

AGENDA

MEETING: Board of Directors Meeting
 Schools Program Alliance
 Teleconference Meeting

DATE/TIME: October 13, 2025 at 10:00 AM PDT

TELECONFERENCE: Toll Free (888) 475 4499 or (669) 900-6833 US Toll

Meeting number (access code): 918 8646 4756

<https://alliantinsurance.zoom.us/j/91886464756?pwd=nOGpa68XUqZVA5XmOe6qREBaH4MQrz.1>

A Action
I Information

1 Attached
2 Hand Out
3 Separate Cover
4 Verbal

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 380, Sacramento, CA 95815.

Access to some buildings and offices may require routine provisions of identification to building security. However, SPA does not require any member of the public to register his or her name, or to provide other information, as a condition to attendance at any public meeting and will not inquire of building security concerning information so provided. See Government Code section 54953.3.

This Meeting Agenda shall be posted at the address of the teleconference locations shown below with access for the public via phone/speaker phone.

1. Butte Schools Self-Funded Programs, 500 Cohasset Road, Suite 24, Chico, CA 95926
2. North Bay Schools Insurance Authority, 380 Chadbourne Rd, Fairfield, CA 94534
3. Redwood Empire Schools' Insurance Group, 5760 Skylane Blvd., Suite 100, Windsor, CA 95492
4. Schools Insurance Authority, 9800 Old Placerville Rd, Sacramento, CA 95827
5. Schools Insurance Group, 550 High Street, Ste. 201, Auburn, CA 95603
6. Central California Schools Authority, 7170 N. Financial Dr. #130, Fresno, CA 93720

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

B. APPROVAL OF AGENDA AS POSTED A 4

C. PUBLIC COMMENTS I 4

The public is invited at this point to address the Board of Directors on issues of interest to them.

D. CONSENT CALENDAR A 1

The Board of Directors may take action on the items below as a group except a Board Member may request an item be withdrawn from the Consent Calendar for discussion and action.

- Pg. 3 a. Minutes of SPA Board Long Range Planning Meeting August 19-20, 2025
 Pg.14 b. Property Program Claims Payment

Pg. 18 E. MEMBER PROGRAM AND IDEA SHARING I 4

This is an opportunity for a 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 facing. Please mail a copy of any materials to each member City in advance of the meeting.

Pg. 19	F. LIABILITY PROGRAM	I	4
--------	-----------------------------	----------	----------

Jim Wilkey will provide the Board with a verbal report.

Pg. 20	G. GENERAL ADMINISTRATION AND FINANCIAL REPORTS		
--------	--	--	--

	1. Standing Committee and Task Group Updates	I	4
--	---	----------	----------

a) Liability Claims Task Force

b) Property Program Loss Control - Ad Hoc Committee

c) Property Claims Committee

d) Property Appraisal Task Force

e) Cost Allocation Task Force

f) Cyber Working Group

Pg. 21	2. Adoption of Strategic Planning Objectives	A	1
--------	---	----------	----------

The Board will receive the Strategic Planning Items from the August Strategic Planning session.

Pg. 23	3. LAIF Resolution	A	1
--------	---------------------------	----------	----------

The Board will consider a resolution authorizing the investment of monies in LAIF.

Pg. 26	4. Reschedule December 8, 2025, Teleconference Meeting	A	1
--------	---	----------	----------

The Board will consider moving the current date of the December meeting to December 15, 2025.

H. PROPERTY PROGRAM

	I. INFORMATION ITEMS AND DISCUSSION	I	4
--	--	----------	----------

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.

Pg. 27	1. MROCIP White Paper		
--------	------------------------------	--	--

	J. ADJOURNMENT	A	4
--	-----------------------	----------	----------

Upcoming Teleconference Meeting Dates: November 10, 2025, December TBD, and January 12, 2026

Item D.a.**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.

PUBLICATION: None.

ATTACHMENTS: Minutes of SPA Board Long Range Planning Meeting August 19-20, 2025

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.

SPA is a Partnership of California Public Entity Joint Powers Authorities

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

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 \geq \$5M, locations valued more than \geq \$1M, potentially down to locations that are valued at \sim \$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

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

Marcus 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

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.

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.

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**

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

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



Schools Program Alliance

c/o Alliant Insurance Services

Corporation Insurance License No. 0C36861

2180 Harvard Street, Suite 380, Sacramento, CA 95815

Respectfully Submitted,

Kelli Hanson, Secretary

Date

DRAFT

Item. D.b.

CONSENT CALENDAR

APPROVAL OF PROPERTY PROGRAM CLAIM PAYMENT

ACTION ITEM

ISSUE: Claim payment due to a SPA member.

RECOMMENDATION: Approve claim payment as presented for ratification.

FISCAL IMPACT: Payment totaling \$27,340.78 will reduce cash balance and outstanding liabilities.

BACKGROUND: The SPA Claims Payment Policy (approved February 13, 2023) and the SPA Property Program Claims Service Instructions (approved October 21, 2024) provide direction for reimbursing members for claim costs. This includes Board approval and the participation of a Loss Adjustment Service Firm (McLarens) and SPA Property Claims Representative (SPA PCR) and Managing Member financial services (both provided by SIA).

Claim payments have been made to SPA member(s) per reported costs incurred by the member. These requests were submitted by Members and reviewed by the SPA PCR, including coordination with McLarens. These were reviewed and issued according to the Claims Payment Policy (review of expenses reported, deductibles and retentions, reimbursements, excess participation, and related accounting and reconciliations) including board member approval.

Schedule of payments

Member / Vendor	Claim	Description	Amount	Notes
SIA	Natomas USD Bannon Creek ES	SPA Retained layer	\$27,340.78	Water line failure

ATTACHMENTS: See attached SPA Claim Reconciliation forms for additional details

SPA CLAIM RECONCILIATION

Member: SIA

Claim: 25-7136

Occurrence Date: 04/28/2025

Claim Type: Water line failure causing damage

Claim Status: Open

Date Prepared: 9/29/25

Member Reconciliation

9/26/25 Proof of Loss	277,340.78
Member Deductible	(250,000.00)

Amount due to Member	27,340.78
----------------------	-----------

Excess Carrier Reconciliation

Amount due from Excess Carrier	-
--------------------------------	---

SWORN STATEMENT IN PROOF OF LOSS

POLICY NUMBER	25-7136
	OUR FILE NO.
	25-6935
AMOUNT OF POLICY AT TIME OF LOSS	COMPANY CLAIM NO.
07/01/2024	06/30/2025
DATE ISSUED	DATE EXPIRES

To the Schools Program Alliance of Sacramento, California. At time of loss, by the above indicated policy of insurance you insured [Schools Insurance Authority], against loss by All Risk to the property described under Schedule "A," according to the terms and conditions of the said policy and all forms, endorsements, transfers and assignments attached thereto.

1. Time and Origin: Water loss damage on or about 04/28/2025. The cause and origin of the said loss were: water line failure at Bannon Creek ES Natomas USD.
2. Occupancy: The building described, or containing the property described, was occupied at the time of the loss as follows, and for no other purpose whatever: public school.
3. Title and Interest: At the time of the loss the interest of your insured in the property described therein was owner. No other person or persons had any interest therein or incumbrance thereon, except: none.
4. Changes: Since the said policy was issued there has been no assignment thereof, or change of interest, use, occupancy, possession, location or exposure of the property described, except: none.
5. Total Insurance: The total amount of insurance upon the property described by this policy was, at the time of the loss as per the form.
6. The Actual Cash Value of said property at the time of the loss was
7. The Whole Loss and Damage was \$ 277,340.78
8. Less Amount of Deductible. \$ 250,000.00
9. The Amount Claimed under the above numbered policy is .. \$ 27,340.78

The said loss did not originate by any act, design or procurement on the part of your insured, or this affiant; nothing has been done by or with the privity or consent of your insured or this affiant, to violate the conditions of the policy, or render it void; no articles are mentioned herein or in annexed schedules but such as were in the building damaged or destroyed, and belonging to, and in possession of the said insured at the time of said loss; no property saved has in any manner been concealed, and no attempt to deceive the said company, as to the extent of said loss, has in any manner been made. Any other information that may be required will be furnished and considered as part of this proof.

The furnishing of this blank or the preparation of proofs by a representative of the above insurance company is not a waiver of any of their rights.

FOR YOUR PROTECTION, CALIFORNIA LAW REQUIRES THE FOLLOWING TO APPEAR ON THIS FORM:

Any person who knowingly presents false or fraudulent claim for the payment of a loss is guilty of a crime and may be subject to fines and confinement in state prison.

SIGNATURE

JOSH ARNOLD

DATE

SEP 26 2025

Loss_form

Statement of Loss Worksheet

**Schools Program Alliance
Schools Insurance Authority
Natomas USD | Bannon Creek Elementary
1931 Arena Blvd
Sacramento, Ca. 95834**

Date of Loss: 04/28/2025
Broken Water Connection/Water Damage

[illegible]



Schools Program Alliance

c/o Alliant Insurance Services

Corporation Insurance License No. 0C36861

Board of Directors Teleconference Meeting

October 13, 2025

Item E.

MEMBER PROGRAM AND IDEA SHARING

INFORMATION ITEM

Item F. 1.**LIABILITY PROGRAM****INFORMATION ITEM**

ISSUE: Jim Wilkey will provide the Board with a verbal update regarding the Excess Liability Program.

RECOMMENDATION: Direction may be given by the Board following Newfront's report.

FISCAL IMPACT: None.

BACKGROUND: None.

ATTACHMENTS: None.

Item G.1.**GENERAL ADMINISTRATION AND FINANCIAL REPORTS****STANDING COMMITTEE AND TASK GROUP UPDATES****INFORMATION ITEM**

- a) Liability Claims Task Force**
- b) Property Program Loss Control - Ad Hoc Committee**
- c) Property Claims Committee**
- d) Property Appraisal Task Force**
- e) Cost Allocation Task Force**
- f) Cyber Working Group**

Item G.2.**STRATEGIC PLANNING OBJECTIVES****ACTION ITEM**

ISSUE: The SPA Board of Directors held its annual Strategic Planning Meeting on August 19-20, 2026. During the meeting a number of strategic objectives were discussed. The Program Administrator has prepared the attached matrix summarizing the direction given by the Board into eight objectives to be addressed during the current program year.

RECOMMENDATION: It is recommended that the SPA Board of Directors take action to adopt the FY 2025/26 SPA Strategic Planning Objectives and/or provide direction to staff as appropriate.

FISCAL IMPACT: No fiscal impact is expected from action at today's meeting. If execution of one of the items involves a fiscal expense, then that item will be brought to the Board for approval if the expense was not previously included in the adopted FY25/26 SPA budget.

BACKGROUND: Each year the SPA Board of Directors holds a two day meeting to allow time beyond normal Board business to develop a longer term vision for strategic objectives. As items are identified, they are organized on the attached matrix to identify major milestones towards addressing the item and assignment of the activities to the parties responsible for development and execution of the item. The Strategic Planning Objectives matrix is included in each SPA Board of Directors regular meeting agenda so that a general progress update can be provided. At the following year's Strategic Planning Meeting, the Board reviews completion and determines if any items need to be carried over or modified in the following year's strategic planning objectives.

PUBLICATION: The FY 2025/26 SPA Strategic Planning Objectives will be included in each SPA Board of Directors regular meeting agenda with a status update.

ATTACHMENTS: FY 2025/26 SPA Strategic Planning Objectives DRAFT

FY 2025/26 SPA STRATEGIC PLANNING OBJECTIVES as of 8/29/2025						
GOAL	ACTION / TASK		STAFF	Assigned	DEADLINE	STATUS
LRP-1	Develop SPA Liability Program Claims Reporting and SPA Level Loss Tracking					
	a.	Staff to draft Claims Notice for Board consideration & adoption	NF/MM	JW/ON	Nov	
	b.	Liability Claims Committee to begin meetings (including tracking claims) and report out to Board	MM	ON	Jan	
LRP-2	Program Administrator to Establish Plan for CAJPA Accreditation Status					
	a.	Determine current CAJPA Accreditation requirements	PA	MB/MM	Nov	
	b.	Provide review of SPA existing documents and operations as compared to the CAJPA Accreditation requirements	PA	MB/MM	Jan	
	c.	Present results to Board for future direction or development of items needed	PA	MB/MM	Mar	
LRP-3	Establish a Cyber Working Group to address impact of AI on SPA including:					
	a.	MOLC Review for AI Issues	NF/MM	JW/ON	Jan	
	b.	Evaluate MGA/MGU/RPG Agency Management and Underwriting software packages to see if applicable to SPA and/or members	PA/MM	MB/PB	Feb	
	c.	Evaluate how agentic AI can impact SPA and members	PA/MM	DM/PB	Feb	
	d.	Evaluate software tools for contract review and certificate/endorsement management	PA/MM	DH/PB	May	
	e.	Evaluate SPA Cyber Program combining existing SIA (Axa), BASIC (PRISM), CCSA (APIP) and SIG (Tokyo Marine Programs)	PA/MM/NF	DH/ON/JW	Jan	
LRP-4	Evaluate Retaining more risk in SPA Property Program					
	a.	Create loss report pivot tables that support attachment/retention analysis	PA/PCA	DM/JA	Nov	
	b.	Report to SPA Board on initial findings	PA/PCA	DM/JA	Dec	
	c.	Actuarial report on retention finding	PA/BA	DM/MH	Feb	
	d.	Renewal broking direction from SPA Board	PA	DM	Mar	
	e.	SPA Board review of renewal options and binding instructions	PA	DM	Jun	
	f.	Implementation of retention and monitoring	PA/PCA	DM/JA	Jul	
LRP-5	Property Claims Committee to work on developing a panel of providers with service and fees agreed pre loss					
	a.	Develop best practices and pricing, likely focusing on specific types of vendor providers and working through each type over time	PA/PCA	MB/JA	Dec	
	b.	Gather member comments on items needed to perform vetting process	PA/PCA	MB/JA	Jan	
	c.	Select providers and establish appropriate pre-loss agreements/service standards	PCC	PCC	Mar	
	d.	Train members on utilization process	PA/PCA	MB/JA	May	
	e.	Monitor results and performance and report out annually	PA/PCA	MB/JA	Aug	
LRP-6	Liability Program MOLC Evaluation of impacts and planning for potential move to claims-made coverage					
	a.	Develop white paper on legal and operational affects of changing from occurrence to claims-made coverage	NF/MM/GC	JW/ON/BC	Feb	
	b.	Initial discussion at SPA BOD	NF/MM/GC	JW/ON/BC	Mar	
	c.	Further development of documents, MOLC, member communications	NF/MM/GC	JW/ON/BC	Jul	
	d.	Discussion at SPA BOD Strategic Planning Session	NF/MM/GC	JW/ON/BC	Aug	
	e.	Implementation of change in MOLC, if any, no sooner than	NF/MM/GC	JW/ON/BC	Jun-27	
LRP-7	Liability Program Evaluation of Primary Excess Liability Program and how BASIC and CCSA participate					
	a.	Discuss conceptual approach to developing a SPA PELP, provide direction	NF/MM	JW/ON	Nov	
	b.	Development of conceptual approach and transition plan	NF/MM	JW/ON	Feb	
	c.	Approve transition to new SPA PELP (note this may be a July 1, 2027 goal)	NF/MM	JW/ON	Mar	
	d.	Coverage for PELP commences	NF/MM	JW/ON	Jul	
LRP-8	SPA HR Hotline Solution					
	a.	This item needs further development by SPA Board	TBD	TBD	TBD	
BOD: SPA Board of Directors PA: SPA Program Administrator MM: Managing Member CFO: SPA Accounting and Finance			AIS: Alliant Ins. Svcs.(Property Program) NF: Newfront Insurance (Liability Program) GC: SPA General Counsel PCA: SPA Property Claims Administrator at SIA			

Not included on LRP. Separate Staff projects.

Item G.3.

LAIF RESOLUTION

ACTION ITEM

ISSUE: Approve LAIF Resolution

RECOMMENDATION: Staff recommends the Board approve the attached LAIF Resolution to affect changes to the LAIF authorized positions.

FISCAL IMPACT: None expected from this item.

BACKGROUND: The LAIF (Local Agency Investment Fund) investment pool is managed by the State Treasurer's Office (Treasurer). This program offers local agencies the opportunity to participate in a major portfolio, which invests hundreds of millions of dollars, using the investment expertise of the Treasurer's investment staff, at no additional cost to the taxpayer.

SPA established an account with LAIF to invest cash resources in February of 2022.

Due to recent changes to the JPA Agreement and Bylaws, we need to update the listing of individuals and officer positions authorized to deposit or withdraw funds and execute and deliver documents to the Treasurer. The attached Resolution is completed to reflect:

1. the updated Titles of authorized individuals authorized to order deposits and withdrawals to/from the account, and
2. the individuals currently holding the Title identified above.

Additionally, attached for your review is a corresponding LAIF Authorization for Transfer of Funds form. This form is updated to reflect the authorized Titles and individuals, as well as to direct the Treasurer to provide direct email LAIF notifications of transactions to the Chairperson.

Upon approval we will submit these items to the Treasurer's office for processing.

ATTACHMENTS:

1. RESOLUTION 25-01: AUTHORIZING INVESTMENT OF MONIES IN THE LOCAL AGENCY INVESTMENT FUND
2. LAIF Authorization for Transfer of Funds Form

RESOLUTION 25-01**AUTHORIZING INVESTMENT OF MONIES IN THE LOCAL AGENCY INVESTMENT FUND**

WHEREAS, The Local Agency Investment Fund is established in the State Treasury under Government Code section 16429.1 et. seq. for the deposit of money of a local agency for purposes of investment by the State Treasurer; and

WHEREAS, the Schools Program Alliance (SPA) Board of Directors hereby finds that the deposit and withdrawal of money in the Local Agency Investment Fund in accordance with Government Code section 16429.1 et. seq. for the purpose of investment as provided therein is in the best interests of SPA.

NOW THEREFORE, BE IT RESOLVED, that the Schools Program Alliance (SPA) Board of Directors hereby authorizes the deposit and withdrawal of SPA monies in the Local Agency Investment Fund in the State Treasury in accordance with Government Code section 16429.1 et. seq. for the purpose of investment as provided therein.

BE IT FURTHER RESOLVED, as follows:

Section 1. The following SPA officers holding the title(s) specified hereinbelow or their successors in office are each hereby authorized to order the deposit or withdrawal of monies in the Local Agency Investment Fund and may execute and deliver any and all documents necessary or advisable in order to effectuate the purposes of this resolution and the transactions contemplated hereby:

Philip Brown
(NAME)
Treasurer-Auditor
(TITLE)

(SIGNATURE)

Cindy Wilkerson
(NAME)
Board Chair
(TITLE)

(SIGNATURE)

Brooks Rice
(NAME)
Board Member
(TITLE)

(SIGNATURE)

Section 2. This resolution shall remain in full force and effect until rescinded by Schools Program Alliance (SPA) Board of Directors by resolution and a copy of the resolution rescinding this resolution is filed with the State Treasurer's Office.

PASSED AND ADOPTED, by the Schools Program Alliance (SPA) Board of Directors, County of Sacramento, State of California, on October 13, 2025.

ATTESTED: Michelle Minnick
(NAME)

Secretary
(TITLE)

(SIGNATURE)

Note: Resolution must be adopted by the governing body. Please submit an original resolution or a certified copy of the resolution to LAIF. A certified copy is 1) a copy of the resolution affixed with the seal of the agency or 2) a copy of the resolution attested by the City Clerk/Board Secretary with his/her signature.



**California State Treasurer's Office
Local Agency Investment Fund (LAIF)**
Authorization for Transfer of Funds

Effective Date _____

Agency Name _____

LAIF Account # _____

Agency's LAIF Resolution # _____ or Resolution Date _____

ONLY the following individuals whose names appear in the table below are hereby authorized to order the deposit or withdrawal of funds in LAIF. **This authorization REPLACES AND SUPERSEDES all prior authorizations on file with LAIF for the transfer of funds.**

Name	Title

Two authorized signatures required. Each of the undersigned certifies that he/she is authorized to execute this form under the agency's resolution, and that the information contained herein is true and correct.

Signature

Print Name

Title

Phone Number

Signature

Print Name

Title

Phone Number

Please provide email address to receive LAIF notifications.

Name	Email

Please email the completed form for review to laif@treasurer.ca.gov and allow 2 days for a response. **DO NOT** mail the original form until you receive approval.

Mail the approved form to: CA State Treasurer's Office
Local Agency Investment Fund
P.O. Box 942809
Sacramento, CA 94209-0001

Item G.4.**RESCHEDULE DECEMBER 8, 2025, TELECONFERENCE MEETING****ACTION ITEM**

ISSUE: A conflict has been identified with the December 8, 2025, meeting date.

RECOMMENDATION: The Board is asked to consider moving the meeting date from Monday December 8, 2025, to Monday December 15, 2025.

FISCAL IMPACT: None.

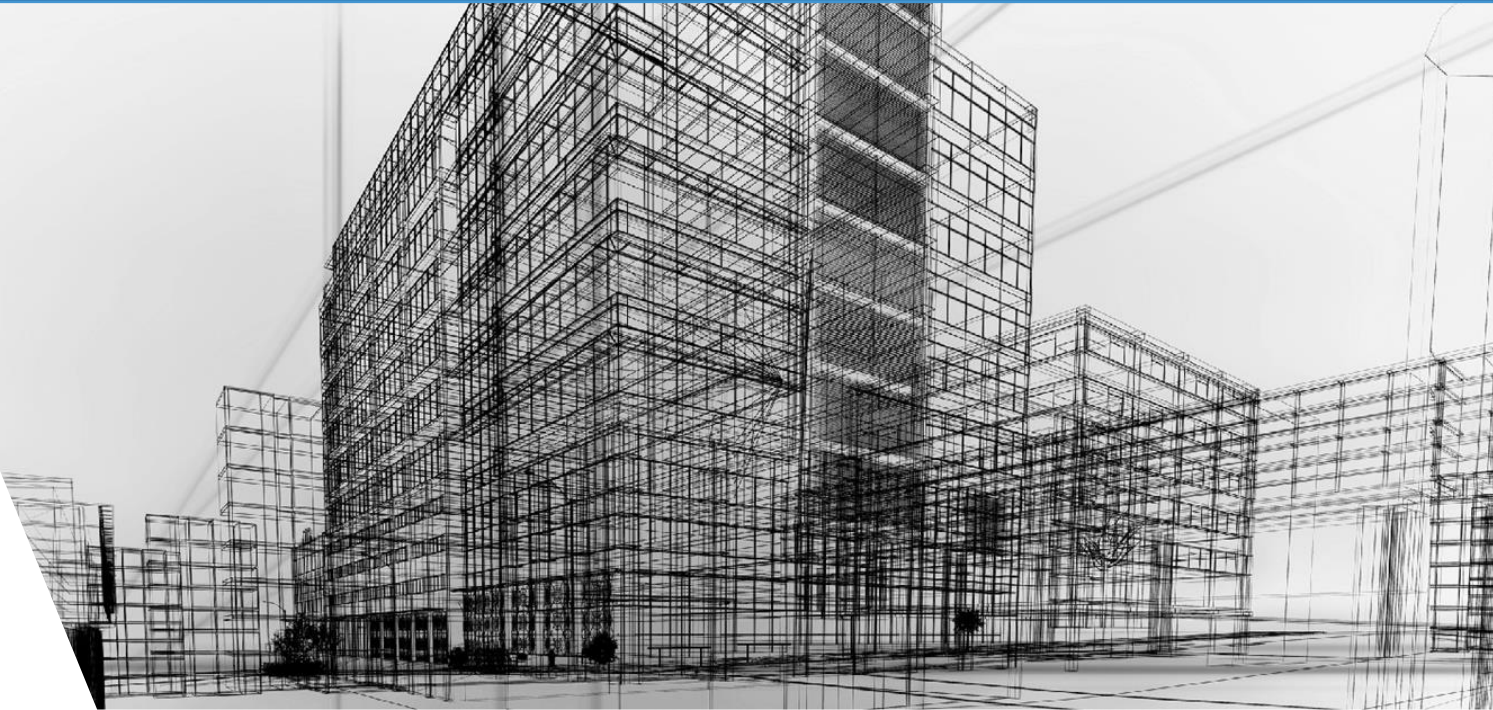
BACKGROUND: The Board set the FY 25/26 meeting dates at the January 13, 2025, SPA Board meeting and a conflict has been identified.

ATTACHMENTS: None.



PRISM MASTER ROLLING OCIP (MR OCIP)

Insurance for the benefit of your project



PRISM's Master Rolling Owner Controlled Insurance Program (MR OCIP) provides turnkey access to the benefits and affordability of traditional OCIPs once only available for large-scale construction projects. This exclusive program is available to all California public entities with projects as low as \$20M in construction value.

MASTER ROLLING OCIP (MR OCIP)

Long available for large-scale projects, the vast benefits and affordability of owner-controlled insurance programs (OCIPs) are now accessible to public entities with projects of all sizes through MR OCIP.

WHAT IS AN OCIP?

An OCIP is a centralized insurance program designed to provide protection for owners and contractors of all tiers with certain insurance coverage while they are on the project site. The recognized benefits of an OCIP over the traditional approach to construction insurance include greater risk control and improved insurance coverage for all involved parties.

MR OCIP EXPLAINED

PRISM's MR OCIP uses an innovative "pooled" approach to extend the benefits of OCIPs to single projects as low as \$20M as well as a more traditional "stand-alone" approach that allows entities with individual or aggregated projects totaling \$100M or more to benefit from MR OCIP's pre-negotiated, below-market rates.

THE BENEFITS

MR OCIP provides access to a vast array of benefits over a traditional insurance program, including:

- Lower Cost:
 - ◊ Savings of 15% to 30% over market rates
 - ◊ Savings of 1% to 1.5% of construction values
- Elimination of redundant insurance costs and mark-ups
- Higher limits of insurance (\$25M - \$200M+)
- Minimized cross-litigation/subrogation

- Larger, qualified contractor pool
- Enhanced small business enterprise initiatives
- Flexibility in premium financing
- 10 years completed operations coverage
- Solves indemnity issues of SB 474 for general contractors
- Access to loss control, claims oversight, and risk management resources
- Streamlined, turnkey implementation process
- Reduced administrative burden
- Pollution and OPPI coverages are also available

STREAMLINED ADMINISTRATION

MR OCIP is designed to alleviate the administrative burden associated with the insurance process. Central to this concept is Alliant WrapX, a web-based, automated administration system that adds efficiency and transparency to the program so clients can stay focused on delivering a successful project.

WrapX provides the following core features:

- For owners:
 - ◊ Program monitoring
 - ◊ Document access
 - ◊ Automated notifications
 - ◊ Automated reports
 - ◊ Ad-hoc reports

THE POWER OF PRISM

The key to this program's innovation and flexibility lies with PRISM, the nation's largest joint powers authority (JPA).

Founded in
1979

Approximately
300+
members



2,050+
Public Entities Covered
Account for:

- ◊ 95% All CA Counties
- ◊ 70% All CA Cities

All California public entities are eligible for membership with PRISM and access to its programs, including MR OCIP.

CONTACT

Shawn Kraatz
Senior Vice President
949.660.8117
Shawn.Kraatz@alliant.com