

ANNUAL REPORT 2018-2019

ALWAYS LOOKING AHEAD



ALLIANCE OF
SCHOOLS FOR
COOPERATIVE
INSURANCE
PROGRAMS



ALWAYS LOOKING AHEAD

2020

LETTER FROM THE CEO

“THE ONLY THING WORSE THAN BEING BLIND, IS HAVING SIGHT BUT NO VISION.” –HELEN KELLER

As we look forward to 2020, ASCIP members see new and evolving risks to their students, staff, and assets in areas as diverse as wildfire, technology, contagious disease, and a changing litigation and legal environment. ASCIP’s mission is to identify and assess these risks and to create a vision for how our members can best respond.

This vision includes not only providing our members with broad and responsive coverage at competitive and stable cost, but also developing innovative risk management and prevention resources, defending our members when claims arise, and helping our members share knowledge around best practices.

In this year’s report we share stories about how ASCIP’s partnership with its members uses innovation and focuses resources on specific risk areas of concern. The first story describes how one member has implemented a creative resource to assist with Special Education; another describes efforts our members are making to improve and prioritize student safety; and the final story describes how one member is bringing personalized health care resources to their staff to improve their organization’s health.

In addition, this year’s report includes ASCIP’s audited financial results for fiscal year 2018-19.

Although record verdicts and wildfires in California have made the cost and availability of commercial property and liability coverage challenging, ASCIP has continued to successfully provide broad and cost-efficient coverage to our members. Moreover, in 2019 ASCIP returned \$13.6 million in premium rebates to members.

Our shared vision for ASCIP will continue to guide our work and prepare us for the ever-evolving challenges in the world of educational risk. As we set our sights on the future, this partnership with schools and colleges will continue to be our core value in this coming year. Thank you.

FRITZ J. HEIRICH

Chief Executive Officer



GRANTS TO HELP YOU VISUALIZE INJURY-FREE SCHOOLS

ASCIP partners with its members to encourage innovation and creative loss prevention solutions by offering grant opportunities. Grants are available for projects that have the potential to reduce frequency and severity of the most problematic claims and emerging trends. After awarding grants, ASCIP monitors the effectiveness, then shares the outcomes with the entire membership to help other members achieve successes and reduce losses as well.

Members have identified a concerning loss trend related to Special Education effecting the Workers' Compensation and Property & Liability programs. In response, two grants were awarded last year to help minimize Special Education related incidents.

- **Clovis USD** – STEM (Science, Technology, Engineering, and Mathematics) Bins were purchased for Special Education students to keep them engaged in learning, teach them how to work in teams and reduce injuries. The bins consist of legos, story boards, mathematic manipulatives and more which align to the curriculum, make learning fun, and help the students to visually learn complex concepts.

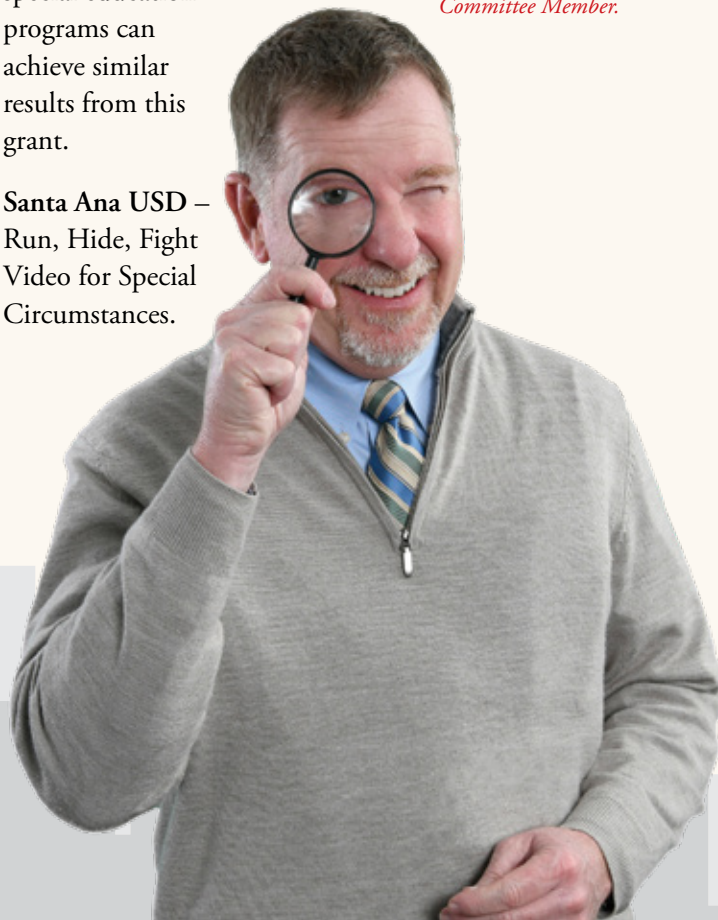
Are the STEM bins successful in reducing incidents? Yes, according to Teri Roltgen, a Licensed Family Marriage Therapist working with Clovis USD. Teri shares an example of a success story for one third grade student with severe emotional disabilities. Prior to the STEM

bin learning opportunity he had been “5150’d” (presents a threat of danger to self) three separate times, did not interact well with others, was very disruptive in class (when he actually stayed in class) and in general was not available for learning due to his emotional instability and absences. He now enjoys coming to school, is proud of all the “As” on his report card and feels capable of learning.

The district is still gathering data and monitoring the program which has been in place for less than one year. Early results are very positive. Students and teachers alike are finding these resources to be engaging and a valuable part of the classroom learning. At the end of the study period more results and details will be shared with the membership so that other school special education programs can achieve similar results from this grant.

- **Santa Ana USD** – Run, Hide, Fight Video for Special Circumstances.

MICHAEL JOHNSTON,
*Associate Superintendent
of Administrative Services
for Clovis Unified School
District; ASCIP Executive
Committee Member.*



Traditionally, training to respond to and deal with school based emergencies, including, but not limited to, an “active shooter on campus,” focus on the staff and student general population. But what if you are hearing impaired and can not hear the alarm or announcement? What if you are visually impaired and do not see the signals? Those and more are some of the issues that the team at Santa Ana USD is addressing as they develop plans and protocols specifically for their disabled and special education population to keep them safe. In support of this initiative, Santa Ana USD is developing a series of follow up videos to their current Run Hide Fight series. These videos will examine the unique needs of special populations during emergencies. The videos, developed with the assistance of ASCIP’s grant, will be available and shared with the entire ASCIP membership.

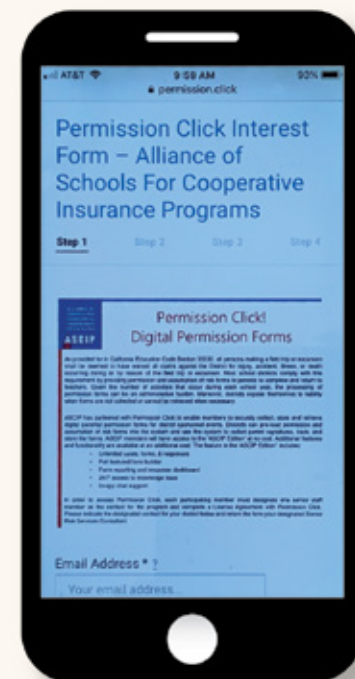
Members are encouraged to look back at loss trends then visualize injury-free schools. What are your greatest challenges? They are likely the same ones affecting all of our members. ASCIP members have creative ideas to address these risks, but often have limited funds available. Therefore, ASCIP makes this risk control grant resource available each year to implement then share with the membership creative loss prevention solutions. Let ASCIP help you develop solutions through the grant program.

ASCIP INNOVATION

Forward thinking members pilot programs that benefit the entire ASCIP membership. Thank you Clovis USD and Walnut Valley USD for piloting Permission Click, a tool which automates members’ forms, checklists, and approval processes.

This tool assures current versions of forms are being used, allows for automated routing for approval, is easy to use, ensures parents receive and return electronic permission forms timely, provides teachers access to emergency information electronically while on fieldtrips, provides easy access to completed forms for many years following events and more. Thanks to these two members, this resource is now available to the entire ASCIP membership.

ASCIP values its forward looking members who share our risk and prevention mitigation vision, are willing to pilot programs and share their experiences so that all members can reap the benefits.



FOCUS ON PROTECTING STUDENTS

Members with a clear vision of protecting students recognize that the best way to prevent allegations and incidents of abuse is to adopt boundary setting board policies, conduct thorough background checks of employees and then train staff not just as mandated reporters, but also to recognize grooming behaviors and inappropriate interactions with students. Training should also include how staff can help each other avoid accusations and line crossing behaviors. ASCIP applauds our abuse prevention champions who are visionaries in protecting students by adopting best practices.

ADOPTED BOUNDARY POLICIES

Members who are early adopters of adult/student boundary setting policies:

- 1. Alhambra USD
- 2. Chaffey Joint Union HSD
- 3. Claremont USD
- 4. El Monte Union HSD
- 5. Fullerton SD
- 6. Long Beach USD
- 7. Lowell Joint SD
- 8. Riverside USD
- 9. Santa Monica-Malibu USD

ASCIP is proud to recognize members who have signed up for the NASDTEC Clearinghouse—a screening tool made available to ASCIP members at no cost to assist Human Resources departments conduct more thorough background checks. The clearinghouse is a national database of individuals who have had adverse actions taken against their professional certificates/licenses. Most adverse actions against a certificate are not prosecuted as criminal offenses and therefore, will not show up in a traditional criminal background check. This tool provides the critical extra visibility needed to support more aggressive prevention efforts.

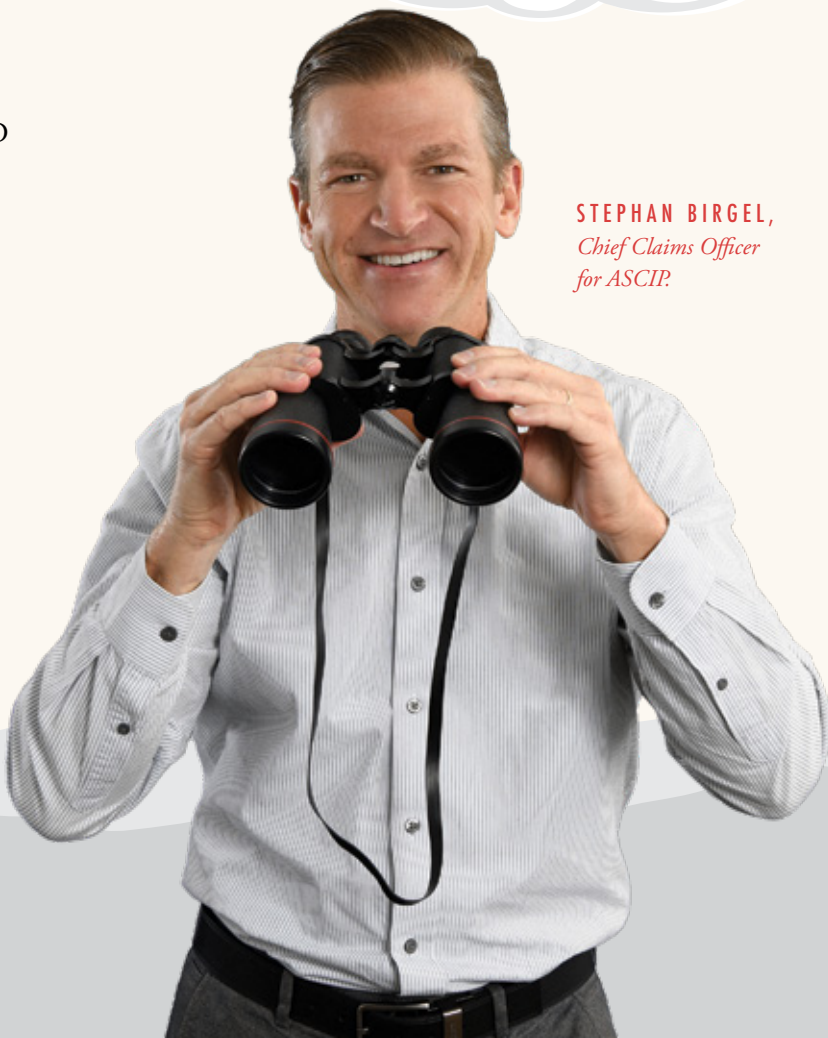
ASCIP APPLAUDS OUR ABUSE PREVENTION CHAMPIONS WHO ARE VISIONARIES IN PROTECTING STUDENTS BY ADOPTING BEST PRACTICES.

SIGNED UP FOR NASDTEC

- 1. Bonita USD
- 2. Chaffey Joint Union HSD
- 3. Fullerton SD
- 4. Gilroy USD
- 5. Laguna Beach USD
- 6. Morgan Hill USD
- 7. Riverside USD
- 8. Saddleback Valley USD
- 9. Wiseburn USD



SUSAN HUME,
*Assistant Superintendent,
Business Services for
Bonita Unified School
District; ASCIP
Executive Committee
Treasurer.*



STEPHAN BIRGEL,
*Chief Claims Officer
for ASCIP.*

HEALTH BENEFITS THAT
BEND THE TREND

Bending the healthcare cost trend without reducing benefits or shifting costs to employees requires a long term view. It's tempting to simply "shop and hop", increase deductibles or decrease the employer's share of premiums, but none of these strategies address the underlying cost of care. Paramount USD's adoption of ASCIP's Personal Physician Program (P3) is a great example of how one member stabilizes rates without compromising coverage, but success didn't happen overnight.

The district employees' appetite for onsite care was first assessed by introducing mobile health screens. ASCIP worked closely with the screening company and the district's Health Benefits Committee to promote the program, highlighting the benefits of early detection while at the same time assuring participants that their information would be kept strictly confidential. Upon a



JUDY K. LEE VOGT, MD,
Primary Physician for the P3 Wellness Center

successful screening event, efforts toward introducing an onsite primary care program began.

The most critical component of a successful launch was finding the right physician. The efficacy of the program is derived primarily from reduced patient volume which

PARAMOUNT USD'S ADOPTION
OF ASCIP'S PERSONAL PHYSICIAN
PROGRAM (P3) IS A GREAT
EXAMPLE OF HOW ONE MEMBER
STABILIZES RATES WITHOUT
COMPROMISING COVERAGE.

allows for better appointment availability and unhurried office visits. Finding a doctor who was not only skilled clinically but also able to connect personally with patients was key. Other important components included: 1) finding and configuring a clinic space, 2) explaining that using P3 did not mean participants

had to give up their regular doctor (although most did because the patient experience is so much better), and 3) assuring participants that their information would be kept strictly confidential.

All of this took several years to complete, and now patient volumes are strong, feedback and satisfaction are high, and patients have better access to quality primary care. The utilization data suggests that the program has paid for itself, and district rate trends have been well below industry averages for several years. This was all possible because ASCIP partnered with a member, Paramount USD, who agreed that true solutions often require a long term view.

JACKEE
MUNOZ-GOODE,
*Insurance Operations
Manager for ASCIP*

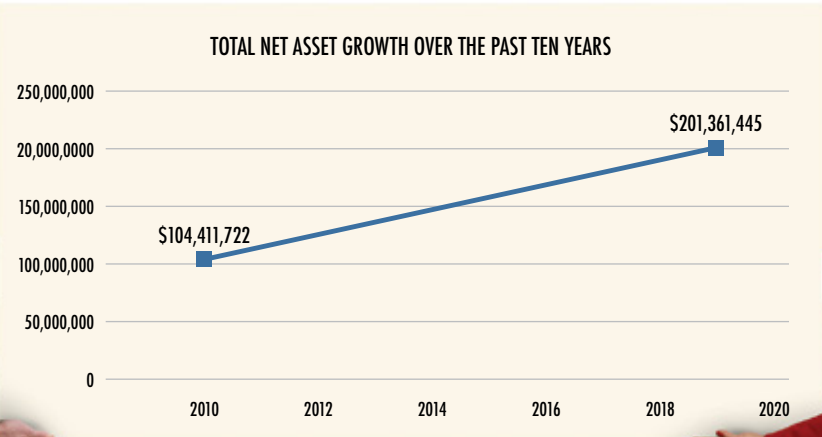


FINANCIALLY STRONG

- ASCIP’s total premium volume of over \$250 million, provides an incredible risk sharing base, allowing ASCIP to continue its history of expanding a comprehensive broad range of coverages.
- With total assets of almost \$500 million and equity of over \$200 million, ASCIP members have the security of a well-funded insurance program in all lines of coverage.
- \$3.1 million has been awarded to members over the last three years through our grant and safety credit programs to encourage emerging and exploratory risk management practices, along with meeting those unique risk management needs of individual members.
- Paid over \$160 million in claims last year to compensate and restore members’ losses, allowing members to focus on educating students.
- \$13.6 million in dividends were returned to members last year—over \$62 million since ASCIP’s inception.
- ASCIP has never issued an assessment in its history.
- ASCIP practices strong reserving practices to ensure it is properly funded for any adversity.
- Expertly managed investment portfolio with engaging member oversight.

SEE OUR STRONG EQUITY POSITION

ASCIP's Financial Equity Has Almost Doubled

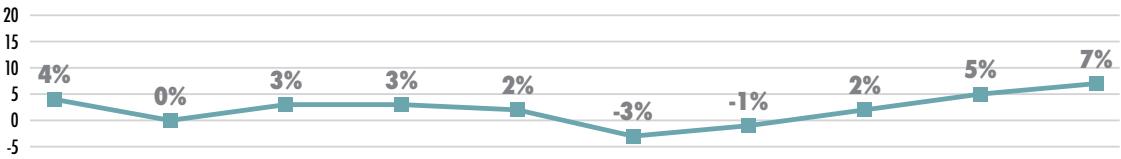


JEFFREY GRUBBS,
Chief Operations/
Financial Officer for
ASCIP

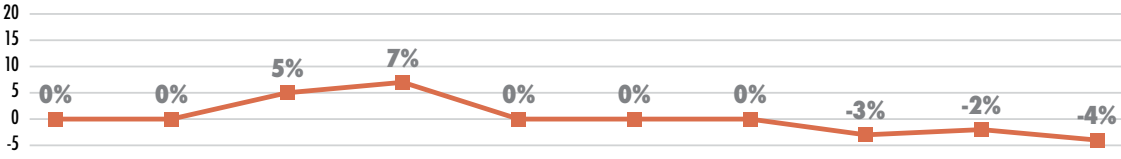
LYNN TRUONG,
Senior Director of
Finance for ASCIP

LOOK BACK AT YOUR CONSISTENTLY STABLE RATES

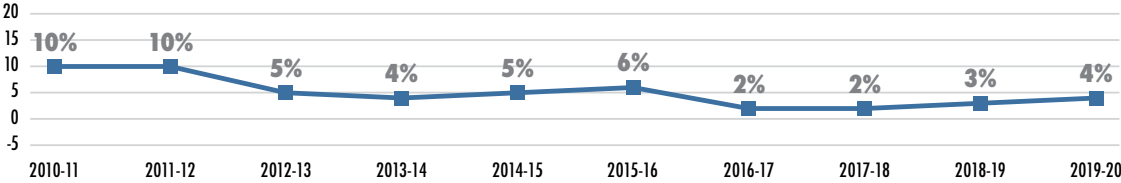
PROPERTY & LIABILITY PROGRAM



WORKERS' COMPENSATION PROGRAM

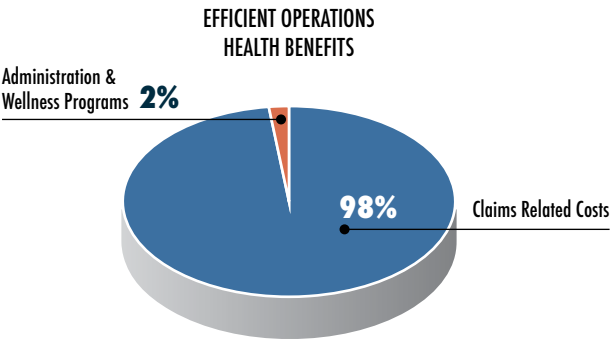
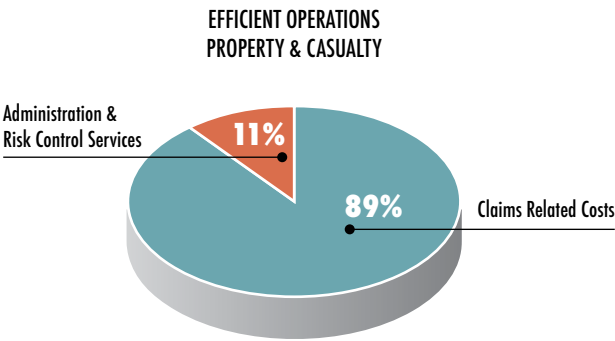


SELF-FUNDED MEDICAL PROGRAM



SEE WHERE YOUR PREMIUM DOLLARS GO

ASCIP operates under a lean administrative structure with a highly engaged staff



A CLOSE-UP VIEW OF YOUR PROGRAMS’ FINANCIAL STABILITY

STATEMENT OF NET POSITION

AS OF JUNE 30, 2019

	Property & Liability	Workers' Compensation	Health Benefits	CIPA	Total
ASSETS					
Current Assets					
Cash and cash equivalents	\$ 17,921,702	\$ 23,211,488	\$ 63,016,322	\$ 3,405,948	\$ 107,555,460
Accounts receivables	12,405,677	2,425,127	492,999	3,558,741	18,882,544
Prepaid expenses and other assets	262,679	–	–	5,733,769	5,996,448
Investments	45,724,287	36,256,626	–	6,152,333	88,133,246
Total Current Assets	76,314,345	61,893,241	63,509,321	18,850,791	220,567,698
Noncurrent Assets					
Investments	106,350,095	154,190,133	–	3,397,811	263,938,039
Deposits	–	–	4,650,000	–	4,650,000
Capital assets, net	4,537,851	–	–	–	4,537,851
Total Noncurrent Assets	110,887,946	154,190,133	4,650,000	3,397,811	273,125,890
Total Assets	187,202,291	216,083,374	68,159,321	22,248,602	493,693,588
DEFERRED OUTFLOWS OF RESOURCES					
Deferred outflows for pension & OPEB	811,449	288,037	439,716	–	1,539,202
LIABILITIES					
Current Liabilities					
Accounts payable	1,648,375	880,317	7,105,157	1,646,493	11,280,342
Unearned premium revenues	–	–	566	11,808,720	11,809,286
Premium dividend payable	–	7,506,189	6,107,522	–	13,613,711
Licensing agreement obligation	157,548	–	–	–	157,548
Risk management deposit fund	7,331,551	2,609,033	–	–	9,940,584
Safety credit payable	645,956	536,895	–	–	1,182,851
Unpaid claims, IBNR, ULAE	37,146,420	21,029,300	6,004,972	928,576	65,109,268
Total Current Liabilities	46,929,850	32,561,734	19,218,217	14,383,789	113,093,590
Noncurrent Liabilities					
Unpaid claims, IBNR, ULAE	102,310,287	71,765,185	–	4,112,010	178,187,482
Net pension & OPEB liability	1,185,551	447,445	679,615	–	2,312,611
Total Noncurrent Liabilities	103,495,838	72,212,630	679,615	4,112,010	180,500,093
Total Liabilities	150,425,688	104,774,364	19,897,832	18,495,799	293,593,683
DEFERRED INFLOWS OF RESOURCES					
Deferred inflows for pension & OPEB	103,631	56,766	117,265	–	277,662
NET POSITION					
Invested in capital assets	4,537,851	–	–	–	4,537,851
Restricted	5,085,129	–	–	2,500,000	7,585,129
Unrestricted	27,861,441	111,540,281	48,583,940	1,252,803	189,238,465
Total Net Position	\$ 37,484,421	\$ 111,540,281	\$ 48,583,940	\$ 3,752,803	\$ 201,361,445

STATEMENT OF REVENUES, EXPENSES, AND CHANGES IN NET POSITION

YEAR ENDED JUNE 30, 2019

	Property & Liability	Workers' Compensation	Health Benefits	CIPA	Total
REVENUES					
Member contributions	\$ 55,244,285	\$ 38,446,254	\$ 156,505,391	\$ 4,730,813	\$ 254,926,743
Investment income	6,960,504	8,466,839	1,271,249	160,681	16,859,273
Total Revenues	62,204,789	46,913,093	157,776,640	4,891,494	271,786,016
EXPENSES					
Claims expense	37,211,510	11,616,540	77,159,854	563,203	126,551,107
Provision for case reserves, IBNR, ULAE	20,695,771	6,673,304	446,840	1,324,798	29,140,713
Excess/reinsurance premiums	11,527,752	1,701,417	5,284,823	1,021,338	19,535,330
Health benefits insurance premiums	–	–	62,157,909	–	62,157,909
Contract services	1,865,009	2,641,197	4,690,860	1,326,063	10,523,129
Loss control and risk management	3,002,713	995,812	168,390	–	4,166,915
General and administrative	4,729,498	2,123,231	2,129,327	222,415	9,204,471
Total Expenses	79,032,253	25,751,501	152,038,003	4,457,817	261,279,574
Net income (loss) from operations	(16,827,464)	21,161,592	5,738,637	433,677	10,506,442
ADJUSTMENTS					
Dividends to members	–	(7,506,189)	(6,041,443)	–	(13,547,632)
Fund Transfers	2,327,775	–	(2,327,775)	–	–
Increase (decrease) in Net Position	(14,499,689)	13,655,403	(2,630,581)	433,677	(3,041,190)
Net position, beginning of year	51,984,110	97,884,878	51,214,521	3,319,126	204,402,635
Net position, end of year	\$ 37,484,421	\$ 111,540,281	\$ 48,583,940	\$ 3,752,803	\$ 201,361,445



PHIL HILLMAN,
Chief Business Official
for Ontario-Montclair
School District;
ASCIP Executive
Committee Member.

THE ASCIP BOARD

ASCIP'S DISCERNING LEADERS

2018-19 EXECUTIVE COMMITTEE:
Corinne Kelsch - *President*
Keith Butler, Ph.D. - *Vice President*
Susan Hume - *Treasurer*
Teresa Dreyfuss
Phil Hillman
Michael Johnston
Mays Kakish
Barbara Ott
Andrea Reynolds
Cheryl Sullivan
Irene Sumida
Yumi Takahashi
Fred Williams

ALTERNATES:
Cameron Abbott
Lydia Cano
Tim Corcoran
Clark Hampton
Peter Hardash
Karen Kimmel
Robert McEntire
Monica Oviedo, Ed.D.
Dean West

DR. KEITH BUTLER,
*Associate Superintendent,
Business Services for Palos
Verdes Peninsula Unified
School District; ASCIP
Executive Committee
President.*

EXECUTIVE COMMITTEE MEMBERS are elected by ASCIP members within their respective membership category (K-8, K-12, Community College, Charter Schools, and subsidiary JPA) and serve staggered three-year terms. Alternate members are appointed by the Executive Committee concurrently with the certification of the election of the Executive Committee members. The Executive Committee provides the leadership, plus sets the goals and vision of the organization. This Committee is also responsible for establishing and overseeing the activities of ASCIP's operational committees. This ensures that the interest and needs of the educational community they serve are met. Members generously donate their time and talent to ensure that ASCIP fulfills its mission of providing affordable, extremely broad coverage with stable rates, along with exemplary risk management and loss control services. This commitment truly makes ASCIP "an organization of schools serving schools."



2019-2020 EXECUTIVE COMMITTEE



KEITH BUTLER, PH.D.
President



MAYS KAKISH
Vice President



SUSAN HUME
Treasurer



PETER HARDASH



PHIL HILLMAN



MICHAEL JOHNSTON



CORINNE KELSCH



BARBARA OTT



ANDREA REYNOLDS



CHERYL SULLIVAN



IRENE SUMIDA



YUMI TAKAHASHI



FRED WILLIAMS

ALTERNATES:
Cameron Abbott
Lydia Cano
Tim Corcoran
Clark Hampton
Karen Kimmel
Michael Krause
Robert McEntire
Monica Oviedo, Ed.D.
Dean West
Connie Wu

2019-2020 MEMBERS

K-12 & HIGH SCHOOL DISTRICTS

Alhambra USD ‡
Antelope Valley Joint UHSD ‡
Arcadia USD ‡
Azusa 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 ‡
Inglewood USD ‡
La Canada USD ‡
Laguna Beach USD

Las Virgenes USD
Leadership High School *
Long Beach USD
Los Alamitos USD ‡
Los Angeles County Office of Education ‡
Los Gatos/Saratoga Community Ed & Recreation
Manhattan Beach USD *+‡
Monrovia USD *
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
San Jacinto USD *
Santa Ana USD
Santa Clarita Valley School FSA *‡
Santa Monica-Malibu USD +‡
Silicon Valley Schools JPTA
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 *
Yosemite CCD *

INSURANCE JOINT POWERS AUTHORITIES

MERGE
SCCSIG
VIPJPA

* Workers' Compensation Members
+ OCIP Members
‡ Health Benefits Members

ASCIP PROGRAMS		K-8	K-12	CCD	Charter Schools	JPAs	Total
Property & Liability	Members	16	81	13	16	3	126
	Student Count (ADA/FTES)	158,961	728,257	270,290	19,539	~	1,177,047
	Property Total Insured Values	\$ 4,649,994,941	\$ 22,715,435,442	\$ 6,587,427,040	\$ 370,597,650	~	\$ 34,323,455,073
Workers' Compensation	Members	9	18	7	13	1	47
	Estimated Payroll	\$ 548,092,361	\$ 1,523,544,607	\$ 685,839,103	\$ 78,084,787	~	\$ 2,835,560,858
Health Benefits	Members	18	29	4	4	-	55
	Employees Enrolled	8,103	26,148	4,044	804	-	39,099

Many members are in multiple programs. Total Number of ASCIP Members = 141
~ JPAs student count included in their individual members

LYDIA CANO,
Deputy Superintendent
of Business and
Operations for Baldwin
Park Unified School
District; ASCIP
Executive Committee
Alternate.



ASCIP'S VISIONARIES

EXPERT STAFF

ADMINISTRATION

- Fritz J. Heirich** - Chief Executive Officer
- Jeffrey Grubbs** - Chief Operations/Financial Officer
- Nancy Anderson** - Senior Director of Member Services
- Martin Ronquillo** - Information Technology Manager
- Felicia Williams** - Executive Office Administrator
- Kim Cantrell** - Executive Assistant
- Crista Cain** - Receptionist

FINANCE

- Lynn Truong** - Senior Director of Finance
- Alfredo Reyes** - Senior Accountant
- Celine Ly-Ho** - Accountant
- Howard Leung** - Accountant
- Sandy Chen** - Accountant
- Marycella Healy** - Accountanting Technician
- Mary Hofstetter** - Claims Technician

HEALTH BENEFITS

- Dan Sanger** - Executive Director of Health Benefits
- Liz Garcia** - Senior Benefits Services Consultant
- Cheryl Jackson** - Benefits Services Consultant
- Yvette Avila** - Senior Health Benefits Coordinator

PROPERTY & LIABILITY PROGRAM

- Stephan Birgel** - Chief Claims Officer, Property & Liability
- Jonathan Lackey** - Director of Property & Liability Program
- Noel Waldvogel** - Claims Manager
- Donna Peery** - Senior Claims Adjuster
- Kerri Jakel** - Senior Claims Adjuster
- Lisa Larriva** - Senior Claims Adjuster
- Richard Valero** - Senior Claims Adjuster
- Donna Starr** - Claims Adjuster
- Judy Holder** - Claims Adjuster
- Lissa Young** - Claims Adjuster
- Tanya Hernandez** - Claims Adjuster (Property)
- Giovanni Navas** - Technical Assistant
- Krystal Macias** - Technical Assistant

RISK SERVICES

- Reshan Cooray** - Executive Director of Property & Casualty
- Martha Espinoza** - Senior Director of Risk Services
- Jackee Munoz-Goode** - Insurance Operations Manager
- Chuck Clemente** - Senior Risk Services Consultant
- Deborah Nobles** - Senior Risk Services Consultant
- Joe Diebert** - Senior Risk Services Consultant
- Lucy Gonzalez** - Senior Risk Services Consultant
- Toni Consolo** - Senior Risk Services Consultant
- Kim Kennedy** - Senior Training Coordinator
- Nancy Lopez** - Senior Risk Services Coordinator

WORKERS' COMPENSATION

- Nidra Kumaradas** - Senior Director of Workers' Compensation
- Shawn Potter** - Workers' Compensation Manager
- Jatin Thakrar** - Senior Workers' Compensation Coordinator

CHERYL JACKSON,
*Benefits Services
Consultant for ASCIP*

THE VALUE OF ASCIP

LOSS CONTROL & RISK MANAGEMENT RESOURCES

ASCIP Provides Members with Loss Control and Risk Management Resources at No Additional Cost.

TO KEEP STUDENTS & STAFF SAFE

- Risk assessments - safety/security
- Appropriate interactions
- Chemicals/hazardous materials management
- Industrial hygiene assistance
- Risk consultations
- HR hotline

FOR EMERGING CYBER/TECHNOLOGY RISKS

- Broad cyber liability coverage
- PII breach support
- Claims assistance and management
- Network design evaluations
- Anonymous reporting hotline

TO HELP WITH SPECIAL EVENTS

- Risk transfer/contract guidance
- Best practices recommendations
- Special insurance placement
- Insurance recommendations
- Guidance with facility use/Civic Center Act

FOR EXTRA-CURRICULAR & ATHLETIC PROGRAMS

- Volunteer guidance
- Athletic waiver recommendations
- Transportation guidelines
- Sample policies
- DMV record checks
- Digital forms management

TRAINING RESOURCES

To Prepare Members' Staff

Tailored training to reduce losses with live trainers, webinars, workshops and an on-line system to track and assign more than 100 training modules.

TOPICS INCLUDE:

- Risk management
- OSHA compliance
- Fleet safety
- Abuse prevention & grooming awareness
- Sexual harassment prevention
- School violence prevention & much more...



ALLIANCE OF
SCHOOLS FOR
COOPERATIVE
INSURANCE
PROGRAMS



16550 Bloomfield Avenue
Cerritos, CA 90703
(562) 404-8029
(562) 404-8038 Fax
www.ascip.org