



## SELF Board Sets Rates Early for 2019/2020 Program Year

The SELF Board of Directors voted at its March 1 meeting to adopt the rates for the 2019/2020 year, allowing for moderate increases that will ensure stable funding levels and the continued health of the SELF pool.

The liability climate in California continues to be challenging and the high value verdicts and settlements are a growing concern for the insurance markets. Markets are limiting the capacity they are offering to California public entities and increasing the cost for the limits they do offer.

While SELF is certainly not immune to increasing reinsurance costs, the long-term relationships we've built with our partners have helped to mitigate the impact to our membership. That is why the Board is pleased to announce that K-12 affiliated members attaching at \$5M, will see an increase of just \$1.27 per ADA over last year's rate, while CCD members at that attachment will see an increase of only \$0.73 per FTES.

SELF has a minimum contribution for those members with a total ADA of 106 or less in the \$5M attachment. The minimum contribution was raised by \$5.00, going from \$1,045 for \$50M in limits to \$1,050 for the 2019/2020 year. There will be no increase on the flat rate, which is applied to those members with no ADA.

The members who continue to purchase coverage at the \$1M attachment will see a \$2.36 increase to their rate for 2019/2020. The minimum contribution at this attachment, for those with 126 ADA or less, was raised by \$10 to \$3,200.

The adopted rates for 2019/2020 are as follows:

### Excess Liability Program

Coverage	K-12	Community Colleges	Non-ADA	Minimum
\$54M x \$1M	\$25.37/ADA	On request	On request	\$3,200
\$50M x \$5M	\$9.87/ADA	\$5.85/FTES	\$5,800	\$1,050

## Schools Excess Liability Fund Names New CEO

Following a national search, Schools Excess Liability Fund (SELF) has named David L. George as its new chief executive officer. George has served as chairman of the SELF board of directors since 2017.

A national leader in risk and claims management, George has an extensive background in leading self-insured programs such as SELF, and implementing data-driven loss control and strategic planning processes. He recently led the SELF board of directors through an intensive strategic planning process with a focus on growth and fiscal sustainability.

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### Conferences & Events

#### MAY

**ACBO Fall Conference**  
Squaw Valley, May 20-22

#### JUNE

**SELF Board of Directors Meeting**  
Sacramento, June 21

#### SEPTEMBER

**CAJPA Annual Conference**  
South Lake Tahoe, Sept. 10-13

### 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](mailto:info@selfjpa.org).

### Board

Area II David Flores  
Area III Ryan Robison  
Area IV George Linn  
Area V Deborah Cooksey  
Craig Schweikhard  
Area VI Nancy Anderson  
Renee Hendrick  
Tony Nahale  
Toan Nguyen  
Karla Rhay  
Steven Salvati

### Community Colleges

Michael Gregoryk  
Peter Hardash  
Sue Harrison  
Susan Yeager

## A Message from CEO Dave George



Spring is about change. I have just completed my own change and am honored to serve as SELF's new CEO. After 11 years overseeing risk management at San Francisco Unified School District, I hope to truly reflect SELF's motto of By Schools, For Schools.

We thank John Falappino for his steady hand over the past eight months and we are grateful for his guidance and leaving SELF in a strong position for the future.

Schools, like many businesses and market sectors, have their own needs and risks. SELF is singularly focused on those needs and risks and we are committed to California's public K-12 schools and community colleges. Their interests are forefront in our minds as we navigate claims and the insurance marketplace on their behalf.

Insurance markets harden and soften cyclically and hardening markets are facing all of us who offer liability and property coverage in California. Fires across our state and challenging liability exposures coupled with legislative efforts are causing JPAs throughout California to focus intently on helping our member organizations navigate a rapidly changing insurance environment.

As we know over time, challenges also provide opportunities if we are looking ahead, engaging our members and working together as JPAs. The California JPA niche came about from similar challenges in the 1980s and I would hope most of us feel that the advent of JPAs has been a good thing for California public entities and provided an opportunity to serve our members, bring creative risk sharing solutions and ultimately allow us all to be good financial stewards of public funds.

If we listen, learn from the past and lean on each other by embracing the collaborative nature of JPAs, we will again help our members weather the challenges that we are facing now and in the years to come.

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He joined the SELF board of directors in 2009, becoming secretary in 2016 before being appointed chair in 2017. George is the first CEO to bring school district experience to the role since 2008.

"David George will be an excellent leader for SELF," said John M. Falappino, interim chief executive officer. "He has served the organization for ten years and has learned about it from the inside out. As board chair he has been instrumental in charting a course for a strong, sustainable future that has created an energy and focus among our members."

"I am honored to lead SELF in this new role," said George. "Our roots run deep in California. We've been here for 33 years and we will be here in the future to ensure that our members are confident in their excess liability coverage and their relationship with SELF."

George currently serves as the executive director of risk management for the San Francisco Unified School District (SFUSD) where he developed and manages a self-insured budget in excess of \$23 million. He also leads the district's insurance and risk management programs. Prior to his services to SFUSD he was the assistant risk manager for Arthur J. Gallagher and Company.

George participated in the School Business Management Certificate Program and earned a master of public administration degree at the University of Southern California. He also earned a bachelor of arts in psychology and a certificate in business from Creighton University in Omaha, Nebraska. His certifications include an Associate in Risk Management, Public Entity and Enterprise Risk and Certified Chief Business Officer from the California Association of School Business Officers (CASBO).

George began his role as CEO on April 8, 2019.

## Board Changes

The SELF Board has undergone a number of changes in recent months.

At the December 2018 meeting, Northern California Community Colleges Representative Kevin McElroy resigned his board position upon his retirement from Foothill-De Anza CCD. McElroy had served on the Board since 2011, and was a member of the Finance Committee. His expertise, humor and dedication will be greatly missed. Sue Harrison, of San Mateo CCD and an NCC alternate, was appointed to fill the remainder of his term at that same meeting, and Joseph Allison of Merced CCD was appointed to fill her alternate position. During that meeting, Dennis Monahan of San Diego USD, was also appointed to an Area VI alternate position, vacated by the retirement of his predecessor at San Diego USD; and Susan Rutledge of Clovis

Unified School District, was appointed to fill the Area VI alternate seat of Michael Johnston, also of Clovis USD.

At the February 2019 Board meeting, Area VI Alternate Robert Chacon resigned his position on the Board following his election as mayor in his hometown. The Board appointed Joe Sanchez, of San Bernardino County Superintendent's office to fill that position. Lisa Bailey of Chaffey College was also appointed to fill a vacant alternate seat in the Southern Community College region.

At the March 1 meeting the Board appointed NCC Alternate Susan Yeager to fill the NCC representative vacancy left by the departure of Mario Rodriguez of Los Rios CCD, and appointed Susan Cheu, Foothill-De Anza CCD to fill her vacant alternate spot. Fritz Heirich, ASCIP, submitted his resignation as an Area VI alternate and Stephan Birgel, also of ASCIP was appointed to that seat.

SELF's Board Chair Dave George, submitted his resignation to the Executive Committee at its March 22, meeting, in preparation for taking his new role as SELF's chief executive officer on April 8. The full board ratified his resignation at the April 12 meeting where it voted to appoint SCC Representative and Vice Chair Peter Hardash as the new board chair. Board Comptroller Renee Hendrick was appointed as vice chair and Finance Committee Chair Toan Nguyen was appointed comptroller.

SELF wishes those who have departed the Board all the best and welcomes those who have come aboard.

## Legislative Update



SELF has taken active measures to either support or oppose the following bills, including but not limited to visits with key legislative stakeholders, letter writing and joining coalitions to support or oppose a bill. These positions are being communicated to members of the Legislature as bills work their way through the legislative process. For a full list of bills

SELF is watching or taking action on, visit our website at [www.selfjpa.org/legislation](http://www.selfjpa.org/legislation)

### BILL POSITIONS

#### OPPOSE

##### AB 9 (Reyes)

This bill extends the statute of limitations for complaints of employment discrimination from one year to three years.

##### AB 61 (Ting) – Oppose Unless Amended

This bill would authorize an employer, coworker, employee

of a secondary or postsecondary school the person has attended in the last six months to file a petition requesting a court to issue an ex-parte gun violence restraining order (GVRO), a one year GVRO, or a renewal of a GVRO.

##### AB 218 (Gonzalez) – Oppose Unless Amended

This bill would extend the statute of limitations on third-party liability claims of sexual abuse to age 40 and would call for treble damages in cases where administrators are found to have “covered up” abuse. It would also allow for a three-year revival period of claims that have not been litigated to finality and would otherwise be barred as of January 2020.

##### AB 302 (Berman)

This bill would require community college districts to allow homeless students to sleep in their cars in designated parking facilities on campus. The bill would also require districts to determine a plan of action to implement this that establishes how the campuses will monitor facilities at night, provide accessible bathroom facilities and waive parking fees.

##### AB 500 (Gonzalez)

This bill requires at least six weeks of paid maternity leave for certificated and classified employees of school districts and charter schools.

##### AB 503 (Flora)

Existing law makes it a crime to possess a firearm in a school zone. This bill would exempt from that crime a person who holds a concealed carry license who is carrying the firearm described in the license to, from, or in a church, synagogue, or other building used as a place of worship on the grounds of a public or private school, if the person has written permission of the school authority and subject to specified conditions.

#### SUPPORT

##### AB 297 (Gallagher)

This bill alleviates loss of average daily attendance through 2019-20 for Paradise Unified School District due to the Camp Fire.

##### AB 907 (Grayson)

This bill would make it a crime to threaten a school or place of worship.

#### WATCH

##### AB 8 (Chu)

This bill would require schools to have at least one mental health professional for every 400 students, generally accessible to students on campus during school hours.

##### AB 134 (Cervantes)

Existing law makes it a crime for a person to communicate with a minor with the intent to commit specified offenses involving the minor. This bill would add human trafficking to the list of offenses.

## State Superintendent Praises Gov. Newsom's K-12 Budget

State Superintendent of Public Instruction Tony Thurmond praised Governor Gavin Newsom's May revised budget for fiscal year 2019–20.

"Our Governor just announced the largest-ever investment in K–12 schools, with 45 percent of all proposed increased spending to benefit our schools. We applaud this commitment to public education, especially by adding funding to assist students with the greatest needs. The revision also makes significant investments in the recruitment and retention of qualified teachers, and supporting the financial burdens they face," he said in a recent CDE press release.

Governor Newsom proposed increasing K–12 education by \$4.4 billion in non-Proposition 98 spending for the benefit of our schools, while Prop 98 funding is at \$81.1 billion, the most it has been in years.

"I am pleased that Governor Newsom is placing a top priority on education and look forward to a strong, productive partnership with him, the Legislature, and all stakeholders in the next few years that will lift up all of our students by improving our education system and increasing the resources that go to our schools—today's announcements

prove his commitment to increasing funding for public education," he said.

Other highlights include:

- \$696.2 million ongoing money for special education. This is \$119.2 million more than was proposed in the Governor's Budget, and is a 21 percent year-over-year increase.
- \$150 million in one-time non-Proposition 98 General Funds.
- \$89.8 million one-time non-Proposition 98 General Fund money to help recruit and retain qualified teachers, especially in rural communities, and/or in the areas of special education, STEM, and bilingual assignments.
- \$44.8 million one-time non-Proposition 98 General Fund to provide training and resources for classroom educators, including teachers and paraprofessionals, to build capacity around inclusive practices, social emotional learning, computer science, and restorative practices.
- \$15 million in broadband infrastructure and updates to ensure all students have access with the growing bandwidth needs of digital learning.

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**Schools Excess Liability Fund**



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## SELF Resource Center

### Boundary Violations & Red Flags

*Courtesy SELF Resource Center*

In the past, it was common for the focus of sexual abuse prevention efforts to be on “strong screening” and choosing “safe” adults to work with children. However, both the experiences of child-serving organizations and the recent findings of the empirical research have demonstrated that the characteristics and psychological profiles of adults who sexually abuse do not differ significantly or predictably from adults who do not abuse children. As a result of this reality, current best practices require organizations to develop systems for monitoring and supervising that allow others to detect the subtle distinctions of behavior that differentiate adults who seek sexual contact with children and young people from those who are motivated to work with children for altruistic and otherwise wholesome reasons. Once the supervision system is in place, it is necessary to know what kinds of behaviors should trigger an intervention.

#### Physical boundary violations:

Physical boundary violations involve desensitizing a child or young person to being touched so that when the touch becomes clearly sexual, it will represent an incremental increase of contact, rather than an abrupt change in behavior.

The most common physical boundary violations observed in schools have been:

- Shoulder or neck massages (adult to a student or student to adult).
- Wrestling or roughhousing with a student.
- Tickling or poking a student on the side.
- Placing a hand on a student's leg.
- Lengthy hugs or holding a student in an embrace.

#### Emotional boundary violations:

Emotional boundary violations involve a process of intensifying the closeness between the adult and child through increased disclosure, greater expectations for time spent together, and creating a child's sense of dependency on the adult for approval, friendship and affection. Emotional grooming may be at the core of a relational abuser's methodology for preventing a child from disclosing because closeness in the relationship gives the child his or her own reasons for keeping the behaviors secret and giving the abuser further access.

The most common emotional violations in cases that occur in schools have been:

- Possessiveness
- Private texting.
- Flirting with students.
- Disclosing private information to students.
- Expecting students to be emotionally supportive.
- Demanding students reveal private information.

#### Behavioral boundary violations:

Behavioral boundary violations involve an adult engaging a child in behavior that is considered “against the rules.” The rules that are broken may be established by the child's parents, the law, the school or agency where the adult and child met each other or may violate the rules a child has set for himself or herself. The purpose of violating a child's behavioral boundaries is to create a context for the relationship that is by its very nature “secret.” Once a child is keeping an adult's secrets and an adult is keeping a child's secrets, it becomes much more difficult for the child to reveal that improper contact or the beginnings of sexual abuse have occurred. Research regarding the progression of grooming, both online and in person, show

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that one of the first boundary violations to occur in many cases is the introduction of inappropriate sexual content to conversations between adults and children or young people. This is a behavioral boundary violation that involves an adult talking about sexual attraction, masturbation, pornography, or having a personal history of engaging in a particular type of sexual behavior. If the adult can succeed in influencing the child to discuss these topics, he or she may feel it is “safe” to continue on the path of grooming the child for physical contact.

Other behavioral boundary violations that are common in schools have been:

- Treating one student as a favorite and being more lenient with that student.
- Cursing in the presence of a student or allowing the student to curse.
- Telling inappropriate jokes to students or in the presence of students.

- Talking negatively about other adults in the student’s life, including parents.
- Allowing or encouraging a child to look at pornography.
- Allowing or encouraging a child to drink alcohol, smoke cigarettes, or use drugs.

**Bottom Line:**

When adults violate boundaries with children and young people, there is almost always a temptation to view the behavior in isolation and fail to investigate whether or not the boundary violation is, in fact, an isolated event or whether it may represent a larger pattern of behavior indicative of grooming. If you suspect a child is being sexually abused, and you are a mandated reporter, follow the guidelines for reporting under the law. If you are not a mandated reporter, contact the appropriate individuals within your organization (if applicable) and report your concerns to child protective services.