SCWS Insurance Update

November 15, 2025

Presented by SCWS Area Chairperson

What We Know

- Our members want the Area to maintain Insurance Coverage for the Area's groups.
- The current policies for General Liability, Director and Officer Liability, and Alateen Coverage for Sexual Abuse and Molestation (SAM) end on November 21, 2025.
- Because insurance companies provide quotes *that are only good for 30 days*, it has been challenging to get multiple quotes.
- Our Officers have fiduciary responsibility regarding legal and financial issues.

What We Know

- We became aware our current insurance policy didn't meet our previous coverage needs as required for SAM as needed for the Southern California Alateen Convention (SCAC) and for Alateen groups meeting in high schools.
- Some high schools require higher coverage than others, the majority would be covered with $1M/$3M coverage but some of our schools require $2M/$4M coverage. It has been difficult to determine which companies do and don't cover those amounts.
- Because the insurance cost would increase over $2,000 from last year's cost, we need GR approval; but we cannot give a definitive amount, because we are waiting on final numbers from our current provider.

Insurance Work Group

- Solicited quotes from different brokers based upon current coverage and to meet minimum required SAM coverages. We are now down to two brokers. Still waiting for final quotes from current broker.
- Communicated with brokers regarding coverage needs and options.
- Reviewed this year's coverage and examined coverage option and quotes.
- Researched Alateen SAM coverage needs for SCAC and high schools.
- Communicated with Area Officers to provide updates, quotes, and comparisons.

Officers' Recommendation

- Approve the SCWS Officers' recommendation to continue to provide Insurance for SCWS Area Meetings and events, our District Meetings and events, SCAC, and our Al-Anon/Alateen Group Meetings with the cost between $13,500 and $25,000.
- The Finance Committee knows we have funds on hand to cover increased costs.
- We are asking GRs to allow the Officers and Insurance Work Group to determine the best insurance policy for the coming year, trusting that they will make a decision that is financially prudent and fiscally sound.

Next Steps

- Officers together with the existing Work Group will compile a report of this year's process, what they have learned, and additional research that might be needed.
- Create a plan for how to continue to provide insurance for our Area groups as costs continue to increase especially as some schools require $3M/$5M SAM coverage.
- Consider a SCWS budget percentage limit for insurance costs and/or cost sharing with Districts or groups.

Questions