



# STATE OF SWACC

**Presented by:**

**Ann-Marie Gabel, Vice Chancellor of Business Services at South Orange County Community College District (SWACC President)**

**Colleen Bjercknes, SWACC JPA Manager at Keenan**

# What We're Celebrating

1

**40 Years of Impact:** From its founding in 1986, SWACC has championed risk management, safety, and resource-sharing across the state.

2

**Innovation in Practice:** SWACC has introduced tools, training programs, and collaborative initiatives that empower colleges to thrive.

3

**Community & Collaboration:** With a network of dedicated professionals, SWACC fosters a culture of mutual support and shared resources.



# SWACC Mission

## Mission Statement Policy

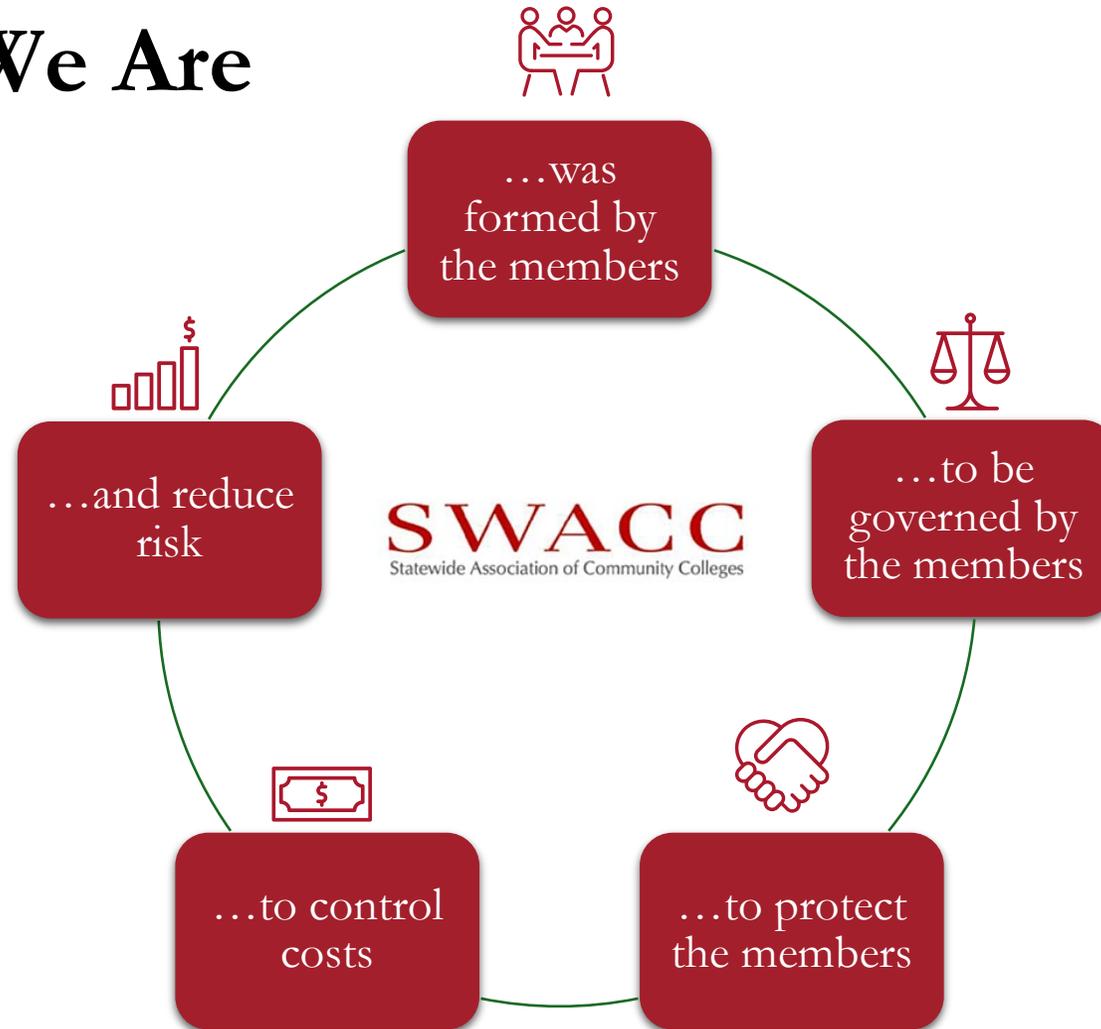
The Statewide Association of Community Colleges mission is to be the premier of Property & Liability programs for California Community College Districts

### **We do this by:**

- Providing Property & Liability coverage and resources specific to community college exposure
- Developing specialized loss control programs and services
- Implementing fiscally responsible self-funding and risk transfer programs
- Leveraging the clout of 80% of all California Community Colleges



# What/Who We Are

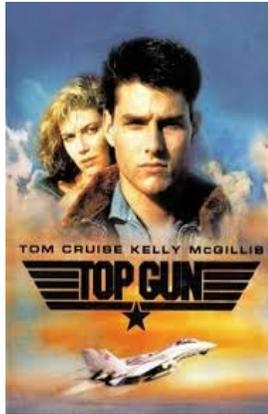


# HISTORICAL REVIEW

# Where Were You in 1986?



Space Shuttle Challenger  
January 28, 1986



Debut  
May 16, 1986



Hands Across America  
May 25, 1986



## 1<sup>st</sup> Rock and Roll Hall of Fame Inductees

Elvis Presley, Fats Domino, Jerry Lee Lewis, Buddy Holly, Chuck Berry  
Not Shown: The Everly Brothers, James Brown, Little Richard, Ray Charles, and Sam Cooke



SWACC President  
Senior Prom

## Top Songs of 1986 (Billboard Year-End)

1. "That's What Friends Are For" - Dionne & Friends
2. "Say You, Say Me" - Lionel Richie
3. "Walk Like an Egyptian" - The Bangles
4. "On My Own" - Patti LaBelle & Michael McDonald
5. "How Will I Know" - Whitney Houston

# SWACC Was Just Getting Started!

*March, 1986 - TIME Magazine documents the insurance crisis in America.*

In California, many local governmental entities found that coverage was either priced out of their reach or completely unavailable. Insurance companies refused to write coverage for most municipalities and canceled those they had.

What went wrong?



# In the Beginning



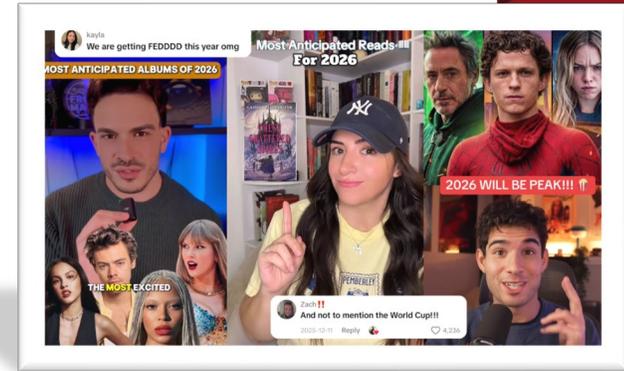
- SWACC was formed July 1986 with 40% of CA Community Colleges
- Created Governing Documents (Agreement & Bylaws & MOC)
- Executive Committee Formed
- Embraced Risk Management

# The Formative Years

- Working Committees formed
  - Underwriting/Member Services
  - Finance
  - Claims & Coverage
- Coverage limits increase & ancillary coverages are integrated
- Policies and procedures are implemented
- Financial reports are created & Ex-Mod System is developed
- Property Appraisals, Safety Inspections and Loss Control advisories are implemented
- SWACC becomes founding member of SAFER

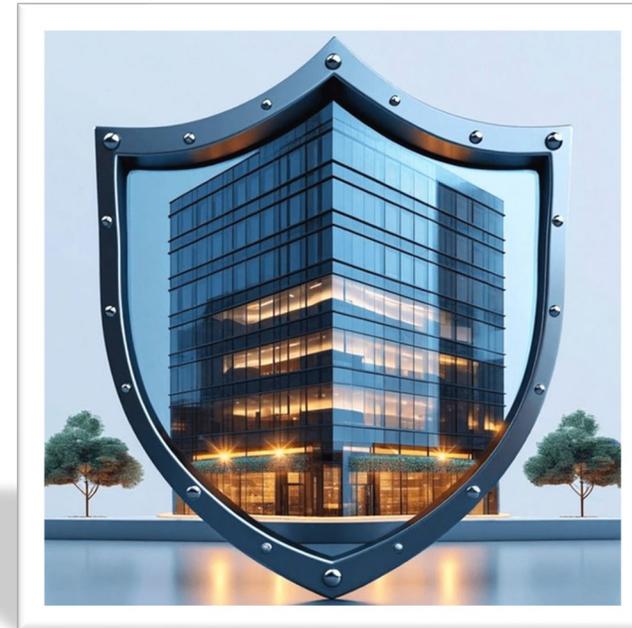


# 2026



# Today

- SWACC is a leading provider of property and liability solutions:
  - Over 80% of the CA CCD's participate
  - Higher coverage limits
  - Broad Customized MOC
  - Technology Platforms
  - Trainings and Resources
  - Continue growth with Committees (HR and IT)



# How has the last 25 years benefited the SWACC members

## Since Inception

- \$247.8M – Net Contributions
- \$32.7M – Net Investment Income Earned
- \$176M – Paid Claims & Loss Portfolio Transfer
- \$36.6M – Net Position Returned to Member Districts
- \$5.2M – Net Position Utilized for SWACC Programs
- \$46.6M – Claim Liabilities & ULAE
- \$10.1M – Undesignated Net Position/Capital Fund

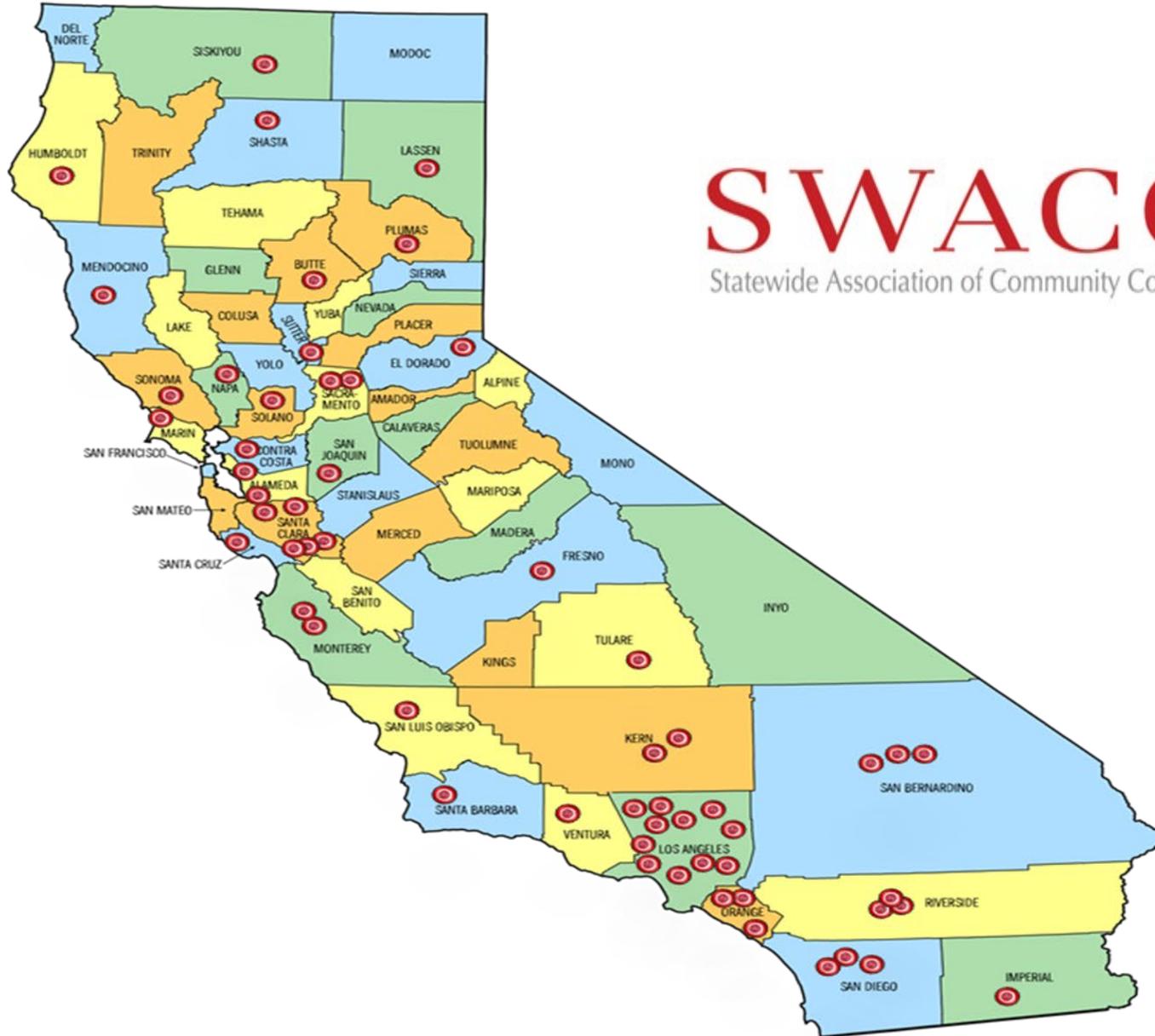


# GOVERNANCE/OPERATIONS

# Exposures Covered

	1986	1991	1996	2001	2006	2011	2016	2021	2026
<b>Number of Members</b>	19	24	43	45	48	51	51	56	61
<b>Property Values</b>	\$ 882M	\$ 1.4B	\$ 3.9B	\$ 4.4B	\$ 7.3B	\$ 12.8B	\$ 15.5B	\$ 23.8B	\$ 34.6B
<b>FTES</b>	136,000	222,000	485,000	472,000	555,000	678,000	592,643	765,000	794,000

# CALIFORNIA



# SWACC

Statewide Association of Community Colleges

# Welcome to Our Newest Members



---

GROSSMONT-CUYAMACA  
COMMUNITY COLLEGE DISTRICT



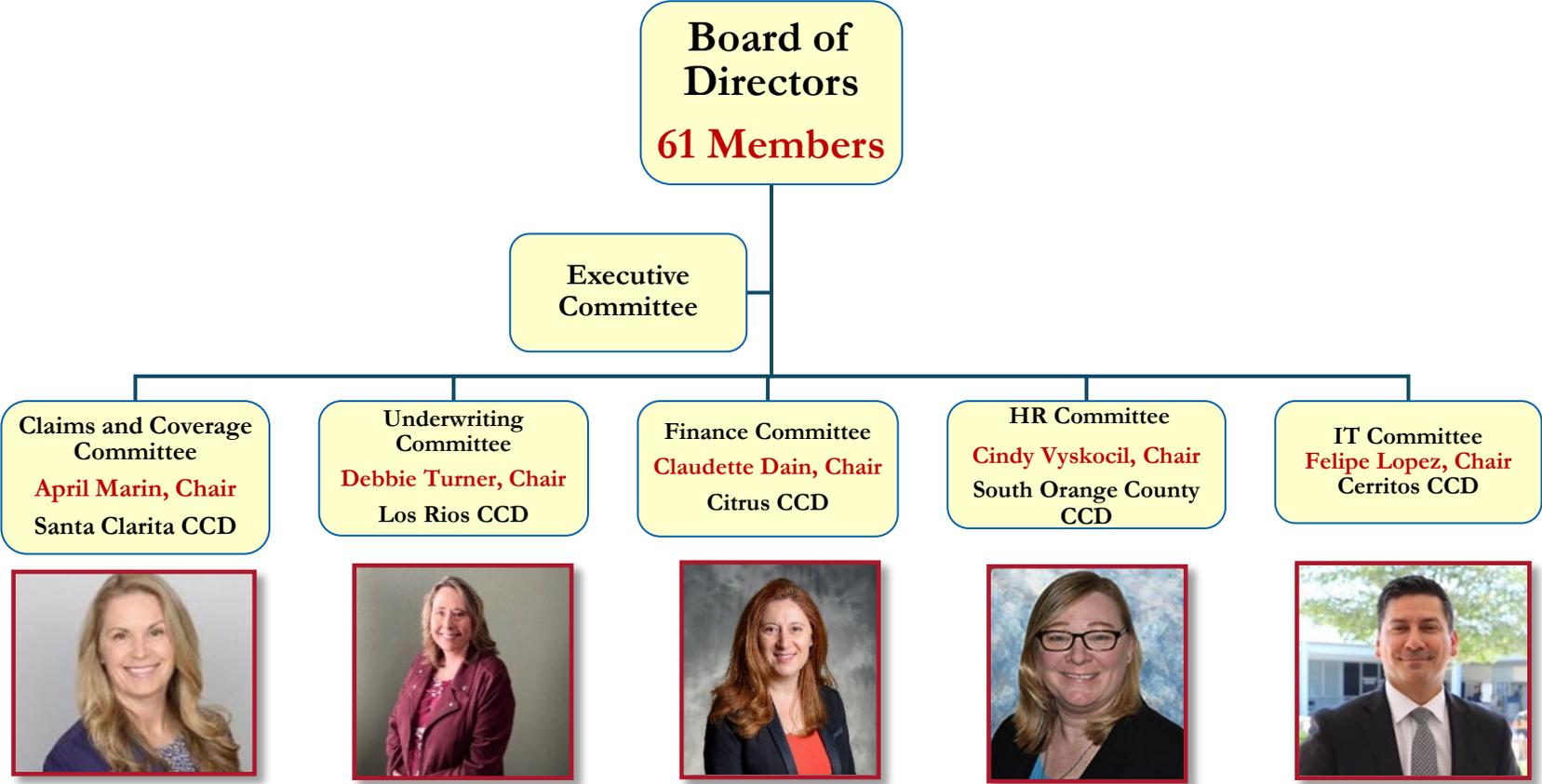
# Welcome New Board & Committee Members

<b>Rian Medlin</b> HR Committee	<b>John Albert</b> HR Committee	<b>Dianna Rose</b> HR Committee	<b>Dennis Curran</b> UW Committee	<b>Dan Troy</b> Board Member	<b>Teyanna Williams</b> Board Member
<b>Rojelio Vasquez</b> Board Member	<b>Jennifer Druley</b> HR Committee	<b>John Westlund</b> IT Committee	<b>Melissa Richerson</b> Board Member	<b>Jane Miyashiro</b> HR Committee	<b>Salvatore Abbate</b> HR Committee
<b>Steven Gonzalez</b> IT Committee	<b>Joe Dominguez</b> Board Member	<b>Johanna Fisher</b> HR Committee	<b>Terri Wilson</b> C&C Committee	<b>Melissa Thornsberry</b> Board Member	<b>Gina Duran</b> Board Member
<b>Felicia Frausto</b> Board Member	<b>Sunny Okeke</b> Board Member	<b>Stephen Kibui</b> Board Member	<b>Jessica Just</b> Board Member	<b>Greg Nelson</b> Board Member	<b>Andrea Epps</b> Board Member

Legend:

- First Timer
- Board Member
- Committee

# Organization & Governance



# Executive Committee



**Ann-Marie  
Gabel**

**President**  
South Orange  
County CCD



**Claudette Dain**

**Vice President**  
Citrus CCD



**Russi Egan**

**Treasurer**  
Lake Tahoe CCD



**Jamie Ruggles**

**Secretary**  
Los Rios CCD



**Keith Curry**

Compton CCD



**Felipe Lopez**

Cerritos CCD



**Darlene Inda**

Pasadena Area  
CCD



**Christopher De  
La Rosa**

Foothill De  
Anza CCD



**Micaela  
Ochoa**

Bay Area  
Community  
College District  
JPA

# How Does it Work

## Board of Directors

- Every Member Represented
- Primary and Alternate Representatives
- Weighted Votes based on Member Size
- Executive Committee = 4 Officers + 5 At-Large
- Officers serve two-year terms

## Five (non-Executive) Committees + Roundtable

- Any designated district rep can participate (Committee Representatives don't have Alternates)
- Only 1 member from a district can participate as a voting member
- Roundtable meetings open to everyone

# Program Structure - 2025/2026

	PROPERTY	LIABILITY	
\$500,250,000	SAFER \$475M xs \$25.25M	SAFER \$25M xs \$50M \$25M AAL	\$75,000,000
		SAFER \$25M xs \$25M \$25M AAL	\$50,000,000
		SAFER \$15M xs \$10M \$50M AAL (inclusive of \$10M AAD retained by SAFER)	\$25,000,000
		SAFER \$8M xs \$2M \$60M AAL (inclusive of \$30M AAD – \$4M xs \$26M retained by SAFER)	\$10,000,000
\$25,250,000	SAFER - \$7.5M AAD (\$7.5M SAFER Retained) \$25M xs \$250K	SAFER \$1M xs \$1M \$40M AAL (inclusive of \$5M LC – \$5M xs \$25M retained by SAFER)	\$2,000,000
\$250,000	ReLiEF/SWACC Retained \$250K Less MRL	ReLiEF/SWACC PFP \$1M Less MRL	\$1,000,000
Various	Member Retained Limit	Member Retained Limit	Various

AAD – Annual Aggregate Deductible	AAL – Annual Aggregate Limit	LC – Loss Corridor	PFP – Prospective Funding Program
-----------------------------------	------------------------------	--------------------	-----------------------------------

# SWACC Quick Facts

- **Not for Profit JPA**
  - 61 California Community College Districts
- **SAFER Excess Property and Liability – True Follow Form**
  - 2.8M ADA/FTES; \$138B TIVs
  - 554 California School Districts
  - 61 California Community College Districts
- **Member Governance & Control**
- **CAJPA Accredited with Excellence**
- **Broad Property & Liability Coverage**
  - Annual review of MOC to address emerging risks
  - Student Professional Liability
  - Medical Malpractice - Physicians, Allied Health Professionals and Mental Health Counselors
  - Directors and Officers
  - Employee Benefits E & O
  - Extended EPL Coverage
  - Injunctive Relief
  - Asbestos Defense & Indemnification
  - Breach of Contract
  - Cyber Liability
  - Active Assailant



# Member Services

## Integrated Loss Control, Risk Financing and Claims Management Solutions

### Community College Specialists

- Keenan SafeColleges & P&C Bridge
- Claims Administration-Property & Liability Claims Administration (PLCA)
- Financial Services-Service Enhancement Technologies (SETECH)
- Bi-annual Safety Site Inspections and Audits
- Certified Playground Safety Inspections
- Building Appraisals conducted every five years
- Dedicated Loss Control Consultants

# Trainings & Resources

- Webinars and Roundtables
- Focus on:
  - Best Practices Library
  - Webinars and Roundtables
  - Employment Practices Liability
  - Cyber Resources
  - Title IX
  - Dual Enrollment
  - Student Housing
  - SWACC 101



# SWACC Website

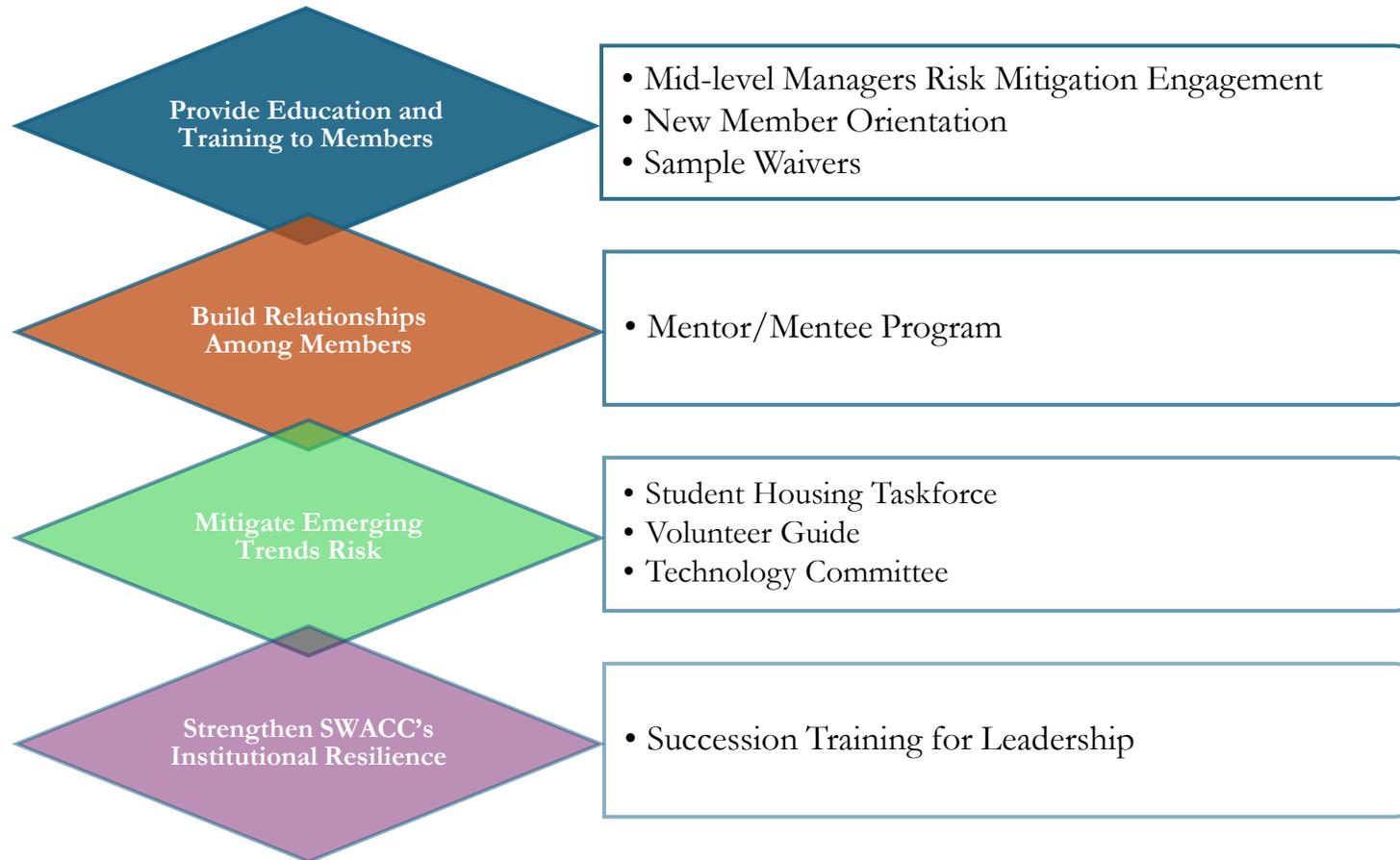
- **Home** (Special Bulletins, and Announcements, Legislative Summaries)
- **About** (History, Membership, Mission, Benefits, Annual Report)
- **Services**

The “Member Resources” section:

- **Finance** (Treasurer’s Reports, Financial Audit Reports, Investment Reports)
- **Administration** (Governing Documents, Policies & Procedures, Program Structure, Forms)
- **Claims** (Reporting a Claim, Defense Attorney Panel)
- **Underwriting** (Checklists, Assessment Tools)
- **Title IX Library**
- **Agenda Packets** (Full packets available online)
- **Best Practices Library**



# Looking Ahead





**"COMING TOGETHER IS A  
BEGINNING  
KEEPING TOGETHER IS  
PROGRESS  
WORKING TOGETHER IS A  
SUCCESS."**

henry ford

# PROGRAM OF EVENTS

- **Property & Liability Market Outlook**
- **Memorandum of Coverage (MOC): How am I Supposed to Read This?**
- **Panel: Law in Motion: Navigating New Legal Developments in California Community Colleges**
- **Understanding and Risk Managing Sexual Abuse & Molestation Exposure in a CCD Environment**

# PROGRAM OF EVENTS

- **Indistinguishable: Leveraging Your AI-Powered Team**
- **Safeguarding Success: Leveraging the New Minors on Campus Guide for Confident, Compliant Decision Making**
- **Understanding and Preventing Employment Practice Liability (EPL) Claims**

Thank You for Being  
Part of Our Story!

