



Schools Program Alliance

c/o Alliant Insurance Services
Corporation Insurance License No. 0C36861
2180 Harvard Street, Suite 460, Sacramento, CA 95815

AGENDA

- A Action**
- I Information**
- 1 Attached**
- 2 Hand Out**
- 3 Separate Cover**
- 4 Verbal**

MEETING: Board of Directors Meeting
Schools Program Alliance
Teleconference Meeting

DATE/TIME: April 12, 2021 at 10:00 AM PDT

LOCATION VIA Toll Free (888) 475 4499 or (669) 900-6833 US Toll

TELECONFERENCE: Meeting number (access code): 918 7402 5829
<https://alliantinsurance.zoom.us/j/91874025829?pwd=T0ZBUmNUM3hCaEd4MVRsZ2M1OWRFUT09>

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

B. APPROVAL OF AGENDA AS POSTED **A 4**

C. PUBLIC COMMENTS
The public is invited at this point to address the Board of Directors on issues of interest to them. **I 4**

D. CONSENT CALENDAR
The Board of Directors may take action on the items below as a group except a Board Member may request an item be withdrawn from the Consent Calendar for discussion and action. **A 1**

Pg. 4 1. Minutes of SPA Board Meeting March 8, 2021

E. ADMINISTRATIVE REPORTS

1. Alliant Update
The Board will receive an update on matters pertinent to SPA.

F. GENERAL ADMINISTRATION

Pg. 9 **1. Excess Liability Program Update** **I 4**
Members will receive an update from ABD regarding the excess liability program.

Pg. 10 **2. Rolling OCIP** **A 2**
Members will receive information about the Rolling OCIP program and may consider participation in the program.

Pg. 18 **3. SPA Operating Processes, Policies and Procedures – Record Retention Policy** **A 1**
The Board will review sample policies and procedures for review and direction.

Pg. 21 **4. Ad Hoc Risk Management Committee** **A 4**
The Board will consider creating an Ad Hoc Committee to review potential and ongoing risk management programs and services for SPA members.

Pg. 22	5. Newly Acquired Locations and Additional Premium <i>The Board will be reminded of the process to add newly acquired locations and additional premiums.</i>	A 1
Pg. 26	6. Property Program Update <i>The Board will receive an update on pre-renewal activities and a timeline of important milestones in the renewal process for FY 21/22.</i>	A 1
	a) Losses	
	b) Renewal Outlook	
	c) Rating Plan	
Pg. 31	7. Loss Control Services	
	a) XMRFire Services Proposal & Report <i>The Board will receive and may approve a proposal for wildfire risk assessments and recommendations for a sample member District.</i>	1 A
Pg. 34	b) Updates and Suggestions <i>The Program Administrators will provide an update on ongoing loss control activities and suggested services as well as solicit ideas from members.</i>	3
Pg. 35	8. SPA Logo <i>The Board will select a SPA logo for approval or will provide further direction.</i>	A 2
Pg. 38	9. SPA Website <i>The Board will receive information about the SPA Website.</i>	2
	G. INFORMATION ITEMS AND DISCUSSION <i>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.</i>	I 4
	H. ADJOURNMENT	A 4

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.



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 Meeting March 8, 2021



SCHOOLS PROGRAM ALLIANCE

March 8, 2021 Teleconference Meeting Minutes

Members Present:

Butte Schools Self-Funded Programs (BSSP)	Christy Patterson
North Bay Schools Insurance Authority (NBSIA)	Janet Selby
North Bay Schools Insurance Authority (NBSIA)	Brandon Schlenker
Redwood Empire Schools Insurance Group (RESIG)	Steven Fields
Redwood Empire Schools Insurance Group (RESIG)	Chris Spenser
Schools Insurance Authority (SIA)	Martin Brady
Schools Insurance Authority (SIA)	Debrah Sherrington
Schools Insurance Authority (SIA)	Brooks Rice
Schools Insurance Group (SIG)	Cindy Wilkerson
Schools Insurance Group (SIG)	Nancy Mosier

Consultants & Guests

Daniel Howell, Alliant Insurance Services	Dan Madej, Alliant Insurance Services
Michelle Minnick, Alliant Insurance Services	Seth Cole, Alliant Insurance Services
Marcus Beverly, Alliant Insurance Services	Dennis Mulqueeny, Alliant Insurance Services
Jim Wilkey, ABD	Jaesa Cusimano, Sedgwick
Mark Stokes, ABD	Daria Hoffman, Sedgwick

A. CALL TO ORDER, ROLL CALL, QUORUM

Mr. Martin Brady called the meeting to order at 10:06 a.m. The above-mentioned members were present constituting a quorum.

B. APPROVAL OF AGENDA AS POSTED

A motion was made to approve the Agenda as posted.

MOTION: Janet Selby

SECOND: Cindy Wilkerson

**MOTION CARRIED
UNANIMOUSLY**

C. PUBLIC COMMENT

There were no public comments.

D. CONSENT CALENDAR

A motion was made to approve the Consent Calendar as posted.

MOTION: Janet Selby

SECOND: Cindy Wilkerson

**MOTION CARRIED
UNANIMOUSLY**

E. ADMINISTRATIVE REPORTS

1. Alliant Update

a. Form 700

Michelle Minnick provided the Board with a reminder that the Annual Form 700 is required to be submitted by no later than April 1, 2021 to avoid any potential fine by the FPPC. Members were asked to contact Michelle with any questions or concerns as it relates to the SPA Form 700.

F. GENERAL ADMINISTRATION

F.1. Excess Liability Program Development

Dan Howell wanted to start the conversation to potentially add an Excess liability program would be a pass through group purchase program that includes SIA and BASIC (not including SIG) and the participants of the program would pay for any costs associated. He indicated the way the resolution was drafted was to include BASIC becoming a member of SPA and the way this is being marketed is under the BASIC name and would be reinsurance of the BASIC form. If the Board approves the resolution to form the Liability Program and would include approval to admit BASIC as a member of SPA but noted that there was no vote granted to the BASIC member as the members of BASIC already sit on the SPA Board. The resolution to approve formation of the Excess Liability program was presented for review.

Jim Wilkey provided the Board with an update regarding the steps taken by ABD including approaching the marketplace as well as the the positive feedback received. He also noted that have developed an MOC which was amended to make more sense for a Public Entity MOC. It was noted that the BASIC's Legal Council has reviewed the Resolution, the SPA JPA Agreement as well as the reverse follow form MOC and did not identify any issues.

After a general discussion it was noted that an allocation for the Excess Liability program would need to be developed, similar to what is done in the SPA Property program. It was also asked to add a meeting date for April 12, 2021 as the next proposed Board meeting.

There was a discussion regarding the voting rights of BASIC on the SPA Board and it was noted that further discussion over the next year would need to include a focus on the structure and roles and have that memorialized in the MOC in the event that membership changes in the future.

There was a discussion of allocation and if there is there an experience component that will be considered or if using ADA would work for SPA's needs. Given the short amount of time given to get this launched by 7/1/2021 it may be prudent to use ADA for the first year and then in year 2 of the program we can revisit the experience modification factor.

A motion was made to adopt Resolution No. 21-01 and approve admission of BASIC to the SPA JPA.

MOTION: Janet Selby

SECOND: Cindy Wilkerson

**MOTION CARRIED
UNANIMOUSLY**

F.2. SPA Operating Processes, Policies and Procedures

Marcus Beverly provided a review of the CAJPA accreditation standards which was used as a benchmark for the SPA JPA indicating which are recommended policies:

- Record retention
- Electronic data protections
- Targeted equity policy
- Claim settlement authority (including a claim process)
- Quarterly Financial Report
- Member Net Position Balances Annually
- Contracts with all – SIA Financial Services
- Risk Control Standards
- JPA Fidelity/E&O coverage
- Process to Monitor Primary Claims

After a discussion, it was noted that as a partnership JPA policies and procedures are not required but can be implemented if the JPA is interested. The Program Administrators will further develop some of these ideas and will bring back some sample policies with more details for the Board's review. It was noted that SPA will need to appoint ABD as the Broker for the Excess Liability Program and the Program Administration will bring that back at the next meeting to include the need to delegate authority to the managing member to execute the agreement on the behalf of SPA.

A motion was made to approve the framework of policies and procedures with additional information to follow at the future meeting.

MOTION: Janet Selby

SECOND: Cindy Wilkerson

**MOTION CARRIED
UNANIMOUSLY**

F.3.A. Property Program Renewal - Marketing Submission & Status

Dan Madej noted that we are in the middle of underwriting discussions and have been in communication with the lead carriers as well as the excess players. He shared that we have received good feedback on Loss Control initiatives we are doing and overall the comments have been positive from the market. Dan Howell noted that we are getting word that the incumbents are willing to stay on which is encouraging. It was asked when SPA could expect to receive not to exceed estimates and it was noted those conservative estimates could be presented to the Board at the April meeting and then in May the numbers will be more refined. There was a question related to the Wildfire deductibles and it was noted that the feedback received from the market is that the deductibles will be staying but we will be attempting to better apply those deductibles to the higher risk locations rather than applied to an overall deductible to a member using the CoreLogic data.

F.3.B. Property Program Renewal - New Member Marketing Update

Dan Madej presented a review of the SPA new member flyer which will be used to market the group to new members. Members provided feedback and provided direction to distribute the flyer. There was a discussion about a potential new member and the benefits and disadvantages.

F.4. SPA Website Proposals

Marcus Beverly provided a review of the proposals from Remedy One and Byte Technology. After a brief discussion members generally agreed to contract with Remedy One.

A motion was made to approve the proposal for Remedy One.

MOTION: Cindy Wilkerson

SECOND: Janet Selby

**MOTION CARRIED
UNANIMOUSLY**

F.5. Property Coverage Appraisal Scheduling and Scope

Marcus Beverly noted that there are some members that are seeking appraisals for buildings valued under \$950k – it was noted that if a member decides to increase the number of locations they would like to have appraised the price for the appraisal would decrease in terms of the fee per building. Members were encouraged to consider an appraisal of all locations as the price is cost efficient.

F.6.A. Loss Control Services - XMRFire Services Proposal

Marcus Beverly noted that he has not received the proposal and so there was nothing to present at this time.

F.6.B. Loss Control Services - Updates and Suggestions

Marcus Beverly presented some information about Loss Control Services and noted that SPA may need to consider providing their own training sessions and noted the Certified Wildfire Mitigation Specialist certificate, training on Assessing Structure Ignition Potential, as well as other resources that members should be aware of. It was also noted that the Paragon inspections have begun and the Smoke and Restoration course is happening next month. After a general discussion it was noted that Alliant Staff may be able to help with Loss Control after completion of the Certified Wildfire Mitigation Specialist training and that members were generally seeking additional resources for Loss Control assistance. Members requested a flyer for the April 6-8th Smoke and Restoration training. Program Administration was asked to create a budget line item which includes prevention and Loss Control costs as well as the anticipated expenses.

F.7. SPA Logo

Marcus Beverly provided a number of options for the SPA logo for review – after a discussion it was noted that this will be brought back to the April meeting for final vote.

G. INFORMATION ITEMS AND DISCUSSION

1. RT Property – US Property Insurance Overview

H. ADJOURNMENT

A motion to adjourn was made at 12:02 P.M.



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MOTION: Janet Selby

SECOND: Cindy Wilkerson

**MOTION CARRIED
UNANIMOUSLY**

The meeting was adjourned at 12:02 P.M.

NEXT MEETING DATE: Monday April 12, 2021 10 A.M.

Respectfully Submitted,

Martin Brady, Secretary

Date

DRAFT



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Board of Directors Meeting

April 12, 2021

Item No: F.1.

EXCESS LIABILITY PROGRAM UPDATE

INFORMATION ITEM

ISSUE: SPA members will receive an update on the status of the excess liability program marketing efforts.

RECOMMENDATION: None – information only

FISCAL IMPACT: None from today's agenda item

BACKGROUND: SPA members agreed to form a Liability Program and passed a resolution at the last meeting establishing the Program. ABD insurance brokers are marketing the coverage for the \$4M xs \$1M layer on behalf of all SPA members except SIA.

ATTACHMENTS: None



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Board of Directors Meeting

April 12, 2021

Item No: F.2.

ROLLING OCIP

ACTION ITEM

ISSUE: Members will receive a presentation regarding a Rolling Owner Controlled Insurance Program (OCIP) from John Gizzo and Sharon McBrian of Alliant Insurance Services.

RECOMMENDATION: Review, discuss and provide direction as needed.

FISCAL IMPACT: None anticipated from this item at this time. Potential savings and more control through use of an OCIP.

BACKGROUND: One potential SPA program previously discussed with the Board is a group Rolling OCIP that could serve each member as needed for construction projects on an ongoing basis.

ATTACHMENTS: SPA OCIP Presentation



The Broker Of Choice

Owner Controlled Insurance Program (OCIP) Concept Discussion

April 12, 2021



What is an OCIP?

- Owner-Controlled Insurance Program (OCIP) also known as a “wrap-up” is a series of policies purchased by an Owner designed to cover liability arising from a construction project.
- Widely used in public and private sector construction projects and capital improvement programs
- Centralized insurance program protecting owners and contractors on all tiers of the project with certain insurance coverage

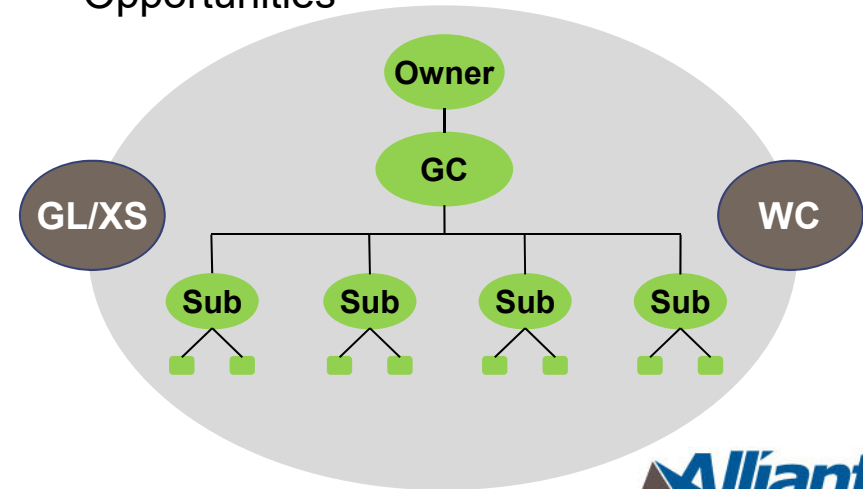
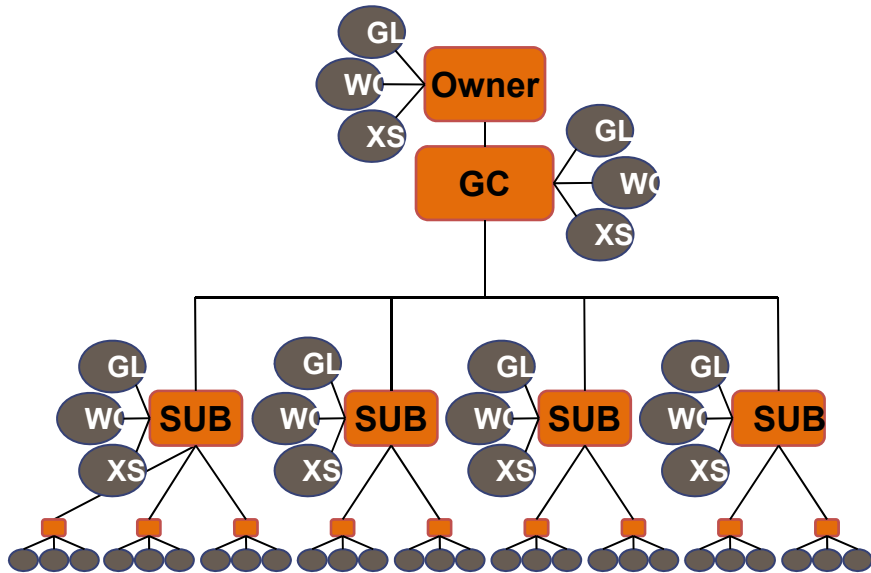
Why an OCIP?

Traditional Program Challenges

- ❑ Multiple Insurers
- ❑ Inadequate Limits
- ❑ Gaps in Coverage
- ❑ Uninsured Subcontractors
- ❑ Cross Litigation & Indemnitee issues
- ❑ Unknown Policy Exclusions

OCIP Benefits

- ❑ Lower Insurance Cost
- ❑ Broader Coverage
- ❑ Higher Coverage Limits
- ❑ Reduction in Coverage Gaps
- ❑ Streamlined Claims
- ❑ Minimizes Cross Litigation/Subrogation
- ❑ Allows for a Larger Qualified Contractor Pool
- ❑ Supports PLA's & DBE/SBE Participation Opportunities



Government Code: 4420.5

Provides California public schools and community colleges the legal authority to implement an OCIP to maximize its bond funds, protect its general funds from future covered losses and provide an enhanced level of risk management protections and safety services. No longer requires a minimum project value of \$150M

Government Code: 4420.5 (2) “The use of owner-controlled or wrap-up insurance will minimize the expenditure of public funds on the project in conjunction with the exercise of appropriate risk management.”

The Challenge

OCIPs traditionally benefit owners with projects exceeding \$150M+

The Solution: An SPA OCIP

Innovative “pooled” approach extends the benefits of OCIPs to member projects as low as \$5M - \$10M

Member Bonds passed 2020

District	County	Year	Bond Value
Measure H: Sacramento City Unified School District Bond Issue	Sacramento	approved 2020	\$ 750,000,000
Measure R: West Contra Costa Unified School District Bond Issue	Contra Costa	approved 2020	\$ 575,000,000
Measure A: Ukiah Unified School District Bond Issue	Mendocino	approved 2020	\$ 75,000,000
Measure B: Fort Bragg Unified School District Bond Issue	Mendocino	approved 2020	\$ 35,000,000
Measure H: Mendocino Unified School District Bond Issue	Mendocino	approved 2020	\$ 31,000,000
Measure C: Bellevue Union School District Bond Issue	Contra Costa	approved 2020	\$ 28,000,000
Measure A: Geyserville Unified School District Bond Issue	Mendocino	approved 2020	\$ 22,000,000
Measure E: Sebastopol Union School District Bond Issue	Sonoma	approved 2020	\$ 17,500,000
Measure D: Roseland School District Bond Issue	Sonoma	approved 2020	\$ 9,400,000
Measure F: West Side Union School District Bond Issue	Sonoma	approved 2020	\$ 7,500,000
Measure K: Round Valley Unified School District Bond Issue	Mendocino	approved 2020	\$ 4,500,000

\$1.5B



Questions?



Item No: F.3.

SPA OPERATING PROCESSES, POLICIES AND PROCEDURES RECORD RETENTION POLICY

ACTION ITEM

ISSUE: The Board requested sample policies for Record Retention after a review of CAJPA Accreditation standards and policies that may apply to SPA at the last Board meeting.

The Record Retention Policy attached is based on the CAJPA model and is identical in most respects to other JPA policies. Given that all services are provided by consultants or SIA, this sample includes a reference to who is responsible for keeping the records.

RECOMMENDATION: Review and approve Policy as presented or revised or provide further direction.

FISCAL IMPACT: No direct fiscal impact is expected from action at today's meeting.

BACKGROUND: The SPA Joint Powers Agreement establishes SPA as an entity that is not a separate legal entity from its members. Rather, it establishes a vehicle through which the members can contract for shared services, coverages and any powers available to the members via their underlying joint powers agreements and operating structures. To date it has not been necessary to have formal bylaws and a detailed register of policies and procedures. The one policy passed so far is an Underwriting Policy for the Property Program. Board members requested that this item be placed on today's agenda for discussion.

ATTACHMENTS: Draft Record Retention Policy



POLICY & PROCEDURE NO. P&P# 2 ADMINISTRATION

ADOPTED: TBD

EFFECTIVE:TBD

SUBJECT: Record Retention Policy

POLICY:

WHEREAS, SPA has an obligation to create and maintain records and information in accordance with accepted records management practices and standards; and

WHEREAS, SPA will maintain records until the retention period has ended; and, once the retention period has ended, SPA will no longer retain the records by a means acceptable to standard records management practices.

NOW THEREFORE, BE IT RESOLVED, THAT

The Board of Directors of SPA hereby resolves to maintain records in accordance with the following Records Retention Schedule:

RECORDS RETENTION SCHEDULE

<u>Type</u>	<u>Title</u>	<u>Retention Period</u>	<u>Where Retained</u>
ADM	Administration		
	Correspondence	5 years	Administration
	Policy & Procedure	Permanent	
	Accreditation Reports	Permanent	
Financial Audits			
BOD	Board of Directors		
	Agendas	Permanent	Administration
	Meeting Notes	5 years	
	Minutes of Board Meetings	Permanent	
Resolutions	Permanent		
CON	Contracts		
Agreements and Contracts	7 years following end of contract	Administration	
FIN	Financial		
	Accounts Payable	Current + 7 Years	Accounting Consultant
	Account Receivable	Current + 7 Years	Accounting Consultant
	Audit Reporting	Current + 7 Years	Accounting Consultant
	Banking	Current + 7 Years	
	Financial Reporting	Current + 7 Years	Accounting Consultant
Ledgers	Current + 7 Years	Accounting Consultant	

Schools Program Alliance

<u>Type</u>	<u>Title</u>	<u>Retention Period</u>	<u>Where Retained</u>
	State Controller Report	Current + 7 Years	Accounting Consultant
INS	Insurance/Coverage		
	Memorandum of Coverage	Permanent	Administration
	Insurance Policies	Permanent	
	Endorsements	Permanent	
	Deposit Determination	Permanent	
	Retrospective Rating Plans	Permanent	
	Claims Audits	Permanent	
	Actuarial Studies	Permanent	
	Underwriting Files	Permanent	
	Certificates of Insurance	Permanent	
	Assessments and Distribution	Permanent	
LGL	Legal		
	General Correspondence	Permanent	Administration
	Attorney Correspondence	Permanent	
	Conflict of Interest Codes	Permanent	
	Conflict of Interest Statements	Permanent	
	All Claims Documents	7 years (from closure)	Claims Administration
	Litigation	7 years (from closure)	
	Claims involving minors	3 years from age of 18	Claims Administration
	Opinions	Permanent	Claims Administration
	Loss Runs	Current + 7 years	Claims Administration
ME	Membership		
M			
	Membership Records	Permanent	Administration
	Appointment Resolutions & Letters	Permanent	
MIS	Miscellaneous	Permanent until reclassified	Administration



Item No: F.4.

AD HOC RISK MANAGEMENT COMMITTEE

ACTION ITEM

ISSUE: Members have suggested the formation of an Ad Hoc Risk Management Committee to enable further discussion and follow up among Board members on SPA risk management programs and services.

The Ad Hoc Committee could also include member staff who are not Board members to suggest and vet programs and services prior to bringing them to the Board for consideration.

RECOMMENDATION: Consider formation of an Ad Hoc Risk Management Committee and if approved solicit volunteers to participate.

FISCAL IMPACT: None anticipated from this action.

BACKGROUND: SPA has committed resources to risk management for its members, particularly regarding appraisals and wildfire risk management. In order to continue discussion and share resources among the members without having to schedule a Board meeting the idea of an Ad Hoc Committee was suggested. This would enable Board members and others who are interested in serving a vehicle to discuss ideas and recommendations without violating open meeting laws.

ATTACHMENTS: None

Item No: F.5.

NEWLY ACQUIRED LOCATIONS AND ADDITIONAL PREMIUM

ACTION ITEM

ISSUE: To assure SPA is up-to-date with the newly acquired locations provision in the MOC and aware of any pending additional premiums due reinsurers, which may impact members.

RECOMMENDATION: All SPA members confirm any Newly Acquired location information for the periods 7/1/20-12/31/20 and 1/1/21 to present (and expectation for Newly Acquired up to 6/30/21).

FISCAL IMPACT: A 7% overall SPA rate will be charged to applicable TIV (per \$100); **not** your individual rate allocated at inception.

BACKGROUND: SPA's MOC, under the **Automatic Acquisition and Reporting Conditions** provision, allows for automatic coverage of newly acquired locations. These locations need to be reported to the reinsurers under two conditions:

- If any location exceeds \$50,000,000, it must be reported within 120 days.
- If the total of all newly acquired locations exceeds \$100,000,000 for the time periods of (1) 7/1/20-12/31/20 or (2) 1/1/21-6/30/21, it must be reported.

Additional premium will apply if the \$100,000,000 threshold is exceeded in #2 above. Once reported, the location(s) are subject to the full MOC limits. If not reported within the time defined, the location(s) become subject to the "Miscellaneous Unscheduled Location" sublimit in the MOC, which is \$25,000,000.

As of the April 2021 meeting, only SIG has reported newly acquired locations. Based on these items, SPA is near to exceeding the threshold in (1) 7/1/20-12/31/20 and has exceeded the threshold in (2) 1/1/21-6/30/21. The adjustment will be based on the overall SPA rate of 7% per \$100 TIV (**not** each SPA member's allocated rate at inception), which is a benefit to any members with an allocated rate greater than the 7%.

ATTACHMENTS:

1. Copy of relevant MOC pages
2. Copy of "running" newly acquired tracking

2. SUB-LIMITS OF LIABILITY

The following sub-limits of liability are provided as described in the Declaration Page and apply per occurrence unless indicated otherwise. Coverage is provided only if a sub-limit of liability is shown in the Declaration Page for that item, and do not increase the specific limits of liability. The absence of a sub-limit of liability amount in the Declaration Page means that no coverage is provided for that item.

\$100,000,000	Limit of Liability
\$50,000,000	Combined Business Interruption, Rental Income, Tax Interruption and Tuition income (and related fees)
\$500,000	Contingent Business Interruption
\$30,000,000	Extra Expense
No coverage provided	Per occurrence, as respects Vehicle Damage
\$5,000,000	Per occurrence, as respects Mobile Equipment
\$10,000,000	Per occurrence, and in the annual aggregate as respects the peril of flood, inclusive of
\$5,000,000	Per occurrence, and in the annual aggregate as respects the peril of flood in FEMA designated Special Flood Hazard Areas Zones A or V (SFHA) to be determined at the time of loss
Not covered	Per occurrence, and in the annual aggregate as respects the peril of earthquake shock
Included	Per occurrence, as respects the peril of earthquake sprinkler leakage
\$25,000,000	Debris Removal
\$2,500,000	Decontamination Costs
\$25,000,000	Miscellaneous Unscheduled Property
\$50,000,000	Automatic Acquisition. As per MOC provisions
\$2,500,000	Outdoor Property, except \$50,000 max per item for Trees, Shrubs, Plants
Included	Electronic Data Processing Equipment and Hardware (refer to LMA5400)
\$10,000,000	Electronic Data Processing Data and Media – Physical Damage Only (refer to LMA5400)
Excluded	Cyber Act (refer to LMA5400)
\$25,000,000	Errors & Omissions

annually would equal the Lease Interest (less any amounts otherwise payable hereunder).

19. AUTOMATIC ACQUISITION AND REPORTING CONDITIONS

With respect to Automatic Coverage for Newly Acquired Locations, if the values at an individual newly acquired "location" exceed **USD50,000,000**, the Named Insured shall report these values to the Company within **(120) consecutive days** after they become known to the First Named Insured's Contact identified in Declarations. No adjustment in premium shall be made unless the total values so reported represent an increase of **USD100,000,000** within a semi-annual six-month reporting period (either **7/1/2020 through 12/31/2020** or **1/1/2021 through 7/1/2021**) or more over the total values declared at inception or, if applicable, used for the last semi-annual premium adjustment. If the values do exceed **USD100,000,000** above the values declared at inception, or if applicable, used for the last semi-annual premium adjustment, the Company agrees to charge a pro-rata (as to time and value) additional premium. Once reported, such additional "location(s)" shall be subject to the full limits of this MOC. If not reported to the Company within the time defined above, such "locations" shall be subject to the "miscellaneous unreported location" sub-limit in the Limits of Liability.

Similarly, if the values of a divested individual "location" exceed **USD50,000,000** the Named Insured shall report these values to the Company as soon as practicable. No adjustment in premium shall be made unless the total values so reported represent a decrease of **USD100,000,000** within a semi-annual six-month reporting period (either **7/1/2020 through 12/31/2020** or **1/1/2021 through 7/1/2021**) or more below the total values declared at inception or, if applicable, used for the last semi-annual premium adjustment. If the values do exceed **USD100,000,000** below the values declared at inception, or if applicable, used for the last semi-annual premium adjustment, the Company agrees to charge a pro-rata (as to time and value) return premium.

If Flood coverage is purchased for all scheduled locations, this extension will extend to include Flood coverage for any location not situated in Flood Zones A or V. In the event that coverage for Flood for any location situated in Flood Zones A or V is required, it is to be agreed by the Company prior to attachment hereunder.

The addition of new members must be reported at the time of binding.

20. MISCELLANEOUS UNNAMED LOCATIONS

Coverage is extended to include property at locations (including buildings or structures, owned, occupied or which the Named Insured is obligated to maintain coverage) located within the territorial limitations set by this MOC. Coverage provided by this clause is limited to any sub-limit noted on the Declaration Page attached to this form, and by terms and conditions of this MOC form. This coverage extension does not apply to the peril of Earthquake in the states of California, or Alaska. If Flood coverage is purchased for scheduled locations, this extension will extend to include Flood coverage for any location not situated in Flood Zones A or V.

21. ACCIDENTAL CONTAMINATION

This MOC is hereby extended to cover Business Interruption and Property Damage loss as a result of accidental contamination, discharge or dispersal from any source to Covered Property, including expenses necessarily incurred to clean up, remove and dispose of contaminated substances so as to

Mid-Year TIV Updates, including Newly Acquired

Updated 03/05/21

District	Description	Date	Building	Contents	Total	
PCOE	Pleasant Grove	12/1/2020	1,025,000	2,500,000	3,525,000	Tenant improvements/remodeling
					-	
					-	
Rocklin	District Office	7/8/2020		317,000	317,000	These are computers
	Ruhkala	1/23/2021	11,650,000	100,000	11,750,000	New construction and modernization
	Elem #12	3/xx/2021	35,411,720	1,489,995	36,901,715	New construction only
					-	
					-	
Roseville City	Riego Creek	8/8/2020	25,335,912		25,335,912	New construction only
		7/1/2020		830,052	830,052	
					-	
					-	
Roseville Joint	Roseville Adult School	7/1/2020		10,000	10,000	Previous date 8/2019 before SPA
	Roseville High School Aux Gym	7/1/2020	13,990,332		13,990,332	New construction and modernization
					-	
Tahoe Truckee	Truckee Elem: modernization	8/1/2020	12,213,000	920,000	13,133,000	Modernization
	Truckee Elem: Café/Kitchen/Classrooms	7/1/2020	15,587,000	669,371	16,256,371	New construction
					-	
					-	
Western Placer	Lincoln HS 5 Copiers	9/8/2020		94,422	94,422	
	Scott M Leamon Elem Sch	7/1/2020	22,312,699	1,133,861	23,446,560	New construction only
	Twelve Bridges	5/1/2021	68,800,000	2,406,132	71,206,132	New Construction
Total					216,796,496	

7/1/20-12/31/20	96,938,649
1/1/21-7/1/21	119,857,847
Total	216,796,496

7/1/20-12/31/20	
New Construction	79,859,227
Other than New Const	17,079,422
1/1/21-7/1/21	
New Construction	119,857,847
Other than New Const	
Total	216,796,496

Item No: F.6.

PROPERTY PROGRAM RENEWAL MARKETING SUBMISSION & STATUS

INFORMATION ITEM

ISSUE: Various aspects and updates of the renewal will be discussed with SPA Members, including our revised loss information, renewal update, and rating plan comments.

RECOMMENDATION: The Board will review and discuss Staff's report at the meeting and provide direction or take action as appropriate.

FISCAL IMPACT: None at this time.

BACKGROUND: SPA's renewal process is underway.

- a) **Losses:** The loss information is an integral part of the renewal submission, as it shows our performance, to date, within the SPA program. Understanding our experience will help us understand how the markets will view our renewal. While we show a 10-year combined loss exhibit, the period of 7/1/20-present represents SPA's actual experience with our reinsurance partners.
- b) **Renewal Outlook:** An update to the renewal outlook will be discussed, including a review of the marketing list and renewal objectives.
- c) **Rating Plan:** Conceptual thoughts on the 2021 Rating Plan will be discussed and reviewed.

ATTACHMENTS:

- 1. Snapshot of relevant Loss Exhibit
- 2. Renewal objectives shared with markets during presentation
- 3. Market list from AmWINS
- 4. CoreLogic initial summary of Wildfire Score categorization approach
- 5. Rating Plan will be "screen shared" during meeting

SPA combined Property Losses
Historical 10 years
Included: Butte, RESIG, North Bay, SIA and SIC

Note:
 SIA 18-4470, 17-9343 and 16-5603; Arson fires where Member decided to NOT rebui
 BSSP's 17002 Closed Date was manually updated
 RESIG's 10/9/17 Fire Storm loss was manually updated to account for excess insurance recoveries that had been removed
 Any manual updates to this exhibit MAY NOT be carried over to the RAW DATA tabs Just fyj

For SPA BOD Meeting/April 12th: These losses make up most of our loss development (either true development or emerging losses) since inception of 7/1/20.

ADDITIONAL NOTES ADDED FOR SPA BOD Meeting on April 12th.
Butte: Updates to these 2 WF claims were provided April 2nd; Total Incurred increased from ~\$9M to ~\$15.5M
RESIG: Appeal to show this as zero was not accepted

SPA partic	Evaluation Date	Claim Number	Claimant First Name	Claimant Last Name	Type of Coverage	Text Description	Date of Loss	Date Reported	Date Closed	Status	Paid Loss	Paid Expenses	Total Paid Losses	Total Recov	Reserves	Total Incurred	Policy Period	CAT	Excess \$250K	2020 Exhibit	Difference	
BSSP	12/31/2020	190009	Paradise USD		Property	Large fire - CAT loss	11/08/18	11/08/18	01/29/19	OPEN	38,068,776	451,318				80,000,000	7/1/18-19	X	79,750,000	80,000,000	-	
RESIG	12/31/2020	Various	Various		FP Fire (District Only)	Fire Storm	10/09/17	Various	Various	Closed						14,178,256	7/1/17-18	X	13,928,256	10,297,404	3,880,852	
SIG	12/31/2020	S1800025	Oroville City ESD		Property	Classroom Fire	11/11/18	11/12/18		Open	10,389,222	6,273		10,395,495	414,505	10,810,000	7/1/18-19		10,560,000	10,810,000	-	
BSSP	12/31/2020	210004	Oroville City ESD		Property	Feather Falls Fire	09/08/20	09/09/20		Open						6,114,262	7/1/20-21	X	5,864,262		6,114,262	
SIA	12/31/2020	17-8693	Elk Grove Unified		Property	Arson	04/06/17		10/22/20	Closed		4,296,526				4,296,526	7/1/16-17		4,046,526	4,250,000	46,526	
BSSP	12/31/2020	210005	Pioneer USD		Property	Berry Creek Fire	09/08/20	09/09/20		Open						9,581,218	7/1/20-21	X	9,331,218		9,581,218	
BSSP	12/31/2020	170002	Biggs USD		Property	Major stadium fire	08/14/16	08/15/16	05/07/20	Closed	2,250,050	21,104				2,271,153	7/1/16-17		2,021,153		2,271,153	
SIA	12/31/2020	17-9343	Twin Rivers Unified		Property	Arson	05/28/17		05/09/19	Closed			2,211,533			2,211,533	7/1/16-17		1,961,533		2,211,533	
RESIG	12/31/2020	Various	Various		FP Fire (District Only)	Klamath Fire	10/23/19	Various	Various	Closed	1,961,259					1,961,259	7/1/19-20	X	1,771,259		1,961,259	
SIA	12/31/2020	18-4470	Twin Rivers Unified		Property	Arson	07/08/18		10/22/20	Closed			1,897,796			1,897,796	7/1/18-19		1,647,796		1,897,796	
BSSP	12/31/2020	140015	Oroville City ESD		Property	Large site fire	05/27/14	05/27/14	02/19/15	Closed	1,781,842	1,338				1,783,181	7/1/13-14		1,533,181		1,783,181	
SIA	12/31/2020	13-4821	El Dorado Union High		Property	Arson	10/29/13		12/15/14	Closed			1,418,099			1,418,099	7/1/13-14		1,168,099		1,418,099	
SIA	12/31/2020	18-2299	Sacramento City Unified		Property	Rain	01/10/18		03/04/20	Closed			1,310,158			1,310,158	7/1/17-18		1,060,158		1,310,158	
SIA	12/31/2020	16-4209	Twin Rivers Unified		Property	Arson	03/18/16		10/30/18	Closed			1,188,061			1,188,061	7/1/15-16		938,061		1,188,061	
RESIG	12/31/2020	2019-009-0001	Elsie Allen High School		FP Water Damage (District)	accidental flood	08/20/18	08/21/18	09/19/19	Closed	1,095,516					1,095,516	7/1/18-19		845,516		1,095,516	
SIA	12/31/2020	14-7159	Folsom-Cordova Unified		Property	Broken Pipes	06/22/14		09/30/15	Closed			905,188			905,188	7/1/13-14		655,188		905,188	
North Bay †	12/31/2020	17-002139-1	Travis Unified School District		Property	Storm with sustained hea	01/18/17	01/18/17	08/02/18	Closed			706,389	584,090		706,389	7/1/16-17		456,389		706,389	
SIG	12/31/2020	S1200026	Various		Property	vandals damaged pipes c	11/11/12		08/26/15	Closed	535,959	7,950	(442,959)	100,950		543,909	7/1/12-13		293,909	100,950	442,959	
BSSP	12/31/2020	180001	Butte COE		Property	Major flooding at BCOE s	07/10/17	07/10/17	07/25/17	Closed	473,492	5,149				478,641	7/1/17-18		228,641		478,641	
SIA	12/31/2020	18-2883	Natomas Unified		Property	Rain	02/26/18		12/04/18	Closed			449,461			449,461	7/1/17-18		199,461		449,461	
SIA	12/31/2020	19-0766	Natomas Unified		Property	Wind	10/27/19			Open			100,000			400,000	7/1/19-20		150,000		400,000	
North Bay †	12/31/2020	19-004130-1	Javis Joint Unified School Distri		Property	Equipment ("bus duct") fa	04/07/19	04/08/19		Open			293,565	193,565	56,435	350,000	7/1/18-19		100,000	350,000		
SIA	12/31/2020	17-7511	El Dorado Union High		Property	Mechanical Failure	12/15/16		02/05/18	Closed			342,111			342,111	7/1/16-17		92,111		342,111	
SIA	12/31/2020	17-9865	Twin Rivers Unified		Property	Non-District Vehicle	08/01/17		03/13/20	Closed			322,098			322,098	7/1/17-18		72,098		322,098	
RESIG	12/31/2020	2017-042-0001	Laguna High School		FP Storm (District Only)	During a rain/windstorm a	01/10/17	01/11/17	03/14/18	Closed	314,084					314,084	7/1/16-17		64,084		314,084	
SIA	12/31/2020	17-0625	San Juan Unified		Property	Arson	09/15/17		06/18/18	Closed			302,849			302,849	7/1/17-18		52,849		302,849	
SIA	12/31/2020	18-2545	Twin Rivers Unified		Property	Arson	02/06/18		02/25/19	Closed			298,933			298,933	7/1/17-18		48,933		298,933	
SIA	12/31/2020	18-5393	Center Joint Unified		Property	Broken Pipes	09/17/18		05/30/19	Closed			293,378			293,378	7/1/18-19		43,378		293,378	
SIA	12/31/2020	18-2885	Natomas Unified		Property	Rain	02/26/18		11/15/18	Closed			293,010			293,010	7/1/17-18		43,010		293,010	
SIA	12/31/2020	18-4729	Camino Union Elementary		Property	Broken Pipes	08/08/18		08/12/19	Closed			285,643			285,643	7/1/18-19		35,643		285,643	
SIG	12/31/2020	S1800039	Hayward Unified		Property	roof leak/water dmg to 2	01/05/19	01/07/19		Open	256,675	1,789	(895)	257,570	8,211	266,675	7/1/18-19		16,675		266,675	(2,430)
SIA	12/31/2020	17-9685	Hayward Unified		Property	Broken Pipes	07/07/17		11/29/17	Closed			266,232			266,232	7/1/17-18		16,232		266,232	
RESIG	12/31/2020	2019-037-0001	Santa Rosa City Schools		FP Fire (District Only)	Fire of unknown origin da	11/07/18	11/08/18	11/13/19	Closed	261,717					261,717	7/1/18-19		11,717		261,717	
SIA	12/31/2020	20-3673	Woodland Joint Unified		Property	Broken Pipes	09/18/20			Open			-			250,000	7/1/20-21					
SIA	12/31/2020	20-3650	Sacramento City Unified		Property	Arson	11/27/20			Open			158,153			250,000	7/1/20-21					
North Bay †	12/31/2020	18-002880-1	apa Valley Unified School Distri		Property	District property damagec	10/09/17	10/09/17	11/15/18	RO			145,891			245,891	7/1/17-18		245,891			
SIA	12/31/2020	19-1194	Gold Oak Union Elementary		Property	Rain	11/05/19			Open			100,000			225,000	7/1/19-20					
SIA	12/31/2020	17-8167	Gold Oak Union Elementary		Property	Rain	02/23/17			Open			106,501			222,000	7/1/16-17					
SIA	12/31/2020	13-2829	Elk Grove Unified		Property	Arson	03/08/13		08/22/14	Closed			203,116			203,116	7/1/12-13					
SIA	12/31/2020	18-2884	Natomas Unified		Property	Rain	02/26/18		11/15/18	Closed			174,925			174,925	7/1/17-18					
SIA	12/31/2020	18-2204	Robla Elementary		Property	Rain	01/09/18		12/28/18	Closed			173,706			173,706	7/1/17-18					
SIA	12/31/2020	15-0943	Elk Grove Unified		Property	Construction Defect	05/31/15		09/27/16	Closed			173,666			173,666	7/1/14-15					
SIA	12/31/2020	16-7458	Elk Grove Unified		Property	Broken Pipes	12/26/16		12/14/17	Closed			167,015			167,015	7/1/16-17					
SIG	12/31/2020	S1300093	Forestville USD		Property	Arson fire on football field	05/29/14	05/29/14		Open	160,557	6,080	(100,157)	66,480		166,638	7/1/13-14					
RESIG	12/31/2020	2019-020-0001	Two Rock School		FP Water Damage (District)	Plumbing under sink in th	09/22/18	09/24/18	04/16/19	Closed	164,305					164,305	7/1/18-19					
RESIG	12/31/2020	2019-100-0001	Two Rock School		FP Water Damage (District)	toilet and sink over flow	06/14/19	06/19/19	01/08/20	Closed	158,119					158,119	7/1/18-19					
SIG	12/31/2020	S1900001	Forestville USD		Property	fire in building that was	07/23/19	07/24/19		Open	110,665	6,994		117,659	38,506	156,165	7/1/19-20					
RESIG	12/31/2020	2011-010-0001	Piner High School		FP Fire (District Only)	kitchen fire, started by ms	08/21/10	08/23/10	09/14/12	Closed	154,871					154,871	7/1/10-11					
SIA	12/31/2020	18-4660	Elk Grove Unified		Property	Broken Pipes	07/28/18		06/18/19	Closed			152,149			152,149	7/1/18-19					
SIA	12/31/2020	20-2981	Natomas Unified		Property	Mechanical Failure	06/22/20			Open			150,000			150,000	7/1/19-20					
RESIG	12/31/2020	2015-008-0001	Healdsburg High School		FP Fire (District Only)	Fire started on Gym roof	09/02/14	10/06/14	12/05/16	Closed	144,159					144,159	7/1/14-15					
SIG	12/31/2020	S1800071	Forestville USD		Property	Sink supply line broke an	04/19/19	04/22/19	12/19/19	Closed	139,777	1,770	(885)	140,662		141,547	7/1/18-19					
SIA	12/31/2020	11-8661	Twin Rivers Unified		Property	Unforced Entry	12/28/11		12/17/12	Closed			131,486			131,486	7/1/11-12					
SIA	12/31/2020	13-2564	SCOE		Property	Freeze	01/11/13		04/03/14	Closed			126,970			126,970						

Schools Program Alliance (SPA)

2021 Marketing Summary

(as of 4/6/2021)

Sort	Carriers	Incumbent?	Priority	Carrier Response
1	Lexington Insurance Company	Primary 25	1. Primary	
2	Wholesale London (BMS)	Primary 25	1. Primary	
3	Starr Surplus Lines Ins. Company	Primary 50	1. Primary	
4	Hallmark Specialty Insurance Company	25x25 / 25x75	2. Buffer	
5	Endurance Insurance Company (Sompo)	25x25	2. Buffer	
6	Canopus Limited on behalf of Lloyd's	25x25	2. Buffer	
7	Evanston Insurance Company (Markel)	50x25	2. Buffer	
8	BMS London - Fidelis	50x50	2. Buffer	
9	RSUI Indemnity Company	50x50	2. Buffer	
10	Brit Global on behalf of London	25x50	2. Buffer	
11	Arch Specialty Insurance Company	25x50	2. Buffer	
12	Lloyds Terrorism/Active Assailant	P50 Terror	6. Terror	
2	Allied World Assurance Company	New	1. Primary	
4	Berkshire Hathaway Specialty	New	1. Primary	
7	Core Specialty Insurance Company	New	1. Primary	
22	National Fire and Marine (Kemah)	New	1. Primary	
26	Steadfast Insurance Company (Zurich)	New	1. Primary	
27	Swiss Reinsurance America	New	1. Primary	
3	Aspen Specialty Insurance Company	New	2. Buffer	
6	Colony Insurance Company	New	2. Buffer	
8	Crum & Forster Specialty Insurance Company	New	2. Buffer	
9	Everest Indemnity Insurance Company	New	2. Buffer	
11	General Star	New	2. Buffer	
12	Golden Bear on behalf of North American	New	2. Buffer	
14	HDI Global Specialty SE	New	2. Buffer	
16	Hudson Specialty Insurance Company	New	2. Buffer	
17	Indian Harbor Insurance Company (XL)	New	2. Buffer	
18	Ironshore Insurance Company	New	2. Buffer	
23	Princeton Excess & Surplus Lines Insurance	New	2. Buffer	
24	Scottsdale Insurance Company	New	2. Buffer	
25	Specialty Risk Underwriters (SRU)	New	2. Buffer	
29	Velocity Risk Underwriters (VRU)	New	2. Buffer	
30	Westchester Surplus Lines	New	2. Buffer	
13	Great American Fidelity	New	3. High Excess	
15	Homeland Insurance Company (One)	New	3. High Excess	
19	James River Insurance Company	New	3. High Excess	
20	Liberty Mutual Fire	New	3. High Excess	
21	Mitsui Sumitomo Insurance Company of	New	3. High Excess	
28	Travelers Excess & Surplus Lines	New	3. High Excess	
1	Wholesale Bermuda (ISBL)	New	3. High Excess	
33	Boiler - AXA XL	New	4. Boiler	
32	Boiler - Hartford Steam Boiler	New	4. Boiler	
31	Boiler - Travelers	New	4. Boiler	

How much is in High and Very High exposed for SPA?

<u>WF Score Category</u>	<u>Count</u>	<u>Sum of TIV</u>
< 15	18,726	12,808,773,684
15 to 30	2,030	1,567,338,387
30 to 45	1,126	654,920,140
45 to 60	449	322,636,704
60 to 75	399	334,407,312
75-89 (High)	684	369,796,664
> 90 (Very High)	162	69,098,254
Unkown	18	85,166,423
Grand Total	23,594	16,212,137,568

Which Members have the High and Very High exposed?

<u>Member and Category</u>	<u>Count</u>	<u>Sum of TIV</u>	<u>% of SPA</u>
Butte Schools Self-Funded Programs	1,125	470,625,136	
< 15	614	250,217,808	
15 to 30	176	68,689,195	
30 to 45	198	96,129,002	
45 to 60	59	28,662,253	
60 to 75	15	2,755,952	
75-89	63	24,170,926	7%
North Bay Schools Insurance Authority	2,748	1,817,995,502	
< 15	2,481	1,595,639,767	
15 to 30	185	173,029,411	
30 to 45	42	31,476,348	
45 to 60	28	11,948,431	
75-89	12	5,901,545	2%
Redwood Empire Schools' Insurance (3,603	2,385,346,255	
< 15	2,808	1,884,214,285	
15 to 30	583	392,804,843	
30 to 45	177	87,624,208	
45 to 60	28	19,109,126	
75-89	5	1,343,793	0%
Unkown	2	250,000	
Schools Insurance Authority	13,230	8,706,103,579	
< 15	11,191	7,588,475,242	
15 to 30	878	662,316,613	
30 to 45	462	205,790,182	
45 to 60	199	84,892,196	
60 to 75	96	28,065,484	
75-89	308	85,379,223	26%
> 90	94	19,184,639	6%
Unkown	2	32,000,000	
Schools Insurance Group	2,888	2,832,067,096	
< 15	1,632	1,490,226,582	
15 to 30	208	270,498,325	
30 to 45	247	233,900,400	
45 to 60	135	178,024,698	
60 to 75	288	303,585,876	
75-89	296	253,001,177	78%
> 90	68	49,913,615	15%
Unkown	14	52,916,423	
Grand Total	23,594	16,212,137,568	

Who are the underlying members and what is their TIV?

\$2.5M and \$1M Deductibles "ranking"	Count	Sum of TIV	Member count
A = 90 or Greater			
Schools Insurance Authority	94	19,184,639	4 Members
EL DORADO COUNTY OFFICE OF EDUCATION	17	1,073,387	
POLLOCK PINES ELEMENTARY SCHOOL DISTRICT	9	5,688,181	
SACRAMENTO COUNTY OFFICE OF EDUCATION	16	9,337,542	
SAN JUAN UNIFIED SCHOOL DISTRICT	52	3,085,529	
Schools Insurance Group	68	49,913,615	4 Members
BLACK MINE UNIFIED SCHOOL DISTRICT	44	28,896,810	
PLEASANT RIDGE UNIFIED SCHOOL DISTRICT	12	5,924,507	
TAHOE TRUCKEE UNIFIED SCHOOL DISTRICT	3	11,267,262	
TWIN RIDGES SCHOOL DISTRICT	9	3,825,036	
B = 75-89			
Butte Schools Self-Funded Programs*	63	24,170,926	3 Members
BUTTE COUNTY OFFICE OF EDUCATION	2	41,634	
OROVILLE CITY ELEMENTARY SCHOOL DISTRICT	31	16,515,563	
PARADISE UNIFIED SCHOOL DISTRICT	30	7,613,729	
North Bay Schools Insurance Authority	12	5,901,545	1 Member
HOWELL MOUNTAIN UNIFIED SCHOOL DISTRICT	12	5,901,545	
Redwood Empire Schools' Insurance Group	5	1,343,793	1 Member
SHORELINE UNIFIED SCHOOL DISTRICT	5	1,343,793	
Schools Insurance Authority	308	85,379,223	10 Members
CAMINO UNION SCHOOL DISTRICT	50	12,544,393	
EL DORADO COUNTY OFFICE OF EDUCATION	68	22,722,329	
EL DORADO UNION HIGH SCHOOL DISTRICT	19	3,696,006	
GOLD OAK UNION ELEMENTARY SCHOOL DISTRICT	23	10,561,800	
GOLD TRAIL UNION SCHOOL DISTRICT	28	7,557,323	
INDIAN DIGGINGS SCHOOL	11	1,522,996	
MOTHER LODGE UNION SCHOOL DISTRICT	43	9,195,002	
PIONEER UNION SCHOOL DISTRICT	6	577,233	
POLLOCK PINES ELEMENTARY SCHOOL DISTRICT	49	15,936,606	
SILVER FORK SCHOOL DISTRICT	11	1,065,535	
Schools Insurance Group	296	253,001,177	18 Members
ACKERMAN SCHOOL DISTRICT	29	18,599,080	
ALTA-DUTCH FLAT SCHOOL DISTRICT	2	361,043	
AUBURN UNION SCHOOL DISTRICT	6	6,599,398	
BLACK MINE UNIFIED SCHOOL DISTRICT	38	14,347,746	
CLEAR CREEK SCHOOL DISTRICT	13	4,061,434	
COLFAX SCHOOL DISTRICT	22	14,507,631	
FORESTHILL UNION SCHOOL DISTRICT	19	8,990,322	
GRASS VALLEY SCHOOL DISTRICT	1	-	
LOOMIS UNION SCHOOL DISTRICT	38	17,685,050	
NEVADA CITY SCHOOL DISTRICT	7	2,104,520	
NEVADA COUNTY SUPERINTENDENT OF SCHOOLS	18	9,376,209	
PLACER COUNTY OFFICE OF EDUCATION	7	675,143	
PLACER HILLS UNIFIED SCHOOL DISTRICT	13	9,917,925	
PLACER UNION HIGH SCHOOL DISTRICT	46	63,039,012	
PLEASANT RIDGE UNIFIED SCHOOL DISTRICT	19	14,771,519	
TAHOE TRUCKEE UNIFIED SCHOOL DISTRICT	4	62,123,948	
TWIN RIDGES SCHOOL DISTRICT	9	3,567,188	
UNION HILL ELEMENTARY SCHOOL DISTRICT	5	2,274,009	

* Butte: This does not account for Paradise, Oroville and Pioneer WF loss members

Item No: F.7.a.

LOSS CONTROL SERVICES XMR FIRE PROPOSAL & REPORT

ACTION ITEM

ISSUE: XMRFire submitted the attached billing rates for Wildfire Hazard Assessment & Report Development just after the last Board meeting was concluded. Based on prior discussions with the consultant and members for an assessment of the Nevada City School District, and given the timing and urgency of the requested services the Managing Member approved moving forward with an assessment and report in time for this meeting for a fee not to exceed \$7,500.

A draft of the report will be provided under separate cover.

Based on feedback at the meeting the Board may wish to move forward with other assessments or provide direction.

RECOMMENDATION: Review, discuss and provide direction or approval to accept proposal and report and further work to be performed.

FISCAL IMPACT: Cap of \$7,500 for current assessment. Additional budget for services TBD.

BACKGROUND: Members continue to suggest and evaluate loss control services, with current focus on wildfire risk assessment, mitigation, and response. The budget for FY 20/21 includes \$150,000 for appraisals and \$200,000 for general loss control services.

ATTACHMENTS: 1. XMRFire Services Billing Rates and Proposal

- 2021 Nevada City School District Wildfire Hazard & Risk Assessment – Draft, *sent under separate cover*



2021 Billing Rates

Wildfire Hazard Assessment & Report Development

- \$175 per hour
 - Calculated in 1/4 hour increments.
 - Discounts, if applicable, are calculated by reducing time invoiced, at the discretion of XMR Fire. Work that may be eligible for discount:
 - Review of reference materials.
 - Background research.

Fire Behavior Modeling and Geospatial Wildfire Analysis

- \$275 per-hour.
 - Calculated in 1/4 hour increments.
 - Discounts, if applicable, are calculated by reducing time invoiced, at the discretion of XMR Fire. Work that may be eligible for discount:
 - Review of reference materials.
 - Background research.

Testimony

- Client: \$275 per-hour.
 - Calculated in 1/4 hour increments.
- Non-client: \$400 per-hour.
 - Calculated in 1/4 hour increments.

Travel

- \$100 per-hour, each-way, plus current Federal Millage Rate for each mile traveled in private vehicle. Breaks and meal stops are not billable.
- Direct cost reimbursement for airfare or other required travel not in a private vehicle. Acceptable flight accommodations will be determined by XMR Fire.
- Direct cost reimbursement for lodging.
- XMR Fire does not expense meals.

Invoicing

XMR Fire invoices monthly. Invoices are payable on receipt. Invoices not paid within 30 days of receipt are considered past due, subject to a 10% late fee. A new client retainer of \$3,000.00 and signed contract *may* be required in some circumstances.

Marcus Beverly

From: Todd Lando <toddlando@gmail.com>
Sent: Monday, March 8, 2021 3:27 PM
To: Marcus Beverly
Subject: Re: Wildfire Mitigation Consulting for Schools

Follow Up Flag: Follow up
Flag Status: Completed

This Message has originated outside the organization.

Hi Marcus,

Friday March 19 looks open for a site visit and assessment.

I appreciate your patience with my slow responses - we can deliver a site assessment and report for a cost not to exceed \$7500 by April 12.

Here are some samples of past reports - not a perfect analogy to what we might prepare for this site, but some similarities and many components of the report(s) are relevant.

- [Southern Marin WUI Assessment](#)
- [Rapid Assessment: Defensible Space and Building Hardening \(Residential\)](#)

Todd Lando
XMR Fire Consulting

On Mon, Mar 8, 2021 at 1:08 PM Marcus Beverly <Marcus.Beverly@alliant.com> wrote:

Hi, Todd – thanks and I wish I'd had this about 90 minutes ago to present to the SPA members.

I'd still like to get this rolling, perhaps as soon as this Friday if you are able, but need the OK to do so. Do you have a sample report you can share?

From my math the project should not exceed 40 hours or \$7,000. Critical piece is timing in that we would want a report for the next BOD meeting on April 12. Can you commit to report not to exceed \$7,000 by then?

Regards,

Item No: F.7.b.

LOSS CONTROL SERVICES UPDATES AND SUGGESTIONS INFORMATION ITEM

ISSUE: The Program Administrators provide the following update and suggestions regarding current and potential loss control services and have identified three organizations that provide wildfire risk assessment and mitigation training. Each has been contacted to provide additional information regarding potential training or services for SPA members.

1. Industrial Emergency Council: www.iectraining.org
Made of retired and ex Cal Fire folks. They provide a variety of training courses included wildland fire, fire prevention, and also have CWFS on staff.
2. National Wildfire Coordinating Group: <https://www.nwcg.gov/publications/training-courses>
3. Prepare For Wildfire - Wildfire Ready: <https://disastersafety.org/wildfire>
Resources for residential and business locations find any training

Additional Resources and Reference Material:

- Sonoma County to fund vegetation management projects before 2021 fire season: <https://www.publicceo.com/2021/03/sonoma-county-takes-steps-to-fund-vegetation-management-projects-before-2021-fire-season/>
- Nevada-Yuba-Placer Unit Fire Management Plan: <https://www.mynevadacounty.com/DocumentCenter/View/28048/6-11-2019-2019-Wildfire-Preparedness-Plan?bidId>
- CA Fire Safe Council – offers grants and other resources: <https://cafiresafecouncil.org/resources/community-wildfire-protection-plans/>
- CA Fire Hazard Severity Zone Viewer: <https://egis.fire.ca.gov/FHSZ/>
- Lessons Learned From Waldo Canyon – excellent mitigation assessment with practical advice: <https://fireadapted.org/wp-content/uploads/2018/06/waldo-canyon-report.pdf>

RECOMMENDATION: None – for information and discussion.

FISCAL IMPACT: TBD – training would be eligible for the 50% matching grant.

BACKGROUND: Members continue to suggest and evaluate loss control services, with current focus on wildfire risk assessment, mitigation, and response. Members are encouraged to share topics and resources, with a copy to the Program Administrators, to develop a menu of available resources to share. The budget for FY 20/21 includes \$150,000 for appraisals and \$200,000 for general loss control services.

ATTACHMENTS: None

Item No: F.8.

SPA LOGO

ACTION ITEM

ISSUE: The Program Administrators received the attached set of logo samples from Schools Insurance Authority based on previous samples and feedback from the Board. The samples were emailed to the members prior to the meeting with a request to return their vote by ranked preference – first, second and third. Members were given up to the day of the meeting to respond, so the results will be provided at the meeting.

RECOMMENDATION: Review and approve or provide direction regarding logo suggestions.

FISCAL IMPACT: TBD – based on feedback at the meeting.

BACKGROUND: SPA members have expressed interest in a logo for identity and marketing purposes and have provided feedback on a number of ideas over the last two meetings.

ATTACHMENT: SPA Logo Design 3.10.2021 – Michael Morris Design and Illustrator

Member vote for preference - *handout*

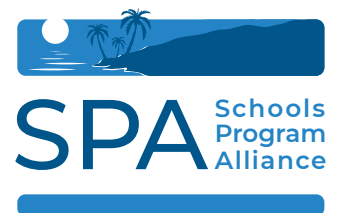
SPA Logo Design

3 • 10 • 2021



mikemorrisdesign@gmail.com

916.233.7098





Item No: F.9.

SPA WEBSITE

ACTION ITEM

ISSUE: The SPA Website is being developed and attached is a mock up for review and feedback.

RECOMMENDATION: Review and provide feedback or direction on site design.

FISCAL IMPACT: None – budget previously approved for \$5,808

BACKGROUND: SPA members have approved creating and maintaining a website for marketing purposes as well as to serve as a portal for member programs and services. SPA Program Administrators received and presented estimates for creating a basic SPA website (spajpa.org) for marketing and member access to meeting agendas and minutes, program documents, and other resources.

ATTACHMENT: *Handout* - SPA Website under construction - mock up