

# SADDLE UP!

THERE'S A ROUGH RIDE AHEAD

ANNUAL REPORT 2020 - 2021



ALLIANCE OF  
SCHOOLS FOR  
COOPERATIVE  
INSURANCE  
PROGRAMS

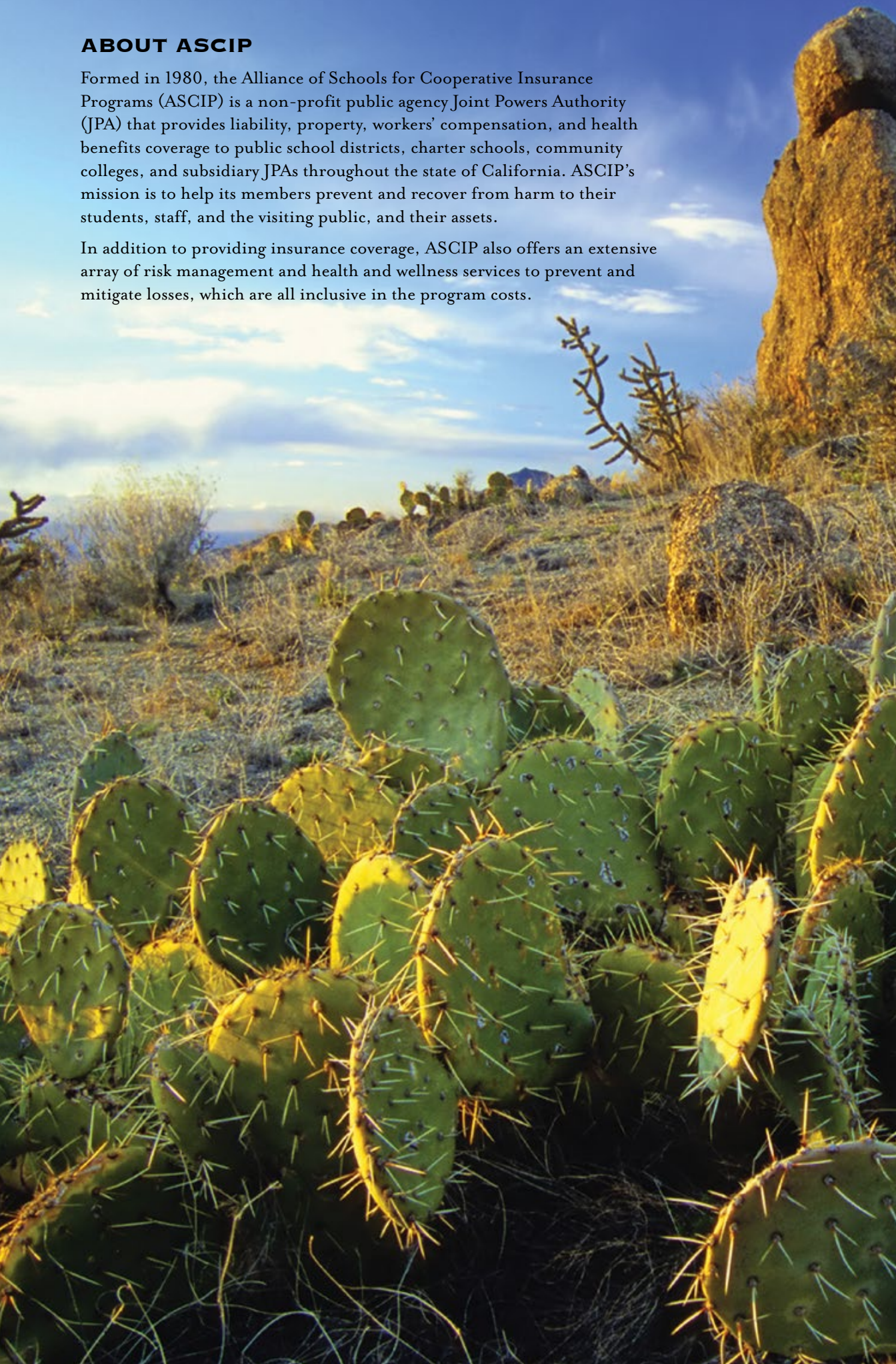




## **ABOUT ASCIP**

Formed in 1980, the Alliance of Schools for Cooperative Insurance Programs (ASCIP) is a non-profit public agency Joint Powers Authority (JPA) that provides liability, property, workers' compensation, and health benefits coverage to public school districts, charter schools, community colleges, and subsidiary JPAs throughout the state of California. ASCIP's mission is to help its members prevent and recover from harm to their students, staff, and the visiting public, and their assets.

In addition to providing insurance coverage, ASCIP also offers an extensive array of risk management and health and wellness services to prevent and mitigate losses, which are all inclusive in the program costs.





## LETTER FROM THE CEO

**I**n reflecting on the 2020-21 fiscal year I am reminded that we often hear that change is a constant. Although true, some changes are incremental and others sudden, some require easier adjustments and others present great challenges, and some are temporary and others have lasting effects. We also know that change arising from crises like we have experienced with the pandemic also has a tendency to shorten our horizons as we tend to the demands of the here and the now. But change, like the risks our members are exposed to, is also about tomorrow and what may happen next.



Over the last year ASCIP and our members have not only been able to respond with care, dedication, and creativity to the changes and demands brought by the pandemic, but also to be mindful of the risks and challenges tomorrow will present. We all learned to remain flexible and adaptable, showed persistence and commitment even when things didn't go as planned. Again and again we saw our member colleagues reach for the reins and get right back on the horse after falling off. As you read through this year's annual report, we spotlight some of these stories and service highlights and report on another successful year of our members sharing risk and strengthening the financial resources needed to provide innovative, member-first coverages and services. As we look to the next year let's Saddle Up!

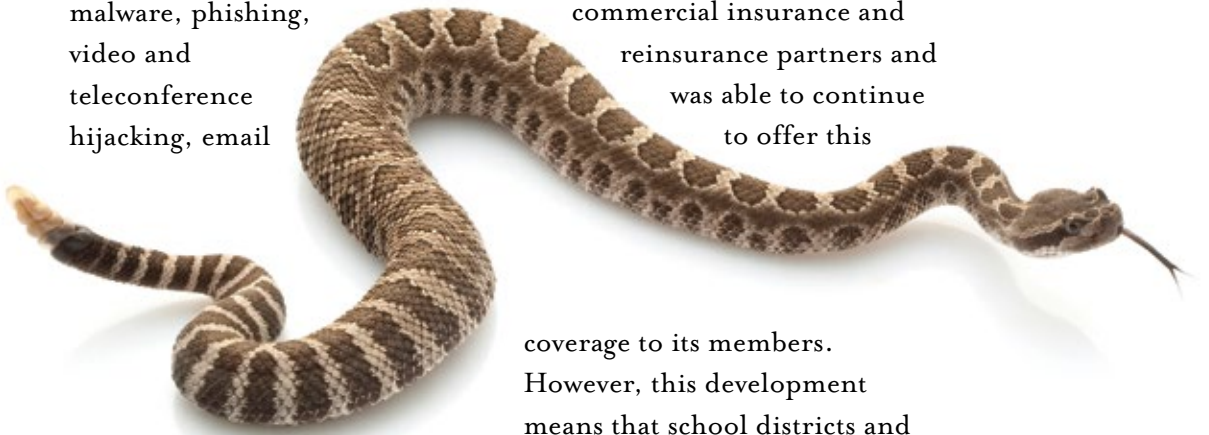
**FRITZ J. HEIRICH**

CHIEF EXECUTIVE OFFICER

# CYBER SECURITY – THE NEW IMMINENT RISK

Over the last two years, the increased reliance on technology for remote work and distance learning has contributed to schools and colleges being subjected to an unprecedented number of sophisticated cyber-attacks including malware, phishing, video and teleconference hijacking, email

such significant losses that in 2021 most either ceased offering the coverage or responded by introducing far more stringent terms and conditions and dramatically increased pricing. As a joint powers authority, pooling the risk of its members, ASCIP does not rely solely on its commercial insurance and reinsurance partners and was able to continue to offer this



impersonation, and most problematic, cyber-ransom attacks. These wide-reaching and sophisticated attacks not only debilitate an organization’s core operating functions, but the loss of confidential data, expensive regulatory compliance, and damage to an organization’s reputation can result in staggering financial costs at a level not previously seen.

As a response to this new evolving risk, the commercial insurers who previously provided “cyber insurance” experienced

coverage to its members. However, this development means that school districts and colleges cannot merely rely on insurance as the avenue for recovery as their primary cyber risk management tool.

In response, ASCIP launched an effort to assist members in responding to this evolving risk by educating members about the nature of the risk, benchmarking members’ current cyber risk management efforts, and encouraging cross-functional collaboration between members’ IT staff and other functional areas within their agencies with a focus on implementing best practices for multi-factor



authentication, end-point security, and network back-ups. Additionally, several members went above and beyond with vulnerability testing to determine where security gaps exist as well as training staff on phishing scams.

To help members meet the evolving nature of cyber threats, ASCIP significantly expanded its cyber security resources in this past year. These resources include:

- Cyber Risk & Vulnerability Assessments
- Cybersecurity Incident Response Planning
- Virtual Chief Information Security Officer (vCISO) Services
- Cyber Education and Awareness
- IT Policy Templates, including Incident Response Plans
- Breach Table-Top Drills



## ASCIP E-LEARNING

**A**SCIP recognizes that staff training is a critical component of maintaining a safe and healthy work environment. Managers cannot be everywhere and provide supervision of staff at all times. With good training, employees understand the various hazards related to their job and can safeguard against them.

ASCIP offers members two separate Learning Content Management Systems (LCMS) for online training. Each year, approximately 100,000 employees complete their training online in a variety of topics like driver safety, harassment prevention, childhood sexual assault prevention, and health and safety.

To further enhance this offering, ASCIP began a comprehensive evaluation of its online training systems. The goal was to determine if ASCIP should continue to use one of the existing systems, contract with or purchase a competitive LMS, or develop one internally. ASCIP, with the assistance of two independent consultants, compared its current learning management systems to industry standards in the areas of functionality, course quality, usability, reports, interoperability, flexibility, and scalability. ASCIP identified over 32 critical features for a learning management system and evaluated over 20 vendors



with best-in-class systems. Finally, ASCIP elected to purchase a new LMS to replace the two existing systems.

ASCIP is currently in the testing phase with several districts including Bonita School District, Hawthorne USD, Lowell Joint School District and Walnut Valley School District. We are working collaboratively with these members to configure the platform, customize the look, establish accounts, and import users. Currently there are 110 courses available, and we will continue to expand our library in the future.

We expect to transition all members onto the new E-Learning System beginning the summer of 2022. This system will allow members to send notifications to employees, search training modules by topic, establish training plans by job type, and add custom content. We believe that the ASCIP E-Learning system will enhance the overall online training experience and effectiveness.





## A WIN-WIN APPROACH TO REDUCING MEDICAL COST TRENDS

When faced with rising medical insurance premiums, most districts solicit quotes from other carriers hoping to find a lower price with minimal provider network disruption. Typically, the initial rate is followed by a large renewal a year or two later, and the process starts all over again. Other districts lower premiums by increasing copays and deductibles and shifting costs to plan participants. The problem is that these actions only *address the price*—and not the underlying cost—of healthcare. Several years ago, ASCIP took a different approach and introduced an onsite medical office at Paramount Unified School District.

By positioning the clinic at a central location and hiring a doctor dedicated exclusively to the district’s PPO enrollees, the Paramount Personal Physician (“P3”) program has created a superior patient experience. The physician has a much smaller case load compared to a traditional practice, so program participants can get same-day or next-day appointments and enjoy unhurried, no-copay visits within a few minutes of their worksite. The limited patient base is the educational equivalent to smaller class size, and the impact has been compelling. Visits have moved from the traditional “prescription-and-referral”



“PARTICIPANTS CAN GET SAME-DAY OR NEXT-DAY APPOINTMENTS AND ENJOY UNHURRIED, NO-COPAY VISITS WITHIN A FEW MINUTES OF THEIR WORKSITE.”

model to a “care-and-consultation” approach.

Dr. Judy Lee Vogt, the primary care physician, commented, “The P3 Wellness center provides the optimum environment for a doctor-patient relationship. I’m able to customize the treatment plan for each patient because I know them. This model is the ideal climate for the patients to receive care and for me to practice medicine.” The program has also helped keep premium trends down with no additional cost to the district. Over the last 5 years, the PPO renewal rate changes at PUSD have been the lowest in the ASCIP pool, averaging less than 1.5% per year. With consistently high patient satisfaction and a Net Promotor Score exceeding 90%, the program is truly a win-win.

## THE POWER OF ASCIP MEMBER COLLABORATION

It's been said that life doesn't get easier or more forgiving—instead, we get stronger and more resilient. Nothing could be more true for the ASCIP community. The rapid onset of COVID-19 introduced unprecedented disruption and challenges. Upended school and college operations forced administrators to set new priorities, adopt rapidly evolving guidelines, and mobilize staff to perform unfamiliar tasks. No one expected the pandemic to continue through 2021, but its duration required us all to get stronger and more resilient.

The power of collaboration proved to be the secret to the success of the ASCIP community. Through virtual meetings and online training programs, ASCIP members exchanged knowledge and

ideas critical to continuing efforts to protect staff, school assets, and most importantly, the students and their educational environment. COVID-19 disrupted operational workflows and administrative



“ WE FOUND OURSELVES WORKING FASTER AND MORE CREATIVELY— BECAUSE WE HAD TO. ”

policies, challenging school administrators to lead through extreme uncertainty. It was, and still is, uncharted territory with new pressures to quickly implement changing mandates, guidelines, and shutdowns.

But in the face of that uncertainty, we collectively experienced



the power of collaboration and incredibly positive results that emerged. These efforts were not only instrumental in weathering the storm but also sailing through it.

Something incredible happened when everyone on the team was equally invested in a common purpose and goal. We found ourselves working faster and more creatively—because we had to. Together we created and implemented innovative solutions for remote learning, cleaning protocols, re-opening plans, testing protocols, contact tracing, and communicating quarantine guidelines. We created policies and implemented new processes for state and local ordinances, new regulations, and public health guidelines. Some 1,600 ASCIP member administrators and staff attended over 30 “Member Connect” meetings which were hosted with the goal of exchanging best COVID practices, problem solving, and exploring new ways to wade through the pandemic successfully.

Andrew Carnegie said, “Collaboration is the ability to work together toward a common vision. The ability to direct individual accomplishments

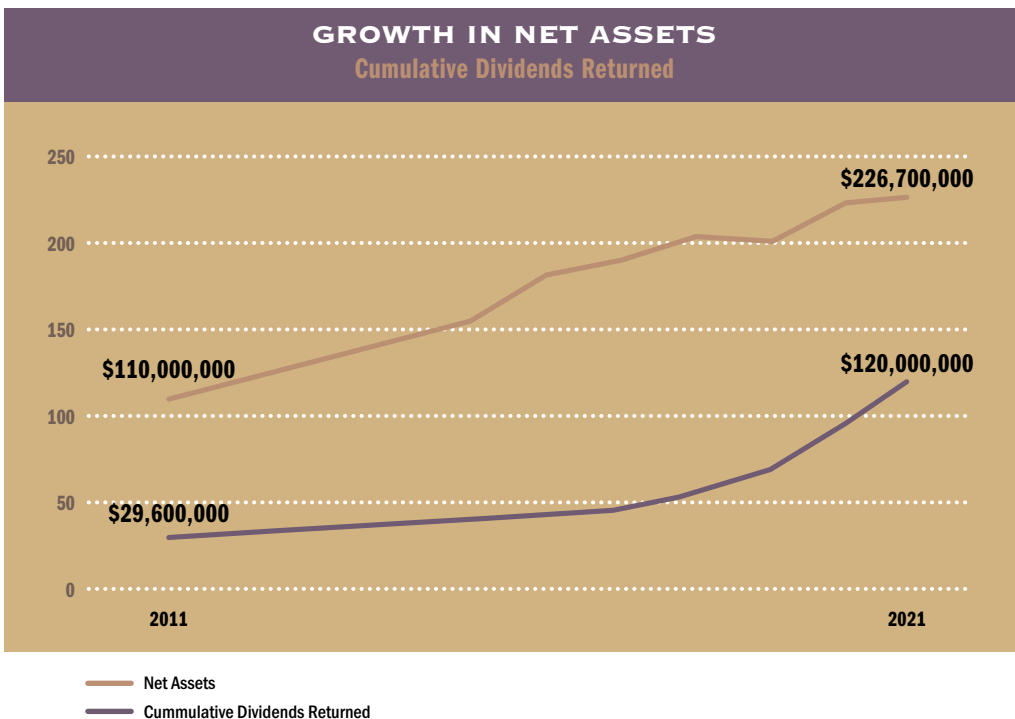
toward organizational objectives. It is the fuel that allows common people to attain uncommon results.” Despite the ongoing challenges we face, we know that, as a community, we can and will continue to emerge stronger together and find motivation in the stories of hope, collaboration, and solidarity among ASCIP members.



## FINANCIALLY STRONG - THERE IS STRENGTH IN NUMBERS

- \$24 million in dividends were returned to members, our largest dividend in history, as a result of their successful efforts in managing claim costs.
- ASCIP continued its history of never issuing an assessment in any program.
- Total premium revenue of over \$277 million provides a strong risk sharing base, allowing ASCIP to continue its history of providing a comprehensive range of coverages.
- With total assets of \$529 million and equity of nearly \$227 million, ASCIP members have the security of a well-funded insurance program in all lines of coverage.
- 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 cyber, wildfires and childhood sexual assault, ASCIP was able to keep its property and liability funding rates increase at 8%, one of the lowest rate increases in the state.
- Workers' Compensation rates were lowered for the fifth 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.

## ASCIP'S FINANCIAL EQUITY HAS DOUBLED WHILE RETURNING REBATES TO MEMBERS

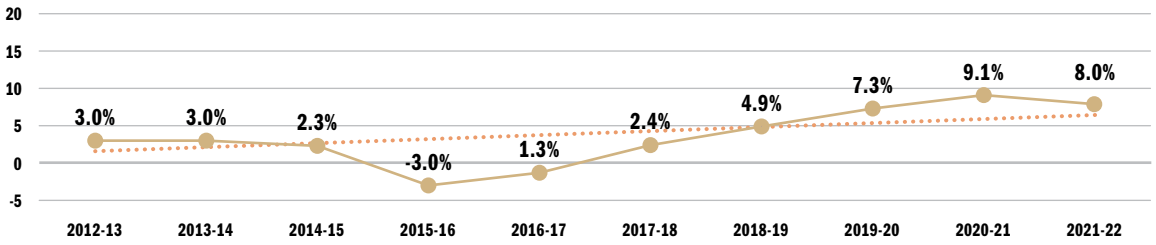




# PROVIDING MEMBERS CONSISTENTLY STABLE PROGRAM RATES

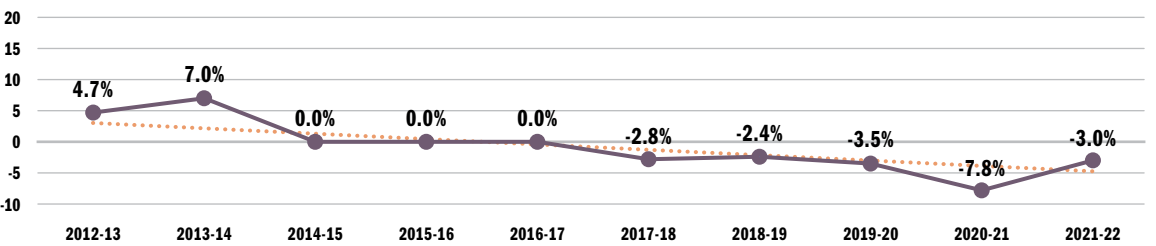
## PROPERTY & LIABILITY PROGRAM

Composite rate increases have averaged only 3.83% over the last 10 years!



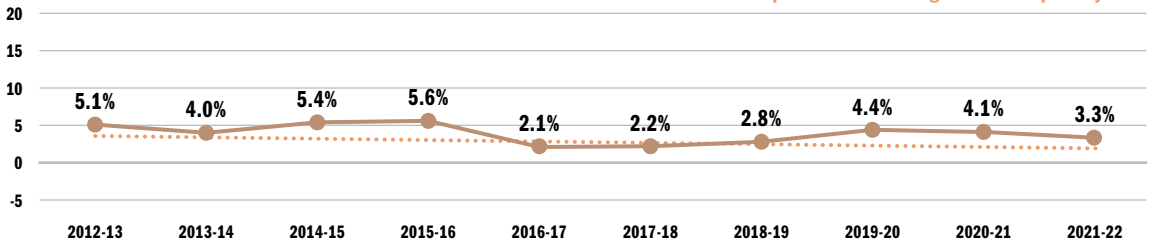
## WORKERS' COMPENSATION PROGRAM

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



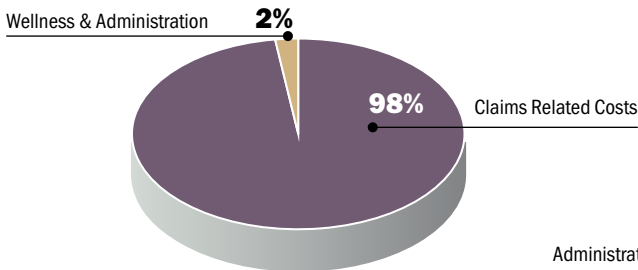
## SELF-FUNDED MEDICAL PROGRAM

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

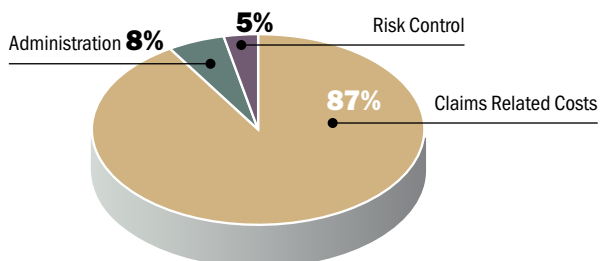


## EFFICIENT OPERATIONS

### HEALTH BENEFITS



### PROPERTY & CASUALTY



# ASCIP MEMBERS' POOLED FINANCIAL STATEMENTS

## COMBINING STATEMENT OF NET POSITION

JUNE 30, 2021

	Property & Liability	Workers' Compensation	Health Benefits	CIPA	Total
<b>ASSETS:</b>					
<u>Current assets:</u>					
Cash and cash equivalents	\$ 68,804,304	\$ 11,364,745	\$ 55,780,769	\$ 1,990,008	\$ 137,939,826
Restricted cash and cash equivalents	11,019,843	3,315,202			14,335,045
Accounts receivables	8,473,483	1,255,347	986,798	2,477,237	13,192,865
Prepaid expenses and other assets	522,998			2,845,208	3,368,206
Investments maturing within one year	6,597,156	2,036,537		2,093,680	10,727,373
Restricted investments maturing within one year	5,058,400			9,400,000	14,458,400
Total current assets	100,476,184	17,971,831	56,767,567	18,806,133	194,021,715
<u>Noncurrent assets:</u>					
Investments, net of amount maturing within one year	110,845,058	209,989,228		5,302,062	326,136,348
Deposits			4,721,700		4,721,700
Capital assets, net	4,268,255				4,268,255
Total noncurrent assets	115,113,313	209,989,228	4,721,700	5,302,062	335,126,303
Total assets	215,589,497	227,961,059	61,489,267	24,108,195	529,148,018
<b>DEFERRED OUTFLOWS OF RESOURCES:</b>					
Deferred outflows of resources for pension & OPEB	864,389	200,074	302,613		1,367,076
<b>LIABILITIES:</b>					
<u>Current liabilities:</u>					
Accounts payable	6,927,048	3,835,621	6,380,851	1,453,925	18,597,445
Unearned premium revenues			555	5,366,315	5,366,870
Premium dividend payable		4,286,873	1,797,294		6,084,167
Licensing agreement obligation	236,000				236,000
Risk management deposit fund	9,630,438	2,441,863			12,072,301
Safety credits payable	1,389,405	878,339			2,267,744
Current portion of unpaid claims	24,758,000	9,329,000	4,669,208	2,101,279	40,857,487
Unallocated claims adjustment expense	6,169,872	11,464,311	156,228	749,187	18,539,598
Total current liabilities	49,110,763	32,236,007	13,004,136	9,670,706	104,021,612
<u>Noncurrent liabilities:</u>					
Unpaid claims and claim adjustment expenses net of current portion	123,158,495	66,282,209		7,147,929	196,588,633
Net pension liability & OPEB liability	1,717,525	584,321	864,445		3,166,291
Total noncurrent liabilities	124,876,020	66,866,530	864,445	7,147,929	199,754,924
Total liabilities	173,986,783	99,102,537	13,868,581	16,818,635	303,776,536
<b>DEFERRED INFLOWS OF RESOURCES:</b>					
Deferred inflows of resources for pension & OPEB	12,704	1,930	3,479		18,113
<b>NET POSITION:</b>					
Invested in capital assets	4,268,255				4,268,255
Restricted	5,147,940			9,400,000	14,547,940
Unrestricted	33,038,204	129,056,666	47,919,820	(2,110,440)	207,904,250
Total net position	\$ 42,454,399	\$ 129,056,666	\$ 47,919,820	\$ 7,289,560	\$ 226,720,445



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

YEAR ENDED JUNE 30, 2021

	Property & Liability	Workers' Compensation	Health Benefits	CIPA	Total
<b>OPERATING REVENUES:</b>					
Premium contributions from members	\$ 65,765,284	\$ 37,218,657	\$ 165,396,217	\$ 9,322,293	\$ 277,702,451
Less: Ceded premiums	(18,429,089)	(3,902,197)	(76,194,164)	(2,130,319)	(100,655,769)
Total operating revenues	47,336,195	33,316,460	89,202,053	7,191,974	177,046,682
<b>OPERATING EXPENSES:</b>					
Net claims expense	39,139,964	8,345,844	74,227,016	3,817,093	125,529,917
Contract services	2,005,769	3,049,339	4,573,538	2,419,442	12,048,088
Loss control and risk management	2,353,062	1,528,115	34,220		3,915,397
General and administrative	4,411,989	2,896,508	3,053,300	103,202	10,464,999
Total operating expenses	47,910,784	15,819,806	81,888,074	6,339,737	151,958,401
Operating income (loss)	(574,589)	17,496,654	7,313,979	852,237	25,088,281
<b>NON-OPERATING REVENUES (EXPENSES):</b>					
Investment earnings	813,821	(45,287)	292,880	85,995	1,147,409
Dividends to members		(14,669,752)	(9,211,206)		(23,880,958)
Total non-operating income (loss)	813,821	(14,715,039)	(8,918,326)	85,995	(22,733,549)
Increase (decrease) in net position	239,232	2,781,615	(1,604,347)	938,232	2,354,732
Net position, beginning of year	42,215,167	126,275,051	49,524,167	6,351,328	224,365,713
Net position, end of year	\$ 42,454,399	\$ 129,056,666	\$ 47,919,820	\$ 7,289,560	\$ 226,720,445

## A STABLE DIVERSIFIED MEMBERSHIP

ASCIP PROGRAMS		K-8	K-12	CCD	Charter Schools	JPAs	Total
<b>Property &amp; Liability</b>	Members	28	55	10	17	4	114
	Student Count	172,243	831,577	288,835	25,444	~	1,318,099
	Property Values	\$ 4,983,060,500	\$ 24,604,790,802	\$ 5,569,038,739	\$ 388,944,500	~	\$ 35,545,834,541
<b>Workers' Compensation</b>	Members	9	22	7	13	1	52
	Payroll	\$ 584,002,118	\$ 2,084,027,854	\$ 729,949,973	\$ 90,830,657	~	\$ 3,488,810,602
<b>Health Benefits</b>	Members	17	31	4	4	~	56
	Employees Enrolled	8,105	25,746	4,226	865	~	38,852

Total Number of Unique Individual ASCIP Members = 141

~ JPAs exposure included in their individual members

## THE ASCIP BOARD

### Leaders Coming Together To Create a Stronger Organization

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 leadership, plus sets the goals and vision for 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, 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.”

#### 2020-21

##### EXECUTIVE COMMITTEE:

PHIL HILLMAN - PRESIDENT  
SUSAN HUME - TREASURER  
LYDIA CANO  
TIM CORCORAN  
CLARK HAMPTON  
MICHAEL JOHNSTON  
TIEN PHAN  
ANDREA REYNOLDS  
CHERYL SULLIVAN  
IRENE SUMIDA  
YUMI TAKAHASHI  
DEAN WEST  
FRED WILLIAMS

##### ALTERNATES:

CAMERON ABBOTT  
CHRISTINA ARAGON  
MARC CHALDU  
RUBEN FRUTOS  
KEVIN JAMERO  
GRETCHEN JANSON, ED.D.  
JASON JOHNSON, ED.D.  
KAREN KIMMEL  
DAVID RIDDICK, ED.D.  
LISA SHOEMAKER  
ANTHONY SORIA  
CONNIE WU



## 2021-2022 EXECUTIVE COMMITTEE



**PHIL HILLMAN**  
PRESIDENT  
*Ontario-Montclair SD*



**ANDREA REYNOLDS**  
VICE PRESIDENT  
*Lowell Joint SD*



**SUSAN HUME**  
TREASURER  
*Bonita USD*



**CAMERON ABBOTT**  
*Sierra Joint CCD*



**CLARK HAMPTON**  
*Capistrano USD*



**MICHAEL JOHNSTON**  
*Clovis USD*



**TIEN PHAN**  
*Santa Clara County Schools  
Insurance Group*



**DAVID RIDDICK, ED.D.**  
*Fenton Charter Public Schools*



**LISA SHOEMAKER**  
*Claremont USD*



**CHERYL SULLIVAN**  
*State Center CCD*



**YUMI TAKAHASHI**  
*Long Beach USD*



**DEAN WEST**  
*Orange County Dept. of  
Education*



**FRED WILLIAMS**  
*North Orange County CCD*

### ALTERNATES:

- CHRISTINA ARAGON** - Downey USD
- MARC CHALDU** - Baldwin Park USD
- RYAN DIGIULIO** - Fontana USD
- RUBEN FRUTOS** - Paramount USD
- KEVIN JAMERO** - Whittier UHSD
- GRETCHEN JANSON, ED.D.** - Lawndale SD
- RICK JENSEN** - Colton Joint USD
- JASON JOHNSON, ED.D.** - Hermosa Beach City SD
- KAREN KIMMEL** - Las Virgenes USD
- ANTHONY NAHALE** - Norwalk-La Mirada USD
- ANTHONY SORIA** - Tustin USD



## 2020-2021 MEMBERS

### K-12 & HIGH SCHOOL DISTRICTS

Alhambra USD †  
Antelope Valley Joint UHSD †  
Arcadia USD †  
Azusa USD \*†  
Baldwin Park USD \*†  
Bassett USD \*†  
Berkeley USD  
Beverly Hills USD †  
Bonita USD †  
Brea Olinda USD  
Burbank USD †  
Capistrano USD  
Center for Advanced Research &  
Technology (CART)  
Centinela Valley UHSD \*  
Chaffey Joint UHSD †  
Charter Oak USD  
Claremont USD †  
Clovis USD \*+  
CODESP †  
Colton Joint USD  
Covina-Valley USD \*†  
Culver City USD †  
Discovery Charter Preparatory #2 \*  
Downey USD  
Duarte USD †  
East Valley Transportation JPA  
El Monte UHSD  
El Segundo USD \*  
Environmental Charter Schools \*†  
Fontana USD  
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 \*

**JOINT POWERS AUTHORITIES**

MERGE JPA  
 SCCSIG - Santa Clara County Schools Insurance Group  
 USIP - Unified Schools Insurance Program  
 VIPJPA - Valley Insurance Program Joint Powers Agency

\* Workers'  
     Compensation  
     Members  
 † Health Benefits  
     Members



# ASCIP'S RESILIENT MEMBER SUPPORT

## EXPERT STAFF

### ADMINISTRATION

FRITZ J. HEIRICH – *Chief Executive Officer*  
JEFFREY GRUBBS – *Chief Operations/Financial Officer*  
JACKEE MUNOZ-GOODE – *Insurance Operations Manager*  
MARTIN RONQUILLO – *Cyber Security & IT Manager*  
FELICIA WILLIAMS – *Executive Office Administrator*  
CRISTA GAIN – *Receptionist*

### MEMBER SERVICES

RESHAN COORAY – *Senior Director of Property & Casualty Programs*  
JAZMINE MARTINEZ – *Member Services & Events Manager*  
NANCY LOPEZ – *Senior Coordinator*

### HEALTH BENEFITS

DAN SANGER – *Executive Director of Health Benefits*  
LIZ GARCIA – *Senior Benefits Services Consultant*  
CHERYL JACKSON – *Benefits Services Consultant*  
YVETTE AVILA – *Senior Coordinator*

### FINANCE

LYNN TRUONG – *Senior Director of Finance*  
ALFREDO REYES – *Controller*  
SANDY CHEN – *Senior Accountant*  
HOWARD LEUNG – *Accountant*  
CELINE LY-HO – *Accountant*  
CHARISMA TANUYAN – *Accountant*  
MARYCELLA HEALY – *Accounting Technician*  
MARY HOFSTETTER – *Claims Technician*

### PROPERTY & LIABILITY PROGRAM

STEPHAN BIRGEL – *Chief Claims Officer*  
NOEL WALDVOGEL – *Claims Manager*  
MARINA ACOSTA – *Claims Operations Manager*  
RICHARD VALERO – *Senior Claims Specialist*  
KERRI JAKEL – *Senior Claims Adjuster*  
DONNA PEERY – *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 – *Executive Assistant*

### 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*  
JENNIFER MCCAIN – *Senior Risk Services Consultant*  
DEBORAH NOBLES – *Senior Risk Services Consultant*  
CARLY WESTON – *Senior Risk Services Consultant*  
KIM KENNEDY – *Senior Coordinator*

### WORKERS' COMPENSATION

NIDRA KUMARADAS – *Executive Director of Workers' Compensation*  
MARIA ARMAS-VEASLEY – *Workers' Compensation Program Manager*  
SHAWN POTTER – *Workers' Compensation Program Manager*  
JONATHAN PHAM – *Senior 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) resources
- Chemicals/hazardous materials management
- Industrial hygiene assistance
- Risk consultations
- Human Resources hotline
- Property risk solutions

### **FOR EMERGING CYBER/TECHNOLOGY RISKS**

- Broad cyber liability coverage
- PII breach support
- Claims assistance and management
- Network design evaluations
- Anonymous crime 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 online system to track and assign more than 100 training modules.

### **TOPICS INCLUDE:**

- Risk management
- OSHA compliance
- Fleet safety
- Childhood Sexual Assault Prevention
- Sexual harassment prevention
- School violence prevention & much more...



ALLIANCE OF  
SCHOOLS FOR  
COOPERATIVE  
INSURANCE  
PROGRAMS



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