



New Inductee Added To SELF Risk Services Clearinghouse

The SELF Board of Directors inducted a new product into the SELF Risk Services Clearinghouse at its June meeting.

The NASDTEC LEA Educator Identification Clearinghouse is a searchable national database that provides an alert regarding individuals who have had their professional educator certificates/licenses annulled, denied, suspended, revoked or otherwise invalidated.



The database is accessed through a secure portal that allows districts to look up applicants and to receive monthly reports that can be used to cross-check against their current employee roster. Information in the clearinghouse is submitted by the state agency responsible for the prosecution of educator misconduct once a final and public decision has been made, so the monthly reports can provide access to ever-changing information.

Most adverse actions taken against an educator's certificate are not prosecuted as criminal offenses and therefore will not show up on a traditional criminal background check. Implementing the NASDTEC Clearinghouse in your district's screening of both certificated and non-certificated applicants, will help ensure that your district has done whatever it can to confirm that all staff members are suitable to work in your schools.

This is the eighth product or service to be inducted by the Board into the SELF Risk Services Clearinghouse since its creation in 2010. The SRSC provides endorsement of approved products that further the interests of SELF and the quality of education and/or environment for students and staff.

SELF evaluates risk and safety related products suggested by vendors, members or others to determine if inclusion in SELF's clearinghouse is appropriate based upon the following five key qualities: measurable results; cost effectiveness; evaluation of operation; alignment with SELF's core values and goals and a preferred arrangement available to SELF members when possible.

Because the costs involved with accessing the NASDTEC Clearinghouse are minimal, there is no preferred arrangement in place, however SELF strongly encourages members to utilize this tool as an additional step in their hiring and vetting process. Associate membership in NASDTEC and a nominal subscription fee, based of full-time equivalent teachers in a district is required to access the Clearinghouse. For more information, please visit https://www.nasdttec.net/page/ASSOC_CH_REG or visit the SELF Risk Services Clearinghouse page on our website to view this and the other endorsed products at: <https://www.selfjpa.org/self-risk-services-clearinghouse>.

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Conferences & Events

OCTOBER

Good Schools Webinar

Special Ed Transportation Liability
October 4, 2019; 10 am

SELF Board Meeting & Strategic Planning

Newport Beach, Oct. 9-11

CASBO Shasta Cascade Fall Conference

Anderson, Oct. 17

ACBO Fall Conference

San Diego, Oct. 28-30

NOVEMBER

SSC, ASCIP & SELF Annual Legislation Webinar

November 12, 10 am

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

Community Colleges

Michael Gregoryk Sue Harrison
Peter Hardash Susan Yeager

A Message from CEO Dave George



We are talking a lot lately with our members, and the school community in general, about the challenging times we're facing in insurance for public entities and weathering a hardening market in the reinsurance business as a result. Wildfires, large jury awards and increases in litigation overall are the forces creating these challenges.

This year, there was a two-fold challenge of both property and liability insurance. As we move from summer to fall, California law makers are pushing through proposals that significantly have either created or exacerbated those challenges. One of those proposals is AB 218 and if passed, will singularly be the biggest financial challenge for public schools.

This affects self-insurance pools in two ways. The first is the litigation that comes from incidents that are alleged to have occurred at any time in SELF's history, so in our case as far back as 1986. The second is the reaction of the insurance partners that continue to support our overall risk financing and are integral to us keeping your insurance costs as consistent as possible. That reaction is their view of a jurisdiction's respect for the rule of law. When a jurisdiction treats the rule of law as flexible and creates or makes changes to laws that are retroactive in nature, it creates an unreliable business climate. That unreliable approach

to the rule of law creates volatility for schools because insurers limit what they will cover in California, including whether to continue to provide coverage at all. Those costs will then be borne directly by all California schools.

This is not just an effect going forward, but historically as well. The change in the legal landscape will result in costs that were unforeseen when we set rates for previous program years. Those were based on sound actuarial analysis, true at the time they were made. But costs going back as far as our inception 33 years ago will need to be accounted for in today's budgets and we may need to collect additional contributions from our schools—from current general fund dollars.

We are working on your behalf here at SELF to help our lawmakers understand the repercussions of decisions they make in this area. We do this as part of coalition efforts, with the public entity pooling community statewide, and through our own direct legislative efforts. We encourage you to be involved with your local lawmakers for the same purpose.

Regardless of the outcome of those efforts, the role and purpose of SELF remains strong and consistent. Our motto of "By Schools, For Schools" couldn't be more true today. We will always have financial protection of schools as our sole focus and purpose. That financial protection we offer allows you to then focus on your key mission; California's next generation.

SELF Board of Directors 2019 Election Results

The SELF Board of Directors certified the results of the 2019 Board election for Area VI at its June meeting.

Incumbents Nancy Anderson, Renee Hendrick and Karla Rhay were all re-elected to serve another four-year term by the members in Area VI. Members in that area could vote for up to three candidates on the ballot.

The ballot results are as follows:

CANDIDATE	AGENCY	STATUS	VOTES
Nancy Anderson	ASCIP	Incumbent	49
Renee Hendrick	Orange County DOE	Incumbent	54
Karla Rhay	CSRM	Incumbent	46
Josie Perez-Belcher	Adelanto USD	Nominee	7

Area VI, which consists of Imperial, Inyo, Los Angeles, Orange, Riverside, San Bernardino, San Diego, Santa Barbara and Ventura counties, was the only Area to hold an election for 2019. Under SELF Bylaws, if no opposing candidates are nominated, the incumbents win by default and no election is held.

Half of the Board is up for election every two years. Area VI has six representatives, therefore three are up for election during each cycle.

Re-elected with no opposition were David Flores, Shasta Union High SD, Area II; George Linn, Modesto City Schools, Area IV; Deborah Cooksey, Mt. Diablo USD, Area V; Susan Yeager, Yosemite CCD, NCC; and Michael Gregoryk, Mt. San Antonio College, SCC.

SELF Welcomes New Members

SELF JPA welcomed a host of new members to its Excess Liability Program for the 2019/2020 program year:

- Castaic Union School District (ASCIP)
- Fontana Unified School District (CSRM)
- Huntington Beach Union High School District
- The Ventura County Schools Self-Funding Authority and its 26 school districts, charter schools and JPA members

Welcome aboard and thank you for making SELF your excess liability solution!

Legislative Update



The Legislature returned from its month-long Summer Recess on August 12, to begin the sprint to the end of the first year of the 2019–20 Legislative Session, where the fate of hundreds of bills will be decided. By September 13, 2019, legislative measures will need to have passed the final two hurdles before being sent to Governor Gavin Newsom

for consideration: the Appropriations Committee and concluding floor votes by the entire Legislature.

One bill SELF continues to actively lobby against is Assembly Bill 218 by Assemblywoman Lorena Gonzales (D-San Diego). This bill extends the statute of limitation on third-party liability claims of sexual abuse to age 40 (currently it is age 26). It also calls for treble damages in cases where administrators are found to have “covered up” abuse and allows for a three-year revival period of claims that have not been litigated to finality and would otherwise be barred as of January 2020.

SELF is part of a coalition of education associations and other JPAs who are opposing this legislation unless amended. The proposed amendments would focus on the health and safety of children through prevention and training efforts rather than utilizing public funds to create a windfall for trial attorneys who collect 40 percent of any award provided.

Actuarial estimates indicate that extending the statute of limitations to age 40 alone would increase costs to California schools by at least \$560 million and the total costs associated with 218 are likely to be higher if all the other elements of the bill are signed into law.

Another significant bill that SELF is actively opposing is AB 302 by Assemblyman Marc Berman (D-Palo Alto). This bill would, on or before April 1, 2020, require a community college campus, to grant overnight access to campus parking facilities for any homeless student for the purpose of sleeping in their vehicle. Students would have to be in good standing with the college and enrolled in at least six units to qualify.

The bill has been significantly amended in the past several committees and has become a two-year bill, but is still opposed by SELF as well as numerous community college districts, individual colleges, and community college administrators.

Estimated costs of implementing AB 302 could range from \$11 million to \$36 million.

If you have not already sent in letters of opposition on these bills, there is still time do so. There is a sample letter template

you can use on our Legislation page at <https://www.selfjpa.org/legislation>.

Data Season Coming to a Close

As summer quickly turns to fall, data collection season is also coming to a close. Member Services Specialist Jessica Vega has been reaching out to members who are behind in providing either their loss data or underwriting renewal data, so if you are receiving her emails contact our office as soon as possible so we can assist you.

The annual loss data requests went out on June 28, with submissions due by July 31. If you belong to a primary JPA or have a third-party administrator, they respond on your behalf and submit your data via our secure server. As of publication only a few members were still outstanding in their submissions and Jessica is working with those members individually.

Underwriting renewal data requests went out August 1 to be due by August 31. Jessica sent the log in credentials for your district to update your renewal form in the SELF Resource Center unless your primary JPA fills that out for you. If this is your first year with SELF you will need to fill out the form in its entirety, otherwise, it is just a matter of updating the information in your pre-populated form.

If you have any questions about either data collection process, call Jessica at 916-469-3209 or email her at jessica@selfjpa.org.

Behavioral Indicators of Child Sexual Abuse

Courtesy SELF Resource Center

Child sexual abuse victims may exhibit a number of physical and behavioral indicators that they are being abused. Hence, many sex abuse prevention methods are based on making parents and other caring adults aware of the warning signs of abuse. An appropriate response begins when a parent or other caring adult observe warning signs of possible abuse. Parents and caregivers should be alert to any noticeable changes. Remember, the existence of a particular warning sign (or set of warning signs) does not definitively indicate that a child is being abused. However, the appearance of even a single warning sign should cause responsible and caring adults to look more closely for additional indicators that a child is in danger.

Here are some behaviors that indicate the possibility that a child is being sexually abused:

- Insomnia or increased sleeping.
- Recurrent nightmares.

(continued on page 4)

- Crying and whining for no apparent reason.
- Fear of or withdrawal from adults, or increased dependency on (non-abusing) adults.
- Sudden regressive behavior (children acting much younger than they are).
- Changes in schoolwork or a drop in grades.
- Sudden aggressiveness or hostility.
- Withdrawal and isolation from others.
- Fear of the dark.

Here are some physical indicators that a child is being sexually abused:

- Recurring urinary tract infections.
- Sexually transmitted disease.
- Torn or stained undergarments.
- Bleeding or cracks and tears around the mouth or private areas

- General increase in headaches, stomachaches, and other physical complaints.
- Gagging on food or vomiting while trying to eat.
- Wetting or soiling bed or undergarments.
- Unexplained rashes and bruises.
- Pregnancy at an early age.
- Difficulty in walking or sitting.
- Unusual genital itching.
- Self-abuse (e.g., cutting themselves, burning themselves, or some other forms of deliberate infliction of pain and/or injury by the child on himself or herself).

Bottom Line:

The prevention of child sexual abuse begins with informed, aware, and caring adults. Become familiar with both the behavioral and physical indicators of child sexual abuse. If you suspect a child is being sexually abused, follow the mandated reporter guidelines to report your concerns to the appropriate parties.

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2019/20 Meeting Schedule

Meetings are held at the SELF office in Sacramento unless otherwise noted.

Date		Future Meetings
October 3, 2019	10:00 a.m.	Member Services & Communications Committee
October 3, 2019	1:00 p.m.	Liability Claims & Coverage Committee
October 3, 2019	2:30 p.m.	Workers' Compensation Claims & Coverage Committee
October 9 - 11, 2019	8:30 a.m.	Strategic Planning/Board of Directors (Newport Beach)
November 14, 2019	9:30 a.m.	Finance Committee
November 14, 2019	12:30 p.m.	Executive Committee
December 12, 2019	10:00 a.m.	Member Services & Communications Committee
December 12, 2019	1:00 p.m.	Liability Claims & Coverage Committee
December 12, 2019	2:30 p.m.	Workers' Compensation Claims & Coverage Committee
December 13, 2019	8:30 a.m.	Board of Directors
January 16, 2020	9:30 a.m.	Liability Claims & Coverage Committee
February 20, 2020	9:30 a.m.	Executive & Finance Committee
March 12, 2020	10:00 a.m.	Member Services & Communications Committee
March 12, 2020	1:00 p.m.	Liability Claims & Coverage Committee
March 12, 2020	2:30 p.m.	Workers' Compensation Claims & Coverage Committee
March 13, 2020	8:30 a.m.	Board of Directors
May 14, 2020	9:30 a.m.	Finance Committee
May 14, 2020	12:30 p.m.	Executive Committee
May 28, 2020	10:00 a.m.	Member Services & Communications Committee
May 28, 2020	1:00 p.m.	Liability Claims & Coverage Committee
May 28, 2020	2:30 p.m.	Workers' Compensation Claims & Coverage Committee
May 29, 2020	8:30 a.m.	Board of Directors