

PROGRAM FACT SHEET

2025-26

What is SELF?

SELF is a not-for-profit, joint powers authority governed by the membership and run by a full-time staff, dedicated solely to SELF and its members.

Founded in 1986 in response to a nationwide insurance crisis, SELF was the answer for schools and colleges that were suddenly unable to find excess liability coverage at an affordable price. The creation of SELF made the insurance market more bearable for all schools, not just its members.

Nearly 40 years later, SELF continues to be the premier and preferred excess liability solution for California's public education community. The insurance markets can be fickle from year to year, but SELF's commitment to California's schools remains unwavering.

Excess Liability Program

Program Overview

SELF's Excess Liability Program focuses on responsibly funding for future losses while maintaining stability and affordability over the long term. SELF is able to achieve both of these goals through a combination of the long-term commitments to the Excess Liability Program made by our members and a vigorous defense of any claims filed against them.

The 2025-2026 rates are as follows:

PARTICIPATION LEVELS	K-12s	Community Colleges	Non-ADA Members	Minimum Contribution*
\$54 million in excess of \$1 million	\$98.47/ADA	Quoted on request	Quoted on request	N/A
\$50 million in excess of \$5 million	\$30.40/ADA	\$16.75/FTES	\$14,600	\$2,750

*Applies if a member's total contribution is less than the minimum for that participation level.



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MANAGEMENT TEAM

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MEMBER RESOURCES

The SELF Board has made an ongoing commitment to provide members with the resources they need to reduce liability claims in their districts.

SELF's Website — www.selfjpa.org

SELF maintains a website to provide our members with a convenient source for information and updates on SELF's activities. By visiting our website you'll be able to obtain rate, program, meeting and training information. You can also request certificates of coverage, determine when to report a claim and access all of SELF's governing documents.

Periodic Webinars

SELF's periodic webinars evolved out of the annual live workshops as SELF members' needs changed and reliable technology became readily accessible. SELF has been conducting these seminars for more than two decades, focusing on the difficult issues affecting California schools.

SELF Resource Center — via CPS HR LMS

SELF is proud to announce an exciting new partnership with **CPS HR Consulting**, a nationally recognized leader in human resource services and training. This collaboration provides SELF members with carefully curated, expertly developed online trainings that keeps pace with today's legal requirements and educational best practices. The newly augmented and revamped Mandated Reporter Training (AB 1432), compliant with the AB 1913 requirements that became law in July 2025, can be found in the Resource Center.

Legislative Advocacy

SELF partners with School Services of California, Inc., to keep abreast of pending legislation that could have a negative impact on its members. The SELF Board has taken steps to actively oppose legislation that will hurt California's schools and is committed to pursuing legislative avenues to address concerns of the membership.

SELF Risk Services Clearinghouse

The Clearinghouse provides endorsement of Board approved products and services that further the interests of SELF and the quality of education and/or environment for students and staff. If you are currently utilizing a risk solution that you feel would be of benefit to other members, please contact our office with details.

Publications

In addition to this Program Fact Sheet, SELF also publishes a quarterly newsletter — **SELF Awareness**, an annual report and a variety of electronically distributed updates, alerts and reports.

Association Partnering

SELF continues to establish and cultivate relationships with associations, coalitions and other organizations that will be beneficial to our membership.

SELF Representatives Available on Request

SELF is always happy to provide a representative to speak at any member function. Contact Lois Gormley, SELF's Director of Communications & Member Services to schedule a visit.

SELF Board of Directors

SELF's Board of Directors is made up of 16 elected representatives and host of alternates employed by SELF members. The 16 representatives are elected by their peers to four-year terms in their respective SELF areas. Visit our website to see a full list of all representatives.



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1986 - 2026

Philosophy...

SELF's philosophy is to exercise prudent fiscal practice, achieve economies-of-scale and maintain responsive claims review/management to conserve member assets.

Mission Statement...

Providing quality risk management solutions to schools and the students they serve.

Inception...

Excess Liability Program – 1986
Optional Excess Coverage – 1989

Memorandum of Coverage

A copy of the current Excess Liability Program Memorandum of Coverage can be found on SELF's website along with all of our governing documents.

2025-2026 Important Dates

Withdrawal Deadline:
December 31, 2025*

Changes in Retention:
March 1, 2026**

SELF's governing documents/
policies require a Board
resolution*/written notice**
received in its office by this date.
E-mailed copies are acceptable.

Affiliate Reporting

If your district or school has affiliated charter schools that it manages and governs and has not reported their information to SELF, please do so immediately so that we can ensure there will be coverage in the event of a loss at that site. Not sure what qualifies as an affiliate? Call our office and we'll be happy to help.

Loss Data Reporting

The loss data and underwriting information collected from all members on an annual basis is critical in developing the best possible rates for the Excess Liability Program.