



SISC

Self-Insured Schools
of California

Schools Helping Schools

**PROPERTY AND LIABILITY
BOARD OF DIRECTORS MEETING
APRIL 16, 2026
10:30 A.M.**

AGENDA

I. Consent Agenda

- A. Approval of Minutes for March 2026 Board of Directors Meeting Dave Ostash
- B. Approval of Payment of Student Insurance Claims in the Amount of \$94,551.79 and Tackle Football Claims in the Amount of \$175.00 for the Month of March 2026 Dave Ostash

Moved _____ 2nd _____

Yes _____ No _____ Abstain _____ Roll Call Vote _____

II. Public Comment

III. Closed Session- Property and Liability Claims

The board may be required to adjourn to closed session for discussion of matters regarding a claim for the payment of tort liability losses, public liability losses, or workers' compensation liability, authorized by Government Code 54956.95.

District	File Number	Claimant
Palmdale School District By Ty Taylor	2023044769	Marvin Osejo L-EP
Lake Elsinore Unified School District By Ryan Bourget	2024047934	Yahushua Robinson L-BI
Santa Maria Joint Union High School District By Ryan Bourget	2024050572	Moises Baro L-BI
Lucia Mar Unified School District By Lisa Pitstick	2025053506	Makenzie Roberts L-BI

IV. Reconvene To Open Session

A. Reports from Closed Session, if Required

V. Action Items

- A. Report of Property and Liability Claims in the Amount of \$2,507,746.56 for the Month of March 2026 and Ratification of Payment of this Amount Robert Kretzmer

Moved _____ 2nd _____

Yes _____ No _____ Abstain _____ Roll Call Vote _____

- B. Financial Report – Presentation of Financial Statements for the Month of March 2026 Will Be Submitted for Approval Kim Sloan

Moved _____ 2nd _____

Yes _____ No _____ Abstain _____ Roll Call Vote _____

VI. Information and Discussion Items

- A. Community Matters Overview Kerri Jones
- B. Quarterly Update (Newsletter) Kerri Jones
- C. SELF Office Visit Ty Taylor
- D. Comments from the Board of Directors Will Be Heard Dave Ostash
- E. Next Meeting: Dave Ostash
Thursday, May 21, 2026
10:30 a.m.
SISC Board Room, 4th Floor – Larry E. Reider Education Center
2000 K Street, Bakersfield, CA 93301
- F. Adjournment Dave Ostash

Moved _____ 2nd _____

Yes _____ No _____ Abstain _____ Roll Call Vote _____

Any materials required by law to be made available to the public prior to a meeting of the Governing Board of the SISC II JPA can be inspected at the following address during normal business hours at:

2000 K Street, Bakersfield, CA. 93301

For more information regarding how, to whom, and when a request for disability-related modification or accommodation, including auxiliary aids or services, may be made by a person with a disability who requires a modification or accommodation to participate in the public meeting, please contact Kristy Comstock at 661-636-4682 or

krcomstock@siscschools.org

*The number of Board Members needed to form a quorum for this meeting is eight

PROPERTY & LIABILITY TERMINOLOGY

1. **AMERICANS WITH DISABILITIES ACT (ADA)** - A federal act designed to set standards to remove the barriers to employment, transportation, public accommodations, public services, and telecommunications that exist for those members of our society who have physical disabilities. The act encompasses aspects of everyday life and generates wide ranging implications for almost every business or service.
2. **CIVIL RIGHTS VIOLATIONS** - The term applied to tort claims involving issues of sexual harassment; wrongful termination; employment, age, gender or race discrimination; ADA; employment harassment. If Plaintiff prevails, even partially, this type of case entitles plaintiff to also collect attorney fees.
3. **CLAIM TYPES** – The internal coding systems for claims includes:

ABI – Auto Bodily Injury	BM – Boiler/Machinery	LPI – Liability Personal Injury
ACL – Auto Collision	CF – Crime/Fidelity	LPD–Liability Property Damage
ACP – Auto Comprehension	EP – Liability Employment Practices	P – Property
AGK – Auto Garage Keepers	LBI – Liability Bodily Injury	SE – Special Education
APD – Auto Property Damage	LEO – Liability Errors & Omission	SM – Liability – Sexual Misconduct
4. **CLASS ACTION** – A lawsuit in which one person or a small group of people represent the interests of an entire class of people in litigation.
5. **COMPARATIVE NEGLIGENCE** - A more modern system of allocating damages between two or more persons than the method of contributory negligence. Under comparative negligence, the damages collectible in relation to another person are diminished in proportion to one's degree of negligence. In most instances, damages cannot be collected at all if the claimant's negligence were greater than that of the other party. Currently, in a few instances, the courts have awarded both parties damages as a percent of the total damages, depending on respective degrees of fault.
6. **CROSS COMPLAINT** – A claim asserted by a defendant against another party to the action. Also termed (in some jurisdictions) *cross petition*. A claim asserted by a defendant against a person not a party to the action for a matter relating to the subject of the action.
7. **DECLARATORY RELIEF ACTION** - Remedy for the determination of a judicial controversy where a plaintiff or defendant is in doubt as to their legal rights. No consequential relief is awarded.
8. **ERRORS AND OMISSIONS (E&O)** - A form of Professional Liability insurance which provides coverage for mistakes made in a profession not involved with the human body (lawyers, architects, engineers) or for mistakes made in a service business (insurance, real estate, and others). Also a form of coverage for financial institutions protecting against loss to lending institutions which fail to effect insurance coverage.
9. **HEARSAY** – Testimony by a witness based not on his or her own observations but on what someone else said, offered in evidence to prove the truth of what was said.
10. **HOLD HARMLESS AGREEMENT** - A contractual arrangement whereby one party assumes the liability inherent in a situation, thereby relieving the other party of responsibility. Such agreements are typically found in leases and easements and construction contract agreements. Agreement or contract in which one party agrees to hold the other without responsibility for damage or other liability arising out of the transaction involved.
11. **INCURRED LOSSES** – The amount equal to paid losses and losses for which the insurer is liable but has not yet paid.
12. **INJUNCTIVE RELIEF ACTION** - Legal action filed for prohibitive or equitable relief. An action filed to forbid an act or to restrain someone from continuing an act which is considered unjust or injurious.
13. **MORAL HAZARD** – A condition that may lead a person to intentionally cause or exaggerate a loss.
14. **MOTION FOR SUMMARY JUDGMENT** - Rule of civil procedure permitting either side in a civil suit to move for dismissal when it is believed that there is no genuine issue of material fact that would allow the other side to prevail as a matter of law. The "motion" may include all or part of a claim.
15. **MOTION IN LIMINE** – A pretrial request that certain inadmissible evidence not be referred to or offered at trial.
16. **PERSONAL INJURY** - Injury, other than bodily injury, results from oral or written communication.
17. **PUNITIVE DAMAGES (Exemplary)** - Damages awarded separately and in addition to compensatory damages, usually on account of malicious or wanton misconduct, to serve as a punishment for the wrongdoer and, possibly, as a deterrent to others. Sometimes referred to as "exemplary damages" when intended to "make an example" of the wrongdoer. By law, government entities are immune from punitive damages.
18. **RESERVATION OF RIGHTS LETTER** – An insurer's letter that specifies coverage issues and informs the insured that the insurer is handling a claim with the understanding that the insurer may later deny coverage should the facts warrant it.
19. **SUBROGATION** - In insurance, the substitution of one party (insurer) for another party (insured) to pursue any rights the insured may have against a third party liable for a loss paid by the insurer.
20. **TORT** - A legal wrong arising from a breach of duty fixed by law, except under contract, causing injury to persons or property and redressible by legal action for damages. Government entities are ruled by the Tort Claims Act.
21. **VENUE** – The locale in which the lawsuit may be brought.



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**PROPERTY AND LIABILITY
BOARD OF DIRECTORS MEETING
MARCH 19, 2026
10:30 A.M.**

MINUTES

The Regular Meeting of the Board of Directors of SISC II Property and Liability Program was called to order by Director Ostash at 10:30 a.m. on Thursday, March 19, 2026 in the SISC Room at the Larry E. Reider Building, 2000 K Street, Bakersfield, CA 93301. The following individuals were in attendance:

MEMBERS PRESENT:

Dave Ostash
Jennifer Hedge
Ty Bryson
Rhonda Phinney
S. Aaron Resendez
Sherry Gladin
Steve Torres
Robert Hughes

ALTERNATES PRESENT:

Christian Shannon
Steve Martinez
Lynn Paslay

OTHERS PRESENT:

Kim Sloan
Megan Hanson
Kristy Comstock
Rich Edwards
Fred Bayles
Ty Taylor
Alex Fisher
Ryan Bourget
Hilda Hankins
Kerri Jones

Consent Agenda

Motion was made by Director Hughes, seconded by Director Gladin and by roll call vote of 9-Yes, 0-No, and 0 Abstentions (9-0-0) to approve the Consent Agenda as follows:

Minutes

Approval of Minutes for February 2026 Board of Directors Meeting.

Student Insurance and Tackle Football Claims

Approval of payment of Student Insurance Claims in the Amount of \$74,368.78 and Tackle Football Claims in the amount of \$2,259.09 for the month of February 2026.

Public Comment

None

Closed Session – Property & Liability Claims

The Board went into closed session at 10:30 a.m.

Reconvene to Open Session

The Board reconvened into open session at 11:08 a.m.

With respect to the claim filed by V.L. (a minor) against Greenfield Union School District after discussion, motion was made by Director Torres, seconded by Director Hedge and by roll call vote of 9-0-0 the board approved an undisclosed amount for the settlement with V.L. (a minor).

With respect to the claim filed by Reef-Sunset Unified School District after discussion, motion was made by Director Phinney, seconded by Director Hughes and by roll call vote of 9-0-0 the board approved the payment of \$269,248.65 for emergency work, repairs, and replacement of facilities due to water damage (pipe burst).

With respect to the claim filed by B.M. (a minor) against Lucia Mar Unified School District after discussion, motion was made by Director Resendez, seconded by Director Hughes and by roll call vote of 9-0-0 the board approved an undisclosed amount for the settlement with B.M. (a minor).

With respect to the claim filed by Erika Anaya against Santa Maria Joint Union High School District after discussion, motion was made by Director Hedge, seconded by Director Resendez and by roll call vote of 9-0-0 the board approved an undisclosed amount for the settlement with Erika Anaya.

With respect to the claim filed by Erika Anaya against San Luis Obispo County Office of Education after discussion, motion was made by Director Hedge, seconded by Director Resendez and by roll call vote of 9-0-0 the board approved an undisclosed amount for the settlement with Erika Anaya.

Action Items

Report of Property and Liability Claims – February 2026

Ty Taylor presented the Report of Property and Liability Claims. There were 37 new claims, 41 claims were closed and no claims reopened in February, resulting in 544 pending claims. Ty reviewed the check register for February 2026, reporting on six checks that were in excess of \$50,000.00. After discussion, motion was made by Director Torres, seconded by Director Paslay and by roll call vote of 9-0-0, approving payment of Property and Liability Claims in the amount of \$1,755,078.38 for the month of February 2026.

Financial Report

Kim Sloan reviewed with the Board the Financial Report for the period ending February 28, 2026. Kim reported the LAIF rate for the month of February 2026 dropped to 3.87% from last month at 3.93%. After discussion, motion was made by Director Hughes, seconded by Director Gladin and by roll call vote of 9-0-0, approving the Financial Reports as submitted.

Request Approval of the 2026-2027 Rates

Kim Sloan reviewed with the Board the rates for 2026-2027. After discussion, motion was made by Director Gladin, seconded by Director Bryson and by roll call vote of 9-0-0, approving the recommendation for the 2026-2027 rates.

Information and Discussion Items

AB 218 Update

Dave Ostash shared an update on AB 218.

Community Matters Overview

Information Item has been moved to April's Board Meeting

Comments from the Board

No Comments

Adjournment

There being no further business to come before the Board, motion was made by Director Hughes, seconded by Director Torres and by roll call vote of 9-0-0, adjourning the meeting at 12:34 p.m.

Next Meeting

The next meeting of the Board of Directors will be held **Thursday, April 16th at 10:30 a.m.** in the SISC Board Room, 4th Floor – Larry E. Reider Education Center, 2000 K Street, Bakersfield, CA 93301.

Robert Hughes, Secretary



SUMMARY OF ACTIVITY
MARCH 2026

	<u>STUDENT</u> <u>INSURANCE</u>	<u>TACKLE</u> <u>FOOTBALL</u>
Opened	179	1
Closed	155	12
Events	34	0
Total Open & Event claims	1102	74
Amount Paid	\$ 94,551.79	\$ 175.00
Credit	\$ (395.78)	\$ -
Net Paid Current Month	\$ 94,156.01	\$ 175.00
Net Paid YTD	\$ 588,701.99	\$ 15,351.75



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**SISC - PROPERTY & LIABILITY
CLAIM AND LOSS MANAGEMENT SUMMARY
March 2026**

FILES REOPENED	0
FILES OPENED	66
FILES CLOSED	44
TOTAL PENDING CLAIMS	565
OPEN EVENT FILES	70
PENDING INDEMNITY RESERVES	\$49,500,606.32
PENDING EXPENSE RESERVES	\$13,779,892.38
	<hr/>
<i>TOTAL RESERVES</i>	\$63,280,498.70
INDEMNITY PAID, CURRENT MONTH	\$1,961,658.53
EXPENSES PAID, CURRENT MONTH	\$546,088.03
	<hr/>
<i>SUB-TOTAL</i>	\$2,507,746.56
PRIOR MONTH VOIDS (CREDITS)	(\$3,359.98)
RECOVERY	(\$193,720.19)
REFUNDS	\$0.00
	<hr/>
<i>NET PAID CURRENT MONTH</i>	\$2,310,666.39
INDEMNITY PAID YEAR-TO-DATE	\$16,317,960.01
EXPENSES PAID YEAR-TO-DATE	\$9,372,753.07
	<hr/>
<i>SUB-TOTAL</i>	\$25,690,713.08
CREDITS YEAR-TO-DATE	(\$214,691.16)
RECOVERY YEAR-TO-DATE	(\$1,534,331.93)
REFUNDS YEAR-TO-DATE	(\$104,492.65)
	<hr/>
<i>SUB-TOTAL</i>	(\$1,853,515.74)
<i>NET PAID YEAR-TO-DATE</i>	<hr/> \$23,837,197.34

Check Register - Property & Liability

Check Number	Check Date	Payee	Claim Number	Claim Type	Payment Type	Insured	Check Amount
612772	03/03/2026	CARPENTER, ROTHANS &	2025053171	LBI	Attorney Fees	Palmdale	956.80
612773	03/03/2026	CARPENTER, ROTHANS &	2023044769	LEP	Attorney Fees	Palmdale	15,816.90
612774	03/03/2026	CARPENTER, ROTHANS &	2022042602	LBI	Attorney Fees	Antelope Valley	163.89
612775	03/03/2026	CARPENTER, ROTHANS &	2025054112	LEP	Attorney Fees	Antelope Valley	2,634.50
612776	03/03/2026	CARPENTER, ROTHANS &	2025052280	LPI	Attorney Fees	Upland USD (GL)	1,072.45
612777	03/03/2026	CARPENTER, ROTHANS &	2024048762	LBI	Attorney Fees	Lake Elsinore	4,078.00
612778	03/03/2026	CARPENTER, ROTHANS &	2025055765	LBI	Attorney Fees	Antelope Valley	1,727.90
612779	03/03/2026	CARPENTER, ROTHANS &	2026056873	LPI	Attorney Fees	Westside Union	194.95
612780	03/03/2026	CARPENTER, ROTHANS &	2024050600	LBI	Attorney Fees	Wilsona School	1,484.05
612781	03/03/2026	CARPENTER, ROTHANS &	2025055047	LBI	Attorney Fees	Antelope Valley	2,004.45
612782	03/03/2026	CARPENTER, ROTHANS &	2024051361	LBI	Attorney Fees	Antelope Valley	1,771.86
612783	03/03/2026	CARPENTER, ROTHANS &	2025055051	LBI	Attorney Fees	Antelope Valley	1,115.45
612784	03/03/2026	CARPENTER, ROTHANS &	2024049983	LBI	Attorney Fees	Antelope Valley	4,379.67
612785	03/03/2026	CARPENTER, ROTHANS &	2022042589	LBI	Attorney Fees	Palmdale	1,934.50
612786	03/03/2026	ZIMMER & MELTON, LLP	2024050554	LBI	Attorney Fees	Antelope Valley	725.00
612787	03/03/2026	ZIMMER & MELTON, LLP	2024049789	LBI	Attorney Fees	Delano Jt Union	450.00
612788	03/03/2026	ZIMMER & MELTON, LLP	2026056677	LBI	Attorney Fees	Santa Maria Joint	550.00
612789	03/03/2026	ZIMMER & MELTON, LLP	2025052349	LEP	Attorney Fees	Tehachapi Unified	50.00
612790	03/03/2026	ZIMMER & MELTON, LLP	2023046256	LBI	Attorney Fees	Kern High School	25.00
612791	03/03/2026	ZIMMER & MELTON, LLP	2024051637	LEP	Attorney Fees	Standard School	1,125.00
612792	03/03/2026	ZIMMER & MELTON, LLP	2024050301	LSM	Attorney Fees	Bakersfield City	3,225.00
612793	03/03/2026	ZIMMER & MELTON, LLP	2025053361	LEP	Attorney Fees	Panama-Buena	975.00
612794	03/03/2026	ZIMMER & MELTON, LLP	2025054098	LBI	Attorney Fees	Di Giorgio School	275.00
612795	03/03/2026	WINET PATRICK GAYER	2025055510	LBI	Attorney Fees	El Centro	559.28
612796	03/03/2026	WINET PATRICK GAYER	2025054010	LBI	Attorney Fees	Lake Elsinore	348.00
612797	03/03/2026	WINET PATRICK GAYER	2025052144	LBI	Attorney Fees	Central Union High	2,933.39
612798	03/03/2026	WALKER & KIRKPATRICK	2024051160	ABI	Attorney Fees	Antelope Valley	2,999.94
612799	03/03/2026	MC GROUP LAW, APC	2026057968	LBI	Attorney Fees	Lucia Mar Unified	3,577.32
612800	03/03/2026	MCCORMICK, BARSTOW,	2021039801	LBI	Attorney Fees	Fairfax School	105.00

Check Register - Property & Liability

Check Number	Check Date	Payee	Claim Number	Claim Type	Payment Type	Insured	Check Amount
612801	03/03/2026	MCCORMICK, BARSTOW,	2023045998	LBI	Attorney Fees	Antelope Valley	40.00
612802	03/03/2026	MCCORMICK, BARSTOW,	2026055945	ADM	Attorney Fees	Kern County Supt	1,120.00
612803	03/03/2026	MCCORMICK, BARSTOW,	2017027208	ABI	Attorney Fees	Delano Union	640.00
612804	03/03/2026	HYLTON AND ASSOCIATES PC	2026057912	LBI	Attorney Fees	Antelope Valley	3,401.00
612805	03/03/2026	HYLTON AND ASSOCIATES PC	2025054555	LSM	Attorney Fees	El Centro	34.50
612806	03/03/2026	CALIFORNIA DEPOSITION	2025054527	LBI	Legal-Other	Bakersfield City	905.00
612807	03/03/2026	TYSON & MENDES LLP	2021040073	LBI	Attorney Fees	Santa Barbara	7,662.50
612808	03/03/2026	TYSON & MENDES LLP	2021039801	LBI	Attorney Fees	Fairfax School	7,497.90
612809	03/03/2026	Semitropic School District	2026057380	ACL	Deductible	Semitropic School	2,500.00
612810	03/03/2026	COMPEX LEGAL SERVICES,	2024049404	ABI	Legal-Other	Norris School	228.80
612811	03/03/2026	COMPEX LEGAL SERVICES,	2024050975	LBI	Legal-Other	Standard School	1,030.20
612812	03/03/2026	COMPEX LEGAL SERVICES,	2024050459	LBI	Legal-Other	Kern County Supt	72.05
612813	03/03/2026	COMPEX LEGAL SERVICES,	2024050460	LBI	Legal-Other	Norris School	72.05
612814	03/03/2026	TERESA CSOTYA AS PARENT	2026056573	LBI	Full and Final	Orcutt Union	878.20
612815	03/03/2026	COMPEX LEGAL SERVICES,	2024050975	LBI	Legal-Other	Standard School	419.10
612816	03/03/2026	Standard School District	2026058557	ACL	Collision Loss	Standard School	4,076.10
612817	03/03/2026	MCCORMICK, BARSTOW,	2026056108	EBW	Attorney Fees	Upland USD (GL)	8,546.50
612818	03/03/2026	HALL, HIEATT, CONNELLY &	2026057721	LBI	Attorney Fees	Lucia Mar Unified	512.00
612819	03/03/2026	HALL, HIEATT, CONNELLY &	2026057554	LBI	Attorney Fees	Atascadero Unified	1,760.58
612820	03/03/2026	HALL, HIEATT, CONNELLY &	2024051277	LEP	Attorney Fees	Paso Robles Joint	3,329.00
612821	03/03/2026	PEGASUS CLAIMS SERVICES,	2023044381	LBI	Legal-Other	Lake Elsinore	1,708.07
612822	03/03/2026	ALACRITY PARENT LLC,	2026058753	APD	Adjusting	Mammoth Unified	1,017.87
612839	03/05/2026	MCCORMICK, BARSTOW,	2026055945	ADM	Attorney Fees	Kern County Supt	6,636.00
612840	03/05/2026	HALL, HIEATT, CONNELLY &	2026058890	LSM	Attorney Fees	Atascadero Unified	1,234.00
612841	03/05/2026	HALL, HIEATT, CONNELLY &	2026058158	LBI	Attorney Fees	Lucia Mar Unified	797.50
612842	03/05/2026	HALL, HIEATT, CONNELLY &	2025053194	LPI	Attorney Fees	Lucia Mar Unified	137.50
612843	03/05/2026	HALL, HIEATT, CONNELLY &	2025054540	LPI	Attorney Fees	Lucia Mar Unified	1,203.50
612844	03/05/2026	HALL, HIEATT, CONNELLY &	2022043429	LBI	Attorney Fees	Lucia Mar Unified	7,740.50
612845	03/05/2026	DEMARIA LAW FIRM, APC	2024048998	LBI	Attorney Fees	Tuolumne Cnty	464.50
612846	03/05/2026	DEMARIA LAW FIRM, APC	2022041736	LBI	Attorney Fees	Mammoth Unified	94.50
612847	03/05/2026	DEMARIA LAW FIRM, APC	2023044047	LPI	Attorney Fees	Muroc Joint Unified	182.50

Check Register - Property & Liability

Check Number	Check Date	Payee	Claim Number	Claim Type	Payment Type	Insured	Check Amount
612848	03/05/2026	DEMARIA LAW FIRM, APC	2024047874	LPI	Attorney Fees	Kern County Supt	182.50
612849	03/05/2026	DEMARIA LAW FIRM, APC	2024047833	LBI	Attorney Fees	Southern Kern	344.50
612850	03/05/2026	DEMARIA LAW FIRM, APC	2023047243	LBI	Attorney Fees	Fruitvale School	359.00
612851	03/05/2026	DEMARIA LAW FIRM, APC	2024049790	LBI	Attorney Fees	Bakersfield City	56.50
612852	03/05/2026	DEMARIA LAW FIRM, APC	2024050276	LBI	Attorney Fees	Tehachapi Unified	1,766.43
612853	03/05/2026	DEMARIA LAW FIRM, APC	2024050744	LEO	Attorney Fees	Bakersfield City	16,386.50
612854	03/05/2026	DEMARIA LAW FIRM, APC	2024051651	LBI	Attorney Fees	Kern High School	334.50
612855	03/05/2026	DEMARIA LAW FIRM, APC	2025053818	LBI	Attorney Fees	Reef-Sunset	10,860.00
612856	03/05/2026	DEMARIA LAW FIRM, APC	2025054650	LPI	Attorney Fees	Tehachapi Unified	6,878.00
612857	03/05/2026	DEMARIA LAW FIRM, APC	2026057026	LBI	Attorney Fees	Panama-Buena	11,518.00
612858	03/05/2026	DEMARIA LAW FIRM, APC	2022043321	LBI	Attorney Fees	Mojave Unified	25.00
612859	03/05/2026	DEMARIA LAW FIRM, APC	2026058521	LSM	Attorney Fees	Tehachapi Unified	180.00
612860	03/05/2026	DEMARIA LAW FIRM, APC	2025052572	LBI	Attorney Fees	Bret Harte Union	79.50
612861	03/05/2026	WINET PATRICK GAYER	2023045410	LSM	Attorney Fees	Lake Elsinore	2,614.30
612862	03/05/2026	PEGASUS CLAIMS SERVICES,	2025055765	LBI	Legal-Other	Antelope Valley	541.50
612863	03/05/2026	DEMARIA LAW FIRM, APC	2022041926	LSM	Attorney Fees	Norris School	211.00
612864	03/05/2026	DEMARIA LAW FIRM, APC	2023043663	LBI	Attorney Fees	Greenfield Union	154.50
612865	03/05/2026	DEMARIA LAW FIRM, APC	2023043915	LBI	Attorney Fees	Tehachapi Unified	635.00
612866	03/05/2026	DEMARIA LAW FIRM, APC	2023046256	LBI	Attorney Fees	Kern High School	487.50
612867	03/05/2026	ROBINSON & KELLAR	2025051864	LBI	Attorney Fees	Richland School	314.00
612868	03/05/2026	ROBINSON & KELLAR	2024050012	ABI	Attorney Fees	Bakersfield City	1,788.70
612869	03/05/2026	COMPEX LEGAL SERVICES,	2024050975	LBI	Legal-Other	Standard School	552.10
612870	03/05/2026	HALL, HIEATT, CONNELLY &	2025053764	LEP	Attorney Fees	San Luis Obispo	5,331.50
612871	03/05/2026	HALL, HIEATT, CONNELLY &	2025053069	LEP	Attorney Fees	San Luis Coastal	3,750.00
612872	03/05/2026	HALL, HIEATT, CONNELLY &	2024049119	LBI	Attorney Fees	Blochman Union	440.00
612873	03/05/2026	DENISON WERNER MACIAS	2024050458	LBI	Attorney Fees	Norris School	440.75
612874	03/05/2026	DENISON WERNER MACIAS	2024050457	LBI	Attorney Fees	Kern County Supt	440.75
612875	03/05/2026	DENISON WERNER MACIAS	2025053289	LBI	Attorney Fees	Panama-Buena	860.00
612876	03/05/2026	DENISON WERNER MACIAS	2024050975	LBI	Attorney Fees	Standard School	193.50
612877	03/05/2026	ZIMMER & MELTON, LLP	2023043661	LBI	Attorney Fees	Bakersfield City	200.00
612878	03/05/2026	ZIMMER & MELTON, LLP	2025054527	LBI	Attorney Fees	Bakersfield City	1,917.00

Check Register - Property & Liability

Check Number	Check Date	Payee	Claim Number	Claim Type	Payment Type	Insured	Check Amount
612879	03/05/2026	ZIMMER & MELTON, LLP	2024047710	LBI	Attorney Fees	Panama-Buena	75.00
612880	03/05/2026	HAINES, TODD F.	2024049524	P	Attorney Fees	Bakersfield City	25.00
612881	03/05/2026	HAINES, TODD F.	2026056602	ACL	Adjusting	Panama-Buena	30.00
612882	03/05/2026	CHRISTINA HUMPHREY LAW,	2023047441	LEP	Trust Account -	Orcutt Union	3,000.00
612883	03/05/2026	HALL, HIEATT, CONNELLY &	2025053506	LBI	Attorney Fees	Lucia Mar Unified	5,062.45
612884	03/05/2026	HALL, HIEATT, CONNELLY &	2025053137	LBI	Attorney Fees	Lucia Mar Unified	4,278.53
612885	03/05/2026	HALL, HIEATT, CONNELLY &	2026056341	LEP	Attorney Fees	San Luis Coastal	218.00
612886	03/05/2026	ALACRITY PARENT LLC,	2026058881	ACL	Adjusting	Kernville Union	329.37
612887	03/05/2026	DENISON WERNER MACIAS	2024050314	LBI	Attorney Fees	Beardsley School	430.00
612888	03/05/2026	DENISON WERNER MACIAS	2024049404	ABI	Attorney Fees	Norris School	580.50
612889	03/05/2026	Westside Union Elementary	2026057560	ACL	Deductible	Westside Union	2,500.00
612890	03/05/2026	Madera County Superintendent	2026057383	ACL	Deductible	Madera County	2,500.00
612941	03/10/2026	Santa Ynez Valley Union High	2026058704	ACL	Adjusting	Santa Ynez Valley	881.40
612942	03/10/2026	Bishop Unified School District	2026058710	ACL	Collision Loss	Bishop Unified	498.05
612943	03/10/2026	Mojave Unified School District	2026058644	ACL	Collision Loss	Mojave Unified	6,765.08
612944	03/10/2026	INSIGHT ENVIRONMENTAL,	2026058371	P	Water Loss	Reef-Sunset	545.00
612945	03/10/2026	U.S. LEGAL SUPPORT	2023045980	LBI	Attorney Fees	Antelope Valley	1,708.85
612946	03/10/2026	ENRIQUE ZAMORA GARCIA	2026058710	APD	Property	Bishop Unified	2,409.36
612947	03/10/2026	UNISOURCE DISCOVERY	2024051068	LBI	Legal-Other	Panama-Buena	66.95
612948	03/10/2026	UNISOURCE DISCOVERY	2024051068	LBI	Legal-Other	Panama-Buena	96.80
612949	03/10/2026	DEMARIA LAW FIRM, APC	2026056162	LBI	Attorney Fees	Pioneer Union	549.99
612950	03/10/2026	UNISOURCE DISCOVERY	2023044381	LBI	Legal-Other	Lake Elsinore	35.77
612951	03/10/2026	Amador County Unified SD (GL)	2025055449	ACL	Deductible	Amador County	2,500.00
612952	03/10/2026	LOS ANGELES ORTHOPAEDIC	2023043969	ABI	Legal-Other	Lake Elsinore	18,150.00
612953	03/10/2026	ELECTRICAL POWER	2023047319	P	Adjusting	Westside Union	1,920.00
612954	03/10/2026	Chowchilla Elementary School	2026057897	ACL	Deductible	Chowchilla	5,000.00
612955	03/10/2026	DEMARIA LAW FIRM, APC	2025055053	LEP	Attorney Fees	Amador COE (GL)	778.00
612956	03/10/2026	DEMARIA LAW FIRM, APC	2023044042	LBI	Attorney Fees	Greenfield Union	30.00
612957	03/10/2026	DEMARIA LAW FIRM, APC	2026057785	LBI	Attorney Fees	Amador County	1,500.00
612958	03/10/2026	DEMARIA LAW FIRM, APC	2023047252	LBI	Attorney Fees	Merced County	6,866.50
612959	03/10/2026	DEMARIA LAW FIRM, APC	2026058040	LEP	Attorney Fees	Merced Union High	1,825.00

Check Register - Property & Liability

Check Number	Check Date	Payee	Claim Number	Claim Type	Payment Type	Insured	Check Amount
612960	03/10/2026	DEMARIA LAW FIRM, APC	2024050021	LBI	Attorney Fees	Merced Union High	2,281.50
612961	03/10/2026	DEMARIA LAW FIRM, APC	2022043606	LBI	Attorney Fees	Delhi Unified	15.00
612962	03/10/2026	DEMARIA LAW FIRM, APC	2025052353	LEP	Attorney Fees	Lamont School	558.00
612963	03/10/2026	CARPENTER, ROTHANS &	2024050600	LBI	Attorney Fees	Wilsona School	460.00
612964	03/10/2026	FOZI DWORK & MODAFFERI,	2024047934	LBI	Attorney Fees	Lake Elsinore	2,829.22
612965	03/10/2026	FOZI DWORK & MODAFFERI,	2025051741	LBI	Attorney Fees	Brawley Union	2,759.35
612966	03/10/2026	POLLAK, VIDA & BARER	2025052394	ABI	Attorney Fees	Merced County	137.50
612967	03/10/2026	ROBINSON & KELLAR	2026057190	LBI	Attorney Fees	Beardsley School	4,236.15
612968	03/10/2026	ROBINSON & KELLAR	2026056163	LBI	Attorney Fees	Mojave Unified	449.65
612969	03/10/2026	ROBINSON & KELLAR	2024050301	LSM	Attorney Fees	Bakersfield City	3,221.20
612970	03/10/2026	ROBINSON & KELLAR	2024051068	LBI	Attorney Fees	Panama-Buena	4,319.60
612971	03/10/2026	ROBINSON & KELLAR	2024050597	LSM	Attorney Fees	Beardsley School	1,154.70
612972	03/10/2026	ROBINSON & KELLAR	2025055135	LBI	Attorney Fees	Palmdale	3,924.30
612973	03/10/2026	ROBINSON & KELLAR	2025054367	LBI	Attorney Fees	Antelope Valley	8,954.90
612974	03/10/2026	ROBINSON & KELLAR	2025054285	LBI	Attorney Fees	Mojave Unified	649.45
612975	03/10/2026	ROBINSON & KELLAR	2025054588	LBI	Attorney Fees	McSwain Union	62.55
612976	03/10/2026	ROBINSON & KELLAR	2023044381	LBI	Attorney Fees	Lake Elsinore	2,583.95
612977	03/10/2026	ROBINSON & KELLAR	2024048797	LBI	Attorney Fees	Merced Union High	8,998.96
612978	03/10/2026	ZIMMER & MELTON, LLP	2026056264	LSM	Attorney Fees	Weaver Union	350.00
612979	03/10/2026	BREMER WHYTE BROWN &	2025053324	ABI	Attorney Fees	Greenfield Union	1,558.25
612980	03/10/2026	BREMER WHYTE BROWN &	2025053370	LSM	Attorney Fees	Palmdale	90.00
612981	03/10/2026	HALL, HIEATT, CONNELLY &	2026058482	LBI	Attorney Fees	San Luis Coastal	1,100.00
612982	03/10/2026	HALL, HIEATT, CONNELLY &	2024051130	LPI	Attorney Fees	Los Olivos School	939.85
612983	03/10/2026	HERR PEDERSEN &	2025052349	LEP	Attorney Fees	Tehachapi Unified	1,156.00
612984	03/10/2026	HERR PEDERSEN &	2023045093	LPI	Attorney Fees	Pioneer Union	557.10
612985	03/10/2026	HERR PEDERSEN &	2025054104	LBI	Attorney Fees	Reef-Sunset	435.99
612986	03/10/2026	HERR PEDERSEN &	2024050912	LBI	Attorney Fees	Tehachapi Unified	12,484.24
613004	03/12/2026	ALACRITY PARENT LLC,	2026059036	APD	Adjusting	Mojave Unified	490.83
613005	03/12/2026	MACRO-PRO INC	2025053848	ABI	Legal-Other	Amador County	114.61
613006	03/12/2026	OLVERA COURT REPORTING	2023044642	ABI	Legal-Other	Upland USD (GL)	1,840.50
613007	03/12/2026	UNISOURCE DISCOVERY	2023044642	ABI	Legal-Other	Upland USD (GL)	173.43

Check Register - Property & Liability

Check Number	Check Date	Payee	Claim Number	Claim Type	Payment Type	Insured	Check Amount
613008	03/12/2026	UNISOURCE DISCOVERY	2024050012	ABI	Legal-Other	Bakersfield City	386.43
613009	03/12/2026	ROBERT MENCHACA III	2026057923	APD	Property	Kern County Supt	792.42
613010	03/12/2026	EXTTI, INCORPORATED	2023044769	LEP	Legal-Other	Palmdale	9,212.50
613011	03/12/2026	LORI BUNTIN AND UNITED	2024048228	ABI	Settlement	Kern County Supt	150,000.00
613012	03/12/2026	JUSTIN FLOYD BUNTIN AND	2024048228	ABI	Settlement	Kern County Supt	1,400,000.00
613013	03/12/2026	COMPEX LEGAL SERVICES,	2024050458	LBI	Legal-Other	Norris School	67.75
613014	03/12/2026	COMPEX LEGAL SERVICES,	2024050458	LBI	Legal-Other	Norris School	90.45
613015	03/12/2026	COMPEX LEGAL SERVICES,	2024050458	LBI	Legal-Other	Norris School	87.75
613016	03/12/2026	COMPEX LEGAL SERVICES,	2024050457	LBI	Legal-Other	Kern County Supt	67.75
613017	03/12/2026	COMPEX LEGAL SERVICES,	2024050457	LBI	Legal-Other	Kern County Supt	90.45
613018	03/12/2026	COMPEX LEGAL SERVICES,	2024050457	LBI	Legal-Other	Kern County Supt	87.75
613019	03/12/2026	DEMARIA LAW FIRM, APC	2025055337	LSM	Attorney Fees	Calaveras Unified	197.00
613020	03/12/2026	DEMARIA LAW FIRM, APC	2025055067	LBI	Attorney Fees	Jamestown Union	221.00
613021	03/12/2026	DEMARIA LAW FIRM, APC	2025054346	LBI	Attorney Fees	Sonora Elementary	2,448.50
613022	03/12/2026	DEMARIA LAW FIRM, APC	2026057371	LPI	Attorney Fees	Amador County	100.00
613023	03/12/2026	DEMARIA LAW FIRM, APC	2025053559	LEP	Attorney Fees	Amador County	2,100.00
613024	03/12/2026	DEMARIA LAW FIRM, APC	2026057169	LBI	Attorney Fees	Kern County Supt	879.50
613025	03/12/2026	DEMARIA LAW FIRM, APC	2025053848	ABI	Attorney Fees	Amador County	5,867.00
613026	03/12/2026	DEMARIA LAW FIRM, APC	2025052285	LBI	Attorney Fees	Chowchilla	14,921.75
613027	03/12/2026	DENISON WERNER MACIAS	2026057830	ABI	Attorney Fees	Kern County Supt	301.00
613028	03/12/2026	DENISON WERNER MACIAS	2024050314	LBI	Attorney Fees	Beardsley School	86.00
613029	03/12/2026	DENISON WERNER MACIAS	2024049364	ABI	Attorney Fees	Standard School	2,383.95
613030	03/12/2026	DENISON WERNER MACIAS	2024050975	LBI	Attorney Fees	Standard School	172.00
613031	03/12/2026	DENISON WERNER MACIAS	2025053289	LBI	Attorney Fees	Panama-Buena	451.50
613032	03/12/2026	DENISON WERNER MACIAS	2023046509	LBI	Attorney Fees	Standard School	172.00
613033	03/12/2026	DENISON WERNER MACIAS	2024050459	LBI	Attorney Fees	Kern County Supt	849.25
613034	03/12/2026	DENISON WERNER MACIAS	2024050460	LBI	Attorney Fees	Norris School	849.25
613035	03/12/2026	HERR PEDERSEN &	2025053073	LBI	Attorney Fees	Tulare COE (GL)	4,018.65
613036	03/12/2026	HERR PEDERSEN &	2023046609	ABI	Attorney Fees	Chowchilla	1,202.00
613037	03/12/2026	HERR PEDERSEN &	2025052281	ABI	Attorney Fees	Merced Union High	190.25
613038	03/12/2026	HERR PEDERSEN &	2025052281	ABI	Attorney Fees	Merced Union High	688.75

Check Register - Property & Liability

Check Number	Check Date	Payee	Claim Number	Claim Type	Payment Type	Insured	Check Amount
613039	03/12/2026	HERR PEDERSEN &	2017027208	ABI	Attorney Fees	Delano Union	129.50
613040	03/12/2026	HERR PEDERSEN &	2024048981	LBI	Attorney Fees	Bakersfield City	615.25
613041	03/12/2026	HERR PEDERSEN &	2024048228	ABI	Attorney Fees	Kern County Supt	6,770.66
613042	03/12/2026	HERR PEDERSEN &	2025054177	LBI	Attorney Fees	Bakersfield City	574.75
613043	03/12/2026	TYSON & MENDES LLP	2024049003	LSM	Attorney Fees	Palmdale	170.00
613044	03/12/2026	TYSON & MENDES LLP	2023045998	LBI	Attorney Fees	Antelope Valley	425.00
613045	03/12/2026	TYSON & MENDES LLP	2025055264	LSM	Attorney Fees	Palmdale	6,001.50
613046	03/12/2026	TYSON & MENDES LLP	2023045998	LBI	Attorney Fees	Antelope Valley	1,207.75
613047	03/12/2026	CARPENTER, ROTHANS &	2024050600	LBI	Attorney Fees	Wilsona School	460.00
613048	03/12/2026	HORVITZ & LEVY, LLP	2017027208	ABI	Attorney Fees	Delano Union	1,494.48
613067	03/17/2026	OLVERA COURT REPORTING	2023044642	ABI	Legal-Other	Upland USD (GL)	1,180.50
613068	03/17/2026	ATHENE QUALIFIED	2024048760	LSM	In Partial	Lake Elsinore	125,000.00
613069	03/17/2026	Lone Pine Unified School District	2026059034	ACP	Auto	Lone Pine Unified	10,781.53
613070	03/17/2026	ACE	2026059034	ACP	Adjusting	Lone Pine Unified	108.00
613071	03/17/2026	Kern County Supt of Schools	2026059161	ACL	Collision Loss	Kern County Supt	5,786.24
613072	03/17/2026	FULL CYCLE RECON, LLC	2022042589	LBI	Legal-Other	Palmdale	1,535.00
613073	03/17/2026	COMPEX LEGAL SERVICES,	2024050459	LBI	Legal-Other	Kern County Supt	77.75
613074	03/17/2026	COMPEX LEGAL SERVICES,	2024050459	LBI	Legal-Other	Kern County Supt	67.05
613075	03/17/2026	COMPEX LEGAL SERVICES,	2024050459	LBI	Legal-Other	Kern County Supt	72.05
613076	03/17/2026	COMPEX LEGAL SERVICES,	2024050459	LBI	Legal-Other	Kern County Supt	77.75
613077	03/17/2026	COMPEX LEGAL SERVICES,	2024050460	LBI	Legal-Other	Norris School	67.05
613078	03/17/2026	COMPEX LEGAL SERVICES,	2024050460	LBI	Legal-Other	Norris School	72.05
613079	03/17/2026	COMPEX LEGAL SERVICES,	2024050460	LBI	Legal-Other	Norris School	77.75
613080	03/17/2026	COMPEX LEGAL SERVICES,	2024050460	LBI	Legal-Other	Norris School	77.75
613081	03/17/2026	Merced Union High School	2025055832	ACL	Collision Loss	Merced Union High	5,428.39
613082	03/17/2026	ANDREW CZUPPA	2026056697	APD	Property	SIPE - Northern	605.67
613083	03/17/2026	ALACRITY PARENT LLC,	2026059030	ACL	Adjusting	Santa Maria Joint	237.67
613084	03/17/2026	CARPENTER, ROTHANS &	2025055171	LBI	Attorney Fees	Palmdale	1,057.00
613085	03/17/2026	CARPENTER, ROTHANS &	2024050571	LSM	Attorney Fees	Palmdale	292.50
613086	03/17/2026	CARPENTER, ROTHANS &	2024048761	LSM	Attorney Fees	Lake Elsinore	1,402.50
613087	03/17/2026	CARPENTER, ROTHANS &	2024049766	LPI	Attorney Fees	Palmdale	3,212.05

Check Register - Property & Liability

Check Number	Check Date	Payee	Claim Number	Claim Type	Payment Type	Insured	Check Amount
613088	03/17/2026	CARPENTER, ROTHANS &	2022042589	LBI	Attorney Fees	Palmdale	225.00
613089	03/17/2026	CARPENTER, ROTHANS &	2024050571	LSM	Attorney Fees	Palmdale	720.00
613090	03/17/2026	MCCUNE & HARBER LLP	2025051810	LEP	Attorney Fees	Antelope Valley	67.50
613091	03/17/2026	MCCUNE & HARBER LLP	2024050156	LBI	Attorney Fees	Antelope Valley	2,540.10
613092	03/17/2026	MCCUNE & HARBER LLP	2025051823	LBI	Attorney Fees	Bakersfield City	2,643.50
613093	03/17/2026	MCCUNE & HARBER LLP	2024049889	ABI	Attorney Fees	Merced County	1,355.00
613094	03/17/2026	MCCUNE & HARBER LLP	2024051160	ABI	Attorney Fees	Antelope Valley	682.50
613095	03/17/2026	MCCUNE & HARBER LLP	2025054776	LBI	Attorney Fees	Antelope Valley	985.00
613096	03/17/2026	MCCUNE & HARBER LLP	2025054103	LBI	Attorney Fees	Antelope Valley	347.50
613097	03/17/2026	HERR PEDERSEN &	2017024683	LBI	Attorney Fees	Merced County	342.50
613098	03/17/2026	HERR PEDERSEN &	2017024683	LBI	Attorney Fees	Merced County	60.18
613099	03/17/2026	MCCORMICK, BARSTOW,	2026055945	ADM	Attorney Fees	Kern County Supt	11,005.00
613100	03/17/2026	MCCORMICK, BARSTOW,	2021040073	LBI	Attorney Fees	Santa Barbara	240.00
613101	03/17/2026	HERR PEDERSEN &	2026058011	LEO	Attorney Fees	Kern County Supt	719.70
613102	03/17/2026	HERR PEDERSEN &	2026058011	LEO	Attorney Fees	Kern County Supt	432.25
613103	03/17/2026	HERR PEDERSEN &	2023046006	LPI	Attorney Fees	Upland USD (GL)	2,124.77
613104	03/17/2026	HERR PEDERSEN &	2024047601	ADM	Attorney Fees	Kern County Supt	11.50
613105	03/17/2026	MARTIN, LARRY	2025054346	LBI	Legal-Other	Sonora Elementary	70.00
613106	03/19/2026	CARPENTER, ROTHANS &	2019035044	LBI	Attorney Fees	Antelope Valley	24,102.71
613107	03/19/2026	MCCUNE & HARBER LLP	2026056108	EBW	Attorney Fees	Upland USD (GL)	2,187.50
613108	03/19/2026	MCCUNE & HARBER LLP	2026058554	LBI	Attorney Fees	Wilsona School	810.00
613109	03/19/2026	PEGASUS CLAIMS SERVICES,	2026058040	LEP	Legal-Other	Merced Union High	912.00
613110	03/19/2026	MICHELLE PADILLA	2026058701	APD	Property	Lucia Mar Unified	375.36
613111	03/19/2026	HERR PEDERSEN &	2017027208	ABI	Attorney Fees	Delano Union	129.50
613112	03/19/2026	COMPEX LEGAL SERVICES,	2024049404	ABI	Legal-Other	Norris School	1,442.05
613113	03/19/2026	AMS LEGAL SUPPORT	2023044381	LBI	Legal-Other	Lake Elsinore	132.20
613114	03/19/2026	Santa Maria Joint Union High	2026059030	ACL	Collision Loss	Santa Maria Joint	40,495.34
613115	03/19/2026	ALACRITY PARENT LLC,	2026059037	APD	Adjusting	Tulare COE (GL)	120.00
613116	03/19/2026	PEGASUS CLAIMS SERVICES,	2025055171	LBI	Legal-Other	Palmdale	841.50
613117	03/19/2026	Bakersfield City School District	2026059029	ACL	Collision Loss	Bakersfield City	854.07
613118	03/19/2026	GENERAL MOTORS FINANCIAL	2025055123	APD	Property	Arvin Union School	11,228.54

Check Register - Property & Liability

Check Number	Check Date	Payee	Claim Number	Claim Type	Payment Type	Insured	Check Amount
613180	03/24/2026	ANGEL LOPEZ	2026056742	APD	Property	Bakersfield City	3,208.89
613181	03/24/2026	Bakersfield City School District	2026058524	ACL	Collision Loss	Bakersfield City	2,333.05
613182	03/24/2026	ZACHARY KING	2026058379	LPD	Property	Palmdale	914.97
613183	03/24/2026	DONNA BAKER	2026059189	LPD	Property	Santa Maria Joint	445.02
613184	03/24/2026	CARPENTER, ROTHANS &	2022042589	LBI	Attorney Fees	Palmdale	107.00
613185	03/24/2026	MC GROUP LAW, APC	2025055072	LPI	Attorney Fees	Santa Maria Joint	440.00
613186	03/24/2026	MC GROUP LAW, APC	2026057718	LEP	Attorney Fees	Santa Barbara	27.50
613187	03/24/2026	MC GROUP LAW, APC	2023043827	LBI	Attorney Fees	Santa Barbara	4,776.00
613188	03/24/2026	ALACRITY PARENT LLC,	2026058704	ACL	Adjusting	Santa Ynez Valley	881.40
613189	03/24/2026	ALACRITY PARENT LLC,	2026059286	APD	Adjusting	Panama-Buena	214.83
613190	03/24/2026	BONGIOVI, HENRY J	2025053763	LEP	Legal-Other	Santa Maria Joint	6,000.00
613191	03/24/2026	Lucia Mar Unified School District	2025055763	ACL	Deductible	Lucia Mar Unified	2,500.00
613192	03/24/2026	ABI DOCUMENT SUPPORT	2024050021	LBI	Legal-Other	Merced Union High	629.61
613193	03/24/2026	FULCE ENGINEERING, INC.	2025054527	LBI	Legal-Other	Bakersfield City	2,146.50
613194	03/24/2026	MC LAW GROUP, APC	2023043760	LBI	Attorney Fees	Santa Barbara	47.00
613195	03/24/2026	MC GROUP LAW, APC	2023045219	LEP	Attorney Fees	Santa Maria Joint	797.50
613196	03/24/2026	MC GROUP LAW, APC	2025053763	LEP	Attorney Fees	Santa Maria Joint	3,850.00
613197	03/24/2026	MC GROUP LAW, APC	2019034991	LBI	Attorney Fees	Santa Barbara	3,194.90
613198	03/24/2026	MC GROUP LAW, APC	2022043429	LBI	Attorney Fees	Lucia Mar Unified	3,192.50
613199	03/24/2026	MC GROUP LAW, APC	2025052616	LPI	Attorney Fees	Santa Barbara	852.50
613200	03/24/2026	MC GROUP LAW, APC	2025052116	LEP	Attorney Fees	Santa Barbara	55.00
613201	03/24/2026	MC LAW GROUP, APC	2025052119	LPI	Attorney Fees	Santa Barbara	1,540.00
613202	03/24/2026	MC GROUP LAW, APC	2026057968	LBI	Attorney Fees	Lucia Mar Unified	275.00
613203	03/24/2026	MC GROUP LAW, APC	2024050742	LBI	Attorney Fees	Santa Maria Joint	4,702.50
613204	03/24/2026	MC GROUP LAW, APC	2026056677	LBI	Attorney Fees	Santa Maria Joint	247.50
613205	03/24/2026	MC GROUP LAW, APC	2023047441	LEP	Attorney Fees	Orcutt Union	1,265.00
613206	03/24/2026	HERR PEDERSEN &	2017024683	LBI	Attorney Fees	Merced County	342.50
613207	03/24/2026	HERR PEDERSEN &	2023046006	LPI	Attorney Fees	Upland USD (GL)	1,946.00
613208	03/24/2026	ZIMMER & MELTON, LLP	2025054098	LBI	Attorney Fees	Di Giorgio School	1,925.00
613209	03/24/2026	VICTORIA SWAN	2026059063	LPD	Property	Santa Maria Joint	152.29
613210	03/24/2026	ZIMMER & MELTON, LLP	2026056677	LBI	Attorney Fees	Santa Maria Joint	3,068.45

Check Register - Property & Liability

Check Number	Check Date	Payee	Claim Number	Claim Type	Payment Type	Insured	Check Amount
613211	03/24/2026	ZIMMER & MELTON, LLP	2024050554	LBI	Attorney Fees	Antelope Valley	725.00
613212	03/24/2026	ZIMMER & MELTON, LLP	2023043661	LBI	Attorney Fees	Bakersfield City	275.00
613213	03/24/2026	ZIMMER & MELTON, LLP	2025054527	LBI	Attorney Fees	Bakersfield City	6,300.00
613214	03/24/2026	ZIMMER & MELTON, LLP	2024047710	LBI	Attorney Fees	Panama-Buena	25.00
613215	03/24/2026	TYSON & MENDES LLP	2021040073	LBI	Attorney Fees	Santa Barbara	6,274.03
613230	03/26/2026	ALACRITY PARENT LLC,	2026059281	LPD	Adjusting	Kern County Supt	206.53
613231	03/26/2026	ABI DOCUMENT SUPPORT	2025054010	LBI	Legal-Other	Lake Elsinore	165.56
613232	03/26/2026	Kernville Union School District	2026058881	ACL	Collision Loss	Kernville Union	8,496.83
613233	03/26/2026	ALOUPAS LAW P.C. CLIENT	2025052491	LEP	Settlement	Lake Elsinore	12,500.00
613234	03/26/2026	TERESA'S AUTO BODY, INC	2026059131	APD	Property	Sierra Sands	1,544.38
613235	03/26/2026	ALACRITY PARENT LLC,	2026059281	LPD	Adjusting	Kern County Supt	276.25
613236	03/26/2026	NELSON & FRAENKEL LLP IN	2024051160	ABI	Settlement	Antelope Valley	46,000.00
613237	03/26/2026	NELSON & FRAENKEL LLP IN	2024051160	ABI	Settlement	Antelope Valley	46,000.00
613238	03/26/2026	VERITEXT CORP	2024050301	LSM	Legal-Other	Bakersfield City	1,248.90
613239	03/26/2026	SIGNATURE RESOLUTION,	2024048761	LSM	Legal-Other	Lake Elsinore	4,750.00
613240	03/26/2026	CALIFORNIA DEPOSITION	2025054527	LBI	Legal-Other	Bakersfield City	1,725.00
613241	03/26/2026	VERITEXT CORP	2025054527	LBI	Legal-Other	Bakersfield City	2,255.40
613242	03/26/2026	ALACRITY PARENT LLC,	2026059037	ACL	Adjusting	Tulare COE (GL)	851.60
613243	03/26/2026	TYSON & MENDES LLP	2025055264	LSM	Attorney Fees	Palmdale	1,615.00
613244	03/26/2026	TYSON & MENDES LLP	2023045998	LBI	Attorney Fees	Antelope Valley	1,062.50
613245	03/26/2026	TYSON & MENDES LLP	2024049003	LSM	Attorney Fees	Palmdale	552.50
613246	03/26/2026	TYSON & MENDES LLP	2021039801	LBI	Attorney Fees	Fairfax School	2,753.40
613247	03/26/2026	CARPENTER, ROTHANS &	2024048762	LBI	Attorney Fees	Lake Elsinore	15,086.43
613248	03/26/2026	ZIMMER & MELTON, LLP	2025053361	LEP	Attorney Fees	Panama-Buena	575.00
613249	03/26/2026	ZIMMER & MELTON, LLP	2024050301	LSM	Attorney Fees	Bakersfield City	2,325.00
613250	03/26/2026	ZIMMER & MELTON, LLP	2025052349	LEP	Attorney Fees	Tehachapi Unified	2,575.00
613251	03/26/2026	ZIMMER & MELTON, LLP	2023046256	LBI	Attorney Fees	Kern High School	225.00
613252	03/26/2026	WINET PATRICK GAYER	2025054010	LBI	Attorney Fees	Lake Elsinore	891.56
613253	03/26/2026	WINET PATRICK GAYER	2024050856	LBI	Attorney Fees	Lake Elsinore	1,752.57
613254	03/26/2026	WINET PATRICK GAYER	2025052144	LBI	Attorney Fees	Central Union High	3,307.10
613255	03/26/2026	WINET PATRICK GAYER	2025052491	LEP	Attorney Fees	Lake Elsinore	1,620.13

Check Register - Property & Liability

Check Number	Check Date	Payee	Claim Number	Claim Type	Payment Type	Insured	Check Amount
613256	03/26/2026	WINET PATRICK GAYER	2024048760	LSM	Attorney Fees	Lake Elsinore	276.00
613257	03/26/2026	WINET PATRICK GAYER	2023045410	LSM	Attorney Fees	Lake Elsinore	2,387.75
613310	03/31/2026	EMANUEL JIMENEZ	2026059037	APD	Property	Tulare COE (GL)	5,894.30
613311	03/31/2026	KATIE & JEREMIAH ZIEMER	2026058240	LPD	Water Loss	Tehachapi Unified	30,348.07
613312	03/31/2026	ABI DOCUMENT SUPPORT	2025052285	LBI	Legal-Other	Chowchilla	237.95
613313	03/31/2026	UNISOURCE DISCOVERY	2025053944	LBI	Adjusting	Kern County Supt	30.00
613314	03/31/2026	RONNIE CHASSI	2026056742	APD	Property	Bakersfield City	11,801.38
613315	03/31/2026	Sierra Sands Unified School	2026058334	P	Deductible	Sierra Sands	5,000.00
613316	03/31/2026	MCCORMICK, BARSTOW,	2026056108	EBW	Attorney Fees	Upland USD (GL)	7,100.00
613317	03/31/2026	HYLTON AND ASSOCIATES PC	2026057912	LBI	Attorney Fees	Antelope Valley	4,637.79

Total For Property & Liability Only

2,509,087.96

Number of Check: 318
Number Of Payments: 318

First Check Number: 612772
Last Check Number: 613317
Check Sequence:

SISC II
INCOME STATEMENT

March 2026

	BUDGET	YEAR-TO-DATE	CURRENT MONTH
<u>REVENUES</u>			
8660.00 Interest-County Treasurer	\$1,400,000.00	(\$12,314.31)	\$0.00
8660.03 LAIF	\$306.00	\$72.66	\$0.00
8660.04 Investments	\$4,385,499.00	\$1,945,835.88	\$0.00
8660.05 Bank	\$160,000.00	\$139,868.39	\$14,447.82
8674.02 Premiums-Prop & Liab	\$61,214,771.00	\$46,860,044.77	\$5,203,435.00
8674.12 Student Ins	\$1,014,404.00	\$760,801.87	\$84,534.00
8674.13 Tackle Football	\$21,000.00	\$19,800.00	\$0.00
8674.14 Special Ed Defense	\$479,535.00	\$431,089.00	\$7,175.00
8699.06 Administrative Fees	\$100.00	\$0.00	\$0.00
TOTAL REVENUES	\$68,675,615.00	\$50,145,198.26	\$5,309,591.82
<u>EXPENSES</u>			
4300.00 Supplies	\$10,000.00	\$6,843.29	\$758.89
5200.00 Travel/Conference	\$15,000.00	\$14,261.62	\$1,226.44
5300.00 Dues and Memberships	\$133,200.00	\$58,146.60	\$275.91
5450.01 Insurance-Property & Fire	\$10,988,337.00	\$7,163,746.39	\$451,065.74
5450.02 Boiler & Machinery	\$228,475.00	\$162,417.00	\$18,047.00
5450.04 Crime	\$80,117.00	\$54,223.00	\$6,025.00
5450.06 Excess Liability	\$11,956,269.00	\$10,282,033.35	\$815,682.01
5450.17 Data Compromise	\$287,377.00	\$228,734.20	\$25,415.00
5450.18 Concussion Coverage	\$27,000.00	\$20,250.00	\$2,250.00
5450.19 Terrorism	\$41,168.00	\$29,188.23	\$3,197.00
5800.00 Miscellaneous	\$500.00	\$95.00	\$0.00
5800.01 Professional Services	\$82,826.00	\$80,141.67	\$0.00
5800.02 Audit	\$14,415.00	\$14,165.00	\$0.00
5800.10 Consulting	\$178,600.00	\$149,685.85	\$18,772.50
5800.15 Property Appraisals	\$196,940.00	\$153,422.03	\$2,611.67
5800.32 Bank Fees	\$4,000.00	\$0.00	\$0.00
5800.50 Administration - KCSOS	\$3,825,255.00	\$2,737,111.04	\$306,948.16
5800.55 Student Ins Claims	\$607,000.00	\$588,652.76	\$94,156.01
5800.56 Tackle FB Claims	\$25,000.00	\$15,621.75	\$175.00
5800.58 Spec Ed VCP	\$479,585.00	\$0.00	\$0.00
5800.66 Property Claims	\$3,989,994.00	\$1,364,323.98	(\$1,468.77)
5800.67 Liability Claims	\$16,718,330.00	\$15,146,073.75	\$524,761.73
5800.69 Auto Claims	\$3,018,510.00	\$6,924,146.27	\$1,766,657.54
5800.90 Bill Review	\$8,200.00	\$3,901.98	(\$2,080.33)
5800.94 Other Distributions	\$0.00	\$0.00	\$0.00
5800.95 Unpaid Claims Liab Adj	\$8,649,000.00	\$9,202,182.00	\$0.00
TOTAL EXPENSES	\$61,565,098.00	\$54,399,366.76	\$4,034,476.50
CHANGE IN NET ASSETS	\$7,110,517.00	(\$4,254,168.50)	\$1,275,115.32
NET ASSETS - BEGINNING	\$10,893,335.70	\$10,893,335.70	\$5,364,051.88
NET ASSETS - ENDING	\$18,003,852.70	\$6,639,167.20	\$6,639,167.20

SISC II
BALANCE SHEET
March 31, 2026

	July 1, 2025 BALANCE	March 31, 2026 BALANCE
<u>ASSETS</u>		
9110.00 Cash in County Treasury	\$18,305,679.58	\$25,652,779.62
9120.02 Bank Account-Claims Fund	\$7,899,095.86	\$6,220,886.06
9150.01 Local Agency Investment Fund	\$6,723.67	\$6,869.99
9150.03 Investments	\$87,822,548.32	\$99,768,384.20
9200.00 Accounts Receivable	\$2,238,996.15	\$500,000.00
9330.00 Prepaid Insurance	\$5,335,767.37	\$9,711,816.34
	<hr/>	<hr/>
TOTAL ASSETS	\$121,608,810.95	\$141,860,736.21
	<hr/>	<hr/>
<u>LIABILITIES</u>		
9500.00 Current Liabilities	\$800,657.25	\$306,948.16
9650.00 Deferred Income	\$0.00	\$15,797,620.85
9668.00 Unpd Clms Liab (90% Conf Lvl)	\$109,914,818.00	\$119,117,000.00
	<hr/>	<hr/>
TOTAL LIABILITIES	\$110,715,475.25	\$135,221,569.01
NET ASSETS - Funding Stabilization Reserves	\$10,893,335.70	\$6,639,167.20
	<hr/>	<hr/>
TOTAL LIABILITIES AND NET ASSETS	\$121,608,810.95	\$141,860,736.21
	<hr/>	<hr/>

 AUTHORIZED SIGNATURE

PREPARED BY: Nancy Russo

**SISC II
Investments
March 31, 2026**

24-HOUR LIQUID FUNDS

SISC II maintains much of its cash in the Kern County Treasury and Local Agency Investment Fund. Both agencies pool these funds with those of other entities in the state. These pooled funds are carried at cost which approximates market value.

AGENCY	BALANCE	RETURN	PERIOD	DATES
COUNTY OF KERN	\$25,627,695.78	X.XX 2.08%	LAST QUARTER 5 YEAR AVERAGE	OCT-DEC 2025 JAN 2021-DEC 2025
LOCAL AGENCY INVESTMENT FUND	\$6,869.99	3.83% 4.20% 2.76%	CURRENT MONTH LAST QUARTER 5 YEAR AVERAGE	March, 2026 OCT-DEC 2025 JAN 2021-DEC 2025

INVESTMENT MANAGEMENT ACCOUNTS

The investment securities portfolio is comprised of securities carried at fair market value.

The fair market value of the investment securities available for sale at December 31, 2025 was:

INVESTMENT FIRM	MARKET VALUE	QUARTERLY RETURN	ANNUALIZED RETURN	PERIOD	DATES
MADISON INVESTMENTS (SISC INVESTMENT POOL)	\$28,049,752.00	1.00%	3.95% 1.96% 3.70%	LAST QUARTER 5 YEAR AVERAGE YIELD TO MATURITY	OCT-DEC 2025 JAN 2021-DEC 2025 AS OF DEC 31, 2025
WELLS FARGO ADVISORS (RICH EDWARDS)	\$71,718,632.20	1.01%	4.00% 1.70% 3.45%	LAST QUARTER 5 YEAR AVERAGE YIELD TO MATURITY	OCT-DEC 2025 JAN 2021-DEC 2025 AS OF DEC 31, 2025
	\$99,768,384.20				

5-YEAR HISTORY OF RETURNS - ANNUALIZED

Quarter Ending:	Co of Kern	LAIF	INVESTMENT POOL	RICH WELLS FARGO	COMBINED WEIGHTED AVERAGE RETURN
12/31/2025	X.XX	4.20%	3.95%	4.00%	X.XX
9/30/2025	X.XX	4.34%	4.63%	4.53%	X.XX
6/30/2025	3.41%	4.40%	5.25%	4.39%	4.43%
3/31/2025	3.75%	4.48%	7.48%	5.27%	5.40%
12/31/2024	3.56%	4.62%	-0.76%	2.29%	2.13%
9/30/2024	3.53%	4.71%	11.61%	8.04%	7.16%
6/30/2024	3.46%	4.55%	3.67%	4.51%	4.12%
3/31/2024	3.37%	4.30%	1.19%	3.24%	2.76%
12/31/2023	3.15%	4.00%	10.98%	8.28%	7.37%
9/30/2023	2.91%	3.93%	2.14%	2.59%	2.60%
6/30/2023	2.65%	3.15%	-0.66%	-0.50%	0.42%
3/31/2023	2.42%	2.74%	6.06%	5.65%	4.63%
12/31/2022	2.16%	2.07%	3.47%	3.48%	2.89%
9/30/2022	1.06%	1.35%	-4.79%	-7.15%	-2.24%
6/30/2022	1.00%	0.75%	-2.22%	-2.88%	-1.35%
3/31/2022	0.95%	0.32%	-9.06%	-9.18%	-5.11%
12/31/2021	0.84%	0.23%	-2.39%	-2.02%	-0.55%
9/30/2021	1.24%	0.24%	-0.20%	0.26%	0.69%
6/30/2021	1.00%	0.33%	0.80%	0.00%	0.65%
3/31/2021	1.07%	0.44%	-1.86%	-0.90%	-0.47%
5-Yr Average	2.08%	2.76%	1.96%	1.70%	1.78%

04/13/2025 ▾ - 04/13/2026 ▾

Last Px

BGN

Local CCY ▾

Mov Avgs ▾

Key Events

1D 3D 1M 6M YTD 1Y 5Y Max Daily ▾

Table

+ Related Data ▾

Add Data

⏪ Edit Chart ⚙

■ Last Price 3.784
 T High on 05/14/25 4.053
 A Average 3.678
 L Low on 02/27/26 3.378

Track Annotate News Zoom



Community Matters Impact

180,000+ Youth Empowered

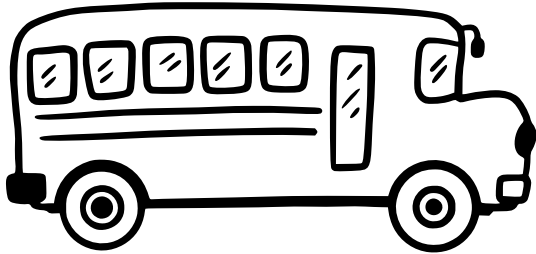
33,000+ School Staff Trained

2,200+ Schools & Organizations Served

Together we can continue to empower students to make a positive impact in their schools and communities.



*Empowering Youth
Transforming Communities*



Together...

We change lives.
We build brighter futures.
We create safer schools.
Together we are Upstanders.

Safe School Ambassadors® Program

The Safe School Ambassadors (SSA) Program is our evidence-based program that harnesses the power of students to prevent and stop bullying and mistreatment.

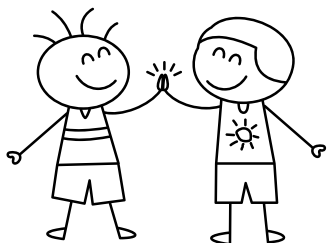
Restorative Practices Training

Restorative Practices is a whole school approach that focuses on encouraging healthy relationships, repairing harm, and reducing discipline issues.

Our Mission

To equip and empower students and adults to create schools and communities that are safe, welcoming, and inclusive.

Community Matters aims to create a culture where every individual can thrive and feel supported. When schools focus on strengthening relationships among staff, students, families and community, they achieve increased attendance, improved academic achievement and reduced behavioral incidents.



Schools that implemented the SSA Program showed suspension rates dropped 33%, while suspension rates at non-SSA control schools increased by 10%.

*National Registry of Evidence-Based Programs and Practices


Learn more



www.community-matters.org

Safe School Ambassadors®

An evidence-based program that harnesses the power of students to prevent and stop bullying and mistreatment.



Safe School Ambassadors teaches Bystanders to be Upstanders with skills to **recognize** potentially harmful situations and to safely **respond** for a positive outcome!



170,000+ Youth Empowered

30,000+ School Staff Trained 

The Safe School Ambassadors Program is a student-centered model that engages socially influential students and gives them the skills and tools to resolve conflicts, defuse incidents, model acceptance, and support isolated and excluded students.

Community Matters is a nationally recognized leader in social-emotional youth development and school climate improvement. We are at the forefront of developing and utilizing innovative student-based best practice models that create greater connections for students. Founded in 1996, Community Matters has equipped over 170,000 4-12th grade students in close to 2,500 schools in 42 states, Canada, Paraguay, Guam, Japan, and Puerto Rico.

"A crucial component of preventing targeted violence at schools relies on developing positive school climates built on a culture of safety, respect, trust and social and emotional support"
-US Secret Service

Together...
We change lives.
We build brighter futures.
We create safer schools.
Together we are Upstanders.

Quarterly Update

PROPERTY CLAIMS

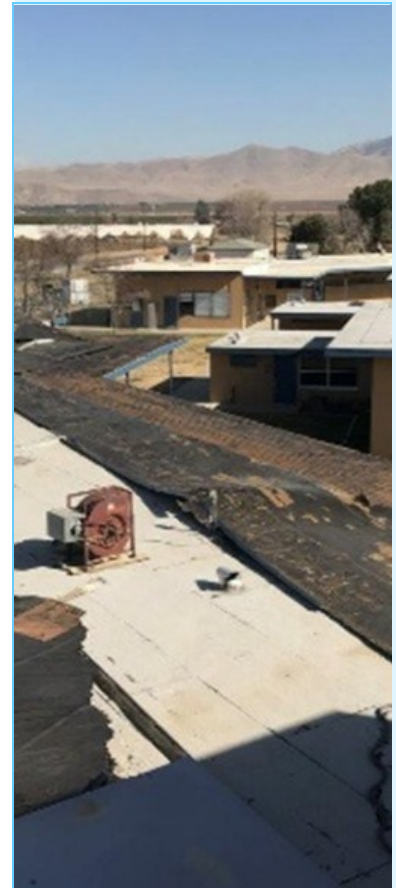
Statistically the largest volume of property claims are filed during periods of severe weather. The most prevalent causes of property losses are: water losses, fire damage (including soot and ash), wind damage, vandalism and theft.

In the 2024-25 fiscal year, SISC had 64 property claims resulting in property claims payments of \$2,473,484. Our goal is to restore the district to its pre-loss condition.

Here is how you can help minimize the cost of a claim and restore your property to pre-loss conditions.

- Report the loss to SISC as soon as possible. On the SISC Property and Liability webpage, you can find a page dedicated to reporting claims at <https://sisc.kern.org/pl/report-a-claim/>. A link to a form is available for Property Losses as well as Liability Event reporting and Bus/Vehicle Accident Reporting. These forms give our office the initial details and any witness statements that are valuable to SISC adjusters in handling claims. Should you need to speak to someone immediately, you can call 661-636-4848.
- Begin a detailed inventory of damaged contents as soon as possible. A record of these contents will be valuable to the adjuster in processing the claim for damages.
- In some instances, districts may need to secure an emergency restoration contractor to protect property from further damage. Other aspects the Adjuster can assist you with is determining if a need for an Emergency Resolution is needed by your School Board. Emergency Resolutions allow the district to expedite the repair process when repairs, alterations, work or improvements are necessary to avoid danger to life, health or property.
- Districts must register the repair project with the California Department of Industrial Relations (DIR). Under the Labor Code, public works in general refers to construction, alteration, demolition, installation, maintenance, or repair work that is performed under contract and paid for with public funds. All workers on public works projects must be paid the prevailing wage determined by the Director of the DIR. School districts must electronically register a PWC-100 form within five days of awarding the contract for a public works project.
- Restoration specialists are different than public works contractors. A restoration contractor is familiar with public projects and fully cognizant of the require-

(continued on page 3)



INSIDE THIS ISSUE

Fireworks.....	2
Language of the JPA.....	3
Tribute.....	4
Jump Houses.....	4
Student Accident Coverage.....	5
From the Director.....	6

PROPERTY & LIABILITY DIVISION

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Newsletter Editor: Kerri Jones

2025 Measles Activity in California

The California Department of Public Health (CDPH) issued a Press Release in February regarding measles activity in California. The release reports multiple cases in California in Los Angeles, Orange, San Bernardino, Riverside and Shasta counties. As of February 9, 2026, 17 measles cases were reported statewide. CDPH stated all 17 cases were either unvaccinated or had an unknown history of vaccination.

Measles is a highly contagious viral disease. “Unvaccinated individuals, particularly young children and pregnant people, face the highest risk of severe illness and even death” according to the CDPH Press Release.

CDPH also states “due to California’s currently high levels of immunization, the state is less likely to see sustained transmissions as has been seen in other states in recent years. However, transmission of measles is still possible, particularly in communities with lower immunization coverage.”

For additional information and guidance, please visit the CDPH website [here](https://www.cdph.ca.gov/Programs/CID/DCDC/Pages/Immunization/measles.aspx) or at: <https://www.cdph.ca.gov/Programs/CID/DCDC/Pages/Immunization/measles.aspx>

FIREWORKS CONSIDERATIONS

BY RANDYE ROGERS, SAFETY & LOSS CONTROL SPECIALIST III

As the 250th Independence Day celebration approaches, school districts may be planning fundraising activities tied to the Fourth of July. If your district is considering fireworks sales or sponsored displays, we want to provide some information to consider. While these events can be successful revenue generators for school programs and organizations, they also carry important liability considerations that districts must carefully manage.

Districts should be aware that the SISC Property & Liability Memorandum of Coverage (MOC) explicitly excludes liability arising from the use or display of fireworks. This exclusion also extends to damages resulting from the sale, distribution, or demonstration of fireworks.

What This Means for Districts

Any district—or affiliated organization—planning to participate in fireworks-related activities should take proactive steps to mitigate risk. Without proper precautions, districts could be exposed to significant financial liability in the event of an accident or injury.

Recommendations:

To help safeguard against potential liability, SISC strongly recommends the following:

- ◆ Require an indemnification agreement from any fireworks vendor or distributor
- ◆ Ensure the district is named as an additional insured on the vendor’s general liability policy
- ◆ Confirm that the insurance policy includes specific wording covering fireworks-related activities conducted “by or on behalf of the school district”

Verify that the policy provides at least \$2 million in coverage per occurrence

These measures help transfer risk away from the district and ensure appropriate financial protection is in place.

Many districts work with school-connected organizations (SCOs), such as booster clubs or educational foundations, to coordinate fundraising efforts. These groups may also be impacted by the same coverage exclusions and should be provided with this information so they can take appropriate precautions.

Fireworks events can be a valuable fundraising opportunity, but they come with unique risks that require careful planning. By understanding coverage limitations and implementing proper safeguards, districts can continue to support their school communities while protecting themselves from unnecessary liability.

For questions or additional guidance, districts are encouraged to consult their Safety & Loss Control Specialist.



THE LANGUAGE OF THE JPA

Did you know SISC produced a guide called the Language Of The JPA? This useful guide is in its third edition. We thought we would highlight a few of the definitions available in the guide.

Actuarial

Highly trained specialists who perform all the mathematical functions underlying insurance operations.

Government Claims Act

The Government Claims Act (also referred to as The California Tort Claims Act) became effective on September 20, 1963. Government code sections 810 through 996.6 outlines what a claimant needs to do before a government entity can be sued. In general, a claim must be submitted within six months of the date of accrual for personal injury, personal property damage and wrongful death. A claim must be submitted within one year of the date of accrual for breach of contract, damage to real property, and equitable estoppel. The Government Claims Act is complex and it is always wise to consult with counsel on issues related to claim filings.

Incurred Losses

The amount equal to paid losses and losses for which the insurer is liable, but has not yet paid.

Loss Ratio

An insurer's incurred losses (including loss adjustment expenses) for a given period divided by its earned premiums for the same period.

Statutory Liability

Liability that is created by a statute (or regulation) as opposed to Common Law.

PROPERTY LOSSES (CONTINUED FROM PAGE 1)

ments of submitting a detailed quote that separates labor and materials. General contractors may not be familiar with public projects and may be reluctant to provide a detailed breakdown of costs.

- SISC works with a Construction Consultant to assist our member districts with assessing damage and necessary repairs. The Consultant is available to develop an accurate scope of repairs and come to an agreement with the contractor on the scope of repairs. These services allow us to develop a fair and reasonable cost estimate to return the damaged property to a pre-loss condition of like, kind, and quality.
- The Construction Consultant has been critical in reviewing the Scope of Work (SOW) and repair estimates. These estimates protect the district, the contractor, and SISC, as the SOW will explain precisely what they can expect to be completed and the cost. In some instances, additional damages may be determined, and the Consultant has the experience and expertise to evaluate those damages and costs.

SISC's work with the construction consultant has been able to save hundreds of thousands of dollars. This not only saves money for the impacted district, but it also saves money for the SISC pool in repairs costs, which also saves our member districts on premium costs.

Property & Liability Division

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Tyrone Taylor,
Program Coordinator
661-636-4601

Pamela Cerda, Secretary
661-636-4495

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661-636-4694

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661-636-4206

Elsa Lara,
Student Insurance
661-636-4736

Sabrina Moten,
Student Insurance
661-636-4414

Jump Houses

We often get questions from districts about having a jump house at a spring or summer carnival or open house.

SISC made changes to the Memorandum of Coverage (MOC) for 2025-26 concerning bounce houses.

Effective 7-1-25, for members with an ADA below 4,000, a \$25,000 per claimant deductible will apply to claims and/or suits arising out of the use of bounce houses, inflatables, or rebounding devices (except in the special education setting). For members with an ADA of 4,000 or more, a \$50,000 per claimant deductible will apply.

If your parent teacher organization or other school connected organization is considering these devices, they should check with their insurance agent to determine coverage, exclusions and deductibles as relates to these types of devices.

If you have additional questions, please reach out to your Safety & Loss Control Specialist.

TRIBUTE TO ROBERT KRETZMER

After 22 years of service to SISC Property & Liability, Executive Director Robert (Bob) Kretzmer has announced his retirement effective June 30, 2026.

Prior to joining SISC, Kretzmer came up through the industry, sharpening his skills and acumen in all areas of insurance. His 48 years in the insurance industry in both the private and public sector brought expertise and knowledge to the SISC pool and our member districts. As the consummate professional, Kretzmer consistently balanced property and liability coverage with what was best for students and the educational environment.

As a statewide pool with over 150 member districts, Kretzmer maintained a strong view for equitably serving each and every SISC member with his very best attention. "His years of experience in the insurance industry, his professional contacts throughout the state, and his activism on boards and committees meant that SISC has been led by a respected expert who helped protect and grow the pool over the years," said Dr. Dave Ostash, Chief Executive Officer of SISC.

Kretzmer built a highly skilled and diverse team, weaving together talents in public and private claims experience, knowledge of medical field, education, safety, and construction. "Coming from the private sector of the insurance industry, I was not familiar with handling government tort claims for government agencies and school districts. Bob took me under his wing and mentored me in navigating the California Government Tort Claims Act. Perhaps more importantly, he demonstrated his leadership, people skills and overall savvy in navigating the complexities and the competing interests of liability claims for school districts. I will be forever grateful for the impact and the influence that Bob has had on my professional career" commented Ty Taylor, Program Coordinator for the SISC Property and Liability Division. "Bob will leave behind a legacy of excellence that will live long into the future. He always showed belief in his staff and colleagues, often promoted from within, and genuinely cared for each individual" said Ostash.

Throughout his tenure, Kretzmer served on many statewide committees to educate and inform stakeholders on issues facing school district and the property and liability coverage of districts. His leadership was especially instrumental during the past five years amid multiple legislative changes impacting school insurance and campus safety. Most recently, Kretzmer served as chair of the California Association of Joint Powers Authorities (CAJPA), Liability, Insurance and Tort Liability (LITL) program. He also represented Area 3 on the Board of Directors for Schools Excess Liability Fund (SELF). His representation ensured that the interests of SISC and its member districts were consistently and effectively advanced.

During Kretzmer's years of service at SISC, he implemented several impactful programs, a few included:

- A quarterly newsletter educating member districts on public entity insurance issues, legislative updates, and coverage information
- The Safety & Loss Control Advisory Group, providing a forum for districts to discuss exposures and best practices to reduce claims frequency and severity
- Partnerships supporting positive campus climate and culture, including anonymous reporting platforms



NEW REPORTING GUIDELINES FOR STUDENT ACCIDENT COVERAGE

BY ELSA LARA, STUDENT INSURANCE CLAIMS EXAMINER III

SISC-Student Accident Coverage is implementing a new reporting guideline to help improve the monitoring of student injuries and strengthen communication between districts and the SISC office.

When a **SISC Student Accident Claim Form is provided to a parent or guardian**, districts are now asked to **submit a copy of the paperwork to the SISC Office**. This additional step will help ensure SISC is aware of injuries as they occur and allow for better tracking of incidents across insured districts.

The main goal of this reporting is to review injuries shortly after they occur. Early awareness enables SISC to analyze injury patterns and address urgent concerns. SISC can also identify ways to **reduce or prevent future incidents**. This helps protect students and **minimize potential liability claims**.

This reporting step does not replace the parent's responsibility to submit the completed claim to the SISC office in order to initiate benefits. Instead, it serves as an internal reporting measure to allow SISC to stay informed and better support districts and families throughout the claim process.

District Reminder:

When a SISC Claim Form is provided to a parent following a student injury:

- **Complete the top portion of the Student Accident Claim Form** with accurate information. This includes school information, accurate student demographics and full details of injury. When, where, and how the injury happened, including listing the body part injured.
- Provide the Student Accident Claim Form to the **parent or guardian**
- **Submit a copy of the paperwork to the SISC Office.**

Forms should be submitted by email to: sisc_pl@siscschools.org or faxed to fax number (661) 636-4418.

SISC is also **working towards allowing district to submit these forms electronically**. The goal is to begin this process at the **start of the 2026/2027 school year**, making reporting more efficient and convenient for district. Additional information and instructions will be shared as this process is finalized.

By working together to submit this documentation, we not only improve injury tracking, but also help protect our district from potential liability.

For questions, please contact Elsa Lara at (661) 636-4736 or ellara@siscschools.org

TRIBUTE (CONTINUED FROM PAGE 4)

- Over 5 years of SISC podcasts covering relevant information for member districts
- The annual Defense Counsel Summit, bringing together defense counsel members to share trends, challenges, and collaborative defense strategies

Kretzmer has a lot to look forward to in retirement. He will have more time to spend with his wife Sheila, his children and five grandchildren. There is no doubt that travels with Sheila, afternoon visits with the grandkids and maybe a few more leisurely afternoon walks will be on the agenda. "Bob will leave behind a legacy of excellence that will live long into the future. We will miss him but wish him every happiness as he retires at the end of June," said Ostash. Perhaps Taylor said it best, "I am confident Bob will have a wonderful and blessed retirement with his wife Sheila, their children and their grandchildren. He has earned it".

Child Abuse Prevention Update

AB 218 remains a challenge for the JPA industry. The 2026 Legislative year brings broader considerations of the impact of AB 218 on risk pools across the state.

Dr. David Ostash, CEO of SISC, has been instrumental in working with a collaborative group of industry leaders to broaden the discussion and educate school district partners. In part, this collaborative effort has resulted in multiple articles appearing in major regional newspapers in California highlighting all sides of this important issue.

All of those involved in the administration of childhood sexual abuse claims recognize the importance of making sure victims of childhood sexual assault are compensated fairly. In addition, we recognize that our collective efforts at developing prevention programs is a duty we have, and one we take very seriously. To this end, SISC will be embarking on a new training platform to be made available to all our members effective July 1, 2026, offered by Public School Works. This new program further demonstrates our desire to make available trainings that are both accessible and convenient for school employees.

Maintaining District Contacts

Communicating with our member districts is a top priority for SISC. Communicating items such as coverage summary memos; Memorandums of Coverage (MOC); insurance and school industry updates and memos; and information of training opportunities are types of information important to share with our members. In that effort, we strive to maintain current contact information for our district administrative contacts.

If you have changes in administrative staffing, e-mail addresses, phone numbers or mailing addresses for your district, please e-mail Pamela Cerda, Secretary at pacerda@siscschools.org

FROM THE DIRECTOR

As I experience my last several weeks as a SISC employee, I approach retirement full of a sense of gratitude and with a smile on my face.

I am grateful for the collective mission that our property and liability department embark on each and every day. Our job is to provide excellent service to our members, keeping in mind that the decisions we make, ultimately have an impact on the lives of children in the K through 12 spheres. Our commitment is best summed up by referencing our SISC motto of *Schools Helping Schools*.

I am also particularly grateful for the people I have had an opportunity to work with over the years. At some point during my tenure as Director, I have leaned on every individual in our department for assistance, not only technical, but emotional as well. While Ty Taylor, our Program Coordinator, and our entire team is second to none in terms of the work they do in the claims, safety and loss and student insurance fields, it is their demonstrations of kindness and support that will be most remembered. Our collective mission is not an easy one. The increasingly complex nature of our work has intensified over the years. SISC has a team in place that is eager to confront these challenges with humanity and professionalism.

Our business partners over the years have brought a level of expertise and understanding that has only enhanced our ability to serve our member districts. These have been long term relationships that have grown in many cases into cherished friendships. While SISC always assesses these relationships on what brings the most value to our organization, it would not be accurate to say these relationships are void of emotional impact. I personally have leaned on our many business partners in times of urgency and I will be forever grateful for their assistance and patience.

SISC has been fortunate to have the support of the Kern County Superintendent of Schools office (KCSOS). The establishment of our JPA in 1978 has led to the creation of one of the largest statewide self-insurance pools in the state. Our association with KCSOS has only enhanced our continued reputation as an excellent service provider.

I am grateful for the efforts of our SISC leadership team that has had to navigate a statewide expansion of our services under former CEO Dr. Russ Bigler; a pandemic that brought unprecedented challenges under former CEO Nick Kouklis; and new legislation that has greatly impacted our approach to funding and reserving under current CEO Dr. David Ostash. All of these leaders have had at least one thing in common, in that they were former school superintendents. Each has brought a school district's perspective to our mission here at SISC. I have greatly benefited from their example and knowledge.

Lastly, my wife Sheila has been who I have leaned on most heavily over my 48-year career and 22 years with SISC. Our thousands of conversations provided valuable insight and understanding to the issues that were most challenging. To the extent I have offered anything of value, it frequently came with a touch of her compassion and challenging of my own preconceived ideas interwoven to the end result. In a large sense she is also retiring from SISC. We will be forever grateful for being part of such a wonderful organization.