



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: March 8, 2021 at 10:00 AM PDT

LOCATION VIA TELECONFERENCE: Toll Free (888) 475 4499 or (669) 900-6833 US Toll Meeting number (access code): 945 3614 4441

<https://alliantinsurance.zoom.us/j/94536144441?pwd=Rmtpd29FWTAxb0ZTOU9zaTQ5YXk0dz09>

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The Board of Directors may take action on the items below as a group except a Board Member may request an item be withdrawn from the Consent Calendar for discussion and action.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 January 11, 2021
- Pg. 9* 2. Minutes of SPA Board Meeting February 2, 2021

E. ADMINISTRATIVE REPORTS

- 1. Alliant Update**
The Board will receive an update on matters pertinent to SPA.
- a. Form 700**

F. GENERAL ADMINISTRATION

Pg. 11 **1. Excess Liability Program Development**
Members will consider approval of a Resolution to establish a liability program and members may consider participation. **A 4**

Pg. 18 **2. SPA Operating Processes, Policies and Procedures**
The Board will receive an update on potential policies and procedures for review and direction. **A 4**

Pg. 20 **3. Property Program Renewal**
The Board will receive an update on pre-renewal activities and a timeline of important milestones in the renewal process for FY 21/22. **A 1**
a) Marketing Submission & Status

SPA is a Partnership of California Public Entity Joint Powers Authorities

Pg. 21	b) New Member Marketing Update		
Pg. 24	4. SPA Website Proposals <i>Proposals for building the SPA website will be presented for discussion and selection or further direction.</i>	A	1
Pg. 51	5. Property Coverage Appraisal Scheduling and Scope <i>Members will receive the proposed property appraisal schedule and options for members to request appraisals below the \$950,000 minimum value in the SPA scope of work for review and approval.</i>	A	2
Pg.52	6. Loss Control Services a) XMRFire Services Proposal <i>The Board will receive and review a proposal for a wildfire risk assessment and recommendations for a sample member District.</i>	A	2
Pg. 53	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>		
Pg. 60	7. SPA Logo <i>Ideas for a SPA logo are presented for review and approval or further direction.</i>	A	1
	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
Pg. 63	1. RT Property – US Property Insurance Overview		

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 January 11, 2021
2. Minutes of SPA Board Meeting February 2, 2021

SCHOOLS PROGRAM ALLIANCE

January 11, 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)	Rose Burcina
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 McCulligan, Sedgewick
Mark Stokes, ABD	Daria Hoffman, Sedgewick
Juan Iverson, Duff & Phelps	Eileen Massa, Sedgewick
Ryan Telford, AmWins	Chris Tambo, AmWins
George Magguy, AmWins	

A. CALL TO ORDER, ROLL CALL, QUORUM

Mr. Martin Brady called the meeting to order at 10:02 a.m. The above-mentioned members were present constituting a quorum.

B. APPROVAL OF AGENDA AS POSTED

1. Minutes of SPA Board Meeting November 16, 2020

A motion was made to approve the Agenda as posted.

MOTION: Cindy Wilkerson

SECOND: Janet Selby

**MOTION CARRIED
UNANIMOUSLY**

C. PUBLIC COMMENT

There were no public comments.

D. CONSENT CALENDAR

A motion was made to accept the Consent Calendar as presented.

MOTION: Janet Selby

SECOND: Cindy Wilkerson

**MOTION CARRIED
UNANIMOUSLY**

E. ADMINISTRTAIVE REPORTS

E.1. Alliant Update

- a. Rolling OCIP**
- b. Form 700**

Members were reminded that the Annual Form 700 communications have been sent out directly from the FPPC and the forms are due no later than April 1, 2021. To avoid any penalty for not completing the required Form 700 timely the Board was encouraged to complete the forms soon. As Dan Howell was not present at this time, the Board asked to table the Rolling OCIP item until Dan Howell joins the call.

F. GENERAL ADMINISTRATION

F.1. Excess Liability Program Development

The Board received information about the potential development of an Excess Liability Program, which would incorporate the members of BASIC (BSSP, NBSIA, and RESIG) with SIA. It was noted there is no requirement for members to participate in this program but BASIC would need to join SPA as a member in order to participate. Additionally it as suggested that a Memorandum of Coverage should be drafted for member review as well as a resolution. Sedgwick indicated capacity to run the subcommittee meetings Program Administration was provided with direction to start drafting the documents with the intent to go into effect on 7/1/2021.

F.2. SPA Operating Processes, Policies and Procedures

Dan Howell as there was some discussion as to how members would propose placing items on the agenda and the Board was asked to discuss if there needs to be a more formal process. After a discussion, it was generally agreed that Dan Howell and Marcus Beverly would review the CAJPA Accreditation Standards to determine what items need to be addressed as SPA is a non-entity JPA.

F.3. Property Appraisals

Marcus Beverly provided a review of the Duff & Phelps Appraisal Agreement and Juan Iverson from Duff & Phelps was present on the call to help answer any questions. It was noted the price is \$115 per building and we have included the 18 schools that initially were included in the AIG proposal. Members discussed the contract and asked questions about access to the eRisk system which will stay active and members will still have access while we are moving over to Property Clarity and members information will be uploaded to that system when it is completed under this contract. Members also requested information about appraisals for properties that are under the

value threshold that SPA selected and it was noted that members may consider having those structures appraised and could opt to pay the difference in cost.

A motion was made to approve the agreement as presented.

MOTION: Janet Selby

SECOND: Rose Burcina

**MOTION CARRIED
UNANIMOUSLY**

F4. CoreLogic Wildfire Risk Scoring Agreement

Dan Madej noted that Program Administration has been working toward securing a proposal – he noted there were approximately 24,000 entries with several locations at the same address and so it was logical to consolidate the addresses and share that risk score among the locations that share common addresses. It was noted that Alliant has an existing contract with and CoreLogic and so the agreement with SPA will be an amendment to that agreement the total cost is approximately \$3,100 for 1,400 addresses on a not to exceed basis of \$5,000.

A motion was made to select February 2, 2021 at 9 am for a special meeting on to present the CoreLogic risk scores.

MOTION: Cindy Wilkerson

SECOND: Rose Burcina

**MOTION CARRIED
UNANIMOUSLY**

F5. Pre-Renewal Discussion and Timeline Review

Dan Madej noted that we have trended the member values and we will be sending out that data to members for review in anticipation of renewal. George Magguy, Ryan Telford and Chris Tambo from AmWins were present on the call and provided comments on the state of the market and how it relates to SPA for the upcoming fiscal year. George noted that across the board we are seeing increases for businesses with no loss activity due to the hardening of the market. Dan Howell mentioned that we are developing a story for SPA to help with underwriting efforts as APIP is prepping members for 20% increase this year. It was also noted that we are seeking the best pricing for the members and there are no anticipated problems securing higher limits.

F6. Alliant Connect Property Schedules

Michelle Minnick reminded members that staff hosted a demo of the system for a few members back in December and since that time the values have trended using the 4th quarter factors and members we will be sending those schedules this upcoming week. Members were asked if they would be interested in using the Alliant Connect Property Schedules to maintain their schedules throughout the course of the year and to use for the annual renewal review. After a discussion it was noted that some members are interested in using the online platform to help maintain their schedules provided contacts that would like access to the system and another demo be hosted.

F7. SPA Underwriting Policy

Dan Howell noted that this was updated with the comments from the last meeting – there was a request to remove the minimum requirements relative to the loss ratio and the other change was the Board is the final authority to set the rates.

A motion was made to approve the P&P 1-Property policy as presented.

MOTION: Rose Burcina

SECOND: Janet Selby

**MOTION CARRIED
UNANIMOUSLY**

F8. SPA Website and Logo

Marcus Beverly presented some potential website URL's and asked members to consider which would be the best fit for SPA – it was noted that spajpa.org is preferred. Staff was directed to purchase the spajpa.org domain, and create an ADA certified website on a not to exceed \$5,000 basis and bring back a proposal for member review. Members provided feedback on potential logos for the SPA group.

A motion was made to approve the purchase of spajpa.org.

MOTION: Cindy Wilkerson

SECOND: Janet Selby

**MOTION CARRIED
UNANIMOUSLY**

F9.a. Loss Control Services – Paragon Proposal

Marcus Beverly noted that we originally were going to contract with AIG for Risk Engineering Services but Paragon Risk Engineering Services provided better pricing. Members briefly reviewed the services that would be provided to inspect different aspects of members' locations. It was noted that Underwriters like to see this type of work being performed as the Underwriters were concerned about these locations. It was also mentioned that we have already built this into our budget as these inspections will take place of the already approved AIG Proposal.

A motion was made to approve the Paragon Proposal.

MOTION: Cindy Wilkerson

SECOND: Rose Burcina

**MOTION CARRIED
UNANIMOUSLY**

F9.b. Loss Control Services – Additional Loss Control Services

Marcus Beverly mentioned that we should come back to the Board with some type of presentation from a group like XMR Fire to help show the underwriters we are trying to address the risk they are concerned about – members agreed with the direction to obtain a proposal.

G. INFORMATION ITEMS AND DISCUSSION

G1. 2020 Financial Update

There was no discussion of this item.

G2. Program Administration Service Team Update

There was no discussion of this item.

H. ADJOURNMENT

A motion to adjourn was made at 12:29 P.M.

MOTION: Rose Burcina

SECOND: Janet Selby

**MOTION CARRIED
UNANIMOUSLY**

The meeting was adjourned at 12:11 P.M.

NEXT MEETING DATE: Monday February 2, 2021 10 A.M.

Respectfully Submitted,

Martin Brady, Secretary

Date

DRAFT

SCHOOLS PROGRAM ALLIANCE

February 2, 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)	Rose Burcina
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
Tuesday Taylor, Schools Insurance Group	Evan Flowers, CoreLogic
Trinity White, CoreLogic	Douglas Glenn, CoreLogic

A. CALL TO ORDER, ROLL CALL, QUORUM

Mr. Martin Brady called the meeting to order at 9:06 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: Cindy Wilkerson

SECOND: Janet Selby

**MOTION CARRIED
UNANIMOUSLY**

C. PUBLIC COMMENT

There were no public comments.

D. CONSENT CALENDAR

There was nothing on the consent calendar for this meeting.

E. GENERAL ADMINISTRATION

E.1. CoreLogic Wildfire Risk Scoring

Dan Madej provided a review of the timeline to complete this project and introduced Trinity White with CoreLogic who provided the Board with a review of the definitions, risk factors and the results of the CoreLogic Wildfire scoring. After a robust discussion direction was given to staff to further develop the results for discussion at the March meeting.

F. ADJOURNMENT

A motion to adjourn was made at 10:10 A.M.

MOTION: Janet Selby

SECOND: Rose Burcina

**MOTION CARRIED
UNANIMOUSLY**

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

NEXT MEETING DATE: Monday March 8, 2021 10 A.M.

Respectfully Submitted,

Martin Brady, Secretary

Date

Item No: F.1.

EXCESS LIABILITY PROGRAM DEVELOPMENT

ACTION ITEM

ISSUE: At the last meeting the SPA Board of Directors had an initial discussion on development of a SPA Excess Liability Program. The initial structure would be for the BASIC JPA to partner with SIA JPA for a joint marketing of their excess liability placements. As envisioned, SPA would at least initially retain no risk for this joint purchase program.

Staff has prepared the attached resolution by which the SPA Board would approve formation of the SPA Excess Liability Program and admission of BASIC as a member of SPA. It should be noted that staff have drafted the resolution such that BASIC would be admitted to SPA with no additional vote on the SPA Board of Directors since the three members of BASIC already sit and vote on the SPA Board.

Also attached is a draft of the proposed SPA Excess Liability Memorandum of Coverage which would be reinsured.

RECOMMENDATION: Review and Adopt Resolution No. 21-01 approving the formation of the SPA Excess Liability Program and approving admission of BASIC as a member of SPA.

FISCAL IMPACT: No direct fiscal impact is expected from action at today's meeting. No additional administrative costs to SPA are expected from the formation of the SPA Excess Liability Program and all costs of the program will be paid by the participating SPA members.

BACKGROUND: The SPA joint powers agreement allows for various programs and shared services. Members of the BASIC Excess Liability Program (BSSFP, NBSIA, and RESIG) are discussing with SIA whether to jointly purchase excess liability coverage together. SPA would be a natural vehicle to support this program. There is no requirement that every member of SPA participate in every program or joint services activity and SIG is not expected to participate at July 1, 2021.

BASIC's Program Administrator, Jaesa McCulligan of Sedgwick, and the excess liability brokers of both BASIC and SIA, Jim Wilkey and Mark Stokes of ABD, will attend the meeting to participate in discussions.

ATTACHMENTS:

1. SPA Resolution No. 21-01
2. Comment Draft SPA Excess Liability Program Memorandum of Coverage

SCHOOLS PROGRAM ALLIANCE

RESOLUTION 21-01

RESOLUTION AUTHORIZING EXCESS LIABILITY COVERAGE PROGRAM AND NEW MEMBER BASIC

WHEREAS, The Schools Program Alliance (“SPA”) Board of Directors finds and determines as follows:

1. SPA was formed by that certain Joint Powers Agreement (“Agreement”) dated June 22, 2020 for the purpose of providing “Shared Activities” and “Programs;”
2. Paragraph 4 of the Agreement allows the Board of Directors to establish ‘Programs’ as desired by the Members;
3. The Members have expressed interest in forming an Excess Liability Coverage Program;
4. Paragraph 2 of the Agreement allows the Board Directors to extend membership to any public agency or entity on such terms and conditions as the Board of Directors may deem just and proper; and,
5. The Bay Area Schools Insurance Cooperative Joint Powers Authority (‘BASIC’) consisting of existing SPA Members Butte Schools Self-Funded Programs, North Bay Schools Insurance Authority and Redwood Empire Schools Insurance Group expressed its desire to join with SPA Member Schools Insurance Authority to establish an Excess Liability Coverage Program through SPA.

NOW THEREFORE, BE IT RESOLVED, by the SPA Board of Directors as follows:

1. That SPA does hereby authorize formation of the SPA Excess Liability Coverage Program;
2. That BASIC is hereby authorized to join SPA and participate in the SPA Excess Liability Coverage Program upon execution of the SPA Agreement, but BASIC shall not have a separate seat or vote on the SPA Board of Directors since each of the members of BASIC are already Members of SPA; and,
3. That the participants of the SPA Excess Liability Coverage Program may establish such policies and procedures they deem necessary for the operation of the Program, subject to the oversight of the SPA Board of Directors directly or through the Managing Member.

I hereby certify that the foregoing is a full, true and correct copy of Resolution No. 21-01 duly and regularly adopted and passed at a regular meeting of the Board of Directors of the Schools Program Alliance held on the 8th day of March 2021, by the following vote:

AYES:

NOES:

ABSENT:

SCHOOLS PROGRAM ALLIANCE

ABSTAIN:

ATTEST:

SPA Chairperson/Secretary

SPA Board Member

**SCHOOLS PROGRAM ALLIANCE
EXCESS LIABILITY MEMORANDUM OF COVERAGE DECLARATIONS**

Item No. 1. Coverage Provider:

Schools Program Alliance

Item No. 2. Named Covered Members:

Schools Insurance Authority (SIA)
P.O. Box 276710
Sacramento, CA 95827

Bay Area Schools Insurance Cooperative (BASIC)
1750 Creekside Oaks Drive #200
Sacramento, CA 95833

Item No. 3. Coverage Period:

July 1, 2021 (12:01 A.M. PST) to July 1, 2022 (12:01 A.M. PST)

Item No. 4. Coverage Limit:

To Be Determined

Item No. 5. Schedule of Underlying Coverage:

1. Memorandum of Liability Coverage (MOLC) issued by Schools Insurance Authority for the period from July 1, 2021 (12:01 AM PST) to June 30, 2022.
2. Memorandum of Excess Liability Coverage (MOELC) issued by the Bay Area Schools Insurance Cooperative for the period from 7/1/2021 (12:01 AM PST) to 7/1/2022 (12:01 AM PST)

Item No. 5. Claim and Notice of Circumstance Notifications:

Schools Program Alliance
C/O Schools Insurance Authority
P.O. BOX 276710
Sacramento, CA 95827

SCHOOLS PROGRAM ALLIANCE EXCESS LIABILITY MEMORANDUM OF COVERAGE

Various provisions in this Memorandum of Coverage (MOC) restrict coverage. Read the entire MOC and any “underlying MOC” carefully to determine rights, duties and what is and is not covered.

Throughout this MOC, the words “you” and “your” refer to the Named Covered Members shown in the Declarations and any other person or organization qualifying as a Covered Member under the “underlying coverage”. The words “we” and “us” refer to the Schools Program Alliance and its underlying members.

Other words and phrases that appear in quotation marks have special meanings. Refer to Section V. Definitions.

SECTION I. COVERAGE AGREEMENT

1. We will pay those sums in excess of the limits shown in the Schedule of Underlying Coverage that you become legally obligated to pay as damages because of injury to which this coverage applies, provided that the “underlying coverage” also applies, or would apply but for the exhaustion of its applicable Limits of Coverage.
2. This MOC is subject to the same terms, conditions, agreements, exclusions and definitions as the “underlying MOCs”, except:
 - a. We will have no obligation under this policy with respect to any claim or suit that is settled without our consent; and
 - b. With respect to any provisions to the contrary contained in this MOC.
3. The amount we will pay for damages shall not exceed the Limits of Coverage shown in the Declarations.
4. We will have the right to participate in the defense of claims or suits against you seeking damages because of injury to which this coverage may apply. We will have a duty to defend such claims or suits when the applicable limit of coverage of the “underlying MOCs” has been exhausted by payment of judgments, settlements and any cost or expense subject to such limit. We may, at our discretion, investigate and settle any claim or suit. Our right and duty to defend ends when the applicable limit shown in the Declarations has been used up by our payment of judgments or settlements.

SECTION II. EXCLUSIONS

The exclusions applicable to the “underlying MOCs” also apply to this MOC.

SECTION III. LIMITS OF COVERAGE

1. The Limit of Coverage shown in the Declarations as the Each Occurrence Limit is the most we will pay for damages arising out of any one occurrence or offense.

2. If a Limit of Insurance is shown in the Declarations as the Aggregate Limit, that amount will apply in the same manner as the aggregate limits shown in the Schedule of Underlying Coverage.

SECTION IV. CONDITIONS

If any of the following conditions are contrary to conditions contained in the “underlying MOCs” the provisions contained in this MOC apply.

1. Appeals

In the event the underlying coverage provider(s) elects not to appeal a judgment in excess of the limits of the “underlying MOCs”, we may elect to make such an appeal. If we so elect, we shall be liable, in addition to the applicable Limits Of Coverage, for all defense expenses we incur.

2. Maintenance of Underlying Coverage

- a. You agree to maintain the “underlying coverage” in full force and effect during the term of this policy, and to inform us within 30 days of any replacement or material change of that “underlying coverage” by the same or another coverage provider. Failure to maintain the “underlying coverage” in full force and effect or to meet all conditions and warranties of such “underlying coverage” will not invalidate coverage provided under this MOC, but coverage provided under this MOC shall apply as if the “underlying coverage” were available and collectible.
- b. Reduction or exhaustion of the aggregate limit of any “underlying coverage” by payments for judgments, settlements or any costs or expenses subject to that limit, will not be a failure to maintain “underlying coverage” in full force and effect.
- c. No statement contained in this condition limits our right to cancel or not renew this MOC.

For purposes of this MOC, if any “underlying coverage” is not available or collectible because of:

- a. The bankruptcy or insolvency of the underlying coverage provider(s) providing such “underlying coverage”; or
- b. The inability or failure for any other reason of such underlying coverage provider(s) to comply with any of the obligations of its MOC;

then this MOC shall apply and amounts payable hereunder shall be determined as if such “underlying coverage” were available and collectible.

3. Other Coverage

This coverage is excess over any other valid and collectible coverage or insurance whether primary, excess, contingent or any other basis, except other coverage or insurance written specifically to be excess over this coverage.

4. Cancellation

- a. The Named Covered Members shown in the Declarations may cancel this MOC by mailing or delivering advance written notice of cancellation to us.

- b. We may cancel this MOC by mailing or delivering written notice of cancellation to the Named Covered Members at least:
 - (1) 10 days before the effective date of cancellation if we cancel for nonpayment of premium; or
 - (2) 60 days before the effective date of cancellation if we cancel for any other reason.
- c. We will mail or deliver our notice to the Named Covered Member's last mailing address known to us.
- d. Notice of cancellation will state the effective date of cancellation. The MOC will end on that date.
- e. If this MOC is cancelled, we will send the Named Covered Member any premium refund due. If we cancel, the refund will be pro rata. If the Named Covered Member cancels, the refund may be less than pro rata. The cancellation will be effective even if we have not made or offered a refund.
- f. If notice is mailed, proof of mailing will be sufficient proof of notice.

5. Memorandum of Coverage Period

This coverage will respond to injury or damage that occurs, or arises from an offense committed, during the Memorandum of Coverage Period shown in the Declarations.

SECTION V. DEFINITIONS

"Underlying coverage" means the MOCs or self-insurance shown in the Schedule Of Underlying Coverage, any replacements thereof and other coverage purchased or issued for newly acquired or formed organizations. Coverage purchased or issued as replacements of coverage or self-insurance listed in the Schedule of Underlying Coverage or for newly acquired or formed organizations shall not be more restrictive than those listed in the Schedule Of Underlying Coverage. All "underlying coverage" shall be maintained by you in accordance with the Maintenance of Underlying Coverage condition of this MOC.

Item No: F.2.

SPA OPERATING PROCESSES, POLICIES AND PROCEDURES

ACTION ITEM

ISSUE: The Board requested a review of the need for additional SPA policies, procedures, and processes based on the criteria in the CAJPA accreditation standards. The Program Administrators have reviewed the standards and categorized them in the attached summary.

Four recommended policies are listed along with five other standards for review and discussion as to their need. The one area of uncertainty that is common in several standards relates to financial reporting. Since SIA is managing the group's funds SPA members have agreed a separate Investment Policy is not needed, but a number of financial controls and reporting standards are recommended that SPA should consider. There is also a question as to whether or not the JPA Agreement needs to designate a treasurer and auditor.

RECOMMENDATION: Review and discuss whether SPA needs to develop additional operating processes, policies and procedures and provide 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 and considering that SPA has five members participating in one group purchase property program, 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: Summary of recommendations based on CAJPA standards

Applicability of CAJPA Accreditation Standards to SPA Staff Review and Summary of Recommendations

Recommended Policies:

- Record Retention Policy
- Electronic Data Protection Policy
- Targeted Equity Policy
- Claim Settlement Authority (include in claim process)

Financial Policies & Procedures:

- Quarterly Financial Reports
- Member Net Position Balances annually

Other Standards for Discussion:

- Contracts with all – SIA for financial services?
- Actuarial Study (every 3 years mandatory).
- Risk Control Standards
- JPA Fidelity/E&O Coverage
- Process to Monitor Primary Claims



Item No: F.3.A.

**PROPERTY PROGRAM RENEWAL
MARKETING STATUS**

INFORMATION ITEM

ISSUE: The Program Administrator and Reinsurance Broker are engaged in marketing the SPA property renewal for 7/1/21. A verbal update will be provided.

RECOMMENDATION: None – Information Only

FISCAL IMPACT: None.

BACKGROUND: The SPA Property Program will enter its first renewal phase starting in Spring 2021, with renewal at 7/1/21. The Board will be kept updated by the Program Administrator and Reinsurance Broker regarding status of the marketing in line with the previously approved timeline.

ATTACHMENTS: None



Item No: F.3.B.

**PROPERTY PROGRAM RENEWAL STATUS
NEW MEMBER MARKETING UPDATE**

ACTION ITEM

ISSUE: Members have provide feedback and quotes for the attached SPA marketing flyer. Members are asked to provide additional feedback and/or approval of the flyer prior to use.

The Program Administrators will also provide an update on marketing efforts and prospects.

RECOMMENDATION: Review and approve the attached flyer as presented or revised.

FISCAL IMPACT: None.

BACKGROUND: Members have been active in providing input on SPA marketing efforts and prospects and serve as good ambassadors for the program.

ATTACHMENTS: *Draft SPA Marketing Flyer*

Schools Program Alliance (SPA)

STRENGTH IN NUMBERS

The benefits of pooling for school risks are well established in California, as well as nationwide. The power of like-minded pool leaders coming together to drive change and long-term solutions can never be understated. The proof is clear in many decades of pooling for school risks.

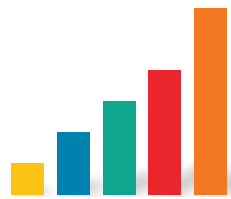
SPA was borne from ongoing market disruption and turbulence in the property marketplace. Leaders in pooling, like you, have created and launched a long term solution for school risks to address these challenges and the many more to come.

Is SPA a fit for your pool?



Idea Generation

Created by California school pool executives as a long term solution for pools and their members



Size

Program launched with over \$15B in TIV



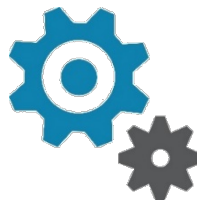
Benefits

Gives clout in the market, greater purchasing power, dedicated shared services (loss control, appraisals)



Risk Sharing

Avoids trading dollars with limited risk sharing



Additional Tools

Structure and pricing analytics (catastrophe modeling, reinsurance pricing actuarial tools)



Coverage

Broad coverage and sublimits

MEMBERSHIP INQUIRIES:

Dan Madej dan.madej@alliant.com
Daniel Howell dhowell@alliant.com

MEMBER SERVICES:

Marcus Beverly marcus.beverly@alliant.com
Michelle Minnick michelle.minnick@alliant.com

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

Schools Program Alliance (SPA)

VOICES OF THE FOUNDERS/MEMBERS



SIA ON WHY SPA WAS CREATED

“Schools Program Alliance (SPA) serves as an excellent example in the evolution of ‘smart pooling’. It offers an opportunity for independent school pools to join together in long term thinking to enhance economies of scale and to jointly provide superior preventative services. In addition, it also provides our members with greater options and flexibility in successfully meeting the challenges of tomorrows changing landscape.”



SIG ON LONG TERM BENEFITS ENVISIONED FOR SPA MEMBERS

“SPA will provide long-term benefits from diversification of risk and leverage in the marketplace. Most of all, the collaboration opportunities through SPA open the door for more flexibility and we continue to deal with a hard market and restricted marketplace conditions.”



RESIG ON WHAT THEY LIKED MOST OF THE SPA CONCEPT

“While SPA Members maintain our individual identities, we approach the marketplace as a much larger group with more clout while also sharing risk management and loss control services and resources ultimately saving both time and money.”



NORTH BAY ON WHY OTHERS SHOULD CONSIDER SPA

“Collaboration like this between pools will be essential going forward, particularly in the current hard market that is likely to continue for the foreseeable future. Our collective size gives us market clout, and our shared vision regarding risk management and loss prevention brings services that will keep our schools safe. All of this means schools spend less on insurance and more on educating kids.”



BUTTE ON WHAT THEY BELIEVE IS MOST SPECIAL ABOUT SPA

“...peer-approved membership, and collaborative nature.”

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

Item No: F.4.

SPA WEBSITE PROPOSALS

ACTION ITEM

ISSUE: SPA Program Administrators have received estimates for creating a basic SPA website (spajpa.org) for marketing and member access to meeting agendas and minutes, program documents, and other resources.

The least expensive responsive proposal was offered by Remedy One at \$5,808, with the next most responsive from Byte Technology at \$6,800. We also received a proposal from Studio Sight for \$500 and ongoing support of \$89 per month.

Preference for the Remedy One proposal is based on experience with the firm in creating and updating various sites for other clients, and their familiarity with those similar sites is likely the reason for their proposal being less than Byte Technology's. The Program Administrators have also worked with Byte with good results and consider their proposal similar in scope and quality as Remedy One's. And while Studio Sight has less of a start-up cost their ongoing fee is a negative as is their focus on providing additional marketing services for a fee that SPA does not need.

The Remedy One proposal at \$5,808 also includes a 10% contingency not in the Byte proposal that may not be utilized, based on the hours to develop the site. Both proposals are based on hourly estimates.

RECOMMENDATION: Review and take action to approve a proposal to build the SPA website.

FISCAL IMPACT: If selected the Remedy One fee is expected not to exceed \$5,808.

BACKGROUND: SPA members have expressed interest in a website for marketing purposes as well as to serve as a portal for member programs and services.

ATTACHMENT:

1. RemedyOne Proposal
2. Byte Technology Proposal
3. Studiosight Proposal

Schools Program Alliance Estimate

Summary

Estimate to build a new simple public site for SPAJPA.org.
Updated after discussion with Marcus Beverly, 3/2/2021

Authors: Simon Hunter
Created: 3/2/2021
Updated: 3/2/2021

Summary	1
Discussion	2
Solution	2
Estimate Breakdown	3
References	4

Discussion

A new site similar to ScoreJPA needs to be created for the Schools Program Alliance entity. It should adhere to Alliant security and governance standards where possible, and be ADA compliant. The site requires minimal design, and is limited to 5 pages. No Members section is required, as the 'Members' link will redirect to the AlliantConnect login page.

Solution

The application will be built on the Umbraco CMS. It will have a development and main branch, and site building will be accomplished through Azure DevOps pipelines.

Up to 5 pages will be included, and may be:

- Home
- Program
- Organizational
- Meeting Agendas
- Contact

The Contact page shall include a simple form which will send an email to administrators when a form submission is made. All other pages will be standard Umbraco CMS pages.

Desktop and responsive mobile views will be provided. A design mockup will be provided, and one round of revisions will be included based on the design mockup prior to implementation.

Estimate Breakdown

Item	Est. Points
UI Design / Mockup design	20
Implement design in Umbraco CMS	24
Create Azure DevOps pipeline	2
Deployment Support	2
Total hours estimate	48
Dev hourly rate	110
Cost estimate subtotal	\$5,280
Overrun buffer @ 10%	\$528
Total cost estimate	\$5,808

References

[ScoreJPA Site](#)

[Nccsif Site](#)



Statement of Work

Alliant

2/22/2021

Performed by: Nick Bartlett

612-204-4921 x700

nbartlett@bytetechnology.com

5201 Eden Ave Suite 300

Edina, MN 55436

Goals and Objectives

Alliant is looking for a user friendly and mobile responsive website that provides information about their firm and services, and indices new customers to contact them. The new website should have fast loading pages and a great mobile experience as most visitors today are using a mobile device. The sites <https://www.nccsif.org/> , <https://www.scorejpa.org/> , and <https://merma.org/> will be used as reference for content.

Alliant is also looking for a partner that can provide website hosting, updates, and support after the launch of the site with a quick response time.

Deliverables

- Byte Technology will design and develop an high performing marketing website on the WordPress platform, which is the most popular website platform today as it provides a high ROI.
- Estimate includes 1 pixel perfect full page custom design, and 2 additional wire frames for unique page layouts. The estimate plans for a total of 6 custom page templates/layout. Logo design isn't included in the estimate, but can be added if desired.
- Up to 6 pages are planned for the site including the homepage, Agenda/minutes, program and services or organizational, and a contact page. The "members" link in the navigation will link visitors directly to <https://connect.alliantinsurance.com/> so no page will be built for that link.
- A great mobile experience will be at the forefront of design considering the number of mobile users.
- Site will be made accessible to WCAG 2.1 level AA standards to improve usability for disabled persons.
- The new site will be search engine optimized (SEO) to promote organic search traffic. Technical SEO optimization will occur to ensure proper meta data, image alt tags, and headings are implemented on all pages.
- Google Analytics will be added to the site for visitor and referral source tracking.
- Training will be provided by Byte Technology both on a screen share and written documentation on how to update core areas of the site.

RECOMMENDATIONS FOR YOUR PROJECT

Professional Copywriting The most challenging part of the new website for clients is providing the words and images needed for every page of the website, which can total 2-3 hours of time needed per week. A professional copywriter will interview you over the phone and accelerate this process, increasing the likelihood of an on-time launch.

Website Hosting with Byte Technology on our WordPress optimized servers with daily backup keeps your website up and running fast. \$480 for two years (\$20/mo).

Web Accessibility Enhancements mitigate the exponentially increasing ADA compliance lawsuits that website owners are facing today. This will also ensure your site can be used by the millions of disabled people in the United States, increasing visitors to your website and growing your revenue. Ask us for more information.

Website updates after site completion. We're here for you even after the initial build for site updates. Just email us at support@bytetechnology.com with the updates you'd like performed.

Managed security updates and care plan puts the work on us to keep your WordPress site, themes, and plugins updated to ensure site security. We can also run more frequent backups of your site, monitor site up and downtime, and provide performance and SEO reporting to ensure your site is healthy. Plans start at \$39/mo.

Advanced Search Engine Optimization including an analysis of desired keyword phrases, competitors, and adjustments to site content for proper keyword saturation to maximize your site's visibility on search engines.

Pro Grade SSL certificate is recommended not only for security, but also better search rankings with Google. \$150 per year. Pass this responsibility onto Byte to ensure the SSL doesn't expire and block visitors from your site.

WEBSITE INVESTMENT

\$6,800

The above is our estimate on the effort required to complete the project considering the high-level requirements listed above based on time and materials at \$150/hr. If you'd like additional assistance with content and copywriting or SEO, please let us know and we'd be happy provide an estimate. It's common throughout the project to have requirement changes and adjustments as we get into the finer details, and we're happy to accommodate these during the initial build or on a phase two after the initial launch. We will provide a status on completion percentage and budget used at each milestone throughout the project to allow for ROI related decisions to take place. If you have a budget "not to exceed" number in mind, please let us know and we will work with you to keep the total cost under.

RECOMMENDED MARKETING INVESTMENT

Digital Marketing

The website is the foundation of your online presence, and then to have an online presence and attract customers to your site, a marketing plan is needed. We'll start with a free consultation about your current marketing efforts. More information is available here <https://bytetechnology.com/marketing-branding-strategy/> .

Paid Search / Google Ads

3 plans to choose from to fit your budget <https://bytetechnology.com/paid-search-online-advertising/> starting at \$295/mo for professional strategy and management of your ad spend. We perform competitive analysis and make recommendations on keyword phrases that'll provide a high ROI for your ad budget. We configure goals on your website, measure the conversion rate, and optimize regularly. Regular monthly phone consult included.

Social Media Advertising

3 plans to choose from to fit your budget <https://bytetechnology.com/social-media-advertising/> starting at \$295/mo for professional strategy, ad creation, and management of your ad spend. We'll target specific demographics to efficiently get you in front of your target customers. Regular monthly phone consult included.

PAYMENT SCHEDULE AND TIMELINE

Work will begin once client returns this document signed and dated, and initial payment is received. All payments are non-refundable, and we work on a 40/40/20 draw. 40% of estimated service amount is due prior to work starting, and the second 40% is due after 6 weeks, and the final amount before launch. Pricing is honored for 30 days from proposal date.

Timeline

The time needed to complete a website build is depends largely on the size of the project and availability of the Client. Email and phone collaboration will occur as often as needed, and a weekly phone call with screen share will take place to show progress and discuss any needs. In general, the time needed from start to finish is 5-6 weeks for sites with 10 or fewer pages, 6-10 weeks for site with 11-25 pages, and 10-14 weeks for sites with more than 25 pages.

THE FINE PRINT

WARRANTY

Byte Technology will warrant the website for 30 days after launch to be defect free. New features and functionalities not discussed or documented during the project phase are not included in the warranty and can be resolved with normal website maintenance at our standard hourly rate or by purchasing a maintenance bundle.

BROWSER COMPATIBILITY TESTING

We will test the website to be friendly with the following browsers and systems:

- Minimum resolution for mobile devices 320px and desktop devices 1280px
- Chrome, Firefox, and Edge current version and 1 versions back
- Safari on an iPhone and iPad current version
- Additional development and testing may be performed, for a fee, for specific devices, operating systems, browsers, resolutions, and orientations.

LENGTH OF CONTRACT

The initial term ("Term") of this Agreement shall commence on the Effective Date and continue for a term of twelve (12) consecutive months. This Agreement will automatically renew on a monthly or annual basis unless terminated in writing by either Party with 30-day notice. Notice must be in writing and shall be delivered to the respective parties' address in this agreement. If Client or Byte Technology terminate the project at any time, Byte Technology will calculate the actual time and expenses incurred up to the project termination date and either credit the difference or bill the outstanding balance to Client. Upon receipt of the final payment due, Byte Technology will release all files associated with the project.

OWNERSHIP OF WEBSITE

Upon termination of this agreement, Byte Technology shall retain ownership of the "site files" including but not limited to text, database, images and software regarding Client's website until all fees are paid in full. Byte Technology reserves the right to remove the site from the web if payment is not received. Byte Technology will turn over all files once payment in full is received.

INDEBTEDNESS

Invoices not paid within 30 days of the date of statement are subject to a 1.5% monthly finance charge (18% APR). Client shall also be subject to service interruption. Payments may be paid online or mailed to Byte Technology at 5201 Eden Ave Suite 300, Edina MN 55436.

MILESTONES

If payment milestones are missed it'll cause programming to be delayed, and this will result in launch dates being pushed out. If content is not provided to Byte Technology within a few weeks of request, Byte Technology will recommend the project be frozen until content is provided to conserve the project budget. A small amount of additional time will be needed from the budget and timeline to restart and schedule the project.

ADA COMPLIANCE

Byte Technology cannot be held liable for legal fees related to claims about ADA compliance.

PERMISSIONS

Byte Technology may also use client's domain name and website project in their marketing portfolio and promote the services of the client's website on Social Media. Byte Technology will include a small "site credits" link in the footer of the site unless removal is requested.

EXTENSION AND PLUGIN LICENSE FEES

Some extension and plugins may be used in the build of your site to provide needed functionality. Commonly these are a page builder, form plugin or other custom functionality. Some of these require an annual renewal in order to obtain updated code. The client is responsible for the cost to renew these, and the total is usually \$50 - \$250 per year depending on plugins used. Byte Technology will do their best to minimize these expenses and will communicate these to you upon request.

SOLICITATION OF STAFF

Client agrees to not solicit the staff of Byte Technology for direct hire.

CLIENT

Alliant

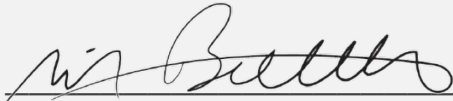
Sign: _____

Name:

Date: _____

TECHNOLOGY PARTNER

Byte Technology

Sign:  _____

Name: Nick Bartlett

Date: 2/22/2021 _____



About Byte Technology

5201 Eden Ave Suite 300

Edina, MN 55436

612-204-4921

About Byte Technology

Since 2001 Byte Technology has built hundreds of professional quality websites for small and medium sized businesses. We use industry standard tools for web design and development that provide a high ROI for our clients. We build dozens of new websites per year and perform maintenance and updates with a quick turn-around time for hundreds of our customer sites. We'll give you "peace of mind" and take care of you and the website during and after the build. Check out our reviews on Google and at <https://bytetechnology.com/reviews/> and a sample of sites we've built recently <https://bytetechnology.com/our-portfolio/>.

Our goal is to help you increase revenues by providing you with a professional appearing website that's pleasing for your visitors to use and optimized to bring in traffic and support your marketing efforts.

Why Choose Byte Technology

Byte Technology is a mid sized agency with a dozen staff members, all of which are skilled web professionals. We run a lean shop without huge marketing budgets or dedicated salespeople; we just do great work and are blessed to have customers refer others to us since 2001.

Our ability to provide rapid support is an advantage over freelancers, and our size is also an advantage over larger agencies as we have lower overhead, which results in a better ROI for you.

Because we currently support hundreds of websites, we have an optimized support ticketing system that allows our customers to simply send an email and a ticket is created internally that allows our staff to get right to work for you. Great support is one of our core values. Give us a call; we answer the phone.

Leadership



Nick Bartlett, CEO

Summary

Established IT professional with over 15 years of experience delivering web and ecommerce applications for mid-market and worldwide companies, with 6+ of those years as a technical team leader and architect on some very large web projects. Nick has years of expertise as a programmer and software architect, and duties as a business analyst and program/project manager in full life-cycle software design and development. Nick is very organized and is fueled by entrepreneurship, strategic thinking, and finding ways to streamline and automate business processes and improve the bottom line for Byte's customers.

Education

University of Northern Iowa

Management of Information Systems

Our Process

Discovery and Strategy. We'll start by discussing what makes your company unique, competitors, customers, website visitors, and goals.

Sitemap. We'll build an outline of the page hierarchy of the website. This provides early insight into the important pages and content.

Design + Wireframe. We'll design how the website will appear along with the site header, footer, and navigation on our cutting edge and collaborative design tool. It's common for us to collaborate on a screenshare and perform design adjustments live during this process.

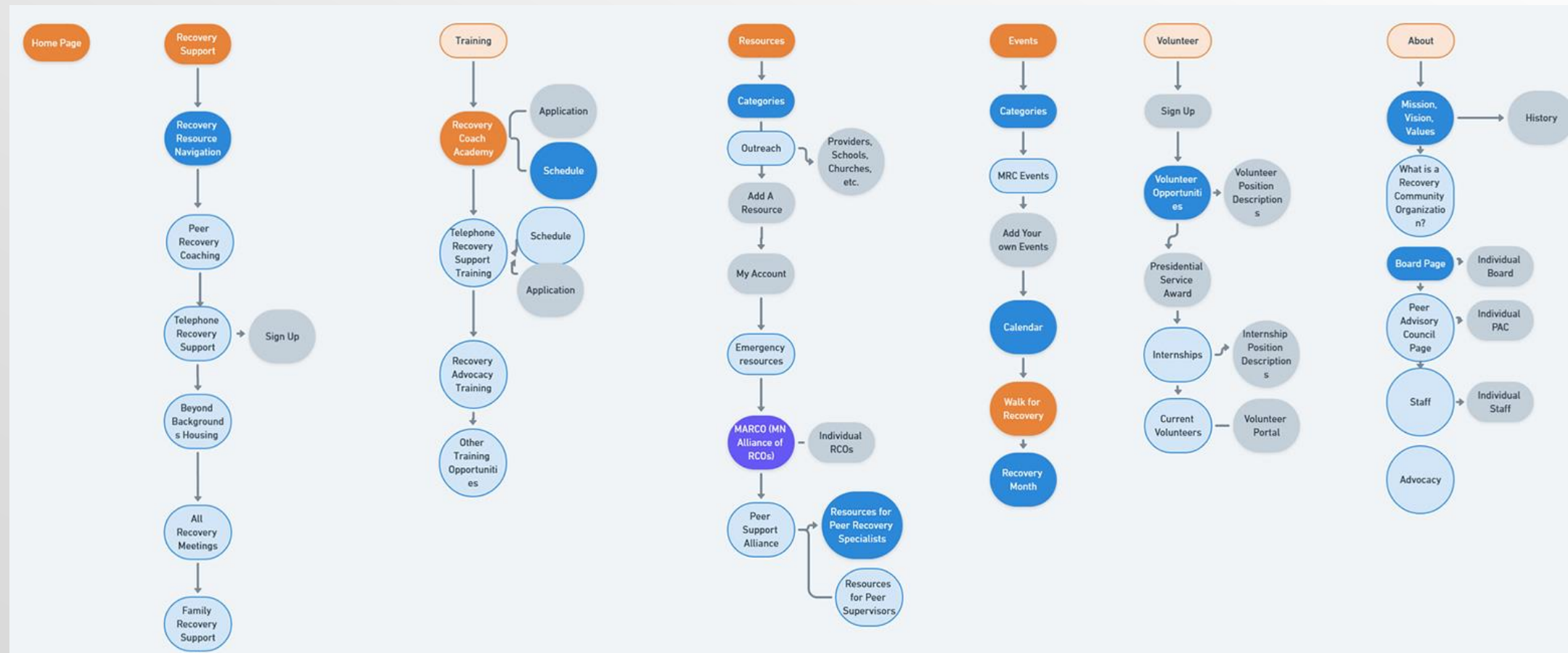
Development & Launch. Once content has been provided and designs and wireframes are signed off, we'll start the build. Client gets access to the site on our staging server to review progress in the latter half of the project build. We will perform quality assurance testing and after it passes, we will seek your approval to launch. We'll also provide you with training on how to make updates to the site.

Maintenance and Support. The same team that built your site is here to provide rapid support after the launch. WordPress websites do require regular maintenance updates of the code and plugins. We're happy to take care of this for you regularly and have 3 proprietary WordPress maintenance plans <https://bytetechnology.com/wordpress-maintenance-plans/> to choose from.

Digital Marketing + SEO. The website is the foundation of your online presence, and individually it's not enough to bring in customers. Our marketing and SEO plans will help potential customers to find you and entice them to contact you or take other desired actions on your site.

Example Sitemap Process



We'll discuss the pages of your site and construct an intuitive hierarchy that provides a great user experience



Example Design Phase I

We'll establish a style guide for a consistent look and feel on current devices

PRIMARY

 Prussian Blue #003963	 Starry Night #007db6	 Prussian Blue #69c195
 Prussian Blue #f89c3e	 Feather #003963	 Sheer #ced500

SECONDARY

 Grass #003963	 Dark Night #003963	 Dark Gray #586770
 Light Gray #a4bcc2	 Dark Sheer #6399ae	 Sunlight #fbd865

DESKTOP **TABLET** **PHONE**

DEFAULT

<h1>Heading 1</h1> <p>40px Regular 40px Line height</p>	<h1>Heading 1</h1> <p>30px Regular 40px Line height</p>	<h1>Heading 1</h1> <p>30px Regular 1.2em Line height</p>
<h2>Heading 2</h2> <p>30px Regular 40px Line height</p>	<h2>Heading 2</h2> <p>25px Regular 40px Line height</p>	<h2>Heading 2</h2> <p>25px Regular 40px Line height</p>

Here's how we'll collaborate:

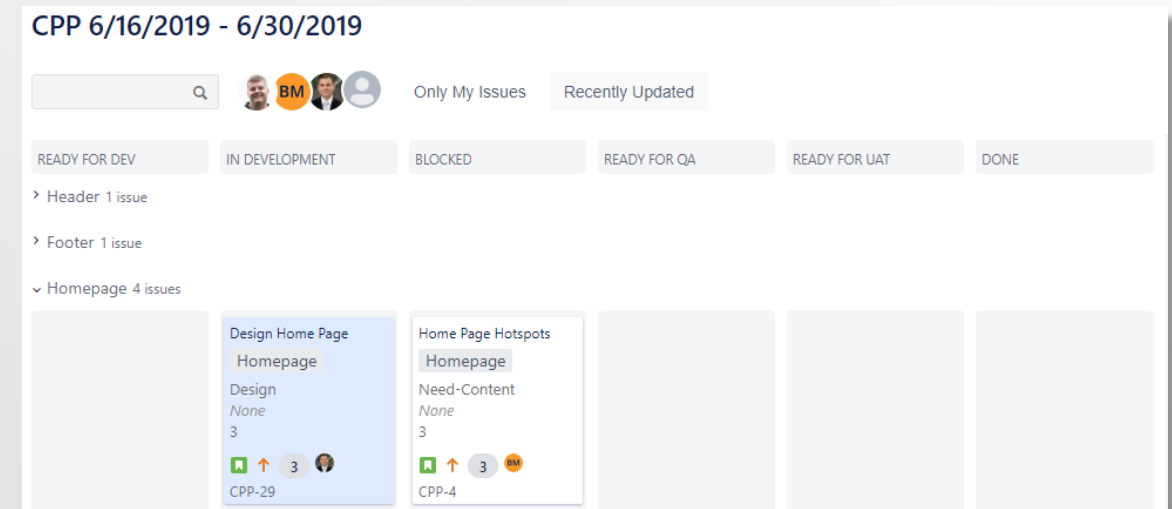
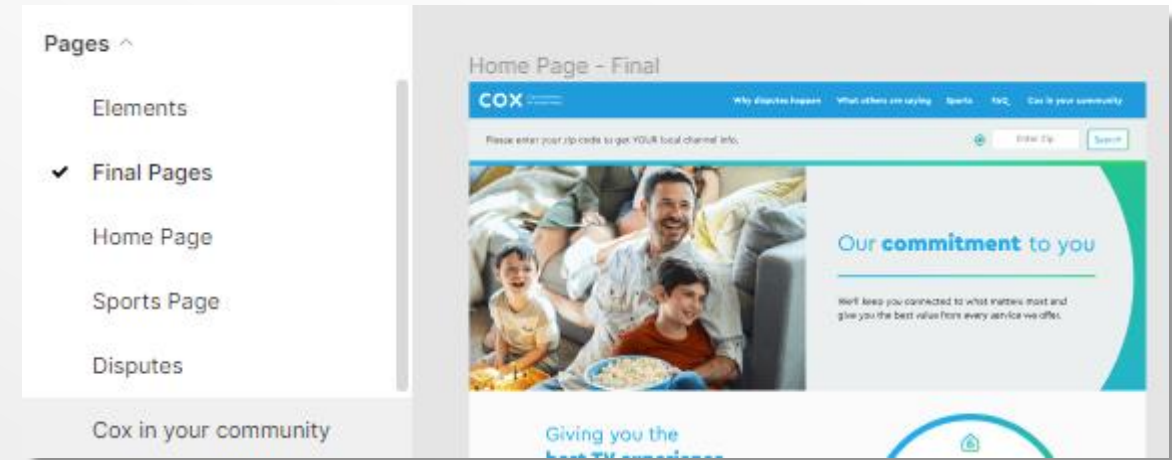
We'll have status meetings at each milestone of the project. Emails and calls throughout the week are also welcome; contact us anytime. For most projects, you'll want to set aside a couple hours per week to collaborate and keep the project timeline on target.

Design

Design and UI/UX will be done using cutting edge online tools that'll allow us to collaborate and build in real time on a screen share. This will fast track us to getting exactly the look you want.

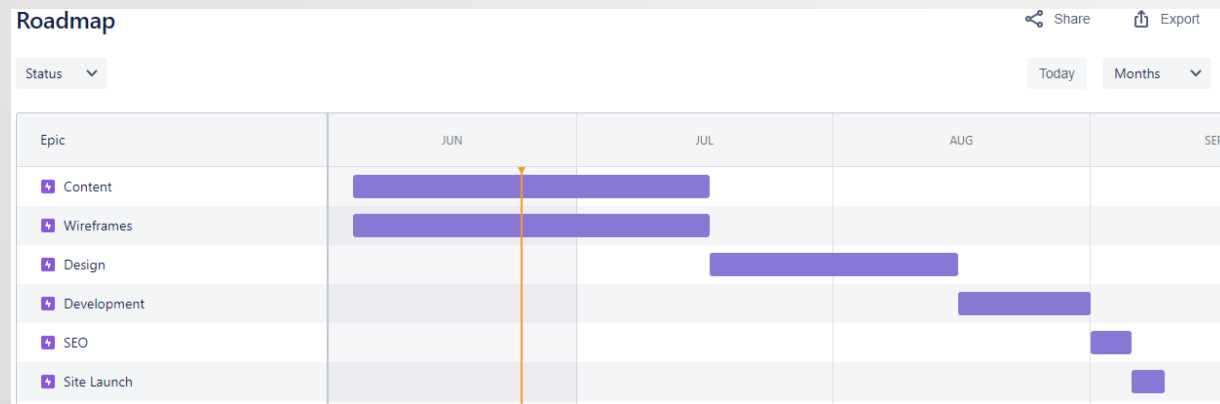
Task Tracking

We use an agile process and software to manage the project. You'll have full access to our task management tool for collaboration on each page and component of your website build.



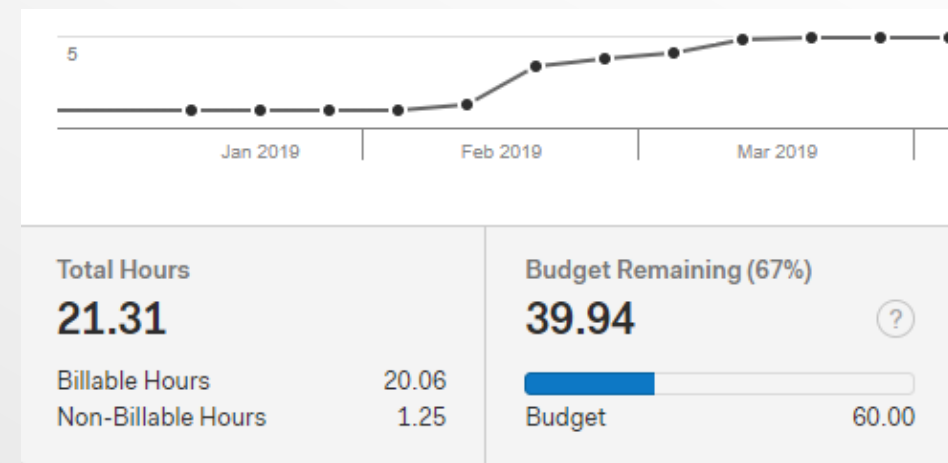
Timeline Reporting

We'll use a dynamic road mapping tool to track timeline.

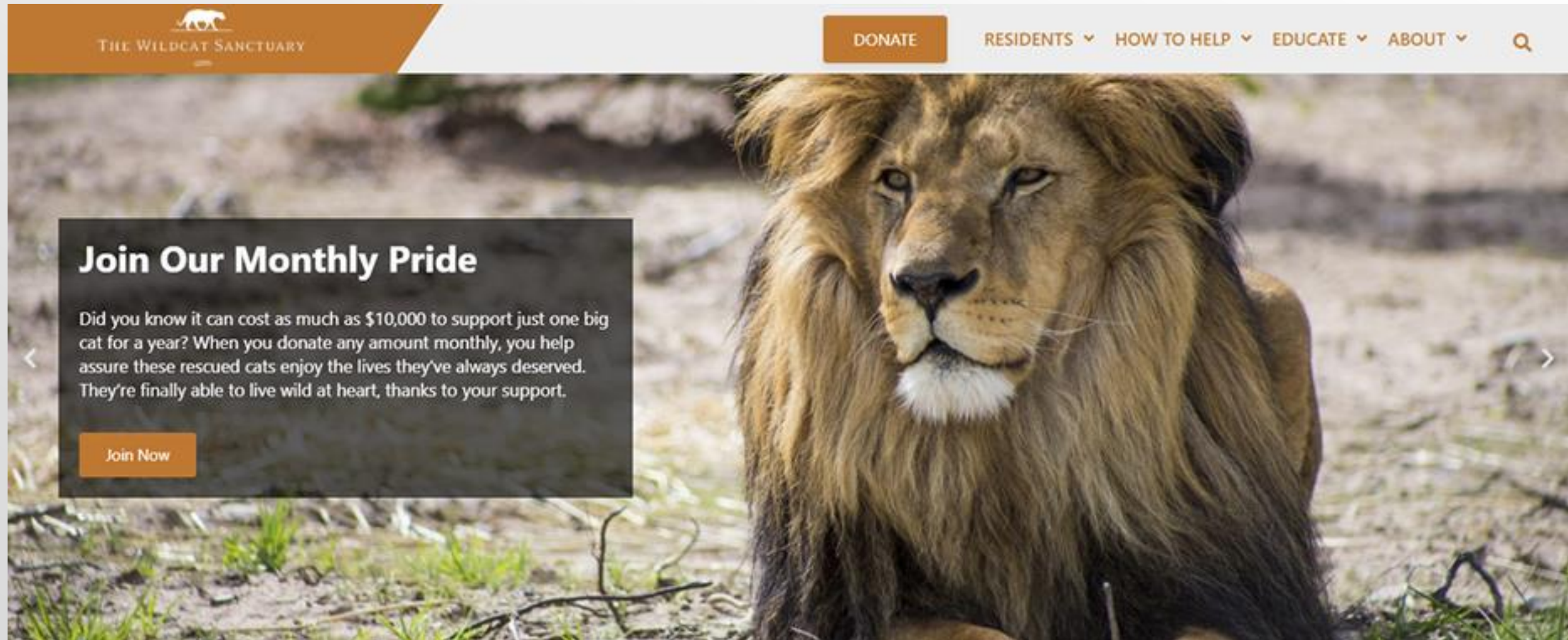


Budget Reporting

We'll report budget status at each milestone meeting.



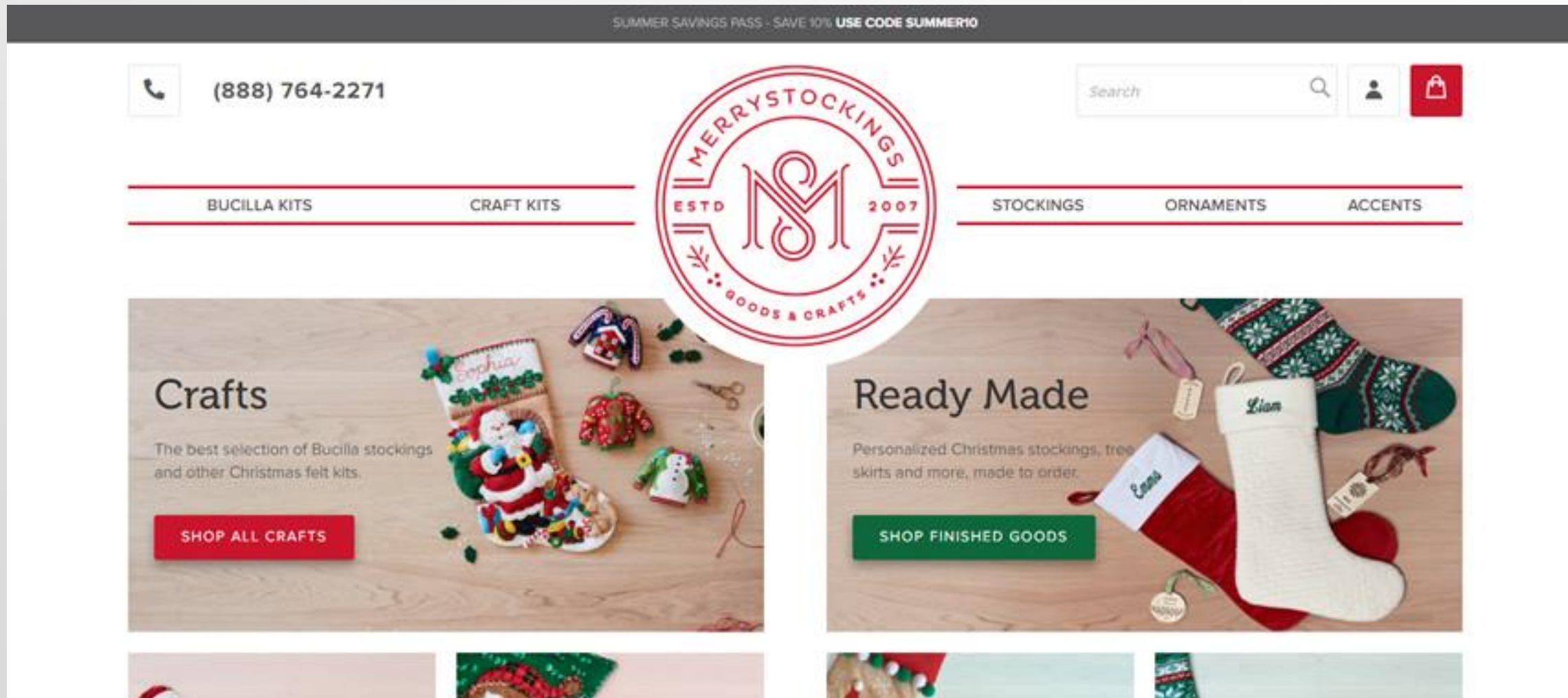
Portfolio – Non-Profit



Portfolio – Healthcare



Portfolio – Ecommerce



Thank You

Thank you for the invitation to provide this proposal for your website project. We have the qualifications, competence, and capacity to provide the services you request. For over 20 years Byte Technology has been a partner to local and national businesses for website design and development. We maintain and provide support and enhancements for hundreds of customer websites today, mostly on the WordPress platform.

Byte Technology has successfully helped our clients not just enhance their brand, but improve their user experience in fresh, innovative ways using our strategic, collaborative approach. The Byte team is eager to work with you and are confident in a successful outcome for your project. We want to help your company's reach increase and see your website and business flourish! We desire that your website reflects the values of your company, and we look forward to taking an active role as a resource for helping solve problems and providing solutions in a long-term partnership.



Review Contract

Studiosight
386 East 720 South
Orem, UT 84058
Phone: (801) 810-9284

Quote #112248

UNPAID

Monday, March 1, 2021

To:
Marcus Beverly
1301 Dove Street
Newport Beach, California
Marcus.Beverly@alliant.com

Product/Service	Recurring Amount	Setup Fee
Custom-built Website	\$89.00	\$500.00
Design, Develop, and or Maintain a custom website All-New Website Clean look and Feel - website with a Modern, Sleek, and professional Design. Mobile Friendly website design to enhance visitor experience and Search engine requirements. Design - Upgraded design details including images, hours spent and care into building trust with the visitor. Hyper focused call to action. Content - All pages inviting and professional with supporting images. SEO - General SEO package optimizing keywords, phrases, images, and videos. 2021 Design, look, layout, and functionality.		
Total	\$89.00	\$500.00

Notice something wrong? Contact dan@studiosight.com and we'll be happy to help.

Studiosight.com



Item No: F.5.

PROPERTY COVERAGE APPRAISAL SCHEDULING AND SCOPE

ACTION ITEM

ISSUE: Duff and Phelps has developed a schedule for conducting the insurance appraisals that includes appraising some buildings below the \$950,000 threshold established for the SPA appraisals for members who want them.

The Program Administrators will provide an overview of the proposed schedule and additional member properties for discussion. The additional properties will serve to decrease the price for the SPA appraisals from the current \$115per building, with the difference possibly being used to pay for some of the member appraisals.

Duff and Phelps is currently working with North Bay and RESIG to include some of their buildings in the overall scope of work, and their proposal for those extra buildings will be available for discussion at the meeting. The schedule for the Butte appraisals will also be provided.

RECOMMENDATION: Review the proposed schedule and pricing with the additional locations and consider whether or not the savings on the SPA locations warrant a credit for members requesting additional appraisals or provide direction on other potential uses of the savings.

FISCAL IMPACT: TBD – may save SPA on the group appraisals or may be revenue neutral based on Board decision.

BACKGROUND: SPA members have prioritized implementing a regular appraisal process to maintain accurate values for underwriting and claims purposes. The budget for FY 20/21 includes \$150,000 for appraisals and \$200,000 for general loss control services.

SPA issued a Request for Proposals (RFP) for property insurance appraisal services to five firms, with all providing responses. The Board selected the Duff & Phelps proposal with direction to the Program Administrators to negotiate the scope and other terms as outlined above.

ATTACHMENT: *Handout* - Appraisal Schedule and Updated Pricing

Item No: F.6.a.

LOSS CONTROL SERVICES XMR FIRE PROPOSAL

ACTION ITEM

ISSUE: The Board previously provided direction to obtain a proposal from XMRFire to provide wildfire risk assessments and actionable recommendations to reduce the frequency and/or severity of wildfire losses. The Program Administrators provided the company several locations within the Nevada City School District to evaluate and we are awaiting the proposal for review and discussion at the Board meeting.

RECOMMENDATION: Review, discuss and provide direction or approval to accept proposal.

FISCAL IMPACT: 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: XMRFire Services Proposal - *Handout*

Item No: F.6.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.

Paragon Engineering Surveys: surveys of the first high schools on the list are starting this month, with McClatchy and Antelope already scheduled and contact made with all on the list.

Fire & Smoke Restoration Technician Classes – April 6 and 7 for fire and April 8 for Odor. These are public classes that qualify for 50%-50% training grants. RESIG is sending members and if the class fills up and there is enough interest the group could host a private session.

Firewise Training – the NFPA website lists a great variety of training resources, including courses on Assessing Structure Ignition Potential and a Certified Wildfire Mitigation Specialist program leading to a recognized professional credential in wildfire mitigation. Given the nature of this specialty and those who perform it the most reliable consultants in this area for members may be homegrown. Alliant Loss Control also has two people obtaining the certification currently.

The NFPA site also has numerous training and educational materials geared toward students that can be distributed to member districts for discussion. See attached for more and site reference below: <https://www.nfpa.org/Public-Education/Fire-causes-and-risks/Wildfire>

Low Cost Retrofit List – also attached is a low cost retrofit list with many recommendations that can be used as a checklist for District maintenance personnel to harden buildings and grounds prior to fire season.

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 have also suggested sharing loss control resources among themselves, including SIA's Arson Prevention DVD. 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: Firewise Training & Low Cost Retrofit List

More information



Understanding the Wildfire Threat to Homes eLearning course

Learn the basics of wildfire to understand how homes ignite wildfire

and what actions you can take to increase the chances of your home surviving.

[Take the course.](#)



Outthink Wildfire

NFPA has released a comprehensive strategy that will push for the transformation that, over time, will significantly reduce wildfire risk to communities.

The strategy is rooted in two realities – wildfires are going to happen, and the fire service will not be able to extinguish these fires at a pace to save people and property in their path.

[Learn more](#)

Firewise USA®

The Firewise USA® recognition program empowers residents to work collaboratively in reducing wildfire risks; currently there are more than 1,500 recognized Firewise USA® sites in 42 states actively engaging residents in preparing and protecting their homes against the threat of wildfire.

Training and Certification

- [Assessing Structure Ignition Potential from Wildfire](#) - Get the knowledge and skills needed through this two-day classroom training to effectively evaluate and communicate parcel level wildfire risks by using home ignition zone concepts to identify and address vulnerabilities that provide effective wildfire mitigation recommendations.
- [Certified Wildfire Mitigation Specialist program \(CWMS\)](#) - The CWMS credential offers professionals whose work involves wildfire hazard mitigation, the ability to demonstrate that they understand hazard mitigation measures, planning and preparedness strategies, public education practices, and wildland fire science.

Campaigns

- [Wildfire Community Preparedness Day](#) - Celebrated the first Saturday in May each year, Wildfire Community Preparedness Day is a great opportunity to raise wildfire awareness, promote collaboration and bring neighbors together to work on projects that can help protect homes, neighborhoods and entire communities from future wildfire risk or current post-fire impacts
- [TakeAction - Teens for Wildfire Safe Communities](#) - Empower youth living in communities with wildfire risks to take action through NFPA's free tools and resources designed to get them involved in risk reduction projects and activities with their family and friends.

Certified Wildfire Mitigation Specialist



The NFPA Certified Wildfire Mitigation Specialist Program (CWMS) was created in 2017 after discussions with fire service and forestry professionals at the federal, state, and local levels.

The CWMS credential offers professionals whose work involves wildfire hazard mitigation, the ability to demonstrate that they understand hazard mitigation measures, planning and preparedness strategies, public education practices, and wildland fire science. Gain the recognition you deserve as an expert in your field with this specialist certification.



The goals of this program are to:

- Recognize and provide evidence of knowledge of hazard mitigation, planning & preparedness, public education, and fire science concepts associated with the wildland/urban interface
- Enhance professionalism
- Ensure a uniform, fair process for certification that is accessible to everyone who is eligible
- Ensure proficiency in the use of NFPA codes and standards
- Facilitate success for those seeking certification
- Promote professional development through continuous learning

[Apply Now](#)

Program benefits

Program benefits

- Enhances professional credibility
- Validates specialized knowledge
- Increases customer and employer confidence
- Provides peer recognition

Certification holders also receive an NFPA certificate that highlights their accomplishment.

CWMS materials

- For more information, view [the candidate handbook \(PDF\)](#)
- [Retest application \(PDF\)](#)
- [3-year recertification form \(PDF\)](#)
- [CWMS examination content area weighting \(PDF\)](#)
- [Practicum home assessment guide \(PDF\)](#)
- [Practicum verification form \(PDF\)](#)

Reference materials

Body of knowledge

It is the candidate's responsibility to obtain the reference materials needed for study purposes. NFPA 1141, NFPA 1143, and NFPA 1144 are available for purchase by clicking on the related links. The remaining reference materials are available at no cost at the links provided.

- [NFPA 1141, Standard for Fire Protection Infrastructure for Land Development in Wildland, Rural, and Suburban Areas \(2017 edition\)](#)
- [NFPA 1143, Standard for Wildland Fire Management \(2018 edition\)](#)
- [NFPA 1144, Standard for Reducing Structure Ignition Hazards from Wildland Fires \(2018 edition\)](#)
- [Reducing Wildfire Risks in the Home Ignition Zone \(PDF\)](#)
- [Community Guide to Preparing and Implementing a Community Wildfire Protection Plan - August 2008 \(PDF\)](#)
- [Establishing Fire Prevention Education Cooperative Programs and Partnerships - NWCG - October 1999 \(PDF\)](#)
- [Safer from the Start, A Guide to Firewise-Friendly Developments, 2009 \(PDF\)](#)
- [Fire Communication and Education - NWCG - March 1999 \(PDF\)](#)
- [NWCG S-190, Introduction to Wildland Fire Behavior - 2008 \(PDF\)](#)

Contact CWMS

NFPA Certification Department
1 Batterymarch Park, Quincy, MA 02169
Tel: +1 617 984-7495; email: adminsvcs@nfpa.org



NATIONAL FIRE PROTECTION ASSOCIATION

The leading information and knowledge resource on fire, electrical and related hazards

PUBLIC EDUCATION

Public Education / Fire causes & risks / Wildfire / TakeAction - Teens for Wildfire Safe Communities

TakeAction



Throughout the U.S. more than 8 million students in grades 6 -12 live in a community with wildfire risks. If you're in that age group, you'll be glad to know there's a lot you can do to make the place where you live safer!

TakeAction is a campaign that provides resources and projects that benefit young adults, their families and neighbors. You can learn to prepare your [pets](#) and [horses](#) – and [yourself!](#) You can help others through a [community service project](#). You can [share our videos](#) with your friends!

Learn even more about wildfire and its impacts on people, pets, property and our environment by checking out our new videos. [Take a virtual field trip](#) to the scene of a wildfire and find out what firefighters and foresters have to say.

Did you know- Not all wildfires are bad. Kari Hines, a wildfire specialist in Texas, explains more about how wildfire can cause harm as well as be beneficial to the environment. Watch the video below.

Bastrop, Texas – Five Years After a Wildfire



Featured content

Household pet evacuation kit

Don't forget to protect your pets! Get simple tools you'll need to start building your pet's evacuation kit.

Download the kit.



Check out all the great resources for you to take action for a wildfire safe community

- [Household pet evacuation checklist](#) (PDF)
- [Horses and livestock evacuation checklist](#) (PDF)
- [Community service project ideas](#) (PDF)
- [Project safety tips](#) (PDF)
- [Wildfire virtual field trips](#)
- [TakeAction video playlist](#)
- [Build your Backpack Go-Kit](#) (PDF)

Questions? [Contact NFPA's Wildfire Division.](#)

In This Section

- › **Household pets** Make sure pets are included in your family's evacuation plan; and build each pet their own pet evacuation kit
- › **Horses** Preparing horses for a wildfire evacuation requires an extra level of planning, preparedness and practice.
- › **Wildfire virtual field trips** Learn what happens to people, property and natural areas one year, five years and ten years after a major wildfire.
- › **Wildfire Risk Reduction Community Service Projects** You can do great things in your neighborhood to reduce a wildfire's massive power.
- › **Youth as change agents in wildfire preparedness** In 2012, NFPA took a look at what types of wildland fire education programs exist for grades 6-12.

About NFPA

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NFPA LiNK™

Alternative Fuel Vehicle Safety

Free Access



Low Cost Retrofit List

10 Low Cost Ways to Harden Your Home

1. When it is time to replace your roof, replace it with fire-resistant Class A roof material.
2. Block any spaces between your roof covering and sheathing (bird stops).
3. Install non-combustible corrosion resistant metal gutter covers on gutters to prevent the accumulation of leaves and debris in the gutter.
4. Cover your chimney and stovepipe outlets with noncombustible corrosion corrosion-resistant metal mesh screen ([spark arrestor](#)), with 3/8-inch to 1/2-inch openings.**
5. Cover all vent openings with 1/16-inch to 1/8-inch noncombustible corrosion resistant metal mesh screens.**
6. Caulk and plug gaps greater than 1/16-inch around exposed rafters and blocking to prevent ember intrusion.
7. Inspect exterior siding for dry rot, gaps, cracks and warping. Caulk or plug gaps greater than 1/16-inch in siding and replace any damaged boards, including those with dry rot.
8. Install weather stripping to gaps greater than 1/16-inch in garage doors to prevent ember intrusion. The stripping must be compliant with UL Standard 10C.
9. When it's time to replace your windows, replace them with multi-paned windows with at least one pane of tempered glass.
10. When it's time to replace your siding or deck, use compliant noncombustible, ignition-resistant, or other [materials approved by the Office of the State Fire Marshal \(OSFM\)](#).

5 No Cost Ways to Create Defensible Space and Enhance the Effects of a Hardened Home

1. Regularly clean your roof, gutters, decks, and the base of walls regularly to avoid the accumulation of fallen leaves, needles and other flammable materials (see [Defensible Space](#) for more details).
2. Ensure all combustible materials are removed from underneath, on top of, or within five feet of a deck.
3. Remove vegetation or other combustible materials that are within five feet of windows and glass doors.
4. Replace wood mulch products within five feet of all structures with noncombustible products such as dirt, stone, or gravel.
5. Remove all dead or dying grass, plants, shrubs, trees, branches, leaves, weeds, and pine needles within 30 feet of all structures or to the property line.

*This list was developed as a best practices guide and to assist homeowners to ensure their home is more ignition-resistant from wildfires. Low cost can be subjective. Some of these items are based on upgrading to more stringent materials when that feature is up for replacement due to normal maintenance or lifespan, i.e. roofs.

** Do not use fiberglass or plastic mesh as they can melt or burn.

Item No: F.7.

SPA LOGO

ACTION ITEM

ISSUE: The Administrators have attached a new set of logo ideas based on Board feedback from the last meeting. These are created by an online logo generator and available for free or under \$100 for a set of high quality images, with customizing available for an additional fee.

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

FISCAL IMPACT: requesting up to \$1,000 for logo revision and high-quality images.

BACKGROUND: SPA members have expressed interest in a logo for marketing purposes as long as it contains a palm tree and the phrase “An Oasis in a Desert of Risk”.

ATTACHMENT: SPA Logo Design Ideas



An Oasis in a Desert of Risk



Schools Program Alliance
An Oasis in a Desert of Risk



Schools Program Alliance



Schools Program Alliance



An Oasis in a Desert of Risk



An Oasis of Protection



An Oasis in a Desert of Risk





US PROPERTY INSURANCE OUTLOOK

MARKET OVERVIEW

The year 2020 challenged the commercial insurance market in numerous ways, accelerating an already hardening market that started in 2018. Beyond the typical hard-market drivers of increased catastrophe losses and lower investment yields, the market faced compounding challenges with COVID-19, political and social unrest and heightened concerns around climate change—all on a global landscape. Specific to the commercial property market over the last two years, renewals experienced increased pricing, capacity reductions and restructuring of layered placements, along with tighter terms and conditions.

Midway through Q1 of 2021, market conditions continue to tighten. Insurance carriers remain focused on improving underwriting results, with scrutiny surrounding building valuations, complete and correct COPE information, policy form language and adequate retention levels (i.e., deductibles). However, while underwriting appetite changes have caused capacity restrictions for certain classes of business, the industry balance sheet remains strong. Capitalization for insurers, reinsurers and facilities has proven markedly resilient. This contrasts with past hard-market cycles, where insurance and reinsurance capacity reduced in availability.

Future loss development from COVID-19 and record catastrophe events in 2020 are contributing factors to the continued property pricing increases and strict policy terms expected in 2021. Additionally, the market is moving through adjustments that started from a lower base amount compared to previous market cycles in the past. Even with these conditions, factors helping to stabilize the market include an increased market share of excess and surplus lines capacity, new alternative capacity channels and lower than expected January 1 treaty reinsurance renewals, as rate increases were in the single-digit range.

LONDON MARKET

London-based capacity continues to increase and will operate with a total market stamp capacity of approximately \$48 billion in 2021,

an increase of 9% year-over-year. Over 50 syndicates obtained business plan approvals to increase their capacity as of January 1. Overall, the London market is successfully raising new capital and expects to continue expansion into the U.S. property market.

Lloyd's continues to lead the industry in developing stand-alone coverage solutions designed to affirmatively cover potential areas of exposure that may be present due to restrictive underwriting terms prevalent in the standard and domestic markets. Examples include specialized coverages to address pandemic business interruption exposure and developing facilities to offer coverage for strikes, riots and civil commotion (SRCC).

Contrasting the optimism surrounding increased capacity and new product offerings, a mid-January ruling by the United Kingdom Supreme Court regarding business interruption and COVID-19 caused new uncertainty for insurers and reinsurers. The U.K. Supreme Court largely affirmed the ruling issued in the Financial Conduct Authority (FCA) test case, and is widely considered a victory for policyholders on many of the most significant legal issues. The U.K. ruling runs counter to the majority of U.S. court decisions which by and large have been in favor of insurers. While it is too early to measure the financial impact for the London market and the industry as a whole, the U.K. ruling may be critical to determining the long-term implications of COVID-19 for property insurers.

CATASTROPHE LOSSES

Insured losses from U.S. natural catastrophes in 2020 are estimated to be \$67 billion—a significant increase from 2019, which had \$26 billion of insured losses according to Munich Re.¹ The costliest single event was Hurricane Laura, hitting the Louisiana coast as a Category 4 storm and creating an estimated \$10 billion in insured losses. Last year's Atlantic hurricane season set records with 30 named storms, 12 of which made landfall, exceeding both the previous record of 28 named storms in 2005 and the previous record of 9 landfalls set in 1916. Tropical cyclones, with overall insured losses estimated at \$26 billion, were only second to the costliest natural catastrophe type

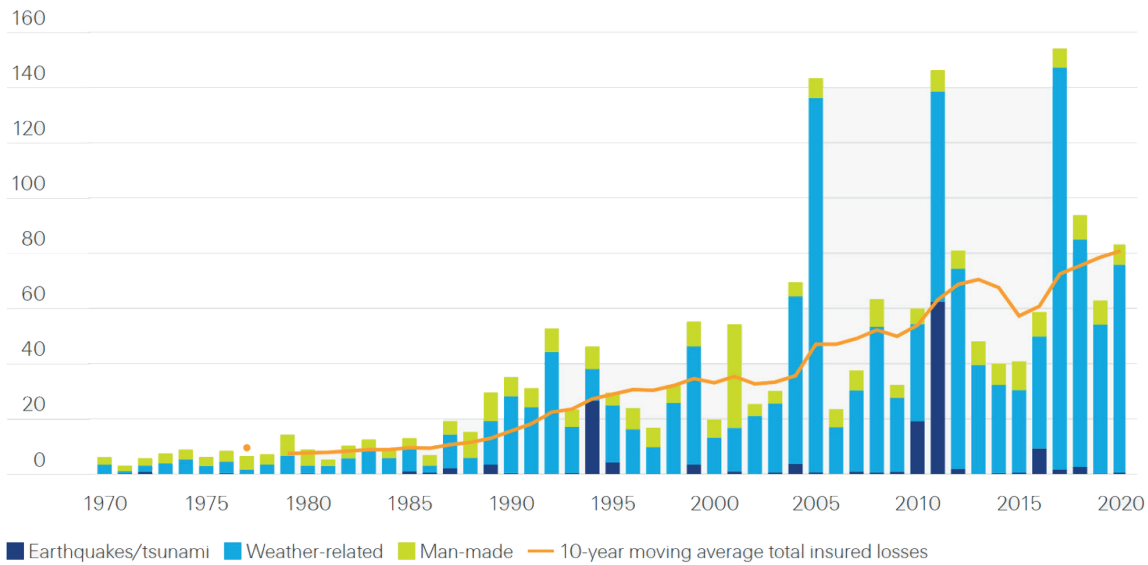
THE RT PROPERTY COMMITMENT

“As the Excess and Surplus Lines (E&S) segment of the insurance industry continues to grow, the RT Property Team has raised the bar even higher, delivering focused, creative solutions for our retail brokers and their insureds. RT’s team of exceptional wholesale property brokers is on the way to further growth in 2021, following another successful year in 2020.

Our exceptional track record is a testament to our motto: ‘Out-Think. Out-Work. Out-Execute. Repeat.’ By combining the talent of our expanded team of property brokers with our expertise in modeling capabilities, coverage and form knowledge, along with our claim advocacy, RT Property will continue to be one of the fastest growing property teams in the country!” states Brenda (Ballard) Austenfeld, President of RT’s National Property Team and Managing Director.

¹Record Hurricane Season and Major Wildfires – The Natural Disaster Figures for 2020, January 7, 2021, Munich Re, [munichre.com](https://www.munichre.com)

Figure 1: Insured Losses, 1970 - 2020, in USD Billion at 2020 Prices



Source: Swiss Re Institute

in 2020: severe convective storms. Severe convective storm losses in the United States are estimated to have cost insurers \$30 billion for 2020. An August 10 “derecho” —a fast-moving line of thunderstorms—caused insured losses of \$5 billion, making it the costliest convective storm disaster in 2020. Catastrophe modeling and years of consecutive increased losses indicate the cost of insuring this peril will continue to rise and further the need for reinsurance against what was once viewed as an attritional peril.

Despite hurricanes and convective storms accounting for an estimated two-thirds of insured losses, wildfires in the U.S. set distressing records of their own in California, Colorado and the Pacific Northwest. The area burned in California during 2020 was over four times larger than the 2015–2019 average, and five of the individual fires in 2020 rank in the top 6 on the list of the largest fires in California since the 1930s, according to data published by the California Department of Forestry and Fire Protection (CAL FIRE). Colorado experienced three of its largest fires on record, and Oregon recorded its worst year ever, with over 4,000 homes lost. Total insured losses for 2020 are estimated to be \$11 billion. Increasing insured losses from natural

catastrophes have been trending upward for nearly five decades (Figure 1). Early predictions by Colorado State University call for another above-average Atlantic Hurricane season, while losses resultant from secondary perils are forecast to increase as well, according to Swiss Re.

REINSURANCE

January 1 treaty reinsurance renewals for property insurers resulted in modest price increases versus initial forecasts, which predicted much higher outcomes. Cedents able to demonstrate favorable loss experience and prudent underwriting typically benefited from capacity negotiation and favorable pricing terms. In contrast, those with successive years of losses, changing risk profiles and overall poor performance experienced more significant pricing corrections relative to their peers.

The Howden Market Report recently summarized their January 4, 2021 reinsurance update, depicting “strong capitalization... with dedicated reinsurance capital estimated to have increased marginally to \$416 billion in 2020, as growth amongst traditional sources and catastrophe bonds offset the remaining trapped capital in the collateralized market.

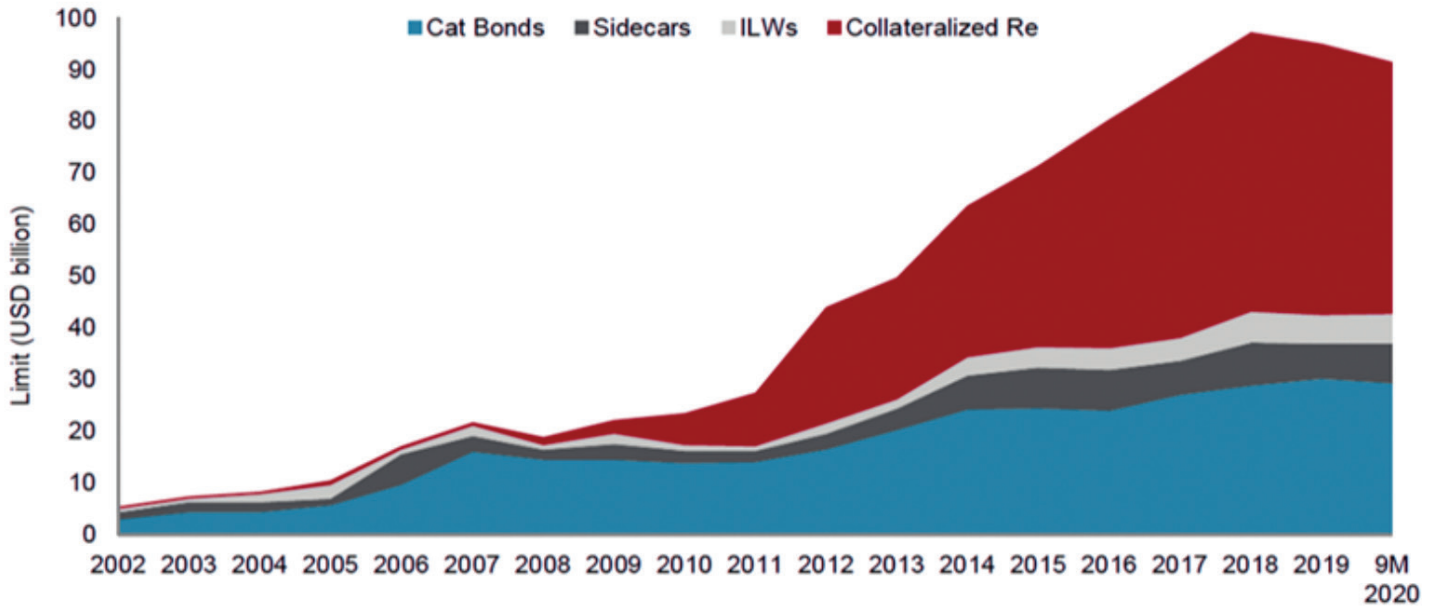
Additionally, incumbents and new players raised close to \$20 billion of capital in 2020 to replenish buffers and take advantage of market opportunities, with more to come this year.”²

Serious attention was given to program pricing, structures and underlying terms and conditions (i.e., communicable disease and silent cyber exclusions). Initially, COVID-19 was heavily emphasized in treaty renewal discussions, yet it has been reported that concerns about the potential loss projections were muted to some extent by a review of the closed transactions, resulting in negotiations that were primarily motivated to look through the uncertainty.

Additional pricing concerns were driven by consecutive years of above-average catastrophe losses and record activity during the 2020 Atlantic hurricane season, despite 2020 not reaching the record payout levels of 2017. These concerns have been compounded by the devastating wildfires along the U.S. Pacific Coast and increasing severe convective storm activity in the Midwest. Property reinsurance markets reevaluated pricing levels to account for the ever-increasing frequency and severity of weather events. As a result, cedent insurers are, in most instances,

²The Howden Market Report, *Hard Times*, January 4, 2021, Howden, howdengroupholdings.com

Figure 2: Alternative Capital Deployment



Source: Aon Securities, Inc.

taking higher net positions rather than paying reinsurers what they consider to be uneconomical prices for frequency protection.

The Howden Market Report also noted, “Despite the draw of a more attractive pricing environment for the traditional reinsurance sector, the investor appetite to back collateralized reinsurance or sidecar transactions was held back in some quarters by heightened risk aversion following successive years of losses and lackluster performance. Persistent adverse development on prior years, concerns about COVID-19 business interruption claims, 2020 U.S. catastrophe events, and increased scrutiny around climate change drove risk premium higher [for collateralized reinsurance and sidecar markets].”² See Figure 2 above for the Aon graph that measures the composite of funds for alternative capital deployment and note the reduced levels for collateralized reinsurance and sidecar transactions into the third quarter of 2020.

COVERAGE SPOTLIGHT: EARTHQUAKE

As earthquake capacity continues to constrict with both insurance carriers and MGUs alike, aggregate management has become equally, if not more important than, specific risk characteristics. Markets are less willing to gross up their position on accounts with facultative reinsurance, offering just their net line, which requires more carriers to participate on nearly all sizeable placements. Historically, older properties (specifically those built prior to 1984 and especially those built before 1956) have been price drivers, yet as the aforementioned factors push account pricing beyond the typical Average Annual Loss (AAL) multiples, unfavorable risk characteristics have become somewhat muted. Before COVID-19, the California Department of Insurance reported only 1 out of 10 commercial buildings being insured for earthquake coverage. The proportionately low number of buyers who do purchase earthquake coverage are largely driven by debt requirements. Thus,

there is little expectation that capacity constraints will be eased by changes in buying behavior. Carriers who have written critical earthquake for a long time are rightsizing their metrics after more than a decade of soft market pricing, yet they are not seen to be overly opportunistic at this time. Some MGUs, on the other hand, are leveraging their position as large capacity providers and delivering heavy rate increases where possible. Builder’s Risk earthquake placements remain one of few segments to avoid these adverse pricing impacts. Upon completion of the project, aggregate usage will not remain, as the completed assets are moved to separate, permanent property coverage.



Stetson Insurance Funding specializes in financing commercial and personal lines insurance premiums for the excess and surplus insurance lines industry. stetsonfunding.com

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