



Schools Program Alliance

c/o Alliant Insurance Services

Corporation Insurance License No. 0C36861

2180 Harvard Street, Suite 380, Sacramento, CA 95815

SCHOOLS PROGRAM ALLIANCE

August 19-20, 2025 Long Range Planning & Board Of Directors Meeting Minutes

Members Present:

Butte Schools Self-Funded Programs (BSSP)	Christy Patterson
Butte Schools Self-Funded Programs (BSSP)	Nicole Strauch
North Bay Schools Insurance Authority (NBSIA)	Noel Waldvogel
North Bay Schools Insurance Authority (NBSIA)	Karen Shelar
Redwood Empire Schools Insurance Group (RESIG)	Cindy Wilkerson
Redwood Empire Schools Insurance Group (RESIG)	Sandy Manzoni
Schools Insurance Authority (SIA)	Debrah Sherrington
Schools Insurance Authority (SIA)	Phil Brown
Schools Insurance Authority (SIA)	Amy Russell
Schools Insurance Authority (SIA)	Brooks Rice
Schools Insurance Authority (SIA)	Olivia Nelson
Schools Insurance Group (SIG)	Kelli Hanson
Schools Insurance Group (SIG)	Nancy Mosier
Central California Schools Authority (CCSA)	Alan Caeton

Consultants & Guests

Dan Madej, Alliant Insurance Services	Jim Wilkey, Newfront
Dan Howell, Alliant Insurance Services	Mark Stokes, Newfront
Michelle Minnick, Alliant Insurance Services	Eileen Massa, Newfront
Marcus Beverly, Alliant Insurance Services	Ryan Telford, AmWins
Jenna Wirkner, Alliant Insurance Services	Brian Frost, AmWins
Shannon Dunn, Engle Martin	Al Rameriz, Engle Martin
Russ Clark, Engle Martin	

A. CALL TO ORDER, ROLL CALL, QUORUM

Ms. Cindy Wilkerson called the meeting to order at 10:01 a.m. and welcomed the board. The above-mentioned members were present constituting a quorum. Cindy provided a brief welcome to the Board and noted that there are lots of items to discuss and members were encouraged to participate.

B. PUBLIC COMMENT

There were no public comments.

C. CHARIPERSON'S WELCOME, INTRODUCTIONS AND TEAM BUILDING EXERCISE

Cindy Wilkerson welcomed the SPA Board and led the group in a team building exercise.

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D. CONSENT CALENDAR

1. Minutes of SPA Board Meeting June 9, 2025
2. Approval of Property Program Claims Payments

A motion was made to approve the Consent Calendar.

MOTION: Kelli Hanson

SECOND: Brooks Rice

**MOTION CARRIED
UNANIMOUSLY**

E. REGULAR MEETING ITEMS

E.1.A. FINANCIAL REPORT – MANAGING MEMBER FINANCIAL UPDATE AS OF JUNE 30, 2025

Phil Brown provided the Board with a review of the financials for the PE June 30, 2025 and mentioned that we have completed the and we are working to complete the audit for FY 25/25. Estimated claims outstanding (\$4.7M and \$3.3M) is within property retained layer.

A motion was made to approve.

MOTION: Brooks Rice

SECOND: Christy Patterson

**MOTION CARRIED
UNANIMOUSLY**

E.1.B. QUARTERLY PROPERTY CLAIMS REPORT

Marcus Beverly noted that we have received the latest loss run and later in the meeting the Engle Martin claims team will be joining us as well as a later discussion on Claims Service Instructions. Josh Arnold provided that claims have been seeing progress with and mentioned they are hoping the snow loss claim will resolve in the next 30 days. Olivia noted that Josh will be sending out and updated loss run monthly and mentioned the new system has new functionality in order to provide reports. Gabbi Daniels provided some kind words and mentioned that Josh has made a huge difference in the claims process and appreciates the loss runs that are being provided.

A motion was made to accept the report.

MOTION: Kelli Hanson

SECOND: Christy Patterson

**MOTION CARRIED
UNANIMOUSLY**

E.1.C. FINANCIAL AUDIT FOR PERIOD ENDING JUNE 30, 2024

Phil Brown provided the Board with a review of the Financial Audit completed by Gilbert Associates and noted that the Auditors have issued an unmodified opinion. No significant adjustments were found. He also provided a review of the balance sheet and indicated that the net position has increased \$1.1M which was driven by operating income and noted this is the third year. He also noted the relationship with SPA under the related party transactions.

A motion was made to accept the Financial Audit

MOTION: Christy Patterson

SECOND: Kelli Hanson

**MOTION CARRIED
UNANIMOUSLY**

ABSENT: Alan Caeton



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E.2.A. APPOINT SPA PROPERTY ACTUARY

Dan Howell provided that Chris Nahas has left Alliant and the Board is asked to consider a new actuary who has experience with other large JPA's – Mike Harrington from Bickmore Actuary. Bickmore provided pricing for the first year at \$7,500 and then to \$6,500 ongoing. When negotiated the contact with Alliant – historically we have been charging for actuary separate from the Alliant contract. It was noted that Dan will review the agreement to determine if Alliant is supposed to pick up the cost of actuary services.

A motion was made to appoint Bickmore Actuarial as the Actuary.

MOTION: Christy Patterson

SECOND: Kelli Hanson

**MOTION CARRIED
UNANIMOUSLY**

ABSENT: Alan Caeton

E.2.B. NEWFRONT BROKERAGE SERVICE AGREEMENT

Jim Wilkey provided that we reviewed and noted that the Newfront agreement provides commission-based pricing which has been capped at no more than 5% for the three-year period. Jim Wilkey provided that he will be staying on through 2027. Additionally, he mentioned that Newfront has been on a commission cap at 5% since the initial agreement with SPA. He went on to mention that when CCSA joined, Newfront lowered their agreement and started taking commission from SPA. After a discussion it was requested that the Alliant Team share the prior agreement with ABD with the SPA Board and bring this item back to Wednesday August 20, 2025, to give people a chance to review the agreement. Additionally, it was requested that the Newfront team provide some information about succession planning at Newfront given that Jim will be considering retirement at July 2027. There was no motion made on August 19, 2025.

E.2.C. SPA PROPERTY MOC

Dan Madej provided a review of the SPA Property MOC and noted what has been presented is the new format connecting to the APIP. He noted that the comparison shared in May encapsulated the changes to the form. It was noted that this is the SPA MOC for which members will develop an underlying MOC that attaches to the SPA MOC. It was offered for any members who had questions about their underlying MOC to reach out to the Alliant Staff for review.

A motion was made ratify the SPA Property Memorandum of Coverage with the change to SIG name.

MOTION: Brooks Rice

SECOND: Christy Patterson

**MOTION CARRIED
UNANIMOUSLY**

E.2.D. PROPERTY APPRAISAL RFP

Marcus Beverly noted that the group has been working on the RFP and noted that we will be sending the RFP to the same vendors as last time. It was noted that CCSA is having some buildings appraised by Kroll. It was asked if the Board was seeking appraisal using a tiered thresholds to solicit pricing: locations valued more than ≥\$5M, locations valued more than ≥\$1M, potentially down to locations that are valued at ~\$950K/lower. Additionally, there was a discussion about additional items that can be included in the appraisal (property in the open) as well as the need for a variance report showing the prior value as compared to the new appraiser suggested value. Lastly there was discussion



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about the need for CRMA members to obtain pricing to prioritize appraisals for high CoreLogic wildfire score locations and depending on pricing pursue appraisals for locations valued at more than ≥\$1M.

A motion was made to approve the Property Appraisal RFP.

MOTION: Brooks Rice

SECOND: Alan Caeton

**MOTION CARRIED
UNANIMOUSLY**

ENGLE MARTIN INTRODUCTION

Shannon Dunn provided an introduction of the new adjusting firm, Engle Martin, represented by Russ Clark and Al Ramirez, who will act as the primary "feet on the ground" for claims. The Board expressed frustration with the prior third-party administrator (TPA), McLaren's, citing severe delays and communication breakdowns. Engle Martin's role will be to proactively manage claims from the outset, conduct all fieldwork, and prepare comprehensive reports that will then be submitted through McLaren's to the insurance market. The expectation is that Engle Martin's direct involvement and detailed reporting will simplify McLaren's function and force an expedited process.

The Board requested to review Item F.4.A.1. at this time.

F.4.A.1. PROPERTY PROGRAM – CLAIMS SERVICE INSTRUCTIONS

Marucs Beverly provided the Board with a review of the Claims Service Instructions as it relates to the addition of the Engle Martin team, payment instructions. There was a discussion about the wording in the instructions and after a discussion the Board was generally in agreement with revised Claim Service Instructions and officially designate Josh as the central "Claims Coordinator," who will serve as the primary point of contact for all new claims.

A motion was made to accept the Claims Service Instructions with the correction to the title "Claims Coordinator".

MOTION: Alan Caeton

SECOND: Kelli Hanson

**MOTION CARRIED
UNANIMOUSLY**

E.2.E. CONFLICT OF INTEREST CODE

It was noted there are no changes to the Conflict of Interest Code.

A motion was made to approve.

MOTION: Brooks Rice

SECOND: Kelli Hanson

**MOTION CARRIED
UNANIMOUSLY**

F.1. REVIEW OF FY 24/25 STRATEGIC PLANNING ACTION ITEMS

Marcus Beverly provided a review of the FY 24/25 Strategic Planning Items and the status as the policy period has ended. LP2 will likely morph into CAJPA Accreditation moving forward now that we are an entity JPA. Members were asked if they have passed the agreement and the participation, to send those



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approved signed documents over to the Alliant Program Staff. Marcus also shared a link to an article regarding SAM claims.

F.2. OVERALL CONSIDERATION OF ARTIFICIAL INTELLIGENCE RESOURCES ON SPA PROGRAM IMPROVEMENTS

Cindy Wilkerson noted that Artificial Intelligence (AI) is becoming more prevalent and lead a discussion on how to use AI to help with SPA. The group discussed AI's risks (including new liabilities and coverage exclusions) as well as opportunities (enhanced underwriting, loss prevention). The Board agreed to form a dedicated AI Working Group to explore the topic further and report back to the Board at a future meeting.

F.3. DISCUSSION OF POLICIES AND PROCEDURES, ROLES AND RESPONSIBILITIES AND STANDING COMMITTEES/TASK GROUPS AND THE IMPACT OF SPA ENTITY JPA TRANSITION – BECOMING ACCREDITATION READY

Marcus, Dan, Michelle, Jenna will perform the initial pre-accreditation internal review and ensure findings are reported back to the broader group to determine next steps and will return with items that we need to get into place before we start to reach out to CAJPA for the first accreditation.

F.3.A. LIABILITY CLAIMS TASK FORCE

Olivia Nelson noted that we have only met a couple times and are set to meet every other month with discussion about reporting and how that is different for each member. Olivia reported that the task force is working to improve consistency and share resources and noted there is currently no central repository for liability claims reported to excess carriers, hindering management of high-exposure claims and renewals. It was note that the group should work to set up a claims repository for all claims reported (including to excess carriers) and great consistency is needed on claims notice to all carriers.

F.3.B. PROPERTY PROGRAM LOSS CONTROL – AD HOC COMMITTEE

Sandy Manzoni noted that the group hasn't met recently and we are seeking updated Loss Control Funds amounts available for all members. Gabbi Daniels noted that they are starting wildfire exposure reports on the locations with the highest wildfire scores. Alan Caeton volunteered to join the committee to help brainstorm uses for loss control funds

F.3.C. PROPERTY CLAIMS COMMITTEE

Josh Arnold provided a review of the recent status of the claims committee, and indicated the group will start to include Engle Martin in the reviews monthly. Additionally, there were no new reported claims in the current policy period.

F.3.D. PROPERTY APPRAISAL TASK FORCE

Marcus Beverly noted that we have an RFP in process and a wrap up with the CCSA locations and we will place them at the front of the line for Appraisals. By November we should have vendors to select from.



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F.3.E. PROGRAM STAFFING

Dan Howell noted that we are moving toward becoming a full entity JPA and we need to develop an organizational chart, one for each line of coverage (Property, Liability) and include in the agenda packets. It was also requested that SIA be added to the Organizational Chart as the Managing Member.

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

Josh Arnold has been working to consolidate retained layer tracking with Jody (SIA) and internal teams to finalize the year-by-year loss application against “Retention A” and “Retention B”. Current retained funds total approximately \$4M (possibly \$3M available depending on development). The program has funded the full aggregate each year and is building an equity “war chest.” It was also noted that manual tracking is underway to map paid losses to “Retention A” and “Retention B” across fiscal years with checks-and-balances between SIA and internal teams. Josh Arnold mentioned FY 24–25 may not exceed Retention B, indicating a favorable year. Lastly it was discussed that further analysis is needed to determine the optimal attachment point.

F.4.A.3. PROPERTY PROGRAM – COST ALLOCATION – REVISITING WITH ACTUARY AND AD HOC COMMITTEE

Kelli and Dan Madej noted that the group has spent months refining cost allocation including discussions with the actuary (Chris Nahas at Astrus) and worked to improve the “collaring” methodology, and cleanup items. Scenario testing revealed materially different outputs versus current methodology; and further analysis is still needed to understand changes. The rest of the Cost Allocation work was put on hold during April which was postponed until after 7/1/25 so we will now need to work with Astrus to complete this part as Chris Nahas had completed most of the work. It was noted that Chris Nahas has left and consensus emerged to engage Bickmore (Mike Harrington) to complete scenario testing, validate outputs, and drive the model going forward. It was noted the not to exceed of \$5,000 to finalize the scenario testing.

F.4.A.4. PROPERTY PROGRAM – CONSIDERATION OF NEW MEMBERS FOR PROGRAM YEAR 26/27

Dan Howell began a discussion with the Board about interest in attracting new members for FY 26/27 and noted that we should reach out soon to start the process of getting new members to potentially join a new JPA. It was also noted that the addition of new members would diversify wildfire exposure, strengthen portfolio, leverage APIP placement (higher limits, competitive rate), and would demonstrate growth-minded posture to underwriters.

F.4.A.5 PROPERTY PROGRAM – PROPERTY PROGRAM PRE-LOSS EVENT SERVICE AGREEMENT

Dan Howell started a discussion regarding the establishment of agreement with vendors prior to any loss who would be available to members to help improve efficiency and quality on claims response that include significant water damage events which can help to reduce claims cost. It was noted that a threshold could be established for losses under \$100k.



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At 3:41 pm on Tuesday the board agreed to break for the day and return on Wednesday August 20, 2025.

CALL TO ORDER

Ms. Cindy Wilkerson called the meeting to order on Wednesday, August 20, 2025 at 9:01 a.m. and welcomed the board.

F.4.A.5 PROPERTY PROGRAM – PROPERTY PROGRAM PRE-LOSS EVENT SERVICE AGREEMENT

Dan Howell continued the discussion from the prior day and noted that the goal was to provide members with pre-approved/negotiated vendors to address claims. It was noted there are a couple vendors that are commonly used for fire or water losses due to their experience and knowledge of the insurance industry (Belfor, ATI, West Coast). The Property Claims Committee was tasked with the creation of best practices which will establish thresholds and establish a vetting process to pre-qualify vendors.

The Board requested to review item G.1.C. at this time.

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

Lisa Paul from Alliant provided the Board with a review of the Fleetlytics Telematics Program managed by herself, Patrick Shmedt and Jeff Hunt. Fleetlytics is a hardware-agnostic software platform that integrates data to automate driver coaching, streamline claims, and provide predictive risk analysis. The system automates training assignments, integrates with Samba Safety for MVR monitoring, and provides sophisticated driver scoring. Lisa Paul then proposed a 60-to-90-day, no-cost pilot program for interested districts to measure the ROI. The pilot would include a mix of urban, suburban, and rural districts, with hardware provided at no cost. Any members that are interested in participating in the pilot are encouraged to reach out for additional information. It was requested that this item be brought back to the November meeting.

At this time the Board requested to revisit Item E.2.B.

E.2.B. NEWFRONT BROKERAGE SERVICE AGREEMENT

The discussion from the prior day was continued and it was noted that the agreement should list Sacramento County in place of Sutter County. Additionally, it was noted that for Section 4 Term, a, b and c should reference Section 3 (not section 4). Lastly, it was requested that the term of the agreement be updated for 2 years instead of 3 years and there is a 60-day notice.

A motion was made to approve with the changes noted 2-year contract with a 60-day notice and changing the Section 4 and reference to Sacramento County.

MOTION: Alan Caeton

SECOND: Brooks Rice

**MOTION CARRIED
UNANIMOUSLY**



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After the motion it was noted that the agreement will be sent to Cindy Wilkerson via Docusign, and then to Mark Stokes for final signature. Once fully executed the agreement will be sent to SIA for filing as well.

F.4.B.7. LIABILITY PROGRAM

F.4.B.1. LIABILITY PROGRAM – REVIEW OF 7/1/2025 RENEWAL

Jim Wilkey provided the Board with an update regarding the Excess Liability Program (BASIC & SIA) and noted the items that went wrong with the renewal. Jim Wilkey noted during the recent liability renewal, carrier AWAC unexpectedly reduced its participation from a \$10M to a \$5M layer. Brian Frost from AmWins noted that his team successfully filled the gap by bringing in a new market (Obsidian) and adjusting layers. The final outcome ended up being a stronger program with a higher limit (\$35M) and risk spread across more carriers. As it relates to the Alternative Risk Financing Option (Structured deal) Jim went on to express frustration with the lack of progress on securing a structured finance deal from the London market after three years. After a discussion the group agreed to pause active pursuit of this option. There was additional discussion about moving from Occurrence based coverage to Claims-Made coverage and the group continued strategic discussion about the long-term viability of the current occurrence-based coverage. The idea of moving to a claims-made structure was introduced and identified as a long-range strategic item requiring future analysis.

F.4.B.2. LIABILITY PROGRAM – 7/1/2026 RENEWAL PLANNING

Jim Wilkey and Brian Frost from AmWins led a discussion related to the Excess Liability program and strategy was revisited, focusing on strengthening market relationships with both Bermuda and London, optimizing underwriting timelines, elevating attachment points (with focus on CCSA) via underlying carrier capacity, and exploring limit increases from \$35M to \$40M. Jim mentioned that the data collection went well last year so they are hoping to have applications submitted to the market with quotes available by April 1st. It was noted that each of the underlying programs need to be set up prior to setting up the SPA placement. Additionally, there was a discussion about the need for a comparative analysis of BASIC growth vs. SPA primary layer, including data collection/claims administration alignment and member control options. Jim Wilkey noted the current structures: SIA (Great American Apex; \$2.5M SIR), BASIC (\$2M SIR; Safety National 2.5x to 2.5), CCSA (multiple SIRs; Safety National 3x to 2) as compared to the proposed increased attachment point to align SIRs at \$2.5M and utilize carriers' capacity to 5x of \$2.5M to attach SPA at \$7.5M Jim noted that early engagement with Safety National and Great American will help to target competitive pricing. Jim and Brian will develop pricing benchmarks and approach carriers for 2.5x and 5x of \$2.5M structures.

G.1. NEW PROGRAMS AND/OR SERVICES

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

Dan Howell indicated that as the market has softened excess cyber may be something to consider – he noted that BASIC members have PRISM Cyber, the limits are good but noted they are shared among many members. SIA has standalone Cyber coverage while CCSA has Cyber coverage in APIP that rolls into Beazley, and SIG with Tokio Marine. The Board was asked to consider a SPA-wide base cyber layer with low deductibles and optional excess; supplemented with SIA-led



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advisory/services (training, 24/7 SOC) under a SPA committee. At this time the Board agreed to change the AI Taskforce into the Cyber Working Group with the following members: Phil Brown (Chair), Noelle Waldvogel, Karen Shelar, Dan Lowe (SIA), Phil, Mo (RESIG), Alan Caeton.

The Board discussed Faculty Staff Housing on Campus indicating several projects that are coming up in the next few years. It was noted that when SPA first looked at this exposure, they were against the COC over \$5m in the program (likely frame) and the group didn't want the COC in the program. However, it was noted that once construction is completed it is likely any losses would occur in the \$250k layer but there is liability associated with owning the location. After a discussion the Board requested a whitepaper about MR OCIP that can be shared with their underlying members.

G.1.D. NEW PROGRAMS AND/OR SERVICES – DISCUSSION ON EMERGING RISKS AND IDEAS FOR CREATION OR MODIFICATION OF SPA - SPA GRANT ENABLING AND SUPPORT SUCH AS ECIVIS AND BERQUIST RECOVERY CONSULTING

After the LA wildfires there are grant opportunities available through Cal Fire and the Board discussed a SPA-level pursuit or district-level pursuit for funds. It was also noted that Berkwest Recovery Consulting was identified as resource where group applications may require a wildfire mitigation plan (some counties have COE plans). Deb noted a meeting has been scheduled and will report back in October to determine next steps.

Additional discussion of Zero Eyes technology which requires 2K-resolution cameras which are used to detect visible firearms via existing camera coverage with a potential pilot being completed in Santa Rosa.

Cindy Wilkerson provided comments regarding efforts to set up a HR Hotline similar to what has been provided by Patty Ayres and noted that law offices don't typically want to staff after hours. She noted that they need lead time if we are seeking to scale up as needed.

Lastly, it was noted that the Property Claims Taskforce should meet to help Engle Martin onboard and to keep tabs on the new team and make any adjustments needed sooner rather than later

Cindy provided her gratitude to the SPA Group for their comments and opinions and the group shared their feedback related to the meeting.

H. INFORMATION ITEMS

There was no discussion on this item.

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

Dan Howell indicated that the Program Administration will compile an action list of the items discussed during the strategic planning meeting and bring back for review at the October Board meeting.

J. ADJOURNMENT

The meeting was adjourned at 12:22 P.M.

NEXT MEETING DATE: October 13, 2025 via Teleconference

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Signed by:

Respectfully Submitted,
Kelli Hanson

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Kelli Hanson, Secretary

11/24/2025

Date