HATS OFF TO OUR MEMBERS!

Annual Report 2016-17





ALLIANCE OF SCHOOLS FOR COOPERATIVE INSURANCE PROGRAMS







LETTER FROM THE CEO



Fiscal year 2016-17 was another successful year for ASCIP. ASCIP reported strong operating results, members increased their risk management efforts, more staff training occurred, and committee participation and engagement was the best ever.

But more than financial results, the most important measure of ASCIP's success is seeing and hearing about the many thousands of people who work for our member agencies, dedicated not only to educating their 1.2 million students, but leading and caring in both large and quiet ways and doing those countless tasks that protect and keep safe those students, their staff and their facilities.

In this report we not only provide you our key financial results, but we highlight for you just some of our members' stories. So this year, we want to say "Thank You!" and call for a rousing "Hats Off" to you, the ASCIP membership.

Fritz J. Heirich

Chief Executive Officer

HATS OFF TO OUR MEMBERS

Hats Off To The Founding Members!

ASCIP exists today because a group of 46 Los Angeles County schools joined together to form a Joint Powers Authority in order to help districts when other coverage was dwindling and costs for insurance was escalating. Those schools recognized that by pooling funds and exposures, they could reduce costs and bring stability to the renewals. "Hats Off" to those visionary initial members who took the initiative to form the Alliance of Schools for Cooperative Insurance Programs as a non-profit, public agency JPA, to not only help reduce premiums and bring stability to the renewals, but also recognized that providing no cost loss control and risk management resources will encourage members to use those services to help create safer educational environments while reducing losses.

Hats Off To Those Who Are All-In The Pool!

"Hats Off" to the following members who recognize the value of partnering with ASCIP in ALL three of ASCIP's pooled programs—Property & Liability, Workers' Compensation and Health Benefits. "Hats Off" to those members who also participate in ASCIP's Owner Controlled Insurance Program (OCIP) for school construction. They are the BOLD members listed below.

- · Bassett USD
- · Covina-Valley USD
- · Environmental Charter Schools
- · Hawthorne SD
- · Hermosa Beach City SD
- La Puente Valley ROP
- · Lawndale SD
- Lennox SD
- · Lowell Joint SD
- · Manhattan Beach USD
- Palos Verdes Peninsula USD
- Paramount USD
- · Rancho Santiago CCD
- · Saddleback Valley USD
- · Santa Clarita Valley School FSA
- · Southern California ROC
- · Vista Charter Public Schools



Left to right:
Nidra Kumaradas,
Senior Director
of Workers'
Compensation;
Stephan Birgel,
Chief Claims Officer,
Property & Liability
Program



Hats Off To The Innovators!

"Hats Off" to Santa Ana USD which embraces risk management and loss prevention, and continues to come up with new concepts and innovative ideas to share with the entire membership. This member is a true partner, sharing their ideas and resources to help improve the service offerings of ASCIP. One such example is the STAT training program which started as an idea, grew into reaching out to USC for development of the project, turned into an ASCIP grant at which time ASCIP partnered with the district by providing funding and feedback and is now a useful training tool available to the entire membership to help educate employees on how their words, voice inflection and interaction with students will escalate or de-escalate a situation.

"Hats Off" to the MERGE JPA, which is located in the San Gabriel Valley and consists of five school districts. This member JPA exemplifies schools working together to address risks and adopt innovating solutions which they share with the entire ASCIP membership. A recent example is the JPA has been piloting an emergency communication system which can be used for various types of incidents. Catapult EMS enables staff to communicate with each other during lock down situations, account for students efficiently, and alert law enforcement for a quicker response. The JPA is implementing Catapult EMS at all five districts. Once the pilot program is completed, the results will be shared with the ASCIP membership.

Hats Off To The Early Adopters!

ASCIP members are trend setters, when it comes to preventing losses. Many of our members are willing to volunteer to try out new resources, techniques and take programs to the next level for

preventing losses in California schools and improving employee health, then share with the membership the lessons learned.

- "Hats Off" to Walnut Valley USD which is frequently an early adopter of resources such as SAMBA and Permission Click.
- "Hats Off" to El Monte City SD which was one of the first members to embrace on-site health care for its employees, by carving out a doctor office at one of its facilities and is now an early adopter of Heal mobile primary care services.
- "Hats Off" to Ontario-Montclair SD which embraced the Learning Management System for its employee training then found new ways to use this tool for pre-hire screening and retraining following injuries.
- "Hats Off" to La Canada USD
 which promotes better health care
 for its employees by encouraging
 the Compass Health Pros pricing
 transparency resource and urges
 employee participation in mobile
 health screenings.
- · "Hats Off" to Capistrano USD for piloting the use of global positioning system (GPS) to improve school bus transportation safety for students and staff. After reviewing data, this system has proven to prevent buses from getting lost, help dispatch respond to bus locations for emergencies, track missing riders, aid in better vehicle maintenance and reduce emissions. Now the district is sharing with the membership the valuable lessons learned from this project and how to overcome some of the challenges they encountered. A summary of the project and the results achieved is posted on the ASCIP website: http://ascip.org/wpcontent/uploads/2016/11/Capistrano-GPS-Grant-Report-2017.10.27.pdf



Hats Off To The Risk Management Embracers

ASCIP has dedicated members that embrace risk management and loss prevention from the top level, throughout their leadership team then support injury prevention and safety throughout the entire organization.

"Hats Off" to **Clovis USD** for partnering with ASCIP to review their losses, drill down the data to look for trends, listen carefully and participate in prevention strategies, then provide training for their entire leadership team.

"Hats Off" to **Peralta CCD** to recognize spiking loss trends, implementing new programs and strategies including implementing a Return-To-Work program and providing training to their entire leadership team, all of which is proving fruitful to drive losses down quickly.

"Hats Off" to **Pacoima Charter** school for regularly monitoring their losses, making risk management a priority, seeking guidance from ASCIP and making efforts to improve safety on their campus then providing on-going training for all of their staff.

"Hats Off" to **San Francisco CCD** for recognizing the need for greater risk management emphasis within their district, then creating a risk management position, providing support to this position, then willing to embrace loss control and injury prevention throughout the college.

Hats Off To Those That Embrace Safe School Construction

ASCIP values those districts that participate in the Owner Controlled Insurance Program (OCIP) for safer school construction programs and protecting school funds. The following have school facilities that have been constructed through ASCIP's OCIP.

- Anaheim UHSD
- · Berkelev USD
- · Bonita USD
- · Brea Olinda USD
- · Chaffev CCD
- Clovis USD
- · Coachella Valley USD
- · Downey USD
- · El Monte SD
- · El Monte UHSD
- · Hermosa Beach City SD
- · Huntington Beach UHSD
- · Lawndale Elementary SD
- · Lennox SD
- · Long Beach USD
- · Los Rios CCD
- Manhattan Beach USD
- Merced UHSD
- Montebello USD
- · Newport-Mesa USD
- · North Orange County CCD
- · Norwalk-La Mirada USD
- · Palos Verdes Peninsula USD
- Paramount USD
- Pasadena USD
- · Rancho Santiago CCD
- · Rio Hondo CCD
- Santa Ana USD
- Santa Monica CCD
- Santa Monica-Malibu USD
- · State Center CCD
- William S. Hart UHSD





HATS OFF TO OUR BOARD FOR ITS LEADERSHIP

The members of the Alliance of Schools for Cooperative Insurance Programs provide the leadership and set the goals and vision of the organization. This ensures that the interest and needs of the educational community that they serve are met. Members generously donate their time and talent to insure that ASCIP fulfills its mission of providing extremely broad coverage and exemplary risk management and loss control services. This commitment truly makes ASCIP "an organization of schools serving schools."

2016-17 Executive Committee:

Corinne Kelsch - President
Angela Jones - Vice President
Kris Olafsson - Treasurer
Teresa Dreyfuss
Susan Hume
Michael Johnston
Mays Kakish
Nancy Nien, Ed.D.
Barbara Ott
Ann Sparks
Irene Sumida
Fred Williams

Alternates

Luis Camarena
Michael Clear
Tim Corcoran
Clark Hampton
Peter Hardash
Antoine Hawkins, Ed.D.
Phil Hillman
Karen Kimmel
Andrea Reynolds
Joanne Schultz, Ed.D.
Jeff Starr
Yumi Takahashi
Kent Taylor

The Executive Committee provides the overall leadership for ASCIP. Their core objective is to develop long-term goals and supporting policies that guide the direction of the organization. The Committee consists of 13 members and at least 11 atlarge alternates who represent K-8, K-12, Community College Districts, Charter Schools, and subsidiary JPAs. Committee members are elected by ADA categories and serve staggered three-year terms. This Committee is also responsible for establishing and overseeing the activities of ASCIP's standing ad hoc committees. Collectively, these committees provide guidance for overall operations in the area of claims, risk management interventions, financial transactions, and marketing/underwriting activities.

EXECUTIVE COMMITTEE 2017-18







Luis Camarena
Tim Corcoran
Clark Hampton
Peter Hardash
Antoine Hawkins, Ed.D.
Karen Kimmel
Robert McEntire
Monica Oviedo, Ed.D.
Andrea Reynolds
Kent Taylor
Dean West





















HATS OFF TO OUR STRONG FINANCIAL POSITION

"Hats Off" to our Finance and Executive Committees for another year of financial success! ASCIP closed fiscal year 2016-17 with a \$9.3 million increase in net position, which brought our total net position to a whopping \$194 million as of June 30, 2017. ASCIP's financial success is derived from the faithful, tireless commitment and outstanding leadership of its Finance and Executive Committees. Without the dedication and excellent leadership of these two committees, ASCIP's financial health would not be as strong as it is today.

Over the past ten years, ASCIP's total premium revenues increased by almost \$100 million from \$171 million in 2007-08 to \$269 million in 2016-17, an increase of over 57%. During the same ten-year period, total assets grew by 101% from \$216 million in 2007-08 to \$433 million in 2016-17.

As a market leader in innovation and member services, ASCIP continues to vigorously promote proactive risk management and loss control activities. We strongly believe that spending money to reduce or eliminate risks will reduce claims costs for all of our members. In 2016-17, we spent almost \$4 million in risk management, loss control, and training programs. This included providing \$165,000 in risk control grants to members with the most innovative risk management solutions and \$850,000 to assist members with their risk management and loss prevention through the member Safety Credit Program.

Due to ASCIP's financial strength and its determination to maintain rate stability, in 2016-17 ASCIP was able to reduce our Property and Liability Program rates by 1.3% and keep our Workers' Compensation Program rates flat on a composite basis and contain our Health Benefits Programs rate increases to single digit. ASCIP always strives for a lean administrative overhead to conserve financial resources for use in its members' educational programs.

In 2016-17, ASCIP was able to return \$3.4 million in equity to the workers' compensation program members. This marks eleven consecutive years of rebates to our members. Since the inception of ASCIP, we have returned over \$45 million to our Property and Liability participants as well as our Workers' Compensation members. That is a huge accomplishment!

These financial accomplishments are the result of the astute decisions made by ASCIP's Finance and Executive Committees to prudently fund our programs, actively manage our risks, and adequately maintain our reserves, which enable ASCIP to remain fiscally strong.

Again, "Hats Off" to our Finance and Executive Committees for their support in maintaining the highest standards of professionalism in the management of ASCIP's finances and for their contribution and commitment to ASCIP's financial success.

$\textbf{Alliance of Schools for Cooperative Insurance Programs} \ (\textbf{A Joint Powers Entity})$

Combining Statement of Net Position

June 30, 2017

	Property and Liability	Workers' Compensation	Employee Benefits	OCIP	Student Accident	Total
ASSETS						
Cash and cash equivalents	\$ 14,956,306	\$ 44,866,473	\$ 57,175,136	\$ 863,479	\$ - 9	\$ 117,861,394
Restricted assets - cash and cash equivalents	30,342	-	-	-	-	30,342
Receivables	4,898,758	1,984,773	433,140	553,896	-	7,870,567
Internal balances	-	-	-	117,386	(117,386)	-
Investments maturing within one year, net of restricted assets	13,395,090	10,480,493	-	2,679,212	-	26,554,795
Restricted assets - investments	4,990,000	-	-	-	-	4,990,000
Prepaid expenses and deposits	261,941	-	4,650,000	847,503	576,567	6,336,011
Total Current Assets	38,532,437	57,331,739	62,258,276	5,061,476	459,181	163,643,109
Non-Current Assets						
Investments, net of amount maturing within one year	138,413,158	122,979,153	-	3,025,781	-	264,418,092
Capital assets	7,669,522	-	-	-	-	7,669,522
Less: Accumulated depreciation	(2,926,354)	-	-	-	-	(2,926,354)
Net Capital Assets	4,743,168	-	-	-	-	4,743,168
Total Non-Current Assets	143,156,326	122,979,153	-	3,025,781	-	269,161,260
Total Assets	181,688,763	180,310,892	62,258,276	8,087,257	459,181	432,804,369
DEFERRED OUTFLOWS OF RESOURCES						
Deferred outflows of resources for pension	895,548	307,417	480,623		-	1,683,588
LIABILITIES						
Accounts payable	1,726,547	986,998	5,275,270	492,230	-	8,481,045
Advance SIR and excess insurance payments	3,212,115	-	-	-	-	3,212,115
Unearned premium revenues	-	-	578	1,869,865	-	1,870,443
Current portion of unpaid claims	34,700,000	13,700,000	6,221,911	220,000	35,000	54,876,911
Unallocated claims adjustment expenses	4,644,229	11,453,721	530,177	215,255	-	16,843,382
Premium dividends payable	-	3,407,830	-	-	-	3,407,830
Licensing agreement obligation	38,376	-	-	-	-	38,376
Risk management deposit fund	9,363,715	3,912,129	-	-	-	13,275,844
Safety credit payable	621,268	352,612	-	-	-	973,880
Total Current Liabilities	54,306,250	33,813,290	12,027,936	2,797,350	35,000	102,979,826
Long-Term Liabilities						
Unpaid claims and claims adjustment expenses, net of current portion	72,294,413	60,303,903	-	2,232,288	128,715	134,959,319
Net OPEB liability	84,122	36,122	65,286	-	-	185,530
Net pension liability	805,435	325,976	511,676	-	-	1,643,087
Total Long-Term Liabilities	73,183,970	60,666,001	576,962	2,232,288	128,715	136,787,936
Total Liabilities	127,490,220	94,479,291	12,604,898	5,029,638	163,715	239,767,762
DEFERRED INFLOWS OF RESOURCES						
Deferred inflows of resources for pension	284,990	117,171	202,422	-	-	604,583
NET POSITION						
Net investment in capital assets	4,743,168	-	-	-	-	4,743,168
Restricted	5,020,342	-	-	-	-	5,020,342
Unrestricted	45,045,591	86,021,847	49,931,579	3,057,619	295,466	184,352,102
Total Net Position	\$ 54,809,101	\$ 86,021,847	\$ 49,931,579	\$ 3,057,619	\$ 295,466	194,115,612

Alliance of Schools for Cooperative Insurance Programs (A Joint Powers Entity)

Combining Statement of Revenues, Expenses and Changes in Net Position

For the Year Ended June 30, 2017

	Property and Liability	Workers' Compensation	Employee Benefits	OCIP	Student Accident	Total
REVENUES						
Premium deposits from members	\$ 57,008,936 \$	36,393,394 \$	172,928,180 \$	1,620,115 \$	793,945 \$	268,744,570
Other income	672,125	446	442	-	-	673,013
Total Operating Revenues	57,681,061	36,393,840	172,928,622	1,620,115	793,945	269,417,583
EXPENSES						
Claims expense, net of reimbursements of \$15,197,215	34,008,691	11,292,841	85,217,919	194,573	34,771	130,748,795
Provision for IBNR and case reserves	434,401	10,445,422	1,044,475	360,255	163,715	12,448,268
Excess/reinsurance premiums	17,787,052	1,595,471	6,096,962	464,525	-	25,944,010
Insurance premiums	-	-	63,464,413	-	63,516	63,527,929
Contract services						
Claims administration	667,742	2,378,703	4,656,249	45,000	59,546	7,807,240
Provision for ULAE reserves	130,933	3,662,338	102,269	-	-	3,895,540
Broker's fees	489,756	76,230	-	249,361	120,680	936,027
General counsel services	210,197	-	-	9,753	2,720	222,670
Captive management	-	-	-	49,843	21,361	71,204
OCIP Program Marketing/Sale	-	-	-	31,953	-	31,953
Rating and actuarial services	92,621	54,954	260,000	9,500	-	417,075
Accounting and audit services	80,053	-	-	27,450	-	107,503
Investment advisory service	302,994	-	-	14,561	-	317,555
Salaries and benefits	3,080,001	835,113	1,213,419	-	-	5,128,533
Property appraisal	340,259	-	-	-	-	340,259
Other contract services	120,490	192,884	36,936	-	-	350,310
Loss control and risk management	2,819,347	931,859	111,108	-	-	3,862,314
Pension expense	30,123	23,568	35,773	-	-	89,464
Other operating	295,869	924,200	661,359	77,388	32,170	1,990,986
Interest	147,303	59,076	-	-	-	206,379
Premium dividends	-	3,407,830	-	-	-	3,407,830
Depreciation	331,520	-	-	-	-	331,520
Total Operating Expenses	61,369,352	35,880,489	162,900,882	1,534,162	498,479	262,183,364
Operating Income (Loss)	(3,688,291)	513,351	10,027,740	85,953	295,466	7,234,219
NON-OPERATING REVENUES						
Interest and dividend income	2,810,445	2,486,394	544,941	57,209	-	5,898,989
Net realized gains	169,577	171,654	-	(2,243)	-	338,988
Net unrealized losses	(2,282,679)	(1,874,358)	-	(14,418)	-	(4,171,455)
Total Non-Operating Income	697,343	783,690	544,941	40,548	-	2,066,522
CHANGE IN NET POSITION	(2,990,948)	1,297,041	10,572,681	126,501	295,466	9,300,741
NET POSITION, BEGINNING OF YEAR	57,800,049	84,724,806	39,358,898	2,931,118	-	184,814,871
NET POSITION, END OF YEAR	\$ 54,809,101 \$	86,021,847 \$	49,931,579 \$	3,057,619 \$	295,466 \$	194,115,612

Alliance of Schools for Cooperative Insurance Programs (A Joint Powers Entity)

Combining Statement of Cash Flows

June 30, 2017

	Property and Liability	Workers' Compensation	Employee Benefits	OCIP	Student Accident	Total
Cash Flows from Operating Activities						
Cash received for premium contributions and other income	\$ 55,028,898	\$ 36,486,803	\$ 172,962,486	\$ 1,178,656	\$ 334,764	\$ 265,656,843
Claims paid	(34,676,431)	(13,671,544)	(85,217,919)	(214,029)	(94,317)	(133,779,923)
Cash paid to employees	(3,080,001)	(835,113)	(1,213,419)	-	-	(5,128,533)
Cash paid for benefits, insurance and other expenses	(23,739,395)	(6,935,391)	(74,501,489)	(770,423)	(240,447)	(105,946,698)
Cash paid for pension plan	(231,948)	(69,803)	(109,931)	_	-	(411,682)
Net Cash Provided by (Used in) Operating Activities	(6,698,877)	14,974,952	11,919,728	194,204	-	20,390,007
Cash Flows from Capital and Related Financing Activities						
Acquisition of capital assets	(74,739)	-	-	-	-	(74,739)
Cash Flows from Investing Activities						
Interest and dividend income received	2,810,445	2,486,394	544,941	57,209	-	5,898,989
Net realized gains (losses) from investing securities	(169,577)	(171,654)	-	2,243	-	(338,988)
Purchase of investments	(117,761,787)	(129,649,413)	-	(60,616)	-	(247,471,816)
Proceeds from sales and maturities of investments	105,431,209	107,764,912	-	-	-	213,196,121
Net Cash Provided by (Used in) Investing Activities	(9,689,710)	(19,569,761)	544,941	(1,164)	-	(28,715,694)
Net Increase (Decrease) in Cash and Cash Equivalents	(16,463,326)	(4,594,809)	12,464,669	193,040	-	(8,400,426)
Cash and Cash Equivalents, Beginning of Year	 31,419,632	49,461,282	44,710,467	670,439	-	126,261,820
Cash and Cash Equivalents, End of Year	\$ 14,956,306	\$ 44,866,473	\$ 57,175,136	\$ 863,479	\$ -	\$ 117,861,394
Reconciliation of Operating Income to Net Cash Provided by (Used in) Operating Activities						
Operating income (loss)	\$ (3,688,291)	\$ 513,351	\$ 10,027,740	\$ 85,953	\$ 295,466	\$ 7,234,219
Adjustments to reconcile operating income to net cash provided by operating activities:						
Depreciation expense	331,520	-	-	-	-	331,520
(Increase) Decrease in accounts receivable	(2,549,100)	92,963	33,858	(269,990)	-	(2,692,269)
(Increase) Decrease in internal balances	-	-	-	(117,386)	117,386	-
Increase in prepaids and deposits	(103,063)	-	-	(226,384)	(576,567)	(906,014)
Increase in deferred outflows of resources	(279,142)	(69,502)	(110,801)	-	-	(459,445)
Increase in accounts payable and other liabilities	268,715	1,328,881	784,672	163,911	-	2,546,179
Increase in unearned revenue	-	-	6	172,301	-	172,307
Increase in unpaid claims and adjustments	565,336	14,107,760	1,146,744	385,799	163,715	16,369,354
Increase (Decrease) in risk management deposit fund and OPEB	(1,322,169)	(1,021,768)	866	-	-	(2,343,071)
Increase in net pension liability	219,855	66,164	104,199	-	-	390,218
Decrease in deferred inflows of resources	(142,538)	(42,897)	(67,556)	-	-	(252,991)
Net Cash Provided by (Used in) Operating Activities	\$ (6,698,877)	\$ 14,974,952	\$ 11,919,728	\$ 194,204	\$ -	\$ 20,390,007
Noncash Investing Activities						
Net decrease in fair value of investments	\$ (2,282,679)	\$ (1,874,358)	\$ -	\$ (14,418)	\$ -	\$ (4,171,455)

HATS OFF TO OUR MEMBERS

Membership 2017 - 18

K-12 & High School Districts

Alhambra USD‡

Antelope Valley Joint UHSD‡

Arcadia USD‡
Baldwin Park USD‡
Bassett USD*‡
Berkeley USD
Beverly Hills USD‡
Bonita USD‡
Brea Olinda USD

Burbank USD‡

Capistrano USD

Center for Advanced Research &

Technology (CART)
Centinela Valley UHSD*
Chaffey Joint UHSD‡
Charter Oak USD
Claremont USD‡
Clovis USD*+
CODESP‡
Colton Joint USD
Covina-Valley USD*‡
Culver City USD‡

Discovery Charter Preparatory #2*

Downey USD+ Duarte USD‡

East Valley Transportation JPA

El Monte UHSD+ El Segundo USD*

Environmental Charter Schools*

Fullerton Joint UHSD Gateway Public Schools*

Gilroy USD Glendale USD* Glendora USD‡

Granada Hills Charter HS‡ Guidance Charter School‡

Inglewood USD La Canada USD‡

La Puente Valley ROP*‡

Laguna Beach USD

Las Virgenes USD

Leadership High School*

Long Beach USD

Los Angeles County Office of Education‡

Los Gatos/Saratoga Community Ed

& Recreation

Manhattan Beach USD*‡

MERGE JPA Montebello USD Morgan Hill USD

New Opportunities Organization*

Newport-Mesa USD Norwalk-La Mirada USD‡

Orange County Dept. of Education Palos Verdes Peninsula USD*+‡

Paramount USD*+‡
Pomona USD‡

Pupil Transportation Cooperative‡

Redondo Beach USD Riverside USD* Rowland USD‡

Saddleback Valley USD* San Antonio ROP Santa Ana USD

Santa Clara County Schools'

Insurance Group

Santa Clarita Valley School FSA*‡ Santa Monica-Malibu USD‡ Silicon Valley Schools JPTA

Simi Valley USD‡ South East Consortium South Pasadena USD* Southern California ROC*‡

Tri-Cities ROP‡
Tustin USD
Vallejo City USD
Walnut Valley USD
West Covina USD‡

West Valley Schools Transportation JPA

Whittier UHSD Wiseburn USD

K-8 School Districts

Accelerated Charter School‡

Anaheim Elem SD*

Cambrian SD

Castaic Union SD‡

East Whittier City SD‡

El Monte City SD+‡

Fenton Charter Public Schools‡

Franklin-McKinley SD

Fullerton SD

Garvey SD‡

Hawthorne SD*‡

Hermosa Beach City SD*‡

Latrobe SD‡

Lawndale SD*‡

Leadership Public Schools*

Lennox SD*‡

Little Lake City SD‡

Loma Prieta Joint Union SD

Los Gatos Union SD

Los Nietos SD‡

Lowell Joint SD*‡

Luther Burbank SD

Montague Charter Academy

For The Arts & Sciences*

Moreland SD

Mountain View SD

Mt. Pleasant SD

Newhall SD*

Oak Grove SD

Ocean View SD‡

Ontario-Montclair SD*

Orchard SD

Pacoima Charter School*

Pasadena Rosebud Academy Charter*

Rosemead SD‡

San Jacinto Valley Academy*

San Jose Charter Academy

Santiago Charter Middle School*

Saratoga Union SD

South Whittier SD

Summerville SD‡

Sunnyvale SD

Union SD

Vaughn Next Century Learning Center

Vista Charter Public School*

Watts Learning Ctr Foundation, Inc.*

Whittier City SD‡

Community College Districts

Cerritos CCD‡

Glendale CCD

Grossmont-Cuyamaca CCD*

Merced CCD*

Mt. San Antonio CCD‡

North Orange County CCD

Peralta CCD*

Rancho Santiago CCD*+‡

Rio Hondo CCD+

San Francisco CCD

Santa Barbara CCD

Santa Monica CCD‡

Sierra Joint CCD*

State Center CCD*

VIP JPA*

Yosemite CCD*

^{*} Workers' Compensation Members, + OCIP Members, + Health Benefits Members

EXPERT STAFF

Fritz J. Heirich, Chief Executive Officer
Russell O'Donnell, Chief Operating Officer
Lynn Truong, Chief Financial Officer
Nancy Anderson, Senior Director of Member Services
Stephan Birgel, Chief Claims Officer, Property & Liability
Program

Reshan Cooray, Senior Director of Risk Control Services
Martha Espinoza, Director of Administration and
Member Education/Training

Nidra Kumaradas, Senior Director of Workers' Compensation Jonathan Lackey, Director of Property and Liability Dan Sanger, Executive Director of Health Benefits

Yvette Avila, Health Benefit Coordinator
Crista Cain, Receptionist/Administrative Assistant
Kim Cantrell, Executive Assistant
Sandy Chen, Accountant
Toni Consolo, Senior Risk Services Consultant
Dale Danforth, Senior Claims Adjuster
Sue Ellen Dasilva, Risk Services Assistant
Joe Diebert, Senior Risk Services Consultant
Liz Garcia, Senior Benefits Services Consultant
Lucila Gonzalez, Senior Risk Services Consultant
Mike Hedtke, Senior Claims Adjuster
Tanya Hernandez, Property Claims Adjuster

Mary Hofstetter, Claims Technician

Judy Holder, Claims Adjuster

Cheryl Jackson, Benefits Services Consultant

Kimberly Kennedy, Training Coordinator

Lisa Larriva, Claims Adjuster

Howard Leung, Accountant

Nancy Lopez, Risk Services Coordinator

Celine Ly-Ho, Accountant

Giovanni Navas, Claims Technician

Deborah Nobles, Senior Risk Services Consultant

Donna Peery, Senior Claims Adjuster

Brian Pelham, Program Manager, Insurance Operations

Shawn Potter, Workers' Compensation Manager

Alfredo Reyes, Senior Accountant

Martin Ronquillo, Information Technology Manager

Jo Ann Sprague, Claims Manager

Richard Valero, Senior Claims Adjuster

Felicia Williams, Executive Office Administrator

Rent-A-Risk Manager Consultants

Gary Bradbury Chuck Clemente Karen Durley David Jefferson Ron Villa



Monica Oviedo, Ed.D. Alternate



Peter Hardash, Alternate



Tim Corcoran, Alternate



Dean West, Alternate

