



Schools Program Alliance

c/o Alliant Insurance Services

Corporation Insurance License No. 0C36861

2180 Harvard Street, Suite 460, Sacramento, CA 95815

**SCHOOLS PROGRAM ALLIANCE
May 24, 2023 Special Teleconference Board 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)	Brandon Schlenker
Redwood Empire Schools Insurance Group (RESIG)	Cindy Wilkerson
Redwood Empire Schools Insurance Group (RESIG)	Sandy Manzoni
Schools Insurance Authority (SIA)	Martin Brady
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 Group (SIG)	Kelli Hanson
Schools Insurance Group (SIG)	Nancy Mosier
Central California Schools Authority (CCSA)	Alan Caeton

Consultants & Guests

Dan Madej, Alliant Insurance Services	Chris Tambo, AmWins
Dan Howell, Alliant Insurance Services	Ryan Telford, AmWins
Marcus Beverly, Alliant Insurance Services	Jim Wilkey, New Front Insurance
Michelle Minnick, Alliant Insurance Services	Eileen Massa, New Front Insurance
Eric Dahlen, Sedgwick	Mark Stokes, New Front Insurance

A. CALL TO ORDER, ROLL CALL, QUORUM

Mr. Martin Brady called the meeting to order at 9:03 a.m. The above-mentioned members were present constituting a quorum.

B. APPROVAL OF THE AGENDA AS POSTED

A motion was made to approve the quorum and the Agenda as posted.

MOTION: Kim Santin	SECOND: Cindy Wilkerson	MOTION CARRIED UNANIMOUSLY
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C. PUBLIC COMMENT

There were no public comments.



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D. CONSENT CALENDAR

1. Minutes of SPA Board Teleconference Meeting May 8, 2023

A motion was made to approve the Consent Calendar.

MOTION: Cindy Wilkerson

SECOND: Kim Santin

**MOTION CARRIED
UNANIMOUSLY**

E. GENERAL RISK MANAGEMENT ISSUES

There were no comments.

F. GENERAL ADMINISTRATION

F.1. EXCESS LIABILITY PROGRAM UPDATE

Jim Wilkey provided the Board with an update regarding the Excess Liability placement and indicated that negotiations have not gone as well as expected since the last meeting and noted that some carriers are increasing premiums significantly as compared to last year. He noted that the premium for the \$10M XS \$10M Primary has increased approximately 160% from the prior year. After a general discussion it was noted that there may need to be a change in carriers as the market for per occurrence based SAM coverage is dwindling. Direction was provided to bring back quotes at the \$25M and higher if cost effective.

F.2. 2023 PROPERTY (AND APD) RENEWAL STATUS UPDATE

F.2.A. FUNDING AND PARTICIPATION STATUS UPDATE

Dan Howell provided the Board with an update that we have received a firm stance from our London lead carriers that we will not receive a renewal for SPA including BSSP as it stands unless the Berry Creek Claim sees movement toward resolution. Due to this SPA will either have to replace the capacity for all of SPA or for BSSP for the first \$25M. Christy Patterson provided the Board with an update regarding the recent BSSP meeting about the claim – the Board is frustrated and upset with the market’s response to the claim and noted that they will be discussing an alternative settlement demand later this evening. Ryan Telford additionally comments as it relates to the BSSP placement and mentioned that the London piece of the primary \$25m is the only market suggesting to not renew BSSP - no other carriers are saying that at this time. Ryan noted that if London plans to exclude BSSP then the AmWins plan is to buy a 35% of a \$25M primary solely for BSSP but the cost for that placement may be high due to the wildfire exposure being marketed by itself. Program Administration should receive the report out of the Pioneer BOD meeting this evening and attempt keeping BSSP in the program at 7/1/23 and simultaneously bring back a plan B that includes a separate capacity for BSSP if we cannot bring London back to the table to include BSSP at renewal.

A motion was made to receive the action and provide direction with the brokers to work with London or separate placement for Butte.

MOTION: Cindy Wilkerson

SECOND: Kim Santin

**MOTION CARRIED
UNANIMOUSLY**



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Dan Madej additionally provided the Board with an update regarding the not to exceeds and indicated that those projections currently include BSSP. He provided a review of the proposed funding and loss history and how it affects the overall cost allocation. It was also noted that the Loss Control allocation, appraisals and the JPA Administration Cost total to \$105k which would be spread out across the membership based on TIV. It was noted that we will bring this back at the next meeting once we learn more from the meeting later tonight.

F.2.B. EVALUATION OF VACANCY SUBLIMIT PER STRUCTURE

Dan Howell provided that he noted other programs provide a \$500k sublimit for vacant structures and the SPA group is asked to consider the same. It noted that this is for locations that are not utilized and not being actively used or could be a single location where there is no current activity. The Board was asked to consider at this time how to handle vacant locations and suggested if there is a Vacancy Permit on file showing security or monitoring of the vacant location that makes it safer then that location could be underwritten (it would either be Agreed Value or at full replacement value). If the vacant location had a Vacancy Permit on file, was underwritten and had a covered loss then the policy would provide coverage but if no Vacancy Permit on file and not underwritten then the location would be sublimited to \$500k. Direction was provided to bring this back proposed language and a process for dealing with vacancies for further discussion.

F.2.C. EVALUATION OF MEMBER DISTRICTS WITH HIGH CATASTROPHIC RISK MODELING AT REMOTE LOCATIONS

Dan Howell provided that there are single site districts and/or remote districts that the exposure is different as there is only one site so there is additional impact when those sites are affected. The group is asked to consider taking an inventory of single site district and remote districts to determine what we have and if we want to go with agreed value or modified agreed value so we don't have a surprise going forward. Direction was provided to bring this back at the Long Range Planning meeting for further discussion including potential projections and hypotheticals requested.

F.3. CLAIM PAYMENT POLICY

Marcus Beverly provided a review and noted that we are bringing this back to ensure the entire procedure was captured and noted a minor change to the language.

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

MOTION: Cindy Wilkerson

SECOND: Kim Santin

**MOTION CARRIED
UNANIMOUSLY**

F.4. SPA MOU

Marcus Beverly provide that the MOU Serves as the Bylaws for SPA and the board was asked if there were any changes requested and we will bring back at the LRP in September.



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H. INFORMATION ITEMS AND DISCUSSION

There were items provided for members to review and share with their membership.

G. ADJOURNMENT

A motion was made to Adjourn.

MOTION: Cindy Wilkerson

SECOND: Kim Santin

**MOTION CARRIED
UNANIMOUSLY**

The meeting was adjourned at 10:38 A.M.

NEXT MEETING DATE: June 12, 2023 via Teleconference

Respectfully Submitted,

Martin Brady, Secretary

Date

M/Brady
4/1/2024