



RESILIENT TOGETHER

ANNUAL REPORT 2019-2020

ALLIANCE OF
SCHOOLS FOR
COOPERATIVE
INSURANCE
PROGRAMS





Letter from the CEO

I typically sit down to write this letter around the end of the year. At that time, most of us are looking forward to the new year and focusing on the plans, dreams, and resolutions we have for it. It's "The Future." Generally, the old year doesn't get much attention except for magazines and entertainment shows reminding us of things that happened over the prior twelve months, New Years Eve revelers toasting to its demise, and organizations readying their report on the last year's results and accomplishments.



But this year is different because 2020 was different. Over the last year we learned to do, when knowing what to do was unclear. Leaders learned to lead, when they didn't quite know where we were headed. Colleagues, friends, and family gave care to those who needed it, when everyone around them needed care. In 2020 we all learned the real meaning of "resilience" in action.

As you read through this year's annual report, you will find stories and service highlights of that resilience. These stories show how our members, their staff, and our schools and colleges continued to do their part in 2020 to educate, manage risk, and find new ways to do, lead, and care about their students, staff, and communities. ASCIP members are resilient.

FRITZ J. HEIRICH

Chief Executive Officer

Healthcare Consumerism That Works

Many healthcare plan participants have postponed preventive or elective procedures recently in order to avoid visiting the doctor's office and risking COVID exposure. While the "consumption" component of healthcare may decline in the short term, these delays may cause relatively minor issues to develop into more severe medical conditions that require more aggressive and expensive treatment. Emergency room physicians have already reported increases in burst appendices because patients avoid treatment for abdominal pain until it's too late. If these trends continue, then the average cost per patient is likely to increase, and healthcare consumerism can play an even larger role in reducing medical spending.

ASCIP recognizes the value of medical pricing transparency. A "claims concierge" service through Alight Solutions was introduced to Health Benefits member, La Cañada Unified School District, in an effort to alert employees to the wide price variations for the same procedure with no demonstrable difference in quality or outcomes. The ongoing and active support of the District's health benefits committee has yielded a program adoption rate of over 50% since inception. Mark Evans, Chief Business & Operations Officer for La Cañada USD, says that "this resource is very beneficial to those staff or those who have family members with medical needs. Those individuals are learning how to shop for more economic medical procedures". One committee member describes herself as being "addicted to Alight", using it to review medical bills, find providers and comparison shop treatment plans.

Introducing this claims concierge resource is proving to be a savings for the District. ASCIP provided detailed claims data to Alight Solutions securely and in a de-identified

format. Alight then linked each provider recommendation to the specific utilization of the plan participant. The results showed that the savings generated by the claims linked to healthcare requests were in fact greater than the cost of the Alight claims concierge service, and that this service in fact more than pays for itself. Mark shares that this is a "nice supplemental benefit that does not add an additional expense to our District, but instead provides a savings" to both the employees and the District.

A "claims concierge" service through Alight Solutions was introduced to Health Benefits member, La Cañada USD, in an effort to alert employees to the wide price variations for the same procedure with no demonstrable difference in quality or outcomes.

Developing strategies to slow rising healthcare cost trends require efforts on several fronts, including reviews of utilization data, preventive screenings, and member education. ASCIP is happy to report that healthcare pricing transparency combined with promotional efforts from an engaged and supportive District partner like La Cañada USD does indeed work to reduce costs without reducing employee benefits.

Alight has helped "pull back the curtain" of medical pricing by providing actual costs prior to care.



ALIGHT
PEOPLE MATTER
EXCELLENCE
EVERY DAY
THINK
FORWARD
ACT NOW
BE REAL

alight

ASCIP Promotes Student Safety and Remains Fiscally Strong

You purchase insurance because you expect that the insurance program will pay your claim when a loss occurs. However, how can you be assured that your insurer will be solvent, still exist, or be able to pay a claim 25 or 40 years after you purchased the policy? Can you even find your 40 year old insurance policy? That is the burden that AB 218 has placed on California schools this past year. Claimants can now come forward today alleging they were sexually assaulted up to 40 years ago and ask schools today to pay damages, with today's inflation and nuclear jury awards. Many of the insurance programs in place 40 years ago no longer exist and named defendants may no longer be available.

To address the changing trends with childhood sexual assault (CSA) claims and to promote the safety of children in our schools, ASCIP has taken several measures to prepare.

- As a fiscally responsible step and to continue to keep members' rates as stable as possible, the ASCIP Board approved changing coverage for CSA claims to "claims-made" effective July 1, 2020 to assure adequate funding is available for members when the claims arise. All other aspects of the Liability program will remain on an "occurrence" basis.
- ASCIP members also came together to develop a sample policy addressing staff/student professional boundaries. These policies have been shared within the education community and have now been adopted by CSBA (California School Boards Association) to help establish staff/student interaction boundary standards statewide (BP 4119.24/4219.24/431924).
- ASCIP created and has hired a dedicated Student Safety Advocate position within the organization to partner with members to

prevent CSA incidents and be a champion for changing the culture surrounding these claims.

- And now, ASCIP is rolling out CAARE (Child-Anti-Assault Response & Education). This program targets the prevention and mitigation of child sexual assault. The ASCIP Student Safety Advocate will work collaboratively with members to implement training and systems necessary to increase awareness and promote CSA prevention. Helping members establish a Board Policy on professional boundaries, streamlining referral systems for victims of abuse and designing trainings are just a few components of CAARE strategies. ASCIP's CAARE resource will provide expert support in human resources, public relations and crisis recovery when managing these critical and sensitive situations.
- As part of CAARE, an educational, dynamic and age-appropriate awareness campaign "KnowGO" is being developed for members to build awareness that exposes the heinous methods used by CSA predators when luring and manipulating their potential victims. An interactive "KnowGo" website will include games, flash cards, resources and worksheets for parents to review with their children. Curriculum components friendly to both distance learning environments and in-person learning will be available for all educators who sign-up. Phase one targeting elementary students is launching this Spring.

While the number of incidents of childhood sexual abuse continues to rise and exploding jury awards become more and more common, ASCIP's measures to address this growing challenge assures not only the continued fiscal strength of our members' Liability program so that future claims can be paid when needed, but more importantly leads to protecting students from abuse.



As part of CAARE, an educational, dynamic and age-appropriate awareness campaign "KnowGO" is being developed for members to build awareness that exposes the heinous methods used by CSA predators when luring and manipulating their potential victims.



Partnering With Members to Reduce Wildfire Losses

The destruction and damage from wildfires in California have reached historic highs over the past three years, resulting in loss of life, destroyed properties, disrupted communities, and hundreds of thousands of individuals evacuated from their homes, schools, and places of employment throughout the State. Cal Fire reports that the 2020 California wildfire season was the largest wildfire season with roughly 10,000 incidents resulting in 4.2 million acres burned. These fires were sparked by intense thunderstorms, record-breaking temperatures, winds, and dry brush from drought conditions.

These devastating wildfires affect self-insurance pools, such as ASCIP, in two ways:

1. The cost of property damage claims - Even when school buildings are spared the ravages of the flames, the remaining soot, ash and odors are costly to cleanup.
2. Commercial insurance response - Given the increased incidents of California wildfires, reinsurance carriers are limiting coverage. Some insurance carriers are leaving California altogether, resulting in reduced options and increased rates. Despite pressure from the commercial market, ASCIP is focusing on increasing resources toward prevention, rather than limiting coverage and increasing rates.

To help members prevent, recover from, and reduce the severity of wildfire-related property losses and disruption to their educational programs, ASCIP has implemented a three-pronged wildfire prevention and response resource. This includes assisting members in maintaining adequate defensible space, sealing up sites to prevent smoke and soot damage, and providing protection of structures. ASCIP has been deploying these services to members where needed at no additional cost.

First, in order to assess defensible space around school property, ASCIP partnered with Knowledge Saves Lives to conduct fire prevention inspections using drones and mapping technology. Their team of fire prevention experts evaluate defensible space and provide recommendations to slow or stop wildfires and prevent buildings from catching fire.

Next, ASCIP partnered with Service Master Recovery Management (SMRM) to assist schools in sealing up their buildings properly to prevent smoke, ash, and soot from entering facilities when wildfires are nearby. This includes sealing exterior doors, windows and HVAC systems with plastic, along with clearing leaves and other combustible materials from around structures. Then following the wildfire event, reopening the buildings and HEPA vacuuming soot or ash from surfaces and external locations adjacent to facilities.

Finally, ASCIP partnered with Consumer Fire Products Inc. (CFPI) for wildfire monitoring, notification services, inspection and response for property protection during wildfires. CFPI provides a dedicated private fire engine and crew available for deployment to protect member structures. While at member sites, the CFPI crew patrols the property, clears debris near buildings, and defends against embers and potential direct flame intrusion, including applying foam to structures and vegetation to reduce flammability.

In 2020, ASCIP's wildfire loss prevention program was deployed to protect property from several wildfires including the Bobcat fire, which threatened numerous ASCIP members, burning over 180 square miles. This fire broke out Labor Day weekend near Monrovia. Connie Wu, Assistant Superintendent, Business Services for the Monrovia Unified School District shared that "ASCIP was proactive in



ASCIP's wildfire loss prevention partners actively provided member support during the past wildfire season whether patrolling and monitoring fires in the vicinity, cleaning debris from around buildings, spraying foam retardant, or monitoring from the air with drones to protect ASCIP member facilities.

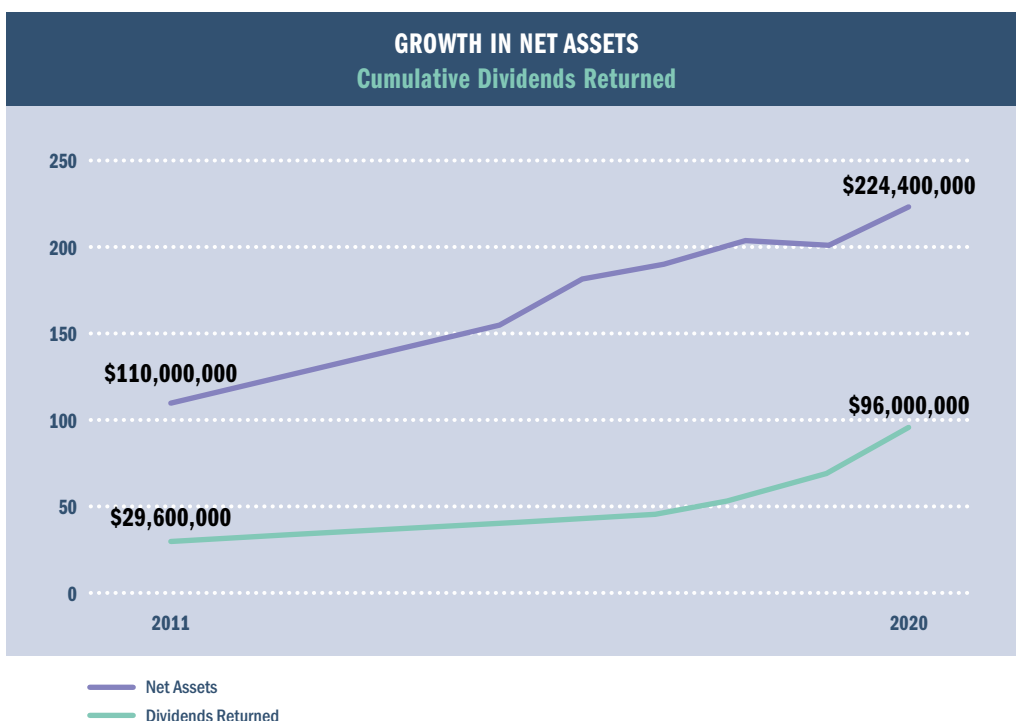
responding to the threat” to her District. She stated “we had no control over the direction of the fire and felt there was nothing we could do, yet the crew that was deployed by ASCIP was there 24 hours a day to provide a layer of protection for our schools”. ASCIP provided support throughout the event. Ann Kantor, the Risk Management Coordinator for Orange

County Department of Education (OCDE) stated “Kudos to the ASCIP team for coming up with this resource” after the Silverado fire threatened some of OCDE’s facilities. Ann shared that she has “been involved with risk management for over 30 years and has never seen this type of loss prevention program. This is a remarkable program. It rocked my world.”

Financially Strong - *There is Strength in Numbers*

- \$27 million in dividends were returned to members (Our largest dividend in history!) as a result of the successful efforts in managing claim costs.
- In order to assist members with increasing pandemic protocols and testing requirements, a second dividend of \$24 million was approved in late 2020, raising the total dividends issued since ASCIP's inception to over \$120 million.
- ASCIP continued its history of never issuing an assessment in any program.
- Total premium volume of over \$273 million provides a strong risk sharing base, allowing ASCIP to continue its history of providing a comprehensive range of coverages.
- With total assets of \$536 million and equity of \$224 million, ASCIP members have the security of a well-funded insurance program in all lines of coverage.
- Nearly 5% of premium dollars go toward loss prevention efforts in the property and casualty programs to meet the unique risk management needs of the membership.
- Despite the growing risk associated with childhood sexual assault, ASCIP kept its property and liability funding rates increase below 10% to some of the lowest in the state.
- Workers' Compensation rates were lowered for the fourth consecutive year; some sectors saw decreases as much as 20%.
- ASCIP practices strong and conservative reserving practices to ensure it is appropriately funded for any adversity.
- In 2020 ASCIP enhanced its portfolio management with nationally recognized insurance investment expertise.

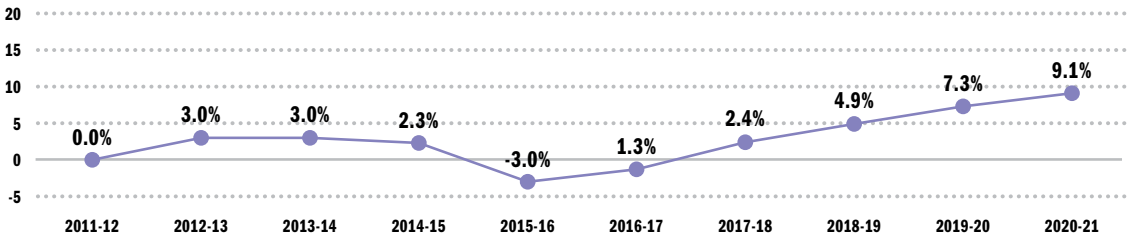
ASCIP's Financial Equity Has Doubled While Returning Rebates to Members



Providing Members Consistently Stable Program Rates

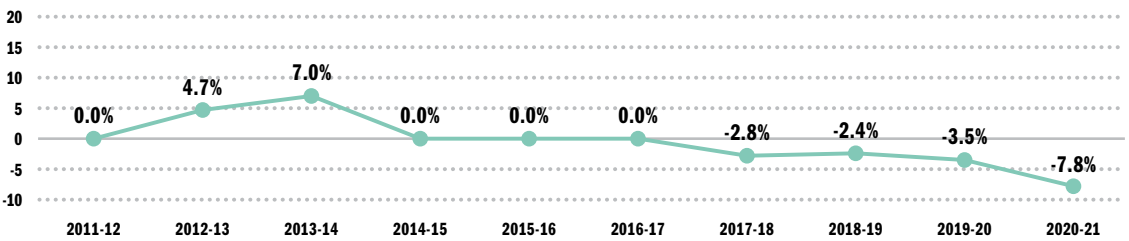
Property & Liability Program

Composite rate increases have averaged less than 3% over the last 10 years!



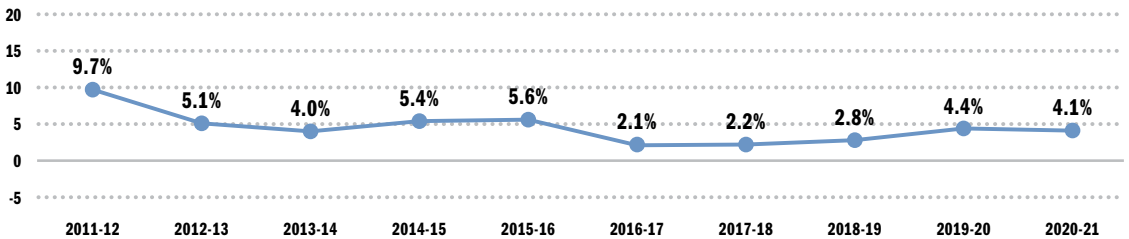
Workers' Compensation Program

The average program rate is lower today than it was 10 years ago.



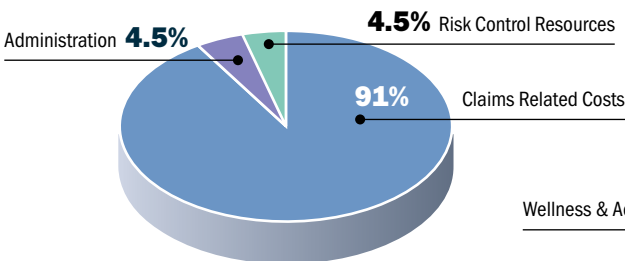
Self-funded Medical Program

ASCIP's strategy is to "bend the trend" through medical pricing transparency tools, comprehensive preventive screenings and onsite primary care.

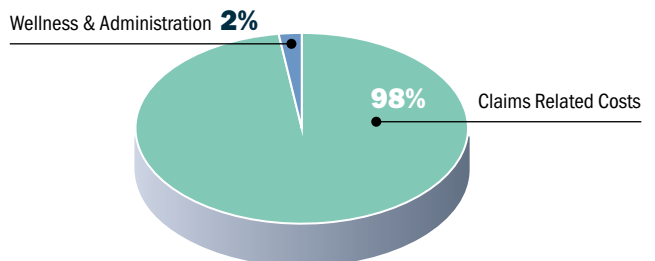


Efficient Operations

PROPERTY & CASUALTY



HEALTH BENEFITS



ASCIP Members' Pooled Financial Statements

COMBINING STATEMENT OF NET POSITION

JUNE 30, 2020

	Property & Liability	Workers' Compensation	Health Benefits	CIPA	Total
ASSETS:					
<u>Current assets:</u>					
Cash and cash equivalents	\$ 40,865,800	\$ 22,280,763	\$ 71,637,845	\$ 4,184,805	\$ 138,969,213
Accounts receivables	8,466,448	1,427,641	843,200	3,257,760	13,995,049
Prepaid expenses and other assets	363,386	-	-	4,842,521	5,205,907
Investments maturing within one year	32,598,270	18,922,022	-	8,951,641	60,471,933
Total current assets	82,293,904	42,630,426	72,481,045	21,236,727	218,642,102
<u>Noncurrent assets:</u>					
Investments, maturing over one year	110,996,682	193,256,115	-	4,258,890	308,511,687
Deposits	-	-	4,650,000	-	4,650,000
Capital assets, net	4,296,461	-	-	-	4,296,461
Total noncurrent assets	115,293,143	193,256,115	4,650,000	4,258,890	317,458,148
Total assets	197,587,047	235,886,541	77,131,045	25,495,617	536,100,250
DEFERRED OUTFLOWS OF RESOURCES:					
Deferred outflows of resources for pension & OPEB	714,952	269,579	397,730	-	1,382,261
LIABILITIES:					
<u>Current liabilities:</u>					
Accounts payable	1,653,017	1,349,325	10,955,247	1,644,274	15,601,863
Unearned premium revenues	-	-	555	9,530,615	9,531,170
Premium dividend payable	- 0	15,210,025	11,719,611	-	26,929,636
Risk management deposit fund	7,965,794	2,560,521	-	-	10,526,315
Safety credit payable	1,070,406	693,014	-	-	1,763,420
Current portion of unpaid claims	39,578,539	22,534,642	4,468,409	2,883,062	69,464,652
Total current liabilities	50,267,756	42,347,527	27,143,822	14,057,951	133,817,056
<u>Noncurrent liabilities:</u>					
Unpaid claims and claim adjustment expenses	104,389,063	66,971,888	-	5,086,338	176,447,289
Net pension & OPEB liability	1,426,660	546,319	794,997	-	2,767,976
Total noncurrent liabilities	105,815,723	67,518,207	794,997	5,086,338	179,215,265
Total liabilities	156,083,479	109,865,734	27,938,819	19,144,289	313,032,321
DEFERRED INFLOWS OF RESOURCES:					
Deferred inflows of resources for pension & OPEB	3,353	15,335	65,789	-	84,477
NET POSITION:					
Total net position	\$ 42,215,167	\$ 126,275,051	\$ 49,524,167	\$ 6,351,328	\$ 224,365,713

COMBINING STATEMENT OF REVENUES, EXPENSES, AND CHANGES IN NET POSITION

YEAR ENDED JUNE 30, 2020

	Property & Liability	Workers' Compensation	Health Benefits	CIPA	Total
OPERATING REVENUES:					
Premium contributions from members	\$ 60,967,830	\$ 39,038,903	\$ 163,055,172	\$ 10,473,054	\$ 273,534,959
Less: Ceded premiums	(13,677,286)	(3,496,398)	(72,388,784)	(1,014,123)	(90,576,591)
Net member contributions	47,290,544	35,542,505	90,666,388	9,458,931	182,958,368
OPERATING EXPENSES:					
Net claims expense	42,603,297	10,460,104	71,580,324	4,096,165	128,739,890
Contract services	1,739,826	2,915,171	4,414,118	2,862,350	11,931,465
Loss control and risk management	1,641,904	1,177,134	58,640	-	2,877,678
General and administrative	3,901,845	3,019,073	3,062,864	150,011	10,133,793
Total operating expenses	49,886,872	17,571,482	79,115,946	7,108,526	153,682,826
Operating income (loss)	(2,596,328)	17,971,023	11,550,442	2,350,405	29,275,542
NON-OPERATING ITEMS:					
Investment earnings	7,327,074	11,972,941	1,109,396	248,120	20,657,531
Dividends to members	-	(15,209,194)	(11,719,611)	-	(26,928,805)
Total non-operating items	7,327,074	(3,236,253)	(10,610,215)	248,120	(6,271,274)
Increase in net position	4,730,746	14,734,770	940,227	2,598,525	23,004,268
Net position, beginning of year	37,484,421	111,540,281	48,583,940	3,752,803	201,361,445
Net position, end of year	\$ 42,215,167	\$ 126,275,051	\$ 49,524,167	\$ 6,351,328	\$ 224,365,713

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A STABLE DIVERSIFIED MEMBERSHIP

ASCIP PROGRAMS		K-8	K-12	CCD	Charter Schools	JPAs	Total
Property & Liability	Members	28	56	13	17	3	117
	Student Count (ADA/FTES)	172,243	815,559	288,835	25,444	~	1,302,081
	Property Total Insured Values	\$ 4,740,265,228	\$ 23,606,451,989	\$ 6,535,773,396	\$ 373,186,050	~	\$ 35,255,676,663
Workers' Compensation	Members	9	19	7	13	1	49
	Estimated Payroll	\$ 542,082,288	\$ 1,731,820,517	\$ 690,076,133	\$ 82,458,486	~	\$ 3,046,437,424
Health Benefits	Members	18	29	4	4	-	55
	Employees Enrolled	8,103	26,148	4,044	804	-	39,099

Total Number of Unique Individual ASCIP Members = 140

~ JPAs exposure included in their individual members

The ASCIP Board

LEADERS COMING TOGETHER TO CREATE A STRONGER ORGANIZATION

2019-20 EXECUTIVE COMMITTEE:

Keith Butler, Ph.D. - *President*

Mays Kakish - *Vice President*

Susan Hume - *Treasurer*

Peter Hardash

Phil Hillman

Michael Johnston

Barbara Ott

Tien Phan

Andrea Reynolds

Cheryl Sullivan

Irene Sumida

Yumi Takahashi

Fred Williams

ALTERNATES:

Cameron Abbott

Lydia Cano

Marc Chaldu

Tim Corcoran

Clark Hampton

Karen Kimmel

Michael Krause

Monica Oviedo, Ed.D.

Dean West

Connie Wu

EXECUTIVE COMMITTEE MEMBERS are elected by ASCIP members within their respective membership category (K-8, K-12, Community College, Charter School, 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 cooperative commitment truly makes ASCIP "an organization of schools serving schools."

2020-2021 Executive Committee



MAYS KAKISH
President



PHIL HILLMAN
Vice President



SUSAN HUME
Treasurer



LYDIA CANO



MICHAEL JOHNSTON



BARBARA OTT



TIEN PHAN



ANDREA REYNOLDS



CHERYL SULLIVAN



IRENE SUMIDA



YUMI TAKAHASHI



FRED WILLIAMS

ALTERNATES:

*Cameron Abbott
Marc Chaldou
Tim Corcoran
Ron Hacker
Clark Hampton
Kevin Jamero
Karen Kimmel
Lisa Shoemaker
Dean West
Connie Wu*

2020-2021 Resilient 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)
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 ‡
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 *+‡
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's Resilient Member Support

EXPERT STAFF

ADMINISTRATION

Fritz J. Heirich - Chief Executive Officer
Jeffrey Grubbs - Chief Operations/Financial Officer
Reshan Cooray - Senior Director of Property & Casualty Programs
Jackee Munoz-Goode - Insurance Operations Manager
Martin Ronquillo - Information Technology Manager
Felicia Williams - Executive Office Administrator
Crista Cain - Receptionist

FINANCE

Lynn Truong - Senior Director of Finance
Alfredo Reyes - Controller
Celine Ly-Ho - Accountant
Howard Leung - Accountant
Sandy Chen - Accountant
Charisma Tanuyan - Accountant
Marycella Healy - Accounting 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
Marina Acosta - Claims Operations Manager
Richard Valero - Senior Claims Specialist
Donna Peery - Senior Claims Adjuster
Kerri Jakel - Senior Claims Adjuster
Lisa Larriva - Senior Claims Adjuster
Judy Holder - Claims Adjuster
Melissa Larsson - Claims Adjuster (Property)
Christopher Lundahl - Claims Adjuster
Donna Starr - Claims Adjuster
Lissa Young - Claims Adjuster
Giovanni Navas - Technical Assistant
Krystal Macias - Technical Assistant

RISK SERVICES

Marco Guardi - Managing Director of Risk Services
Martha Espinoza - Senior Director of Risk Services
Heidi Cisneros - Student Safety Advocate
Chuck Clemente - Senior Risk Services Consultant
Joe Diebert - Senior Risk Services Consultant
Deborah Nobles - Senior Risk Services Consultant
Carly Weston - Senior Risk Services Consultant
Kim Kennedy - Senior Training Coordinator
Nancy Lopez - Senior Risk Services Coordinator

WORKERS' COMPENSATION

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

The Value of ASCIP

LOSS CONTROL & RISK MANAGEMENT RESOURCES

ASCIP provides members with loss control and risk management resources at no additional cost or contractual arrangements.

TO PROTECT STUDENTS, STAFF & FACILITIES

- Risk assessments - safety/security
- Child-Anti-Assault Response & Education (CAARE) resource
- Chemicals/hazardous materials management
- Industrial hygiene assistance
- Risk consultations
- HR hotline
- Property risk solutions

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**



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