

INSURANCE ROI
DOWNTOWN
SAFETY SOLUTIONS CUTTING EDGE
ROAD CLAIMS ADMINISTRATION
MEMBER-OWNED
EXCELLENCE
TER SAFETY MEMBER
ES K-12 OPERATED COMMUNITY COLLEGES
RANCE
STABILITY
SEAMLESS SCHOOLS
EMENT RATE STABILIZATION
PROPERTY
LOSS CONTROL COMPREHENSIVE SOLUTIONS
ING EDGE
TECHNOLOGY
SOURCES
RISK MANAGEMENT
SK SAFETY
CUTTING EDGE PR


RISK
MANAGEMENT
CATASTROPHIC
COVERAGE LIMITS
K-12 EDUCATION
SEAMLESS
GROV
REINSURANCE
NON-PROFIT
RISK
INTEGRATED
RESOURCES
BROAD
SAFETY
INSURANCE
MEMBER-OWNED
JPA MANAGEMENT RATE STABILIZ

2013-2014
PIPS
ANNUAL REPORT

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STEVE HOVEY ON THE FUTURE OF PIPS

"We continue to utilize our organization's considerable size and resources to reinvent ourselves...to meet the challenges ahead."

MESSAGE FROM THE

PRESIDENT

There is strength in numbers. It's the reason we participate in JPAs. As public agencies, it is an opportunity we're given to assist with our responsibility to effectively manage public resources. The Protected Insurance Program for Schools and Community Colleges (PIPS) continues to serve as a tremendous vehicle with which to fulfill this mission!

As we close the books on our 11th year of operation, we have some great numbers to demonstrate our strength. I am gratified by the continued growth in our membership (417 educational agencies representing over \$10,000,000,000 in payroll) and the depth of resources each member receives from our claims and account management teams. Above and beyond low caseloads, bill review, and return-to-work, our members routinely benefit from the following to help reduce costs and preserve district resources:

- Local claim offices
- Claim Analysts to identify trends and best practices

- ADA/FEHA consulting
- Opiate addiction avoidance and recovery
- Nurse Triage of new claims
- Specialized MPN administration
- Customized safety and loss control plans
- Largest inventory of online training for California schools and colleges

We are unique in that we deliver critical benefits in a seamless and integrated fashion to over 200,000 FTE employees statewide; consistent with all state regulatory requirements, yet in a self-insured environment that allows you and your representatives to have a voice in those decisions. Needless to say, there are hundreds of people across the state making this happen each and every day. Despite all these available services, what YOU do is what makes the difference. Thank you for making workplace safety a priority. If you aren't currently utilizing these services, we encourage you to do so, for the benefit of all.



A handwritten signature in black ink that reads "S. Hovey". The signature is fluid and cursive, with a long tail on the final letter.

Steven A. Hovey
President of PIPS

As the largest non-profit, member-owned and operated workers' compensation program for public educational agencies in the country, we are uniquely qualified to navigate the continuing economic challenges, the uncertainty of legislative reform efforts, and the changing health care environment. Together, we continue to utilize our organization's considerable size and resources to reinvent ourselves each year to meet the challenges ahead.

On behalf of the Board of Directors, I again want to thank you for making PIPS the best choice for California public educational agencies. We appreciate your continued support and look forward to serving you in the future.

REDUCING LONG TERM COSTS THROUGH AN INTEGRATED
SOLUTION WITH SINGLE ACCOUNTABILITY!

OUR

MISSION

The mission of the Protected Insurance Program for Schools and Community Colleges (PIPS) is to protect members' financial resources exposed to loss from employees' workers' compensation claims while at the same time providing tools to assist in the reduction of these claims by creating a safe place to work.



PROGRAM & SERVICES

COVERAGE PROVIDED

The Protected Insurance Program for Schools and Community Colleges (PIPS) is the largest non-profit, member-owned and operated workers' compensation program for public educational agencies in the country. Through strategic combinations of risk transfer and risk retention, we maintain structural flexibility and obtain the most effective program pricing for frequency protection at a 99% probability level, undiscounted, and catastrophic protection up to \$155,000,000 per occurrence.

HISTORY

With the beginning of open rating in 1996, educational agencies were given additional workers' compensation program options beyond either self-insuring their risk, or placing coverage with only one carrier. From 1996 to 2003 many agencies took advantage of this opportunity and transferred 100% of their risk of loss to various carriers. However, as has been the case with other insurance programs for public agencies, the marketplace became extremely unpredictable, program pricing escalated rapidly, and many markets exited California.

The solution was for Keenan to take the best attributes of historic self-insurance and open rating carrier programs to develop an innovative, long-lasting, financially secure, and stable insurance solution for public educational agencies.

FEATURES

Through ongoing innovations and the combined efforts of its members, manager, and reinsurance providers, PIPS features many advantages not available through traditional insurance programs including:

- Non-profit, member-owned and operated
- Flexibility to pursue alternative funding mechanisms
- Single claims administration; complete data integrity
- Homogeneous risk pool
- Access to first dollar reinsurance protection
- Commutation provisions that allow a "second look" on risk transfer decisions
- Limited interest rate risk
- Forum for risk management discussions and innovation amongst peers

BENEFITS

As the largest workers' compensation Joint Powers Authority (JPA) of its kind in the nation, PIPS has superior leverage in the marketplace benefiting members through:

- Highly predictable and competitive rates
- Favorable terms & conditions
- Catastrophic limits
- Comprehensive services

2013-2014

GOVERNANCE

A nine member Board of Directors is elected by the membership and is comprised of four officers (two representing K-12 members and two representing community college district members) and five directors (three K-12 and two community college districts).



2013-2014

OFFICERS



STEVE HOVEY, PRESIDENT

Riverside Schools Risk Management Authority

"As a Board member since the inception of PIPS, I can proudly state that our JPA has for more than 10 years stayed true to its principles of providing comprehensive coverage, protection of the members' assets, and stable, responsible rates. I am grateful to the Keenan administration for their knowledge and ability to be responsibly creative in changing markets and thankful to the decade's Board members for their courage and wisdom in decision-making."



KIMBERLY DENNIS, TREASURER

Alameda County Schools Insurance Group

"PIPS is the best option available to school districts for workers' compensation benefits. By insuring at dollar 1 coverage, districts are able to know their annual costs before the year begins regardless of what claims are filed within the year. By keeping these annual costs competitive, PIPS members are protected from the uncertainty of claims trends and legislative changes. I believe PIPS is the best alternative for our agency."



ANN-MARIE GABEL, VICE PRESIDENT

Long Beach Community College District

"It's an honor to be part of a program that insures over \$9 billion in payroll annually. Being one of the largest workers' compensation pools provides us with the leverage to get the best market rates even during hardening markets. Our goal of keeping prices down while providing excellent service to our member districts continues to be met."



ROCKY BONURA, SECRETARY

El Camino Community College District

"It has been comforting to our district to enjoy the many benefits of this great program during the last decade. Truly a continuation of Keenan's 'Innovative Solutions' and 'Enduring Principles' to benefit our schools!"

2013-2014 BOARD OF DIRECTORS



CHRIS PETERS
North Valley Schools' Insurance Group



JACQUES WHITFIELD
Northern California Community Colleges Schools' Insurance Authority



CORINNE KELSCH
Santa Clara County Schools' Insurance Group



ROBERT ISOMOTO
Santa Monica Community College District



JANECE MAEZ
Schools Linked Insurance Management Joint Powers Authority



2013-2014 PROGRAM STRUCTURE

\$155,000,000

ARCH
UNLIMITED

For 2013-2014, this unique structure provides catastrophic protection up to \$155,000,000 per occurrence and frequency protection up to \$1,000,000 per occurrence in excess of a 99% undiscounted actuarial probability level.

\$10,000,000

SAFETY NATIONAL
UNLIMITED
PIPS \$4,000,000 AAD

\$1,000,000

WESCO INS. CO.
UNLIMITED

\$250,000

WESCO INS. CO.
AGG, TO \$35,000,000
PIPS 70%PL AAD

\$100,000

REINSURERS	90% (135%)
MERITAGE	5% (135%)
PIPS	5%

Commutation available

\$0

2003-2014

AUDITED PAYROLL



+60.7%

2003-2004	\$6,242,561,006	2009-2010	\$9,202,517,599
2004-2005	\$6,735,329,999	2010-2011	\$9,090,138,289
2005-2006	\$7,822,262,292	2011-2012	\$9,165,219,792
2006-2007	\$8,011,206,642	2012-2013	\$9,266,458,949
2007-2008	\$8,672,524,432	2013-2014	\$10,032,224,821
2008-2009	\$8,496,296,101		

CLAIMS ADMINISTRATION

CLAIMS SERVICE MODEL

PIPS provides its members superior claims administration services including 164 claims specialists with an average industry tenure of 15.12 years, working through a network of seven offices located throughout the state. The annual closing ratio is 102.8%. The focus is on communication and the prompt delivery of benefits to eligible employees. Claims without merit will be vigorously defended.

The cornerstones of the PIPS workers' compensation claims administration service model are:

- Experienced Staff
- Low Caseloads
- Aggressive Claim Resolution
- Proprietary Medical Cost Containment Techniques
- Outcome Based Physicians Network
- Online Claims Reporting and Analysis
- Integrated Loss Control Services
- Fraud Prevention
- Client Education

Special Investigation Unit (SIU)

Over the past five years, the claims volume reporting has increased due to the following factors: investigations, relationships with the California Department of Insurance (CDI), local District Attorney offices, membership with the Employers Task Force, and becoming a guest lecturer for the Insurance Educational Association (IEA) Fraud Designation. Having more claims being reviewed by the District Attorney has increased our reputation of aggressive fraud handling and convictions. Currently, there are three claims pending for court dates with potential convictions and restitution for fraud and a total of eight claims being investigated by the SDI and District Attorneys. Over the last six years, there have been six orders of restitution totaling \$143,394.11 and two arrests. The SIU Manager continues to issue press releases and recently wrote an article on fraud, which was published in the FC&S Legal.

Over the last six years, a total of 100 PIPS claims have been submitted to the CDI and the District Attorney's office.

Total recovered in subrogation over the last five years: \$2,417,478

EXTENSIVE COST CONTAINMENT PROGRAMS

PIPS offers a variety of cost containment programs:

- Customized Physician Panels (Medical Provider Network - MPN)
- Outcome Based Physicians Network
- Anthem contracted discounts (PRIME)
- First-aid tracking program
- Discounted Defense Counsel Panel (PRIDE)



The Partnership for the Review and Integration of Medical Expense (PRIME) is a proprietary medical cost containment solution for workers' compensation offering:

- Bill Review
- Nurse Case Management
- Utilization Review/Physician Advisor Panel
- Anthem Workers' Compensation PPO Discounts
- PRIME Advantage Medical Provider Network - *Powered by Harbor Health Systems*
- PRIME Rx Pharmacy Program - *Powered by Harbor Health Systems*
- PRIME Plus
- STOP (Saving the Opiate Patient) Program

This managed care medical delivery system is a proven method for:

- Optimizing patient results
- Increasing patient confidence in the case being received
- Facilitating timely Return-to-Work
- Controlling medical expenses

Number of PIPS Customers in MPN: 295 Districts

Districts Utilization by Bill Count: 88%

Utilization by Billed Medical: 84%

Total Net Savings: \$57,222,567

PRIDE

Program Features:

- Outcomes based MPN network
- MPN Compliance: interface with state on compliance and audit processes
- Care ConciergeSM central point of contact serves as patient facilitator, adjuster resource, and physician support across claims
- OnTrackSM Compliance guides the patient's MPN participation throughout the case

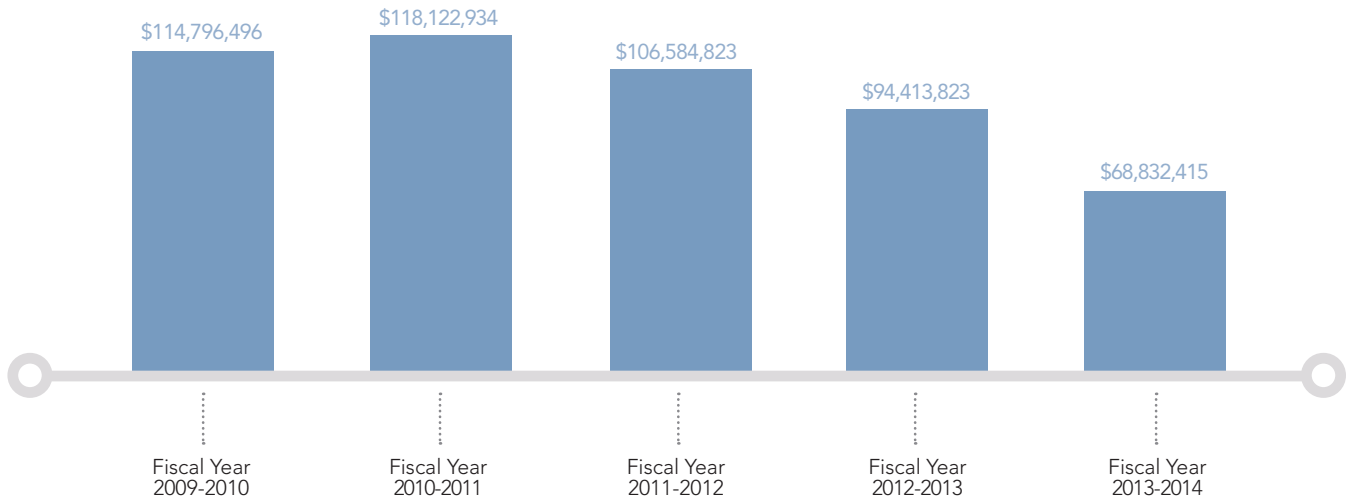
Advantages:

- Systems, processes and programs to assure patients, claims examiners and employers are connected with high performance providers
- Network, data and access to care requirements are managed for you
- One phone call connects adjusters and injured workers to providers
- with the best track records of outcomes
- Ensure in-network compliance, manage billing workflows, and emphasize use of best doctors
- Application of Keenan's claims data and expertise for the selection of the best physicians for the customers we serve

The Partnership for the Review and Integration of Defense Expenses (PRIDE) program was developed in response to the ongoing concern of rising legal defense costs in the administration of workers' compensation claims. In 1992, Keenan created a unique program to curb these upwardly spiraling costs.

The PRIDE program utilizes methodologies similar to the cost containment efforts implemented successfully in the medical arena. The PRIDE program functions as a legal Preferred Provider Organization (PPO). As with medical PPOs, the PRIDE program consists of a limited number of qualified attorney firms who have accepted a negotiated rate for legal services rendered. By contracting with a select number of firms, a reduced fee structure is obtained, while still demanding a high level of expertise and service. The PRIDE program has proven to be successful in containing legal defense expenditures for all members.

CLAIMS INCURRED - VALUED AS OF JUNE 30, 2014



With almost 93,000 claims reported in all PIPS years as of 12/31/14, providing timely and accurate benefits together with immediate, quality medical treatment is the Manager's priority. We take pride in administering workers' compensation benefits within all California laws and keeping all parties to the claim well informed throughout the life of the claim.

In the past year, the Manager has provided ongoing management of these claims which include:

- 235,468 checks processed
- 82,718 benefit notices sent
- 250,000 medical reports processed
- 297,775 medical bills processed
- \$56,761,991 in total medical benefits delivered
- \$32,108,751 in total indemnity benefits delivered
- 92% of claims are accepted
- 93% of claims are non-litigated
- 96% of all claims are closed within the first five years

The significance of these statistics is demonstrated in the value provided to member districts and their employees. We take prompt action to get injured workers into medical treatment and rehabilitation quickly so they can return to work as quickly and effectively as possible. By handling their claims promptly and with great consideration, fewer claimants contact attorneys. Non-litigated claims cost far less and our litigated claims rate is much lower than the statewide average. Finally, our closing ratio means that only 6% of claims remain open after five years of the date of injury. It all translates into significant savings for California schools.

Our goal is to handle legitimate claims expediently. At the same time, we thoroughly investigate and vigorously pursue the red flags that indicate fraud and abuse. While the vast majority of claims are legitimate, there are always those attempting to take advantage of the system. Keenan takes an aggressive approach to defending claims that are not work-related or fraudulent. We also take an aggressive approach in the recovery of benefits paid where liability is shared or due to another party.

Below are two success stories illustrating the value we bring to claims adjudication:

SUCCESS STORIES

An employee's trip and fall in 2008 resulted in injury to right hip and lumbar spine. There was prior history of injury to same body parts in 1998 which resulted in an impairment award of 37% with open future medical for which the claim was being administered by the California Insurance Guarantee Association (CIGA). CIGA filed an Application and Petition with the WCAB to change administrators in order to push the liability for all future medical onto the 2008 injury. After several medical opinions, an overlap in treatment and aggressive defense, we were successful in obtaining resolution and agreement that CIGA would maintain responsibility for all medical care for treatment to the spine for the 1998 injury without the right of contribution from the PIPS 2008 file, with a conservative estimate of such treatment at over \$100,000.

Despite significant challenges every step of way on this 2010 injury, we were successful in a positive outcome. The Disability Evaluation Unit (DEU) used the wrong occupation group and the DEU rater used the incorrect string rating. The judge's finding of 'no apportionment' was inconsistent with the Panel Qualified Medical Evaluator (QME) finding and contrary to application of the law to the situation. We maintained an ongoing direct relationship with the injured worker, maintained trust and respect throughout the process, always provided timely benefits and treatment, which resulted in a positive experience for the injured worker, the correct application of Permanent Disability and apportionment without the need for litigation. This resulted in a savings of approximately \$30,000. But the positive relationship we were able to maintain was priceless.

AUDIT RESULTS

What Carriers Report About Us

Workers' Compensation Claims Administration – Audit Update 2013-2014

The purpose of SB 863 was to reduce frictional costs, speed up medical care for injured workers and to increase Permanent Disability (PD) indemnity benefits to injured workers. At the California Coalition on Workers' Compensation (CCWC) conference in July, it was discussed that although the intent was to make the system more efficient, it is still too early to evaluate the actual impact and, in fact, they were seeing some dysfunction with the advent of the Independent Medical Review (IMR) and Independent Bill Review (IBR) new procedures. All in all, Department of Industrial Relations (DIR) projected that the industry would have seen a 14% increase in claim costs if SB 863 would not have been passed.

Managing claim cost drivers and strategizing on best claim outcomes is Keenan's area of expertise. We continue to see positive outcomes through our Saving the Opiate Patient (STOP) program, which helps injured workers with opiate abuse. We continuously provide technical claims training which ensures that our claims professionals have the knowledge they need to develop strategic resolution plans and can make sound decisions using the new laws appropriately. Regardless of the continuous changes to the adjudication system, Keenan has continued to be on top of legislative reform by actively participating in leadership groups. **Our audit results prove it!**

Our Workers' Compensation Department undergoes numerous audits throughout each year. Audits focus on everything from technical aspects of claims handling, to financials, timely issuance of benefits, adherence to laws and aggressive resolution strategies. Following are highlights of feedback that we have received from our carriers, reinsurance carriers, independent auditors and State agencies during the past year. We are pleased to report that *overall audit results continue to be outstanding*. We are confident in every aspect of our claims handling practices and philosophies, which are found to be in line with our carriers and reinsurers. We continue to receive consistent feedback from all sources that Keenan claims administration is ranked one of the best.

PIPS Reinsurance audit, September 2013 – Positive results. 100% scores in the areas of coverage, compliance and fraud. Feedback regarding medical management was "very good dialogue between the nurse and examiner" and "a lot of good collaboration." Overall "documentation is really good."

Arch Re (reinsurer), February 2014 – Positive audit. Auditor felt that our files looked good and that we were very involved in the claims.

ACE Tempest Re (reinsurer), Feb 2014 – Positive audit. Overall, the auditor felt that our files were in good shape with very little concerns. He was impressed with the level of documentation and direction from manager.

Axis Re (reinsurer), April 2014 – Outstanding audit. Overall, the auditor felt that we have a good shop and that our examiners were very knowledgeable.

AmTrust/Wesco (reinsurer), July 2014 – Outstanding audit. Auditors were very complimentary and said that our claims handling is "always consistent" and that we are "very dedicated to our clients."



INJURED WORKERS SURVEY HIGHLIGHTS (2013-2014)

"You have an awesome, very caring team who truly care! I hope that you continue with your superior and professional ways! You're TRULY THE BEST!!"

"My claims representative was very helpful and knowledgeable. She went out of her way to help me with my workers' compensation claim. I was able to get through the process by talking to her."

"My examiner has been outstanding, prompt, professional, and very empathetic in helping me through this life altering, very difficult four month illness and side effects of antibiotic therapy. Thank you."

"Performance of all involved with my work injury including (my employer) were all very helpful, knowledgeable and compassionate. Thank you again."

"My claims examiner made me feel like a human being, not some entity in a big system. She was kind and supportive and helped me during a physically and mentally trying time. I felt she cared about my health. When I was stressed and nervous as surgery approached, her efforts on my behalf lowered my nervousness so much that I was able to sleep better. It was awful to have this injury, but it was a blessing to have her, someone I've never met, care so much for me by her actions. My nurse was also encouraging and helpful. She gave me good advice and was kind and positive. This physical recovery, and the business of securing treatment was new territory for me. I feel fortunate to have Keenan on my team, and am very grateful for the kindness and help from your company."

"My Claims Examiner was very helpful and took care of all my needs. She is a JEWEL."

SAFETY &

LOSS CONTROL

The Keenan Loss Control Team has partnered with PIPS and its members since its inception in 2003. For more than ten years, we have assisted in the development of effective programs to address losses. The coordinated efforts statewide and the level of service provided to all members is a testament to the consultants' focus on helping to reduce the frequency and severity of loss drivers for the Authority. Partnering with PIPS and its members to identify the risks and develop risk management solutions ensures this goal is met.

Loss Control works closely with the member districts to find new, creative and innovative ways to impact losses. With the continued dedication of the PIPS Board, PIPS membership, JPA Manager, Loss Control, Claims Analysts and Claims Examiners, the members will continue to experience great results and quality loss prevention services.

TRENDS & RESULTS

Loss Control continues to review the frequency and severity of claims for PIPS and its members, as well as focus on occupations and causes for more specific improvements. The frequency of claims for the past four years has remained relatively flat. Data valued as of 9/30/14 for policy years 2010-2011, 2011-2012, 2012-2013, and 2013-2014 shows 8,459; 8,261; 8,276; and 8,373 claims respectively. The PIPS Frequency & Severity Rate report is generated annually, which uses payroll as the constant in determining the values in the matrix. During the 2012-2013 year, frequency rates continued to decrease with a slight increase in severity rates, largely contributed by escalating medical costs. A slight decrease in the severity rate was also recognized in 2013-2014, which has not occurred in several years.

Loss Control creates a variety of loss data/trend reports. The reports presented to the PIPS Board at the quarterly meetings focus on frequency and severity by occupation and cause. The top occupations (Teachers/Faculty, Custodians, and Aides) and causes (Strain By, Slip/Fall, and Struck By) have not changed considerably over the years. The Loss Control team will be looking at ways to analyze the data to ensure they are identifying any new emerging trends. This allows services to be focused on the loss drivers, but flexible enough to allow for unanticipated spikes in short term trends to obtain the best results for each member and the Authority.

As the highest number of frequency and severity claims come from teachers and faculty, we continue to look at creative ways to get these groups involved in safety. Examples such as: including safety as a reoccurring topic at regular staff meetings, encouraging the use of Keenan SafeSchools/SafeColleges online tools and Keenan Safety Shorts (a learning aid), and creating a mini 'safety culture' in the classroom by introducing live trainings of selected topics to the students. The benefit derived is to keep the teachers and faculty healthy on the job and allow the students to become part of the solution, instead of contributors to safety missteps.

LOSS CONTROL SUCCESS STORIES

The following success stories show the innovation of the Loss Control Team in continuing to provide creative and effective tools/resources to minimize losses for the Authority and its members. Several members have partnered with Loss Control, resulting in creative approaches to address losses. The following are examples of these successes.

North Valley Schools Insurance Group (NVSIG) Calendars

Over the past few year, Loss Control and NVSIG have developed Safety Calendars. They took a different approach for the 2014-2015 calendar by getting teachers more involved in safety. Instead of the focus being Slips, Trips & Falls, and Sprains, a calendar art contest was implemented at the student level. Students were asked to draw pictures of what safety means to them. There was a high level of participation, and most importantly, it brought awareness to safety.

Here are a few examples:



Riverside Schools Risk Management Authority (RSRMA) Academy

With the assistance of Loss Control, RSRMA has implemented a Supervisor Academy. It is a half day training for site administrators. Topics included Risk Management 101, Supervisors Role is Safety, Accident Investigation, and much more. This can be modified for PIPS members needs. The feedback on these sessions has been very positive:

"I need to have more of my Supervisors/Site Administration come to the training – Great!"

"This is a great workshop for Principals, Vice Principals and Administration."

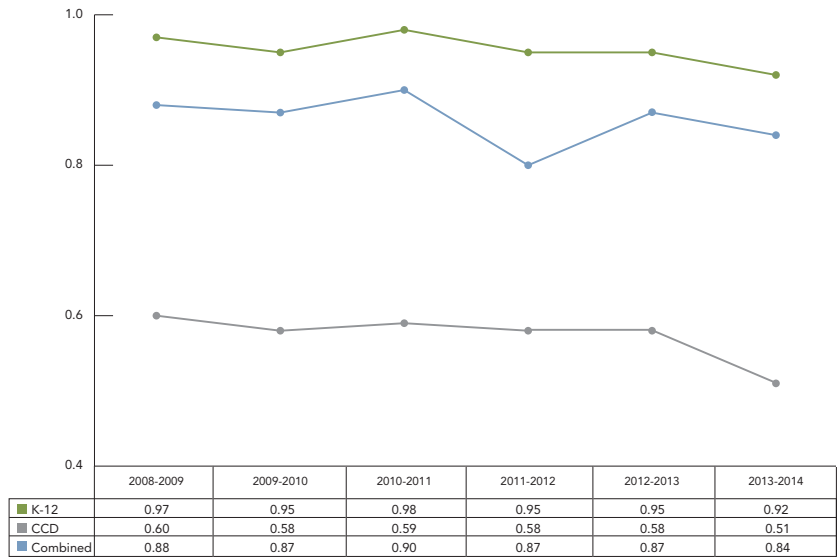
"All topics of training session were very helpful. Enjoyed the hands on inspection."

Tulare County Schools Insurance Group

Over a five year period, the Loss Control team in Tulare County has demonstrated consistent reduction in the frequency of workplace injuries in one of the largest JPAs in PIPS. 2013-2014 had the fewest number of injuries reported in our 12 year partnership with the JPA. The service team worked together with our broker partners Buckman-Mitchell to put on two very successful Workers' Compensation Ed Code training sessions. The session highlighted best practices in navigating the very challenging aspects of properly calculating leave for injured employees as outlined in the code.

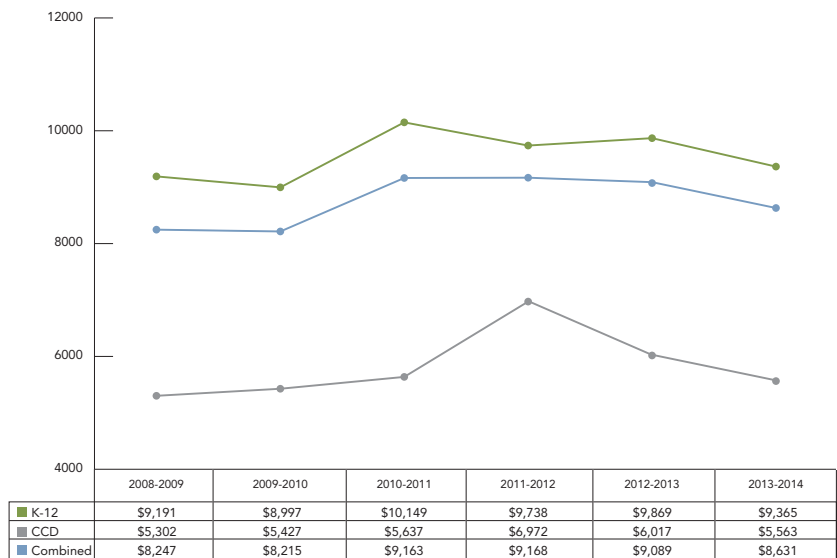
PIPS FREQUENCY RATES
Data valued as of 12/31
of each policy year

.....
Total number of claims per
\$1 million audited payroll



PIPS SEVERITY RATES
Data valued as of 12/31
of each policy year

.....
Total cost of claims per \$1
million audited payroll



HIGHLIGHTS

Loss Control now has six Keenan "Safety Shorts," 2-3 minute animated videos that provide school employees with tips to stay safe in a school setting. The topics are: Office Ergonomics; Defensive Driving; Lifting in Awkward Places; Ladder and Stool Safety; Slip, Trip & Fall Hazards; Managing Stress; and the latest short, Personal Protective Equipment. The videos help create a culture of safety within districts and provide managers a resource that is brief and informative. Once a new clip is released it is e-mailed to PIPS members. The videos are also posted at www.keenan.com/safetyshorts. Links to the Safety Shorts can be embedded on district intranet sites. There will be four Safety Shorts released each year.



In 2013-2014, PIPS Members Received:

- 114 RIAPs developed and presented to members (75 K-12 and 39 Colleges)
- 593 Client Meetings
- 777 Employee Training Sessions
- 105 Telephonic Consultation Sessions
- 113 Safety Committee Meetings
- 141 Hazard Analyses
- 90 JPA Meetings

The Top Five Live Training Courses Provided in 2013-2014 included:

1. Back Injury Prevention/Lifting (Maintenance & Operations/Custodial)
2. Special Education
3. Slip/Fall
4. Ladder Safety
5. Food Service Injury Prevention

PROGRAM SERVICES

“P&C BRIDGE – A ONE STOP SHOP”
www.keenan-pcbridge.com

P&C Bridge is a web-based portal that enables schools to bridge compliance, training, analysis, communication and risk management all from one secure platform. This technology solution helps bring operational efficiencies to the members and assists with the incredibly growing legal demands facing schools. This innovative product also provides current news, safety tips, insurance updates, and reports.

We have a team of professionals working to ensure P&C Bridge offers current information, trends and resources.

P&C Bridge includes single sign-on access to:

- Keenan SafeSchools & SafeColleges
- PureShare Reports and Analytics
- PIPS Website
- PIPS Payroll Submission
- Questionnaire
- Ultra ClaimsOnline
- Workers' Compensation Reports
- Keenan Safety Data Sheets (SDS)
- eCerts
- iVOS

WHAT TO EXPECT IN 2015-2016: REDESIGN

Based on member feedback, we are excited to announce that we will be enhancing P&C Bridge during the 2014-2015 fiscal year.

2013-2014 P&C BRIDGE HIGHLIGHTS

Abuse Prevention Center

Physical and Sexual Abuse is a prominent and serious issue that has had a significant, negative impact across California schools. The effect abuse has among children is beyond devastating. Recognizing the seriousness of this issue, Keenan created the Abuse Prevention Center to help school districts and children. This resource includes several free tools (posters, pamphlets) and online trainings, through Keenan SafeSchools and Keenan SafeColleges, designed to promote awareness of the issue, prevent abuse and ensure District personnel understand their obligations as a Mandatory Reporter.

P&C Bridge Feedback and Discussion

PIPS is consistently looking for opportunities to deliver cutting edge technology to help member districts. This past year, we reached out to many of the members for feedback on how to make P&C Bridge a more valuable resource. Thanks to members, we have identified opportunities to improve functionality, create resources and features that will assist member districts in better managing risk.

SAFESCHOOLS & SAFECOLLEGES

Please visit Keenan SafeSchools/SafeColleges for a full listing of courses available.

Keenan SafeSchools and SafeColleges are online safety training and tracking systems designed specifically for school and community college employees. As an adjunct to the customized training programs conducted by the Loss Control Team, Keenan SafeSchools and SafeColleges were designed to offer scenario-based training courses that use the Internet to deliver safety training content. All courses are written by field experts and are designed specifically to the school and community college environment including the areas of: compliance, environment, behavior, health, school safety, human resources, and transportation. The Compliance Management System automatically tracks and reports each employee as they complete their training assignments, helping schools certify that employees have been trained on mandated safety issues. These online trainings provide options for districts that face scheduling issues in conducting group trainings and their associated costs.

The benefits to online training include:

- Reduced cost of employee trainings
- Improved compliance
- Reduced incidents and injuries
- Increased employee productivity/satisfaction
- Automated Data Management
- Greater convenience
- Lower cost of risk

In the past year, Keenan SafeSchools added more than 27 new online courses, including:

- Eye & Face Protection
- Stress Management
- Drug Free Workplace
- Accident Investigation (Supervisor)
- Safety Committee (Best Practices)

In the past year, Keenan SafeColleges added 21 new online courses, including:

- Confined Space Awareness
- Accident Investigation (Supervisor)
- Stress Management

In the 2013-2014 program year, there were:

- 266,998 total courses completed
- 71,111 employees with completions

Top five courses taken by PIPS members in 2013-2014:

- Bloodborne Pathogen Exposure Prevention
- Child Abuse: Identification & Intervention
- Sexual Harassment: Staff-to-Staff
- Hazard Communication: Right to Understand
- Slips, Trips & Falls

PIPS WEBSITE

The PIPS website provides comprehensive information, communication tools and materials to aid in providing effective protection of district resources, assets, students and employees. It is easy to access through P&C Bridge or directly at www.pipsjpa.org.

Explore the website, where you will find features including:

What's New: Special Bulletins, Announcements, Board Correspondence

About: History, Membership, Mission, Benefits, Annual Reports

Coverages: Summary of coverage provided through PIPS

Services: A comprehensive listing of and direct links to Claims Services, Proprietary Cost Containment, Loss Control Services, Service Providers

Meetings: Agendas, Minutes, Meeting Schedules

Links to Industry Resources:

- Association of California School Administrators (ACSA)
- Association of Governmental Risk Pools (AGRiP)
- California Association of Joint Powers Authorities (CAJPA)
- California Workers' Compensation Forum (CAWC)

Contact Us: Statewide Manager Contacts

Streamlined Member Resources section designed to navigate by topic:

- **P&C Bridge**
- **Finance**
 - Investment Reports, Financial Audit Reports, Budgets, Treasurer's Reports
- **Risk Management**
 - Bulletins, Code of Safe Work Practices, Safety Awareness Packets, Purchasing Guides, Employee Safety Guide
- **Administration**
 - Administration Guide, Governing Documents, Policies and Procedures, Program Structure, Forms, Presentations
- **Claims**
 - Service Model
- **Underwriting**
 - Charter School Information, Sister JPA Application
- **Events**
- **Agenda Packets**
 - Full agenda packets uploaded to the website, available for download on various electronic devices

PIPS WEBSITE ENHANCEMENTS...COMING SOON!

Featured upgrades include: Interactive Meetings Calendar | Search Function | Content Updates

Also available to members through single sign-on to P&C Bridge Resource Center are:

Ultra ClaimsONLINE

Submit your workers' compensation 5020 reports online.

WC Internet Reports

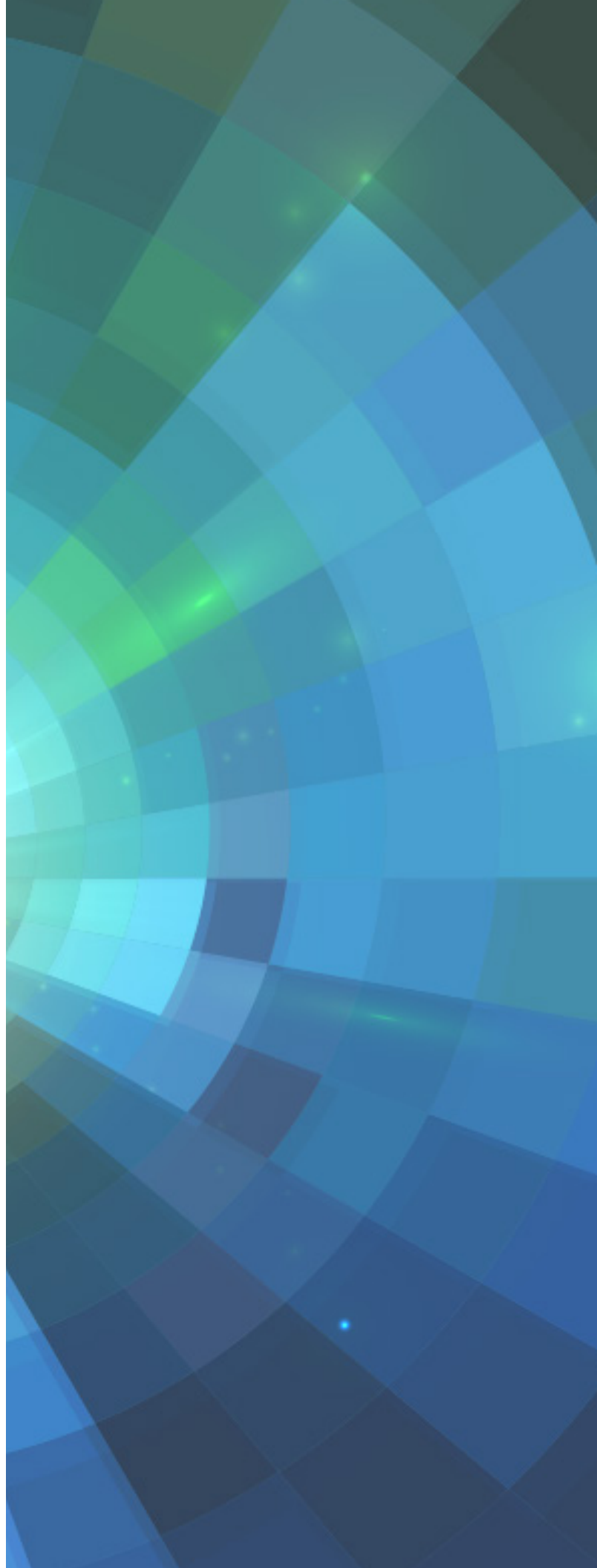
Provides a variety of regular monthly reports based on the end of the previous month's business.

eCerts

Allows you to create, issue, deliver, archive and share certificates of insurance.

iVOS

Serves as a single solution for all insurance transactions pertaining to claims administration, resolution strategies, claims financials, medical cost containment, and automated claims reporting and management.



FINANCIAL STATEMENTS

Service Enhancement Technologies (SETECH), a division of Keenan & Associates, provides financial management, budget planning, and financial reporting. Budgetary control is provided by verification of budgeted amounts prior to expenditures and includes a year-end analysis of all account totals compared to budgeted amounts.

Detailed financial statements and Treasurer's Reports include budget-to-actual comparisons and are provided to the PIPS Board of Directors.

INDEPENDENT AUDITOR'S REPORT Vavrinek, Trine, Day & Co., LLP

- Auditor's Letter
- Statement of Net Position
- Statement of Revenue Expenditures & Changes in Net Position
- Statement of Cash Flows
- Auditor's Report

INDEPENDENT AUDITOR'S REPORT

Report on the Financial Statements

We have audited the accompanying financial statements of The Protected Insurance Program for Schools Joint Powers Authority (PIPS) as of and for the year ended June 30, 2014, and the related notes to the financial statements, which collectively comprise PIPS' basic financial statements as listed in the table of contents.

Management's Responsibility for the Financial Statements

Management is responsible for the preparation and fair presentation of these financial statements in accordance with accounting principles generally accepted in the United States of America; this includes the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error.

Auditor's Responsibility

Our responsibility is to express opinions on these financial statements based on our audit. We conducted our audit in accordance with auditing standards generally accepted in the United States of America, the State Controller's Minimum Audit Requirements for California Special Districts, and the standards applicable to financial audits contained in *Government Auditing Standards*, issued by the Comptroller General of the United States. Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to PIPS' preparation and fair presentation of the financial statements in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of PIPS' internal control. Accordingly, we express no such opinion. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluating the overall presentation of the financial statements.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinions.

Opinion

In our opinion, the financial statements referred to above present fairly, in all material respects, the respective financial position of The Protected Insurance Program for Schools as of June 30, 2014, and the respective changes in financial position and, where applicable, cash flows thereof for the year then ended in accordance with accounting principles generally accepted in the United States of America.

Other Matters

Required Supplementary Information

Accounting principles generally accepted in the United States of America require that the management's discussion and analysis on pages 3 through 10 and claims development information on pages 26 and 27 be presented to supplement the basic financial statements. Such information, although not a part of the basic financial statements, is required by the Governmental Accounting Standards Board, who considers it to be an essential part of financial reporting for placing the basic financial statements in an appropriate operational, economic, or historical context. We have applied certain limited procedures to the required supplementary information in accordance with auditing standards generally accepted in the United States of America, which consisted of inquiries of management about the methods of preparing the information and comparing the information for consistency with management's responses to our inquiries, the basic financial statements, and other knowledge we obtained during our audit of the basic financial statements. We do not express an opinion or provide any assurance on the information because the limited procedures do not provide us with sufficient evidence to express an opinion or provide any assurance.

Other Reporting Required by *Government Auditing Standards*

In accordance with *Government Auditing Standards*, we have also issued our report dated November 12, 2014, on our consideration of The Protected Insurance Program for Schools internal control over financial reporting and on our tests of its compliance with certain provisions of laws, regulations, contracts, and grant agreements and other matters. The purpose of that report is to describe the scope of our testing of internal control over financial reporting and compliance and the results of that testing, and not to provide an opinion on internal control over financial reporting or on compliance. That report is an integral part of an audit performed in accordance with *Government Auditing Standards* in considering The Protected Insurance Program for Schools internal control over financial reporting and compliance.

Vannink, Thins, Day & Co., LLP

Rancho Cucamonga, California
January 19, 2015

Protected Insurance Program for Schools
 STATEMENT OF NET POSITION | JUNE 30, 2014

CURRENT ASSETS	
Deposits and Investments	\$36,688,049
Accounts Receivable	204,907
Investments Maturing Within One Year	<u>22,864,011</u>
Total Current Assets	<u>59,756,967</u>
Non-Current Assets	
Investments Net of Maturing Within One Year	<u>41,878,423</u>
Total Assets	<u>101,635,390</u>
CURRENT LIABILITIES	
Accounts Payable	5,653,885
Administrative Runoff (ULAE)	1,101,154
Current Portion of Unpaid Claims and Claims Adjustment Expense	<u>8,677,263</u>
Total Current Liabilities	<u>15,432,302</u>
Non-Current Liabilities	
Administrative Runoff (ULAE)	<u>32,253,778</u>
Unpaid Claims and Claims Adjustment Expense Less Current Portion	41,878,423
Total Non-Current Liabilities	<u>74,132,201</u>
Total Liabilities	<u>89,564,503</u>
NET POSITION	<u>\$12,070,887</u>

Protected Insurance Program for Schools

STATEMENT OF REVENUES, EXPENSES & CHANGES IN NET POSITION | JUNE 30, 2014

OPERATING INCOME	
Member Contributions	\$207,545,971
Purchased Reinsurance	(189,882,620)
Other Income Insurance	<u>3,870</u>
Total Operating Income	<u>17,667,221</u>
OPERATING EXPENSES	
Claims Activity	21,190,107
Safety Credit	484,986
Administrative Expenses	<u>927,624</u>
Total Operating Expenses	<u>22,602,717</u>
NET OPERATING LOSS	(4,935,496)
NON-OPERATING INCOME	
Total Non-Operating Income	604,668
Net Non-Operating Income and Expenses	604,668
Expenses in Excess of Revenues	(4,330,828)
Beginning Net Position	<u>16,401,715</u>
Ending Net Position	<u>\$12,070,887</u>

Protected Insurance Program for Schools
 STATEMENT OF CASH FLOWS | JUNE 30, 2014

CASH FLOWS FROM OPERATING ACTIVITIES	
Cash Received from Members and Others	\$207,691,873
Cash Paid for Claims and Settlements	(2,187,028)
Cash Paid for Excess Insurance	(189,882,620)
Cash Paid to Suppliers for Goods and Services	(5,980,755)
Cash Received (Other)	<u>3,870</u>
Net Cash Provided by Operating Activities	<u>9,645,340</u>
CASH FLOWS FROM INVESTING ACTIVITIES	
Sales Proceeds, Maturities, etc. of Investments	17,010,162
Purchase of Investments	(25,649,082)
Interest Income	<u>524,630</u>
Net Cash Used in Investing Activities	<u>(8,114,290)</u>
NET INCREASE IN CASH AND CASH EQUIVALENTS	1,531,050
CASH AND CASH EQUIVALENTS, BEGINNING OF YEAR	<u>35,156,999</u>
CASH AND CASH EQUIVALENTS, END OF YEAR	<u>36,688,049</u>
RECONCILIATION OF OPERATING LOSS TO NET CASH PROVIDED BY OPERATING ACTIVITIES	
Operating Loss	<u>(4,935,496)</u>
Adjustments to Reconcile Operating Loss to Net Cash Provided by Operating Activities:	
Changes in Assets and Liabilities:	
Decrease in Receivables	2,245,862
Decrease in Accounts Payable	(1,588,242)
Increase in Claims Liability and ULAE	<u>13,923,216</u>
Total Adjustments	<u>14,580,836</u>
Net Cash Provided by Operating Activities	<u>9,645,340</u>
SUPPLEMENTAL DISCLOSURE	
Noncash Investing and Financing Activities Unrealized Increase in Fair Market Value of Investments	<u>\$99,460</u>

INDEPENDENT AUDITOR'S REPORT ON INTERNAL CONTROL OVER FINANCIAL REPORTING AND ON COMPLIANCE AND OTHER MATTERS BASED ON AN AUDIT OF FINANCIAL STATEMENTS PERFORMED IN ACCORDANCE WITH GOVERNMENT AUDITING STANDARDS

Board of Directors & Members: The Protected Insurance Program for Schools Joint Powers Authority
Torrance, California

We have audited, in accordance with the auditing standards generally accepted in the United States of America and the standards applicable to financial audits contained in Government Auditing Standards issued by the Comptroller General of the United States, the financial statements of The Protected Insurance Program for Schools Joint Powers Authority (PIPS) as of and for the year ended June 30, 2014, and the related notes to the financial statements, which collectively comprise The Protected Insurance Program for Schools' basic financial statements, and have issued our report thereon dated November 12, 2014.

Internal Control Over Financial Reporting

In planning and performing our audit of the financial statements, we considered The Protected Insurance Program for Schools Joint Powers Authority's internal control over financial reporting (internal control) to determine the audit procedures that are appropriate in the circumstances for the purpose of expressing our opinions on the financial statements, but not for the purpose of expressing an opinion on the effectiveness of The Protected Insurance Program for Schools internal control. Accordingly, we do not express an opinion on the effectiveness of The Protected Insurance Program for Schools Joint Powers Authority's internal control.

A *deficiency in internal control* exists when the design or operation of a control does not allow management or employees, in the normal course of performing their assigned functions, to prevent, or detect and correct, misstatements on a timely basis. A *material weakness* is a deficiency, or a combination of deficiencies, in internal control, such that there is a reasonable possibility that a material misstatement of PIPS' financial statements will not be prevented, or detected and corrected on a timely basis. A *significant deficiency* is a deficiency, or a combination of deficiencies, in internal control that is less severe than a material weakness, yet important enough to merit attention by those charged with governance.

Our consideration of internal control was for the limited purpose described in the first paragraph of this section and was not designed to identify all deficiencies in internal control that might be material weaknesses or significant deficiencies. Given these limitations, during our audit we did not identify any deficiencies in internal control that we consider to be material weaknesses. However, material weaknesses may exist that have not been identified.

Compliance and Other Matters

As part of obtaining reasonable assurance about whether The Protected Insurance Program for Schools financial statements are free from material misstatement, we performed tests of its compliance with certain provisions of laws, regulations, contracts, and grant agreements, noncompliance with which could have a direct and material effect on the determination of financial statement amounts. However, providing an opinion on compliance with those provisions was not an objective of our audit, and accordingly, we do not express such an opinion. The results of our tests disclosed no instances of noncompliance or other matters that are required to be reported under *Government Auditing Standards*.

Purpose of this Report

The purpose of this report is solely to describe the scope of our testing of internal control and compliance and the results of that testing, and not to provide an opinion on the effectiveness of PIPS' internal control or on compliance. This report is an integral part of an audit performed in accordance with *Government Auditing Standards* in considering PIPS' internal control and compliance. Accordingly, this communication is not suitable for any other purpose.

Vannick, Thins, Day & Co., LLP

Rancho Cucamonga, California
January 19, 2015



PIPS

MEMBERSHIP

MEMBER AGENCIES

ABC UNIFIED SCHOOL DISTRICT

ALAMEDA COUNTY SCHOOLS INSURANCE GROUP

Alameda City Unified School District
Alameda County Office of Education
Albany City Unified School District
Castro Valley Unified School District
Dublin Unified School District
Eden Area Regional Occupational Program
Emery Unified School District
Fremont Unified School District
Livermore Valley Joint Unified School District
Mission Valley Regional Occupational Program
Mountain House Elementary School District
New Haven Unified School District
Newark Unified School District
Piedmont Unified School District
Pleasanton Unified School District
San Leandro Unified School District
San Lorenzo Unified School District
Sunol Glen Unified School District
Tri-Valley Regional Occupational Program

ALISAL UNION SCHOOL DISTRICT

ANAHEIM UNION HIGH SCHOOL DISTRICT

ANTELOPE VALLEY COMMUNITY COLLEGE DISTRICT

CAJON VALLEY UNION SCHOOL DISTRICT

CALEXICO UNIFIED SCHOOL DISTRICT

CASTAIC UNION SCHOOL DISTRICT

CERRITOS COMMUNITY COLLEGE DISTRICT

CHABOT LAS-POSITAS COMMUNITY COLLEGE DISTRICT

CITRUS COMMUNITY COLLEGE DISTRICT

Citrus College Foundation*

COAST COMMUNITY COLLEGE DISTRICT

COMPTON COMMUNITY COLLEGE DISTRICT

EASTSIDE UNION SCHOOL DISTRICT

EL CAMINO COMMUNITY COLLEGE DISTRICT

FORT SAGE UNIFIED SCHOOL DISTRICT

Fort Sage Charter School*

FOUNTAIN VALLEY SCHOOL DISTRICT

HARTNELL COMMUNITY COLLEGE DISTRICT

HIGH DESERT SCHOOLS JOINT POWERS AUTHORITY

Apple Valley Unified School District
Silver Valley Unified School District
Victor Valley Unified School District

HUNTINGTON BEACH CITY SCHOOL DISTRICT

JANESVILLE UNION SCHOOL DISTRICT

JOHNSTONVILLE ELEMENTARY SCHOOL DISTRICT

LAKE TAHOE COMMUNITY COLLEGE DISTRICT

LANCASTER ELEMENTARY SCHOOL DISTRICT

LASSEN COUNTY OFFICE OF EDUCATION

LONG BEACH COMMUNITY COLLEGE DISTRICT

MILPITAS UNIFIED SCHOOL DISTRICT

MONTEREY PENINSULA UNIFIED SCHOOL DISTRICT

MORENO VALLEY UNIFIED SCHOOL DISTRICT

MOUNT SAN ANTONIO COMMUNITY COLLEGE DISTRICT

Mt. SAC Auxiliary Services*
Mt. SAC Foundation*

NORTH COAST SCHOOLS' INSURANCE GROUP

Arcata Elementary School District
Coastal Grove Charter School*
Fuente Nueva Charter School*
Union Street Carter School*
Big Lagoon Union Elementary School District
Blue Lake Union Elementary School District
Bridgeville Elementary School District
Cuddeback Union Elementary School District
Cутten Elementary School District
Del Norte County Office of Education
Del Norte County Unified School District
Eureka City School District
Ferndale Unified School District
Fieldbrook Elementary School District
Fortuna Union Elementary School District
Fortuna Union High School District

Freshwater Elementary School District
Freshwater Charter Middle School*
Garfield Elementary School District
Green Point Elementary School District
Humboldt County Office of Education
Hydesville Elementary School District
Jacoby Creek School Charter District
Klamath-Trinity Joint Unified School District
Kneeland Elementary School District
Loleta Union Elementary School District
Maple Creek Elementary School District
Mattole Unified School District
Mattole Valley Charter School*
McKinleyville Union School District
Northern Humboldt Union High School District
Six Rivers Charter High School*
Orick Elementary School District
Pacific Union School District
Peninsula Union Elementary School District
Rio Dell Elementary School District
Scotia Union Elementary School District
South Bay Union Elementary School District
Southern Humboldt Joint Unified School District
Trinidad Union Elementary School District

NORTH COUNTY REGIONAL OCCUPATIONAL PROGRAM JPA

Fremont Union High School District
Mountain View-Los Altos Union High School District

NORTH MONTEREY COUNTY UNIFIED SCHOOL DISTRICT

NORTH VALLEY SCHOOLS INSURANCE GROUP

Antelope Elementary School District
Bangor Union School District
Biggs Unified School District
Brittan School District
Browns Elementary School District
Butte County Office of Education
Butte Schools Self-Funded Programs
Camptonville Union Elementary School District
Colusa County Office of Education
Colusa Unified School District
Corning Union Elementary School District
Corning Union High School District
Durham Unified School District
East Nicolaus Joint Union High School District
Elkins Elementary School District
Feather Falls Union School District
Flournoy Union Elementary School District
Franklin Elementary Unified School District
Gerber Union Elementary School District
Golden Feather Union School District
Gridley Unified School District
Kirkwood Elementary School District
Live Oak Unified School District
Los Molinos Unified School District
Manzanita Elementary School District
Marcum-Illinois Union Elementary School District

Maxwell Unified School District
Meridian Elementary School District
Nuestro Elementary School District
Orland Unified School District
Oroville City Elementary School District
Oroville Union High School District
Pacheco Union Elementary School District
Palermo Union School District
Paradise Unified School District
Pierce Joint Unified School District
Pioneer Union School District
Pleasant Grove Joint Union School District
Plumas Lake School District
Red Bluff Joint Union High School District
Red Bluff Union School District
Reeds Creek Elementary School District
Richfield Elementary School District
Sutter County Office Of Education
Sutter Union High School District
Tehama County Department Of Education
Thermalito Union School District
Tri-Counties Schools Insurance Group
Washington Unified School District
Wheatland Elementary School District
Wheatland Union High School District
Williams Unified School District
Winship Elementary School District
Winters Joint Unified School District
Yolo County Office of Education
Yuba City Charter School
Yuba City Unified School District
Yuba County Office of Education

NORTHEASTERN JOINT POWERS AUTHORITY

Big Springs Union Elementary School District
Big Valley Joint Unified School District
Bogus Elementary School District
Butte Valley Unified School District
Butteville Union Elementary School District
Delphic Elementary School District
Dunsmuir Elementary School District
Dunsmuir Joint Union High School District
Forks of Salmon Elementary School District
Gazelle Union Elementary School District
Grenada Elementary School District
Happy Camp Union Elementary School District
Hornbrook Elementary School District
Junction Elementary School District
Klamath River Union Elementary School District
Lassen Union High School District
Little Shasta Elementary School District
McCloud Union School District
Modoc County Office of Education
Modoc Joint Unified School District
Montague Elementary School District
Mount Shasta Union School District
Plumas Unified School District
Scott Valley Unified School District

Seiad Elementary School District
Sierra County Office of Education
Sierra-Plumas Joint Unified School District
Siskiyou County Office of Education
Siskiyou County Regional Occupational Program JPA
Siskiyou Union High School District
Surprise Valley Joint Unified School District
Susanville Elementary School District
Tulelake Basin Joint Unified School District
Weed Union Elementary School District
Willow Creek Elementary School District
Yreka Union Elementary School District
Yreka Union High School District

NORTHERN CALIFORNIA COMMUNITY COLLEGE POOL

Cabrillo Community College District
Gavilan Joint Community College
Monterey Peninsula Community College District
San Jose/Evergreen Community College District
West Valley-Mission Community College District

NORTHERN CALIFORNIA COMMUNITY COLLEGES

SELF-INSURANCE AUTHORITY

Butte-Glenn Community College District
Feather River Community College District
Lassen Community College District
Marin Community College District
Mendocino-Lake Community College
Napa Valley Community College District
Redwoods Community College District
Shasta-Tehama-Trinity Joint Community College District
Siskiyou Joint Community College District
Solano County Community College District
Yuba Community College District

NORTHERN ORANGE COUNTY WORKERS'

COMPENSATION JPA

Buena Park School District
Capistrano-Laguna Beach Regional Occupational Program
Centralia School District
Coastline Regional Occupational Program
Cypress School District
Greater Anaheim Special Education Local Plan Area (GASELPA)
La Habra City School District
Los Alamitos Unified School District
Magnolia School District
North Orange County Regional Occupational Program
Savanna School District
South Coast Regional Occupation Program
Westminster School District

OCEANSIDE UNIFIED SCHOOL DISTRICT

OHLONE COMMUNITY COLLEGE DISTRICT

PAJARO VALLEY UNIFIED SCHOOL DISTRICT

PALO ALTO UNIFIED SCHOOL DISTRICT

PALOMAR COMMUNITY COLLEGE DISTRICT

PLUMAS COUNTY OFFICE OF EDUCATION

POWAY UNIFIED SCHOOL DISTRICT

RAVENDALE-TERMO ELEMENTARY SCHOOL DISTRICT

Ravendale-Termo Charter School*

REDLANDS UNIFIED SCHOOL DISTRICT

RIALTO UNIFIED SCHOOL DISTRICT

RIO HONDO COMMUNITY COLLEGE DISTRICT

RIVERSIDE SCHOOLS RISK MANAGEMENT AUTHORITY

Banning Unified School District
Beaumont Unified School District
Coachella Valley Unified School District
Desert Center Unified School District
Desert Community College District
Jurupa Unified School District
Menifee Union School District
Mount San Jacinto Community College District
Murrieta Valley Unified School District
Nuvview Union School District
Nuvview Bridge Early College High School*
Palo Verde Community College District
Palo Verde Unified School District
Perris Elementary School District
Perris Union High School District
California Military Institute*
Riverside County Office of Education
Romoland Elementary School District
Riverside County Education Academy*
San Jacinto Unified School District
Val Verde School District

SAN JOAQUIN COUNTY SCHOOLS WORKERS'

COMPENSATION JOINT POWERS AUTHORITY

Banta Elementary School District
Escalon Unified School District
Jefferson Elementary School District
Lammersville Elementary School District
Lincoln Unified School District
Linden Unified School District
Manteca Unified School District
New Hope Elementary School District
Oak View Elementary School District
Ripon Unified School District
San Joaquin County Office of Education
Tracy Joint Unified School District

SAN JOAQUIN DELTA COMMUNITY COLLEGE DISTRICT

SAN MATEO COUNTY SCHOOLS INSURANCE GROUP

Bayshore Elementary School District
Belmont-Redwood Shores Elementary School District
Brisbane Elementary School District

Burlingame Elementary School District
Cabrillo Unified School District
Hillsborough City School District
Jefferson Elementary School District
Jefferson Union High School District
La Honda-Pescadero Unified District
Las Lomas Elementary School District
Menlo Park City Elementary School District
Millbrae Elementary School District
Pacifica School District
Portola Valley Elementary School District
Redwood City Elementary School District
San Bruno Park Elementary School District
San Carlos Elementary School District
San Mateo County Office of Education
San Mateo County Schools Insurance Group
San Mateo-Foster City Schools District
San Mateo Union School District
Sequoia High School District
South San Francisco Unified School District
Woodside Elementary School District

SANTA BARBARA COMMUNITY COLLEGE DISTRICT

SANTA CLARA COUNTY SCHOOLS INSURANCE GROUP

Berryessa Union School District
Cambrian School District
Cupertino Union School District
East Side Union High School District
Franklin-Mckinley Elementary School District
Fremont Union High School District
Gilroy Unified School District
Lakeside Joint School District
Loma Prieta Joint Union School District
Los Altos Elementary School District
Los Gatos Union School District
Los Gatos-Saratoga Community of Education & Recreation
Los Gatos-Saratoga Joint Union High School District
Luther Burbank School District
Metropolitan Educational District
Moreland Elementary School District
Morgan Hill Unified School District
Mountain View-Los Altos Union High School District
Mountain View-Whisman School District
Mount Pleasant School District
Oak Grove Elementary School District
Orchard School District
Santa Clara County Schools Insurance Group JPA Office
Saratoga Union Elementary School District
Sunnyvale School District
Union School District

SANTA CLARITA COMMUNITY COLLEGE DISTRICT

SANTA CRUZ/SAN BENITO COUNTY SCHOOLS INSURANCE GROUP

Aromas-San Juan Unified School District
Bitterwater-Tully Union Elementary School District

Bonny Doon Union Elementary School District
Cienega Union Elementary School District
Happy Valley Elementary School District
Hollister School District
Jefferson Elementary School District
Live Oak Elementary School District
Mountain Elementary School District
North County Joint Union School District
Pacific Elementary School District
Panoche Elementary School District
San Benito County Office of Education
San Benito High School District
San Lorenzo Valley Unified School District
Santa Cruz City School District
Santa Cruz County Office of Education
Scotts Valley Unified School District
Soquel Union Elementary School District
Southside Elementary School District
Tres Pinos Union Elementary School District
Willow Grove Union Elementary School District

SANTA MONICA COMMUNITY COLLEGE DISTRICT

SAUGUS UNION ELEMENTARY SCHOOL DISTRICT

SCHOOLS INSURANCE GROUP NORTHERN ALLIANCE

Anderson Valley Unified School District
Arena Union Elementary School District
Fort Bragg Unified School District
Konocti Unified School District
Lake County Office of Education
Lakeport Unified School District
Laytonville Unified School District
Leggett Valley Unified School District
Lucerne Elementary School District
Manchester Union Elementary School District
Mendocino County Office of Education
Mendocino Unified School District
Middletown Unified School District
Potter Valley Community Unified School District
Round Valley Unified School District
Ukiah Unified School District
Upper Lake Union Elementary School District
Upper Lake Union High School District
Willits Unified School District

SCHOOLS LINKED INSURANCE MANAGEMENT (SLIM) JPA

Beverly Hills Unified School District
Burbank Unified School District
Culver City Unified School District
Glendale Community College District
La Canada Unified School District
Las Virgenes Unified School District
Santa Monica-Malibu Unified School District

SONOMA COMMUNITY COLLEGE DISTRICT

Santa Rosa Jr. College Foundation*

SOUTH BAY UNION SCHOOL DISTRICT

Nestor Language Academy Charter School*
Imperial Beach Charter School*

SOUTH ORANGE COUNTY COMMUNITY COLLEGE DISTRICT

**SOUTHWESTERN COMMUNITY COLLEGE DISTRICT
SULPHUR SPRINGS SCHOOL DISTRICT**

**TULARE COUNTY SCHOOLS INSURANCE GROUP
WORKERS' COMPENSATION JPA**

Allensworth Elementary School District
Alpaugh Unified School District
Alta Vista School District
Buena Vista Elementary School District
Citrus South Tule Elementary School District
Columbine Elementary School District
College of the Sequoias
Cutler-Orosi Unified School District
Dinuba Unified School District
Ducor Union Elementary School District
Earlimart School District
Exeter Public Schools
Farmersville Unified School District
Hope Elementary School District
Hot Springs Elementary School District
Kings River Union School District
Liberty Elementary School District
Lindsay Unified School District
Monson-Sultana Joint Union Elementary School District
Oak Valley Union Elementary School District
Outside Creek Elementary School District
Palo Verde Union Elementary School District
Pixley Union Elementary School District
Pleasant View Elementary School District

Porterville Unified School District
Richgrove Elementary School District
Rockford Elementary School District
Sausalito Elementary School District
Sequoia Union Elementary School District
Springville Union Elementary School District
Stone Corral Elementary School District
Strathmore Union Elementary School District
Sundale Union Elementary School District
Sunnyside Union Elementary School District
Terra Bella Union Elementary School District
Three Rivers Union Elementary School District
Tipton Elementary School District
Traver Joint Elementary School District
Tulare City Elementary School District
Tulare County Office of Education
Tulare County Organization for Vocational Education (TCOVE)
Tulare Joint Union High School District
Visalia Unified School District
Waukena Joint Union Elementary School District
Woodlake Unified School District

VENTURA COUNTY COMMUNITY COLLEGE DISTRICT

VICTOR VALLEY COMMUNITY COLLEGE DISTRICT

VISTA UNIFIED SCHOOL DISTRICT

WEST HILLS COMMUNITY COLLEGE DISTRICT

WESTWOOD UNIFIED SCHOOL DISTRICT

WISEBURN ELEMENTARY SCHOOL DISTRICT

*Denotes Charter School



KEENAN & ASSOCIATES Program Manager/Administrator

JPA MANAGER Doug Ross | dross@keenan.com

MARKETING DIRECTOR Bill Poland | bpoland@keenan.com

JPA ACCOUNT MANAGER Colleen Bjerknes | cbjerknes@keenan.com

JPA ACCOUNT COORDINATOR Crystal McMahan | cmcmahan@keenan.com

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