



March 20, 2026

Contact:
Lois Gormley
Director of Communications &
Member Services
(866) 453-5300
lois@selfjpa.org

For Immediate Release

Celebrating 40 Years

SELF Board Sets Program Rates for 2026/27

The SELF Board of Directors approved the Excess Liability Program rates for 2026/27, maintaining SELF’s goals of financial stability and longevity for the pool, while still performing as a powerful force in the marketplace able to provide \$50 million in limits to each member.

The rates adopted at the March meeting maintain a flat rate for Community College partners and incorporate a moderate 12.6% increase for K-12, reflecting the challenging market conditions that all schools—and public entities more broadly—continue to face in both the domestic and international liability reinsurance markets.

Long-standing relationships with key reinsurance markets and the Board’s strategic commitment to strong program funding combined with multi-year rate guarantees have enabled SELF to avoid dramatic rate fluctuations.

The adopted rates for all member types are as follows:

Excess Liability Program

Coverage	K-12	CCDs	Non-ADA	Minimum
\$50M X \$5M	\$34.25/ADA	\$16.75/FTES	\$16,440	\$3,097

Rates at the \$1M attachment to be released later.

As we celebrate our 40th anniversary, we want to highlight how risk pools and SELF have enhanced the mission of education. Your membership is more than a commitment—it’s an investment in our shared vision: ***By Schools, For Schools.***

Membership in an organization you collectively own means your districts’ needs and priorities guide every decision of our board, creating a partnership truly aligned with what matters most to you. As a co-owner of SELF, you receive benefits designed to strengthen your organization and enhance its impact in your community:

Legislative Advocacy & Representation

- Supported by School Services of California, Inc., SELF adds its voice to pending legislation affecting our members.



- Opposed efforts to retroactively eliminate the statute of limitations in childhood sexual assault (CSA) cases; & sponsored legislation to add a prevention element in mandated reporter training – then created that training for our members.
- Working with the educational community to help legislators understand the financial impact AB 218 is having on schools – including nuclear verdicts, major increases in liability coverage costs, assessments for claims that occurred back as far as the 1960s and the continued threat of many US based carriers reducing their available capacity or withdrawing from California entirely.

Risk Management Practitioner Program

- Offers district staff a series of classes providing essential risk management training to help them gain better clarity of their role in district safety and loss prevention. Over 150 school staff have been through the five-month training program since it began in 2022.

Targeted Trainings & Specialized Resources

- Development of targeted content created by drawing on the expertise of your fellow member districts.
- Preparing districts for new regulations via a collaborative annual webinar.
- Commitment to collaboration through participation in statewide coalitions, associations and professional organizations—forming alliances with the goal of protecting members and furthering the mission of all pools and public entities across the state. ***We are Stronger Together.***

Many of you have been part of SELF for most—if not all—of our 40-year history, a powerful testament to the enduring strength and stability of this pool. Your continued engagement strengthens our collective ability to drive progress and create opportunities for all members. Together, we are building a stronger, more resilient fund to manage catastrophic loss.

Thank you for being an integral part of this journey.

Warm Regards,

Dave George
Chief Executive Officer