

## AGENDA

<b>MEETING:</b>	Schools Program Alliance Special Board of Directors Teleconference Meeting	<b>A Action</b>
<b>DATE/TIME:</b>	August 14, 2023 at 9:00 AM PDT	<b>I Information</b>
<b>TELECONFERENCE:</b>	Toll Free <a href="tel:8884754499">(888) 475 4499</a> or <a href="tel:6699006833">(669) 900-6833</a> US Toll	<b>1 Attached</b>
	Meeting number (access code): 997 1974 5736	<b>2 Hand Out</b>
	<a href="https://alliantinsurance.zoom.us/j/99719745736?pwd=WS9MaitZclJvK1JIJdktxMStnWUZKdz09">https://alliantinsurance.zoom.us/j/99719745736?pwd=WS9MaitZclJvK1JIJdktxMStnWUZKdz09</a>	<b>3 Separate Cover</b>
		<b>4 Verbal</b>

**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

<b>PAGE</b>	<b>A. CALL TO ORDER, ROLL CALL, QUORUM</b>	<b>A 4</b>
	<b>B. APPROVAL OF AGENDA AS POSTED</b>	<b>A 4</b>
	<b>C. PUBLIC COMMENTS</b> <i>The public is invited at this point to address the Board of Directors on issues of interest</i>	<b>I 4</b>
	<b>D. GENERAL ADMINISTRATION</b>	
<i>Pg. 2</i>	<b>1. Long Range Planning Agenda Topics</b> <i>The Board is asked to share any topics of discussion that they would like to review during the September Long Range Planning meeting.</i>	<b>A 3</b>
<i>Pg. 6</i>	<b>2. Winter Storm Claims</b> <i>The Board will receive information regarding recent claims and may make a decision regarding coverage.</i>	<b>A 3</b>
	<b>E. CLOSING COMMENTS</b>	
	<b>F. ADJOURNMENT</b>	<b>A 4</b>

Item No: D.1

**LONG RANGE PLANNING AGENDA TOPICS****INFORMATION ITEM**

**ISSUE:** The Board is asked to review and provide feedback regarding topics for the group's strategic planning meeting on September 11 and 12, 2023.

The following topics are suggested:

- Property MOC Review – vacancy clause; occurrence; others?
- Evaluation of High-Risk Locations
- Parametric Coverage, including for weather events ([guaranteedweather.com](http://guaranteedweather.com))
- MOU and BASIC Membership
- Other Programs / Members
- Phil's List

**RECOMMENDATION:** Review and provide feedback for agenda topics.

**FISCAL IMPACT:** None expected from this item.

**BACKGROUND:** The SPA Board has met annually to discuss and provide direction regarding strategic planning initiatives and the means to accomplish the Board's objectives.

**ATTACHMENTS:** Draft Board Agenda/Itinerary

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<b>DATE/TIME:</b>	DAY 1 – September 11, 2023 at 10:00 AM – 2:00 PM PDT DAY 2 – September 12, 2023 at 9:30 AM – 2:00 PM PDT
<b>LOCATION:</b>	Beach Retreat 3411 Lake Tahoe Blvd, South Lake Tahoe, CA 96150
	<i>A = Action Item</i> <i>I= Information Item</i>

### A. Call to Order, Roll Call, Quorum

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|-----------|--|----------|--|
| <b>1.</b> | <b>Approval of the Agenda</b>                            | <b>A</b> |  |
|           | The Committee will be asked to approve the agenda order. |          |  |

### B. Public Comments

### C. Consent Calendar

The Committee is asked to take action on the consent calendar items as a group, except that a member may request that an item be withdrawn from the Consent Calendar for discussion and action.

- |           |   |          |           |
|-----------|---|----------|-----------|
| <b>1.</b> | <b>Minutes of SPA Board Meeting June 12, 2023</b>   | <b>A</b> | <i>p.</i> |
| <b>2.</b> | <b>Minutes of SPA Board Meeting June 20, 2023</b>   | <b>A</b> | <i>p.</i> |
| <b>3.</b> | <b>Minutes of SPA Board Meeting August 14, 2023</b> | <b>A</b> | <i>p.</i> |

### D. Topics for Discussion

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|-----------|--|--|-----------|
| <b>1.</b> | <b>Coverage Program Reviews, Development and Marketing</b>           |  | <i>p.</i> |
|           | <b>a. Liability Program</b>  |  |           |
|           | <b>b. Property, APD, ADWRP &amp; Terrorism Program</b>               |  |           |
|           | <b>c. Alliant Connect Property Schedules &amp; Vehicle Schedules</b> |  |           |
|           | <b>d. New Member Marketing</b>                                       |  |           |
|           | <b>e. Interfund Borrowing</b>  |  |           |
|           | <b>f. Allocation of Aggregate Limits of Coverage</b>                 |  |           |
|           | <b>g. Loss Control Budget/Ideas</b>                                  |  |           |
|           | <b>h. Discussion of Leveraging Member Resources</b>                  |  |           |

### 3. Financial Report

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|---|---|----|
| a. Financials as of June 30, 2023             | A | p. |
| b. SPA Actuary Report as of June 30, 2023     | A | p. |
| c. Claims Management and Reporting Activities | A | p. |

### 4. General Administration

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|--|---|----|
| a. <b>Conflict of Interest Code</b><br><i>The Board will review and may approve the Conflict of Interest Code.</i>   | A | p. |
| b. <b>JPA Agreement</b><br><i>The Board will review and may approve of changes to the SPA JPA Agreement.</i>   | A | p. |
| c. <b>SPA Memorandum of Understanding (MOU)</b><br><i>The Board will receive a draft MOU and may consider approval.</i>  | A | p. |
| d. <b>Property Program Valuation and Trend Factors for FY 24/25</b><br><i>The Board will consider trend factors for the FY 24/25.</i>  | I | p. |
| e. <b>Discussion of Policies and Procedures, Roles and Responsibilities and Standing Committees/Task Groups</b><br><i>The Board will discuss &amp; consider whether additional policies and procedures, defined roles and responsibilities, and standing committees/task groups as needed.</i> | I | p. |
| f. <b>Emerging Risks and Potential for SPA to Support Members</b><br><i>At this time the Board will bring forward and discuss emerging risks and whether there is a role for SPA to help members respond to them.</i>  | I | p. |

## E. SPA Committee and Staffing

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| 1. <b>SPA Program Staff</b><br>The Committee will review the current JPA Administration staffing roster. |  | p. |
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## F. New Programs and/or Services

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| 1. <b>Ideas for Creation or Modification of SPA Program and/or Services</b><br>The Committee will discuss ideas for creation or modification of SPA programs and/or services.                          |  | p. |
| 2. <b>Projects to be Included on the FY 23/24 SPA Long Range Action Plan</b><br>The Committee will finalize its recommendations of projects to be included on the FY 23/24 SPA long-range action plan. |  | p. |

## G. Information Items

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| 1. <b>Large Loss Report 2023</b> |  | p. |
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## H. Review of Meeting Discussion and Identification of Items for SPA Long Range Action Plan

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At this time, the Board will review the meeting’s discussions and identify items that will be more fully developed in a Long Range Action Plan for adoption at a future SPA Board meeting.

## I. Adjournment

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The next SPA Board meeting is scheduled for Tuesday, September 12, 2023 at the Beach Retreat, 3411 Lake Tahoe Blvd, South Lake Tahoe, CA 96150. If you have questions regarding the agenda package, please contact:

Michelle Minnick at [Michelle.Minnick@alliant.com](mailto:Michelle.Minnick@alliant.com) / 916-643-2715

DRAFT

Item No: D.2.

## **WINTER STORM CLAIMS**

### **ACTION ITEM**

**ISSUE:** A series of snowstorms leading to record snowfall over last winter has resulted in a number of claims for damage, most notably to SIG member Lake Tahoe Unified School District.

The attached loss run as of 7/1/23 lists 15 snowstorm claims with total incurred of \$905,000. SIG members have also submitted a total of 13 purchase orders related to snow removal, and one for tree limb removal, totaling \$1,019,533.95 per the attached exhibit.

The loss run lists the Date of Loss for each claim as 2/27/23, based on direction from McLaren's and the difficulty of trying to determine when damage occurred for at least some of the locations, due to inability to access them until the storms ended and snow was cleared.

The Program Administrators have discussed the nature of the claims and difficulty in determining exact dates of loss, with McLaren's recommending using the dates of a declared catastrophe, February 23-25, 2023, as the period in which these losses occurred, triggering just one occurrence. Chris Stafford at McLaren's has reported same to the underwriters with request for authority for an advance payment. We are pending the authority but no concerns with his approach so far from underwriters.

The key points for members to review and provide direction are:

**Number of Occurrences** - the definition of an occurrence is "a loss, incident or series of losses or incidents not otherwise excluded by this MOC and arising out of a single event or originating cause and includes all resultant or concomitant insured losses".

The claims represent a series of losses or incidents that have caused physical loss or damage to covered property due to snowstorms that persisted through much of January, February and March of 2023. Given the extended nature of the snowstorms and the difficulty of determining how prolonged a single storm and resulting losses may have been it is reasonable to conclude at least some if not all of the claims originating from the snowstorms arise from one occurrence. The dates of February 23-25 match up well with the beginning dates of snow removal in February, and the Program Administrators recommend considering the subject 15 claims as arising from one occurrence.

Note - While snowstorm occurrences are not specifically defined, a number of other perils do have more specific occurrence definitions. Windstorm and wildfire occurrences each have 168-hour (7

Item No: D.2.

*continued*

day) time periods in which the insured can choose the starting point. For floods the time period is from the continued rising or overflow of rivers or streams and the subsidence of same within their banks. Members may consider those definitions as a model for decision-making or suggestions for future revisions to the MOC related to snowstorms.

**Snow Removal Claims** – SIG members have also submitted a total of \$1,019,533.95 in snow removal claims, per the attached list. Most of the activity took place in March in the Truckee and Tahoe area. The program managers have discussed the coverage for Protection and Preservation of Property (see Reference below) and have advised SIG that snow removal related to mitigating damage at those locations that suffered property damage would generally be covered, but snow removal at locations that weren't damaged or for general clearing of the grounds would be questioned.

McLaren's has also taken the initial position that snow removal occurring prior to the 2/23-25/23 Catastrophe period would be separated from the one occurrence group. More detailed information regarding the location and nature of the services performed is needed, and each claim will be reviewed for coverage based on the direction currently used by McLaren's.

**RECOMMENDATION:** Review and provide coverage determination regarding the number of occurrences for the subject claims and direction regarding snow removal claims

**FISCAL IMPACT:** If all the claims arose from one occurrence SIG would be subject to a \$250,000 deductible, with the SPA retained layer covering claims up to \$2,250,000. If the claims arose from more than one occurrence the aggregate retentions would limit SPA's total exposure to \$3,000,000, with the basic deductible of \$250,000 still applicable to members.

**BACKGROUND:** California experienced extreme weather over the rainy season, including record snowfall in the Sierras and rain, wind and flooding damage throughout the state.

**REFERENCE:** SPA MOC Language:

**BB. DEFINITIONS****1. OCCURRENCE**

Each occurrence is defined as a loss, incident or series of losses or incidents not otherwise excluded by this MOC and arising out of a single event or originating cause and includes all resultant or concomitant insured losses. When the term applies to loss or losses from earthquake shock, flood and/or windstorm, the following provisions shall apply:

Item No: D.2.

*Continued***a. Windstorm**

Each loss by windstorm shall constitute a single claim hereunder; provided, if more than one windstorm shall occur within any period of one hundred sixty-eight (168) hours during the term of this MOC, such windstorm shall be deemed to be a single windstorm within the meaning thereof. The Named Insured may elect the moment from which each of the aforesaid periods of one hundred sixty-eight (168) hours shall be deemed to have commenced but no two such one hundred sixty-eight (168) hour periods shall overlap.

**e. Wildfire**

As regards wildfires, firestorms, brush fires and any other fires or series of fires, irrespective of origin, which spread through trees, grassland or other vegetation (hereinafter "fire(s)"), all individual losses sustained by the Insured arising out of and directly occasioned by fire(s) which occur during any period of one hundred sixty-eight (168) hours.

**17. PROTECTION AND PRESERVATION OF PROPERTY**

In the event of loss likely to be covered by this MOC, the Named Insured shall endeavor to protect covered property from further damage and shall separate the damaged and undamaged personal property and store in the best possible order, and shall furnish a complete inventory of the destroyed, damaged and undamaged property to the Company.

In case of actual or imminent physical loss or damage of the type insured against by this MOC, the expenses incurred by the Named Insured in taking reasonable and necessary actions for the temporary protection and preservation of property Named Insured hereunder shall be added to the total physical loss or damage otherwise recoverable under the MOC and be subject to the applicable deductible and without increase in the limit provisions contained in this MOC.

**ATTACHMENTS:**

1. SIG Loss Run – Snowstorm claims highlighted
2. SIG Snow Removal Claim Summary



Loss Run

Insured	Claimant Name	Loss Date	Date Reported	Claim Status	Date Closed	Loss Location	Incident Desc	Indemnity Paid	Indemnity Outstanding Reserve	Indemnity Incurred	Total
Lake Tahoe Unified District	Lake Tahoe Unified District	4/4/2023	4/18/2023	Open		10th Street & Julie Lane South Lake Tahoe	The claimant was involved in a vehicle collision.	\$0.00	\$5,000.00	\$5,000.00	
Mid Placer Public Trans	Mid Placer Public Trans	3/29/2023	4/1/2023	Open		Pinyin Elementary School 6885 English Colony Way Penryn, CA 95663	The bus driver was involved in a collision with the Penryn Elementary School fence.	\$6,235.74	\$64.26	\$6,300.00	
Lake Tahoe Unified District	Lake Tahoe Unified District	3/28/2023	4/18/2023	Open		US 50 Lincoln Highway & East of Pioneer Trail El Dorado	The district bus was involved in a vehicle collision with a driver.	\$0.00	\$5,000.00	\$5,000.00	
Roseville City School Dist	Roseville City School Dist	3/23/2023	3/31/2023	Closed	5/17/2023	Locked Yard Shop	The trailer was stolen from a locked yard at a repair shop.	\$0.00	\$0.00	\$0.00	
Foresthill Union School	Alta-Dutch Flat Elementary School District	2/27/2023	4/21/2023	Open		Lake Tahoe Unified District	Property damages due to storm	\$0.00	\$0.00	\$0.00	
Foresthill Union School	Black Oak Mine Unified School District	2/27/2023	3/28/2023	Open		Lake Tahoe Unified District	Property damages due to storm	\$0.00	\$75,000.00	\$75,000.00	
Foresthill Union School	Colfax Elementary School District	2/27/2023	3/21/2023	Open		Lake Tahoe Unified District	Property damages due to storm	\$0.00	\$75,000.00	\$75,000.00	
Foresthill Union School	Foresthill Union School District	2/27/2023	3/28/2023	Open		Lake Tahoe Unified District	Property damages due to storm	\$0.00	\$75,000.00	\$75,000.00	
Foresthill Union School	Grass Valley School District	2/27/2023	4/1/2023	Closed	4/24/2023	Lake Tahoe Unified District	Property damages due to storm	\$0.00	\$0.00	\$0.00	
Foresthill Union School	Grass Valley School District	2/27/2023	3/28/2023	Open		Lake Tahoe Unified District	Property damages due to storm	\$0.00	\$75,000.00	\$75,000.00	
Foresthill Union School	Lake Tahoe Unified District	2/27/2023	3/7/2023	Open		Lake Tahoe Unified District	Property damages due to storm	\$0.00	\$75,000.00	\$75,000.00	
Foresthill Union School	Loomis Union School District	2/27/2023	4/24/2023	Open		Lake Tahoe Unified District	Property damages due to storm	\$0.00	\$0.00	\$0.00	
Foresthill Union School	Placer Hills School District	2/27/2023	3/21/2023	Open		Lake Tahoe Unified District	Property damages due to storm	\$0.00	\$75,000.00	\$75,000.00	
Foresthill Union School	Placer Union High School District	2/27/2023	3/16/2023	Open		Lake Tahoe Unified District	Property damages due to storm	\$0.00	\$150,000.00	\$150,000.00	
Foresthill Union School	Pleasant Ridge School District	2/27/2023	4/6/2023	Open		Lake Tahoe Unified District	Property damages due to storm	\$0.00	\$50,000.00	\$50,000.00	
Foresthill Union School	Rocklin Unified School District	2/27/2023	3/28/2023	Open		Lake Tahoe Unified District	Property damages due to storm	\$0.00	\$50,000.00	\$50,000.00	
Foresthill Union School	Tahoe Truckee Unified School District	2/27/2023	3/21/2023	Open		Lake Tahoe Unified District	Property damages due to storm	\$0.00	\$100,000.00	\$100,000.00	
Foresthill Union School	Twin Ridges Elementary School District	2/27/2023	3/21/2023	Open		Lake Tahoe Unified District	Property damages due to storm	\$0.00	\$55,000.00	\$55,000.00	
Foresthill Union School	Union Hill School District	2/27/2023	4/3/2023	Open		Lake Tahoe Unified District	Property damages due to storm	\$0.00	\$50,000.00	\$50,000.00	15
											<b>\$905,000.00</b>
Mid Placer Public Trans	Mid Placer Public Trans	2/22/2023	2/23/2023	Closed	6/22/2023		Mid-Placer bus accident	\$7,346.93	\$0.00	\$7,346.93	
Placer Union High School Dist	Placer Union High School Dist	2/21/2023	2/23/2023	Open		Del Oro High School 3301 Taylor Road Loomis, CA 95650	Property Damages/ Tree removal	\$0.00	\$22,400.00	\$22,400.00	
Western Placer Unified Dist	Western Placer Unified District	2/19/2023	3/1/2023	Open		Lincoln High School 790 J Street Lincoln, CA 95648	The library and a classroom were vandalized and stolen from.	\$0.00	\$12,545.23	\$12,545.23	

PO	Vendor	Job Dates from Invoice	Amount Spent	Site
B0523-00171	Snow Removal Solutions	1/23-1/25	\$24,000.00	DTE
B0523-00172	Snow Removal Solutions	1/21-1/22	\$13,350.00	TLE
B0523-00179	Green Bear Construction	2/23-2/25, 2/27, 3/2, 3/5, 3/8, 3/13, 3/29	\$2,025.00	TRP
B0523-00174	Snow Removal Solutions	THS - 3/6, 3/7, 3/9, 3/10, 3/24-3/31 DTE - 3/10, 3/18 Unspecified - 3/8, 3/13 - 3/18, 3/20-3/24	\$94,525.00	THS
			\$5,185.00	DTE
			\$117,658.50	Unspecified
B0523-00176	Alpine Snow Removal	3/6-3/10, 3/11-3/17, 3/18-3/24, 3/25-3/31	\$293,792.98	Truckee High School-25% Truckee Elementary-35% Tahoe Lake Elementary-10% Ride Out-30%
B0523-00182	Lazzareschi	3/15, 3/16, 3/17, 3/18, 3/19, 3/20, 3/21, 3/22, 3/23, 3/25, 3/26 Skid Steer, Case, Loader, Blower - 3/1-3/5, 3/7-3/9, 3/12	\$196,645.25	KBE
B0523-00184	Lazzareschi	1/19	\$6,880.00	NTHS
P0523-00162	High Sierra Tree	3/13	\$13,000.00	THS
B0523-00188	Lopez Excavating	3/24-3/28, 3/30, 3/31, 4/1, 4/2, 4/4, 4/5	\$173,200.00	RO
B0523-00186	Lazzareschi	3/28, 3/29, 3/30	\$35,539.50	NTHS
B0523-00189	Clauss Excavation	TLE - 3/13, 3/15-3/17, 3/19, 3/20, 4/6, 4/7, 4/10, 4/11 NTHS - 3/30 NTS - 4/7	\$11,813.30	TLE
			\$1,540.00	NTHS
			\$962.50	NTS
B0523-00190	Clauss Excavation	3/1, 3/5-3/8, 3/11-3/13, 3/22, 3/23-3/28, 3/29, 3/30, 3/31, 4/1, 4/2, 4/4, 4/5, 4/8	\$15,016.92	RO
<b>Additional services paid on existing PO</b>				
B0523-00160	Junior's Snow Removal	March - loader (\$2,000) February - blower, loader (\$9,800)	\$11,800.00	TLE
<b>PO for tree limb removal due to snow fall</b>				
R0523-00401	Elements Mountain Co.	5/8	\$2,600.00	GES
		<b>Total</b>	<b>\$1,019,533.95</b>	