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

SCHOOLS PROGRAM ALLIANCE
February 9, 2026 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)	Nancy Mosier
Central California Schools Authority (CCSA)	Alan Caeton
Central California Schools Authority (CCSA)	Jeff Pierce

Members Absent: None.

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
Mike Harrington, Bickmore Actuary
Denise Schreiner, NBSIA

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.

B. APPROVAL OF AGENDA AS POSTED

A motion was made to approve the Agenda as posted.

MOTION: Kelli Hanson	**SECOND: Christy Patterson**	**MOTION CARRIED UNANIMOUSLY**

C. PUBLIC COMMENT

There were no public comments.

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D. CONSENT CALENDAR

1. Minutes of SPA Board Teleconference Meeting January 12, 2026

A motion was made to approve the minutes.

MOTION: Kelli Hanson	**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. Noel Waldvogel introduced Denise Schreiner who has been working on training for volunteers and shared a draft of the SB 848 Compliance Checklist for Members that they have been developing.

F. LIABILITY PROGRAM
F.1. EXCESS LIABILITY PROGRAM

Jim Wilkey provided the Board with an update on the Excess Liability Program and noted they have received all items needed to submit to the market except for a consolidated loss run. He also indicated meetings with underwriters have been set up during the PARMA Conference to help facilitate discussions.

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

Olivia Nelson noted they met on the 27th and talked about the report that was mentioned by Jim Wilkey. The BASIC members reports are still needed. They are in the process of data collection for review of MOLC to identify any differences. It was also noted the Defense Symposium that members attended last week was great for education with a litigation consultant and was helpful.

1.2. STANDING COMMITTEE AND TASK GROUP UPDATES – PROPERTY PROGRAM LOSS CONTROL AD HOC COMMITTEE

Sandy Manzoni noted they met in January and everyone is still working on ideas but noted there will be some Fire Safety Classes which are open to all taking place on 3/17 & 3/18 (California Safety Training).

1.3. STANDING COMMITTEE AND TASK GROUP UPDATES – PROPERTY CLAIMS COMMITTEE

Josh Arnold discussed the committee has been meeting monthly and next week is the next meeting. It was noted that the top four vendors per the survey: RMC, ATI, Belfor, and Dry Creek. Josh will be creating a material flyer for distribution to the SPA Group. It was noted a new loss has been submitted and Engle Martin has been assigned and has been working with the SIG group.

1.4. CYBER WORKING GROUP

Phil Brown noted the cyber working group met last week and noted that Alliant facilitated a meeting with Archipelago (property control inventory system). Additionally, the data analytics provided by Archipelago include information that can help with underwriting and the Alliant staff is working to bring together the data transmission between the current Property Schedule Database (Alliant Connect) and Archipelago.

1.5. STANDING COMMITTEE AND TASK GROUP UPDATES – COST ALLOCATION TASK FORCE

Phil Brown noted that they have met with the actuary and provided the background on what SPA has done in the past. He mentioned that the task force has been focusing on the use of experience modifiers and where to apply an experience modifier (either retained layer and/or the insurance cost). Additional topics of consideration were collars, and surcharges or enhanced contribution for members with lots of claims. The task force is seeking to establish something that is simpler and easier to understand and find a model that removes the use of judgment when allocating premiums. Mike Harrington provided a summary of the group's efforts and mentioned an alternate method which would use a frequency-based approach, rather than focus on who had the most loss severity in the pooled layer. After a discussion it was noted that the task force will continue to meet and explore an experience-based model, and a frequency-based model and the task force will come back to the Board with a recommendation.

1.6. F. SPA PRIMARY LIABILITY LAYER AD HOC COMMITTEE

Phil Brown discussed the SPA Primary Liability Layer Ad Hoc Committee and noted after consideration the earliest implementation date for an excess liability shared risk layer would be July 1, 2027. He went on to note they have been discussion a variety of options including the consideration of a shared retained risk layer from $1 million to $2.5 million. It was noted that there is additional analysis needed on MOC's as there are differences between our primary layer MOC's.

G.2. STRATEGIC PLANNING OBJECTIVES

Marcus Beverly discussed Strategic Planning Objectives and noted that we have discussed lots of items during this meeting. He highlighted a few of the items that are being discussed at this meeting and noted that efforts continue for items related to the CAJPA Accreditation review.

G.3. MANAGING MEMBER FINANCIAL REPORT

Phil Brown provided a review of the financials as of December 31, 2025 and reported the net position of $6.1M and noted there were no claims reported through December. It was also noted that Gilbert is working to finish the financial audit.

A motion was made to approve.

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

G.4. INVESTMENT POLICY

Phil Brown reviewed the drafted investment policy which was modeled after SIA's and mentioned he added a procedure for investment of funds, which is another requirement for CAJPA Accreditation. It was asked if this needed to be reviewed by legal counsel prior to passing – it was noted that this is not required by law and the investment policies used to create the SPA Investment policy have been reviewed and approved by different counsel.

A motion was made to approve the investment policy as presented.

MOTION: Brooks Rice **SECOND: Alan Caeton** **MOTION CARRIED UNANIMOUSLY**

G.5. UPDATE ON CCSA REQUEST TO CONSIDER NEW MEMBER - FRESNO UNIFIED SCHOOL DISTRICT

Dan Howell noted that Alan Caeton has been working to collect the data that is required for Underwriting consideration and noted that they are seeking to join property coverage eff. 4/1/26. It was noted this would be brought back to the March meeting for approval of Property portion for effective date 4/1/26. It was noted they have very good rate right now but there will be additional costs to include (property appraisals).

G.6. STRATEGIC PLANNING MEETING LOCATION

Jenna Wirkner noted that we have contacted the Tiburon Lodge, same venue as last year, and mentioned that the room rates have decreased. After a brief discussion it was generally agreed to execute an agreement with Tiburon Lodge for the dates August 25-August 26, 2026.

G.7. APPL QUOTE

Dan Howell provided a review of the quote from the APPL program – he noted there are various deductible options and the group was asked to select their preferred option. After discussion it was agreed to approve the purchase at the $1M limit with $100,000 deductible.

A motion was made to approve the $1,000,000 limit with $100,000 deductible for $15,000 premium.

MOTION: Christy Patterson **SECOND: Noel Waldvogel** **MOTION CARRIED UNANIMOUSLY**

H. PROPERTY PROGRAM
H.1. PROPERTY PROGRAM ACTUARY REPORT AS OF JUNE 30, 2025

Phil Brown noted that the actuary report has been included in the packet. After a brief discussion a motion was made to accept as presented.

A motion was made to approve the actuary report as presented.

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

H.2. PROPERTY PROGRAM UPDATE

Dan Madej provided the Board with an update noting we are in the data collection phase at this time. Unlike prior years, we have started the data updates early to ensure we are prepared for the APIP Renewal. Members were encouraged to keep submitting updates to member schedules until notified. Dan Howell noted that the property market is still softening and we will be pushing for the best rate we can get.

I. INFORMATION ITEMS

Dan Howell noted that we have shared the AGRIP 5 Myths and Truths About AI and Pooling as the article was well written and provided his takeaway - picking small initial projects that you can actually accomplish will help to get the ball rolling rather than attacking on all fronts. Additionally, it was mentioned that RESIG is working on a bot but it is not yet ready and they are also exploring the use of Microsoft Co-Pilot and ChatGPT.

J. ADJOURNMENT

The meeting was adjourned at 11:52 A.M.

NEXT MEETING DATE: March 9, 2026 via Teleconference

Respectfully Submitted,

Signed by:
Kelli Hanson
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Kelli Hanson, Secretary

8/4/2026

Date