



Board Moves Core Limit to \$30 Million for 2014/15 Holds Excess Liability Rates Flat

OEL Rates Decrease

The SELF Board of Directors voted Friday to raise the core limit in the Excess Liability Program and hold the rate flat for those members attaching to the program at the \$5 million retention level.

An in-depth look at jury verdicts and settlements over the last few years inspired the Board to take the lead in protecting SELF members and increasing the core limit to \$30 million. That change, however, will not come at an additional cost as SELF's strong financial position and a reduction in claims for the last few years allowed the Board the option of holding last year's rate of \$3.14/ADA in the \$20m x \$5m layer flat for the new \$25m x \$5m layer.

Those members purchasing their \$4m x \$1m coverage from SELF will also see a flat renewal at \$12.76 for the full \$29m x \$1m.

The good news continued into the Optional Excess Liability Coverage where, due to the increase in the core limit, the OEL layer has changed to \$25m x \$30m. While SELF will no longer offer the two options in the OEL, participating members will receive a full \$25 million in limits for only \$1.00/ADA for K-12 members and \$0.71/FTES for community college members.

Approximately one-third of SELF's ADA will be participating in that offering effective July 1, at a savings of as much as 30% off the 2013/2014 rate.

The adopted rates for 2014/2015 are as follows:

Excess Liability Program

Coverage	K-12	Community Colleges	Non-ADA	Minimum
\$29M x \$1M	\$12.76	On request	On request	\$1,235
\$25M x \$5M	\$3.14/ADA	\$2.22/FTES	\$2,370	\$335

Optional Excess Liability Coverage

Option	K-12	Community Colleges	Non-ADA	Minimum
\$25M x \$30M	\$1.00/ADA	\$0.71/FTES	\$275	\$160

The OEL Coverage can be added at any time of the year. Contact Lois Gormley, Director of Communications & Member Services at lois@selfjpa.org for a quote or assistance in adding the coverage.

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Conferences & Events

May
ACBO Spring Conference
May 18-20
Santa Rosa
School Services of California, Inc.
May 19, Sacramento
May 21, Ontario

About Us

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Our Mission

SELF is a member-owned, statewide partnership of public educational agencies providing quality pooled programs for excess coverage that benefit our students.

By the Numbers

SELF is the leading statewide excess liability provider for California's public schools and colleges, serving nearly 3 million students.

SELF Awareness

Comments should be sent to the above address or info@selfjpa.org.

Board

Area II Adam Hillman
Area III Richard Hare
Area V Cathy Reineke
Dave George
Area VI Nancy Anderson
Diane Crosier
Tony Nahale
Toan Nguyen
Eva Lueck
Karla Rhay

Community Colleges

Michael Gregoryk, John Didion,
Teresa Scott, Kevin McElroy

A Message from Eric Lucas



As I participated in the annual SELF rate setting and renewal process over the past two months or so, it became clearly apparent that the reinsurance market's view of SELF has changed. That view has changed in the sense that it reflects the evolution of the organization and the membership over the

past five years. The focus of the members has been and remains on training, loss control and claims management—the fundamentals of the business. When a catastrophic loss occurs, the member joins with SELF to determine the best path to handle and reach ultimate resolution of that member's claim. This team approach and the results have certainly made a further, positive impression on the reinsurance market.

As a result, eight reinsurers sought various levels of participation in the 2014/15 SELF program. This “competition” can only result in a positive outcome for the SELF membership and also caused the incumbent partners to sharpen their pencils to remain in the program. As SELF puts the finishing touches on the 2014/15 renewal, the SELF membership will enjoy an expanded Core Program, from \$20m to \$25m x \$5m at no further contribution cost to the membership. Further, the SELF Optional Excess Liability coverage has moved to a single limit of \$25m. That consolidation of the former Optional Excess I and II comes at a significant contribution reduction of approximately 30%.

So starting July 1, 2014, SELF members have the opportunity to increase their coverage to \$55m ground up. Also, SELF continues to discuss with the market the opportunity to seek higher limits for the membership.

With the current state of increasing costs in settling claims and the potential for juries to award large verdicts, the SELF Board has taken the step in assuring adequate coverage for its membership by aggressively expanding the Core Program. This proactive action on the part of the Board further recognizes the foundational change in the way SELF is handling its business and the fundamentals that are being addressed by the membership.

A Strong Local Control & Accountability Plan Begins with a Comprehensive Look into What's Working Well and What's Not

By *William Grace Frost, Community Matters*
SELF Risk Services Clearinghouse Member



Administrators are challenged to fulfill the core mandates of getting students to attend school, keeping them safe, improving academic performance and achieving higher graduation rates, as well as complying with new, ever-expanding laws and imperatives to address

school climate, bullying, cyber-bullying, harassment and discrimination.

Here in California, those new imperatives also include the Local Control Funding Formula (LCFF) and Local Control Accountability Plan (LCAP). As a part of this newly mandated plan, schools and districts must address eight priorities, including:

- Supporting student engagement
- Highlighting school climate and connectedness through a variety of factors including suspension and expulsion rates
- Parental involvement

While every district will have its own particular circumstances, each one will need to begin by gaining a thorough understanding of their climate efforts: what's working, what's not and what's missing. You have to know “where you are” in order to create a strategic plan for “where you want to go”.

Conducting this “deep dive exploration”, while critically important to improving school safety, can feel overwhelming and labor intensive to many educators. For those reasons, and because of our experience in knowing the importance of school climate as the foundation for having safer and higher performing schools, Community Matters (CM) has developed a Whole School Climate 360 Audit (WSC360) that's accessible to any administrator looking for some help and relief.

The WSC360 Audit is a comprehensive, district-wide assessment and analysis process that identifies strengths, weaknesses and opportunities in a district's climate improvement efforts. It identifies key learnings and provides specific solution-based recommendations that can enhance school safety, reduce suspension, improve attendance, increase academic achievement and recover much of the time and money expended dealing with disciplinary incidents.



FIVE STAGES OF COMMUNITY MATTERS' WSC360 AUDIT:

- 1. Assess Climate** - CM conducts a comprehensive assessment utilizing written and oral interviews with key leaders to gain a deeper understanding of your existing district climate issues, initiatives, policies and procedures.
- 2. Design Audit** - CM will customize a set of processes and tools—including surveys, one-on-one and group interview, focus groups and/or detailed discipline policy review—to obtain an in-depth understanding of your school climate .
- 3. Implement Process** - CM conducts the audit processes and gathers input.
- 4. Analyze Findings** - CM reviews, organizes and synthesizes the gathered information.
- 5. Provide Solutions** - CM develops a comprehensive report, including key findings and a set of effective and best-practice recommendations for strengthening your district's school climate. This also can include a presentation to your Board, or other appropriate body, and a digital presentation for you to educate your constituents and foster support for your next steps.

“Community Matters’ Whole School Climate 360 Audit is the leading edge approach in school climate improvements,” said Daryl Thiesen, Prevention Programs Coordinator of Kern County, who has been utilizing Community Matters’ programs and services for nearly 20 years. “They take a deep dive under the district’s hood and come up with excellent recommendations for programs, services and policy improvements so schools can better serve all students.”

Putting a plan in place can create safer and higher performing schools, save time, recover money and help your students achieve higher academic performance.

The Petaluma City School District adopted and implemented a school climate improvement plan over a five-year period. They replaced school resource officers with student and family specialists, balanced punitive disciplinary policies with restorative ones, provided extensive training and support for staff, and invested in engaging and empowering students to be positive contributors.

As a result, while more than doubling its population of Limited English Proficiency students, the district experienced 34 percent fewer suspensions and 28.5 percent fewer suspension days; a 2 percent attendance increase, resulting in a \$950,000 increase in annual daily attendance revenue; and an 11 percent performance improvement on state standardized tests.

Whether you utilize the WSC360 Audit program provided by Community Matters or you use your own internal staff to handle your school climate assessment, knowing more about what’s working, what’s not and what’s missing will go a long way to meeting the multiple expectations placed on administrators and achieving safer, thriving and higher performing schools.

Should you choose to invite Community Matters to assist you in your audit planning, call 707-823-6159 ext. 104 or email William Grace Frost at william@community-matters.org to schedule a 60-minute, no-cost, no-obligation discovery session. This session is a great way to determine how best to proceed and to begin identifying potential best-practice strategies, resources and tools for strengthening your school climate.

SELF Esteem

Congratulations to **Brawley Union High School** for being named one of 13 California schools to earn the Civic Learning Award and one of only three other schools to receive the Award of Excellence.



The awards, now in their second year, celebrate successful efforts to engage California public high school students in civic learning and spotlight replicable models for other schools. The Civic Learning Awards program is part of the Chief Justices’ civic engagement initiative and partnership with Superintendent of Public Instruction Tom Torlakson.

Board Changes

The SELF Board recognized John Falappino, Executive Director of Schools Insurance Group, for 20 years of service and dedication to SELF at its December Board meeting. Falappino resigned his position as Board Chair as of December 31, 2013 and resigned from the SELF Board effective with his retirement from SIG on February 28, 2014.

Falappino joined the SELF Board in 1994 as an alternate for Area III and became the Area Representative in 2006. He served as Board Secretary from July 2011 until his appointment as SELF's Board Chair on October 2012. He also served on the Finance Committee for many years and was its Chair from 2007 to 2011.

At the December meeting, the Board also appointed Area VI Alternate Tony Nahale of the Norwalk-La Mirada School

District, to the Area VI Representative seat left vacant by the retirement of Lynn April Hartline in September. Also in December, O. D. Burr, Northern California Community Colleges Alternate, announced his intention to retire from Los Rios Community College District and the SELF Board at the end of January.

January also saw the appointment of two Area VI Alternate positions at the Board's annual Strategic Planning Meeting. Wael Elatar of Barstow Unified School District and Elaine Marshall of Placentia-Yorba Linda Unified School District filled the two vacancies left with the resignation of Alternate Rick Carr of Mountain View SD in December and the appointment of Tony Nahale to Area VI Representative.

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