



Alameda County Schools Insurance Group (ACSIG)



2024/25 Annual Report

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Executive Director's Message

Welcome to the Annual Report for the Alameda County Schools Insurance Group (ACSIG). It has been a privilege to serve our members and contribute to programs that protect and strengthen our districts during my first year with ACSIG.

ACSIG is in the strongest financial position in its 47-year history — a success made possible through the continued commitment and collaboration of our members.

Our Workers' Compensation Program includes 19 Alameda County school districts and continues to build a strong net position. This progress has been achieved through proactive claims management, participation in a dollar-one program, and conservative funding strategies. Our claims administrator, Keenan & Associates, successfully resolved several tail claims during 2024-25. This reduction in liability will help maintain stable rates while preserving comprehensive coverage and exceptional service.

The Property and Liability Program, serving five member districts, participates in the Northern California Relief (NCR) pool. NCR recently enhanced its Cyber Resources through a partnership with Firestorm Global, which provides expert assessments of district cybersecurity and actionable recommendations for strengthening security frameworks. NCR has also partnered with Arbiter Registration to provide its full suite of online registration services to members through 2028. This platform streamlines electronic form and medical record tracking for all school-related activities requiring parental consent and student information.

Our Dental Program now serves more than 100 member districts and 115,000 employees, with an annual budget of \$160 million. To ensure the program continues offering comprehensive, high-value coverage, the Board approved a network expansion effective October 1, 2024 — adding Ameritas as an additional carrier alongside our longtime partner, Delta Dental.

The Vision Program serves over 50 member districts and 43,000 employees, with an annual budget of \$9 million. As a self-funded program, it offers members significant flexibility in plan design. Both the Dental and Vision Programs continue to grow while maintaining strong financial position.

As we look ahead to 2025–26, I am excited about the opportunities before us and confident in the strength of our collective partnership. I extend my sincere appreciation to our Board, membership, and business partners for their continued commitment and support.

~ Jackie Kim

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

As we reflect on another successful year serving the students and staff of Alameda County, I am honored to serve as President of the Alameda County Schools Insurance Group (ACSIG). Having served on the Board for several years, I have seen firsthand the important role ACSIG plays in supporting our member districts and protecting the resources that make education possible.

I want to begin by expressing my sincere appreciation to my predecessor, Kevin Collins, for his dedicated leadership and steady guidance. Under his tenure, ACSIG continued to strengthen its financial position, expand its programs, and maintain a high level of service to members. He leaves the organization in an excellent place.

This year, ACSIG remains focused on building upon that strong foundation. Through thoughtful planning, collaboration, and data-driven strategies, we continue to turn challenges into opportunities and ideas into results. Our programs are financially sound and responsive to the needs of our members, thanks in large part to the leadership of Executive Director Jackie Kim.

We are also grateful for the continued partnership and support of Keenan and Associates, and for the expertise of Account Manager Kyle McKibbin, whose work ensures that our members receive exceptional service and support.

I extend my appreciation to my colleagues on the Executive Board for their time, insight, and commitment. Their leadership ensures that ACSIG continues to operate with integrity, foresight, and member-driven focus.

While each year brings new challenges, ACSIG's strength lies in its adaptability and collaboration. Together, we will continue to provide excellent value and protection for our member districts.

- Daní Krueger

Governance



Executive Committee

Danielle Krueger	President	Alameda USD
Chris Hobbs	Vice President	Dublin USD
Bryan Wakefield	Secretary	Mission Valley ROP
Suzy Chan	Board Member	Castro Valley USD
Ruth Alahydoian	Board Member	Piedmont USD
Ahmad Sheikholeslami	Board Member	Pleasanton USD
Roberto Perez Jr., Ed.D.	Board Member	San Lorenzo USD

Board of Directors

Danielle Krueger	President	Alameda USD
Chris Hobbs	Vice President	Dublin USD
Bryan Wakefield	Secretary	Mission Valley ROP
Charity Hastings	Board Member	Alameda COE
Linda Wu	Board Member	Albany USD
Suzy Chan	Board Member	Castro Valley USD
Anthony Oum	Board Member	Eden Area ROP
Dora Siu	Board Member	Emery USD
Robert Pascual	Board Member	Fremont USD
Kayla Wasley	Board Member	Livermore USD
Kimberly Jokela	Board Member	Mountain House USD
Kevin Franklin	Board Member	New Haven USD
Tracy Vackar	Board Member	Newark USD
Ruth Alahydoian	Board Member	Piedmont USD
Ahmad Sheikholeslami	Board Member	Pleasanton USD
Larry Simon	Board Member	San Leandro USD
Roberto Perez Jr., Ed.D.	Board Member	San Lorenzo USD
Shay Galleti	Board Member	Sunol Glen USD
Julie Duncan	Board Member	Tri Valley ROP

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

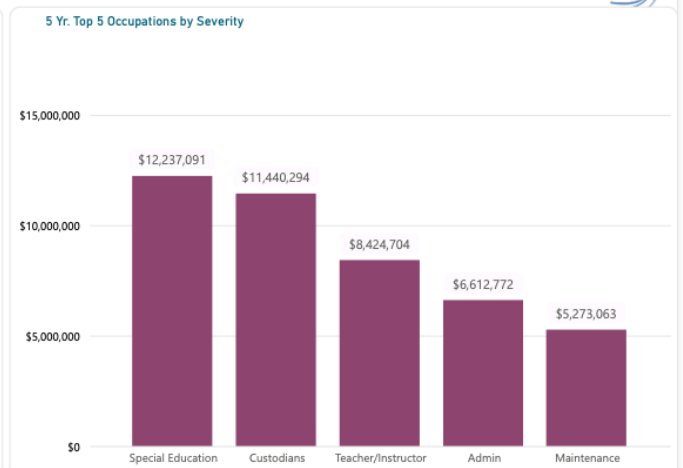
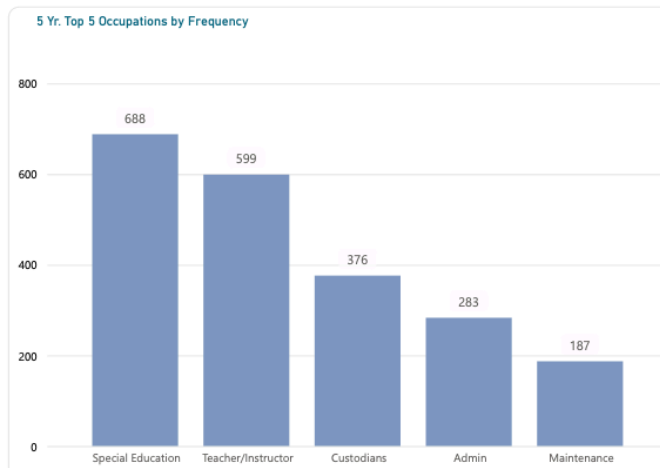
As of July 1, 2009, ACSIG reinsures for \$1 coverage in the Workers Compensation Program through the Projected Insurance Program for Schools (PIPS)

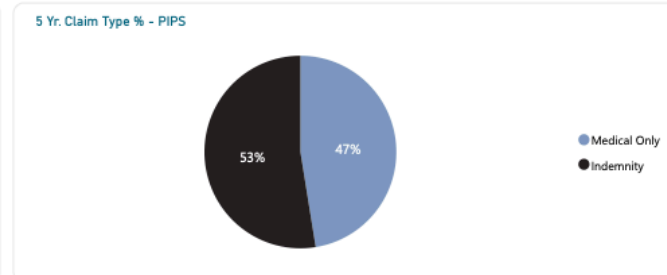
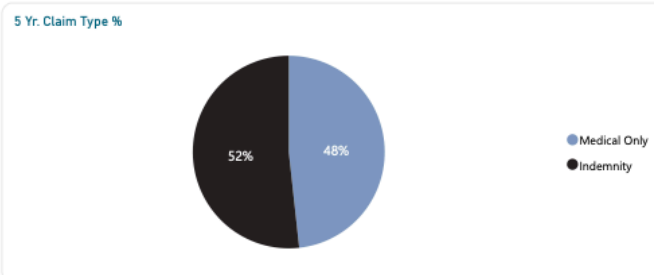
ACSIG 2024/ 2025 FY

Top 5 Frequency by Occupation and Cause

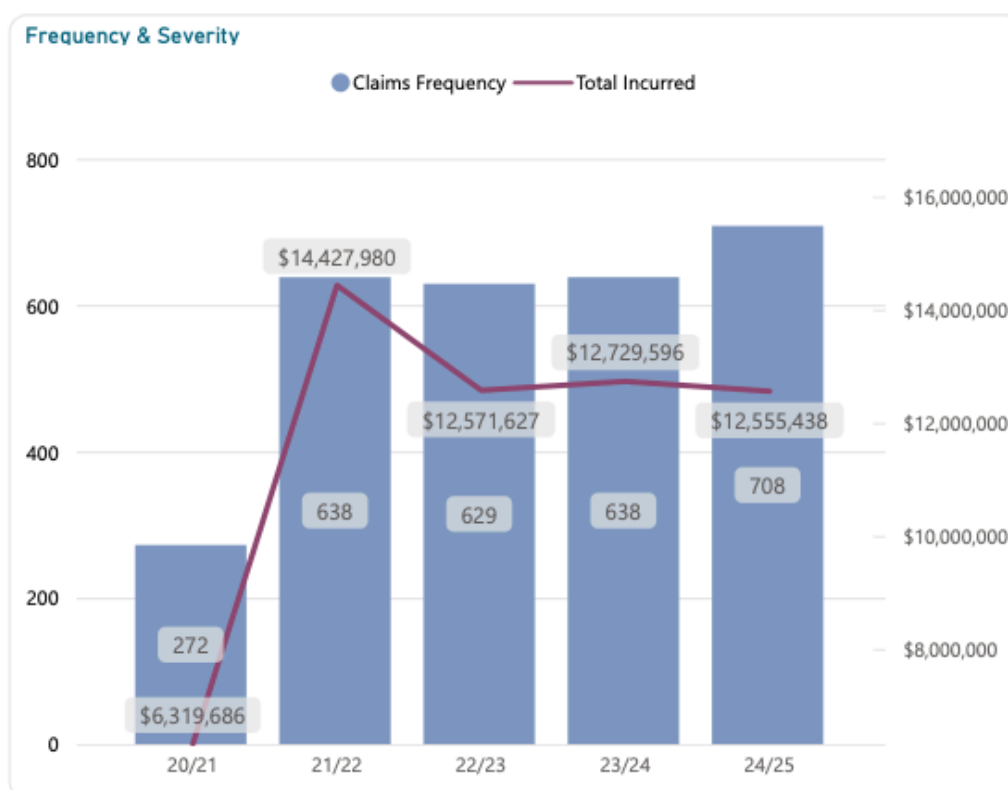
FY	20-21		21-22		22-23		23-24		24-25		Total	
Occupation / Cause	Frequency	Severity	Frequency	Severity	Frequency	Severity	Frequency	Severity	Frequency	Severity	Frequency	Severity
Special Education	12	\$80,157	117	\$2,420,503	117	\$3,447,181	122	\$2,427,854	150	\$2,524,354	518	\$10,900,048
Struck By			39	\$596,196	35	\$624,715	47	\$842,964	69	\$861,663	190	\$2,925,538
Fall/Slip	7	\$69,400	39	\$856,876	42	\$1,621,144	36	\$608,800	47	\$1,180,928	171	\$4,337,149
Strain By	5	\$10,756	39	\$967,431	40	\$1,201,322	39	\$976,090	34	\$481,762	157	\$3,637,361
Teacher/Instructor	31	\$344,370	86	\$2,237,866	100	\$1,260,991	93	\$1,777,147	113	\$1,333,284	423	\$6,953,658
Fall/Slip	10	\$143,580	48	\$1,854,849	50	\$489,337	43	\$1,223,046	49	\$861,990	200	\$4,572,800
Strain By	20	\$199,366	24	\$287,880	31	\$565,281	24	\$513,593	25	\$138,102	124	\$1,704,222
Struck By	1	\$1,424	14	\$95,138	19	\$206,374	26	\$40,508	39	\$333,192	99	\$676,636
Custodians	31	\$447,584	70	\$2,594,972	65	\$2,568,380	43	\$1,915,066	67	\$2,256,397	276	\$9,782,399
Strain By	18	\$181,900	34	\$1,323,662	31	\$1,198,423	30	\$1,485,398	43	\$1,465,897	156	\$5,655,279
Fall/Slip	6	\$230,696	25	\$1,199,240	27	\$1,338,200	5	\$225,442	16	\$765,082	79	\$3,758,659
Struck By	7	\$34,988	11	\$72,070	7	\$31,758	8	\$204,227	8	\$25,419	41	\$368,461
Admin	30	\$1,759,002	42	\$769,411	50	\$968,616	42	\$1,155,864	42	\$637,390	206	\$5,290,284
Fall/Slip	10	\$171,101	20	\$680,733	23	\$738,003	15	\$397,997	17	\$345,708	85	\$2,333,542
Strain By	17	\$488,845	18	\$85,920	15	\$209,708	19	\$433,376	9	\$43,860	78	\$1,261,708
Struck By	3	\$1,099,056	4	\$2,758	12	\$20,905	8	\$324,492	16	\$247,822	43	\$1,695,034
Maintenance	30	\$737,600	31	\$1,217,414	25	\$1,082,939	31	\$812,821	29	\$1,076,680	146	\$4,927,454
Strain By	22	\$546,821	16	\$465,579	15	\$410,724	18	\$476,119	21	\$920,152	92	\$2,819,395
Fall/Slip	4	\$185,021	9	\$202,414	7	\$637,193	11	\$319,239	6	\$155,821	37	\$1,499,688
Struck By	4	\$5,757	6	\$549,421	3	\$35,022	2	\$17,463	2	\$708	17	\$608,371
Total	134	\$3,368,712	346	\$9,240,166	357	\$9,328,108	331	\$8,088,753	401	\$7,828,105	1,569	\$37,853,843

Claim Analysis by Occupation





Claim Analysis



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 24/25 fiscal year we were able to deliver the following high level results to ACSIG's member districts:

- From July 2024 to June 2025, Keenan Claims Administration closed/resolved 6 Tail claim files (13% of ACSIG's self-insured workers compensation claims inventory from the prior year) six (6) were file closures. This effort contributed to closing the fiscal year with a total of 44 claims (1 Active Indemnity claims and 43 Future Medical claims).
 - The impact of the claims activity for the fiscal year resulted in an overall reduction of \$734,384 in the self-insured workers compensation claim liabilities (\$846,320 reduction in actuarial projections and \$48,741 reduction in Unallocated Loss adjustment expense) and a \$17,130 decrease in the Castlepoint Reinsurance Insolvency. Overall, Workers Compensation Liabilities decreased by \$929,750 which contributed to the increase in net assets of \$3,480,044. The improvement of the claim activity has been a major factor in the increase of net position. As of 06/30/2025, the Audited net position is \$39,900,240 in the Workers Compensation Program.

- Utilization of Keenan's PRIME program has also delivered significant savings to ACSIG:
 - Overall reduction of 59% for fiscal year 2024/2025 with net savings of \$6,759,607
 - Return on investment realized for fiscal year 2024/2025 was \$4.66

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 satisfactional 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

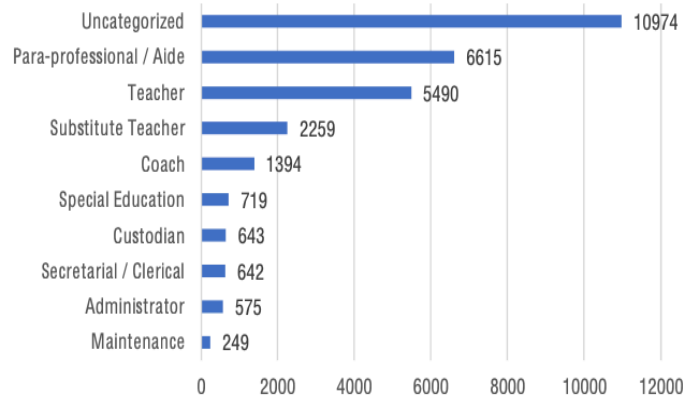


Alameda County Schools Insurance Group course completions for 7/1/24 – 6/30/25

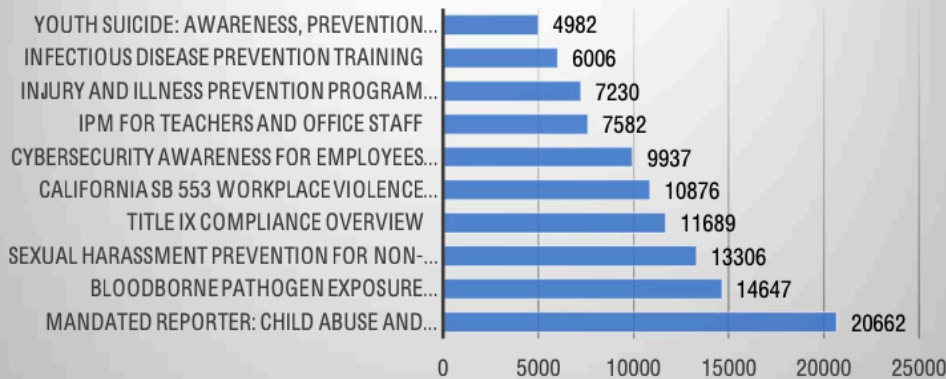
Completions by District

Row Labels	Sum of completions
Alameda County Office of Education	3851
Alameda Unified School District	11787
Albany Unified School District	4615
Castro Valley Unified School District	5601
Dublin Unified School District	12291
Eden Area R.O.P.	2571
Emery Unified School District	820
Fremont Unified School District	39971
Livermore Valley Jt. Unified SD	17519
Mission Valley ROP/Center	1215
Mountain House Elementary School District	60
New Haven Unified School District CA	15577
Newark Unified School District	2668
Piedmont Unified School District	2565
Pleasanton Unified School District	17137
San Leandro Unified School District	9054
San Lorenzo Unified School District	2280
Sunol Glen Unified School Dist	307
Tri Valley R.O.P.	3077
Grand Total	152966

Top 10 Completions by Position



Top 10 Completions by Course



Risk Management Analyst Role & 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 – Specific job analysis requirements have been completed 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 the 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 concluded the 2024-2025 fiscal year with a total of 708 claims, resulting in total incurred severity of \$22,773,815. This reflects an increase in frequency of 88 claims and a \$2,337,062 increase in severity compared to the previous year.

To help manage and reduce losses, our team supported ACSIG through a variety of targeted efforts including:

- 130 hours meeting with members and sharing safety information
- 179 hours conducting ergonomic evaluations
- 79 hours delivering employee safety trainings
- 3 hours assessing specific safety hazards
- 6.5 hours participating in file reviews

A total of approximately 396 hours were dedicated to Loss Control services across all members, underscoring our strong commitment to workplace safety and risk management. This included an increase in workers' compensation claim file reviews and targeted assessments of specific safety hazards.

As in previous years, a strong focus was maintained on preventing Slips/Trips/Falls and Back Injuries/Lifting—two of the most common workplace risks. Through ongoing site inspections and tailored trainings, we continued to address these key areas. Over the course of the year, we successfully delivered 79 PIPS-related trainings, reinforcing a proactive approach to employee safety and injury prevention.

Training topics included:

- Ergonomics
- Ladder Safety
- Back/Lifting Safety
- Personal Protective Equipment
- Heat Illness Prevention
- Blood Borne Pathogen Prevention
- General Safety for Special Education Staff
- Using Custodial Working Carts Safely
- Chemical Safety
- Injury & Illness Prevention Program

We remained committed to supporting employee health and safety through ergonomic evaluations, completing 104 in-person assessments – 97 of which were proactive, preventative evaluations, and 7 were dedicated to supporting employees with claims to support recovery and a safe return to work. We encourage the members to continue to invest in repetitive motion injury prevention programs, including supervisor & manager safety leadership, ergonomic train-the-trainer & new hire safety programming, as strategies for the upcoming fiscal year.

Online training engagement through Keenan Safe Schools increased by 14,781 more completions this fiscal year than last year, with ACSIG members completing 152,966 courses. The most active months were August 2024 and September 2024.

Looking ahead to the 2025–2026 fiscal year, we are excited to introduce the PIPS Incentive Program, featuring Dublin USD & Castro Valley USD as the pilot districts. Across the pool, we continue to prioritize our key loss drivers, with a renewed focus on Special Education training, Slips/Trips/Falls prevention, and Back Safety/Lifting.

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 \$1,252,869,262 in Total Insured Value (TIV) and represents 19,317 total Average Daily Attendance (ADA).

Property and Liability Member Districts

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.

To ensure the Program continues to provide the most robust coverage for members and their employees, the Board has approved a Dental Program network expansion effective October 1, 2024. Ameritas was added as an additional carrier option along with longtime dental partner Delta Dental.

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 115,000 employees covered in the dental program with membership statewide with a total budget of \$160 million annually



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.

Currently there are over 50 school districts and 43,000+ employees participating in the ACSIG Vision program. Because the program is self-funded, members have a lot of flexibility for plan design. The program totals more than \$9 million. All eligibility is managed through ACSIG who partners with Alliant Insurance Services for all underwriting.



Member Resources

JPA CONTACT

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SERVICE TEAM

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