

2025



Strength, Stability,
and Expertise in
Risk Management



An Easy Introduction to SPA:
Empowering Education, Ensuring Safety,
Driving Success



MISSION

**EMPOWER EDUCATIONAL
INSTITUTIONS BY PROVIDING
COMPREHENSIVE INSURANCE
PROGRAMS AND PROACTIVE
SAFETY INITIATIVES TO
PROTECT RESOURCES,
ENHANCE SAFETY, AND
SUPPORT THE SUCCESS OF
SCHOOLS AND THEIR
COMMUNITIES.**

OVERVIEW

WHAT IS A JPA?

In the mid-1970s, the California Legislature amended the Government Code to allow two or more public agencies to join together to form a Joint Powers Authority (JPA), also referred to as a “risk retention pool.” This initiative was designed to enhance the effectiveness and efficiency of government services and address service delivery challenges faced by public entities. Public school districts quickly embraced the formation of JPAs to establish risk pools, enabling them to collectively purchase and manage their once-disjointed insurance programs.

Over time, public school JPA risk pools have evolved to offer much more. Today, they provide their member school districts with highly efficient and comprehensive prevention and risk management programs. This collaborative approach has resulted in safer schools and saved millions of dollars—funds that can be reinvested into the classroom to support student success.

ABOUT US

Schools Program Alliance (SPA) is a JPA risk pool established in 2020 to serve as a 'Super Pool,' uniting member JPAs to provide tailored risk management and cost-effective insurance solutions for California’s educational institutions. Built on the principle of collaboration, SPA leverages the collective strength and resources of its members to achieve greater cost efficiency, enhanced coverage, and responsive risk mitigation strategies that would be challenging to achieve independently.

As a trusted partner, SPA delivers a best-in-class property and liability coverage program, complemented by proactive safety initiatives. By pooling resources at a higher level, SPA provides robust solutions to protect assets, ensure safety, and support the educational mission of its members and the communities they serve.





MEMBERS

The Pool of Pools



Butte Schools
Self-Funded
Programs



Central California
Schools Authority



North Bay
Schools Insurance
Authority



Redwood Empire
Schools'
Insurance Group



Schools Insurance
Authority
Managing Member



Schools Insurance
Group

Together, We're Stronger!



**\$19B
TIV**



**509,061
Students**



**134
School
Districts**



**632
Elementary
Schools**



**158
Middle
Schools**



**165
High Schools**

Governance

Managing Member: Schools Insurance Authority

Pool Administrator: Alliant Insurance Services

Board: The SPA Board of Directors includes one representative from each member JPA, ensuring equal representation and collaboration in guiding SPA's strategic direction and programs.



MEMBER OFFERINGS

ALL PROGRAMS & SERVICES



Property

Provides extensive coverage to protect properties and assets from a broad range of risks, tailored to the unique challenges of educational environments



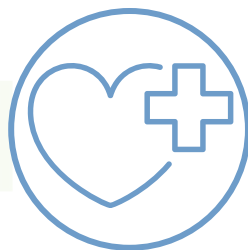
S.A.M. Prevention

Focuses on preventing sexual abuse and misconduct through training, awareness, and proactive safeguards



Liability

Offers industry-leading claims management and extensive liability coverage tailored to the needs of educational institutions, ensuring comprehensive protection against a broad spectrum of risks



Prevention Services

Provides training and resources to reduce risks and create safe environments for students and staff



Workers' Comp

Focuses on employee safety, efficient claims handling, and proactive return-to-work programs to ensure a healthy and productive workforce.



Wildfire Prevention

Assesses wildfire risks and implements mitigation strategies to protect schools in vulnerable areas



Cyber

Delivers protection against cyber threats, including breach response, data recovery, and extortion coverage



Employee Benefits

Offers competitive and tailored benefit solutions to attract and retain top educational talent



LIABILITY



* members of the Bay Area Schools Insurance Cooperative



Best-in-Class Risk Management

Program Structure

Partners & Programs



Brokers:
-ABD Newfront
-AMWINS



Praesidium



HR Legal Hotline



Defense Consortium



STOPit



Public School Works



Community Matters



ADA
2024-25

SIA
297,009
CCSA
80,376
RESIG
65,742

NBSIA
55,346
BUTTE
10,588

\$32,500,000

Excess

\$5,000,000

Member





PROPERTY

Services



Industry Leading Claims Management

Program Structure

Partners & Programs



Brokers:
-Alliant
-AMWINS



CoreLogic



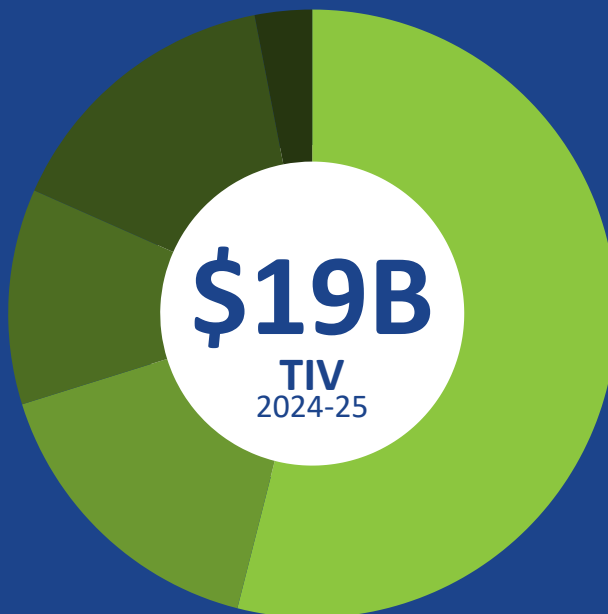
California
Safety Training



Kroll



West Coast
Fire & Water



\$19B

TIV
2024-25

SIA
\$10,284,402,449

RESIG
\$3,090,527,936

SIG
\$2,920,157,825

NBSIA
\$2,184,004,779

BUTTE
\$579,749,588

\$150,000,000

Excess

\$3,000,000

SPA
Retained
Layer

\$250,000

Member



WHAT SETS US APART

WHY WORK WITH SPA?

Schools Program Alliance (SPA) stands out as a trusted partner for brokers and insurers, offering a unique combination of stability, collaboration, and innovation. Here's why SPA is the premier choice:



Access to a Well-Managed "Pool of Pools": SPA is a highly efficient and collaborative super JPA, pooling resources across multiple member JPAs to deliver unmatched risk management solutions for educational institutions.



Stable Coverage and Pricing: SPA provides consistent and reliable coverage options, minimizing fluctuations and ensuring long-term cost containment for members and partners.



Commitment to Managing and Reducing Risk: By prioritizing safety and prevention, SPA implements proactive strategies that reduce risks and claims frequency, benefiting all stakeholders.



Partnership-Driven Approach: SPA values transparency, efficiency, and long-term relationships, working closely with brokers to build mutually beneficial partnerships.



Innovative and Effective Solutions: SPA leverages the collective expertise of its members to develop innovative programs, from wildfire prevention to SAM protection, addressing the evolving challenges of risk management.



Proven Results: Member JPAs collaborate to share resources and expertise to help managing even the most complex claims effectively maintaining one of the lowest claim frequency and severity rates among peers.



Dedicated Expertise: SPA's team of experienced professionals brings unparalleled knowledge and personalized service to every partnership, ensuring a collaborative and successful experience.





Partner with SPA: A Trusted Leader in Risk Management



*Visit our
website!*

www.spajpa.org