



35th ANNIVERSARY

35  
ALLIANCE OF  
SCHOOLS FOR  
COOPERATIVE  
INSURANCE  
PROGRAMS

ASCIP

FOUNDED IN 1980

Annual Report 2014 - 15

0 to 35

# BEGINNINGS

## Creation of ASCIP

During the 1970's, schools were at the mercy of the commercial insurance markets. Insurance companies would engage in cyclical underwriting practices, charging below the cost of coverage in very competitive years as they sought market share, and then dramatically increasing pricing and restricting coverage when financial losses mounted and some insurers failed. By the end of the decade, many schools sought to improve their purchasing power by pooling their insurance buying and forming group purchasing pools. Peter Hardash, Vice Chancellor of Business Operations/Fiscal Services with Rancho Santiago Community College District (then at Downey Unified School District) recalls being a part of the group of administrators from 46 Los Angeles County school districts and community colleges that led the formation of the Alliance of Schools for Cooperative Insurance Programs (ASCIP) in 1980. These leaders realized that by purchasing their insurance as a group, they could improve their ability to get sustainable best pricing from the insurance markets.

Sue is starting kindergarten. Mom cried on the first day. Sue had begun reading in preschool, and she was now excited to start reading "Big Kid" books.

1980 - ASCIP is born

Age 0



# LETTER FROM THE CEO



In the years after ASCIP was formed, California experienced a dramatic increase in liability litigation with new, more expansive theories of liability becoming law and jury verdicts at higher amounts. This produced a liability insurance crisis where commercial liability insurance became unaffordable and at times unavailable. In 1985, ASCIP decided to begin self-funding many of these risks and partnered with other similar pools around the state to form Schools Excess Liability Fund (SELF) to provide our members with \$10 million in liability coverage limits.

1985 - ASCIP self-funded liability program

We've all heard someone say: "Age – it's just a number." As ASCIP turned 35 we found, like a lot of us personally have or will, the decade of our thirties is when we take on more responsibility, our decisions make a real difference in others' lives, people count on you to follow through on what you say you are going to do, excuses aren't an option, and we create some of our strongest and most important relationships.

Like our members' students do, ASCIP has grown and learned with each year. Over the last 35 years, we've identified new risks as they evolved and regularly developed new coverages and services to protect our members. But as we've grown and evolved, our core values have remained constant: being member-focused, innovative, willing to try new ideas, and being vigilant about assuring the work we do for them exceeds their expectations.

Now in our fourth decade, we are honored that our members continue to look to us first when problems arise or safety concerns are identified. With our 147 members responsible for educating over 1.2 million students, employing over 100 thousand employees, keeping more than 7,000 buses and other vehicles on the road each day, maintaining thousands of facilities with property values in excess of \$28 billion, our members need ASCIP more than ever to be responsive, to provide them with the highest quality insurance coverages and risk management services, and to protect them as if they were the only member we served.

As you read the following pages, we have highlighted how helping their students grow up is what our members do best. That same talent for helping a small child become a productive adult has been what our membership has given to ASCIP, creating a success story that was not achieved in just one year, but a story 35 years in the making. As we look to the future, we will not forget that our age is indeed not just a number, but a measure of our members' accomplishments.

**Fritz J. Heirich**  
Chief Executive Officer

# GROWING YEARS

## Adaptability

A few years after ASCIP was established, the insurance carriers became concerned with the emerging trend of Employment Practices Liability (EPL) and insuring the school market. EPL claims were excluded from coverage, and liability insurance was no longer available. During this period, the notion of “sovereign immunity” was eroding (i.e., the idea that the public could not sue itself or sue a public entity such as a school district, which is supported by public tax dollars). New court rulings were now placing more liability on schools.

ASCIP members saw the value of becoming self-sufficient, so that market whims and court decisions could not dictate if or what coverage would be offered. They also realized that if ASCIP had been formed to help schools, then EPL claims, which insurance carriers refused to cover,

should now be included. In addition, members should have support to help them reduce these employment-related claims. ASCIP became one of the first JPAs to adopt EPL coverage and a visionary by offering free access to an employment practices attorney through an HR Hotline, at no additional fee. Recognizing the benefit of having members learn from each other, ASCIP formed an HR Roundtable. Quarterly discussions led by the HR Hotline attorney help members handle the tough labor-related questions that arise. ASCIP’s implementation and ongoing sponsorship of these two programs appears to be reducing the upward trend of very costly EPL claims.

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When Alisha isn't playing soccer, she's reading books. She is even writing a story about a girl who is taken to other worlds by her cat, who's really a talking alien.



## Employment Practices Liability



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1989 - ASCIP begins providing shared loss prevention services

Just one more AP Chemistry test left before the district track meet, and high school is almost over. For Kyle, the first three years were awkward and a bit rocky, but things all came together senior year. Now he just needs to hold on and enjoy being with his friends. After the graduation party, Kyle and his girlfriend will talk about going to different colleges.





Kayla felt out of place in college her freshman year. She was the first in her family to go beyond high school. Quitting would have been easy, but Kayla was determined to be a role model for her little sister. As a sophomore, Kayla found a new group of friends. Now classes are still challenging, but college is a lot more fun.

Halfway through Rick's junior year, his dad's job was downsized. The Computer Science staff was great, arranging for Rick to work in the lab. He now has time to do his assignments between answering student questions and doing maintenance. With letters of recommendation from his professors, Rick is optimistic about landing a good programming job in the spring.

### Focus on Members

ASCIP knew that while its members are alike in many ways, each school is different in ways that can affect its risk to the pool. For example, K-8 districts have a much greater duty of supervision to their students than do community colleges and K-12 districts have unique athletic team and other extracurricular risks. For this reason ASCIP uses different rates for different types of members and further modifies a member's premium for their own actual claim experience, providing not only a fairer rate for each member, but creating an additional financial incentive to improve their operations in ways that will make for safer operations and campuses.

To assist with member risk management and regulatory compliance efforts – and to distinguish the JPA from the other insurance pools that were forming statewide – ASCIP began providing numerous loss control services to its members at *no additional cost*.

With the member-focused attitude that prevailed within ASCIP and its willingness to be a forerunner in new coverage and services, membership quickly grew. ASCIP developed the "Rent-A-Risk-Manager" (RARM) program to help members that wanted to improve their in-house risk management and loss control programs, but could not afford a full-time risk management professional. As schools faced new challenges, ASCIP looked for solutions, providing support with compliance issues and helping members implement and update their Injury and Illness Prevention Plans and Disaster Plans. ASCIP began assisting members with monitoring employee driving records, developing school site safety plans, and complying with OSHA mandates. Most recently, ASCIP provided Affordable Care Act resources and helped members comply with the new Mandated Reporter training through a shorter, more meaningful, online training for all school personnel. This is just one of hundreds of training modules available to members being offered in a practical manner by which training can be tracked, managed and stored electronically through our Learning Management System (LMS).

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# TODAY

## Visionary Programs & Services

While conservative in investments and with its members' funds, ASCIP has never been fearful of new risks or challenges. One notable strength is ASCIP's ability to recognize new trends and school district concerns. When the workers' compensation market was becoming volatile, ASCIP developed a member-centered, cost-effective workers' compensation program. As employee health benefit costs began to skyrocket, ASCIP introduced employee benefit options designed to help schools control expenses, including training programs on how to manage regulatory changes and escalating costs.

The success of the ASCIP health benefits program is evident in its growing membership, due in part to an emphasis on wellness, cost transparency and enhanced primary care programs. In addition, members' rate increases have ranged from 2 percent to 6 percent below industry standards.

As the term "cyber breach" was just being coined, and long before the news of cyber identity theft became commonplace in the news, ASCIP was already developing cyber coverage and data security services for schools to mitigate possible intrusions and manage exposures.

As programs were added and membership increased, ASCIP quickly outgrew its various rented meeting and office spaces. ASCIP recognized the value of investing in a building to house its operations and provide a space that members could also utilize for training and meetings. In addition, the new facility allowed training programs to grow and expand and has proven to be a wise investment of member funds.



When Mark was a kid, he spent more time playing "Zoo Tycoon" on his PC than at the beach. Looking back, his path to Marine Biology seems obvious, but it felt almost accidental at the time. When his girlfriend took Oceanography 101, Mark did, too. She later switched to Chemistry, but Mark had found his major. Now he's getting ready for his first scuba test so he can spend the summer on a research ship, tracking plastic detritus in the Pacific Ocean.

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## Innovative Thinking

Today, schools are facing new challenges, including escalating jury verdicts, multiple claimants with a single incident, rising allegations of molestation, and new technology trends such as social media bullying and identity theft. To ease these concerns, ASCIP has increased liability limits for all members to \$55 million. Defense team roundtables, to strategize claims defense tactics, are now being employed, along with the use of mock jury trials, to project outcomes. With the



Sylvia Pouncy, Glendale Unified School District

success of the HR Roundtable, ASCIP saw great potential in creating a similar resource to help members with their escalating workers' compensation issues. Sylvia Pouncy, from Glendale Unified School District, helped kick off the first quarterly Workers' Compensation Roundtable this past year with 35 participants, sharing how prompt reporting of claims helped to save her school district dollars.

Members are being offered even more services, trainings, support, and best practices guidelines to mitigate the new claim trends. Through an ASCIP grant, a new resource was tested and is now available to members to help them assess their child abuse vulnerabilities, including identifying gaps in training, policy weaknesses or campuswide issues. This will provide greater safety for students and help to stem this growing problem.

In the early days of ASCIP, regional training was offered at most four or six times per year. Now, almost two training programs are presented every month, and approximately 240 trainings are held annually at member locations throughout the state. ASCIP also provides continuous access to pre-recorded webinars and online training modules for all members' staff. ASCIP grants have been awarded for new training solutions to help members develop best practices to eliminate incidents of molestation and cyber bullying, and to assist school staff with assessing and de-escalating student threats.

With ASCIP, members no longer need to be concerned about insurance market cycles, spikes in premiums or dropped coverage at renewal when least expected. The goal at ASCIP is to help members prevent bad things from happening through its programs and services, support and expertise. However, when unfortunate events do occur, ASCIP works in partnership with its members, providing solutions, coverage and assistance.

Having a roommate and tiny apartment is a small price to pay for living in the big city. Jessica's job as a paralegal is paying off her community college loans, and for the first time in her life, she has extra cash to spend on furniture and clothes. Jessica's firm also has a program to help her pay for more law school classes.

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## Molestation Claims



# ALWAYS

## Partner for Protection

ASCIP currently has 147 members of various sizes, needs and regions throughout California. In an effort to continue providing great member benefits, the ASCIP board and leadership team are already looking at the next emerging trends, including new challenges and risks associated with drones and hovercrafts, escalating concerns about mass campus violence, and the need to expand coverage where possible with ever-increasing jury verdicts. ASCIP continues to formulate ways to lessen risks and partner with members during challenging situations. ASCIP remains committed to providing members even more best practice guidelines, education, solutions, and most importantly, assurance that coverage will be there when needed – and at affordable rates. “This is why the Rancho Santiago Community College District has remained a member of ASCIP and why our schools continue to participate in all of ASCIP’s programs,” says Peter Hardash. “We are very satisfied with ASCIP’s coverage, services, support, and training.”



Peter Hardash shares memories of ASCIP with Nancy Anderson of ASCIP and Tony Nahale from Norwalk-La Mirada USD

Just a few years after landing an entry-level job at a local manufacturing company, Tim is well on his way to a promotion as a supervisor. He and his fiancé are looking forward to a summer wedding and to having a house of their own someday.

## Combining Statement Of Net Position

June 30, 2015

	Property/ Liability Fund	Workers' Compensation Fund	Health Benefits Fund	CIPA-OCIP Fund	Total
<b>Assets</b>					
Cash and cash equivalents	\$ 34,790,340	\$ 53,797,307	\$ 34,494,817	\$ 882,202	\$ 123,964,666
Restricted assets - cash and cash equivalents	15,418	-	-	-	\$ 15,418
Receivables	1,334,140	1,482,070	732,813	115,636	3,664,659
Investments maturing within one year, net of restricted assets	8,800,659	6,002,421	-	2,435,666	17,238,746
Restricted assets - investments	5,002,750	-	-	-	5,002,750
Prepaid expenses and deposits	145,892	-	1,925,000	825,577	2,896,469
Total Current Assets	50,089,199	61,281,798	37,152,630	4,259,081	152,782,708
Investments, net of amount maturing within one year	124,418,698	84,862,902	-	2,686,873	211,968,473
Capital assets	7,488,371	-	-	-	7,488,371
Less: Accumulated depreciation	(2,335,121)	-	-	-	(2,335,121)
Net capital assets	5,153,250	-	-	-	5,153,250
Total Non-Current Assets	129,571,948	84,862,902	-	2,686,873	217,121,723
Total Assets	179,661,147	146,144,700	37,152,630	6,945,954	369,904,431
<b>Deferred Outflows Of Resources</b>					
Current year pension contribution	174,976	63,583	115,749	-	354,308
<b>Liabilities</b>					
Accounts payable	2,888,416	1,555,231	4,717,267	98,886	9,259,800
Advance SIR and excess insurance payments	2,886,888	-	-	-	2,886,888
Unearned premium income	-	-	4,905	1,182,710	1,187,615
Current portion of unpaid claims	32,000,000	10,000,000	4,245,538	590,232	46,835,770
Unallocated claims adjustment expenses	4,473,519	7,672,313	333,425	322,298	12,801,555
Retrospective premium payable	-	2,245,825	-	-	2,245,825
OPEB liability	80,777	35,032	63,685	-	179,494
Licensing agreement obligation	33,250	-	-	-	33,250
Risk management deposit fund	14,076,928	5,340,816	-	-	19,417,744
Safety credit payable	589,580	431,578	-	-	1,021,158
SELF rate stabilization fund	200,310	-	-	-	200,310
Total Current Liabilities	57,229,668	27,280,795	9,364,820	2,194,126	96,069,409
Unpaid claims and claims adjustment expenses, net of current portion	67,523,376	44,492,405	-	2,911,523	114,927,304
Net pension liability	584,614	259,439	406,898	-	1,250,951
Total Long-Term Liabilities	68,107,990	44,751,844	406,898	2,911,523	116,178,255
Total Liabilities	125,337,658	72,032,639	9,771,718	5,105,649	212,247,664
<b>Deferred Inflows Of Resources</b>					
Difference between actual and expected rate of investment	218,961	79,567	144,846	-	443,374
<b>Net Position</b>					
Net investment in capital assets	5,153,250	-	-	-	5,153,250
Restricted	5,002,750	-	-	-	5,002,750
Unrestricted	44,123,504	74,096,077	27,351,815	1,840,305	147,411,701
Total Net Position	\$ 54,279,504	\$ 74,096,077	\$ 27,351,815	\$ 1,840,305	\$ 157,567,701

## Combining Statement of Revenues, Expenses, and Changes in Net Position For the Year Ended June 30, 2015

	Property/ Liability Fund	Workers' Compensation Fund	Health Benefits Fund	CIPA-OCIP Fund	Total
<b>Revenues</b>					
Premium deposits from members	\$ 53,611,008	\$ 35,435,260	\$ 135,436,710	\$ 1,628,161	\$ 226,111,139
Less: Retrospective premium deposit ratings adjustment	-	(2,245,825)	-	-	(2,245,825)
	53,611,008	33,189,435	135,436,710	1,628,161	223,865,314
Other income	891,908	1,633	2,495	-	896,036
Total Operating Revenues	54,502,916	33,191,068	135,439,205	1,628,161	224,761,350
<b>Expenses</b>					
Claims expense, net of reimbursements of \$ 12,319,804	31,432,955	9,153,612	55,345,947	590,232	96,522,746
Provision for IBNR and case reserves	(721,674)	15,643,060	1,241,874	195,917	16,359,177
Excess/reinsurance premiums	13,578,020	1,398,926	3,119,679	250,820	18,347,445
Insurance premiums	-	-	63,244,131	-	63,244,131
Contract services					
Claims administration	1,765,398	2,261,331	3,157,929	77,000	7,261,658
Provision for ULAE reserves	218,183	907,209	110,859	-	1,236,251
Broker's fees	338,584	137,250	-	254,155	729,989
General counsel services	166,264	-	-	268	166,532
10 Captive management	-	-	-	64,136	64,136
OCIP Program Marketing	-	-	-	27,541	27,541
Rating and actuarial services	150,999	115,974	260,000	9,500	536,473
Accounting and audit services	89,778	20,527	-	26,170	136,475
Investment advisory service	223,380	-	-	13,718	237,098
Salaries and benefits	1,762,701	745,860	1,172,608	-	3,681,169
Property appraisal	334,232	-	-	-	334,232
Other contract services	72,786	71,240	36,139	-	180,165
Loss control and risk management	3,039,523	1,096,796	585,427	-	4,721,746
Pension expense	179,403	65,192	118,678	-	363,273
Other operating	82,887	651,714	691,956	86,504	1,513,061
Interest	148,649	54,059	-	-	202,708
Depreciation	339,766	-	-	-	339,766
Total Operating Expenses	53,201,834	32,322,750	129,085,227	1,595,961	216,205,772
Operating Income	1,301,082	868,318	6,353,978	32,200	8,555,578
<b>Non-Operating Revenues (Expense)</b>					
Interest and dividend income	\$ 1,957,532	\$ 1,435,795	\$ 173,910	\$ 24,897	\$ 3,592,134
Net realized gains	311,815	212,949	-	2,683	527,447
Net unrealized losses	(101,157)	(69,084)	-	(2,416)	(172,657)
Total Non-Operating Income	2,168,190	1,579,660	173,910	25,164	3,946,924
<b>Change in Net Position</b>	3,469,272	2,447,978	6,527,888	57,364	12,502,502
<b>Net Position, Beginning of Year, as Restated</b>	50,810,232	71,648,099	20,823,927	1,782,941	145,065,199
<b>Net Position, End of Year</b>	\$ 54,279,504	\$ 74,096,077	\$ 27,351,815	\$ 1,840,305	\$ 157,567,701

## Combining Statement of Cash Flows

### June 30, 2015

	Property/ Liability Fund	Workers' Compensation Fund	Health Benefits Fund	CIPA-OCIP Fund	Total
<b>Cash Flows from Operating Activities</b>					
Cash received for premium contributions and other income	\$ 54,637,581	\$ 33,104,776	\$ 134,900,454	\$ 885,931	\$ 223,528,742
Claims paid	(31,432,955)	(9,153,612)	(55,345,947)	(572,256)	(96,504,770)
Cash paid to employees	(1,762,701)	(745,860)	(1,172,608)	-	(3,681,169)
Cash paid for benefits, insurance and other expenses	(19,675,616)	(5,332,021)	(69,813,713)	(1,082,954)	(95,904,304)
Cash paid for pension plan	(174,979)	(63,583)	(115,749)	-	(354,311)
Net Cash Provided (Used) by Operating Activities	1,591,330	17,809,700	8,452,437	(769,279)	27,438,499
<b>Cash Flows from Capital and Related Financing Activities</b>					
Acquisition of capital assets	(42,359)	-	-	-	(42,359)
<b>Cash Flows from Investing Activities</b>					
Interest and dividend income received	1,957,532	1,435,795	173,911	24,897	3,592,135
Net realized losses from investing securities	(311,815)	(212,949)	-	(2,683)	(527,447)
Net unrealized gains from investing securities	101,157	69,084	-	2,416	172,657
Purchase of investments	(175,652,029)	(126,518,427)	-	(74,323)	(302,244,779)
Proceeds from sales and maturities of investments	142,440,261	101,839,770	-	-	244,280,031
Net Cash Provided (Used) by Investing Activities	(31,464,894)	(23,386,727)	173,911	(49,693)	(54,727,403)
<b>Net Increase (Decrease) in Cash and Cash Equivalents</b>	(29,915,923)	(5,577,027)	8,626,348	(818,972)	(27,685,574)
<b>Cash and Cash Equivalents, Beginning of Year</b>	64,721,681	59,374,334	25,868,469	1,701,174	151,665,658
<b>Cash and Cash Equivalents, End of Year</b>	\$ 34,805,758	\$ 53,797,307	\$ 34,494,817	\$ 882,202	\$ 123,980,084
<b>Reconciliation of Operating Income to Net Cash Provided (Used) by Operating Activities</b>					
Operating income	\$ 1,301,082	\$ 868,318	\$ 6,353,978	\$ 32,200	\$ 8,555,578
Adjustments to reconcile operating income to net cash provided (used) by operating activities:					
Depreciation expense	339,766	-	-	-	339,766
(Increase) Decrease in accounts receivable	139,426	(86,292)	(543,001)	283,809	(206,058)
Increase in prepaids and deposits	(4,761)	-	-	(77,706)	(82,467)
Increase in deferred outflows of resources	(32,678)	(1,159)	(17,020)	-	(50,857)
Increase (Decrease) in accounts payable and other liabilities	467,119	518,541	1,276,181	(273,142)	1,988,699
Increase (Decrease) in unearned revenue	-	-	4,250	(948,333)	(944,083)
Increase (Decrease) in unpaid claims and adjustments	(503,491)	16,550,269	1,352,733	213,893	17,613,404
Increase (Decrease) in risk management deposit fund and OPEB	(152,235)	(42,745)	5,367	-	(189,613)
Decrease in net pension liability	(181,859)	(76,799)	(124,897)	-	(383,555)
Increase in deferred inflows of resources	218,961	79,567	144,846	-	443,374
Net Cash Provided (Used) by Operating Activities	\$ 1,591,330	\$ 17,809,700	\$ 8,452,437	\$ (769,279)	\$ 27,084,188

Sarah has a great job that combines her skill at numbers and love of travel. She feels great about her career choice: working as an accountant for a large international company. Sarah's next trip will take her to London, where she'll take in a few plays after her meetings.



2009 - ASCIP moves into its newly acquired building

# EXECUTIVE COMMITTEE 2015 - 16



Corinne Kelsch  
President



John Vinke  
Vice President



Kris Olafsson  
Treasurer



Lydia Cano



John Didion



Angela Jones



Michael Johnston



Mays Kakish



Janece Maez



Vahe Markarian

ASCIP's Executive Committee is composed of 13 members and 15 alternates who represent K-12, K-8, Community College Districts, Charter Schools, and Subsidiary JPAs. 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.



Nancy Nien, Ed.D.



Ann Sparks



Fred Williams

## Alternates

Luis Camarena  
Michael Clear  
Teresa Dreyfuss  
Kathy Everhart  
Phil Hillman

Susan Hume  
Karen Kimmel  
Thuy Nguyen  
Barbara Ott  
Stefanie Phillips, Ed.D.  
Andrea Reynolds

Joanne Schultz, Ed.D.  
Jeff Starr  
Irene Sumida  
Yumi Takahashi

# MEMBERSHIP 2015 - 16

## 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  
Compton 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 City 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 Center\*  
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\*

Now in her early 30's, Jenny is a shining star in Human Resources at the credit union. She loves helping employees get the most from their benefits, and her great people skills help Jenny work with both management and workers to solve problems and settle disputes.



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# EXPERT STAFF

**Fritz 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 and Claim Services*

**Reshan Cooray**, *Director of Risk Control Services*

**Martha Espinoza**, *Director of Administration and Member Education/Training*

**Nidra Kumaradas**, *Director of Workers' Compensation*

**Jonathan Lackey**, *Director of Property and Liability*

**Martin Ronquillo**, *Information Technology Manager*

**Toni Consolo**, *Senior Risk Services Consultant*

**Joseph Diebert**, *Senior Risk Services Consultant*

**Deborah Nobles**, *Senior Risk Services Consultant*

**Brian Pelham**, *Senior Risk Services Consultant*

**Lucy Gonzales**, *Senior Risk Services Consultant*

**Alfredo Reyes**, *Senior Accountant*

**Julietta Frias**, *Accountant*

**Howard Leung**, *Accountant*

**Celine Ly-Ho**, *Accountant*

**Liz Garcia**, *Senior Benefits Services Consultant*

**Cheryl Jackson**, *Benefits Services Consultant*

**Felicia Williams**, *Executive Office Administrator*

**Sue Ellen Dasilva**, *Risk Services Assistant*

**Kim Cantrell**, *Executive Assistant*

**Kenitra Warner**, *Workers' Compensation Coordinator*

**Yvette Avila**, *Senior Technical Assistant*

**Kim Kennedy**, *Technical Assistant*

**Nancy Lopez**, *Technical Assistant*

**Crista Cain**, *Receptionist*

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

**Jim Alcala**

**Gary Bradbury**

**Chuck Clemente**

**Karen Durley**

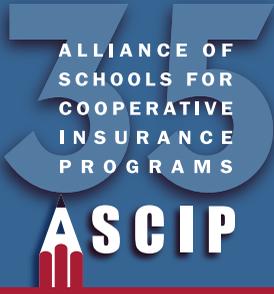
**David Jefferson**

**Ron Villa**

As an up-and-coming painter, at age 33, David is finally beginning to make a name for himself in the art world. His landscape scenes reflect David's passion for nature and the outdoors, and his fresh use of color makes his work the object of many art collectors.



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After working more than a decade in the challenging world of investment banking, Bryan has found his niche. He has a very successful career, with a job that offers many opportunities for advancement. The future looks quite promising for Bryan and his young family.