



Alameda County Schools
Insurance Group
(ACSIG)



2018/19 Annual Report

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Executive Director's Message



Welcome to the Annual Report for the Alameda County Schools Insurance Group (ACSIG). As ACSIG begins its fifth decade as a service provider to the School Districts within Alameda County, it is important to learn from the past and strategically plan for the future. ACSIG has weathered difficult times by staying true to its mission and commitment to provide competitive, adaptable, resolute, equitable services that provide solutions for the unique risks facing its members. Telemedicine, nurse case management, Shoes for Crews and on-line training are just some of the offerings to ACSIG members to manage the needs of their employees.

2019 has presented new challenges for ACSIG members. While ACSIG is enjoying its strong financial position, the insurance markets worldwide have changed. The Workers' Compensation program has continued to build its net position. This has been accomplished through aggressive claims management, participation in a dollar-one program and conservative funding. This combination of strategies has allowed the Board to reduce the base rate for the first time outside of the deficit environment. As ACSIG settles more of these long-term claims, the liability will decrease which will allow the program to keep rates stable while maintaining coverage limits and exceptional service. Unfortunately, the Property/Liability program faced the challenges of a hardening insurance market. 2018 was a catastrophic property loss year throughout California. As wildfires swept our State, the losses experienced exceeded several billion dollars. These losses negatively affected the reinsurance market and caused rates to increase by double digits. Additionally, Schools throughout the nation are continuing to struggle with abuse/molestation claims. While Northern California schools have made positive strides and decreased the number of such claims, Southern California schools, with which we partner for excess insurance, was hit exceptionally hard. Settlement demands are increasing as the number of abuse/molestation claims continue to be filed. Due to the market conditions, the excess liability program rates increased by more than 50% and we expect they will continue to increase as the market hardens. In spite of these challenges, ACSIG is able to continue its program with the same retention level and coverage limits at competitive rates.

As ACSIG looks forward into 2019-2020, we will continue to face challenges. Most notably is pending

legislation that will allow sexual abuse cases to be filed against school agencies regardless when the incident occurred. While this seems like a bill schools would support, one must consider the burden this will place on school agencies. In today's world of digital footprints and electronic data mining, keeping records for many decades is easy and inexpensive. However, when we think back 60 years into our past, record retention was not as simple. Finding records with which to defend agencies against such abuse claims is going to be difficult. Employees have retired and records damaged, lost or destroyed. Without proper documentation, school agencies may be accused of covering up the abuse which is actionable within this pending legislation. Additionally, school pools for liability coverage didn't even begin until the late 1970's. Determining if the agency had insurance coverage or was self insured at the time of the abuse and the financial liability on the agency will be significant. While we can't measure the exact impact today, the estimates Statewide are in the billions of dollars.

I look forward to leading this organization into 2019/20 and believe there are exciting opportunities ahead. I would like to thank our Board, Membership and Business Partners for their continued commitment and support. ACSIG 's success is because of you.

Kimberly Dennis

Our Mission



Alameda County Schools Insurance Group is an accredited JPA that conservatively balances cost and risk through self- supporting, service driven insurance programs that is committed to providing services to district and county members through education and outstanding customer service.

President's Message



To my Alameda County Schools Insurance Group Colleagues:

With great pleasure I present to you the 2018-2019 Annual Report.

The intentional and explicit efforts in recognizing the varying needs of our members, in exploring new initiatives and valuing innovation, balanced with our collective goals and priorities, are the traits that make our Group highly successful and functional.

The implementation of risk management incentive programs this past year is a great example of the good work that's taking place. The planned pilot of the Employee Assistance Program (EAP) is another. These programs illustrate stability as well as creativity in meeting the needs of our members.

Our strong fiscal health tell a powerful story on the strides we've made over the past few years. Across programs, we ended the year with an ending balance of \$32,386,515 and we have come a long way in our Workers Compensation Program; from a deficit position to a surplus of \$21,771,614 at year-ended 2018/19. To that end, our members are enjoying a lower base rate for 2019/20 due to our stable fiscal position.

Our finances are in order, our investments are sound, and our programs are responsive to our member's needs.

I would like to express my appreciation to our Executive Director, Kimberly Dennis, and the ACSIG team, for their diligence and professionalism. Sound decisions are made when timely and reliable information is provided. Thank you for your outstanding work and dedication.

On behalf of the Executive team, thank you for your ongoing support, and for the opportunity to serve as your President.

Annette Heldman



Governance

Executive Committee

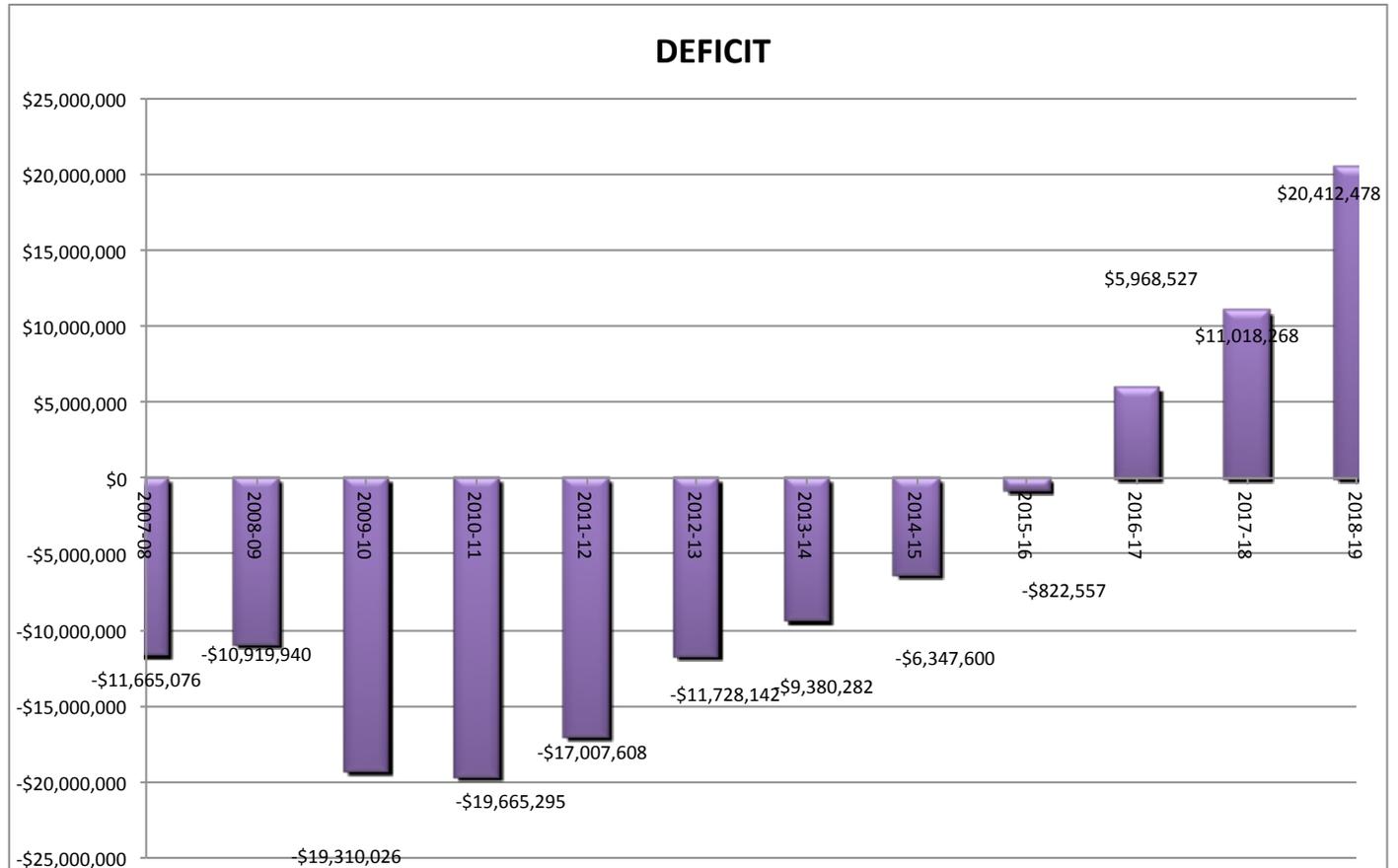
Annette Heldman	President	New Haven USD
Susan Kinder	Vice President	Livermore USD
Raul Parungao	Secretary	Alameda County Office of Education
Jackie Kim	Board Member	Albany USD
Suzy Chan	Board Member	Castro Valley USD
Joe Sorrera	Board Member	Dublin USD
Kevin Collins	Board Member	San Leandro USD

Board of Directors

Annette Heldman	President	New Haven USD
Susan Kinder	Vice President	Livermore USD
Raul Parungao	Secretary	Alameda County Office of Education
Shariq Khan	Board Member	Alameda USD
Jackie Kim	Board Member	Albany USD
Suzy Chan	Board Member	Castro Valley USD
Joe Sorrera	Board Member	Dublin USD
Vacant	Board Member	Eden Area ROP
Dora Siu	Board Member	Emery USD
Marcus Battle	Board Member	Fremont USD
Kim Youngberg	Board Member	Mission Valley ROP
Teresa Santamaria	Board Member	Mountain House USD
Marie Dela Cruz	Board Member	Newark USD
Ruth Alahydoian	Board Member	Piedmont USD
Ahmad Sheikholeslami	Board Member	Pleasanton USD
Dr. Kevin Collins	Board Member	San Leandro USD
Madeline Gabel	Board Member	San Lorenzo USD
Molleen Barnes	Board Member	Sunol Glen USD
Julie Duncan	Board Member	Tri Valley ROP

Evolution of Deficit

DEFICIT Projections



START	DEFICIT Actuals
2007-08	-\$11,665,076
2008-09	-\$10,919,940
2009-10	-\$19,310,026
2010-11	-\$19,665,295
2011-12	-\$17,007,608
2012-13	-\$11,728,142
2013-14	-\$9,380,282
2014-15	-\$6,347,600
2015-16	-\$822,557
2016-17	\$5,968,527
2017-18	\$11,018,268
2018-19	\$20,412,478

Workers Compensation Program

Core Program

The Alameda County Schools Insurance Group (ACSIG) was founded in 1978 for the purpose of self-insuring for Workers' Compensation claims exposure.

This core program has grown throughout the past 35 years and now includes 19 member agencies and employee payroll of over \$1 billion.



Self-Insured Retention

At inception ACSIG was a 100% self-insured program. Beginning in 1979, ACSIG began purchasing reinsurance to provide for catastrophe claims. The following schedule details the self-insured retention and dollar value at which reinsurance was purchased for the program since inception.

Coverage by Fiscal Year

<u>Occurrence</u>	<u>Self-Insured Retention</u>
July 1, 1978 – June 30, 1979	Unlimited
July 1, 1979—June 30, 1980	\$250,000
July 1, 1980—June 30, 1981	\$250,000
July 1, 1981 – June 30, 1982	\$250,000
July 1, 1982 – June 30, 1986	\$250,000
July 1, 1986 – June 30, 1987	\$500,000
July 1, 1988 – June 30, 1995	Unlimited
July 1, 1995 – June 30, 2001	\$2,000,000
July 1, 2001 – June 30, 2003	\$1,000,000
July 1, 2003 – June 30, 2004	Unlimited
July 1, 2004 –June 30, 2006	\$3,000,000
July 1, 2006 – June 30, 2009	\$250,000
July 1, 2009 – Present	\$0

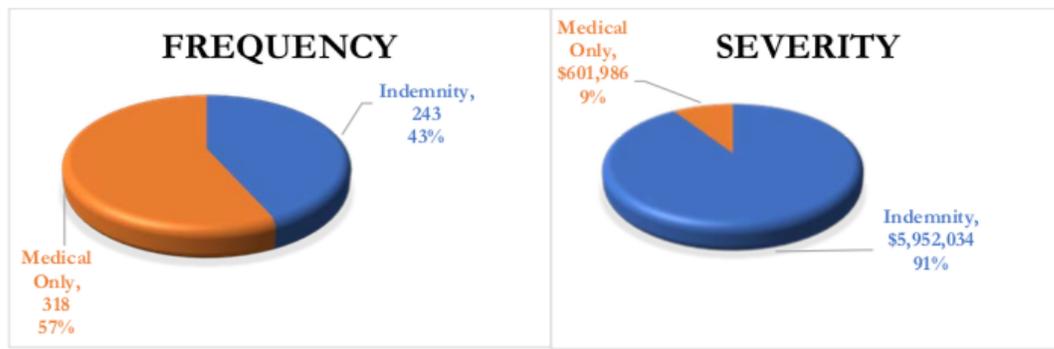
As of July 1, 2009, ACSIG reinsures for \$1 coverage in the Workers Compensation Program through the Projected Insurance Program for Schools (PIPS).



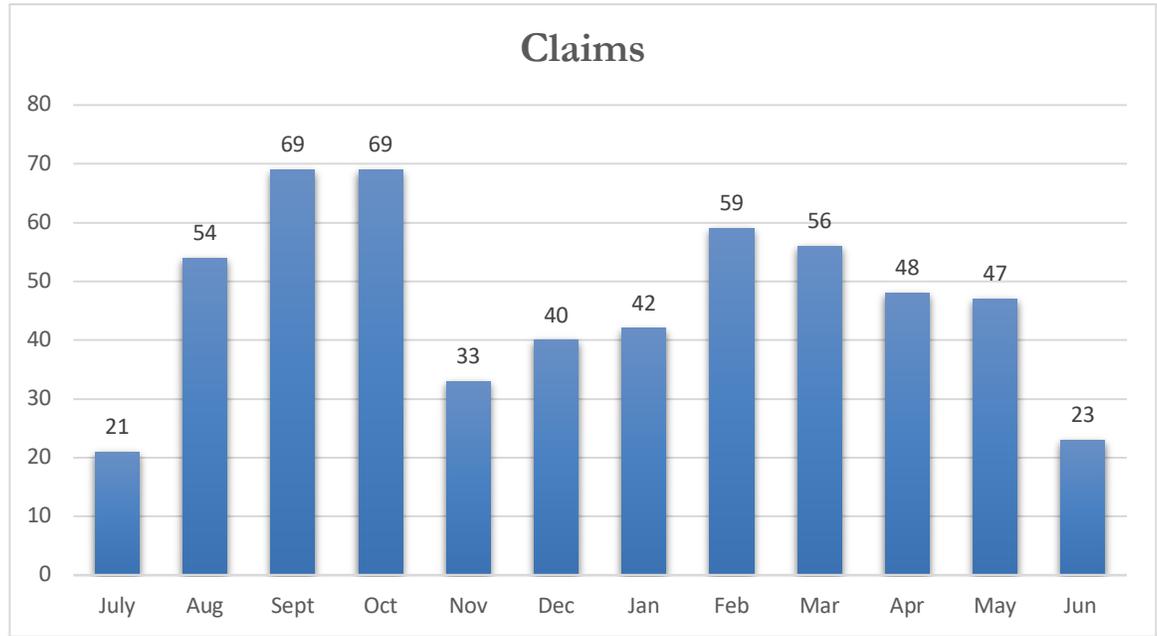
**Alameda County Schools Insurance Group
2018/2019 FY**
(as of 6/30 each FY)

	<i>2016/2017</i>	<i>2017/2018</i>	<i>2018/2019</i>
<i>Frequency</i>	<i>630</i>	<i>626</i>	<i>561</i>
<i>Severity</i>	<i>\$7,860,547</i>	<i>\$8,961,786</i>	<i>\$6,554,020</i>
<i>Top Three Occupations</i>	<i>Aide (144) Teacher (139) Custodian (95)</i>	<i>Teacher (163) Aide (146) Custodian (88)</i>	<i>1. Teacher (129) 2. Aide (83) 3. Custodian (61)</i>
<i>Top Three Injury Types</i>	<i>Strain By (174) Fall/Slip (171) Struck By (144)</i>	<i>Strain By (186) Fall/Slip (172) Struck By (133)</i>	<i>Fall/Slip (157) Strain By (147) Struck By (130)</i>

2018/2019 Frequency & Severity by Claim Type

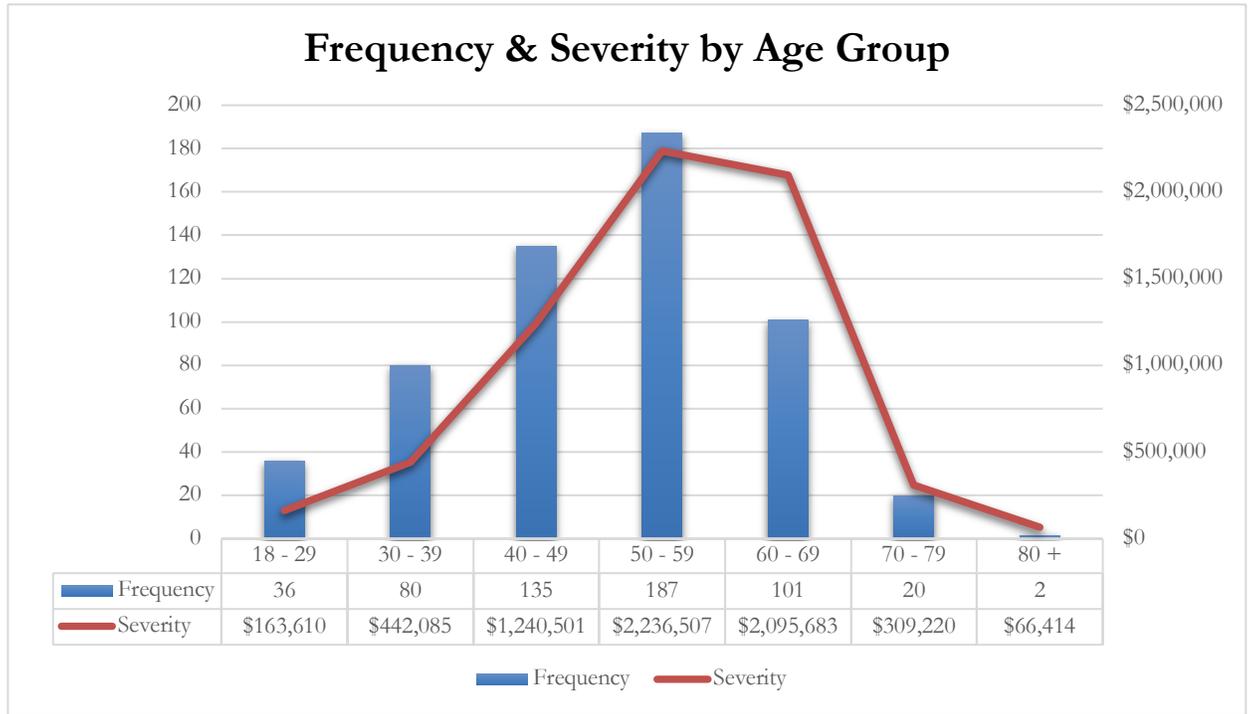


2018/2019 Monthly Distribution



-

Claims by Age Group



Service Team Model



One of the most exciting things about the ACSIG/Keenan partnership is the Service Team delivery model. The Service Team consists of the ACSIG Executive Director, Claims Manager, Account Manager, Risk Management Analyst and Loss Control Specialists. This dedicated team works together to maximize efficiency and services to reduce the frequency and severity of Workers Comp claims. The Service Team analyzes loss data in a variety of terms in an effort to target resources to the areas most in need.

Workers Compensation Claims Administration

Since Partnering with ACSIG in July 2007, Keenan has continually improved upon the success achieved the year before. The Key to our success has been our adherence to our basic claims philosophy; effectively manage all aspects of a claim to ensure that benefits are delivered efficiently, and in accordance with California Labor Code. We approach every claim individually, proactively managing the benefits and moving the claim to final resolution. Through utilization of our best practices, and proprietary products, we can provide ACSIG members and their employees with superlative service in the most efficient and cost effective manner. To that end, during the 17/18 fiscal year we were able to deliver the following high level results to ACSIG's member districts:

- From July 2017 to June 2018, Keenan Claims Administration successfully closed/resolved 28 tail claim files (20.2% of ACSIG's self-insured workers compensation claims inventory from the prior year) 11 of the file closures were full and final Compromise and Release settlements. ACSIG ended the fiscal year with a total 111 claim files (15 Active Indemnity & 96 Future Medical).
 - The impact of the claims activity for the fiscal year resulted in an overall reduction of \$1,298,862 in the self-insured workers compensation claim liabilities, which contributed to the \$11,018,268 positive effect on the ACSIG's financial position.
- Utilization of Keenan's PRIME program has also delivered significant savings to ACSIG:
 - Overall reduction of 58%; an 11% decrease from the 2017/2018 year, with net savings of \$4,066,255.75
 - Return on investment realized for fiscal year 2018/2019 was \$6.12 compared to \$8.91 from the previous year.
 - There were continued savings realized with the Nurse Case Management Savings and Utilization Reviews. Net savings (the majority of the savings was realized with hospital costs and pharmaceutical control) realized were: \$454,591.

The administration of claims by Keenan is based on a district specific caseload handled by a designated Claims Examiner. The designated Claims Examiner handles all claims for the district and is wholly responsible for overall district satisfaction and claims performance. We continue to receive positive feedback regarding this structure of claim handling.

Account Manager Role and Activities

The Account Manager is responsible for servicing and providing technical support to the JPA. The Account Manager works closely with the Executive Director to develop a strategic plan to provide focus and accountability for meeting the needs identified by the JPA and Keenan. Below is a list of the responsibilities and services provided by the Account Manager:



- Provides proactive day-to-day client service by anticipating client needs and responding to client questions and issues in a timely manner
- Oversees the renewal process by working with the Executive Director to obtain payroll information, monitor questionnaire process, sends renewal binders & invoices.
- Maintain relationships with member districts by providing regular visits and open communication
- Works closely with claims and loss control departments on client-related issues
- Schedules and coordinates quarterly Workers' Compensation claim specific lunch and learns
- Provides informational brochures and posters for the WeTip program to districts as needed
- Provides monthly updates of the JPA service plan and provides monthly P&C Bridge and Keenan SafeSchools usage reports to the JPA Executive Director

In addition the Account Manager is responsible for the implementation and training of P&C Bridge and Keenan SafeSchools. The main focus of the Keenan service team, driven by the account manager, is to meet with new district contacts to provide training, to be a resource to current contacts as needed, and to assist the district with the assigning of Keenan SafeSchools online training courses.



Keenan SafeSchools

Alameda County Schools Insurance Group course completions for 7/1/2018 – 6/30/19.

77.5k **22.1k** **19.9k**

Completions

Active Users
at End of

Users with
Completions

	DESCRIPTION	COMPLETIONS
1	Uncategorized	52115
2	Teacher	24826
3	Substitute Teacher	12080
4	Administrator	6420
5	Coach	5785
6	Secretarial / Clerical	3298
7	Para-professional / Aide	2749
8	Student	2684
9	Special Education	2494
10	Kitchen Staff	1972

	CUSTOMER	COMPLETIONS
1	Livermore Valley Jt. Unified SD	17,555
2	Castro Valley Unified School...	8,905
3	San Lorenzo Unified School...	7,737
4	San Leandro Unified School...	7,055
5	Pleasanton Unified School Di...	6,413
6	Fremont Unified School Distr...	6,347
7	Dublin Unified School District	5,144
8	Alameda Unified School Distr...	4,911
9	Newark Unified School District	3,400
10	Tri Valley R.O.P.	2,649

	COURSE	COMPLETION
1	Mandated Reporter: Child Abuse and N...	19,530
2	Bloodborne Pathogen Exposure Preven...	8,027
3	Sexual Harassment: Staff-to-Staff	7,051
4	Integrated Pest Management	3,971
5	Bullying: Recognition & Response	2,649
6	Health Emergencies: Overview	2,199
7	Asbestos Awareness	2,146
8	LVJUSD - Annual Employee Responsibi...	2,114
9	First Aid	2,101
10	Classroom Safety	1,928

Risk Management Analyst Role and Activities



The Risk Management Analyst has overall responsibility for the development and delivery of high quality, consistent and internally collaborative workers' compensation claims programs and customer service plans for the JPA and individual member districts. The Risk Management Analyst collaborates with the Executive Director to clearly outline the vision of the JPA and develop a strategic plan to carry out that vision. While not all inclusive, the following list demonstrates a variety of tasks handled by the Risk Management Analyst.

- Meet with member Districts and update individual profiles to identify the systems, programs in place, and specific areas for development by individual District.
- Modify Best Practice measures focused on improving internal/external communication and relations between Districts, medical providers, and the Keenan claims team, including meeting with all front-line providers within the Medical Provider Network.
- Attended majority of scheduled claims reviews, provide analytics and assist with Action Plans to bring claims to resolution and/or closure.
- Identify and follow through of training opportunities at the District level.
- Continue to be a resource to Districts interested in implementing Ability USA pre-employment physical abilities testing protocols.

- Maintain ADA/FEHA compliant Job Analysis Bank – 21 specific job analysis, have been completed as of June 2015 for various Classified and Certificated positions.
- Conduct educational workshops/symposiums on topics including “Return-to-Work Program,” “Education Code Industrial Accident Benefits,” “Employment Practices Liability Resource Center,” “ADA-FEHA Symposium”.
- Expand the “Company Nurse” Nurse Triage & telephonic claims reporting tool. The program has continued to demonstrate reduced reporting lag time which leads to placing stronger emphasis on prompt claims investigations and expedited employee benefits

In addition to workers’ compensation issues, the Risk Management Analyst assists Districts with coordination of non-industrial “Fitness for Duty” efforts; “Cal OSHA requests for information”, “The Interactive Process”, “Special Education Resources” and “Employment Practices Liability Resources”

Loss Control / Risk Management

ACSIG closed out the 18/19 fiscal year with a total of 561 claims that had a total incurred of \$6.5M. This represents a decrease of 65 claims and a decrease of \$2.4M compared to last year. In addition, 11 of ACSIG's 19 members (57%) experienced the same, or a reduction in the number of claims in 18/19 compared to 17/18, and these 11 members utilized over 68% of the total Loss Control time spent on all members, which was in excess of 1,020 hours in total. This once again shows a strong correlation between the utilization of Loss Control services being tied to a reduction of claims. Loss Control helped ACSIG control its losses in a variety of ways, including:

- 404 hours meeting and communicating safety information with members
- 363 hours conducting ergonomic evaluations
- 286 hours conducting employee safety trainings
- 35.5 hours assessing specific safety hazards
- 19.5 hours attending file reviews

Focus continued on Slips/Trips/Falls, as well as Special-Education losses. Loss Control provided numerous trainings and site inspections specifically targeting these two main areas of employee injury. Additional emphasis was on Custodial and Nutrition Service losses. Special-Ed trainings continued this year at four-member Districts as well. Seven (7) trainings were conducted for Special-Ed. Trainings conducted during the year included Slip Trip Falls, Blood Borne Pathogens, Ladder Safety, Back/Lifting Safety, and Personal Protective Equipment. As usual, Loss Control conducted a large amount of ergonomic evaluations (86 in total), with the vast majority of those being preventative in nature (pre-claim).

As a result of ACSIG’s heavy utilization of Loss Control services, by June 30, 2019 the following members had experienced a reduction in overall claim frequency this year compared to last year:

<ul style="list-style-type: none">• Alameda USD• Castro Valley USD• Dublin USD• Emery USD• Fremont USD	<ul style="list-style-type: none">• Mountain House SD• New Haven USD• Newark USD• Pleasanton USD• Piedmont USD	<ul style="list-style-type: none">• San Leandro USD• San Lorenzo USD• Sunol Glen SD
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Finally, but certainly not least, online training utilization increased by more than 15,000 courses from last year, resulting in over 84,000 courses completed by ACSIG members

We will continue to focus on our loss drivers in the 18/19 school year which include Special Education training, Slip/Slip/Falls and Back Safety/Lifting. New focus areas are training for Aging Workforce, Substitute Employees, Kitchen Worker Safety and increased observation/training of work force body mechanics.

We look forward to our continued partnership with the ACSIG JPA to create a safe working environment for the member Districts’ employees.



Special Recognition



The Keenan Claims Team in Pleasanton, which is dedicated to ACSIG members, has received the prestigious "Office of the Year" for the past 3 years. These claims assistants, examiners, supervisor and manager work tirelessly on behalf of ACSIG members to provide excellent customer service and claims management. Of note are the following:

- Superior 2015 DWC PAR audit results. Pleasanton was ranked #1 out of all TPAs audited in 2015. Of the 43 entities audited, 17 were TPAs.
- Technical Audit – Excellent claims handling including investigation, subrogation identification, completion of all internal forms and adherence to Policies & Procedures, and litigation management was excellent. There were no late benefit notices issued and all indemnity benefits were paid timely.
- Operational Audit – Superior handling of delayed and denied claims, aggressive action taken by examiners on subrogated claims as well as proactive management oversight and direction provided to the examiners.
- Closing ratios have consistently exceeded the annual statewide goal of 100%. Pleasanton reached 111.34% for the 16/17 year and 102.28% for the 17/18 year.
- Paid to Incurred Ratio performance was excellent for 17/18 at 28.06%, which was on target for the annual goal of 30%.
- Lowest in litigation paid in 17/18 at 79.53% of annual budgeted goal.
- Lowest in penalties paid in 17/18 at \$1,767.78 as compared to the maximum allowed for the branch of \$14,496, which was just over 12%.
- PIPS Reinsurance Reporting – Pleasanton has maintained an average reporting timeliness of over the 90% monthly goal.
- Thank you so much for all you do on behalf of ACSIG members and their injured workers!



Property & Liability Program



General Program Information

- ACSIG expanded its program offerings to include property and liability coverage beginning in July 1, 1980.
- For many years, ACSIG self-insured 100% of the claim liability for the Property / Liability program.
- Beginning in 1993, ACSIG joined the Bay Area Schools Insurance Cooperation (BASIC). From 1993-2008, ACSIG self-insured the first \$150,000 of any property/liability claim and purchased reinsurance for the excess coverage.
- Beginning in 2008, ACSIG participates in the Northern California Regional Liability Excess Fund (NCR) for Excess Property & Liability coverage. The total per occurrence coverage for property is \$250,000; for liability is \$50,000,000.
- ACSIG self insures its first party property and liability claims at \$25,000 per occurrence and third party claim liabilities at \$25,000 per occurrence.
- Members' deductible/retention is \$5,000 per occurrence for any Property or Liability loss.
- The program includes \$636,532,665 in Total Insured Value (TIV) and represents 22,724 total Average Daily Attendance (ADA).

Property and Liability Member Districts

DISTRICT

Alameda County Office of Education

Albany Unified School District

Dublin Unified School District

Emery Unified School District

Piedmont Unified School District

Dental Program



Beginning in 1988, ACSIG expanded its program offerings to include dental coverage to agencies in Alameda County. In 1996, the program was expanded statewide. In partnership with Alliant Insurance Services and Preferred Benefits, the EDGE coalition was formed. The coalition is administered through ACSIG. ACSIG is fully self-insured with Delta Dental for this program. ACSIG contracts with Alliant Insurance Services for all outreach and underwriting services. ACSIG contracts with Preferred Benefit for all eligibility and billing services.

ACSIG offers its members 3 options when joining the EDGE program:

- **Fully Insured** – pay a monthly rate per employee determined by underwriting based on their specific plan design and program offerings.
- **Self-Insured Monthly** – pay the actual amount of services rendered and a Delta administration fee and an ACSIG administration fee. The total amount of claims and fees is billed monthly in arrears.
- **Self-Insured Weekly** – Due to the large membership in some agencies, if another JPA joins ACSIG as a self-insured member, they are required to pay the actual claims and Delta administration fee on a weekly basis. The ACSIG administration fee is billed on the last weekly invoice of the month. ACSIG pays Delta Dental the weekly claims and Delta admin fee each week.

Rates are revised and voted on by the JPA Board each May.

There are more than 100,000 employees covered in the dental program with membership statewide with a total budget of \$150 million annually



DELTA DENTAL

PREFERRED BENEFIT
INSURANCE ADMINISTRATORS



Alliant

Vision Program

Beginning October 1, 1988 ACSIG partnered with VSP to begin a vision coverage program. ACSIG is 100% self-insured through VSP for this program. Members can join as a fully-insured member or a self-insured member.



- **Fully Insured** – pay a monthly rate per employee determined by underwriting based on their specific plan design and program offerings.
- **Self-Insured** – pay the actual amount of services rendered and a VSP administration fee and an ACSIG administration fee. The total amount of claims and fees is billed monthly in arrears.

Rates are revised and voted on by the JPA Board each May.

Membership represents 30 agencies statewide. Because the program is self-funded, members have a lot of flexibility for plan design. The program totals more than \$2 million annually and covers 10,000 employees statewide. All eligibility is managed through ACSIG who partners with Alliant Insurance Services for all underwriting.



Member Resources

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SERVICE TEAM

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