



Central Region  
School Insurance Group

# 2008/09 ANNUAL REPORT

*In Pursuit Of Excellence*

*Protecting Students  
Advocates for Staff  
Safety & Health for All*

## **Our Mission**

*The mission of the Central Region School Insurance Group is to pursue excellence in the protection of students, advocacy of staff and the provision of services for the safety and health of all who enter member sites.*

*-Adopted December 7, 2007*

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## Message To The Members

Congratulations to all CRSIG members following completion of the Central Region Schools Insurance Group's 29<sup>th</sup> operational year on June 30, 2009. The 2008/09 year brought challenges in the employee health care and liability programs, spectacular results in the workers' compensation program and continued success in the vision and dental programs. This year, in accordance with the CRSIG Target Equity Policy, workers' compensation members received a \$2 million rebate while rates in the vision and dental programs remained flat in order to release accumulated excess reserves. In the health program area, the Kaiser Permanente HMO was re-introduced in order to offer an additional option for covered employees.

The Board and Executive Committee were diligent in protecting the integrity of CRSIG operations and management by developing a Board Member Norms Policy, Accounting Procedure and Control Policy and revisions to the Employee Handbook. In addition, the Committee continued work on updates to the JPA Agreement and Bylaws up to the Board adoption in June 2009. Numerous trainings were also conducted in the areas of Employer Liability, The Interactive Process, Workers' Compensation Benefits, Sexual Harassment Prevention, CPR and First Aid as well as numerous on-site regulatory program trainings.

Loss Control services were ramped up to offer assistance in the area of increased student shop safety, resolution of safety issues at school sites and redesigned safety incentive programs which provide funding direct to members for addressing safety at their sites. In addition, by May of 2009, loss control services were outsourced at a lower cost and significantly expanded host of services for members. The Executive Committee also began the process of reviewing risk management guidelines and forms for the activities associated with student instruction and school operations.

The most notable accomplishment for CRSIG was the implementation of the Company Nurse On Call program for reporting work related injuries and the provision of a hands-on return to work coordination model out of the CRSIG office. A Return To Work Specialist position was established to provide members with the comprehensive management of the recovery process including work restrictions, temporary modified assignments and return to full duty for injured employees.

I invite you to visit the CRSIG website at [www.crsig.com](http://www.crsig.com) which includes specific information on each of the programs, forms, schedules for meetings and helpful links to other school-related agencies and organizations. Thank you to each of the members of CRSIG, its Executive Board, staff and business partners for your continued efforts and support.

Sincerely,  
*Becky Slaughter, ARM*  
Executive Director

## Governance

### *2008/09 CRSIG Officers:*

<b><i>President</i></b> Pam Wall, Empire Union School District	<b><i>Vice-President</i></b> Ream Lochry, Hart-Ransom Union School Dist.
<b><i>Treasurer</i></b> Don Gatti, Stanislaus Co. Office of Ed.	<b><i>Secretary</i></b> Becky Slaughter, CRSIG

### *2008/09 CRSIG Executive Committee:*

<b>Pam Wall</b>	Empire Union School District	Representative
<b>Don Gatti</b>	Stanislaus County Office of Education	Representative
<b>Ream Lochry</b>	Hart-Ransom Union School District	Representative
<b>Patricia McGuire</b>	Turlock Unified School District	Representative
<b>Scott Siegel</b>	Ceres Unified School District	Representative
<b>Tim Hern</b>	Oakdale Unified School District	Representative
<b>Ed Parraz</b>	Denair Unified School District	Representative
<b>Jim Yardy</b>	Salida Union School District	Alternate
<b>Rick Fauss</b>	Newman-Crows Landing Unified School District	Alternate

### CRSIG Staff Members

***Becky Slaughter, ARM***  
Executive Director

***Christina Stark***  
Loss Control Specialist

***Kari Hornberger***  
Return To Work Specialist

***Angela Jacobson***  
Administrative Assistant

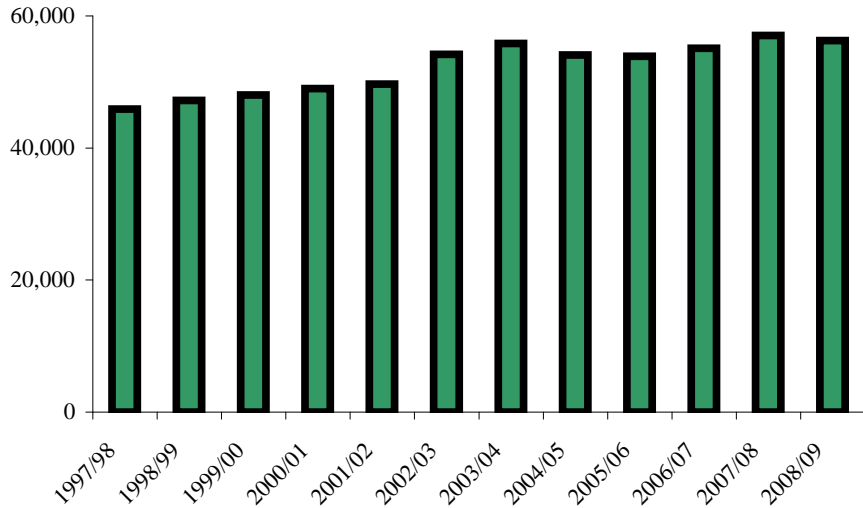
***Andrea Stewart***  
Office Technician

## 2008/09 MEMBERSHIP & PROGRAM PARTICIPATION

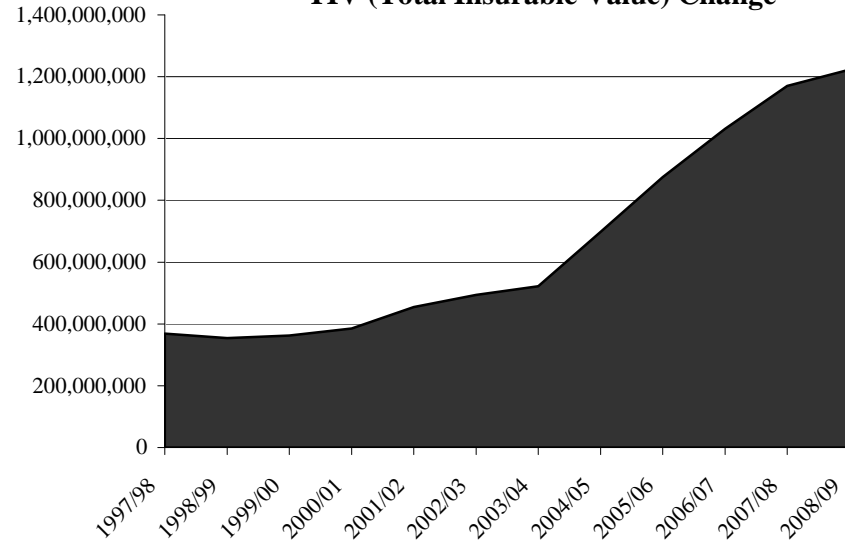
CRSIG Member	Medical Benefits	Vision Benefits	Dental Benefits	Property & Liability	Workers' Comp.
Ballico-Cressey Union School District				x	
Ceres Unified School District	x	x	x	x	x
Chatom Union School District				x	x
Denair Unified School District	x			x	x
Dos Palos-Oro Loma Unified School				x	
El Nido School District				x	
Empire Union School District	x	x	x	x	x
Gratton School District	x	x	x	x	x
Gustine Unified School District				x	
Hart-Ransom Union School District	x	x	x	x	x
Hickman Community Charter District	x	x	x	x	x
Hughson Unified School District		x	x	x	x
Keyes Union School District	x	x	x	x	x
Knights Ferry School District			x	x	x
La Grange School District			x	x	x
Le Grand Elementary School District				x	
Le Grand High School District				x	
Newman-Crows Landing Unified School				x	x
Oakdale Joint Unified School District		x	x	x	x
Paradise Elementary School District		x	x	x	x
Patterson Unified School District		x	x	x	x
Plainsburg School District				x	
Planada Elementary School District				x	
Riverbank Unified School District	x	x	x	x	x
Roberts Ferry Union School District	x	x	x	x	x
Salida Union School District	x	x	x	x	x
Shiloh School District	x	x	x	x	x
Snelling-Merced Falls Union School				x	
Stanislaus County Office of Education		x	x	x	x
Stanislaus Union School District	x	x	x		
Turlock Unified School District					x
Valley Home Joint School District				x	x
Waterford Unified School District			x	x	x
Winton School District				x	

## Property & Liability Pool

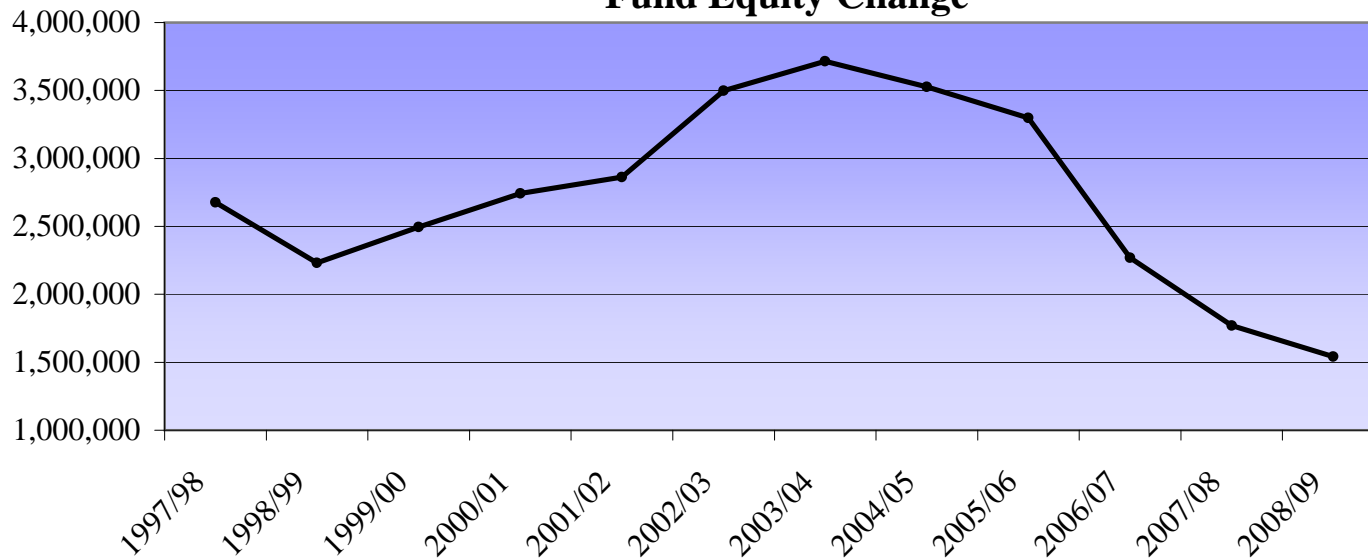
**ADA (Average Daily Attendance) Change**



**TIV (Total Insurable Value) Change**

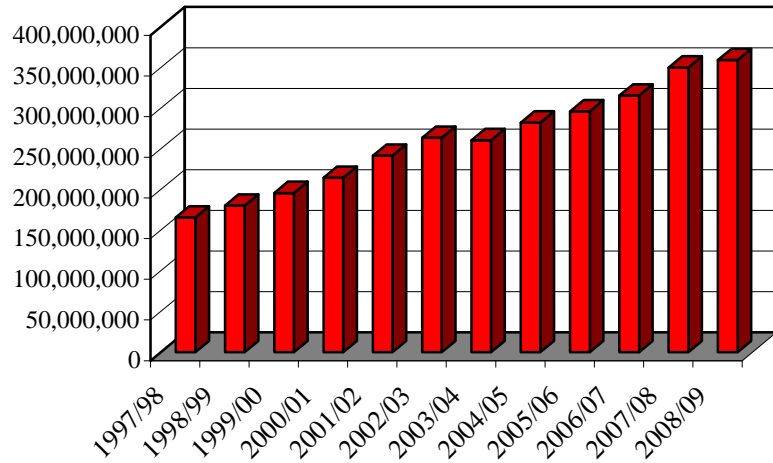


**Fund Equity Change**

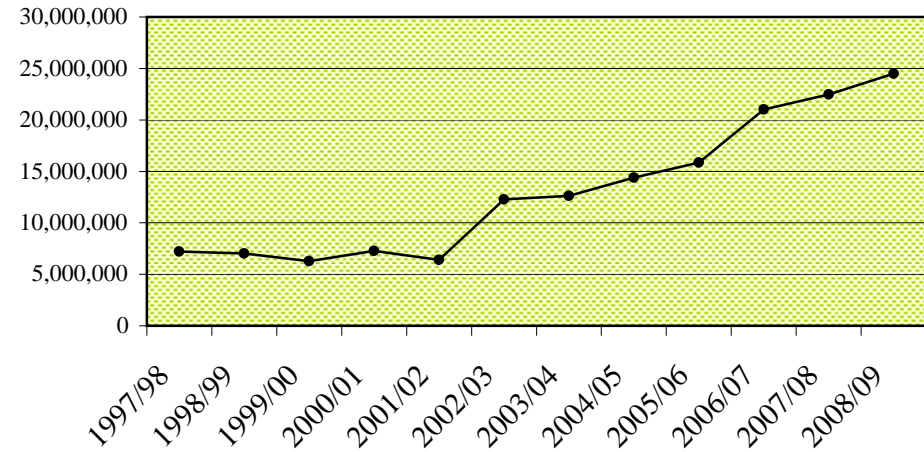


## Workers' Compensation Pool

**Payroll Change**

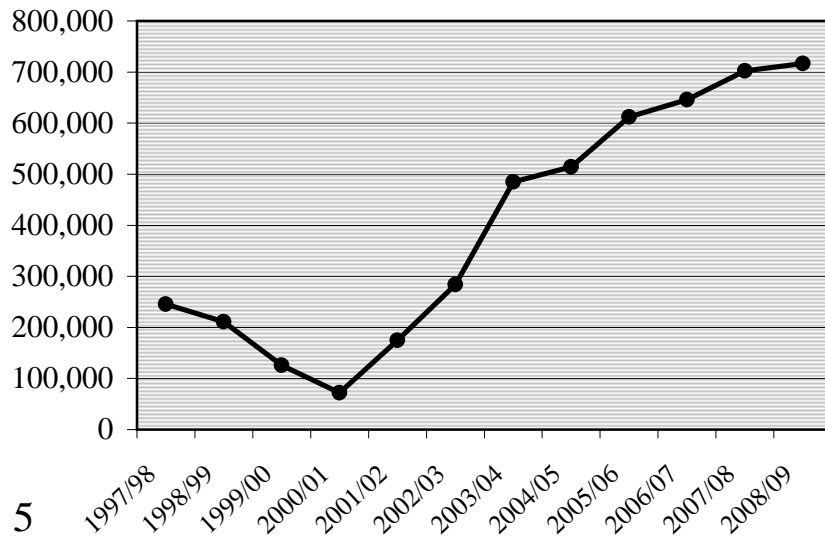


**Fund Equity Change**



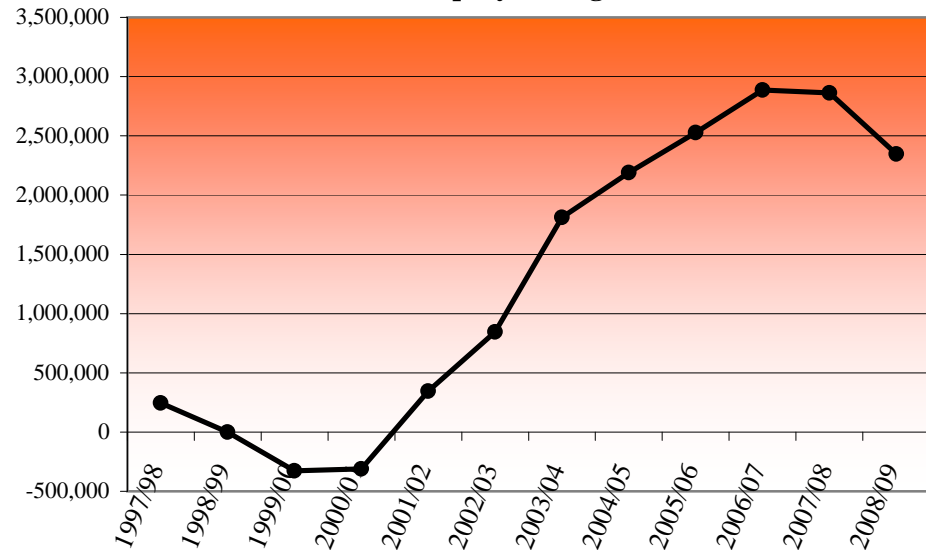
## Vision Pool

**Fund Equity Change**



## Dental Pool

**Fund Equity Change**



## Program Highlights

In the face of challenged funding for schools, CRSIG members were able to receive the following increases and decreases to their insurance costs for 2008/09:

**Property & Liability:** On July 1<sup>st</sup> our program rates increased 3%. Within the layers of coverage, rates increased 11.8% for a SIR (Self Insured Retention) of \$250,000 per occurrence for liability claims. The layer of liability coverage between \$250,000 and \$5 million remained with Genesis Re at a (9%) decrease while with coverage from \$5 million to \$20 million placed in the SELF (Schools Excess Liability Fund) decreased (2%) and the SELF Optional Excess Liability Program layer was expanded to \$45 million per claim. CRSIG's Executive Director continued to serve on the SELF Board. The property SIR remained at \$100,000 per occurrence at an increase of 3% with excess coverage held by Travelers Insurance at a (11%) decrease. CRSIG continued its membership in the SCEL (Superior California Excess Liability Pool) with two other school JPAs for leverage in the current marketplace and preparation for hardening in the future liability market.

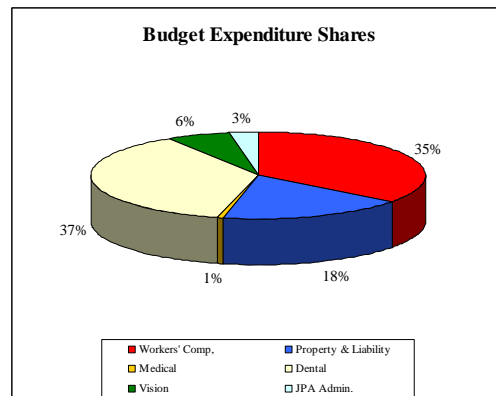
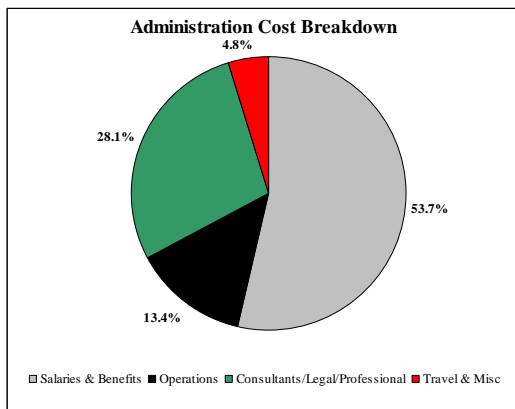
**Workers' Compensation:** On July 1<sup>st</sup> rates decreased by (13.5%) to a base rate of \$1.61 due to the continued success of the program. The SIR for the program remained at a \$1 million per occurrence level and claims above \$1 million to statutory limits remained with ARCH Insurance. In addition, the fully funded target equity in the program allowed for a one-time rebate issuance to members totaling \$2 million. During the year, the administration of claims was also moved from CMI to Gregory Bragg & Associates and a nurse call center program for triaging work related injuries and illness was implemented with Company Nurse. In addition, a Return To Work Program utilizing an in-house Return To Work Specialist position was established.

**Medical:** January 1, 2009 brought a 17.95% increase to the PacifiCare HMO rates, a 5.38% increase to the low deductible (\$500) United Healthcare PPO plan and 8.24% increase to the United Health Care (HDHP) High Deductible Health Plan (\$1,500). The United Health Care HDHP allowed employees to utilize HSAs (Health Savings Accounts).

**Vision:** For the 4th year, the Vision Plan rates received a 0% increase with no change in benefits.

**Dental:** For the 7th year, Dental Plan premium rates experienced no increase at the renewal without changes to the benefits

**JPA Administration:** Administrative costs made up less than 3% of the total expenditures of the Central Region School Insurance Group for 2008/09. The Workers' Compensation program expenditures made up 35% of the total JPA costs while the Property & Liability pool generated 18% of total costs, the Medical program 1%, the Vision Pool 6% and Dental Pool 37% of the total JPA expenditures. Of the JPA administration costs, breakdowns included 53.7% for salaries and benefits, 13.4% for operation costs, 4.8% for travel and miscellaneous expenses and 28.1% for outside consultants and professional services.





**Central Region School Insurance Group  
2008/09 Objectives Update  
Final Report**

**JPA ADMINISTRATION:**

- ✓ Finalize a set of Governance Team Norms for CRSIG Board Members – **Adopted 2/9/09**
- ✓ Finalize revisions to the JPA Agreement/Bylaws – **Adopted June 15, 2009**
- ✓ Streamline and secure paper and computer record systems – **security for filing systems implemented.**
- ✓ Market CRSIG resources to members via the website, written materials and meetings – **ongoing, website highlighted in Annual Report, webinars set up for health & welfare programs**
- \*\* Develop a Vesting Policy for potential new members – **to be carried over to 2009/10**
- ✓ Establish Building and Grounds security systems in response to crimes in the surrounding area – **Four alarm system companies were invited to submit proposals and one was contracted.**

**PROPERTY & LIABILITY:**

- ✓ Loss Control: Conduct life safety site inspections at every CRSIG site – **156 of 216 (72%) sites Completed. Services outsourced to Prichard Safety & Health May 1, 2009**
- ✓ Finalize CRSIG Member Program and Risk Management Guidelines – **Final version presented on August 17, 2009**
- ✓ Conduct training for members in the area of employer liability (non re-elections) **Spring Training held Tuesday, April 28, 2009 on ADA/FEHA-The Interactive Process by Roberta Etcheverry, Diversified Management Group.**

**WORKERS' COMPENSATION:**

- ✓ Implement Return To Work Program and Nurse-On-Call – **Fully implemented October 1, 2008**
- ✓ Evaluate Third Party Claims Administration Options – **Bragg & Associates contracted 12/1/08**

**HEALTH & WELFARE:**

- ✓ 2009 Renewal - Establish new HMO option at open enrollment – **Open Enrollment commenced October 1, 2008 to include the Kaiser HMO**
- ✓ Facilitate training for employees on preventative health, disease management and carrier Websites – **Trainings conducted by carriers across interested member sites July-Nov 2008**
- Partner with SCOE in their “Fit For The Future” program – **Student based vs. employee based**

## CAPITAL TARGET EQUITY

### OBJECTIVES (In priority order):

#### 1. Increased Confidence Level Target:

- A. Workers' Compensation: 90% confidence level as estimated by the most recent actuarial for the current and all prior years
- B. Property & Liability: 90% confidence level as estimated by the most recent actuarial for the current and all prior years
- C. Dental: ½ of Total Required Reserves as estimated by the most recent actuarial
- D. Vision: ½ of Total Required Reserves as estimated by the most recent actuarial

#### 2. Catastrophic Loss Target:

- A. Workers' Compensation: Funding for 10 current SIR losses
- B. Property & Liability: Funding for 4 current SIR property and 4 SIR liability losses
- C. Dental: 200 annual maximums at \$2,000 (\$400,000)
- D. Vision: \$100,000

#### 3. Rate Stabilization Reserve Target:

- A. Workers' Compensation: Funding for 10% of the current total funding required
- B. Property & Liability: Funding for 10% of the current year total funding required
- C. Dental: None
- D. Vision: None

#### 4. Program Changes Target:

- A. Workers' Compensation: Minimum of \$1,000,000, Maximum of \$2,000,000
- B. Property & Liability: Minimum of \$250,000, Maximum of \$500,000
- C. Dental: None
- D. Vision: None

## BOARD MEMBER NORMS

### EFFECTIVE BOARD MEMBERS

CRSIG's belief is that effective Board Members strive to...

- Value, support and advocate for public education members
- Respect differences in perspective and style amongst members
- Keep confidential information confidential
- Commit the time and energy necessary to be an informed and effective leader
- Understand the role and responsibilities of the Board and member
- Understand that final authority for program administration rests with the whole Board

### UNITY OF PURPOSE

Board Members recognize that unity is critical to the successful accomplishment of CRSIG's mission:

*The mission of the Central Region School Insurance Group is to pursue excellence in the protection of students, advocacy of staff and the provision of services for the safety and health of all who enter member sites.*

### LEADERSHIP CULTURE

Culture is the positive or negative atmosphere created by the way people in an organization treat each other. Board members have unwritten (implicit) or written (explicit) agreements about how they will behave together and with others. These behavioral ground rules, often called norms, enable governance members to build and maintain a positive culture or shift a negative one.

How we want our Board to be perceived by our membership:

- We are servants to our membership and school communities
- We operate with honesty and integrity
- We exercise legal and logical leadership
- We are accountable for achieving CRSIG program success, goals and objectives
- We consider the impact of our decisions on each of our members regardless of size, location or make-up
- We are polite and professional
- We do not make decisions based on the needs or wants of special interest groups

Meeting Norms: CRSIG Board Members are expected to...

- Keep our focus on the best interest of our programs even if it might conflict with a decision ideal for our individual agency
- Disclose any direct conflicts of interest with items at hand
- Listen openly and do not interrupt others
- Paraphrase to check for understanding
- Keep our remarks brief, to the point and focus on facts
- Communicate openly and honestly with one another
- Build upon the ideas of others and look for common ground
- Revere and adhere to the spirit of the Public Information and Brown Acts.



## MEMBER SERVICES

### WHO TO CONTACT

as of May 1, 2009

#### SITE SAFETY

*Contact Terri Prichard to set up*

Site Safety Inspections – (Terri will conduct)

Playground Safety Inspections

Science Chemical – Inventory / Disposal

*Contact Angela Jacobson to set up*

Air Pressure Vessel Inspections – (Travelers)

We Tip – Crime Reporting Hotline

Sharps / Medication Disposal

#### INJURY & ILLNESS PREVENTION PROGRAM

*Terri Prichard will Provide*

Quarterly Safety Newsletters

Personal Protective Equipment Consultation

*Angela Jacobson/Becky Slaughter will provide*

Safety Committee Consult/Assistance

Safety Stickers / Labels/Posters

Safety Posters - CRSIG

#### CRSIG WEBSITE – [www.crsig.com](http://www.crsig.com)

Helpful Links – to carriers, agencies & codes

News & Forms – Heads Up/Risk Management  
Guidelines, form for all programs

#### INCENTIVE PROGRAMS

*Contact Becky Slaughter for reimbursement*

Safety Incentive Funding Program

Safety Credit Program

**Terri Prichard - Prichard Health & Safety (209) 389-4054/(209) 564 7421**

**Email: [tpritchard@mcoe.org](mailto:tpritchard@mcoe.org)**

**CRSIG-Angela Jacobson & Becky Slaughter (209) 579-7535**

**Email: [angela@crsig.com](mailto:angela@crsig.com), [becky@crsig.com](mailto:becky@crsig.com)**

#### TRAINING

*Contact Terri Prichard to set up*

General Safety Training

Safe Lifting Classes

Ergonomic Classes

Illness & Injury Prevention Program (IIPP)

Heat Injury and Illness Prevention

Hazardous Comm. Program

*Contact Angela Jacobson to set up*

DOT – Supervisor/Reasonable Suspicion

CPR / First Aid Training

Forklift Certification

Utility Cart Certification

Safety Training Video Library

AB 1825 Sexual Harassment Prevention

#### EVALUATIONS

*Contact Terri Prichard to set up*

Ergonomic Workplace Evaluations

Noise Level Testing

Indoor Air Quality (IAQ)

Hazardous Conditions

*Contact Angela Jacobson for assistance*

DOT Random Drug & Alcohol Testing

Pre-Employment Physicals



**CENTRAL REGION SCHOOL INSURANCE GROUP**  
**COMBINING STATEMENT OF NET ASSETS**  
**JUNE 30, 2009**

<b>ASSETS</b>	<b>Workers'</b>				<b>Property/</b>	<b>JPA</b>	
	<b>Compensation</b>	<b>Health</b>	<b>Dental</b>	<b>Vision</b>	<b>Liability</b>	<b>Administration</b>	<b>Total</b>
<b>Current Assets:</b>							
Cash and equivalents	\$ 11,059,962	\$ 40,861	\$ 752,277	\$ 393,902	\$ 184,217	\$ 61,813	\$ 12,493,032
Interest receivable	224,457	1,300	22,073	4,426	27,304	21	279,581
Investments	2,863,053	1,397	228,136	51,007	350,065	-	3,493,658
Accounts receivable	503,771	-	-	-	3,238.00	101	507,110
Prepaid expenses	210,600	-	-	-	1,097,396	893	1,308,889
<b>Total Current Assets</b>	<b>14,861,843</b>	<b>43,558</b>	<b>1,002,486</b>	<b>449,335</b>	<b>1,662,220</b>	<b>62,828</b>	<b>18,082,270</b>
<b>Non-Current Assets:</b>							
Deposit with SCEL P	-	-	-	-	532,098	-	532,098
Investments	22,519,903	116,670	1,788,065	398,420	1,600,923	-	26,423,981
Capital assets, net	1,296,172	-	-	-	1,337	16,069	1,313,578
<b>Total Non-Current Assets</b>	<b>23,816,075</b>	<b>116,670</b>	<b>1,788,065</b>	<b>398,420</b>	<b>2,134,358</b>	<b>16,069</b>	<b>28,269,657</b>
<b>Total Assets</b>	<b>38,677,918</b>	<b>160,228</b>	<b>2,790,551</b>	<b>847,755</b>	<b>3,796,578</b>	<b>78,897</b>	<b>46,351,927</b>
<b>LIABILITIES</b>							
<b>Current Liabilities:</b>							
Accounts payable	45,143	-	-	69,574	2,344	12,001	129,062
Accrued vacation	2,298	-	-	-	-	1,271	3,569
Dividends payable	2,431,087	-	-	-	-	-	2,431,087
Current portion of claims payable	2,900,000	-	442,609	61,615	400,000	-	3,804,224
<b>Total Current Liabilities</b>	<b>5,378,528</b>	<b>-</b>	<b>442,609</b>	<b>131,189</b>	<b>402,344</b>	<b>13,272</b>	<b>6,367,942</b>
<b>Noncurrent Liabilities:</b>							
Unpaid claims liability	8,813,619	-	-	-	1,852,845	-	10,666,464
<b>Total Noncurrent Liabilities</b>	<b>8,813,619</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>1,852,845</b>	<b>-</b>	<b>10,666,464</b>
<b>Total Liabilities</b>	<b>14,192,147</b>	<b>-</b>	<b>442,609</b>	<b>131,189</b>	<b>2,255,189</b>	<b>13,272</b>	<b>17,034,406</b>
<b>NET ASSETS</b>							
Net Assets	<u>\$ 24,485,771</u>	<u>\$ 160,228</u>	<u>\$ 2,347,942</u>	<u>\$ 716,566</u>	<u>\$ 1,541,389</u>	<u>\$ 65,625</u>	<u>\$ 29,317,521</u>

**CENTRAL REGION SCHOOL INSURANCE GROUP**  
**COMBINING STATEMENT OF REVENUES, EXPENSES, AND CHANGES IN NET ASSETS**  
**FOR THE FISCAL YEAR ENDED JUNE 30, 2009**

	<u>Workers'</u> <u>Compensation</u>	<u>Health</u>	<u>Dental</u>	<u>Vision</u>	<u>Property/ Liability</u>	<u>JPA Administration</u>	<u>Eliminating Entries</u>	<u>Total</u>
<b>Operating Revenues</b>								
Member contributions	\$ 5,896,181	\$ -	\$ 4,828,706	\$ 882,275	\$ 2,280,617	\$ -	\$ -	\$ 13,887,779
Other income	-	65,833	-	-	-	414,399	(414,399)	65,833
Total Operating Revenues	<u>5,896,181</u>	<u>65,833</u>	<u>4,828,706</u>	<u>882,275</u>	<u>2,280,617</u>	<u>414,399</u>	<u>(414,399)</u>	<u>13,953,612</u>
<b>Operating Expenses</b>								
Claims expense	2,183,454	-	5,392,312	852,285	1,092,084	-	-	9,520,135
Insurance expense	383,905	-	-	-	1,178,627	1,407	-	1,563,939
Risk management expense	286,802	-	-	-	128,439	-	-	415,241
Professional fees	79,394	33,283	10,000	10,000	59,586	39,093	-	231,356
General and administrative	225,210	61,963	53,950	33,200	165,383	371,564	(414,399)	496,871
Dividends expense	2,016,913	-	-	-	-	-	-	2,016,913
Total Operating Expenses	<u>5,175,678</u>	<u>95,246</u>	<u>5,456,262</u>	<u>895,485</u>	<u>2,624,119</u>	<u>412,064</u>	<u>(414,399)</u>	<u>14,244,455</u>
Operating Income (Loss)	<u>720,503</u>	<u>(29,413)</u>	<u>(627,556)</u>	<u>(13,210)</u>	<u>(343,502)</u>	<u>2,335</u>	<u>-</u>	<u>(290,843)</u>
<b>Nonoperating Income</b>								
Investment income	1,262,881	5,223	117,185	30,886	128,638	289	-	1,545,102
Rental income	32,436	-	-	-	-	-	(32,436)	-
Rental expense	-	(9,540)	(4,770)	(3,339)	(14,787)	-	32,436	-
Net Nonoperating Income	<u>1,295,317</u>	<u>(4,317)</u>	<u>112,415</u>	<u>27,547</u>	<u>113,851</u>	<u>289</u>	<u>-</u>	<u>1,545,102</u>
<b>Change in Net Assets</b>	<u>2,015,820</u>	<u>(33,730)</u>	<u>(515,141)</u>	<u>14,337</u>	<u>(229,651)</u>	<u>2,624</u>	<u>-</u>	<u>1,254,259</u>
<b>Net Assets, Beginning</b>	<u>22,469,951</u>	<u>193,958</u>	<u>2,863,083</u>	<u>702,229</u>	<u>1,771,040</u>	<u>63,001</u>	<u>-</u>	<u>28,063,262</u>
<b>Net Assets, Ending</b>	<u>\$ 24,485,771</u>	<u>\$ 160,228</u>	<u>\$ 2,347,942</u>	<u>\$ 716,566</u>	<u>\$ 1,541,389</u>	<u>\$ 65,625</u>	<u>\$ -</u>	<u>\$ 29,317,521</u>

# Consider CRSIG's Website!

[crsig.com](http://crsig.com)

Learn about your representatives & the CRSIG staff

Find out what services we can provide to your district!

Get detailed info. on the programs: plan summaries, TPA contacts, where & how to file claims, connect to insurance

Get the latest "Heads Up" & training news

Download & print CRSIG forms



## About Central Region School Insurance Group

Having completed its 28th year, the Central Region School Insurance Group remains successfully focused on providing stellar management of the risks associated with the provision public education to the children of our community. [Learn More >>](#)



### 2007/08 Annual Report

Each year, CRSIG issues an update on the status of each program, governance, membership and financial position. The direction of the JPA is also monitored by its ability to achieve objectives set on an annual basis. [Learn More >>](#)



### Programs

CRSIG administers insurance programs for Property & Liability and Workers' Compensation indemnification as well as Medical, Vision and Dental benefits for school employees. [Learn More >>](#)

Make our site the place you go for all types of resources! Check out our [Helpful Links](#) page

#### Insurance Carriers: PacifiCare/Vision Service Plan/Delta Dental

##### Quick Access

CA Dept of Ed  
Education Codes  
State Controllers Office  
Govt. Codes & Laws  
Calif. Senate/Assembly Bills

##### School & Risk Management

CAJPA  
PRIMA  
PARMA  
CASBO, ACSA, CASTO

##### Emergency & Disasters

FEMA  
CDC  
Stanislaus Co. OES  
Merced Co. OES

##### Safety & Regulatory Assistance

MSDS Database  
Cal-OSHA  
Federal OSHA  
Nat. Inst Occupational Safety

##### California State Agencies

Dept. of Alcohol & Drug  
Office of Traffic Safety  
Health & Human Service  
Environ. Protection Agency  
Dept. of Pesticide Regulation  
Dept. of Toxic Substances

Nat. Parks & Recreation  
Calif. Interscholastic Federation  
Partnership for Food Safety Education

State OES  
CHP  
State Fire Marshall  
Dept. of Justice  
Dept. of Health  
Dept. of Forestry