

Agenda Item # 10

Claims Department Updates



 Association of Bay Area Governments

ABAG PLAN CORPORATION
101 Eighth Street
Oakland, CA 94607-4707

Date: June 19, 2013

To: ABAG PLAN Board of Directors

From: Jim Hill – Risk Management Officer
Bruce Carey – Claims Supervisor

Re: New Electronic Claims Submission Process

We are pleased to introduce our new E-mail claim submission process for reporting member claims. This process is effective July 1, 2013. Please report all new claims to ABAG PLAN via email to:

abagclaims@abag.ca.gov

Here are some highlights of the new process/procedure:

- Expedites the overall claims reporting process.
- Email inbox is monitored regularly. Email address points to multiple staff (3).
- New process ensures the timely receipt and acknowledgement of your claim.
- Return receipt feature can be used as a reference for verification of claim submission.
- Security feature (email) that protects each claim submission.

The new claim process will help us manage claims intake more efficiently and will improve oversight of PLAN claims reporting activity. If your claims Examiner is out of the office (vacation, leave, field activity, etc.) your claim will not be overlooked. The new process will increase our responsiveness on new claims.

ABAG PLAN is also moving towards a paperless environment to increase operating efficiency and to promote environmental consciousness. Our goal is to create a paperless claims environment by scanning and preserving documents in our claim files within the iVOS system. We are now scanning most documents into the claim files. Electronic documents can be readily attached to the claim files which allow easy retrieval. This will facilitate sending copies of documents electronically, upon request.

The new claims reporting process is designed for newly reported claims only and new summons and complaints received by the member. All correspondence related to existing claims (claims that have already been report/assigned) should be directed to the designated claims examiner via their personal email address. Once a new claim has been reported and assigned, you will receive notice and future correspondence may be directed to the assigned examiner.

We thank each of you for your support in this endeavor. We will all share the benefits in terms of improved operating efficiency and relative ease of managing newly reported claims. Please let us know if there are other ways to improve the process. Your continued feedback is appreciated.



Association of Bay Area Governments

Date: June 19, 2013
To: ABAG PLAN Board of Directors
From: Jim Hill – Risk Management Office
Subject: Quarterly Claims Report - Guide

Information only

Background

ABAG PLAN Claims Department provides each member with quarterly claims reports to assist in the management and oversight of member claims activity. These reports are designed to help members analyze claims activity (open and closed claims), track payment history and evaluate potential impact to city finances.

Each report is prepared quarterly by our Claims Analyst and sent to the Claims Liaison in each city. A current list of PLAN member claim liaisons (contacts) is being provided as an attachment to this report. The Claim Liaison in each city has the primary responsibility of controlling and disseminating this information to all interested parties within each jurisdiction.

Report Overview

All Open Liability and Property Claims – This report contains a record of all open claims (both Liability and Property) that are open and is your city’s current claim inventory. The report is useful in analyzing member claim activity, claim values and claim status. The report should be used to validate claim status (open vs closed). Each member should review the report to ensure that new reported claims are included in the report and closed claims are properly recorded. Questions regarding the status, including closure of claims should be directed to your assigned claims examiner.

New Claims Opened in Quarter for Fiscal Year – This report contains a record of all new claims opened in the specific quarter. The report is useful in tracking and isolating “new” claim activity. A review of departmental coding is very useful in determining the origin of each claim and can be helpful in diagnosing where newly reported claims are occurring to help focus on Risk mitigation strategies. Please advise your claims examiner if there are new claims that are not reflected on the report.

Claims Closed in Quarter for Fiscal Year – This report contains a record of all claims closed within the specified quarter being reported. The report is useful in tracking claim closure activity. The best claim is a closed claim and this report should be monitored closely. Please advise your claims examiner if there are any closed claims which do not appear on the report.

Please note: There are timing differences that occur in the reporting/processing of closed claims. Some claims may remain open on our reports pending final payment (settlement payments, legal payments, etc) or other documentary requirements related to the settlement (formal release, etc).

All Payments Made on GL Claims during the period – This report contains a record of every payment made on any claim file during the period. The report separates Liability payments (checks) from Property payments (checks). The report makes specific note of each transaction by type and lists each payee. The report is useful in monitoring claim payment activity and can also be used in reconciling deductible payments against amounts invoiced by PLAN Accounting. This report should be shared with the person(s) responsible for deductible payments.

Summary

ABAG PLAN will continue its focus on improving how claims data is managed and reported to member agencies. PLAN will also continue to provide adhoc reporting services (special reports) based on need and by request. Please continue to keep your ABAG PLAN Claims representative or PLAN Risk Manager apprised of your claims reporting needs.

**ABAG Plan Corp.
Quarterly Report Description**

Report Name	Report Column Names	Description	
All Open Liability and Property Claims	Valued as of	Report valuation date. The report data is "valued" as of the specified date.	
	Member	ABAG PLAN Member City	
	Claim Number	ABAG PLAN Assigned Claim Number.	
	Claim Type	ABAG PLAN Claim Descriptions: GL General Liability - 3rd party liability claims/suits against member agency GL Auto Liability - 3rd party vehicle claims. Claimant vehicle damage caused by the civt/member. GL Incident Only - Member reported occurrence with no formal claim filed by the potential claimant. PD Auto Physical Damage - 1st party vehicle claims. Claims related to damage to vehicles owned by the member/insured. PD Bldg, Traffic Light, etc. - Claims involving damage to property owned by the member/insured.	
	Incident	The actual date of the occurrence/accident leading to the claim. Also known as the 'Loss Date'.	
	Claimant Name	The name of the person or entity filing the claim.	
	Department	ABAG PLAN Departmental Classification code.	
	Cause	Brief summary of facts and circumstances leading to the claim.	
	Description	Brief statement of pertinent information, including damages/causes of action.	
	Paid	Amount of actual payments (indemnity/expense) that have been paid to date.	
	Reserve	Estimate of the total amount of funds which are expected to be paid out during the administration of the claim. These estimates include potential legal expenses cost of replacement/repair of property, damages for bodily injury, investigative expenses, etc. This value is the most reasonable estimate given all known facts/circumstances while considering ultimate liability.	
	Collection	Amount of funds recovered on behalf of the member/insured. Subrogation and miscellaneous recoveries.	
	Net Incurred	Total amount paid on claim plus amount of reserves less amounts collected.	
	New Claims Opened in Quarter For FY	Valued from:	Valuation date (quarter) of reporting period. Report contains newly reported claims for the specified quarter.
		Claim Number	ABAG PLAN Assigned Claim Number.
Claimant		The name of the person or entity filing the claim.	
Incident		The actual date of the occurrence/accident leading to the claim. Also known as the 'Loss Date'.	
Ins. Date		The date claim was received by the insured/member, as reported by member.	
Incident Reported		The date claim was received by ABAG PLAN	
Claim Type		ABAG PLAN Claim Descriptions: GL General Liability - 3rd party liability claims/suits against member agency GL Auto Liability - 3rd party vehicle claims. Claimant vehicle damage caused by the civt/member. GL Incident Only - Member reported occurrence with no formal claim filed by the potential claimant. PD Auto Physical Damage - 1st party vehicle claims. Claims related to damage to vehicles owned by the member/insured. PD Bldg, Traffic Light, etc. - Claims involving damage to property owned by the member/insured.	
Status		Claim status - 'Open', 'Closed', or 'Reopen'	
Department		ABAG PLAN Departmental Classification code.	
Reserve		Estimate of the total amount of funds which are expected to be paid out during the administration of the claim. These estimates include potential legal expenses cost of replacement/repair of property, damages for bodily injury, investigative expenses, etc. This value is the most reasonable estimate given all known facts/circumstances while considering ultimate liability.	
Paid		Amount of actual payments (indemnity/expense) that have been paid to date.	
Incurred		Total amount of reserves plus payments on claims opened during the quarter.	

Report Name	Report Column Names	Description
Claims Closed in Quarter for Fiscal Year	Valued from:	Valuation dates (quarter) of reporting period. Report contains newly reported claims for the specified quarter.
	Claim Number	ABAG PLAN Assigned Claim Number.
	Claimant	The name of the person or entity filing the claim.
	Incident	The actual date of the occurrence/accident leading to the claim. Also known as the 'Loss Date'.
	Ins. Date	The date claim was received by the insured/member, as reported by member.
	Incident Reported	The date claim was received by ABAG PLAN
	Claim Type	ABAG PLAN Claim Descriptions: GL General Liability - 3rd party liability claims/suits against member agency GL Auto Liability - 3rd party vehicle claims. Claimant vehicle damage caused by the civt/member. GL Incident Only - Member reported occurrence with no formal claim filed by the potential claimant. PD Auto Physical Damage - 1st party vehicle claims. Claims related to damage to vehicles owned by the member/insured. PD Bldg, Traffic Light, etc. - Claims involving damage to property owned by the member/insured.
	Status	Claim status - 'Closed' Only
	Closed Date	Date claim closed
	Department	ABAG PLAN Departmental Classification code.
	Reserve	This amount should be zero on the closed claims report.
	Paid	Amount of actual payments (indemnity/expense) that have been paid to date.
	Incurred	Total amount of reserves plus payments on claims closed during the quarter.
	All Payments Made on GL/PD Claims	Valued as of
Member		ABAG PLAN Member City
Check Date		The date the check is printed from system
Claim Number		ABAG PLAN Assigned Claim Number.
Claimant		The name of the person or entity filing the claim.
Incident		The actual date of the occurrence/accident leading to the claim. Also known as the 'Loss Date'.
Transaction		Coding of transaction by type. Transaction types include: legal fees/costs, bodily injury, adjusting, expert, property, appraisal and recovery
Payee		The party to whom the check is made payable to.
Payment Method		The internal classification of the payment type. Types include: adjustment, manual check, check, payment history, and recovery/refund
Amount		The amount of the payment/check transaction.

**ABAG PLAN CORP
ALL OPEN LIABILITY AND PROPERTY CLAIMS AS OF 05/31/2013**

Valued as of 05/31/2013

Member	Claim Number	Claim Type	Incident	Claimant Name	Department	Cause	Description	Paid	Reserve	Collection	Net Incurred
Insured Name1: PLAN MEMBER XXX											
Claimant Type Desc: GL Auto Liability											
MEMBER XXX	71456	GL Auto Liability	06/08/2011	Lname.Fname	MAINTENANCE	Following too close	City employee Eric Rosenberger	0	3,500.00	0	3,500.00
Claimant Type	1							0	3,500.00	0	3,500.00
Claimant Type Desc: GL General Liab.											
MEMBER XXX	70718	GL General Liab.	02/26/2010	Lname.Fname	SEWER	Drainage:	slipped on sewage and hit head	74,460.22	5,539.78	0	80,000.00
MEMBER XXX	71423	GL General Liab.	06/08/2011	Lname.Fname	MAINTENANCE	Following too close	City employee rear ended driver	1,519.37	0	0	1,519.37
MEMBER XXX	71449	GL General Liab.	08/08/2011	Lname.Fname	MAINTENANCE	Following too close	City employee rear ended dog	2,564.65	15.35	0	2,580.00
MEMBER XXX	72321	GL General Liab.	06/13/2012	Lname.Fname	POLICE	Use of force	Police officer used force when	0	5,000.00	0	5,000.00
MEMBER XXX	71928	GL General Liab.	01/08/2012	Lname.Fname	SIDEWALKS	Curbs/sidewalks	Claimant tripped and fell	0	15,000.00	0	15,000.00
MEMBER XXX	72223	GL General Liab.	10/02/2012	Lname.Fname	STREETS	Collision Fixed	Drunk driver hit pole	0	486.65	0	486.65
MEMBER XXX	72492	GL General Liab.	03/15/2013	Lname.Fname	POLICE	Use of force	Fatal shooting involving MEMBER	0	50	0	50
MEMBER XXX	72490	GL General Liab.	03/04/2013	Lname.Fname	WATER	Water quantity	City replaced Water meter. claims	0	358	0	358
MEMBER XXX	72445	GL General Liab.	01/01/2013	Lname.Fname	POLICE	Malfasance	Police harras business owner.	0	12,500.00	0	12,500.00
MEMBER XXX	72392	GL General Liab.	12/02/2012	Lname.Fname	STORMWATER	Rain/foof/fooding	Drain basin flood overflowed to	0	500	0	500
MEMBER XXX	72352	GL General Liab.	12/02/2012	Lname.Fname	STREETS	Struck by	Passenger door sideswiped	0	1,959.74	0	1,959.74
MEMBER XXX	72032	GL General Liab.	07/03/2012	Lname.Fname	SIDEWALKS	Curbs/sidewalks	claimant tripped	0	12,000.00	0	12,000.00
MEMBER XXX	71843	GL General Liab.	10/11/2011	Lname.Fname	POLICE	Towing	Car towed to city dump.	0	0	0	0
Claimant Type	13							78,564.24	53,409.52	0	131,973.76
Claimant Type Desc: PD Auto Physical Damage											
MEMBER XXX	71828	PD Auto Physical	03/23/2012	City of MEMBER	STREETS	Head-on or	City vehicle struck on right side.	0	3,884.84	0	3,884.84
MEMBER XXX	72463	PD Auto Physical	03/09/2013	City of MEMBER	POLICE	Speed excessive	Police car damaged in pursuit	47,965.49	129.51	0	48,095.00
Claimant Type	2							47,965.49	4,014.35	0	51,979.84
Claimant Type Desc: PD Blding, Traffic Light, etc											
MEMBER XXX	71861	PD Blding, Traffic Light, etc	01/03/2012	City of MEMBER	STREETS	Loss of control	Maintenance worker hit lightpole	0	8,051.00	0	8,051.00
Claimant Type	1							0	8,051.00	0	8,051.00
Insured Name1	17							126,529.73	68,974.87	0	195,504.60

ABAG PLAN Corp
MEMBER XXX
New Claims Opened In Quarter For Fiscal Year 2012/2013

Valued from: 1/1/2013 to 03/31/2013

Claim Number	Claimant	Incident	Ins. Date	Incident Reported	Claim Type	Status	Department	Reserves	Paid	Incurred
Insured Name1: PLAN MEMBER XXX										
Claimant Type Desc: GL General Liab.										
73332	Lname, Fname	12/02/2012	01/16/2013	12/18/2012	GL General Liab.	Open	PUBLIC WORKS	500	0	500
73485	Lname, Fname	01/01/2013	02/19/2013	02/19/2013	GL General Liab.	Open	PUBLIC SAFETY	0	0	0
73235	Lname, Fname	08/19/2012	02/19/2013	02/15/2013	GL General Liab.	Open	PUBLIC SAFETY	0	0	0
73248	Lname, Fname	03/04/2013	03/18/2013	03/13/2013	GL General Liab.	Open	PUBLIC WORKS	358	0	358
Claimant Type Desc Total: 4								858	0	858
Claimant Type Desc: GL Incident Only										
73518	Lname, Fname	03/15/2013	03/18/2013	03/18/2013	GL Incident Only	Open	PUBLIC SAFETY	0	0	0
Claimant Type Desc Total: 1								0	0	0
Claimant Type Desc: PD Auto Physical Damage										
73482	City of Member XXX	03/09/2013	03/12/2013	03/12/2013	PD Auto Physical	Open	PUBLIC SAFETY	35,095.00	0	35,095.00
Claimant Type Desc Total: 1								35,095.00	0	35,095.00
Insured Name1 Total: 6								35,953.00	0	35,953.00

ABAG PLAN Corp
MEMBER XXX

Claims Closed in Quarter For Fiscal Year 2012/2013

Valued from: 01/01/2013 to 03/31/2013

Claim Number	Claimant	Incident	Ins. Date	Incident Reported	Claim Type	Status	Closed Date	Department	Reserves	Paid	Incurred
Insured Name1: PLAN MEMBER XXX											
Claimant Type Desc: GL Auto Liability											
72410	Lname, Fname	01/19/2013	01/30/2013	01/28/2013	GL Auto Liability	Closed	02/28/2013	PUBLIC SAFETY	0	2,010.49	2,010.49
										2,010.49	2,010.49
Claimant Type Desc: GL General Liab.											
72391	Lname, Fname	07/15/2012	01/17/2013	01/15/2013	GL General	Closed	03/25/2013	PUBLIC SAFETY	0	1,127.31	1,127.31
72447	Lname, Fname	09/09/2012	02/19/2013	02/15/2013	GL General	Closed	03/13/2013	PUBLIC SAFETY	0	0	0
										1,127.31	1,127.31
Claimant Type Desc: PD Auto Physical Damage											
72394	Town of Member XXX	12/23/2012	01/16/2013	01/04/2013	PD Auto	Closed	02/21/2013	PUBLIC SAFETY	0	6,270.36	6,270.36
72430	Town of Member XXX	01/11/2013	02/11/2013	01/24/2013	PD Auto	Closed	02/19/2013	PUBLIC SAFETY	0	2,149.20	2,149.20
										8,419.56	8,419.56
Claimant Type Desc: PD Blding, Traffic Light, etc											
72075	Town of Member XXX	06/28/2012	08/02/2012	07/31/2012	PD Blding.	Closed	03/29/2013	PUBLIC SAFETY	0	2,163.41	2,163.41
72442	Town of Member XXX	01/29/2013	02/19/2013	02/19/2013	PD Blding.	Closed	03/26/2013	PUBLIC SAFETY	0	3,367.64	3,367.64
										5,531.05	5,531.05
										51,265.23	34,176.82

ABAG PLAN Corp
ALL PAYMENTS MADE ON GL CLAIMS FROM JANUARY 1, 2013 THRU MARCH 31, 2013

Valued as of 03/31/2013

Member	Check Date	Check Num	Claim Number	Claimant	Incident	Transaction	Payee	Payment Method	Amount
Insured Name1: MEMBER XXX									
Claim Number: 070110									
MEMBER XXX	01/17/2013	1013064	73584	Lname,Fname	06/14/2009	LEGAL FEES	SELMAN BREITMAN LLP	Check	1,599.00
MEMBER XXX	01/22/2013	1013085	73584	Lname,Fname	06/14/2009	LEGAL COSTS	TOOKER and ANTZ	Check	333.2
MEMBER XXX	02/21/2013	1013142	73584	Lname,Fname	06/14/2009	LEGAL COSTS	SELMAN BREITMAN LLP	Check	21.06
MEMBER XXX	02/21/2013	1013142	73584	Lname,Fname	06/14/2009	LEGAL FEES	SELMAN BREITMAN LLP	Check	7,704.00
Claim Number Total: 4									
Claim Number: 071735									
MEMBER XXX	01/08/2013	1013037	78659	Lname,Fname	02/03/2012	LEGAL COSTS	SELMAN BREITMAN LLP	Check	172.56
MEMBER XXX	01/08/2013	1013037	78659	Lname,Fname	02/03/2012	LEGAL FEES FINAL	SELMAN BREITMAN LLP	Check	1,453.50
Claim Number Total: 2									
Claim Number: 071958									
MEMBER XXX	01/10/2013	1013049	79632	Lname,Fname	10/01/2011	LEGAL FEES	WOODBIDGE LAW FIRM	Check	39
MEMBER XXX	02/28/2013	1013181	79632	Lname,Fname	10/01/2011	LEGAL COSTS	WOODBIDGE LAW FIRM	Check	14.1
MEMBER XXX	02/28/2013	1013181	79632	Lname,Fname	10/01/2011	LEGAL FEES FINAL	WOODBIDGE LAW FIRM	Check	331.5
Claim Number Total: 3									
Claim Number: 072102									
MEMBER XXX	01/10/2013	1013051	71258	Lname,Fname	08/13/2012	LEGAL COSTS	SELMA, BARLEY, NEWFIN	Check	0.3
MEMBER XXX	01/10/2013	1013051	71258	Lname,Fname	08/13/2012	LEGAL FEES	SELMA, BARLEY, NEWFIN	Check	423
MEMBER XXX	01/29/2013	1013116	71258	Lname,Fname	08/13/2012	LEGAL COSTS	KOOKLA AND OLLIE LLP	Check	8.41
MEMBER XXX	01/29/2013	1013116	71258	Lname,Fname	08/13/2012	LEGAL FEES	KOOKLA AND OLLIE LLP	Check	156
MEMBER XXX	02/28/2013	1013183	71258	Lname,Fname	08/13/2012	LEGAL FEES	DOCA-DOCUMENTS	Check	292.5
MEMBER XXX	03/26/2013	1013245	71258	Lname,Fname	08/13/2012	LEGAL FEES	ASTONISHING RECORDINGS	Check	156
Claim Number Total: 6									
Insured Name1 Total: 15									

Run Date: 06/10/2013 10:09:24

Run By: ROSLYNS

ABAG PLAN Corp - Company

ABAG PLAN Corp
ALL PAYMENTS MADE ON PROPERTY CLAIMS FROM JANUARY 1, 2013 THRU MARCH 31, 2013

Valued as of: 03/31/2013

Member	Check	Check Num	Claim Number	Claimant	Incident	Transaction	Payee	Payment Method	Amount
Insured Name1: PLAN MEMBER XXX									
Claim Number: 071055									
MEMBER XXX	03/19/2013	2000441	89254	Town of MEMBER	01/18/2011	PROPERTY - FINAL	Town of MEMBER XXX	Check	6,450.55
				Claim Number Total: 1					6,450.55
Claim Number: 071079									
MEMBER XXX	03/21/2013	2000442	83654	Town of MEMBER	02/11/2011	PROPERTY - FINAL	Town of MEMBER XXX	Check	3,733.36
				Claim Number Total: 1					3,733.36
Claim Number: 072273									
MEMBER XXX	01/10/2013	2000438	75896	Town of MEMBER	11/01/2012	PROPERTY - FINAL	Town of MEMBER XXX	Check	9,523.61
				Claim Number Total: 1					9,523.61
				Insured Name1 Total: 3					19,707.52

Run Date: 06/10/2013 10:11:47

Run By: ROSLYNS

ABAG PLAN Corp - Company

ABAG PLAN CORPORATION

Member City Claims Liaisons

Code	City	Ded.	City Claims Liaison	Phone	Examiner	E-MAIL ADDRESS
29 (AC)	American Canyon	25K	Carmela Santos	707) 647-4361	Marken	csantos@cityofamericancanyon.org
01 (AT)	Atherton	25K	Theresa DellaSanta	650) 752-0529	Marken	tdellasanta@ci.atherton.ca.us
03 (BE)	Benicia	25K	Heather McLaughlin	707) 746-4216	Jim	hmcLaughlin@ci.benicia.ca.us
27 (BU)	Burlingame	250K	Kathleen Kane	650) 558-7204	Marken	kkane@burlingame.org
05 (CA)	Campbell	100K	Jesse Takahashi	408) 866-2113	Jim	jesset@cityofcampbell.com
32 (CO)	Colma	50K	Brian Dossey	650) 985-5690	Marken	brian.dossey@colma.ca.gov
06 (CU)	Cupertino	250K	Cheryl Mannix-Smith	408) 777-3405	Chantelle	CherylM@cupertino.org
07 (DU)	Dublin	50K	Julie Carter	925) 833-6653	Chantelle	Julie.Carter@dublin.ca.gov
34 (EPA)	East Palo Alto	100K	Valerie Armento/Patti Del Castillo	650) 853-3100	Jim	varmento@cityof.epa.org
08 (FC)	Foster City	100K	Steve Toler	650) 286-3214	Jim	stoler@fostercity.org
09 (GI)	Gilroy	50K	LeeAnn McPhillips	408) 846-0205	Chantelle	leeann.mcphillips@ci.gilroy.ca.us
28 (HM)	Half Moon Bay	50K	Katie Crowder	650) 726-8910	Marken	katiec@hmbcity.com
26 (HI)	Hillsborough*	50K	Kathy Leroux	650) 375-7407	Chantelle	kleroux@hillsborough.net
11 (LH)	Los Altos Hills	25K	Deborah Padovan	650 947-2513	Marken	dpadovan@losaltoshills.ca.gov
12 (LG)	Los Gatos	50K	Judith Propp	408) 354-6818	Jim	jpropp@losgatosca.gov
13 (MB)	Millbrae	100K	Angela Louis	650) 259-2333	Marken	alouis@ci.millbrae.ca.us
14 (MI)	Milpitas	100K	Emma Karlen	408) 586-3145	Jim	ekarlen@ci.milpitas.ca.gov
15 (MH)	Morgan Hill	100K	Leslie Jensen	408) 310-4660	Marken	leslie.jensen@morganhill.ca.gov
16 (NE)	Newark	100K	Kathy Slafter	510) 578-4278	Chantelle	kathy.slafter@newark.org
17 (PA)	Pacifica	50K	Marilyn de Souza	650) 738-7409	Chantelle	desouzam@ci.pacifica.ca.us
18 (PV)	Portola Valley	25K	Stacie Nerdahl	650) 851-1700 x219	Marken	snerdhal@portolavalley.net
30 (RS)	Ross	25K	Rob Braulik	415) 453-1453 x107	Jim	rbraulik@townofross.org
19 (SB)	San Bruno	100K	Viola Webber	650) 616-7006	Marken	vweber@ci.sanbruno.ca.us
20 (SC)	San Carlos	100K	Jenny Liu	650) 802-4205	Marken	rmendenhall@cityofsancarlos.org
21 (SA)	Saratoga	25K	Michael Taylor	408) 868-1250	Marken	mtaylor@saratoga.ca.us
22 (SS)	So. San Francisco	100K	Kathy Mount	650) 829-6696	Chantelle	kathy.mount@ssf.net
23 (SU)	Suisun City	25K	Jason Garben	707) 421-7347	Marken	jgarben@suisun.com
24 (TI)	Tiburon	50K	Ann Danforth	415) 435-7370	Jim	adanforth@ci.tiburon.ca.us
25 (WS)	Woodside	25K	Janet Koelsch	650) 851-6790	Marken	jkoelsch@woodsidetown.org
29 CITIES						

* 07/01/2010 Deductible changed from 250k to 500k

** Deductibles for claim type "PD Building" and "PD Auto" is \$5000 as of July 01, 2009 for all members. For "GL Liability" and "GL Auto Liability", refer to the deductible in the table above for that member.