PROGRAM –REVIEW OF 7/1/2024 RENEWAL

Jim Wilkey and Brian Frost from AmWins led a discussion related to the Excess Liability program and what items went well and what could be improved for the next renewal. He noted that they focused on one carrier (USQ is an MGA) – Nationwide and it was determined that once we went through the chains when it got to the upper levels which then came back and said they are not comfortable with Public Entity exposure. It was mentioned the Newfront team will be working to secure quotes for the renewal. If we could improve our loss history we could see some better response. Jim indicated they were able to switch to renew the tower with a 10-11% increase and an increase of \$500k in limits. Brian and Jim indicated that they will be at CAJPA and they are still working on the alternative risk financing.

E.4.B.3. LIABILITY PROGRAM – 7/1/2025 RENEWAL PLANNING

Jim Wilkey provided the Board with a review of the cover letter that is submitted to the markets as it was noted that some underwriters need to be educated on JPA's and what they are, how they function. There was a discussion of marketing items that can be added to the submission to underwriters to show efforts being made by our members and how those are helping to control exposures. Jim Wilkey then provided a review (BASIC and SIA) of the renewal timeline as they are seeking to get all underlying members bound up to \$5M as soon as possible. He additionally noted any changes to underlying MOC's should be submitted prior to going to market. It was requested items be returned by 1/10/25. He indicated that by April 1 they should have quotes for all underlying \$5M members. There was mention of potentially moving SPA SAM coverage from Occurrence to Claims Made and after a discussion it was noted that no underlying JPAs' are considering a change from Occurrence basis to Claims Made coverage at this time and it was confirmed that there is no need to change to occurrence based coverage at this time.

E.4.B.4. LIABILITY PROGRAM – UPDATE ON ALTERNATIVE FINANCING OPTIONS

Jim Wilkey noted that underlying members that their respective BOD's are requesting to look at higher limits for Liability and we were working to provide more limits at this renewal and at the next renewal we are shooting for more than \$32.5M. There was a discussion of potential structured deals that would help to support increasing the overall limit and they are exploring all options and they will bring alternatives for the Board to review.

E.4.B.5. LIABILITY PROGRAM – REVIEW OF AGGREGATE EROSION POLICY

Jim Wilkey reminded members that this policy exists and in place.

E.4.B.6. LIABILITY PROGRAM – GROWTH OF EXCESS LIABILITY PROGRAM

Jim Wilkey wanted to reconfirm that SPA is not seeking to grow with new members due to the aggregate in place. It was discussed and noted that any growth has to make sense and if it strengthened the pool it may be acceptable but new members need to be evaluated for an appropriate fit. It was mentioned a Liability Underwriting policy should be developed for the SPA group.

F. SPA COMMITTEE AND STAFFING

F.1. SPA PROGRAM STAFF

Dan Howell noted that we have discussed changing roles with Josh and what we are wanting to do is redo the organizational chart, one for each line of coverage (Property, Liability) and include in the agenda packets.

G. NEW PROGRAMS AND/OR SERVICES

G.1. NEW PROGRAMS AND/OR SERVICES – DISCUSSION ON EMERGING RISKS AND IDEAS FOR CREATION OR MODIFICATION OF SPA

The Board participated in a freeform discussion and several ideas were discussed – the first mentioned was a rolling OCIP program to offer items to our members rather than having members go outside the program. Student Accident Program and Pollution was also discussed and members were asked to determine what the underlying members are doing so we can determine if we are able to offer this for the next academic year. Additionally, members discussed re-exploring the concept of a Cyber placement with more focus on Cyber security.

I. PROJECTS TO BE INCLUDED OF THE FY 23/24 SPA LONG RANGE ACTION PLAN

Members quickly reviewed a list of action items that were discussed during the meeting – it was additionally noted that a Strategic Action Plan will be provided at the next SPA Board meeting in October.

H. INFORMATION ITEMS

Items were shared with the Board to review – there was no discussion on this item.

I. REVIEW OF MEETING DISCUSSIONS AND IDENTIFICATION OF ITEMS FOR SPA LONG RANGE ACTION PLAN

Dan Howell led the group in a discussion about the discussions over the course of the meeting and asked the Board to provide feedback and items of opportunity. Program Administration was provided with direction and will share the Strategic Planning List at the next Board meeting. Additionally, it was noted there are three Ad Hoc Committees created during the planning. Liability Claims Committee – separate from Property Task Group, Separate from Loss Control Ad Hoc.

NEXT MEETING DATE: November 13, 2024 via Teleconference

Respectfully Submitted,

Cindy Wilkerson, Secretary

Date

J. ADJOURNMENT

The meeting was adjourned at 1:38 P.M.

Item No: F.2.

STRATEGIC PLANNING OBJECTIVES

ACTION ITEM

ISSUE: The Action Plan developed at SPA’s recent Long Range Planning Meeting is attached for further review and approval by the Board.

A total of ten goals were identified, ranging from establishing a Liability Claims Committee to reviewing innovative programs and services. Three of the goals contain action items that are addressed later in the agenda for this meeting and are highlighted in the attached. Other items due in October are noted in red in Deadline column.

Two of the most significant goals are transition to an “Entity” JPA and development of a Property Program Rating and Allocation Plan for FY 25/26. At least one goal, LRP-8 - Task Force for Marketing, needs further development.

RECOMMENDATION: Review and provide feedback to approve the draft Plan as presented, revised, or provide direction.

FISCAL IMPACT: None expected from this item. Goals that have potential fiscal impacts will be evaluated when addressed by the members.

BACKGROUND: SPA held its fourth long range planning meeting on August 20-21, 2024, and developed the attached Plan as a result. Key discussion points centered on SPA’s governing structure, claims management, cost allocation, and new programs and services.

ATTACHMENTS: FY 24/25 SPA Long Range Action Plan *Draft*

FY 2024/25 SPA LONG RANGE ACTION PLAN DRAFT						
GOAL	ACTION / TASK	STAFF	Assigned	DEADLINE	STATUS	
LRP-1	Establish a Liability Claims Committee – this committee will be subject to the Brown Act					
	a. Staff to draft formation resolution for Board consideration & adoption	PA	MB	Oct		
	b. Liability Claims Committee to begin meetings and report out to Board	PA	JW	Nov		
	c. Staff to work with Counsel to include establishment of Liability Claims Committee in Entity JPA Documents	PA	DH	Jan		
LRP-2	Address counsel recommendations in JPA governing documents review					
	a. Amend Resolution 21-012 to incorporate terms and conditions of the Agreement by reference	PA	MB	Oct		
	b. Add to Annual Service Calendar the nomination and Board designation of the Managing Member for the upcoming fiscal year	PA	MM	Oct		
	c. Amend Property Program Memorandum of Coverage to define Coverage Provider	PA	DM	Jul		
	d. Establish basic contracting standards for SPA	MM	PB	TBD		
	e. Define "high risk" and "vacant" locations and submit for the Property Program Memorandum of Coverage for Board adoption	PA	DM	Jul		
	f. Establish core communications and distribution protocol for relevant documentation such as audits and policies & procedures, etc.	BOD	MB	Mar		
LRP-3	Consider transition to an Entity JPA - Have Counsel and Administrator develop entity joint powers documents for future consideration					
	a. Counsel and Program Administrator prepare draft entity joint powers agreement, bylaws, program participation agreements and supporting documents	PA, GC	DH/MB	Dec		
	b. Initial review and comments from SPA Board	BOD		Dec		
	c. Revised draft entity JPA governing documents prepared by Counsel and Program Administrator for SPA Board review	PA, GC	DH/MB	Jan		
	d. SPA Board takes action to move forward or shelve establishment of entity JPA	BOD		Feb		
	e. SPA Members take action to approve participation in SPA as entity JPA going forward			Mar-Apr		
LRP-4	Property Loss Control – develop and execute a plan addressing the locations listed on the high risk/remote endorsement					
	a. Have Core Logic present on how their wildfire model works and whether SPA can impact that modeling via some risk control	PA	DM	Oct		
	b. Inventory previous loss control work at these locations to determine out what has been done and outstanding recommendations	PA	MB	Oct		
	c. Property Program Loss Control Committee to recommend to SPA Board a loss control services plan for the scheduled locations			Nov		
	d. Execute plan as approved by SPA Board	PA	MB	Start Dec		
LRP-5	Property Claims Handling and Client Service Instructions					
	a. Develop resolution for October SPA meeting appointing SIA as SPA property claim adjuster	PA/MM	MB	Oct		
	b. Gather member comments on draft CSI's for SPA adjuster and finalize in October	PA/MM	MB	Oct		
	c. Meeting for SPA with Chris Stafford and McLarens about services	AIS	MB	Oct		
	d. Introduce other independent adjuster alternative firms	PA	DH	Sept-Feb		
LRP-6	Property Program Cost Allocation Task Force – (Kelli Hanson as chair, Phil Brown, Christi Patterson and Craig Schweikhard)					
	a. Program Administrator to lead review of Property Program rating and cost allocation current status and options	PA	DM	Sept-Dec		
	b. Task Force to review and recommend Property Program Rating and Allocation Plan for FY 2025/26 and beyond	PA		Dec		
	c. SPA Board takes action to establish Property Program Rating and Allocation Plan for FY 2025/26	PA	BOD	Jan		
	d. Program Administrator communicates Plan to SPA Member Boards	PA		Jan-Mar		
	e. Plan changes effective at July 1, 2025 if approved	PA	DM	Jul		

FY 2024/25 SPA LONG RANGE ACTION PLAN DRAFT								
GOAL	ACTION / TASK				STAFF	Assigned	DEADLINE	STATUS
LRP-7	Identify potential SPA Coverage Counsel firms for Property and Liability							
	a.	Gather names of potential coverage counsel, verify if property or liability focused, confirm whether conflicts with current members and			PA	MB/DH	Sep-Nov	
	b.	Review candidates with SPA Board or designees			PA	MB/DH	Dec	
	c.	Conduct interviews as needed			PA	BOD	Jan-Feb	
	d.	Confirm appointment(s) by SPA Board action			PA	BOD	Mar	
LRP-8	Task force for marketing information, videos etc. SIA, North Bay and RESIG							
	a.	This item needs further development by SPA Board						
	b.							
LRP-9	Developing Program Specific Underwriting Policy & Procedures for Liability & Property							
	a.	Establish separate working groups for Liability and Property Programs and inventory existing P&P			PA	NF/AIS	Nov	
	b.	Working groups to prepare separate drafts for each program			PA	NF/AIS	Dec	
	c.	Review of proposed separate Underwriting P&P and adoption by SPA Board			PA	BOD	Jan	
LRP-10	New Programs & Services							
	a.	Look into MR OCIP partnership with PRISM			PA	AIS/KB	Nov	
	b.	Student Accident Program exploration			PA	AIS/PD	Jan	
	c.	Pollution program evaluation			PA	AIS/DM	Mar	
	d.	Look into a cyber program that is loss prevention and security based with option for cyber insurance paired			PA	MM/AIS/TJ	Mar	
	e.	Solution for adds and deletes and pending transactions in property program			PA	MM	Mar	
	f.	Long, Long range – how could a SPA sponsored captive benefit the members – possible multi state diversification			PA	MM/DH		
BOD: SPA Board of Directors PA: SPA Program Administrator MM: Managing Member CFO: SPA Accounting and Finance				AIS: Alliant Ins. Svcs.(Property Program) NF: Newfront Insurance (Liability Program) GC: SPA General Counsel PCA: SPA Property Claims Administrator				

Item No: F.4.

**AMENDMENT OF RESOLUTION 21-01
RISK POOLING ACTIVITIES****ACTION ITEM**

ISSUE: Attached please find Resolution 24-01, an amendment to Resolution 21-01, to specifically incorporate the Schools Program Alliance Joint Powers Agreement (“Agreement”) into its findings and determinations. The draft Resolution is based on Resolution 21-01 with the addition of items 5 and 6, to incorporate the original Resolution as well as the Agreement.

RECOMMENDATION: Review and approve the Resolution as presented, revised, or provide direction.

FISCAL IMPACT: None expected from this item.

BACKGROUND: SPA engaged legal counsel Greg Rolen to review the JPA’s Governing structure and related documents and make recommendations as needed to improve and to compare the current structure to a more traditional risk pooling structure. One of the recommendations is to explicitly incorporate the JPA Agreement into Resolution 21-01 – Risk Pooling Activities. The Agreement is referenced but not specifically incorporated, so the attached Resolution 24-01 is prepared to amend the Resolution to do so.

ATTACHMENTS: *Draft* Resolution 24-01 – Risk Pooling Activities Amended.

RESOLUTION 24-01**RESOLUTION OF THE SPA BOARD OF DIRECTORS****RISK POOLING ACTIVITIES AMENDED**

WHEREAS, The Board of Directors of the Schools Program Alliance Joint Powers Authority (“SPA”) met on October 21, 2024, and made the following finding and determinations:

1. The Schools Program Alliance Joint Powers Agreement (“Agreement”) presently permits its Members to engage in Programs, including Contracting Activities and Shared Activities, as those terms are defined in the Agreement;
 2. The Agreement, as already reviewed and approved by the individual Members’ governing Boards or Representatives, also permits SPA to engage in any lawful act permitted to be conducted on a joint powers basis as approved by its Board of Directors (*Agreement, Paragraph 4*);
 - 2.3. SPA’s Members have previously determined that sharing of certain risks was in their mutual and best interests, and they now wish to potentially expand into additional opportunities for the sharing and/or transfer of rights, particularly including more formalized risk-pooling or risk sharing activities, in which Members will jointly agree to share in the costs and expenses of risk-retained or risk shared liability and/or property exposures, whether such risk pooling is undertaken on a primary or excess loss basis; and
 4. It would not be harmful to SPA, as a joint powers authority, to further expand its functions into broader and additional risk-pooling or risk sharing programs and/or opportunities.
 5. These functions were approved by the Board on October 11, 2021, with the passage of Resolution 21-01, incorporated herein by reference.
 - 3.6. Further review of SPA’s governing documents led to a recommendation to fully incorporate the Agreement into the Resolution, rather than by reference, and SPA members hereby incorporate the full Agreement into Resolution 21-01.
-

NOW THEREFORE, BE IT RESOLVED,

- A. SPA and its Members may further facilitate the exploration of suitable risk pooling and/or shared risk activities, with the Board of Directors hereby formally adding a comprehensive third approved Program, to be titled “Risk Pooling Activities,” which does not require individual Member approval given the existing authorizations in Paragraph 4, with SPA and its Members authorized to engage in all lawful activities permitted on a joint powers basis for the Risk Pooling Activities Program; and
- B. The Risk Pooling Activities Program may, as Members may so choose, engaged in the sharing of risks, on a jointly retained or shared basis, whether such risks are retained in whole or in part, and whether on a primary or an excess basis, subject to the participating Members agreeing on a coverage or indemnity agreement(s), that would include reasonable or necessary terms and provisions to ensure compliance with all applicable standards.

I hereby certify that the foregoing is a full, true, and correct copy of Resolution No. 24-01 duly and regularly adopted and passed at a regular meeting of the Board of Directors of the Schools Program Authority held on the 21st day of October 2024, by the following vote:

AYES:

NAYS: NONE.

ABSENT: NONE.

ABSTAIN: NONE.

Cindy Wilkerson – SPA Chairperson

Item No: F.5.

RESOLUTION LOCAL AGENCY INVESTMENT FUND (LAIF)**ACTION ITEM****ISSUE:** Approve LAIF Resolution**RECOMMENDATION:** Staff recommends the Board approve the attached LAIF Resolution to affect changes to the LAIF authorized positions.**FISCAL IMPACT:** None expected from this item.**BACKGROUND:** The LAIF (Local Agency Investment Fund) investment pool is managed by the State Treasurer's Office (Treasurer). This program offers local agencies the opportunity to participate in a major portfolio, which invests hundreds of millions of dollars, using the investment expertise of the Treasurer's investment staff, at no additional cost to the taxpayer.

SPA established an account with LAIF to invest cash resources in February of 2022.

Due to changes in the makeup of the SPA Board, we need to update the listing of individuals and positions authorized to deposit or withdraw funds and execute and deliver documents to the Treasurer. The attached Resolution is completed to reflect:

1. the updated Titles of Board Members within SPA governance authorized to order deposits and withdrawals to/from the account, and
2. the individuals currently holding the Title identified above.

Additionally, attached for your review is a corresponding LAIF Authorization for Transfer of Funds form. This form is updated to reflect the authorized Titles and individuals, as well as to direct the Treasurer to provide direct email LAIF notifications of transactions to the Chairperson. Upon approval we will submit these items to the Treasurer's office for processing.**ATTACHMENT(S):**

1. RESOLUTION 24-04: AUTHORIZING INVESTMENT OF MONIES IN THE LOCAL AGENCY INVESTMENT FUND
2. LAIF Authorization for Transfer of Funds Form



Schools Program Alliance

c/o Alliant Insurance Services

Corporation Insurance License No. 0C36861

2180 Harvard Street, Suite 460, Sacramento, CA 95815

RESOLUTION 24-04

AUTHORIZING INVESTMENT OF MONIES IN THE LOCAL AGENCY INVESTMENT FUND

WHEREAS, The Local Agency Investment Fund is established in the State Treasury under Government Code section 16429.1 et. seq. for the deposit of money of a local agency for purposes of investment by the State Treasurer; and

WHEREAS, the Schools Program Alliance (SPA) Board of Directors hereby finds that the deposit and withdrawal of money in the Local Agency Investment Fund in accordance with Government Code section 16429.1 et. seq. for the purpose of investment as provided therein is in the best interests of SPA.

NOW THEREFORE, BE IT RESOLVED, that the Schools Program Alliance (SPA) Board of Directors hereby authorizes the deposit and withdrawal of SPA monies in the Local Agency Investment Fund in the State Treasury in accordance with Government Code section 16429.1 et. seq. for the purpose of investment as provided therein.

BE IT FURTHER RESOLVED, as follows:

Section 1. The following SPA officers holding the title(s) specified herein below **or their successors in office** are each hereby authorized to order the deposit or withdrawal of monies in the Local Agency Investment Fund and may execute and deliver any and all documents necessary or advisable in order to effectuate the purposes of this resolution and the

transactions contemplated hereby:

Philip Brown
(NAME)

Cindy Wilkerson
(NAME)

Brooks Rice
(NAME)

CFO - SIA
(TITLE)

Chairperson
(TITLE)

Board Member
(TITLE)

(SIGNATURE)

(SIGNATURE)

(SIGNATURE)

Section 2. This resolution shall remain in full force and effect until rescinded by Schools Program Alliance (SPA) Board of Directors by resolution and a copy of the resolution rescinding this resolution is filed with the State Treasurer’s Office.

PASSED AND ADOPTED, by the Schools Program Alliance (SPA) Board of Directors, County of Sacramento, State of California on _____ (Date).

Note: Resolution must be adopted by the governing body. Please submit an original resolution or a certified copy of the resolution to LAIF. A certified copy is 1) a copy of the resolution affixed with the seal of the agency or 2) a copy of the resolution attested by the City Clerk/Board Secretary with his/her signature.



**California State Treasurer's Office
Local Agency Investment Fund (LAIF)
Authorization for Transfer of Funds**

Effective Date _____

Agency Name _____

LAIF Account # _____

Agency's LAIF Resolution # _____ or Resolution Date _____

ONLY the following individuals whose names appear in the table below are hereby authorized to order the deposit or withdrawal of funds in LAIF. ***This authorization REPLACES AND SUPERSEDES all prior authorizations on file with LAIF for the transfer of funds.***

Name	Title

Two authorized signatures required. Each of the undersigned certifies that he/she is authorized to execute this form under the agency's resolution, and that the information contained herein is true and correct.

Signature

Print Name

Title

Phone Number

Signature

Print Name

Title

Phone Number

Please provide email address to receive LAIF notifications.

Name	Email

Please email the completed form for review to laif@treasurer.ca.gov and allow 2 days for a response. **DO NOT mail the original form until you receive approval.**

Mail the approved form to: CA State Treasurer's Office
Local Agency Investment Fund
P.O. Box 942809
Sacramento, CA 94209-0001

Item No: G.1.

**RESOLUTION 24-03
ESTABLISHING GENERAL LIABILITY CLAIMS COMMITTEE**

ACTION ITEM

ISSUE: Attached please find a draft Resolution establishing a SPA Liability Program Claims Committee.

RECOMMENDATION: Review and approve the Resolution as presented, revised, or provide direction.

FISCAL IMPACT: None.

BACKGROUND: At the Strategic Planning meeting in August members agreed to establish a Liability Program Claims Committee to provide a forum for review and discussion of claims and related claims management issues.

ATTACHMENTS: *Draft* Resolution 24-03: Establishing General Liability Claims Committee

RESOLUTION 24-03**RESOLUTION OF THE SPA BOARD OF DIRECTORS****ESTABLISHING GENERAL LIABILITY CLAIMS COMMITTEE**

WHEREAS, The Board of Directors of the Schools Program Alliance Joint Powers Authority (“SPA”) met on August 20, 2024, and made the following finding and determinations:

1. The Schools Program Alliance Joint Powers Agreement (“Agreement”) presently provides a means for its Members to contract for goods, services, and benefits, and Members have established a Liability Program for their benefit.
2. SPA Members manage their Liability claims independently within their respective retentions, reporting claims with the potential to exceed their retentions to SPA.
3. SPA Members have determined the need to establish a General Liability Claims Committee to review and discuss issues related to managing the claims, including those claims that exceed a Member’s retention and are subject to payment by reinsurers.

NOW THEREFORE, BE IT RESOLVED,

SPA and its Members hereby establish a General Liability Claims Committee to review, facilitate and provide recommendations for claims that may exceed a Member’s retention.

I hereby certify that the foregoing is a full, true, and correct copy of Resolution No. 24-03 duly and regularly adopted and passed at a regular meeting of the Board of Directors of the Schools Program Authority held on the 21st day of October 2024, by the following vote:

AYES:

NAYS:

ABSENT:

ABSTAIN:

Cindy Wilkerson – SPA Chairperson

Item No: G.2.

RENEWAL TIMELINE UPDATE**ACTION ITEM****ISSUE:** The Board will receive information regarding the Excess Liability Program.**RECOMMENDATION:** None.**FISCAL IMPACT:** None.**BACKGROUND:** Newfront is currently exploring options to purchase additional supplemental (or sideways) aggregate to shore up existing aggregate limits quoted and will present those as soon as possible.**ATTACHMENTS:** Excess Liability Program Renewal Timeline for 2025 Marketing

Newfront
 1435 N. McDowell Blvd., #320
 Petaluma, CA 94954
 Main Phone: (650) 488-8565

TO: SPA Board of Directors
FROM: Jim Wilkey & Eileen Massa – Newfront
RE: Excess Liability Program Renewal Timeline for 2025 Marketing
DATE: August 21, 2024

Proposed Renewal Timeline for 7/1/2025-2026	Request Date	Due Date
Newfront Request to SPA:		
• Updated liability program named insured list	11/18/2024	1/10/2025
• Current bylaws	11/18/2024	1/10/2025
• SPA Audited Financial Reports as of June 30, 2024	11/18/2024	1/10/2025
• SPA Actuarial report	11/18/2024	1/10/2025

Newfront Request to SPA JPA Members (CCSA, SIA, BASIC):		
• Copy of draft MOC's for 2025, including Member listing	11/18/2024	1/10/2025
• Most Recent Actuarial Reports	11/18/2024	1/10/2025
• Audited Financial Report as of June 30, 2024	11/18/2024	1/10/2025
• Current bylaws	11/18/2024	1/10/2025
• 10-years ground up loss runs in excel format v. 12/31/2024	11/18/2024	1/10/2025
• Liability underwriting data	11/18/2024	1/10/2025

Newfront Underwriting Submissions to Market	1/31/2025
Primary \$5M Layers for all Members quoted	4/1/2025
Renewal Options Presented at SPA Board Meeting	5/12/2025
Renewal Options Finalized at SPA Board Meeting	6/9/2025
Renewal Binders, Invoices, and Certificates Issued by Newfront	6/13/2025

Item No: H.1.

CORELOGIC WILDFIRE REPORT**INFORMATION ITEM**

ISSUE: The Board will receive information related to the CoreLogic Wildfire meeting on October 14, 2024

RECOMMENDATION: Share the CoreLogic overview with underlying members.

FISCAL IMPACT: Unknown.

BACKGROUND: At the Strategic Planning Meeting on August 20, 2024 the Board requested a meeting with CoreLogic to better understand how wildfire scores are calculated. The meeting took place on Monday October 14, 2024.

ATTACHMENT(S): Wildfire Overview CoreLogic



Wildfire Overview

Wildfire Risk Score

Wildfire Roadmap

CoreLogic

A better knowledge of what can happen to achieve a more resilient future

More homes are burning today than ever



25% of all US residents live in a county that has been ravaged by wildfires in the last 25 years



Average loss is continuing to increase.
The Camp Fire accounted for \$12.5B in insured losses



From 1990 to 2010 there was 41% growth contributed to new housing developments in the Wildland Urban Interface

Today's Suite



Wildfire Risk Score

Quick assessment backed with:

- Pre-burn score
- Risk Description
- Brushfire Distance to Very High Risk
- Past Fire Overview

Wildfire Mitigation Score

Better decisions, while compliant:

- Qualitative and quantitative risk mitigation at the property-level
- AI / ML driven

Single Site Assessment

Qualitative assessment:

- All made available at the point of sale at the property-level
- Loss periods based on your preference
- AAL, PML, and more all at your fingertips

US Wildfire Model

Enterprise level understanding:

- Understand aggregate risk management
- Internally or externally supported

Utility of the Wildfire Risk Score

Write policies without extensive on-site investigation – reduce underwriting and inspection costs/increase ROI: (cost per inspection ranges from \$50 to \$500 per house)

Flag locations for on-site inspection where risk has been increased by surrounding (off-property) brushfire risk factors

Differentiate between policies in potentially high-risk wildfire areas

Ability to customize the buckets based on individual loss history and appetite

The ability for greater risk differentiation

270 x 270 meter grid

Other market options utilize a 270 x 270 meter grid – resulting in entire neighborhoods being labeled as one hazard value

CoreLogic understands that even in small areas there are differences between risk and show how there is the ability to widen or narrow your book of business



The ability for greater risk differentiation

CoreLogic utilizes a 30x30 meter grid

Typical Residential plot

We have 81 cells with 1 cell compared to other market solutions



30 meters

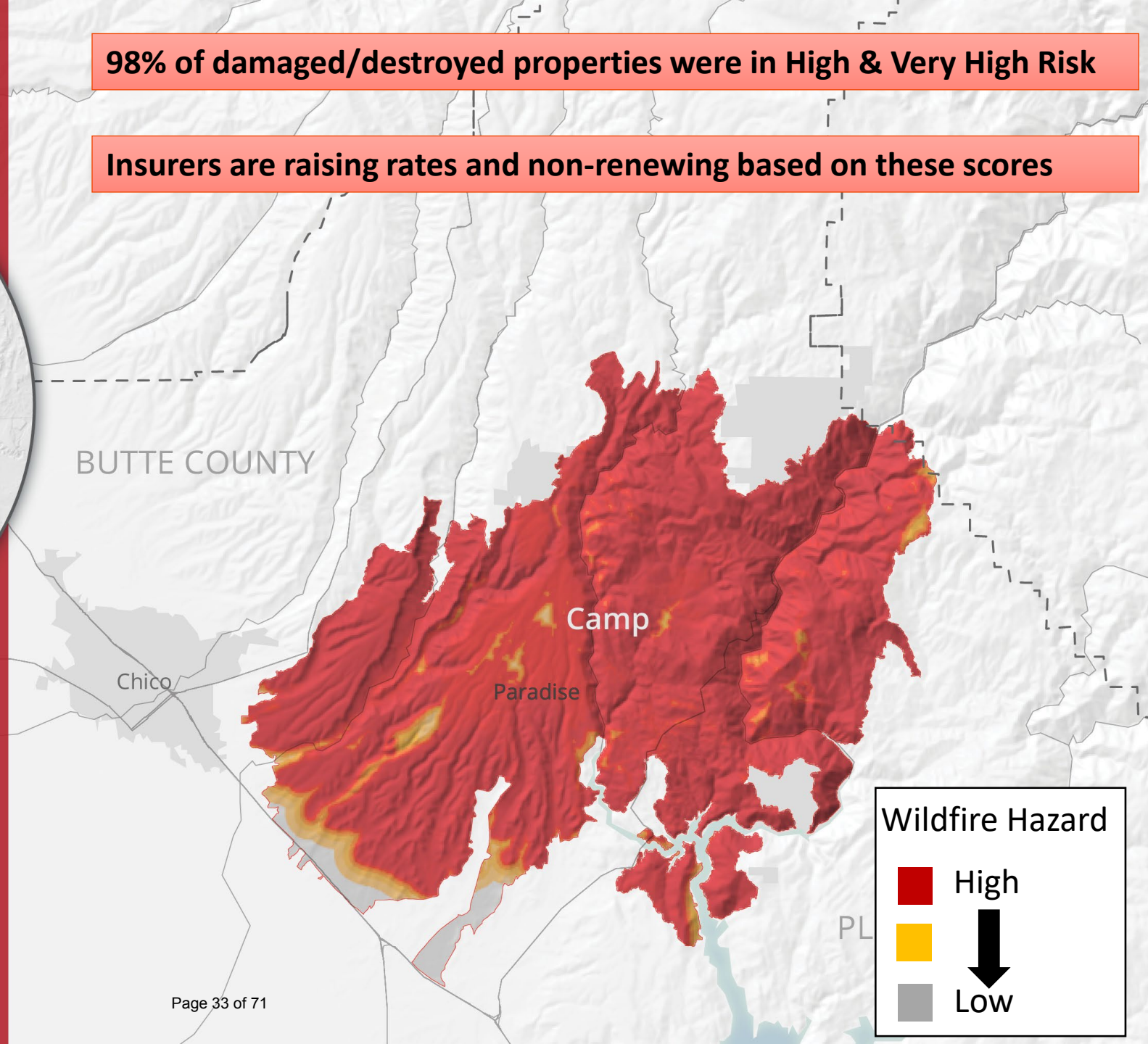
Camp Fire

Los Molinos



98% of damaged/destroyed properties were in High & Very High Risk

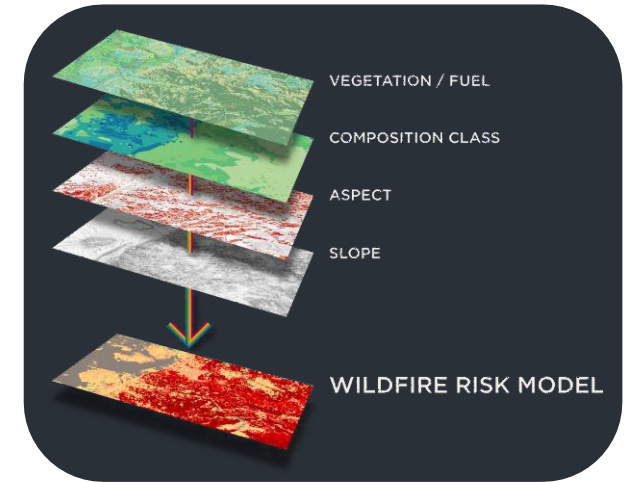
Insurers are raising rates and non-renewing based on these scores



Wildfire Risk Score	# of Properties Burned
0 – 50	127
51 – 60	163
61 – 80	9,642 (67%)
81 – 100	4,538 (31%)
Total:	14,472

Risk ON the property “Risk Description”

- ◆ Four input variables are weighted (30x30 meter grid)
 - **Fuel** – species type and density (ignition/spread/intensity).
 - **Composition Class** – burn history/frequency.
 - **Aspect** – southerly slopes drier and warmer (ignition/spread/intensity).
 - **Slope** – steeper slopes more conducive to fire spread and intensity.



Resulting Risk Categories



These are **not** describing the final wildfire score

Risk NEAR the property – distance to nearby high risk

- ◆ Properties on the urban edge are often classified as Low Risk (landscaped lawns)
- ◆ Just beyond the urban edge is High risk
 - Natural vegetation/fuel, dense chaparral or forest WUI
- ◆ Windblown embers will carry from the fuels to the property.



Wildfire Risk Score

- ◆ Wildfire Risk Score measures the distance from the geocoded address point to
 - The nearest High or Very High risk area
 - The nearest areas designated as Wildland (area without development)
- ◆ And then combines
 - The risk ON the property (L/M/H/VH)
 - The distance to the nearest High or Very High (if not in H/VH already)
 - **Wind**
 - **Drought**
- ◆ Results in a score based on a 5 to 100 scale



Combining risk ON and NEAR results in the Wildfire Risk Score



Wildfire Preburn





Why is it important?

- Gives a long-term view of risk
 - Recently occurring fire temporarily drops the score to a lower level due to the consumption of fuels by the fire, and the subsequent regrowth of those fuels will cause the risk score to increase over time until it reaches the original value
 - Having both current and preburn score allows for adjustments to the credits while the score is lower, lessening the credit as the score increases back to the original risk



Wildfire Risk Score buckets

- ◆ Initial breakdown of scoring range

	<u>Risk Score</u>	<u>Decision Type</u>
	81 - 100	<i>Extreme risk (mitigation)*</i>
	61 - 80	<i>Inspection Required*</i>
	51 - 60	<i>Refer to Underwriter*</i>
	5 - 50	<i>Acceptable Risk*</i>

**Sample risk classifications... Can be customized based on additional business rules.*

Sample Report

Wildfire Risk Score and Brushfire Risk Description provide current view of risk

Preburn provides a long term of risk and identifies the risk prior to the fire

Land use density indicators. If NA distance, no wildland w/in 10 miles

Up to 5 fires returned (since 1984): Nearest and largest fires near a location

📍 9381 N UINTA CIR KAMAS, UT 84036-5013

LOCATION ACCURACY: 📍 Structure LATITUDE: 40.621441 LONGITUDE: -111.367089 MATCH CODE: A0000 SOURCE: PxPoint CENSUS BLOCK ID: 490519405011168

Wildfire Risk Score

Wildfire Risk Score: **27**

RISK DESCRIPTION	Low	BRUSHFIRE RISK LEVEL	1
BRUSHFIRE DISTANCE TO HIGH RISK FEET	5,359	BRUSHFIRE DISTANCE TO VERY HIGH RISK FEET	28,860

WILDFIRE PREBURN SCORE	N/A	BRUSHFIRE PREBURN RISK DESCRIPTION	N/A
PREBURN DISTANCE TO HIGH RISK FEET	N/A	PREBURN DISTANCE TO VERY HIGH RISK FEET	N/A

FIREBREAK LAND USE DENSITY CLASS	Low Density Residential	FIREBREAK LAND USE DENSITY LEVEL	4
		FIREBREAK DISTANCE WILDLAND FEET	1,141

AVERAGE DAYS OF HIGH WIND	0	HAS RECENTLY BURNED	No
NUMBER OF PAST FIRES	1		

Past Fire Overview

- Distance To Burn: 24,124
Name Of Burn: Flat Line
Size Of Burn: 25
Year Of Burn: 2022



Wildfire Risk: ■ 0-50 Wildfire Risk ■ 51-60 Wildfire Risk ■ 61-80 Wildfire Risk ■ 81-100 Wildfire Risk

Wildfire Risk Score Report Now

Standard Offering

RiskMeter CoreLogic

Overview Map



RiskMeter CoreLogic

Wildfire Risk Score Report – CONFIDENTIAL – FOR INSURER ONLY

📍 993 FOURTH OF JULY RD EAGLE, CO 81631-5920
 LOCATION ACCURACY: 📍 [View on Map](#) LATITUDE: 39.620257 LONGITUDE: -106.804171 MATCH CODE: A0000 SOURCE: PzPoint CENSUS BLOCK ID: 08037004053030

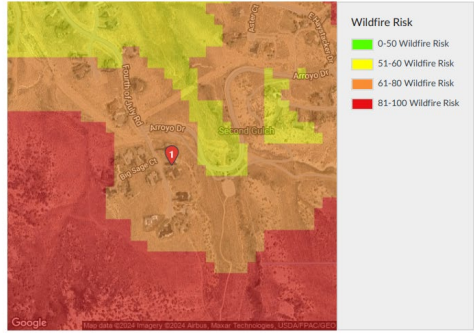
Wildfire Risk Score

Wildfire Risk Score: 64

RISK DESCRIPTION	Low	BRUSHFIRE RISK LEVEL	1
BRUSHFIRE DISTANCE TO HIGH RISK FEET	780	BRUSHFIRE DISTANCE TO VERY HIGH RISK FEET	8,865
WILDFIRE PREBURN SCORE	N/A	BRUSHFIRE PREBURN RISK DESCRIPTION	N/A
PREBURN DISTANCE TO HIGH RISK FEET	N/A	PREBURN DISTANCE TO VERY HIGH RISK FEET	N/A
FIREBREAK LAND USE DENSITY CLASS	Low Density Residential	FIREBREAK LAND USE DENSITY LEVEL	4
AVERAGE DAYS OF HIGH WIND	0	FIREBREAK DISTANCE WILDLAND FEET	838
NUMBER OF PAST FIRES	0	HAS RECENTLY BURNED	No

RiskMeter CoreLogic

Wildfire Risk Score Report – CONFIDENTIAL – FOR INSURER ONLY



CoreLogic scores and data are generated using sources and methods current as of the date of this notification and include only the available data provided for the geographic location of the subject property. The scores and data are provided AS IS; user assumes all risk on any use or reliance on the scores and data.

CoreLogic, Inc. and/or its subsidiaries retain all ownership rights in the scores and data, which the user agrees is proprietary to CoreLogic.

The accompanying **Wildfire Risk Score Report – FOR INSURED** to be provided to California and Oregon policy holders only.

Enhanced Data Offering
 *Optional opt-in

RiskMeter CoreLogic

Overview Map



RiskMeter CoreLogic

Wildfire Risk Score Report – CONFIDENTIAL – FOR INSURER ONLY

📍 993 FOURTH OF JULY RD EAGLE, CO 81631-5920
 LOCATION ACCURACY: 📍 [View on Map](#) LATITUDE: 39.620257 LONGITUDE: -106.804171 MATCH CODE: A0000 SOURCE: PzPoint CENSUS BLOCK ID: 08037004053030

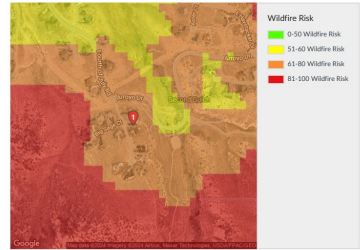
Wildfire Risk Score

Wildfire Risk Score: 64

RISK DESCRIPTION	Low	BRUSHFIRE RISK LEVEL	1
BRUSHFIRE DISTANCE TO HIGH RISK FEET	780	BRUSHFIRE DISTANCE TO VERY HIGH RISK FEET	8,865
WILDFIRE PREBURN SCORE	N/A	BRUSHFIRE PREBURN RISK DESCRIPTION	N/A
PREBURN DISTANCE TO HIGH RISK FEET	N/A	PREBURN DISTANCE TO VERY HIGH RISK FEET	N/A
FIREBREAK LAND USE DENSITY CLASS	Low Density Residential	FIREBREAK LAND USE DENSITY LEVEL	4
AVERAGE DAYS OF HIGH WIND	0	FIREBREAK DISTANCE WILDLAND FEET	838
NUMBER OF PAST FIRES	0	HAS RECENTLY BURNED	No

RiskMeter CoreLogic

Wildfire Risk Score Report – CONFIDENTIAL – FOR INSURER ONLY



CoreLogic scores and data are generated using sources and methods current as of the date of this notification and include only the available data provided for the geographic location of the subject property. The scores and data are provided AS IS; user assumes all risk on any use or reliance on the scores and data.

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The accompanying **Wildfire Risk Score Report – FOR INSURED** to be provided to California and Oregon policy holders only.

RiskMeter CoreLogic

Wildfire Risk Score Report – FOR INSURED

📍 993 FOURTH OF JULY RD EAGLE, CO 81631-5920
 LOCATION ACCURACY: 📍 [View on Map](#) LATITUDE: 39.620257 LONGITUDE: -106.804171 MATCH CODE: A0000 SOURCE: PzPoint CENSUS BLOCK ID: 08037004053030

Score Range 1-100 (1-50 Low, 51-60 Moderate, 61-80 High, 81-100 Extreme)

Wildfire Risk Score: 64

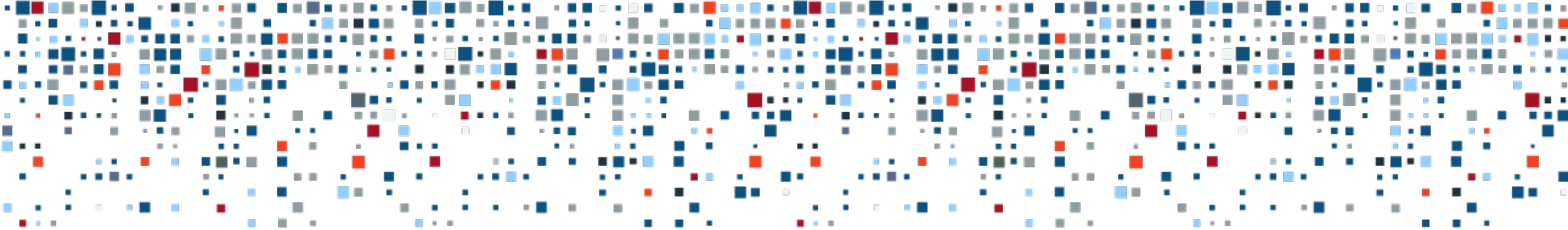
Factors Affecting the Risk Score

Fuel	The wildfire fuel on your property is considered low and does not pose a significant threat for wildfire
Drought	The drought conditions over the past 5 years are contributing to the wildfire threat at a high level as your location
Wind	The wind conditions in the areas that encompasses your property over the last 5 years are contributing to the wildfire threat at a low level.
Slope	The slope associated with your property is not a factor in the wildfire threat.
Aspect	The aspect associated with your property is not a factor in the wildfire threat.
Distance to High or Very High Fuels	Wildfire fuels are in relatively close proximity to your location. As the distance to higher hazard wildfire fuel decreases, the threat of embers increases.
Distance to Wildland	The distance from your property to surrounding large open areas that are not developed poses moderate wildfire threat.
Firebreak + Category	The density of the structures in the area surrounding your property is low and is a factor in the wildfire threat to this property.

CoreLogic scores and data are generated using sources and methods current as of the date of this notification and include only the available data provided for the geographic location of the subject property. The scores and data are provided AS IS; user assumes all risk on any use or reliance on the scores and data.

CoreLogic, Inc. and/or its subsidiaries retain all ownership rights in the scores and data, which the user agrees is proprietary to CoreLogic.

All inquiries regarding this report, including potential insured wildfire mitigation actions, are to be directed through the carrier who provided this report.



Wildfire Roadmap

2025 and beyond

CoreLogic

Roadmap and Updates – Deterministic

Biannual Updates

January

- Inclusion of urban development (signifies clearing of fuels)
- Individual property reviews
- Land use density

June

- Incorporation of fuel reduction due to recent fires and regrowth from earlier fires
- 5 years of most recent wind & drought
- Latest historical perimeter review

January 2025

“Enhanced Data” receives an upgrade to include Independent Mitigation Information

Wildfire Risk Score Report – CONFIDENTIAL – FOR INSURER ONLY
 21835 SANDSTONE WAY FORESTHILL, CA 95631-9525
 LOCATION ACCURACY: Structure LATITUDE: 38.994212 LONGITUDE: -120.862972 MATCH CODE: A0000 SOURCE: Esri™ CENSUS BLOCK ID: 060610202002007

Wildfire Risk Score

Additional Independent Mitigation Information

Zone 0 (0-5ft)	Minimal vegetation coverage (21-40%)
Zone 1 (5-30ft)	Minimal vegetation coverage (21-40%)
Zone 2 (30-100ft)	Minimal vegetation coverage (21-40%)
Class A Roof	Yes
% Tree Overhang	72%

~Q1 2025

Urban Conflagration model is released for California

RiskMeter CoreLogic

Wildfire Risk Score Report – CONFIDENTIAL – FOR INSURER ONLY
 6477 BRYN MAWR DR LOS ANGELES, CA 90068-2810
 LOCATION ACCURACY: Structure LATITUDE: 34.113871 LONGITUDE: -118.330360 MATCH CODE: A0000 SOURCE: PkPoint CENSUS BLOCK ID: 060371896003003

Wildfire Risk Score

Wildfire Risk Score: 82 Urban Conflagration Score: 95

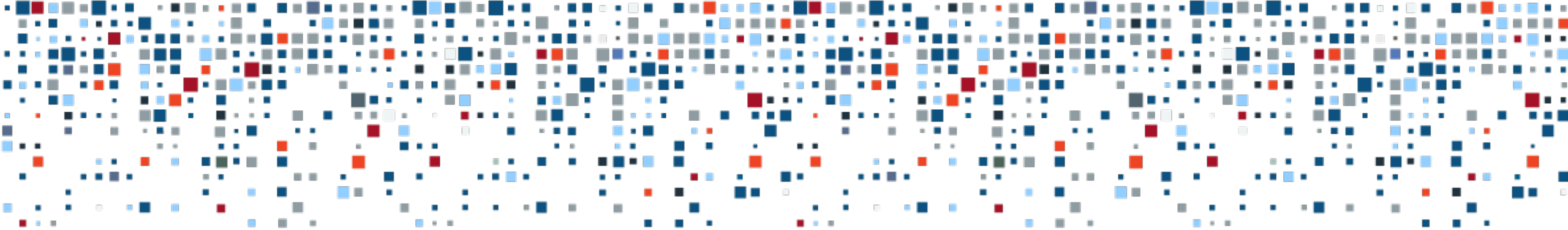
RISK DESCRIPTION	Urban	BRUSHFIRE RISK LEVEL	1
BRUSHFIRE DISTANCE TO HIGH RISK FEET	172	BRUSHFIRE DISTANCE TO VERY HIGH RISK FEET	717
WILDFIRE PREBURN SCORE	N/A	BRUSHFIRE PREBURN RISK DESCRIPTION	N/A
PREBURN DISTANCE TO HIGH RISK FEET	N/A	PREBURN DISTANCE TO VERY HIGH RISK FEET	N/A
FIREBREAK LAND USE DENSITY CLASS	High Density Residential	FIREBREAK LAND USE DENSITY LEVEL	2
AVERAGE DAYS OF HIGH WIND	2	FIREBREAK DISTANCE WILDLAND FEET	997
NUMBER OF PAST FIRES	2	HAS RECENTLY BURNED	No

Past Fire Overview

1. Distance To Burn: 7,913 ft
 Name Of Burn: GRIFFITH PARK
 Size Of Burn: 1,147 ac
 Year Of Burn: 2007

Urban Conflagration Qualitative Impacts

- Weather and Climate Characteristics: Low
- Building Characteristics: Highest
- Structure Characteristics: Highest
- Ember Component: High

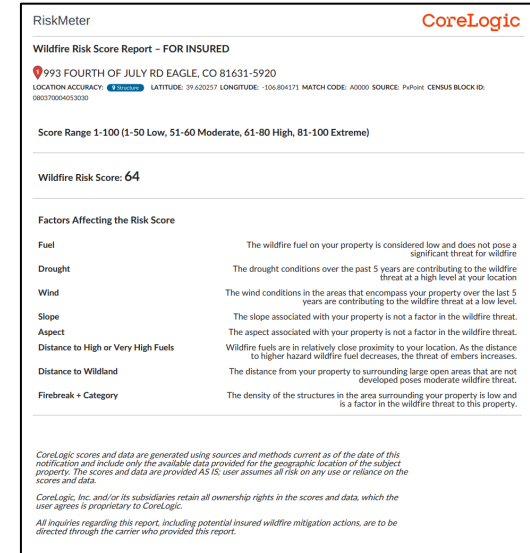
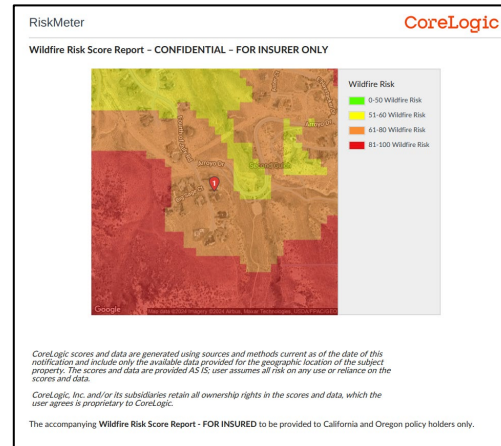
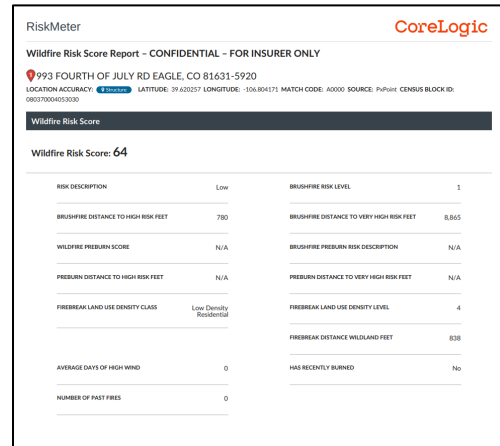


Wildfire Risk Score

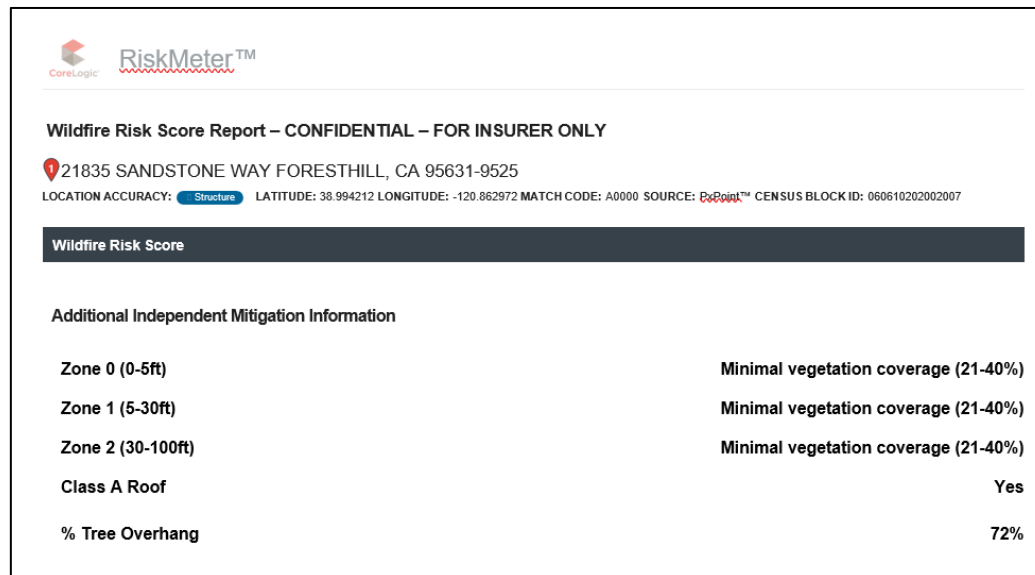
Enhanced Data Update – January 2025

CoreLogic

January 2025 WFRS with Enhanced Data (Optional Opt-in)



No changes to above pages



New page added to the report, which includes independent mitigation information. This will be returned for all clients that currently receive the "Enhanced data"

January 2025 WFRS with Enhanced Data (Optional Opt-in)

When?

- January 2025

How?

- Optional opt-in
- Consumable through SAPI / RM

Where?

- Data available for all WFRS states excluding AK*
 - 15 states receiving enhancement

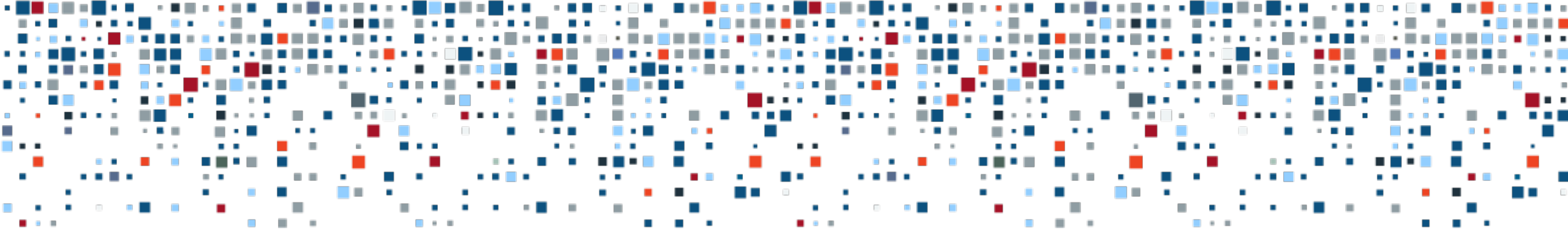
Wildfire Risk Score Report – CONFIDENTIAL – FOR INSURER ONLY

21835 SANDSTONE WAY FORESTHILL, CA 95631-9525
LOCATION ACCURACY: Structure LATITUDE: 38.994212 LONGITUDE: -120.862972 MATCH CODE: A0000 SOURCE: ProPoint™ CENSUS BLOCK ID: 060610202002007

Wildfire Risk Score

Additional Independent Mitigation Information

Zone 0 (0-5ft)	Minimal vegetation coverage (21-40%)
Zone 1 (5-30ft)	Minimal vegetation coverage (21-40%)
Zone 2 (30-100ft)	Minimal vegetation coverage (21-40%)
Class A Roof	Yes
% Tree Overhang	72%

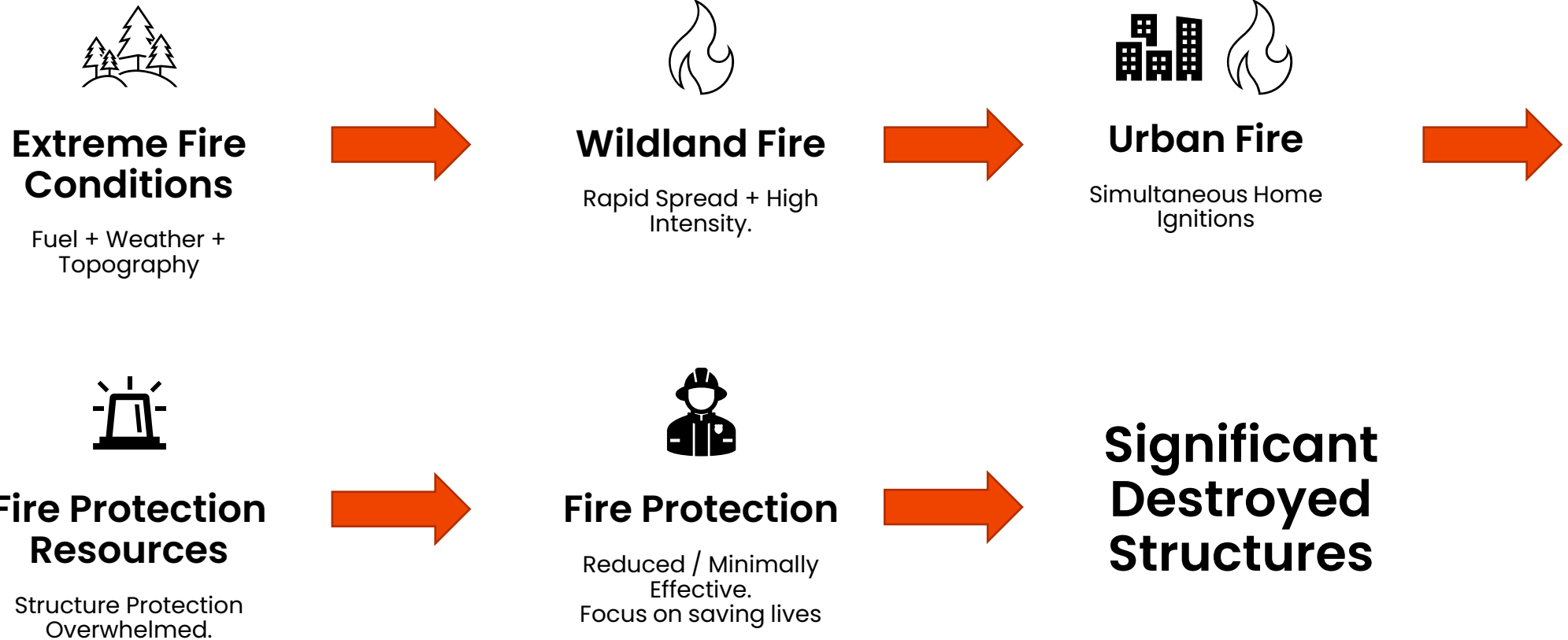


Urban Conflagration

~Q1 2025

CoreLogic

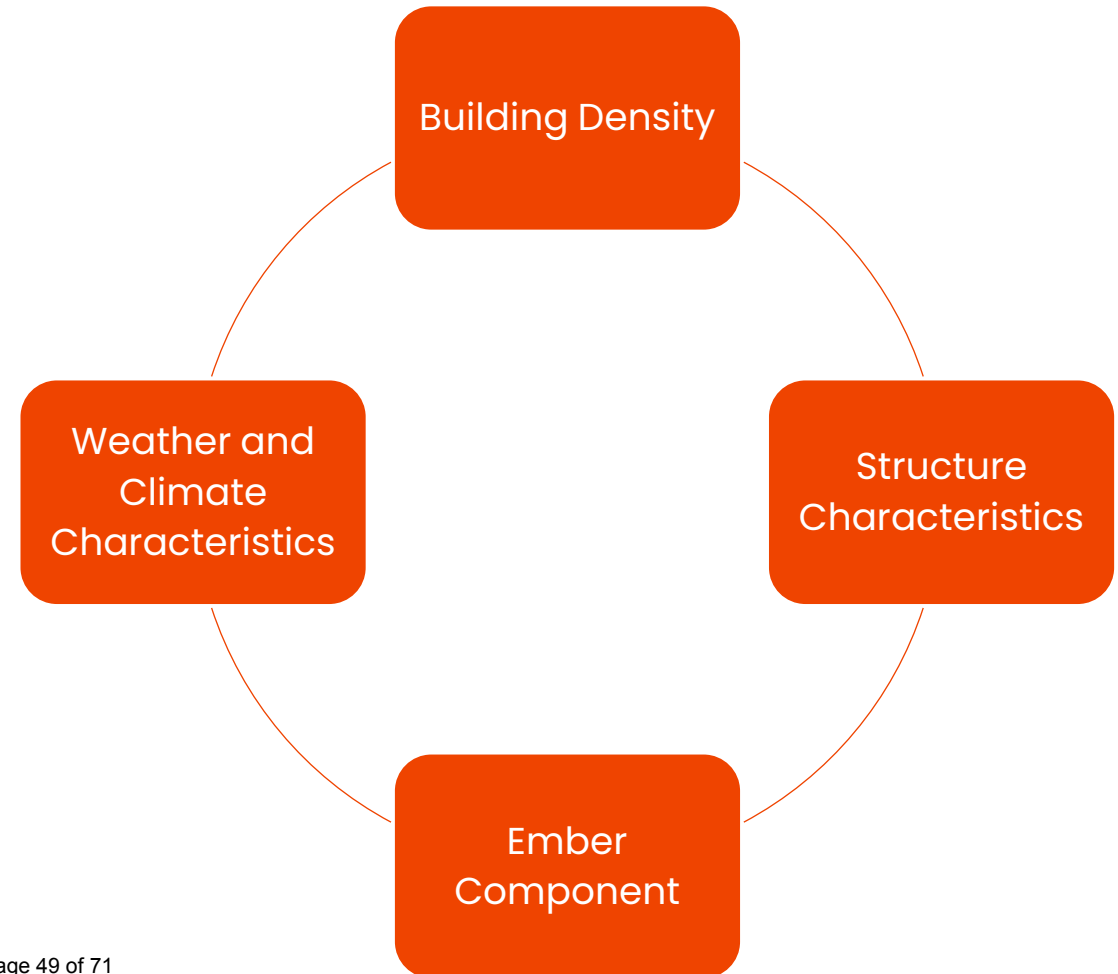
Understanding Wildland-Urban Conflagration Fire Disaster Sequence



Urban Conflagration POC – What it is

Wildfires in natural vegetation that transitions to an uncontrollable structure to structure fire in the built environment.

Focused on the main components that can lead to multiple “structure to structure losses”



Providing insights into where heightened risk may exist

- To have a more complete view of the risk of a structure, you need to combine insights from Wildfire Risk with the risk from urban conflagration
 - Provides the ability to create more data-backed decisions and ultimately assist in reducing the likelihood of significant losses associated with conflagration
- Grow with confidence in the WUI where there is a substantial demand for insurance products
- Alleviate concentrations of policies in an area with an increased risk based on the possibility of conflagration

Dual Views: A Unified Approach

Urban Conflagration and Wildfire Risk Score each evaluate distinct risks and should be considered independent

Wildfire Risk Score

Evaluates the hazard on/surrounding a location with consideration of:

- Risk on property
- Distance to Brush
- Distance to Wildland
- Wind
- Drought

Urban Conflagration

Evaluates how the structures themselves or neighborhood can drive the potential for loss, once a wildfire has already started by considering:

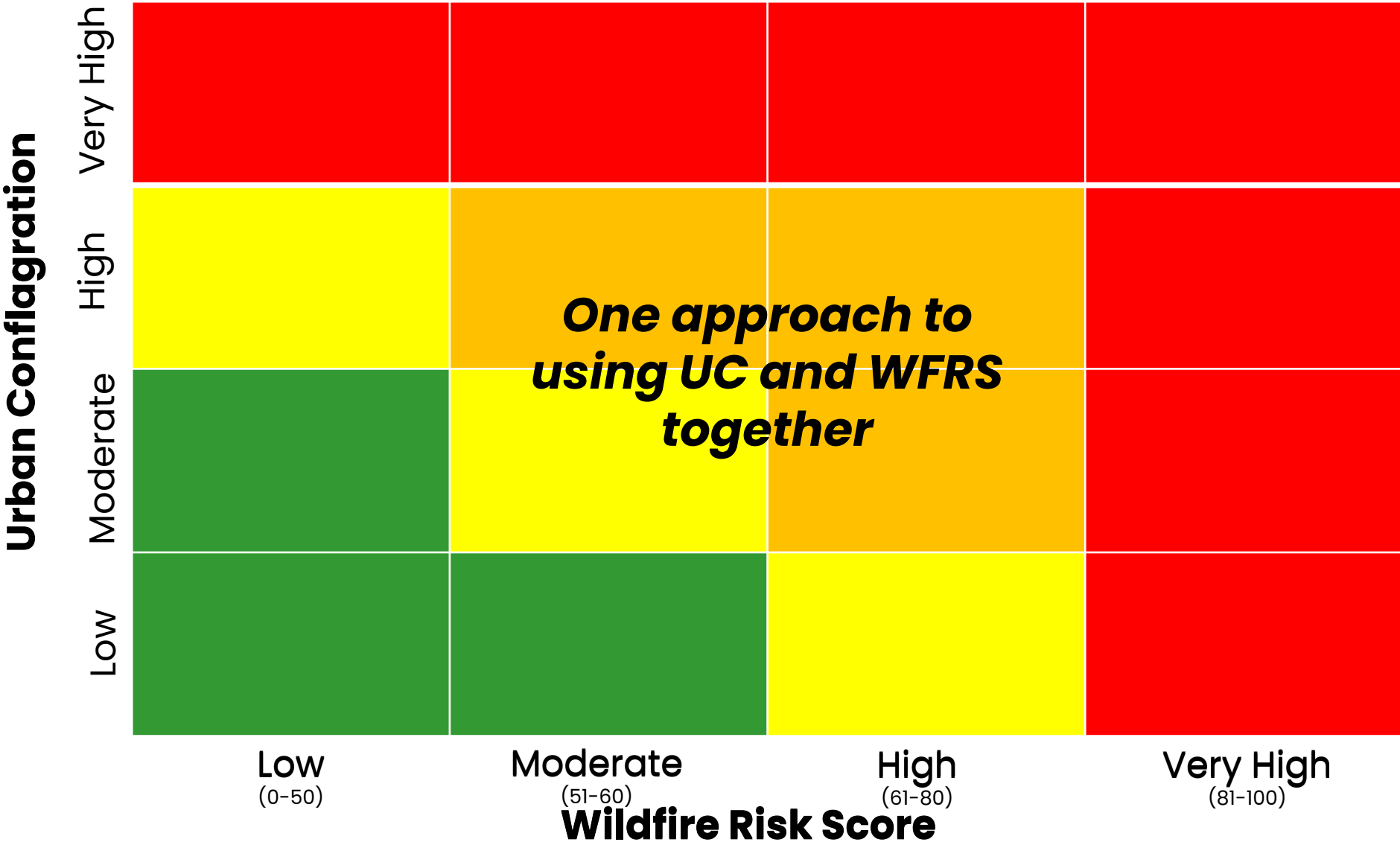
- Building Density
- Weather and Climate Characteristics
- Structure Characteristics
- Ember Component



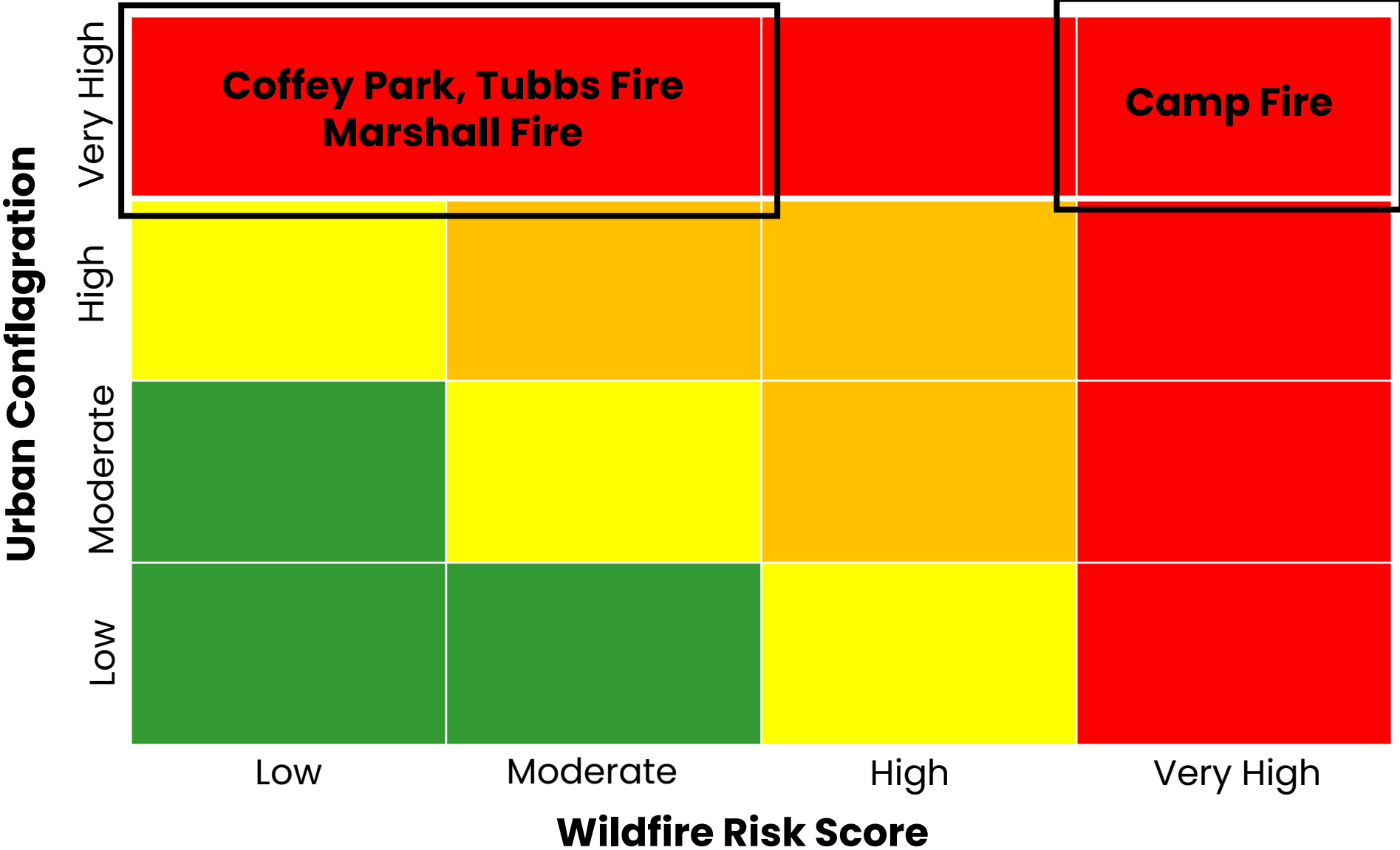
Although Urban Conflagration and Wildfire Risk Score are independent, **both are key** in understanding the risk of a location due to the **complexities of the wildfire peril**

Integrating the Two Reports: Our Vision

Urban Conflagration and Wildfire Risk Score




Notable Historic Events Relative to Sample Approach



Urban Conflagration is added to Wildfire Risk Score*

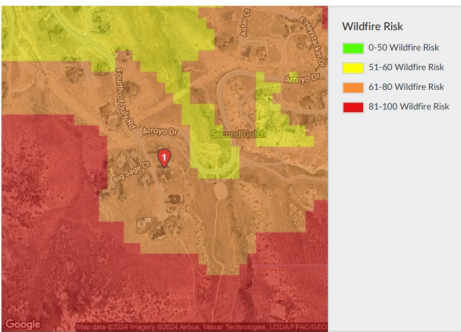
RiskMeter CoreLogic

Overview Map



RiskMeter CoreLogic

Wildfire Risk Score Report – CONFIDENTIAL – FOR INSURER ONLY



Wildfire Risk

- 0-50 Wildfire Risk
- 51-60 Wildfire Risk
- 61-80 Wildfire Risk
- 81-100 Wildfire Risk

CoreLogic scores and data are generated using sources and methods current as of the date of this notification and include only the available data provided for the geographic location of the subject property. The scores and data are provided AS IS; user assumes all risk on any use or reliance on the scores and data.

CoreLogic, Inc. and/or its subsidiaries retain all ownership rights in the scores and data, which the user agrees is proprietary to CoreLogic.

The accompanying Wildfire Risk Score Report - FOR INSURED to be provided to California and Oregon policy holders only.

RiskMeter CoreLogic

Wildfire Risk Score Report – CONFIDENTIAL – FOR INSURER ONLY

6477 BRYN MAWR DR LOS ANGELES, CA 90068-2810

LOCATION ACCURACY: Structure LATITUDE: 34.113871 LONGITUDE: -118.330360 MATCH CODE: A0000 SOURCE: PzPoint CENSUS BLOCK ID: 060371896003003

Wildfire Risk Score

Wildfire Risk Score: 82 Urban Conflagration Score: 95

RISK DESCRIPTION	Urban	BRUSHFIRE RISK LEVEL	1
BRUSHFIRE DISTANCE TO HIGH RISK FEET	172	BRUSHFIRE DISTANCE TO VERY HIGH RISK FEET	717
WILDFIRE PREBURN SCORE	N/A	BRUSHFIRE PREBURN RISK DESCRIPTION	N/A
PREBURN DISTANCE TO HIGH RISK FEET	N/A	PREBURN DISTANCE TO VERY HIGH RISK FEET	N/A
FIREBREAK LAND USE DENSITY CLASS	High Density Residential	FIREBREAK LAND USE DENSITY LEVEL	2
AVERAGE DAYS OF HIGH WIND	2	FIREBREAK DISTANCE WILDLAND FEET	997
NUMBER OF PAST FIRES	2	HAS RECENTLY BURNED	No

Urban Conflagration Qualitative Impacts

- Weather and Climate Characteristics: Low
- Building Characteristics: Highest
- Structure Characteristics: Highest
- Ember Component: High

Past Fire Overview

1. Distance To Burn: 7913 ft
Name Of Burn: GRIFFITH PARK
Size Of Burn: 1,147 ac
Year Of Burn: 2007

RiskMeter CoreLogic

Wildfire Risk Score Report – FOR INSURED

993 FOURTH OF JULY RD EAGLE, CO 81631-5920

LOCATION ACCURACY: Structure LATITUDE: 39.620257 LONGITUDE: -106.804171 MATCH CODE: A0000 SOURCE: PzPoint CENSUS BLOCK ID: 080370004053000

Score Range 1-100 (1-50 Low, 51-60 Moderate, 61-80 High, 81-100 Extreme)

Wildfire Risk Score: 64

Factors Affecting the Risk Score

Fuel	The wildfire fuel on your property is considered low and does not pose a significant threat for wildfire
Drought	The drought conditions over the past 5 years are contributing to the wildfire threat at a high level at your location
Wind	The wind conditions in the areas that encompass your property over the last 5 years are contributing to the wildfire threat at a low level.
Slope	The slope associated with your property is not a factor in the wildfire threat.
Aspect	The aspect associated with your property is not a factor in the wildfire threat.
Distance to High or Very High Fuels	Wildfire fuels are in relatively close proximity to your location. As the distance to higher hazard wildfire fuel decreases, the threat of embers increases.
Distance to Wildland	The distance from your property to surrounding large open areas that are not developed poses moderate wildfire threat.
Firebreak + Category	The density of the structures in the area surrounding your property is low and is a factor in the wildfire threat to this property.

CoreLogic scores and data are generated using sources and methods current as of the date of this notification and include only the available data provided for the geographic location of the subject property. The scores and data are provided AS IS; user assumes all risk on any use or reliance on the scores and data.

CoreLogic, Inc. and/or its subsidiaries retain all ownership rights in the scores and data, which the user agrees is proprietary to CoreLogic.

All inquiries regarding this report, including potential insured wildfire mitigation actions, are to be directed through the carrier who provided this report.

RiskMeter CoreLogic

Wildfire Risk Score Report – CONFIDENTIAL – FOR INSURER ONLY

21835 SANDSTONE WAY FORESTHILL, CA 95631-9525

LOCATION ACCURACY: Structure LATITUDE: 38.994212 LONGITUDE: -120.862972 MATCH CODE: A0000 SOURCE: PzPoint CENSUS BLOCK ID: 0606102202002007

Wildfire Risk Score

Additional Independent Mitigation Information

Zone 0 (0-5ft)	Minimal vegetation coverage (21-40%)
Zone 1 (5-30ft)	Minimal vegetation coverage (21-40%)
Zone 2 (30-100ft)	Minimal vegetation coverage (21-40%)
Class A Roof	Yes
% Tree Overhang	72%

Urban Conflagration

When?

- ~Q1 2025

How?

- Will have an additional charge associated
- Consumable through SAPI / RM

Where?

- Beginning of 2025: CA Only
- Remainder of 2025: Geographic Expansion

RiskMeter
CoreLogic

Wildfire Risk Score Report – CONFIDENTIAL – FOR INSURER ONLY

📍 6477 BRYN MAWR DR LOS ANGELES, CA 90068-2810
LOCATION ACCURACY: Structure LATITUDE: 34.113871 LONGITUDE: -118.330360 MATCH CODE: A0000 SOURCE: PkPoint CENSUS BLOCK ID: 060371896003003

Wildfire Risk Score

Wildfire Risk Score: 82 **Urban Conflagration Score: 95**

RISK DESCRIPTION	Urban	BRUSHFIRE RISK LEVEL	1
BRUSHFIRE DISTANCE TO HIGH RISK FEET	172	BRUSHFIRE DISTANCE TO VERY HIGH RISK FEET	717
WILDFIRE PREBURN SCORE	N/A	BRUSHFIRE PREBURN RISK DESCRIPTION	N/A
PREBURN DISTANCE TO HIGH RISK FEET	N/A	PREBURN DISTANCE TO VERY HIGH RISK FEET	N/A
FIREBREAK LAND USE DENSITY CLASS	High Density Residential	FIREBREAK LAND USE DENSITY LEVEL	2
		FIREBREAK DISTANCE WILDLAND FEET	997
AVERAGE DAYS OF HIGH WIND	2	HAS RECENTLY BURNED	No
NUMBER OF PAST FIRES	2		

Past Fire Overview

1. Distance To Burn: 7,913 ft
 Name Of Burn: GRIFFITH PARK
 Size Of Burn: 1,147 ac
 Year Of Burn: 2007

Urban Conflagration Qualitative Impacts

- Weather and Climate Characteristics: Low
- Building Characteristics: Highest
- Structure Characteristics: Highest
- Ember Component: High

What's next on our roadmap?



**Wildfire Risk Score Vulnerability
Enhancements**



Geographic Expansion



Wildfire Aggregation

The background of the slide is a dense, abstract pattern of small, multi-colored squares in shades of blue, orange, green, and grey, scattered across a white background. The pattern is most concentrated at the corners and fades towards the center.

Questions?

Thank you!

CoreLogic

Item No: H.2.b.

**RESOLUTION 24-04
APPOINTMENT OF PROPERTY CLAIMS REPRESENTATIVE**

ACTION ITEM

ISSUE: Attached please find a draft Resolution, 24-04, authorizing a SPA Property Claim Representative and appointing Joshua Arnold, Sr. Property, Liability, & Cyber Claims with SIA, to fill that role.

RECOMMENDATION: Review and approve the Resolution as presented, revised, or provide direction.

FISCAL IMPACT: None from this item – proposal and budget presented in Item H.2.a.

BACKGROUND: At the Strategic Planning meeting in August members agreed to appoint a Property Program Claims Representative to

ATTACHMENTS: *Draft* Resolution 24-04: Appointment of Property Claims Representative

RESOLUTION 24-04**RESOLUTION OF THE SPA BOARD OF DIRECTORS****APPOINTMENT OF PROPERTY CLAIM REPRESENTATIVE**

WHEREAS, The Board of Directors of the Schools Program Alliance Joint Powers Authority (“SPA”) met on August 20, 2024, and made the following finding and determinations:

1. The Schools Program Alliance Joint Powers Agreement (“Agreement”) presently provides a means for its Members to contract for goods, services, and benefits, and Members have established a Property Program for their benefit.
2. SPA Members engage Property reinsurers to provide coverage for losses above Member and SPA retentions. The reinsurers provide claims adjusting services, and SPA has a choice of firms approved by the reinsurers to manage claims.
3. SPA Members have determined the need to appoint a Claims Representative to represent their interests for those claims that exceed a Member’s retention and are subject to payment by SPA and/or reinsurers.

NOW THEREFORE, BE IT RESOLVED,

Section 1.

- A. SPA and its Members hereby appoint a Claims Representative to facilitate and manage claims that exceed a Member’s retention.
- B. The Member Claims Representative specified below or their successors in office are hereby authorized to represent SPA and its Members’ interests in managing claims within SPA coverage retentions as well as representing SPA with reinsurance claims adjusters in order to effectuate the purposes of this resolution and the transactions contemplated hereby:

Joshua Arnold, Sr. Property Claims Manager, Schools Insurance Authority

Section 2. This resolution rescinds any prior authorizations and shall remain in full force and effect until rescinded by the Schools Program Alliance Joint Powers Authority Board of Directors by resolution.



Schools Program Alliance

c/o Alliant Insurance Services

Corporation Insurance License No. 0C36861

2180 Harvard Street, Suite 460, Sacramento, CA 95815

I hereby certify that the foregoing is a full, true, and correct copy of Resolution No. 24-04 duly and regularly adopted and passed at a regular meeting of the Board of Directors of the Schools Program Authority held on the 21st day of October 2024, by the following vote:

AYES:

NAYS:

ABSENT:

ABSTAIN:

Cindy Wilkerson – SPA Chairperson

DRAFT

Item No: H.3.

APPLICATION OF DEDUCTIBLES FOR MULTI-MEMBER CAT'S

INFORMATION ITEM

ISSUE: At SPA's recent Long Range Planning Meeting, a request was made to compare scenarios for the current handling of the \$250,000 per Occurrence deductible and a hypothetical approach, for consideration of action regarding the upcoming renewal.

RECOMMENDATION: SPA Board to review the data provided and the insight that will be given by AmWINS at the 10/21/24 board meeting as respects market reaction to one approach vs the other. A decision can be made at this board meeting for the upcoming renewal, or held until the pre-renewal strategy discussion in January 2025 (if time is needed to contemplate further).

FISCAL IMPACT: Nothing at this time. However, if the approach to the non-wildfire deductible changes, it would have implications regarding:

1. How much loss is initially retained by each Member involved in the single Occurrence,
2. How much loss is ceded to the SPA Retained Layer, and
3. How much loss is ceded to the reinsurance program

BACKGROUND: For non-wildfire losses (including fires that do not trigger the Stafford Act), SPA has a Per Occurrence deductible of \$250,000. This means, if two or more SPA Members are involved in a single Occurrence, only one \$250,000 deductible applies to the Occurrence loss as it is adjudicated. So, this approach is a \$250,000 Occurrence deductible for ALL SPA Members involved. While we have not completed a loss involving more than one SPA members, the allocation of the \$250,000 would *likely* be based on the percentage of the SPA Members loss contribution to the overall Occurrence loss.

At the SPA Long Term Planning meeting in August 2024, the question was raised if SPA should modify the handling of the underlying Occurrence deductible to, instead, apply as \$250,000 EACH SPA Member involved in a single Occurrence.

Generally speaking, the impact on the two approaches include:

Current MOC/ALL SPA Members/\$250,000 Occurrence Deductible:

- SPA Member: If more than one SPA Member is involved in a single Occurrence, the "involved" SPA Members would split ONE \$250,000 Occurrence deductible (likely in line with the percentage of the overall loss, per SPA Member, contributed to the SPA Occurrence Loss)
- SPA Retained Layer: With a deductible approach such as this, more loss is ceded to the SPA Retained Layer, depending on the size of the Occurrence loss.

- Reinsurance Program: With a deductible approach such as this, more loss is ceded to the SPA reinsurance program, depending on the size of the Occurrence loss.
- In theory, the SPA Retained Layer and the Reinsurance Program would be CLOSER TO the loss, given the single \$250,000 deductible regardless of the number of SPA Members involved (up to all 5 SPA Members).

Hypothetical MOC/**EACH** SPA Member/\$250,000 Occurrence Deductible:

- SPA Member: If more than one SPA Member is involved in an Occurrence, the “involved” SPA Members would **EACH** have a \$250,000 Occurrence deductible. The remaining loss from EACH SPA Member would then be combined into an Occurrence loss ceded to the SPA Retained Layer and the SPA Reinsurance Program, depending on the size of the loss.
- SPA Retained Layer: With a deductible approach such as this, less loss is potentially ceded to the SPA Retained Layer, depending on the size of the Occurrence loss.
- Reinsurance Program: With a deductible approach such as this, less loss is potentially ceded to the SPA reinsurance program, depending on the size of the Occurrence loss.
- In theory, the SPA Retained Layer and the Reinsurance Program would be FURTHER FROM the loss, given the potential for multiple \$250,000 deductibles based on the number of SPA Members involved (up to all 5 SPA Members, or \$1.25M of hypothetical deductibles).

We have taken the September McLarens loss run and ran a comparison of “live” SPA Loss data. There is some impact as we do have a couple single Occurrence/multi-SPA Member losses to compare approaches. Please note, these scenarios, for illustration purposes only, use the SIA claims from 2023. We do not those were handled differently, intentionally, to benefit/offset the loss picture for SPA/the reinsurance. But to illustrate the comparisons above, we use those losses submitted to McLarens.

ATTACHMENT(S): “As If” summary comparing **ALL** vs **EACH** deductible scenarios (above)

Item No: H.4.

WILDFIRE RISK REPORTS – CALIFORNIA SAFETY TRAINING**ACTION ITEM**

ISSUE: Loss Control Task Force was asked to seek vendors who perform wildfire inspections and the California Safety Training firm was identified as a vendor providing the requested service.

RECOMMENDATION: Consider approval of the estimate and members who would like an inspection can contact Mike Crandal of California Safety Training.

FISCAL IMPACT: \$1,000 per inspection plus mileage (calculated at 2024 IRS Rate of \$.67/mile)

BACKGROUND: Mike Crandal has provided inspections for the SPA group previously and has extended an offer to perform inspections for other SPA members at a negotiated price of \$1,000 per inspection plus mileage.

ATTACHMENTS: California Safety Training Wildland Inspection/Mitigation Specialist Report Estimate

ESTIMATE

California Safety training
799 Deerbrooke Trail
Auburn, CA 95603-6070

Rharlan@californiasafetytraining.com
+1 (916) 203-9508
<https://californiasafetytraining.com>



Bill to

Cindy Wilkerson
School Insurance Group
5760 Sky Lane Blvd. Suite 100
Winsor, Ca 95492
United States

Ship to

Cindy Wilkerson
School Insurance Group
5760 Sky Lane Blvd. Suite 100
Winsor, Ca 95492
United States

Estimate details

Estimate no.: 1086
Estimate date: 09/09/2024
Expiration date: 06/30/2025

#	Date	Product or service	Description	Qty	Rate	Amount
1.		Wildland Inspection/Mitigation Specialist	<p>California Safety Training (C.S.T) will issue reports detailing the outcomes of wildland fire inspections performed at designated schools. These inspections aim to verify adherence to fire safety regulations in wildland-urban interface zones and to reduce fire risks on school properties, in accordance with standards established by relevant authorities, including the California State Fire Marshal and NFPA 1144.</p> <p>As this work may necessitate travel to various sites for project execution, California Safety Training will provide a transparent method for calculating miles traveled.</p> <p>A. Mileage Reporting C.S.T will monitor and document all mileage incurred for the project, encompassing: All travel to and from 6016 Sandstone Lane, Brownville, CA 95918. C.S.T will furnish Google Maps documentation as evidence of mileage for each journey.</p> <p>B. Mileage Reimbursement Rate Reimbursements will be based on the standard IRS mileage rate for the year. In 2024, the IRS mileage rate is 67 cents per mile.</p> <p>Cost breakdown: Mileage Fee \$1,000 plus mileage.</p>	1	\$1,000.00	\$1,000.00

Total

\$1,000.00

Expiry
date

06/30/2025

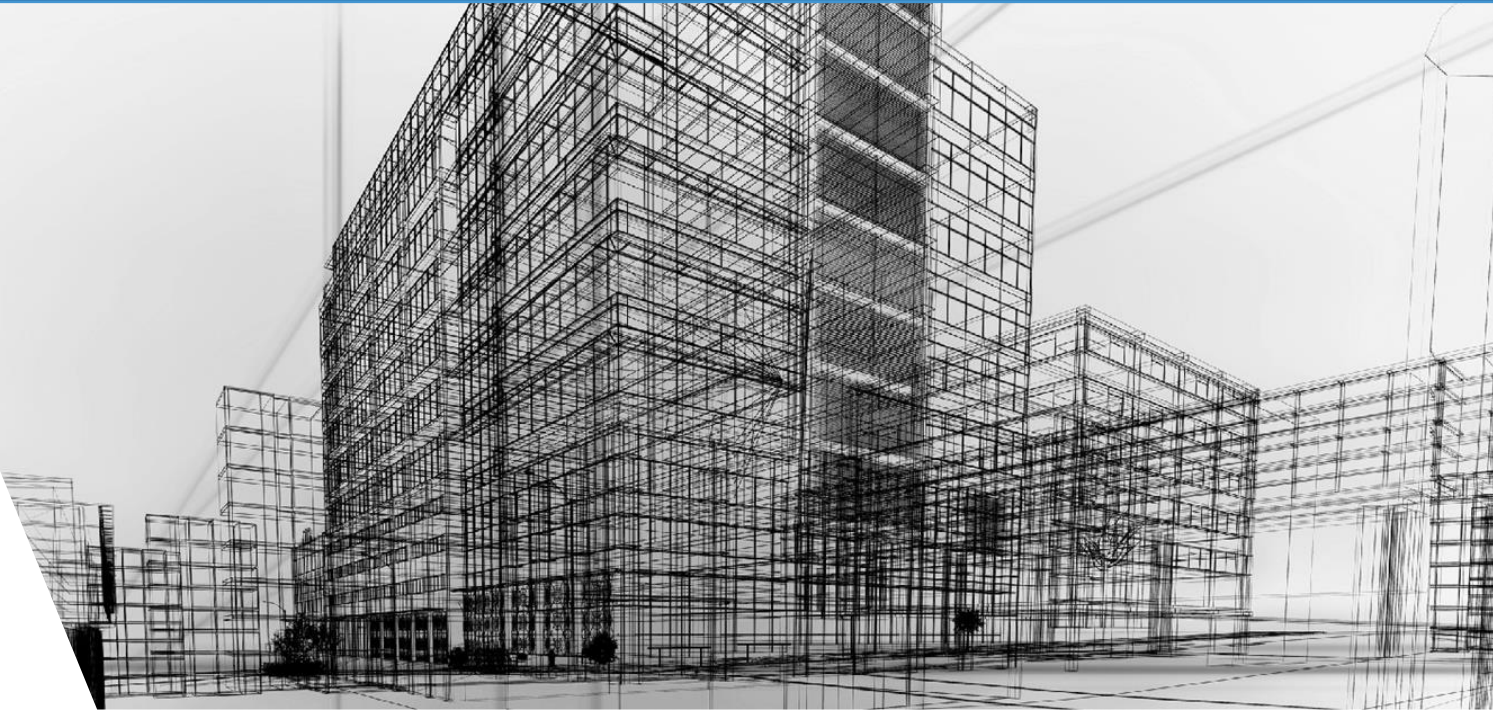
Accepted date

Accepted by



PRISM MASTER ROLLING OCIP (MR OCIP)

Insurance for the benefit of your project



PRISM's Master Rolling Owner Controlled Insurance Program (MR OCIP) provides turnkey access to the benefits and affordability of traditional OCIPs once only available for large-scale construction projects. This exclusive program is available to all California public entities with projects as low as \$20M in construction value.

MASTER ROLLING OCIP (MR OCIP)

Long available for large-scale projects, the vast benefits and affordability of owner-controlled insurance programs (OCIPs) are now accessible to public entities with projects of all sizes through MR OCIP.

WHAT IS AN OCIP?

An OCIP is a centralized insurance program designed to provide protection for owners and contractors of all tiers with certain insurance coverage while they are on the project site. The recognized benefits of an OCIP over the traditional approach to construction insurance include greater risk control and improved insurance coverage for all involved parties.

MR OCIP EXPLAINED

PRISM's MR OCIP uses an innovative "pooled" approach to extend the benefits of OCIPs to single projects as low as \$20M as well as a more traditional "stand-alone" approach that allows entities with individual or aggregated projects totaling \$100M or more to benefit from MR OCIP's pre-negotiated, below-market rates.

THE BENEFITS

MR OCIP provides access to a vast array of benefits over a traditional insurance program, including:

- Lower Cost:
 - ◊ Savings of 15% to 30% over market rates
 - ◊ Savings of 1% to 1.5% of construction values
- Elimination of redundant insurance costs and mark-ups
- Higher limits of insurance (\$25M - \$200M+)
- Minimized cross-litigation/subrogation

- Larger, qualified contractor pool
- Enhanced small business enterprise initiatives
- Flexibility in premium financing
- 10 years completed operations coverage
- Solves indemnity issues of SB 474 for general contractors
- Access to loss control, claims oversight, and risk management resources
- Streamlined, turnkey implementation process
- Reduced administrative burden
- Pollution and OPPI coverages are also available

STREAMLINED ADMINISTRATION

MR OCIP is designed to alleviate the administrative burden associated with the insurance process. Central to this concept is Alliant WrapX, a web-based, automated administration system that adds efficiency and transparency to the program so clients can stay focused on delivering a successful project.

WrapX provides the following core features:

- For owners:
 - ◊ Program monitoring
 - ◊ Document access
 - ◊ Automated notifications
 - ◊ Automated reports
 - ◊ Ad-hoc reports

THE POWER OF PRISM

The key to this program's innovation and flexibility lies with PRISM, the nation's largest joint powers authority (JPA).

Founded in
1979

Approximately
300+
members



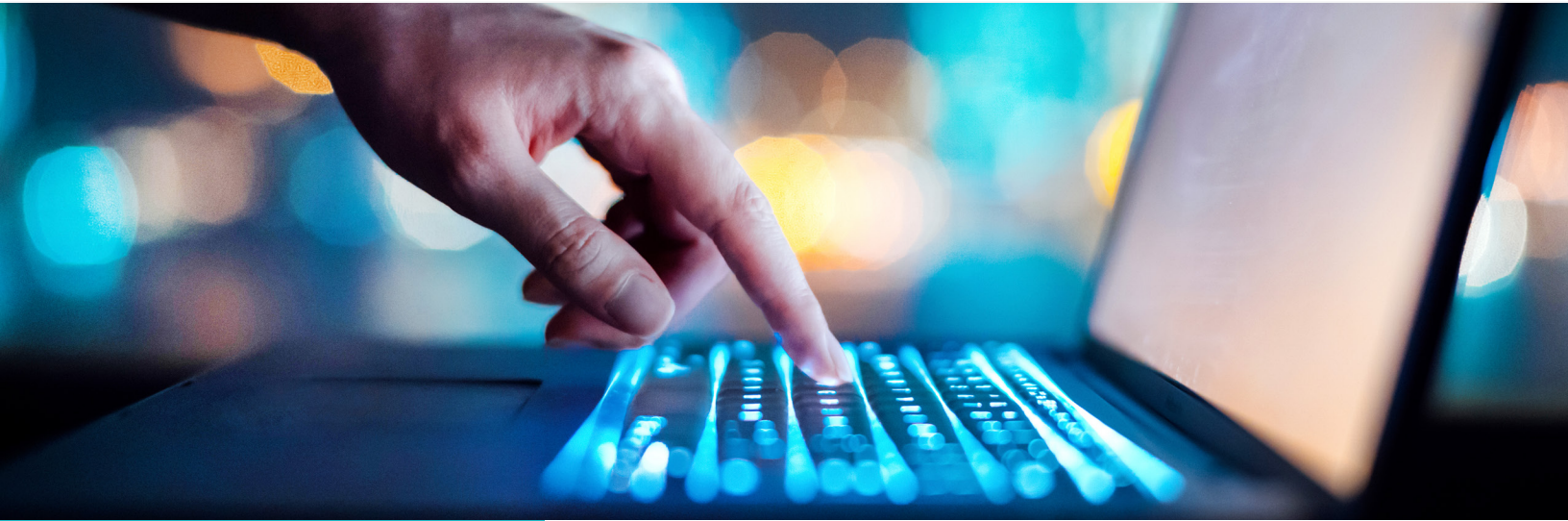
2,050+
Public Entities Covered
Account for:

- ◊ 95% All CA Counties
- ◊ 70% All CA Cities

All California public entities are eligible for membership with PRISM and access to its programs, including MR OCIP.

CONTACT

Shawn Kraatz
First Vice President
949.660.8117
Shawn.Kraatz@alliant.com



SEPTEMBER 2024
BULLETIN #5

RECOMMENDED
SYSTEM
SECURITY
STANDARD
GUIDELINES
FOR CYBER
LIABILITY
INSURANCE

The summary of recommended system security standards has been updated to reflect recent changes in the cyber insurance marketplace. Entities that do not meet the standards indicated in this document may be challenged in finding quality cyber liability coverage.

MFA 100% IMPLEMENTED FOR REMOTE ACCESS AND PRIVILEGED USER ACCOUNTS

Minimum: MFA implemented for access to email (e.g. enforced via Office 365. Note, if using O365, enabling Advanced Threat Protection is also a recommended standard)

- Minimum: MFA enforced for access to "privileged user accounts" (i.e., the information technology department)
- MFA enabled for all remote access to the insured network

END-POINT PROTECTION, DETECTION, AND RESPONSE PRODUCT IMPLEMENTED ACROSS ENTERPRISE

Minimum: an End-Point Protection (EPP) solution in place

- Preferred: an End-Point Detection & Response (EDR) solution in place (Now considered a minimum on medium-large sized organizations)

IF REMOTE DESKTOP PROTOCOL CONNECTION ENABLED, THE FOLLOWING ARE IMPLEMENTED

Minimum: MFA-enabled VPN is used for access to any Remote Access software

- Network level authentication enabled

BACKUPS

Minimum: Regular backups are (i) in place, (ii) successful recovery is tested, (iii) backups are stored separately (i.e. 'segregated') from the primary network, (iv) encrypted, and (v) protected with anti-virus or monitored on a continuous basis

- Tested at least twice per year
- Ability to bring up within 24–72 hours — less time for critical operations (4–8 hours)
- Consider an offline, offsite, or secondary backup to have an additional copy of your data easily accessible for restoration purposes
- Consider adding MFA to backups, which will add an extra layer of security in the authentication process

PLANNING & POLICIES

Minimum: Tested and rehearsed

- Incident Response Plan
- Disaster Recovery Plan
- Business Continuity Plan
- Asset Management

ASSET MANAGEMENT

- Monitor all assets' life cycle from new asset creation to the point that it becomes obsolete and must be disposed of
- Ensure that cyber assets remain secure and compliant
- Spot unknown assets and bring under management for their protection
- Regularly maintain assets to detect unauthorized changes
- Gain insight into your internal and external attack surface

TRAINING

Minimum: Training and regular simulated phishing exercises for all users

- Social Engineering Training
- Phishing Training
- General Cyber security training
- Training of account team staff on fraudulent transactions

VULNERABILITY AND PATCH MANAGEMENT

Minimum: Critical & high severity patches installed within 30 or fewer days, optimally within 1–7 days for critical & high severity patches regarding active exploits

- Clients should check their network for vulnerabilities on at least a weekly basis and patch accordingly

END OF LIFE SOFTWARE

- Formalize a roadmap for addressing end of life software concerns in the environment
- Provide a status update at time of submission
- All end of life devices should have a formalized roadmap for sunsetting/decommissioning, and in the interim, extended support should be purchased and access restricted as much as possible using ACL's, VLAN's, bastion/jump hosts, etc.

SERVICE ACCOUNT MANAGEMENT/DOMAIN ADMINISTRATOR ACCOUNTS

- Service Account Passwords should be longer than standard user accounts, recommending at least 25 characters. Passwords should not be rotated arbitrarily; however, they should be changed if there is evidence of compromise
- Where possible, remove domain admin privileges and disable interactive login
- Domain admin accounts should be restricted to only domain controller activity and monitored for any activities outside of that function

WEBSITE COMPLIANCE:

- Evaluate existing cookie-consent management platforms to make sure they are in compliance with Global Privacy Control measures
- Confirm that compliance mechanisms and website disclosures comply with applicable legal requirements for your specific industry
- Draft privacy notices, terms of use disclosures, cookie notices, and website pop-up banners to ensure website visitors are informed about how the websites collect, use and share information
- Develop "gatekeeping" processes and procedures for proactive monitoring of changes to your website to mitigate risk of future non-compliance

SINGLE POINTS OF FAILURE IN DIGITAL SUPPLY CHAINS

- Conduct a business impact analysis of the failure of any of the vendors in the supply chain to understand your resilience in the event of an outage
- Ongoing monitoring of vendors within the supply chain, confirming that maintenance, updates, and patching are being conducted
- Review vendors business continuity plan and responses in the event of a cyber-attack
- Identify suppliers who utilize the same software, which can present an accumulation of risk across your network
- Control Systems and Manufacturing Systems should be isolated from external networks
- Vendor contracts should include service level agreements with contingencies included when the supplier is unable to provide service
- Understand how long an interruption would last for key technology suppliers

MISCELLANEOUS

- Sufficient IT Security budgets and dedicated security personnel, insurance carriers generally like to see 10% of total IT spend go to security but this will differ based on organization size
- Email security controls in place
- Privileged Access Management. A PAM solution is now considered a minimum on medium-large sized entities
- Consider implementing system monitoring 24/7 to check the condition of your IT infrastructure in real time
- Establish a formalized enterprise risk register as well as third party management

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- Please note this list is context dependent. If an underwriter views a client as potentially higher risk (e.g., due to previous incidents/losses) then they may look for more controls beyond the 'minimums'
 - If the market continues to harden, underwriters' 'minimum' expectations may increase
 - Different insurance carriers may have different expectations of 'minimums'. This is our current best understanding
 - Many carriers are no longer writing new Public Entity business, regardless of controls
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