

ALLIANCE OF  
SCHOOLS FOR  
COOPERATIVE  
INSURANCE  
PROGRAMS



Annual Report 2015-2016

Surviving the drought.





“Droughts” happen, and when they do, schools need to be prepared. Whether it is due to educational funding and credentialed talent withering away, or an increased demand for technology and results, ASCIP can help. We provide refreshing, cost saving solutions to assist in protecting your precious assets and resources in California’s arid educational climate.

# LETTER FROM THE CEO



California is known all over the world for its spectacular natural beauty and world-class leadership and achievements in technology, science, agriculture, entertainment, tourism, and education. However, California's most important resource is the incredibly diverse, talented, and creative people who live here and the promise of their future that is California's most valuable resource. And it is that golden promise, the next generation of California achievers, which ASCIP's members are asked to educate and prepare for the future.

But too often our members must respond to random events that can distract their focus from education. Accidents will occur and loved ones may be harmed. Economic forces can suddenly result in fiscal challenges. The speed of changing technology presents new and unfamiliar risks. And natural disasters and drought can disrupt communities and impair facilities.

As our members respond to the unpredictable "drought conditions" in financial resources, staffing shortages, technology challenges and an ever increasing thirst for specialized services, it becomes even more important to our members that they have ASCIP as their partner. ASCIP is often the first place our members turn to help them manage their risks that can result in injury to individuals and to their physical resources.

As we look to the horizon, ASCIP will continue to keep our members' changing needs at the

forefront of our mission, our culture, and our strategy. This is our staff's purpose—delivering the highest quality services that reduce the harm associated with these ever changing risks and helping members conserve resources even during seasons of "drought".

**Fritz J. Heirich**  
Chief Executive Officer

# MAKING A SPLASH

## ASCIP'S WORKERS' COMPENSATION PROGRAM

### Partnering with Yosemite CCD

California workers' compensation costs continue to climb drying up schools' precious financial resources. There is also an increased concern about finding qualified, experienced school professionals to fill vacancies left by baby boomers as they retire, or to fill gaps when employees are off-work due to injuries. ASCIP's Workers' Compensation program provides a refreshing solution to conserve in the arid landscape of school resources.

A complete Return-To-Work (RTW) program is now available to help injured employees return to their job duties sooner through an ASCIP partner, Norman Peterson & Associates' (NPA) OUR System© and it's Bridge Assignments©. This RTW Program provides a form of physical therapy/work hardening encouraging complete healing which helps to conserve dollars – less time off means reduced temporary disability benefits and other lost time pay, less need for costly substitutes, reduced permanent disability payments, plus greater productivity if no permanent accommodations are needed.

The Bridge Assignments© also “make employees feel like their employer cares about them” according to Kathy Pritchard, Director of Human Resources for the Yosemite Community College District. “This program helps conscientious employees feel better about themselves and feel that they are still contributing to the educational programs while they are undergoing treatment for their injuries. With the OUR System© RTW program, they have a new respect for their organization. This also helps to reduce litigation.” Kathy stated that “one of her goals in the District is to foster a culture of supporting

employees. This program helps to fulfill that goal and was easy to implement.” It is like providing a cool drink of water after working in the hot sun.

Risk Manager, Dorothy Pimentel concurred that the RTW program is changing the culture of their college. She confirms that “employees are seeing that we are here to support a quick recovery”. “Another bonus,” according to Dorothy, “is that the Bridge Assignments© are enabling injured workers to return to their usual jobs sooner, which helps the co-workers who had been burdened with an additional load during the off-work time.” Dorothy shared that the Bridge Assignments© have also exposed injured employees to other aspects of their college's operation and given them an opportunity to discover new skills. In fact, one success story involves an injured custodian who was provided a Bridge Assignment© performing clerical tasks. The Custodian discovered skills and an interest that she didn't realize she possessed. After testing and competing for the job, she was hired into a clerical position.

Not only are the Bridge Assignments© helping to change the culture, reduce litigation and lost time, and exposing

employees to new opportunities, but the college is experiencing fewer repeat injuries. This could be due to the changing culture or the fact that the lighter physical demands of the Bridge Assignments© allow more complete healing before employees return to full duties.

Dorothy indicated that she had recognized the value of implementing a RTW



**Left to Right:** Kathy Pritchard—Director of Human Resources, Yosemite CCD; Dorothy Pimentel—Risk Manager, Yosemite CCD; Nidra Kumaradas—Senior Director of Workers' Compensation, ASCIP.



program, but faced many challenges in getting it implemented. With the partnership of ASCIP and its service provider, NPA Return-to-Work Services “the program was easy to implement. Partnering with ASCIP has been a blessing!” With collaboration between Human Resources, Risk Management and the various departments, the program is a success and Yosemite Community College District is beginning to see the results.



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### **Instructors**

The downturn in the number of talented young people seeking educational degrees and the aging of the current teacher/professor pool toward retirement has made the task of finding competent, well-qualified and enthusiastic candidates to teach in our schools more difficult. This instructor drought affects our members' ability to provide students with the best education possible.

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# WEATHERING RATE INCREASES

## ASCIP'S HEALTH BENEFITS PROGRAM

### Partnering with Lawndale ESD



#### Support Staff

Schools must attract and retain excellent support staff to provide the full complement of services required for a sound educational operation. Ensuring adequate numbers of clerical support, instructional assistants, health workers, bus drivers, facility maintenance staff, and security to run the school, assist students, oversee programs, and support education is often affected by budget shortfalls.

Lawndale Elementary School District (LESD) has been weathering rate increases in their employee health benefits programs like other school districts and employers. And just like other school districts, Lawndale's hard benefit cap means that rising costs are passed on to employees through higher premium contributions. This is especially hard on families who have to contribute a higher amount to cover dependents. LESD, in partnership with the Health Benefits Committee, began looking for solutions, hoping to find shelter from the increasing "heat" of increased premiums for the district and its employee, or as Lawndale's Assistant Superintendent of Human Resources, Steve Miller put it, "we were looking for the silver bullet."

LESD's benefits include a PPO, an HMO, Kaiser, as well as dental and vision coverage. While the Kaiser plan had trended well historically, Lawndale was faced with a higher increase last year, and their direct contract meant that it could happen again in the future. Their experience was not blended with a larger pool, and demographic changes or utilization fluctuations could mean continued rate volatility, which in turn would mean even larger changes to their employees' share of premiums.

In response, the district, in collaboration with the union groups, reinstated its Health Benefit Committee, comprised of representatives from each of the bargaining units, as well as their administration team, and began to look carefully at the problem. Not understanding why costs were rising, the committee began its work building a common language and understanding of the underlying drivers of cost. Without a common understanding of what was driving costs upward,

meetings had the potential of becoming unproductive, according to John Vinke, Deputy Superintendent of Business Services for Lawndale. John knew that teaser rates and promises of limitless coverage were only a mirage, and that the committee members would have to become knowledgeable in order to make the best decisions on behalf of the employees. The Health Benefits Committee realized that reviewing proposals from multiple sources would help them become more sophisticated purchasers of health insurance, and they requested proposals from pools, trusts, benefits consultants and CalPERS.

LESD also approached ASCIP, the pool through which the district purchases its medical, dental and vision PPO programs. Unlike most pools, ASCIP shares claims information to help districts market their programs as necessary and to reassure its members that premium rates are fair and equitable. Armed with Lawndale's claims data and the pool renewal history, Dan Sanger, ASCIP's Executive Director of Health Benefits, carefully explained how premiums are developed, and how to recognize proposals with initial rates that are clearly unsustainable or simply the result of shifting costs to healthcare consumers. John shared that "ASCIP provided the district and its health benefits committee with resources to educate them on the benefit climate." ASCIP also showed how their pool renewals had consistently outperformed California healthcare trends, and the committee agreed not only to stay with ASCIP, but also to move their Kaiser plan into ASCIP for the added stability that comes with pooled utilization. "The Lawndale benefits team has developed a renewed trust in ASCIP," according to John.

Steve Miller summed up the experience

sharing, “This process has brought all of our health benefit consumers together for a common purpose and we are reminded we need to continue to collaborate on ways to support each other.” Steve added, “The next steps are to look for ways to expand ASCIP’s PPO pricing transparency program and look for ways to implement something similar with the HMOs. We need to seek ways to hold down premium increases to families, especially within our classified bargaining unit which are traditionally hit hard with family rate increases. We also know that we need to continue to seek ways to implement viable wellness programs to control costs. Partnering with ASCIP, the district will be working to support wellness, pricing transparency and other long-term strategies in the months ahead.



Left to Right: Steve Miller—Assistant Superintendent of Human Services, Lawndale; John Vinke—Deputy Superintendent of Business Services, Lawndale; and Dan Sanger—Executive Director of Health Benefits, ASCIP

# HYDRATING RISK MANAGEMENT

## ASCIP'S RISK SERVICES

### Partnering with Laguna Beach USD

Shannon Soto, Ed.D, Director of Fiscal Services for the Laguna Beach Unified School District is new to the world of insurance and risk management, but she is eager to learn. Her District had recognized that their risk management efforts had been a bit dehydrated, so they have initiated an effort to irrigate their educational programs with loss prevention. Soto says “I am indebted to the ASCIP Risk Services team members” for their rejuvenating resources. “They have a wealth of experience which has enabled my district to develop stronger programs, policies and procedures” to mitigate exposures. Partnering with ASCIP, has enabled Laguna Beach USD to be proactive in developing good risk management best practices.

ASCIP offered the district a new Risk Assessment Audit resource to uncover and identify vulnerabilities and deficiencies in their existing programs. Soto states that “I now have a better grasp of what needs to be done to improve our risk management efforts”. Lucy Gonzalez, Senior Risk Services Consultant for ASCIP is now working with Laguna Beach USD and Dr. Soto to help them prioritize the greatest urgencies and assisting the District in identifying what tools are still needed. Shannon likens the risk management assessment process to assembling a puzzle. After working with the ASCIP Risk Services team, Soto says “my district



**Left to Right:** Shannon Soto—Director of Fiscal Services, Laguna Beach USD and Lucy Gonzalez—Sr. Risk Services Consultant, ASCIP

has the corner pieces and edges in place. Now we just need to fill in the middle. But I have to remind myself that I am not running a race! I don't have to do it all at once. Otherwise, the process can seem overwhelming.” ASCIP will continue to assist Shannon and the District during each step of their journey providing them refreshing resources, guidance and a clear path toward re-hydrating their risk management programs.



### Technology

Technology's rapidly changing face presents ASCIP members with new challenges. Budget reductions make acquiring new software and hardware difficult – schools can't always afford the latest enhanced versions the tech world offers. Expanded use of technology in education also presents new administrative issues such as cyber security/hacking, cyber bullying and phishing.



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

**Combining Statement of Net Position**

June 30, 2016

	<b>Property and Liability</b>	<b>Workers' Compensation</b>	<b>Employee Benefits</b>	<b>OCIP</b>	<b>Total</b>
<b>Assets</b>					
Current Assets					
Cash and cash equivalents	\$ 31,419,632	\$ 49,461,282	\$ 44,710,467	\$ 670,439	\$ 126,261,820
Restricted assets - cash and cash equivalents	21,863	-	-	-	21,863
Receivables	2,349,658	2,077,736	466,998	283,906	5,178,298
Investments maturing within one year, net of restricted assets	14,304,134	12,006,735	-	2,076,496	28,387,365
Restricted assets - investments	5,004,900	-	-	-	5,004,900
Prepaid expenses and deposits	158,878	-	4,650,000	621,119	5,429,997
Total Current Assets	53,259,065	63,545,753	49,827,465	3,651,960	170,284,243
Non-Current Assets					
Investments, net of amount maturing within one year	127,110,640	101,099,460	-	3,586,785	231,796,885
Capital assets	7,654,026	-	-	-	7,654,026
Less: Accumulated depreciation	(2,654,077)	-	-	-	(2,654,077)
Net capital assets	4,999,949	-	-	-	4,999,949
Total Non-Current Assets	132,110,589	101,099,460	-	3,586,785	236,796,834
Total Assets	185,369,654	164,645,213	49,827,465	7,238,745	407,081,077
<b>Deferred Outflows of Resources</b>					
Deferred outflows of resources for pension	616,406	237,915	369,822	-	1,224,143
<b>Liabilities</b>					
Current Liabilities					
Accounts payable	1,329,332	792,498	4,490,598	328,319	6,940,747
Advance SIR and excess insurance payments	3,368,856	-	-	-	3,368,856
Unearned premium income	-	-	572	1,697,564	1,698,136
Current portion of unpaid claims	26,300,000	11,500,000	5,177,436	1,300,000	44,277,436
Unallocated claims adjustment expenses	4,513,295	7,791,383	427,908	189,712	12,922,298
Retrospective premium payable	-	2,276,835	-	-	2,276,835
OPEB liability	82,019	35,534	64,420	-	181,973
Licensing agreement obligation	110,002	-	-	-	110,002
Risk management deposit fund	10,687,987	4,934,485	-	-	15,622,472
Safety credit payable	521,401	349,226	-	-	870,627
Total Current Liabilities	46,912,892	27,679,961	10,160,934	3,515,595	88,269,382
Long-Term Liabilities					
Unpaid claims and claims adjustment expenses, net of current portion	80,260,011	52,058,481	-	792,032	133,110,524
Net pension liability	585,580	259,812	407,477	-	1,252,869
Total Long-Term Liabilities	80,845,591	52,318,293	407,477	792,032	134,363,393
Total Liabilities	127,758,483	79,998,254	10,568,411	4,307,627	222,632,775
<b>Deferred Inflows of Resources</b>					
Deferred inflows of resources for pension	427,528	160,068	269,978	-	857,574
<b>Net Position</b>					
Net investment in capital assets	4,999,949	-	-	-	4,999,949
Restricted	5,026,763	-	-	-	5,026,763
Unrestricted	47,773,337	84,724,806	39,358,898	2,931,118	174,788,159
Total Net Position	\$ 57,800,049	\$ 84,724,806	\$ 39,358,898	\$ 2,931,118	\$ 184,814,871

**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, 2016

	<b>Property and Liability</b>	<b>Workers' Compensation</b>	<b>Employee Benefits</b>	<b>OCIP</b>	<b>Total</b>
<b>Revenues</b>					
Premium deposits from members	\$ 54,499,195	\$ 37,241,228	\$ 172,259,398	\$ 1,742,574	\$ 265,742,395
Less: Retrospective premium deposit ratings adjustment	-	(2,276,835)	-	-	(2,276,835)
	54,499,195	34,964,393	172,259,398	1,742,574	263,465,560
Other income	786,552	657	138	-	787,347
Total Operating Revenues	55,285,747	34,965,050	172,259,536	1,742,574	264,252,907
<b>Expenses</b>					
Claims expense, net of reimbursements of \$ 21,873,899	26,256,638	11,499,203	80,088,745	1,135,860	118,980,446
Provision for IBNR and case reserves	7,036,635	9,066,076	931,898	(1,409,723)	15,624,886
Excess/reinsurance premiums	14,080,038	1,558,377	5,740,188	496,311	21,874,914
Insurance premiums	-	-	66,023,921	-	66,023,921
Contract services					
Claims administration	1,639,946	2,268,855	4,481,108	(19,000)	8,370,909
Provision for ULAE reserves	39,776	119,070	94,483	-	253,329
Broker's fees	368,574	148,350	-	256,626	773,550
General counsel services	192,110	-	-	12,936	205,046
Captive management	-	-	-	67,539	67,539
OCIP Program Marketing/Sale	-	-	-	19,733	19,733
Rating and actuarial services	81,950	44,713	250,000	9,500	386,163
Accounting and audit services	78,110	12,316	-	25,099	115,525
Investment advisory service	271,730	-	-	14,046	285,776
Salaries and benefits	2,029,510	851,570	1,204,667	-	4,085,747
Property appraisal	403,383	-	-	-	403,383
Other contract services	171,024	125,490	16,310	-	312,824
Loss control and risk management	2,663,602	898,027	973,045	-	4,534,674
Pension expense	(61,316)	(27,619)	(26,018)	-	(114,953)
Other operating	71,399	848,606	770,377	86,682	1,777,064
Interest	163,137	61,111	-	-	224,248
Depreciation	318,957	-	-	-	318,957
Total Operating Expenses	55,805,203	27,474,145	160,548,724	695,609	244,523,681
Operating Income (Loss)	(519,456)	7,490,905	11,710,812	1,046,965	19,729,226
<b>Non-Operating Revenues</b>					
Interest and dividend income	2,387,860	1,920,743	296,271	36,792	4,641,666
Net realized gains	349,073	215,100	-	211	564,384
Net unrealized losses	1,303,068	1,001,981	-	6,845	2,311,894
Total Non-Operating Income	4,040,001	3,137,824	296,271	43,848	7,517,944
<b>Change in Net Position</b>	3,520,545	10,628,729	12,007,083	1,090,813	27,247,170
<b>Net Position, Beginning of Year</b>	54,279,504	74,096,077	27,351,815	1,840,305	157,567,701
<b>Net Position, End of Year</b>	\$ 57,800,049	\$ 84,724,806	\$ 39,358,898	\$ 2,931,118	\$ 184,814,871

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

**Combining Statement of Cash Flows**

June 30, 2016

	<b>Property and Liability</b>	<b>Workers' Compensation</b>	<b>Employee Benefits</b>	<b>OCIP</b>	<b>Total</b>
<b>Cash Flows from Operating Activities</b>					
Cash received for premium contributions and other income	\$ 54,257,243	\$ 34,369,384	\$ 169,796,019	\$ 2,293,616	\$ 260,716,262
Claims paid	(27,896,584)	(13,768,058)	(80,088,746)	(1,249,446)	(123,002,834)
Cash paid to employees	(2,029,510)	(851,570)	(1,204,667)	-	(4,085,747)
Cash paid for benefits, insurance and other expenses	(23,201,609)	(4,916,894)	(78,480,883)	(759,039)	(107,358,425)
Cash paid for pension plan	(170,581)	(65,839)	(102,344)	-	(338,764)
Net Cash Provided by Operating Activities	958,959	14,767,023	9,919,379	285,131	25,930,492
<b>Cash Flows from Capital and Related Financing Activities</b>					
Acquisition of capital assets	(165,656)	-	-	-	(165,656)
<b>Cash Flows from Investing Activities</b>					
Interest and dividend income received	2,387,860	1,920,743	296,271	36,792	4,641,666
Net realized gains from investing securities	(349,073)	(215,100)	-	(211)	(564,384)
Net unrealized gains from investing securities	(1,303,068)	(1,001,981)	-	(6,845)	(2,311,894)
Purchase of investments	(106,991,238)	(129,092,691)	-	(526,630)	(236,610,559)
Proceeds from sales and maturities of investments	102,091,508	109,285,981	-	-	211,377,489
Net Cash Provided by (Used in) Investing Activities	(4,164,011)	(19,103,048)	296,271	(496,894)	(23,467,682)
<b>Net Increase (Decrease) in Cash and Cash Equivalents</b>	(3,370,708)	(4,336,025)	10,215,650	(211,763)	2,297,154
<b>Cash and Cash Equivalents, Beginning of Year</b>	34,790,340	53,797,307	34,494,817	882,202	123,964,666
<b>Cash and Cash Equivalents, End of Year</b>	\$ 31,419,632	\$ 49,461,282	\$ 44,710,467	\$ 670,439	\$ 126,261,820
<b>Reconciliation of Operating Income to Net Cash Provided by Operating Activities</b>					
Operating income (loss)	\$ (519,456)	\$ 7,490,905	\$ 11,710,813	\$ 1,046,965	\$ 19,729,227
Adjustments to reconcile operating income to net cash provided by operating activities:					
Depreciation expense	318,957	-	-	-	318,957
(Increase) Decrease in accounts receivable	(1,015,518)	(595,666)	265,815	(168,270)	(1,513,639)
(Increase) Decrease in prepaids and deposits	(12,986)	-	(2,725,000)	204,458	(2,533,528)
Increase in deferred outflows of resources	(441,430)	(174,332)	(254,073)	-	(869,835)
Increase (Decrease) in accounts payable and other liabilities	(1,268,853)	(814,075)	(226,669)	229,433	(2,080,164)
Increase (Decrease) in unearned revenue	-	-	(4,333)	514,854	510,521
Increase (Decrease) in unpaid claims and adjustments	7,076,411	9,185,146	1,026,380	(1,542,309)	15,745,628
Increase (Decrease) in risk management deposit fund and OPEB	(3,387,699)	(405,829)	735	-	(3,792,793)
Decrease in net pension liability	966	373	579	-	1,918
Increase in deferred inflows of resources	208,567	80,501	125,132	-	414,200
Net Cash Provided Operating Activities	\$ 958,959	\$ 14,767,023	\$ 9,919,379	\$ 285,131	\$ 25,930,492

# HIGHLIGHTS

## ASCIP's Financial Reservoir Serves To Sustain Members During Times Of Drought

- Over the past ten years, ASCIP's total premium revenues has grown from \$152 million in 2006-07 to \$266 million in 2015-16, an increase of over 75%;
- Over the same ten-year period, total assets increased by 122% from \$183 million in 2006-07 to \$407 million in 2015-16;
- Provided risk control grants to two members with the most innovative risk management solutions totaling \$68,000;
- Provided over \$800,000 to member districts in safety credits to assist members with their risk management and loss control efforts;
- Authorized workers' compensation premium rebates of nearly \$2.3 million, bringing the total rebate to members to \$22.3 million in the last ten years;
- Retained a total equity of \$184.8 million for all programs;
- Continued to receive an unqualified opinion on the financial audit with no audit adjustments.... 16 years in a row!

### 2015 - 2016 Highlights

Total Members	145
Total students	1.3 million
Total TIV	\$28 billion
Total Premium	\$266 million
Total Net Assets	\$185 million

# GOVERNED BY ITS MEMBERS

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. Our leaders serve with dedication, and ASCIP enjoys a widespread and diverse participation in its governance structure, with nearly half of ASCIP members participating in one or more leadership roles. Members volunteer their time and contribute substantially to the strength and success of ASCIP.

## **2015-16 Executive Committee:**

Corinne Kelsch-President  
John Vinke-Vice President  
Kris Olafsson-Treasurer  
Lydia Cano  
John Didion  
Angela Jones  
Michael Johnston  
Mays Kakish  
Janece Maez  
Nancy Nien, Ed.D.  
Ann Sparks  
Fred Williams

## **Alternates:**

Luis Camarena  
Michael Clear  
Teresa Dreyfuss  
Clark Hampton  
Phil Hillman  
Susan Hume  
Karen Kimmel  
Barbara Ott  
Stefanie Phillips, Ed.D  
Andrea Reynolds  
Joanne Schultz, Ed.D  
Jeff Starr  
Irene Sumida  
Yumi Takahashi

# EXECUTIVE COMMITTEE 2016-17



**Corinne Kelsch**  
President



**Angela Jones**  
Vice President



**Kris Olafsson**  
Treasurer



**Teresa Dreyfuss**



**Susan Hume**



**Michael Johnston**



**Mays Kakish**



**Nancy Nien, Ed.D.**



**Barbara Ott**

ASCIP's Executive Committee is normally composed of 13 members and 13 alternates who represent K-12, K-8, Community College Districts, Charter Schools, and subsidiary JPAs. Currently, we have one vacant position. Committee members are elected by ADA category and serve staggered terms of three-year durations. The Executive Committee provides the overall leadership for ASCIP and is responsible for developing long-range goals and supporting policies to guide the direction of the organization and its staff. This Committee is also responsible for establishing and overseeing the activities of ASCIP's standing and ad hoc committees. Committee members provide guidance for overall operations in the area of claims, risk management interventions, financial transactions, and marketing/underwriting activities.



**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

# PARTNERING WITH ITS MEMBERS

## MEMBERSHIP 2016 - 17

### K-12 & High School Districts

Alhambra USD‡  
Antelope Valley Joint UHSD‡  
Arcadia USD‡  
Baldwin Park USD‡  
Bassett USD\*‡  
Bellflower USD‡  
Berkeley USD  
Beverly Hills USD‡  
Bonita USD‡  
Brea Olinda USD  
Burbank USD‡  
Capistrano USD  
Center for Advanced Research & Technology (CART)  
Cintinela 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‡  
SOC JPA  
South East Consortium  
South Pasadena USD\*  
Southeast ROP\*  
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\*  
Pasadena Rosebud Academy MS\*  
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‡  
Compton CCD‡  
Glendale CCD  
Grossmont-Cuyamaca CCD\*  
Los Rios 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



## **Finances**

Increased costs for every component of providing quality education – teacher salaries and benefits, resources and supplies, facilities, program expenses – have impacted all of our member districts. Less public and government funding, which continues to shrink from cutbacks and increased costs, means that schools must work within limited, and often decreasing, budgets.

# EXPERT STAFF

**Fritz J. Heirich**, *Chief Executive Officer*  
**Russell O'Donnell**, *Chief Operating Officer*  
**Lynn Truong**, *Chief Financial Officer*  
**Dan Sanger**, *Executive Director of Health Benefits*  
**Nancy Anderson**, *Senior Director of Member Services*  
**Stephan Birgel**, *Senior Director of Litigation Management*  
**Reshan Cooray**, *Senior Director of Risk Control Services*  
**Nidra Kumaradas**, *Senior Director of Workers' Compensation*  
**Martha Espinoza**, *Director of Administration and  
Member Education/Training*  
**Jonathan Lackey**, *Director of Property and Liability*

**Yvette Avila**, *Senior Technical Assistant*  
**Crista Cain**, *Receptionist/Administrative Assistant*  
**Kim Cantrell**, *Executive Assistant*  
**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*  
**Mary Hofstetter**, *Claims Technician*  
**Judy Holder**, *Technical Assistant*  
**Cheryl Jackson**, *Benefits Services Consultant*  
**Kimberly Kennedy**, *Technical Assistant*  
**Howard Leung**, *Accountant*  
**Nancy Lopez**, *Technical Assistant*  
**Celine Ly-Ho**, *Accountant*  
**Deborah Nobles**, *Senior Risk Services Consultant*  
**Donna Peery**, *Senior Claims Adjuster*  
**Brian Pelham**, *Senior Risk Services Consultant*  
**Alfredo Reyes**, *Senior Accountant*  
**Martin Ronquillo**, *Information Technology Manager*  
**Jo Ann Sprague**, *Claims Manager*  
**Richard Valero**, *Senior Claims Adjuster*  
**Felicia Williams**, *Executive Office Administrator*  
**Elizabeth Yassu**, *Senior Claims Adjuster*

## **Rent-A-Risk Manager Consultants**

**Gary Bradbury**  
**Chuck Clemente**  
**Karen Durley**  
**Anita Galindo**  
**David Jefferson**  
**Ron Villa**



ALLIANCE OF  
SCHOOLS FOR  
COOPERATIVE  
INSURANCE  
PROGRAMS

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