

STRENGTH IN UNITY



SCR Orientation & Overview

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March, 1986 - TIME Magazine documents the insurance crisis in America.

In California, many local governmental entities found that coverage was either priced out of their reach or completely unavailable. Insurance companies refused to write coverage for most municipalities and canceled those they had.

What went wrong?



What is So Cal ReLiEF?

- Southern California Regional Liability Excess Fund (aka: ReLiEF, SoCal ReLiEF, or SCR)
- In association with NCR, we are the largest P&L Joint Powers Authority (JPA) for schools.
- Authorized by California Government Code
- Provides broad coverage for risk of loss.
 - *Defend and indemnify lawsuits against our districts.*
 - *Rebuild schools damaged by covered perils.*
- NOT subject to Insurance Code or law.
- Governed by and for the members through a Memorandum of Coverage.



What / Who We Are

- Non-Profit
- Member Owned & Operated
- Broad Seamless Coverage
- Combination of self-insurance and transferred risk
- Specialized Loss Control Services
- Multiple Retention Options
- Regional Focus
- CAJPA Accredited with Excellence

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The Authority's mission is to assist its members in managing risk by providing broad liability and property coverage, stable rates, and quality specialized services.

- **Broad Coverage**
- **Stable Rates**
- **Specialized Services**



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What Makes JPAs So Special?

- Stable rate structure.
- Reduced rates with non-profit operations and large spread of risk (law of large numbers).
- More control over claims
- Investment of funds
- Share Best Practices & Allocate Resources
- Anything left over belongs to the members
- The value is in the common challenges, the pursuit of unique solutions, having control of the process, and the relationships you develop and depend on.



PROGRAM STRUCTURE - 2025/2026

PROPERTY		LIABILITY	
\$500,250,000	SAFER \$475M xs \$25.25M	SAFER \$25M xs \$50M \$25M AAL	\$75,000,000
		SAFER \$25M xs \$25M \$25M AAL	\$50,000,000
		SAFER \$15M xs \$10M \$50M AAL (inclusive of \$10M AAD retained by SAFER)	\$25,000,000
		SAFER \$8M xs \$2M \$60M AAL (inclusive of \$30M AAD – \$4M xs \$26M retained by SAFER)	\$10,000,000
\$25,250,000	SAFER - \$7.5M AAD (\$7.5M SAFER Retained) \$25M xs \$250K	SAFER \$1M xs \$1M \$40M AAL (inclusive of \$5M LC – \$5M xs \$25M retained by SAFER)	\$2,000,000
\$250,000	ReLiEF Retained \$250K Less MRL	ReLiEF PFP \$1M Less MRL	\$1,000,000
Various	Member Retained Limit	Member Retained Limit	Various
AAD – Annual Aggregate Deductible		AAL – Annual Aggregate Limit	LC – Loss Corridor
		PFP – Protected Funding Program	



Current Membership

1,028,310 ADA

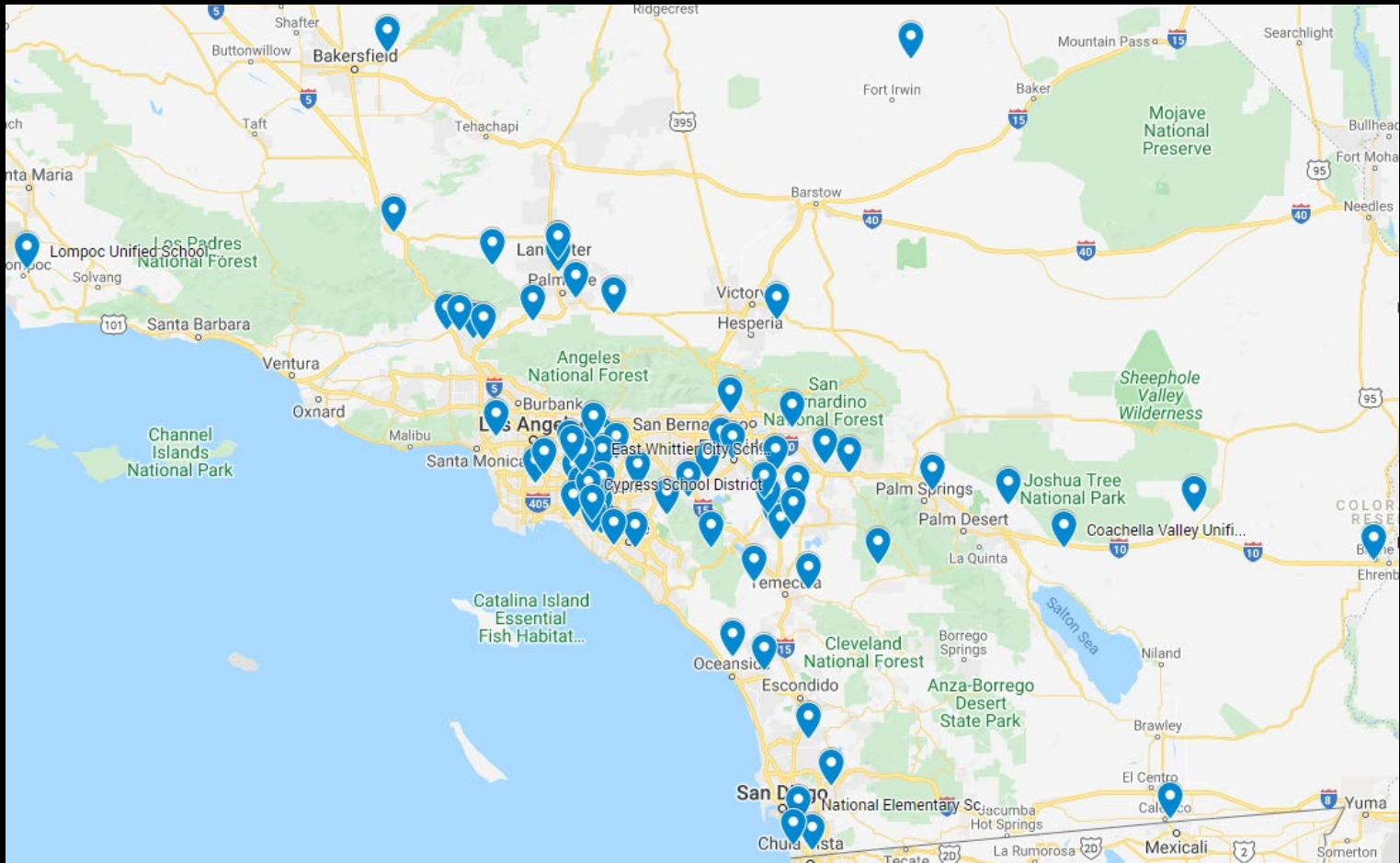
\$45.19 Billion TIV

44 Total Members

91 Total Member Districts

8 Counties served: Los Angeles County, Riverside County, San Bernardino County, Orange County, San Diego County, Imperial County, Kern County, Santa Barbara County

SoCal ReLiEF Members



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How Does it Work?

- Board of Directors
 - Every Member Represented
 - Primary and Alternate Representatives
 - Weighted Votes based on Member Size
 - Executive Committee = 4 Officers + 3 At-Large
 - Officers serve two-year terms.
- 3 (non-Executive) Committees + Roundtable
 - Any designated district rep can participate on Committees
 - We love HR!
 - Roundtable meetings open to everyone.



Board & Committee Structure



Risk Management Roundtables

Prior topics include:

- **M&O** – “Property Damage Prevention Through the Eye of a Storm”
- **Security/SRO** – “Active Shooter Prevention and Response Measures”
- **HR** – “Can We Talk? Managing the Interactive Process”
- **Special Ed.** – “Special Education Litigation”
- **PR** – “Communicating Through the Chaos”
- **IT** – “Cyber Liability - Know Your Threats and How to Protect Your District”

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Executive Committee



John Fogarty
President
Irvine USD



Lucy Dressel
Vice President
Hemet USD



Gary Stine
Treasurer
Huntington Beach City
SD

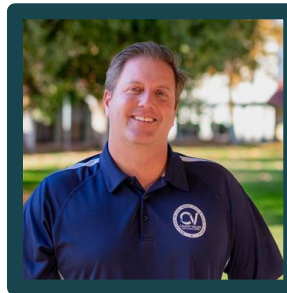


Daniel
Whitfield
Secretary
RSIA

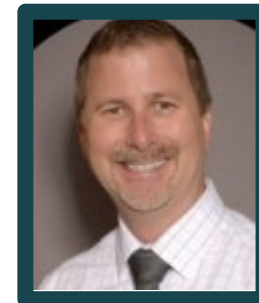
Members-at-Large:



Nancy Nien
Anaheim Un. HSD



Scott Buxbaum
Cajon Valley USD



Dr. Joshua Randall
SIRMA II JPA

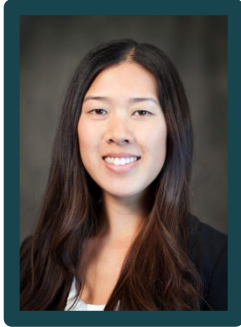


Keenan's Role



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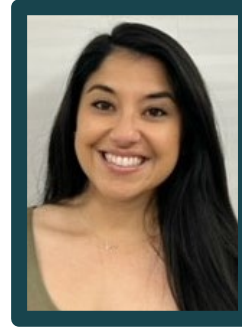
Management Team



Crystal McMahan
JPA Manager



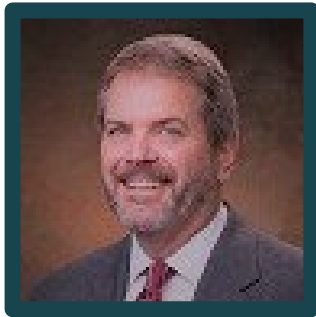
Seranie Ruiz
SCR Account
Manager



Jaquelyn Zermeno
SCR Account
Coordinator



Hesam Fayaz
AVP
SETECH



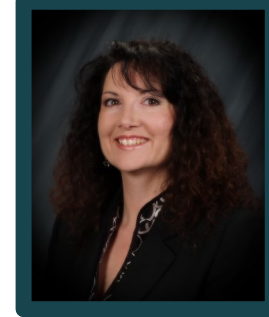
Eric Lucas
Sr. Vice President
Claims



Matthew Takeda
Claims
Manager



Eric Preston
Sr. Vice
President
Loss Control



Dianna Poulin
Loss Control



How Do I Participate?

- Every “member” has a Board representative & alternate
- Members have weighted votes at Board meetings (not committees)
- Only 1 voting representative at Board meetings.
- Members may have other representatives participate on committees.
- Committee reps don’t have alternates.



Coverages

Property

General liability

Auto

EPL

Injunctive relief



Where Coverage is Excluded or Limited

- Intentional Acts
- Criminal Acts
- Explosives
- Wear & Tear
- Pollution & Hazardous Chemicals
- Back Wages & Salary
- Earth Movement
- Terrorism
- Rodeos & Trampolines
- Loss or Misuse of Funds, Cash, Securities
- In-flight Operations (Drone use conditional on compliance with FAA guidelines)



Member Responsibilities



Care:

- Discharge duties with the care that an ordinary, prudent person in a like situation would under similar circumstances
- A fiduciary standard of “utmost good faith”. Highest standard of care
- Need not always be “right”, but act with common sense & informed judgment

Best Interests:

- Undivided allegiance to the best interests of ReLiEF
- Must put the interests of ReLiEF ahead of the interests of his or her own District
- Obligation to advance & protect the interests of ReLiEF, even if it means an increased cost to the membership
- Obligation to be faithful to ReLiEF’s Mission & Goals

Compliance:

- Must comply with all federal & state laws, & governing documents

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How Are Rates Determined?

$$\begin{array}{c} \text{Expected} \\ \text{Losses} \\ + \\ \text{Contingency} \\ + \\ \text{Program} \\ \text{Expenses} \\ = \\ \text{Rates} \end{array}$$



Loss Funding

- Actuarial estimate of next year's losses
 - Central estimate
 - 50/50 for adequacy
 - Extent of shortcoming not considered
- How “confident” do you want to be of having sufficient funding?
 - Better to fund conservative or wait until you need it?
 - 80% “probability” is our current standard
- What about interest earnings (i.e. “discounting”)?
 - How far does your crystal ball see?
- Adjusted for your own experience as compared to the group.

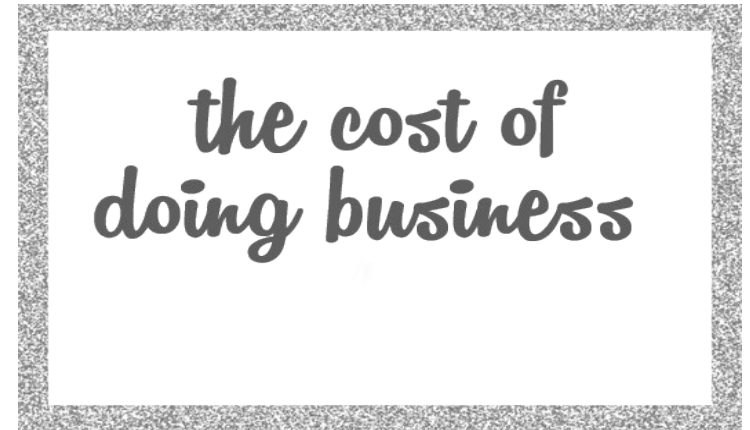
“Risk is
measurable
uncertainty”

“Uncertainty is
unmeasurable
risk”



Program Expenses

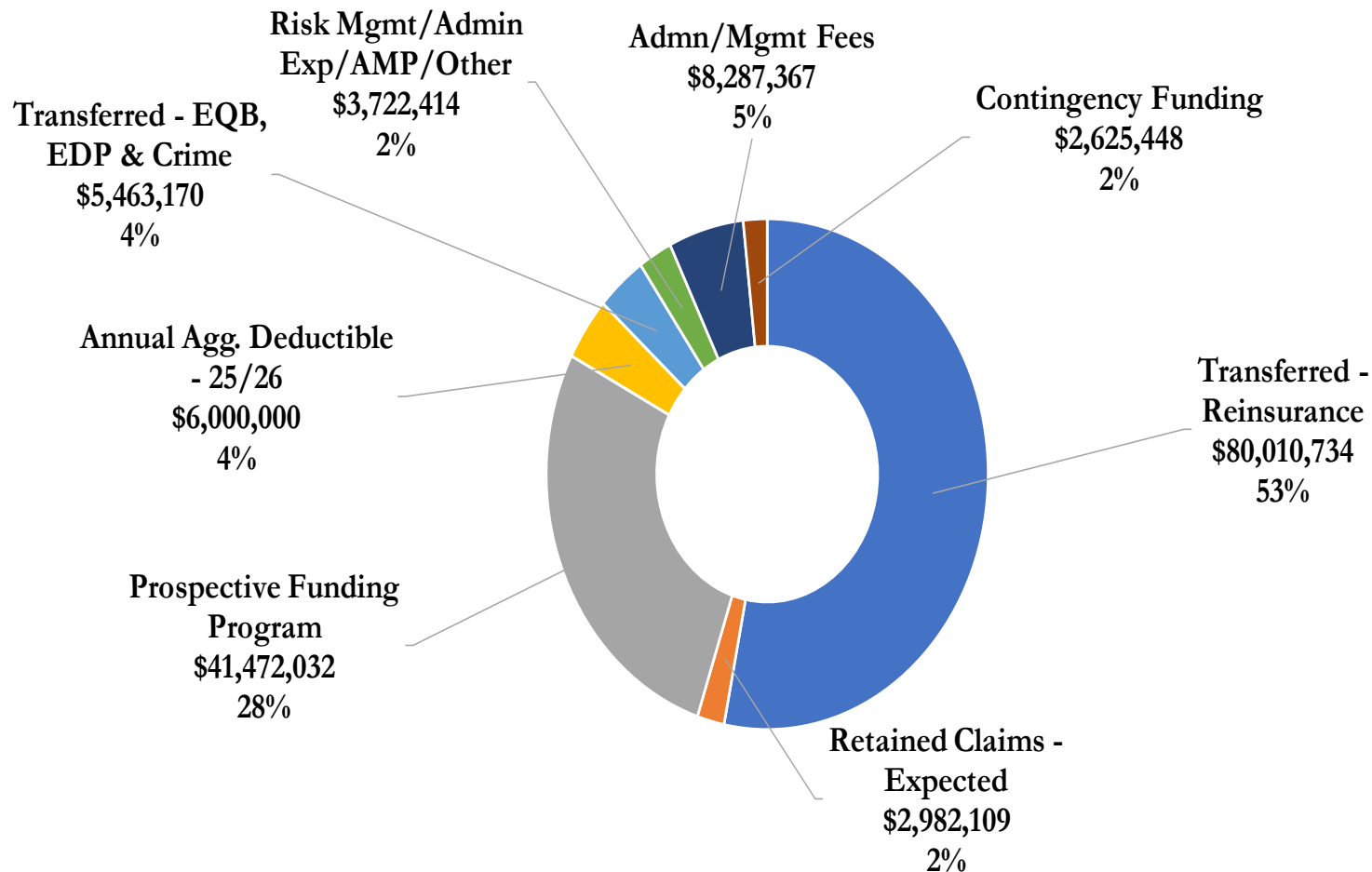
- Claims Administration
- Safety & Loss Control
- Training & Education
- Actuarial Services
- Audits (Financial and Claims)
- Professional Development
- Marketing / Brokerage Services
- Accounting Services
- Underwriting Services
- Accident Med Pay



Program Year 2025/2026

Member Contributions

\$ 150,553,808



Finance & Expense Controls

- Treasurer (serves a 2 year term & authorizes all payments)
- Finance Committee (meets quarterly)
 - Annual budget
 - Treasurer's Report
 - Reviews and approve all fiscal policy and issues
 - Reviews Investment Portfolio
 - Semi Annual Actuarial Reports
- Annual independent audit of financial records
 - Filed with the California Department of Education and State Controller
- Special Districts Compensation and Special Districts Financial Transaction Reports
 - Filed with the State Controller



Loss Control Services

ReLiEF Inspection

- Every District receives a biennial P&L safety inspection and safety program review along with a 90 Day Follow-Up Audit.
- To review the district's current standing on a variety of loss-related safety programs required by SCR as well as to identify serious safety hazards that could lead to a loss.
- Visual assessment of high-hazard, high-occupancy, and high-use areas, as well as approximately 25% of the general education classrooms, at every site/property owned and operated by the district.
- Inspection report as well as corrective actions needed to bring any delinquent programs up to speed. Results of program review are presented to the SCR LC/UW committee for review.



Loss Control Services

Sexual Abuse & Molestation Prevention Assessment

- Every District will receive a biennial Sexual Abuse & Molestation Prevention Assessment.
- Five main areas assessed:
 - SAM Prevention Policy Document(s) Review
 - SAM Prevention Employee Training Program
 - SAM Prevention Technology
 - SAM Prevention District Self-Inspections
 - SAM Prevention Facility Inspection: a visual assessment of high-occupancy, high-risk, and high-use areas, as well as approximately 25% of the general education classrooms, at every school site
- Inspection report evaluating the current status of the various best practice components of each of the five components, as well as corrective actions needed to bring any delinquent components up to speed.

On-Demand Loss Control Services

On-Demand Loss Control Services

Every District in SCR has access to the following Loss Control Services, which can be requested by the member district at any time.

- **Bus Safety Assessment** – this is a specific on-site transportation safety program assessment for bussing operations, which would review things like employee training, bus maintenance, use of cameras/gps, student pick-up/drop off procedures, etc.
- **Defensive Driver Training** – Training for employees who drive on behalf of the district.
- **Employment Liability Awareness Facilitation** – LC will help bring awareness to site-level and line-level supervisors on what EPL is, its importance, common acts that lead to EPL claims, etc. LC will act as EPL awareness ambassadors for the member districts.
- **Facility Safety Self Inspection Training** – Training for those employees, and their supervisors, responsible for conducting the district's self-inspections.
- **Fire/Arson Prevention Assessment** – Pre or post loss site-specific assessment to help prevent future fire/arson claims.
- **Loss-Driver Onsite Consultation Services** – This service is designed to be used to help a district evaluate a specific loss-driver related safety concern (examples include evaluation of a specific piece of playground equipment after a trend of injuries, evaluating a classroom that has had a recent string of thefts, and assessing a proposed district activity that involves some form of risk related to SCR's losses).
- **Preliminary Indoor Air Quality Assessments** – A visual assessment of a room or area where recent IAQ complaints or concerns have been brought to the district's attention.
- **Playground Safety Plan** – Assistance with the development and implementation of a playground safety plan.
- **Playground Inspection & Maintenance Training** – Training for those employees who are responsible for conducting routine and preventative playground maintenance and inspections.
- **Playground Supervision Training** – Training for those employees performing playground supervision duties.
- **Theft/Vandalism Assessment** – A physical site assessment intended to address and make recommendations for security concerns including the prevention of thefts, vandalism, and site access. Just re-named security assessment to identify that it is focusing on property loss/damage, not necessarily intruders/active shooters. That is a service that Kennan's Loss Control Services offers separately.
- **Student Sports Program Safety Assessment** – This on-site assessment looks at things like student supervision, policies, hold harmless documentation/collection, incident response, and consistency of all of these items between sites/sports programs within a member district. This would include evaluating heat illness/prevention in this comprehensive assessment.
- **Student Drop-off/Pick-up Traffic Assessment** – A physical site assessment where there are student/pedestrian safety concerns with vehicular traffic congestion during high-traffic times.
- **Risk Management Policy Assessment/Models** – Assistance in reviewing, developing and implementing risk management policies addressing property and liability risk management concerns.
- **Vocational Arts/Shop/S.T.E.M. Safety Training** – Training, resources and safety program/safety exam assistance for district employees who teach students in vocational arts programs such as wood shops, metal shops, construction shops, auto shops, S.T.E.M. programs, etc.





Still get an Executive Summary report (physical report)



Single sign-on through PCB to your direct inspection results



Export/email findings to anyone you want



Sort, filter and view trend graphs of findings



Track updates/completions of findings directly in the platform



Conduct your own self-inspection



Use our template forms or your own custom forms
(including Williams Inspection)



Ability to use it as a safety hazard reporting tool

Online Inspection Tool

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Exposure Management Program & Doug Ross Achievement Award



1. ReLiEF and SAM reports delivered live
 - Rep/Alt present
2. Exposure Management Plan created for ReLiEF/SAM
 - Action items – at least 2
3. Completion of Exposure Management Plan
 - Action items – at least 2
4. All High Priority and SAM Exposure Items addressed by the time of the Audit (applies to the most recent ReLiEF inspection and SAM Prevention Evaluation).
5. District attend at least **two different** Risk Management Roundtables in the 12-month period.



Risk Management Best Practices Program

- Encourage members to develop and share with SCR any effective safety programs, processes, and protocols that they've implemented at their districts.
- Submissions are welcomed year-round.
- UWLC Committee reviews and selects winners at their Oct. meeting.
- Winners are recognized at the Annual Conference.

Closed Claim Evaluations Quarterly Digest

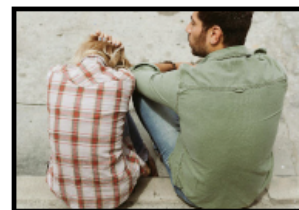


Closed Claim Evaluations (October – December 2024)

Best Practices

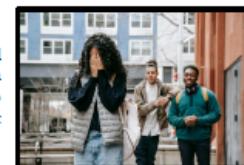
Sexual Abuse & Molestation

- All Staff Members Should Maintain Professional Boundaries. Communicate to staff the importance of maintaining professional boundaries and transparency in their dealings with students. Educators must remain vigilant and reminded to maintain professional boundaries and transparency to avoid conduct that can ruin their personal lives and to avoid students interpreting their behavior as predatory or harassing.
- Physical Contact Should Be Avoided. Teachers and educators should be reminded that physical contact with students should be minimized or avoided.
- Administrators Should Clearly Communicate Concerns to Teachers. Teachers should be told that it takes one student to misinterpret contact that could potentially place their career, reputation, and livelihood at risk. Administrators should also clearly communicate their directives regarding teachers of concern amongst the administrative team.
- Training on Red Flag Behavior. Train staff to detect red flags in the behavior of their coworkers and encourage them to report such conduct. For example, a teacher who routinely hosts lunch in the classroom for a select group of students or offers the classroom as a place where students are encouraged to loiter is a red flag. A teacher who is overly familiar with students, behaves childishly, and gets involved in student drama can also be a red flag.
- Zero Tolerance for Touching. The risk of accusation far outweighs any benefit there may be to a coach touching a student for any reason. There is no safe way to hug or massage a student. Coaches should not put their hands on a student to teach positioning or assist in stretching, no matter how pure their intentions may be.
- Babysitting. A teacher who brings their child to school and asks students to babysit the child on campus is engaged in dangerous behavior and putting themselves and the school at risk of liability.
- Social Media is for Students. Communication with students should be confined to safe applications (such as Remind) and use of other forms of social media (Instagram, Snapchat, TikTok) should be prohibited for school employees.



Failure to Act, Respond, or Supervise

- Bullying Investigation and Documentation. Document all discussions/investigations with students who claim bullying and identify percipient witnesses. Take time to capture the statements of all staff who are involved or responded to an incident or report of bullying.



Note: Neither Keenan nor Southern California ReLIEF is a law firm, and nothing contained herein should be considered legal advice. Please consult legal counsel when considering what actions are appropriate for your district.



Additional Resources

- Loss Control Bulletins / P&C Digests
- socalrelief.org / Member Resources / Best Practices
- SAFER Cyber Resources
- Crisis Risk Resource (Active Assailant)
- April - Child Abuse Prevention Month Campaign



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What if I Have Questions?

- SCR Administration:
 - Crystal McMahan, Seranie Ruiz, Jaquelyn Zermeno
 - 800.654.8102
- SCR Website – www.socalrelief.org
- Keenan Account Manager
- Keenan Account Executive
- Keenan Loss Control Consultant

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THANK YOU!



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