Schools Program Alliance
c/o Alliant Insurance Services
Corporation Insurance License No. 0C36861
2180 Harvard Street, Suite 380, Sacramento, CA 95815

SCHOOLS PROGRAM ALLIANCE
December 15, 2025 Board Of Directors Teleconference
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)	Brooks Rice
Schools Insurance Authority (SIA)	Debrah Sherrington
Schools Insurance Authority (SIA)	Josh Arnold
Schools Insurance Authority (SIA)	Olivia Nelson
Schools Insurance Authority (SIA)	Phil Brown
Schools Insurance Authority (SIA)	Amy Russell
Schools Insurance Group (SIG)	Kelli Hanson
Schools Insurance Group (SIG)	Gabbi Daniel
Central California Schools Authority (CCSA)	Alan Caeton

Members Absent:

Consultants & Guests

Dan Madej, Alliant Insurance Services
Dan Howell, Alliant Insurance Services
Marcus Beverly, Alliant Insurance Services
Michelle Minnick, Alliant Insurance Services
Jenna Wirkner, Alliant Insurance Services
Mike Kielty, George Hills
Jim Wilkey, Newfront
Eileen Masa, Newfront

A. CALL TO ORDER, ROLL CALL, QUORUM

Ms. Cindy Wilkerson called the meeting to order at 10:00 a.m. and welcomed the board. 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: Christy Patterson **SECOND: Brooks Rice** **MOTION CARRIED UNANIMOUSLY**

C. PUBLIC COMMENT

There were no public comments.

D. CONSENT CALENDAR

1. Minutes of SPA Board Teleconference Meeting November 10, 2025
2. Bickmore Actuary Engagement Letter

It was noted that Alan Caeton attended the meeting but was marked as absent – it was requested the minutes be updated to reflect his attendance at the November meeting.

A motion was made to approve the Consent Calendar with the revision to the attendees.

MOTION: Brooks Rice **SECOND: Christy Patterson** **MOTION CARRIED UNANIMOUSLY**

E. MEMBER PROGRAM AND IDEA SHARING

This time was reserved for members to share items of interest to the group. Dan Howell noted that CSRMA is doing a project for Large Language Model (LLM) for that pool including their data and records. It was noted the cost is approximately $75k as that pool has been around since the 1980s so there's lots of data. Additionally, Kelli Hanson shared that SIG completed a survey for vendors/service providers to determine trends. Cindy Wilkerson shared with Marcus Beverly an article about the use of soundwaves to fight fire without water which will be shared with the group after the meeting concludes.

F. LIABILITY PROGRAM
F.1. EXCESS LIABILITY PROGRAM

Jim Wilkey provided the Board with an update about the renewal as members are likely requesting required application information in anticipation of submission to the market in February 2026. Additionally, he provided that he is working to secure a meeting room with underwriters for the February PARMA on Wednesday February 25, 2026. Jim also confirmed the Bermuda schedule dates March 18-19, 2026 and mentioned that it is not necessary for all to attend, unless members would like to and meetings will be set for the afternoon/evenings.

G. GENERAL ADMINISTRATION AND FINANCIAL REPORTS
G.1.A. STANDING COMMITTEE AND TASK GROUP UPDATES – LIABILITY CLAIMS TASK FORCE

Olivia Nelson provided a review of the groups efforts and noted they have been discussing the distinctions in how our practices and MOLC's operate which will be helpful. She went on to note that the task groups plan is to continue to meet every other month (next meeting in January).

G.1.B. STANDING COMMITTEE AND TASK GROUP UPDATES – PROPERTY PROGRAM LOSS CONTROL AD HOC COMMITTEE

Sandy Manzoni and Deb Sherrington noted the group has not met since the last meeting but are set to meet up again in January. Alan asked to have the information re-sent to him.

G.1.C. STANDING COMMITTEE AND TASK GROUP UPDATES – PROPERTY CLAIMS COMMITTEE

Josh Arnold provided a review of the task force's efforts and mentioned the next schedule meeting is set for tomorrow. He went on to note that we have had our first claim reported this past week. It was a continuous overflow of a toilet that affected 2 bathrooms and will hit the retention (retention A).

G.1.D. CYBER WORKING GROUP

Phil Brown noted that we have met and noted that there were 2 central focuses for the group – AI and Cyber items. IT was noted that we are exploring Archipelago. Additionally, there was discussion about the use of bots/LLMs for the SPA MOC and policy coverage questions and perhaps a separate one for the JPA Agreement and Bylaws. Phil went on to mention that all members have adopted KYND for help with cyber application renewals so there was discussion about a larger contract with SPA directly that includes all members.

G.1.E. STANDING COMMITTEE AND TASK GROUP UPDATES – COST ALLOCATION TASK FORCE

Kelli Hanson noted that the group has been working on the letter to send to Mike Harrington and we are at the stage to submit the correspondence to Mike at this time with more information to come in January.

G.2. STRATEGIC PLANNING OBJECTIVES

Marcus Beverly provided a review of the strategic planning items and noted that our internal focus has been on CAJPA Accreditation status. Dan Madej also provided an initial review of the Retained Layer Analysis for the 2026 renewal. It was mentioned that all members have an HR hotline either with Patti or School and College Legal Services. Cindy Wilkerson noted that we should keep the SPA Primary Layer (for 27/28) on the radar – we have talked about at the BASIC meetings. Jim Wilkey shared some hypothetical scenarios for discussion as it relates to the creation of the SPA Primary layer for liability. Alan Caeton indicated that his group is trying to pursue different options but noted the 3 year commitment to BASIC is a barrier but requested some more pursuit of options. Phil Brown noted that he can work with the team and noted that we have engaged Bickmore Actuarial to complete a study for GL. He went onto note the minutes also included the Bickmore Engagement for June 30, 2026 and pricing analysis as well. After a discussion an Ad Hoc Committee was formed including: Mike Kielty, Jim Wilkey, Phil Brown, Olivia Nelson, Alan Caeton, Noel Waldvogel, Sandy Manzoni.

G.3. MANAGING MEMBER FINANCIAL REPORT

Phil Brown provided a review of the financials as of September 30, 2025 and noted the total assets have increased over the first quarter last year. He also noted the June 30 audit is nearing completion. Lastly he noted the surplus lines taxes and fees for the Bermuda placement have been filed.

A motion was made to accept the report.

MOTION: Alan Caeton	**SECOND: Noel Waldvogel**	**MOTION CARRIED UNANIMOUSLY**

G.4. PROPERTY APPRAISAL RFP

Marcus Beverly and Deb Sherrington provided some comments about the revised pricing received from the respondents to the RFP. It was noted that Kroll had priced in line with what they were doing previously for the SPA JPA. There was discussion of setting a standard for the frequency and type of appraisal with focus on the threshold (building value). There was mention of appraising all building valued at more than $1M every 5 years and if members were interested in appraising locations valued above $5K they could for additional cost. After a discussion, the Program Administration was asked to bring this back to the January Board meeting.

G.5. AUTHORITY TO BIND COVERAGE FOR SPA TRUSTEES E&O COVERAGE

Marcus Beverly provided an update to the Board as we are in the process of getting the application completed and sent off.

A motion was made to approve binding coverage with a not to exceed $12,000 for premium.

MOTION: Brooks Rice **SECOND: Kelli Hanson** **MOTION CARRIED UNANIMOUSLY**

G.6. AUTHORITY TO BIND COVERAGE FOR SPA CRIME/OFFICIALS BOND COVERAGE

Marcus Beverly provided the Board that we are in the process of obtaining the completed application and noted that we will request a $5M limit.

A motion was made to approve binding coverage with a not to exceed $5,000 premium.

MOTION: Alan Caeton **SECOND: Christy Patterson** **MOTION CARRIED UNANIMOUSLY**

G.7. POTENTIAL APPLICANT TO CCSA – FRESNO UNIFIED SCHOOL DISTRICT

Alan Caeton indicated that they have met with Fresno Unified School District and the CFO and reviewed the SPA program for both Property and Liability and noted it was a positive interaction. He went on to note they have started to provide requested items (loss run, actuarial for GL) but noted their renewal is April (while SPA is in July). He mentioned they will need to secure a 3-month policy to align with our renewal or a 15 month policy to align with the FY 27/28 renewal. It was mentioned they are currently with Travelers and have no claims over $250K. After a discussion, it was noted that their large ADA would become approximately 13% of the overall ADA for the SPA JPA so consideration should be taken with such a large increase.

G.8. CAJPA ACCREDITATION PRE-AUDIT REVIEW

Marcus Beverly provided the board with a review of the CAJPA Accreditation review. Brooks Rice noted (he's been on the Accreditation committee) that CAJPA will require each individual primary pool to have an audit and not rely on the audit completed by SPA. It was noted that some of these items (Investment Policy, Targe Equity Policy, etc.) will come back at a future meeting as we work to fill in any gaps.

H. PROPERTY PROGRAM

Dan Madej noted that the data request will be coming and January we will be providing a state of

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the market and some general planning at the next meeting.

I. INFORMATION ITEMS

1. Review of SB 848 Training Options
2. Review of SB 707 Open Meeting Law Changes

Michelle Minnick noted that Libert Cassidy Whitmore has set a training for next year on January 27, 2026 via webinar and will share the link with the group after the meeting. Cindy Wilkerson noted that SB707 now requires that we provide a copy of the Brown Act to our members.

J. ADJOURNMENT

The meeting was adjourned at 12:26 P.M.

NEXT MEETING DATE: January 12, 2026 via Teleconference

Respectfully Submitted,

Signed by:
Kelli Hanson
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Kelli Hanson, Secretary

8/4/2026

Date