



SISC

Self-Insured Schools
of California

Schools Helping Schools

**PROPERTY AND LIABILITY
BOARD OF DIRECTORS MEETING
DECEMBER 19, 2024
10:30 A.M.**

AGENDA

I. Consent Agenda

- A. Approval of Minutes for November 2024 Board of Directors Meeting Dave Ostash
- B. Approval of Payment of Student Insurance Claims in the Amount of \$61,552.51 Dave Ostash
and Tackle Football Claims in the amount of \$2,720.50 for the Month of November 2024

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
Fruitvale School District By Ty Taylor	2023045096	L.O. (a minor) L-SM
Alpine Unified School District By Ryan Bourget	2023046343	Property
Panama Buena Vista Union School District By Ryan Bourget	2024048828	Property
Delano Joint Union High School District By Ryan Bourget	2024049789	Abel Davila L-BI
Palmdale School District By Hilda Hankins	2023046314	Jonisha Holden 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 \$3,069,091.88 for the Month of November 2024 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 November 2024 Will Be Submitted for Approval Megan Hanson

Moved _____ 2nd _____

Yes _____ No _____ Abstain _____ Roll Call Vote _____

- C. Approval of Excess Property Insurance Rate Renewal for 2025 Megan Hanson

Moved _____ 2nd _____

Yes _____ No _____ Abstain _____ Roll Call Vote _____

VI. Information and Discussion Items

- A. Property Database Update Randy Rogers
- B. Property Loss Reporting Ryan Bourget
- C. New Lead Claims Examiner Robert Kretzmer
- D. U.S. Chamber of Commerce Update on Nuclear Verdicts Robert Kretzmer
- E. Comments from the Board of Directors Will Be Heard Dave Ostash
- F. Next Meeting: Dave Ostash
Thursday, January 16, 2025
10:30 a.m.
SISC Board Room, 4th Floor – Larry E. Reider Education Center
2000 K Street, Bakersfield, CA 93301
- G. 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 krcmstock@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
NOVEMBER 21, 2024
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, November 21, 2024 in the SISC Board Room of the Larry E. Reider Building, 2000 K Street, Bakersfield, California 93301. The following individuals were in attendance:

MEMBERS PRESENT:

Dave Ostash
Jennifer Hedge
Ty Bryson
S. Aaron Resendez
Sue Lemon
Christine Cornejo
Katie Russell (arrived at 10:32)
Steve Torres
Robert Hughes

ALTERNATES PRESENT:

Steve Martinez

OTHERS PRESENT:

Kim Sloan
Megan Hanson
Kristy Comstock
Rich Edwards
Robert Kretzmer
Ty Taylor
Ryan Bourget
Ranee Findley

Consent Agenda

Motion was made by Director Cornejo, seconded by Director Resendez and by roll call vote of 8-Yes, 0-No, and 0 Abstentions (8-0-0) to approve the Consent Agenda as follows:

Minutes

Approval of Minutes for October 2024 Board of Directors Meeting

Student Insurance and Tackle Football Claims

Approval of payment of Student Insurance Claims in the Amount of \$64,470.78 and Tackle Football Claims in the amount of \$430.00 for the month of October 2024.

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 11:22 a.m.

<p>With respect to the claim filed by M.T. (a minor) against Merced County Office of Education after discussion, motion was made by Director Torres, seconded by Director Lemon and by roll call vote of 9-0-0 the board approved the payment of an undisclosed amount for the settlement of this claim with M.T. (a minor). Payment of monies may be subject to the consent of AIG/ISOP per policy provisions found in policy number 4704-1825 with effective dates of July 1,2004 through July 1, 2005.</p>
<p>With respect to the claim filed by R.T. (a minor) against Merced County Office of Education after discussion, motion was made by Director Resendez, seconded by Director Russell and by roll call vote of 9-0-0 the board approved the payment of an undisclosed amount for the settlement of this claim with R.T. (a minor). Payment of monies may be subject to the consent of AIG/ISOP per policy provisions found in policy number 4704-1825 with effective dates of July 1,2004 through July 1, 2005.</p>
<p>With respect to the claim filed by Panama Buena Vista Union School District after discussion, motion was made by Director Cornejo, seconded by Director Hughes and by roll call vote of 8-0-1 (abstention by Director Russell) the board approved the payment of \$68,065.70 for emergency cleanup and repairs due to water damage caused by a storm.</p>
<p>With respect to the claim filed by Panama Buena Vista Union School District after discussion, motion was made by Director Hedge, seconded by Director Lemon and by roll call vote of 8-0-1 (abstention by Director Russell) the board approved the payment of \$226,750.31 for replacement modular unit due to fire.</p>
<p>With respect to the claim filed by Isaac Contreras against Panama Buena Vista Union School District after discussion, motion was made by Director Torres, seconded by Director Bryson and by roll call vote of 8-0-1 (abstention by Director Russell) the board approved the payment of an undisclosed amount for the settlement of this claim with Isaac Contreras.</p>

With respect to the claim filed by Frankie DeFabis against Antelope Valley Union High 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 the payment of \$100,000.00 for the settlement of this claim with Frankie DeFabis.

With respect to the claim filed by Lone Pine Unified School District after discussion, motion was made by Director Russell, seconded by Director Cornejo and by roll call vote of 9-0-0 the board approved the payment of up to \$1,050,000.00 for extensive water damage to interior of school buildings due to storms.

Action Items

Report of Property and Liability Claims – October 2024

Robert Kretzmer presented the Report of Property and Liability Claims. There were 60 new claims, 40 claims were closed and no claims reopened in October, resulting in 567 pending claims. Robert reviewed the check register for October 2024, reporting on three checks that were in excess of \$50,000.00. After discussion, motion was made by Director Russell, seconded by Director Torres and by roll call vote of 9-0-0, approving payment of Property and Liability Claims in the amount of \$1,357,112.92 for the month of October 2024.

Financial Report

Kim Sloan reviewed with the Board the Financial Report for the period ending October 31, 2024. Kim reported the LAIF rate for the month of October 2024 dropped to 4.52% from last month at 4.58%. After discussion, motion was made by Director Resendez, seconded by Director Hedge and by roll call vote of 9-0-0, approving the Financial Reports as submitted.

Request Approval of the Property & Liability Independent Financial Audit Report for the Year Ended June 30, 2024

Megan Hanson reviewed the independent financial audit for property & liability. She pointed out that, per the auditor report to the board, there were no audit adjustments or findings for the year ending June 30, 2024. After discussion, motion was made by Director Torres, seconded by Director Hughes and by roll call vote of 9-0-0, approving the independent financial audit report.

Information and Discussion Items

SISC Defense Counsel Summit

Robert Kretzmer gave a brief overview of the Defense Counsel Summit from last month with the Board. The next Defense Counsel Summit will be on October 15, 2025.

CLM Article on Anchoring

Robert Kretzmer discussed an article on anchoring with the Board.

Hall, Hieatt, Connely & Bowen Meeting Review

Ty Taylor gave a brief overview on one of the training opportunities that are being offered for adjusters in the Property & Liability program.

Comments from the Board

None

Adjournment

There being no further business to come before the Board, motion was made by Director Hughes, seconded by Director Lemon and by roll call vote of 9-0-0, adjourning the meeting at 11:55 a.m.

Next Meeting

The next meeting of the Board of Directors will be held **Thursday, December 19th 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
NOVEMBER 2024

	<u>STUDENT</u> <u>INSURANCE</u>	<u>TACKLE</u> <u>FOOTBALL</u>
Opened	104	15
Closed	83	8
Events	28	0
Total Open & Event claims	696	53
Amount Paid	\$ 61,552.51	\$ 2,720.50
Credit	\$ -	\$ -
Net Paid Current Month	\$ 61,552.51	\$ 2,720.50
Net Paid YTD	\$ 241,577.57	\$ 4,205.77

**SISC - PROPERTY & LIABILITY
CLAIM AND LOSS MANAGEMENT SUMMARY
NOVEMBER 2024**

FILES REOPENED	0
FILES OPENED	52
FILES CLOSED	85
TOTAL PENDING CLAIMS	556
OPEN EVENT FILES	74
PENDING INDEMNITY RESERVES	\$44,810,136.71
PENDING EXPENSE RESERVES	\$11,323,202.53
<i>TOTAL RESERVES</i>	\$56,133,339.24
INDEMNITY PAID, CURRENT MONTH	\$2,644,242.94
EXPENSES PAID, CURRENT MONTH	\$424,848.94
<i>SUB-TOTAL</i>	\$3,069,091.88
PRIOR MONTH VOIDS (CREDITS)	(\$109,065.63)
RECOVERY	(\$50,990.23)
REFUNDS	(\$20,295.91)
<i>NET PAID CURRENT MONTH</i>	\$2,888,740.11
INDEMNITY PAID YEAR-TO-DATE	\$6,560,432.65
EXPENSES PAID YEAR-TO-DATE	\$2,895,381.11
<i>SUB-TOTAL</i>	\$9,455,813.76
CREDITS YEAR-TO-DATE	(\$208,171.70)
RECOVERY YEAR-TO-DATE	(\$652,388.65)
REFUNDS YEAR-TO-DATE	(\$83,405.47)
<i>SUB-TOTAL</i>	(\$943,965.82)
<i>NET PAID YEAR-TO-DATE</i>	\$8,511,847.94

Check Register - Property & Liability

Check Number	Check Date	Payee	Claim Number	Claim Type	Payment Type	Insured	Check Amount
606441	11/01/2024	PETERSON & ASSOCIATES	2023045038	LBI	Legal-Other	Lake Elsinore	520.00
606442	11/01/2024	ZIMMER & MELTON, LLP	2022043499	LEP	Attorney Fees	Carpinteria Unified	236.50
606443	11/01/2024	Sonora Union High School	2025051720	ACL	Collision Loss	Sonora Union High	11,963.08
606444	11/01/2024	ENTERPRISE RENT-A-CAR	2025051894	APD	Rental Vehicle	Orcutt Union	684.14
606445	11/01/2024	ENTERPRISE RENT-A-CAR	2024050180	LPD	Rental Vehicle	Lake Elsinore	1,218.51
606446	11/01/2024	SIERRA AUTO BODY WORKS	2025052626	APD	Property	Bishop Unified	3,705.12
606447	11/01/2024	STATE FARM INSURANCE	2025052910	APD	Property	Santa Barbara	3,350.77
606448	11/01/2024	SIERRA BODY SHOP	2025051983	APD	Property	Lucia Mar Unified	8,825.11
606449	11/01/2024	AMILCAR E. CORRALES AS	2025052836	LBI	Full and Final	Imperial Unified	2,335.48
606450	11/01/2024	Antelope Valley Union High	2025051855	P	Water Loss	Antelope Valley	21,887.49
606451	11/01/2024	RUDERMAN & KNOX, LLP	2022042373	LBI	Full and Final	Amador County	48,000.00
606452	11/06/2024	DACC	2025052216	SI	Medical	McFarland Unified	156.27
606453	11/06/2024	DACC	2025052216	SI	Medical	McFarland Unified	104.40
606454	11/06/2024	DACC	2025052216	SI	Medical	McFarland Unified	51.23
606455	11/06/2024	DACC	2025052216	SI	Medical	McFarland Unified	53.73
606456	11/06/2024	DACC	2025052216	SI	Medical	McFarland Unified	53.73
606457	11/06/2024	DACC	2025052216	SI	Medical	McFarland Unified	137.09
606458	11/06/2024	UCLA IPN SCOI	2024050816	SI	Medical	Bakersfield City	111.58
606459	11/06/2024	UCLA IPN SCOI	2024050816	SI	Medical	Bakersfield City	116.98
606460	11/06/2024	UCLA IPN SCOI	2024050816	SI	Medical	Bakersfield City	111.58
606461	11/06/2024	UCLA IPN SCOI	2025052699	TF	Medical	Taft Union High	335.10
606462	11/06/2024	UCLA IPN SCOI	2025052699	TF	Medical	Taft Union High	30.00
606463	11/06/2024	UCLA IPN SCOI	2025052526	SI	Medical	Kern Community	1,804.55
606464	11/06/2024	ADVENTIST HEALTH	2024051569	SI	Medical	Panama-Buena	1,989.46
606465	11/06/2024	ADVENTIST HEALTH	2024051569	SI	Medical	Panama-Buena	22.40
606466	11/06/2024	SIERRA VISTA REGIONAL	2025053042	TF	Medical	Lucia Mar Unified	450.44
606467	11/06/2024	JENNIFER CRAGHEAD	2025053042	TF	Medical	Lucia Mar Unified	211.80
606468	11/06/2024	BAKERSFIELD MEMORIAL	2024050938	SI	Medical	Standard School	761.00
606469	11/06/2024	ADVENTIST HEALTH	2025052125	SI	Medical	Tehachapi Unified	454.56

Check Register - Property & Liability

Check Number	Check Date	Payee	Claim Number	Claim Type	Payment Type	Insured	Check Amount
606470	11/06/2024	ADVENTIST HEALTH	2025052125	SI	Medical	Tehachapi Unified	111.78
606471	11/06/2024	RIGGS AMBULANCE SERVICE,	2025052163	SI	Medical	Merced Union High	1,261.14
606472	11/06/2024	MC LAW GROUP, APC	2023043827	LBI	Attorney Fees	Santa Barbara	1,598.00
606473	11/06/2024	MC LAW GROUP, APC	2023044672	LPI	Attorney Fees	Santa Barbara	963.50
606474	11/06/2024	MC LAW GROUP, APC	2024050415	LBI	Attorney Fees	Santa Barbara	1,198.50
606475	11/06/2024	MC LAW GROUP, APC	2025052119	LSM	Attorney Fees	Santa Barbara	1,833.00
606476	11/06/2024	MC LAW GROUP, APC	2023046326	LEP	Attorney Fees	Santa Ynez Valley	1,011.50
606477	11/06/2024	HERR PEDERSEN &	2017025182	LSM	Attorney Fees	Merced County	4,740.32
606478	11/06/2024	HERR PEDERSEN &	2025051734	ADM	Attorney Fees	Kern County Supt	1,123.74
606479	11/06/2024	HALL, HIEATT, CONNELLY &	2024051130	LPI	Attorney Fees	Los Olivos School	2,092.50
606480	11/06/2024	HALL, HIEATT, CONNELLY &	2024050955	LBI	Attorney Fees	Lucia Mar Unified	1,716.00
606481	11/06/2024	HALL, HIEATT, CONNELLY &	2022040627	LSM	Attorney Fees	San Luis Coastal	339.00
606482	11/06/2024	HALL, HIEATT, CONNELLY &	2022043429	LSM	Attorney Fees	Lucia Mar Unified	2,686.74
606483	11/06/2024	HALL, HIEATT, CONNELLY &	2022043413	LSM	Attorney Fees	Atascadero Unified	45.00
606484	11/06/2024	HALL, HIEATT, CONNELLY &	2024051277	LEP	Attorney Fees	Paso Robles Joint	3,211.72
606485	11/06/2024	HALL, HIEATT, CONNELLY &	2023044027	LBI	Attorney Fees	Atascadero Unified	45.00
606486	11/06/2024	MC LAW GROUP, APC	2023045353	LEP	Attorney Fees	Santa Barbara	6,624.78
606487	11/06/2024	MC LAW GROUP, APC	2022043429	LSM	Attorney Fees	Lucia Mar Unified	3,059.50
606488	11/06/2024	MC LAW GROUP, APC	2023044023	LBI	Attorney Fees	Santa Barbara	3,191.68
606489	11/06/2024	HERR PEDERSEN &	2017027208	ABI	Attorney Fees	Delano Union	348.57
606490	11/06/2024	HERR PEDERSEN &	2024048665	LBI	Attorney Fees	Merced County	1,020.25
606491	11/06/2024	ENTERPRISE RENT-A-CAR	2025051983	APD	Rental Vehicle	Lucia Mar Unified	949.05
606492	11/06/2024	MC LAW GROUP, APC	2023043760	LBI	Attorney Fees	Santa Barbara	8,349.08
606493	11/06/2024	MC LAW GROUP, APC	2023045219	LEP	Attorney Fees	Santa Maria Joint	4,958.50
606494	11/06/2024	GOVERMENT EMPLOYEES	2024048994	APD	Property	Orcutt Union	6,432.12
606495	11/06/2024	HALL, HIEATT, CONNELLY &	2024049119	LBI	Attorney Fees	Blochman Union	516.00
606496	11/06/2024	DAN PATRICK JOHNSON	2023043969	ABI	Legal-Other	Lake Elsinore	825.00
606497	11/06/2024	Greenfield Union School District	2024050489	ACL	Deductible	Greenfield Union	1,027.61
606498	11/06/2024	MCLARENS, LLC	2023046384	P	Adjusting	Delhi Unified	2,434.21
606499	11/06/2024	MCLARENS, LLC	2024047872	P	Adjusting	Beardsley School	2,396.43
606500	11/06/2024	MCLARENS, LLC	2023045456	P	Adjusting	Merced County	1,677.02

Check Register - Property & Liability

Check Number	Check Date	Payee	Claim Number	Claim Type	Payment Type	Insured	Check Amount
606501	11/06/2024	MCLARENS, LLC	2023046348	P	Adjusting	Lone Pine Unified	2,673.99
606502	11/06/2024	MCLARENS, LLC	2023046211	P	Adjusting	Standard School	882.57
606503	11/06/2024	MCLARENS, LLC	2023046982	P	Adjusting	Sonora Union High	1,873.02
606504	11/06/2024	MCLARENS, LLC	2024048985	P	Adjusting	General Shafter	1,305.25
606505	11/06/2024	MCLARENS, LLC	2024048018	P	Adjusting	Mammoth Unified	2,949.93
606506	11/06/2024	MCLARENS, LLC	2023047160	P	Adjusting	Wasco Union High	3,917.92
606507	11/06/2024	MCLARENS, LLC	2024048535	P	Adjusting	Antelope Valley	1,554.90
606508	11/06/2024	ALACRITY PARENT LLC,	2025052977	LPD	Adjusting	Santa Maria Joint	187.60
606509	11/06/2024	Fairfax School District	2024048908	P	Burglary Loss	Fairfax School	16,377.55
606510	11/06/2024	HALL, HIEATT, CONNELLY &	2023047327	LSM	Attorney Fees	Lucia Mar Unified	881.00
606511	11/06/2024	HALL, HIEATT, CONNELLY &	2023046181	LSM	Attorney Fees	San Luis Coastal	560.50
606512	11/06/2024	MCLARENS, LLC	2023045483	P	Adjusting	Merced County	2,634.58
606513	11/06/2024	HALL, HIEATT, CONNELLY &	2023043948	ABI	Attorney Fees	Paso Robles Joint	495.00
606514	11/06/2024	HALL, HIEATT, CONNELLY &	2023044017	LPI	Attorney Fees	Lucia Mar Unified	225.00
606515	11/06/2024	HALL, HIEATT, CONNELLY &	2025052547	LPI	Attorney Fees	Shandon Joint	3,553.80
606516	11/06/2024	TYSON & MENDES LLP	2021039801	LSM	Attorney Fees	Fairfax School	25.00
606517	11/06/2024	TYSON & MENDES LLP	2023045990	LEP	Attorney Fees	Palmdale	2,021.48
606518	11/06/2024	TYSON & MENDES LLP	2023045096	LSM	Attorney Fees	Fruitvale School	2,068.45
606519	11/06/2024	TYSON & MENDES LLP	2023045998	LBI	Attorney Fees	Antelope Valley	12,454.50
606520	11/06/2024	TYSON & MENDES LLP	2023045998	LBI	Attorney Fees	Antelope Valley	4,298.90
606521	11/06/2024	TYSON & MENDES LLP	2024049003	LSM	Attorney Fees	Palmdale	2,070.83
606522	11/06/2024	FIRST LEGAL BUYER INC.	2023045998	LBI	Legal-Other	Antelope Valley	37.95
606523	11/06/2024	SANDERSON FIRM, PLLC	2023043969	ABI	Attorney Fees	Lake Elsinore	150.00
606524	11/06/2024	HERR PEDERSEN &	2023046609	ABI	Attorney Fees	Chowchilla	670.00
606525	11/06/2024	MC LAW GROUP, APC	2023047441	LEP	Attorney Fees	Orcutt Union	916.50
606526	11/06/2024	MC LAW GROUP, APC	2019034991	LBI	Attorney Fees	Santa Barbara	6,083.50
606527	11/06/2024	UCLA IPN SCOI	2024051662	SI	Medical	Kern Community	729.30
606528	11/06/2024	SISC II	2024051662	SI	Interplan Fee	Kern Community	19.31
606529	11/06/2024	MERCY HOSPITAL	2025053093	SI	Medical	Rosedale Union	100.00
606530	11/06/2024	UCLA IPN SCOI	2025052283	SI	Medical	Kern Community	241.83
606531	11/06/2024	UCLA IPN SCOI	2025052283	SI	Medical	Kern Community	354.54

Check Register - Property & Liability

Check Number	Check Date	Payee	Claim Number	Claim Type	Payment Type	Insured	Check Amount
606532	11/06/2024	WEST SIDE URGENT CARE	2025052915	SI	Medical	Taft City School	200.48
606533	11/06/2024	SHAFTER URGENT CARE	2025052917	SI	Medical	Richland School	119.00
606534	11/06/2024	OMNI FAMILY HEALTH	2025052918	SI	Medical	McFarland Unified	95.86
606535	11/06/2024	SHAFTER URGENT CARE	2025052916	SI	Medical	Richland School	154.70
606536	11/06/2024	MERCY MEDICAL CENTER	2025052163	SI	Medical	Merced Union High	1,238.86
606537	11/07/2024	PARRIS LAW FIRM AND	2020038371	LPI	In Full	Palmdale	99,999.99
606538	11/07/2024	PARRIS LAW FIRM AND	2020038371	LPI	In Full	Palmdale	99,999.99
606539	11/07/2024	UNISOURCE DISCOVERY	2022042967	LBI	Legal-Other	Lake Elsinore	208.57
606540	11/07/2024	PACIFIC PREMIER BANK	2025052827	APD	Property	San Luis Obispo	3,555.72
606541	11/07/2024	THE DENT SHOP	2025052911	APD	Property	San Luis Coastal	3,556.93
606542	11/07/2024	MAIER INTERNATIONAL INC	2025052856	P	Adjusting	Elk Hills School	3,733.25
606543	11/07/2024	CARPENTER, ROTHANS &	2023046821	ABI	Attorney Fees	Palmdale	57.95
606544	11/07/2024	CARPENTER, ROTHANS &	2023046823	LBI	Attorney Fees	Antelope Valley	3,728.41
606545	11/07/2024	CARPENTER, ROTHANS &	2024050163	LEP	Attorney Fees	Antelope Valley	90.00
606546	11/07/2024	CARPENTER, ROTHANS &	2024051274	LEP	Attorney Fees	Antelope Valley	4,559.58
606547	11/07/2024	VERMILLION INVESTIGATIONS	2023046823	LBI	Legal-Other	Antelope Valley	1,629.00
606548	11/07/2024	HERR PEDERSEN &	2022042705	LEP	Attorney Fees	Tulare COE (GL)	1,358.25
606549	11/07/2024	HERR PEDERSEN &	2022041679	LEP	Attorney Fees	Merced County	5,332.50
606550	11/07/2024	HERR PEDERSEN &	2025052546	LBI	Attorney Fees	Tulare COE (GL)	1,335.46
606551	11/07/2024	HERR PEDERSEN &	2025051870	LBI	Attorney Fees	Tulare COE (GL)	1,243.03
606552	11/07/2024	HERR PEDERSEN &	2024047700	LEP	Attorney Fees	Madera County	571.25
606553	11/07/2024	ACT MEDIATION, INC.	2022042882	LSM	Legal-Other	Antelope Valley	4,800.00
606554	11/07/2024	EDWARD A SUSSMAN, ED, D	2020036944	LSM	Legal-Other	Antelope Valley	1,400.00
606555	11/07/2024	CARPENTER, ROTHANS &	2019035044	LBI	Attorney Fees	Antelope Valley	2,008.40
606556	11/07/2024	APERTURE HOLDCO LLC	2023043969	ABI	Legal-Other	Lake Elsinore	11,623.75
606557	11/07/2024	CPT INSTITUTE AS TTEE FBO	2021040282	ABI	Partial and Final	Kern County Supt	124,650.65
606558	11/07/2024	RODRIGUEZ & ASSOCIATES	2021040282	ABI	Partial	Kern County Supt	25,349.35
606559	11/12/2024	MERCY HOSPITAL	2024050788	SI	Medical	Taft Union High	1,707.00
606560	11/12/2024	ACCELERATED URGENT CARE	2025052608	SI	Medical	Richland School	26.51
606561	11/12/2024	MINERAL KING RADIOLOGY	2025052500	SI	Medical	Kern Community	530.00
606562	11/12/2024	ORTHOPAEDIC ASSOCIATES	2025052496	SI	Medical	Kern Community	95.54

Check Register - Property & Liability

Check Number	Check Date	Payee	Claim Number	Claim Type	Payment Type	Insured	Check Amount
606563	11/12/2024	ORTHOPAEDIC ASSOCIATES	2025052496	SI	Medical	Kern Community	25.04
606564	11/12/2024	ADVENTIST HEALTH	2025052868	SI	Medical	Mojave Unified	2,197.00
606565	11/12/2024	ADVENTIST HEALTH	2025052868	SI	Medical	Mojave Unified	28.00
606566	11/12/2024	ADVENTIST HEALTH DELANO	2025052876	SI	Medical	Delano Jt Union	382.00
606567	11/12/2024	OMNI FAMILY HEALTH	2025052876	SI	Medical	Delano Jt Union	191.72
606568	11/12/2024	RIDGECREST REGIONAL	2025052518	SI	Medical	Kern Community	1,381.21
606569	11/12/2024	RIDGECREST REGIONAL	2025052518	SI	Medical	Kern Community	435.00
606570	11/13/2024	UCLA IPN SCOI	2024051662	SI	Medical	Kern Community	868.00
606571	11/13/2024	SISC II	2024051662	SI	Interplan Fee	Kern Community	32.55
606572	11/13/2024	CENTRAL COAST	2025052263	SI	Medical	Santa Maria Joint	65.87
606573	11/13/2024	ANDI SHORROCK	2025053167	SI	Medical	Templeton Unified	257.39
606574	11/13/2024	UCLA IPN SCOI	2025052396	SI	Medical	Kern Community	100.85
606575	11/13/2024	ACCELERATED URGENT CARE	2025052607	SI	Medical	Greenfield Union	152.25
606576	11/14/2024	DACC	2025052216	SI	Medical	McFarland Unified	34.00
606577	11/14/2024	DACC	2025052216	SI	Medical	McFarland Unified	43.04
606578	11/14/2024	UCLA IPN SCOI	2024051141	SI	Medical	Kern Community	94.49
606579	11/14/2024	UCLA IPN SCOI	2024051141	SI	Medical	Kern Community	94.49
606580	11/14/2024	UCLA IPN SCOI	2024051141	SI	Medical	Kern Community	94.49
606581	11/14/2024	UCLA IPN SCOI	2024051141	SI	Medical	Kern Community	94.49
606582	11/14/2024	UCLA IPN SCOI	2024051141	SI	Medical	Kern Community	142.56
606583	11/14/2024	ADVENTIST HEALTH DELANO	2024050237	SI	Medical	McFarland Unified	910.80
606584	11/14/2024	ADVENTIST HEALTH DELANO	2024050237	SI	Medical	McFarland Unified	9.69
606585	11/14/2024	SOUND PHYSICIANS	2024050237	SI	Medical	McFarland Unified	504.00
606586	11/14/2024	VALLEY CHILDREN'S	2025053207	SI	Medical	McSwain Union	250.00
606587	11/14/2024	PACIFIC MEDICAL INC	2025053207	SI	Medical	McSwain Union	18.41
606588	11/14/2024	ROSALVA ESQUIVEL	2025053207	SI	Medical	McSwain Union	15.00
606589	11/14/2024	ROBINSON & KELLAR	2023044642	ABI	Attorney Fees	Upland USD (GL)	522.10
606590	11/14/2024	MCCORMICK, BARSTOW,	2013006822	LBI	Attorney Fees	Taft Union High	4,270.55
606591	11/14/2024	ROBINSON & KELLAR	2021040282	ABI	Attorney Fees	Kern County Supt	802.50
606592	11/14/2024	ROBINSON & KELLAR	2022042303	LBI	Attorney Fees	Lakeside Union	1,767.80
606593	11/14/2024	ROBINSON & KELLAR	2024050597	LSM	Attorney Fees	Beardsley School	5,714.85

Check Register - Property & Liability

Check Number	Check Date	Payee	Claim Number	Claim Type	Payment Type	Insured	Check Amount
606594	11/14/2024	ROBINSON & KELLAR	2023047399	LSM	Attorney Fees	Panama-Buena	4,484.74
606595	11/14/2024	DENISON WERNER MACIAS	2023045998	LBI	Attorney Fees	Antelope Valley	1,526.50
606596	11/14/2024	PEGASUS CLAIMS SERVICES,	2024050243	LSM	Legal-Other	Lake Elsinore	1,806.50
606597	11/14/2024	WINET PATRICK GAYER	2024050243	LSM	Attorney Fees	Lake Elsinore	4,031.03
606598	11/14/2024	MC LAW GROUP, APC	2025053160	ABI	Attorney Fees	Santa Barbara	611.00
606599	11/14/2024	ALACRITY PARENT LLC,	2025053140	APD	Adjusting	Bakersfield City	231.26
606600	11/14/2024	DENISON WERNER MACIAS	2024050457	LBI	Attorney Fees	Kern County Supt	680.25
606601	11/14/2024	DENISON WERNER MACIAS	2024050458	LBI	Attorney Fees	Norris School	680.25
606602	11/14/2024	DENISON WERNER MACIAS	2023046509	LBI	Attorney Fees	Standard School	666.50
606603	11/14/2024	DENISON WERNER MACIAS	2024050975	LBI	Attorney Fees	Standard School	43.00
606604	11/14/2024	ENTERPRISE RENT-A-CAR	2025052626	APD	Rental Vehicle	Bishop Unified	768.32
606605	11/14/2024	ALACRITY PARENT LLC,	2025053170	LPD	Adjusting	Fairfax School	201.55
606606	11/14/2024	Bakersfield City School District	2025052035	ACL	Collision Loss	Bakersfield City	1,000.38
606607	11/14/2024	JAMES BRADBEER	2025052906	LPD	Property	Paso Robles Joint	5,625.63
606608	11/14/2024	Antelope Valley Union High	2025052137	P	Deductible	Antelope Valley	5,000.00
606609	11/14/2024	POLLAK, VIDA & BARER	2025052353	LEP	Attorney Fees	Lamont School	234.00
606610	11/14/2024	ANDERSON GROUP	2024051408	P	Water Loss	Panama-Buena	5,540.00
606611	11/14/2024	HALLIWELL ENGINEERING	2023046982	P	Adjusting	Sonora Union High	1,054.00
606612	11/14/2024	ROBINSON & KELLAR	2023045569	LBI	Attorney Fees	Antelope Valley	17,495.45
606613	11/14/2024	ROBINSON & KELLAR	2022042967	LBI	Attorney Fees	Lake Elsinore	1,990.60
606614	11/14/2024	Big Oak Flat-Groveland Unified	2025052843	ACL	Collision Loss	Big Oak Flat-	38,610.63
606615	11/14/2024	HALLIWELL ENGINEERING	2023045456	P	Adjusting	Merced County	309.00
606616	11/14/2024	ROBINSON & KELLAR	2023045038	LBI	Attorney Fees	Lake Elsinore	804.30
606617	11/14/2024	WINET PATRICK GAYER	2024050243	LSM	Attorney Fees	Lake Elsinore	7,768.75
606618	11/14/2024	WINET PATRICK GAYER	2024050243	LSM	Attorney Fees	Lake Elsinore	7,566.50
606619	11/14/2024	WINET PATRICK GAYER	2024050243	LSM	Attorney Fees	Lake Elsinore	3,735.55
606620	11/14/2024	SANDERSON FIRM, PLLC	2023043969	ABI	Attorney Fees	Lake Elsinore	275.00
606621	11/14/2024	MAIER INTERNATIONAL INC	2025052913	P	Adjusting	Lone Pine Unified	250.00
606622	11/14/2024	DEMARIA LAW FIRM, APC	2022043606	LBI	Attorney Fees	Delhi Unified	12,273.50
606623	11/14/2024	DEMARIA LAW FIRM, APC	2024048665	LBI	Attorney Fees	Merced County	3,999.00
606624	11/14/2024	DEMARIA LAW FIRM, APC	2024047705	LBI	Attorney Fees	Merced County	702.50

Check Register - Property & Liability

Check Number	Check Date	Payee	Claim Number	Claim Type	Payment Type	Insured	Check Amount
606625	11/14/2024	DEMARIA LAW FIRM, APC	2023044138	LEP	Attorney Fees	Amador County	144.50
606626	11/14/2024	DEMARIA LAW FIRM, APC	2023047512	LEP	Attorney Fees	Brawley	156.00
606627	11/14/2024	DEMARIA LAW FIRM, APC	2023044468	ABI	Attorney Fees	Merced County	5,254.45
606628	11/14/2024	APRIL VALDEZ	2025053140	APD	Property	Bakersfield City	4,700.59
606629	11/19/2024	TWIN CITIES COMMUNITY	2025053205	SI	Medical	San Miguel Joint	803.56
606630	11/19/2024	CENTRAL COAST	2025053205	SI	Medical	San Miguel Joint	47.41
606631	11/19/2024	KERN MEDICAL CENTER	2025053237	SI	Medical	Richland School	2,033.39
606632	11/19/2024	ORTHOPAEDIC ASSOCIATES	2025052500	SI	Medical	Kern Community	331.35
606633	11/19/2024	UCLA IPN SCOI	2025052034	SI	Medical	Kern Community	60.00
606634	11/19/2024	CA EMERG PHYSICIANS -	2025052365	SI	Medical	McFarland Unified	832.00
606635	11/19/2024	JOSE AND ANGELICA	2025052325	SI	Medical	Santa Maria Joint	250.00
606636	11/19/2024	SHAFTER URGENT CARE	2025053211	SI	Medical	Wasco Union High	221.00
606637	11/19/2024	KERN VALLEY HEALTHCARE	2025053201	SI	Medical	Kernville Union	577.73
606638	11/19/2024	SOUTHWEST HEALTHCARE	2024050541	SI	Medical	Lake Elsinore	50.00
606639	11/19/2024	UCLA IPN SCOI	2025052576	SI	Medical	Kern Community	2,976.00
606640	11/19/2024	SHAFTER URGENT CARE	2025053215	SI	Medical	Richland School	175.00
606641	11/19/2024	ADVENTIST HEALTH	2025052352	SI	Medical	Tehachapi Unified	2,414.00
606642	11/19/2024	ADVENTIST HEALTH	2025052352	SI	Medical	Tehachapi Unified	26.00
606643	11/19/2024	OH, SAEKYU, D.M.D.	2025052964	SI	Medical	McFarland Unified	435.00
606644	11/19/2024	TYSON & MENDES LLP	2023045998	LBI	Attorney Fees	Antelope Valley	15,556.40
606645	11/19/2024	TYSON & MENDES LLP	2023045998	LBI	Attorney Fees	Antelope Valley	6,385.50
606646	11/19/2024	TYSON & MENDES LLP	2023045990	LEP	Attorney Fees	Palmdale	1,154.01
606647	11/19/2024	TYSON & MENDES LLP	2024049003	LSM	Attorney Fees	Palmdale	7,130.50
606648	11/19/2024	TYSON & MENDES LLP	2023045096	LSM	Attorney Fees	Fruitvale School	4,664.50
606649	11/19/2024	DEMARIA LAW FIRM, APC	2021039753	LSM	Attorney Fees	Bakersfield City	543.38
606650	11/19/2024	STENO AGENCY, INC	2022041926	LSM	Attorney Fees	Norris School	206.00
606651	11/19/2024	DEMARIA LAW FIRM, APC	2023043663	LSM	Attorney Fees	Greenfield Union	10,572.00
606652	11/19/2024	DEMARIA LAW FIRM, APC	2023043915	LSM	Attorney Fees	Tehachapi Unified	1,418.00
606653	11/19/2024	DEMARIA LAW FIRM, APC	2023045590	LSM	Attorney Fees	Southern Kern	4,250.95
606654	11/19/2024	DEMARIA LAW FIRM, APC	2023046256	LSM	Attorney Fees	Kern High School	9,868.50
606655	11/19/2024	DEMARIA LAW FIRM, APC	2024047833	LSM	Attorney Fees	Southern Kern	562.50

Check Register - Property & Liability

Check Number	Check Date	Payee	Claim Number	Claim Type	Payment Type	Insured	Check Amount
606656	11/19/2024	DEMARIA LAW FIRM, APC	2023047243	LBI	Attorney Fees	Fruitvale School	102.00
606657	11/19/2024	DEMARIA LAW FIRM, APC	2022041753	ABI	Attorney Fees	Eastern Sierra	595.32
606658	11/19/2024	DEMARIA LAW FIRM, APC	2023045988	LBI	Attorney Fees	Tehachapi Unified	102.00
606659	11/19/2024	DEMARIA LAW FIRM, APC	2024051651	LSM	Attorney Fees	Kern High School	7,564.00
606660	11/19/2024	DEMARIA LAW FIRM, APC	2024050159	LBI	Attorney Fees	Chowchilla	28,210.50
606661	11/19/2024	CITY OF SANTA BARBARA	2023044023	LBI	Legal-Other	Santa Barbara	889.23
606662	11/19/2024	JUDICATE WEST	2022042967	LBI	Legal-Other	Lake Elsinore	3,150.00
606663	11/19/2024	MUSIK MAKAROW-SANCHEZ	2025052993	LBI	Full and Final	Paso Robles Joint	374.46
606664	11/19/2024	SANDERSON FIRM, PLLC	2023043969	ABI	Attorney Fees	Lake Elsinore	275.00
606665	11/19/2024	PEGASUS CLAIMS SERVICES,	2023043969	ABI	Legal-Other	Lake Elsinore	4,361.40
606666	11/19/2024	BAKERSFIELD AUTO BODY	2025053140	APD	Property	Bakersfield City	5,347.27
606667	11/19/2024	Bishop Unified School District	2025052092	P	Wind Loss	Bishop Unified	42,198.88
606668	11/19/2024	Westside Union Elementary	2025052840	ACL	Collision Loss	Westside Union	1,962.68
606669	11/19/2024	JULIANA CASTILLO	2025053170	LPD	Rental Vehicle	Fairfax School	1,065.80
606670	11/19/2024	Merced County Office of	2025052394	ACL	Collision Loss	Merced County	4,827.95
606671	11/19/2024	ALACRITY PARENT LLC,	2025052840	ACL	Adjusting	Westside Union	751.27
606672	11/19/2024	KAIZEN COLLISION CENTER	2025052977	LPD	Property	Santa Maria Joint	4,520.38
606673	11/21/2024	ELIZABETH F. MC DONALD	2024047700	LEP	Trust Account -	Madera County	40,000.00
606674	11/21/2024	ROBINSON & KELLAR	2024050250	LBI	Attorney Fees	Greenfield Union	8,297.49
606675	11/21/2024	DAPRA CONSTRUCTION	2025052914	P	Adjusting	Delhi Unified	491.25
606676	11/21/2024	ALACRITY PARENT LLC,	2025053324	ACL	Adjusting	Greenfield Union	236.25
606677	11/21/2024	Big Oak Flat-Groveland Unified	2025052843	ACL	Adjusting	Big Oak Flat-	277.44
606678	11/21/2024	Paso Robles Joint Unified School	2025052045	ACL	Collision Loss	Paso Robles Joint	4,168.50
606679	11/21/2024	Merced County Office of	2025053029	ACL	Collision Loss	Merced County	5,312.62
606680	11/21/2024	PACIFIC LIFE & ANNUITY	2021039114	LBI	First and Partial	Lake Elsinore	108,000.00
606681	11/21/2024	ATHENA & RICHARD BOND	2021039114	LBI	Partial	Lake Elsinore	35,000.00
606682	11/21/2024	ATHENA & RICHARD BOND	2021039114	LBI	Full and Final	Lake Elsinore	15,477.00
606683	11/21/2024	LAW OFFICES OF LIU AND	2021039114	LBI	Attorney Fees -	Lake Elsinore	82,500.00
606684	11/21/2024	LAW OFFICES OF LIU AND	2021039114	LBI	In Full	Lake Elsinore	9,023.00
606685	11/21/2024	JASON WILLIS FOR THE	2022041685	LBI	Full and Final	Westside Union	17,550.00
606686	11/21/2024	DEPOVISION	2023045569	LBI	Legal-Other	Antelope Valley	395.96

Check Register - Property & Liability

Check Number	Check Date	Payee	Claim Number	Claim Type	Payment Type	Insured	Check Amount
606687	11/21/2024	JUDICATE WEST	2023047242	LBI	Legal-Other	Antelope Valley	3,150.00
606688	11/21/2024	DEPOVISION	2022042967	LBI	Legal-Other	Lake Elsinore	892.50
606689	11/22/2024	FOZI DWORK & MODAFFERI,	2024051111	LEP	Attorney Fees	Kern County Supt	75.00
606690	11/22/2024	MCCORMICK, BARSTOW,	2025051734	ADM	Attorney Fees	Kern County Supt	200.00
606691	11/22/2024	FOZI DWORK & MODAFFERI,	2024051213	LPI	Attorney Fees	Kern County Supt	800.00
606692	11/22/2024	ALACRITY PARENT LLC,	2025053290	APD	Adjusting	Chowchilla	326.05
606693	11/22/2024	FOZI DWORK & MODAFFERI,	2024047934	LBI	Attorney Fees	Lake Elsinore	4,975.00
606694	11/22/2024	COMPEX LEGAL SERVICES,	2024047705	LBI	Legal-Other	Merced County	62.50
606695	11/22/2024	DEPOVISION	2022042967	LBI	Legal-Other	Lake Elsinore	787.50
606696	11/22/2024	VERMILLION INVESTIGATIONS	2020036944	LSM	Legal-Other	Antelope Valley	601.50
606697	11/22/2024	VERMILLION INVESTIGATIONS	2023046823	LBI	Legal-Other	Antelope Valley	453.50
606698	11/22/2024	FOZI DWORK & MODAFFERI,	2025051741	LBI	Attorney Fees	Brawley Union	7,199.00
606699	11/22/2024	ABI DOCUMENT SUPPORT	2022041753	ABI	Legal-Other	Eastern Sierra	500.50
606700	11/22/2024	SIERRA MOTORS	2025052843	ACL	Adjusting	Big Oak Flat-	250.00
606701	11/22/2024	MCCORMICK, BARSTOW,	2025051734	ADM	Attorney Fees	Kern County Supt	13,365.00
606702	11/22/2024	LAW OFFICES OF MARK S	2022041679	LEP	Trust Account -	Merced County	75,000.00
606703	11/22/2024	UCLA IPN SCOI	2025052123	SI	Medical	Kern Community	1,000.00
606704	11/22/2024	UCLA IPN SCOI	2025052123	SI	Medical	Kern Community	393.00
606705	11/22/2024	BAHAMAS SURGERY CENTER	2025052123	SI	Medical	Kern Community	7,358.08
606706	11/22/2024	UCLA IPN SCOI	2025052261	SI	Medical	Kern Community	607.93
606707	11/22/2024	UCLA IPN SCOI	2025052261	SI	Medical	Kern Community	398.19
606708	11/22/2024	UCLA IPN SCOI	2025052261	SI	Medical	Kern Community	338.46
606709	11/22/2024	UCLA IPN SCOI	2025052261	SI	Medical	Kern Community	2,004.85
606710	11/22/2024	UCLA IPN SCOI	2025052261	SI	Medical	Kern Community	222.01
606711	11/22/2024	UCLA IPN SCOI	2025052261	SI	Medical	Kern Community	120.50
606712	11/22/2024	UCLA IPN SCOI	2025052261	SI	Medical	Kern Community	125.81
606713	11/22/2024	BAKERSFIELD MEMORIAL	2025053119	SI	Medical	Richland School	2,500.00
606714	11/22/2024	ADVENTIST HEALTH	2025052283	SI	Medical	Kern Community	559.41
606715	11/22/2024	UCLA IPN SCOI	2025052283	SI	Medical	Kern Community	175.91
606716	11/22/2024	UCLA IPN SCOI	2025052283	SI	Medical	Kern Community	40.00
606717	11/22/2024	UCLA IPN SCOI	2025052569	SI	Medical	Kern Community	308.14

Check Register - Property & Liability

Check Number	Check Date	Payee	Claim Number	Claim Type	Payment Type	Insured	Check Amount
606718	11/22/2024	SISC II	2025052569	SI	Interplan Fee	Kern Community	29.98
606719	11/22/2024	SIERRA VISTA REGIONAL	2024051266	SI	Medical	Lucia Mar Unified	137.61
606720	11/22/2024	SELECT CS PHYSICAL	2024051468	SI	Medical	Sierra Sands	7.50
606721	11/22/2024	TOBIAS, JUSTIN S MD	2025052396	SI	Medical	Kern Community	142.19
606722	11/22/2024	BAHAMAS SURGERY CENTER	2025052396	SI	Medical	Kern Community	609.33
606723	11/22/2024	ORLANDO, CARLO A., MD APC	2024049515	SI	Medical	Paso Robles Joint	45.42
606724	11/22/2024	ORLANDO, CARLO A., MD APC	2024049515	SI	Medical	Paso Robles Joint	143.67
606725	11/22/2024	SHAFTER URGENT CARE	2025052954	SI	Medical	Panama-Buena	35.00
606726	11/22/2024	WEST SIDE URGENT CARE	2025053100	SI	Medical	Taft Union High	105.98
606727	11/22/2024	BAHAMAS SURGERY CENTER	2025052623	SI	Medical	Greenfield Union	780.00
606728	11/22/2024	UCLA IPN SCOI	2025052084	SI	Medical	Kern Community	1,020.00
606729	11/22/2024	SISC II	2025052084	SI	Interplan Fee	Kern Community	27.00
606730	11/22/2024	ESTREYA VENEGAS	2024051226	SI	Medical	Bakersfield City	68.10
606731	11/22/2024	WEST SIDE URGENT CARE	2024049237	SI	Medical	Taft Union High	156.38
606732	11/22/2024	BAKERSFIELD MEMORIAL	2025052400	SI	Medical	Rosedale Union	75.00
606733	11/25/2024	SHAFTER URGENT CARE	2025053181	SI	Medical	Wasco Union High	240.80
606734	11/25/2024	DACC	2025052216	SI	Medical	McFarland Unified	137.64
606735	11/25/2024	DACC	2025052216	SI	Medical	McFarland Unified	43.04
606736	11/25/2024	DACC	2025052216	SI	Medical	McFarland Unified	43.04
606737	11/25/2024	UCLA IPN SCOI	2024050816	SI	Medical	Bakersfield City	253.22
606738	11/25/2024	CARRIE CAMACHO	2025053346	TF	Medical	Lucia Mar Unified	200.00
606739	11/25/2024	CARRIE CAMACHO	2025053346	TF	Medical	Lucia Mar Unified	603.32
606740	11/25/2024	CENTRIC HEALTH	2025053273	SI	Medical	Kern Community	126.40
606741	11/25/2024	SISC II	2025053273	SI	Interplan Fee	Kern Community	6.32
606742	11/25/2024	SHAFTER URGENT CARE	2025053351	SI	Medical	Richland School	200.20
606743	11/25/2024	MINERAL KING RADIOLOGY	2025053268	SI	Medical	Kern Community	291.50
606744	11/25/2024	SISC II	2025053268	SI	Interplan Fee	Kern Community	47.70
606745	11/25/2024	ORTHOPAEDIC ASSOCIATES	2025053268	SI	Medical	Kern Community	291.55
606746	11/25/2024	SISC II	2025053268	SI	Interplan Fee	Kern Community	45.82
606747	11/25/2024	UCLA IPN SCOI	2025052751	TF	Medical	El Tejon Unified	172.12
606748	11/25/2024	UCLA IPN SCOI	2025052751	TF	Medical	El Tejon Unified	179.53

Check Register - Property & Liability

Check Number	Check Date	Payee	Claim Number	Claim Type	Payment Type	Insured	Check Amount
606749	11/25/2024	UCLA IPN SCOI	2025052751	TF	Medical	El Tejon Unified	20.00
606750	11/25/2024	ALTA ORTHOPAEDICS	2025053359	TF	Medical	Santa Ynez Valley	518.19
606751	11/25/2024	SHAFTER URGENT CARE	2025052075	SI	Medical	Wasco Union	50.00
606752	11/25/2024	SHAFTER URGENT CARE	2025053365	SI	Medical	Richland School	154.70
606753	11/25/2024	SHAFTER URGENT CARE	2025053366	SI	Medical	Wasco Union	105.00
606754	11/25/2024	SHAFTER URGENT CARE	2025053369	SI	Medical	Wasco Union	168.70
606755	11/25/2024	CAPITAL DENTAL GROUP	2025053372	SI	Medical	Kern Community	98.00
606756	11/25/2024	CALIFORNIA MANAGED	2025052387	SI	Medical	Santa Maria-Bonita	26.40
606757	11/25/2024	DAT M TRAN DR	2025053187	SI	Medical	Greenfield Union	252.48
606758	11/26/2024	CONSTANGY, BROOKS, SMITH	2022041408	CYB	Cyber	Delano Union	4,193.00
606759	11/26/2024	CONSTANGY, BROOKS, SMITH	2022041408	CYB	Cyber	Delano Union	140.00
606760	11/26/2024	ALACRITY PARENT LLC,	2025053325	ACL	Adjusting	Taft Union High	309.45
606761	11/26/2024	DENISON WERNER MACIAS	2024049404	APD	Attorney Fees	Norris School	43.00
606762	11/26/2024	SAVANNA CASTILLO & PAUL E	2022042967	LBI	In Full	Lake Elsinore	20,001.00
606763	11/26/2024	Kern County Supt of Schools	2025051750	ACL	Collision Loss	Kern County Supt	6,471.87
606764	11/26/2024	Kern County Supt of Schools	2024051702	ACL	Collision Loss	Kern County Supt	1,500.33
606765	11/26/2024	Kern County Supt of Schools	2025051884	ACL	Collision Loss	Kern County Supt	4,688.31
606766	11/26/2024	BELFOR USA GROUP INC	2024049929	P	Water Loss	Lone Pine Unified	898,157.51
606767	11/27/2024	PEGASUS CLAIMS SERVICES,	2024050524	ACP	Adjusting	Chowchilla	347.00
606768	11/27/2024	Wasco Union Elementary School	2025052684	ACL	Collision Loss	Wasco Union	76.57
606769	11/27/2024	Rio Bravo-Greeley Union School	2025053253	P	Water Loss	Rio Bravo-Greeley	935.08
606770	11/27/2024	ANLEE KUO, MD, A MEDICAL	2023046670	LBI	Legal-Other	Sonora Union High	9,500.00
606771	11/27/2024	RIVERA, ARTURO	2025053170	LPD	Property	Fairfax School	5,411.10
606772	11/27/2024	DEMARIA LAW FIRM, APC	2022041736	LBI	Attorney Fees	Mammoth Unified	3,400.00
606773	11/27/2024	DEMARIA LAW FIRM, APC	2022042091	LPI	Attorney Fees	Amador County	52.00
606774	11/27/2024	DEMARIA LAW FIRM, APC	2022042555	LPI	Attorney Fees	Bishop Unified	50.00
606775	11/27/2024	DEMARIA LAW FIRM, APC	2024048998	LBI	Attorney Fees	Tuolumne Cnty	1,252.00
606776	11/27/2024	DEMARIA LAW FIRM, APC	2024048766	LPI	Attorney Fees	Maricopa Unified	4,909.00
606777	11/27/2024	KESLUK, SILVERSTEIN, JACOB	2022042705	LEP	Trust Account -	Tulare COE (GL)	200,000.00
606778	11/27/2024	IVIE MCNEILL WYATT	2020036944	LSM	Trust Account -	Antelope Valley	500,000.00
606779	11/27/2024	JUDICATE WEST	2019034991	LBI	Legal-Other	Santa Barbara	4,350.00

Check Register - Property & Liability

Check Number	Check Date	Payee	Claim Number	Claim Type	Payment Type	Insured	Check Amount
606780	11/27/2024	Merced County Office of	2025053142	ACL	Collision Loss	Merced County	5,225.42
606781	11/27/2024	OMNI FAMILY HEALTH	2025053177	SI	Medical	McFarland Unified	95.86
606782	11/27/2024	UCLA IPN SCOI	2025052261	SI	Medical	Kern Community	125.81
606783	11/27/2024	UCLA IPN SCOI	2025052261	SI	Medical	Kern Community	125.81
606784	11/27/2024	Shelby Bentz MD	2025052261	SI	Medical	Kern Community	400.00
606785	11/27/2024	ADVENTIST HEALTH DELANO	2025052996	SI	Medical	Delano Jt Union	788.40
606786	11/27/2024	ADVENTIST HEALTH DELANO	2025052996	SI	Medical	Delano Jt Union	15.20
606787	11/27/2024	SANTA MARIA VALLEY	2025052263	SI	Medical	Santa Maria Joint	120.00
606788	11/27/2024	SANTA MARIA VALLEY	2025052263	SI	Medical	Santa Maria Joint	75.00
606789	11/27/2024	SANTA MARIA VALLEY	2025052263	SI	Medical	Santa Maria Joint	75.00
606790	11/27/2024	SANTA MARIA VALLEY	2025052263	SI	Medical	Santa Maria Joint	75.00
606791	11/27/2024	SANTA MARIA VALLEY	2025052263	SI	Medical	Santa Maria Joint	75.00
606792	11/27/2024	BAKERSFIELD MEMORIAL	2025052563	SI	Medical	Wasco Union	1,676.70
606793	11/27/2024	UNIVERSAL URGENT CARE	2025053183	SI	Medical	Bakersfield City	621.00
606794	11/27/2024	SHAFTER URGENT CARE	2025053314	SI	Medical	Wasco Union	154.70
606795	11/27/2024	KERN RADIOLOGY MEDICAL	2025051928	SI	Medical	Greenfield Union	44.40
606796	11/27/2024	KERN RADIOLOGY MEDICAL	2025051928	SI	Medical	Greenfield Union	66.63
606797	11/27/2024	SHAFTER URGENT CARE	2025053315	SI	Medical	Richland School	278.60
606798	11/27/2024	MERCY HEALTHCARE	2025053302	SI	Medical	Rosedale Union	1,686.07
606799	11/27/2024	BRYAN TANNER OR SABRINA	2025053302	SI	Medical	Rosedale Union	96.16
606800	11/27/2024	VANGUARD MEDICAL	2025052989	SI	Medical	Wasco Union High	135.02
606801	11/27/2024	VANGUARD MEDICAL	2025052989	SI	Medical	Wasco Union High	135.00

Total For 122235821 158300179906

3,133,364.89

Number of Check: 361
 Number Of Payments: 361

First Check Number: 606441
 Last Check Number: 606801
 Check Sequence:

SISC II
INCOME STATEMENT
NOVEMBER 2024

	BUDGET	YEAR-TO-DATE	CURRENT MONTH
<u>REVENUES</u>			
8660.00 Interest-County Treasurer	\$2,095,238.00	\$107,452.55	\$107,452.55
8660.03 LAIF	\$309.00	\$77.05	\$0.00
8660.04 Investments	\$4,764,648.00	\$1,916,731.14	\$0.00
8660.05 Bank	\$12,800.00	\$27,368.65	\$15,804.54
8674.02 Premiums-Prop & Liab	\$56,933,716.00	\$23,974,895.96	\$4,793,673.00
8674.12 Student Ins	\$1,144,929.00	\$477,051.49	\$95,411.00
8674.13 Tackle Football	\$25,500.00	\$20,760.00	\$5,100.00
8674.14 Special Ed Defense	\$492,530.00	\$470,278.00	\$15,675.00
8699.06 Administrative Fees	\$100.00	\$0.00	\$0.00
TOTAL REVENUES	<u>\$65,469,770.00</u>	<u>\$26,994,614.84</u>	<u>\$5,033,116.09</u>
<u>EXPENSES</u>			
4300.00 Supplies	\$500.00	\$4,024.31	\$354.07
5200.00 Travel/Conference	\$5,000.00	\$7,335.70	\$4,383.10
5300.00 Dues and Memberships	\$134,650.00	\$133,159.46	\$113.58
5450.01 Insurance-Property & Fire	\$13,169,853.00	\$4,841,655.00	\$968,331.00
5450.02 Boiler & Machinery	\$282,095.00	\$95,195.00	\$19,040.00
5450.04 Crime	\$72,834.00	\$30,344.00	\$6,070.00
5450.06 Excess Liability	\$10,967,031.00	\$4,792,966.58	\$1,277,590.65
5450.17 Data Compromise	\$261,252.00	\$122,562.00	\$24,512.00
5450.18 Concussion Coverage	\$27,000.00	\$11,250.00	\$2,250.00
5450.19 Terrorism	\$41,170.00	\$16,335.00	\$3,267.00
5800.00 Miscellaneous	\$500.00	\$0.00	\$0.00
5800.02 Audit	\$14,085.00	\$4,500.00	\$0.00
5800.10 Consulting	\$165,590.00	\$56,559.41	\$14,730.99
5800.15 Property Appraisals	\$174,365.00	\$172,026.00	\$165,526.00
5800.32 Bank Fees	\$8,000.00	\$932.68	\$0.00
5800.50 Administration - KCSOS	\$4,072,845.00	\$1,500,061.62	\$272,427.49
5800.55 Student Ins Claims	\$780,000.00	\$236,174.56	\$61,552.51
5800.56 Tackle FB Claims	\$25,000.00	\$4,205.77	\$2,720.50
5800.58 Spec Ed VCP	\$492,530.00	\$0.00	\$0.00
5800.66 Property Claims	\$4,223,033.00	\$3,513,265.85	\$1,003,702.92
5800.67 Liability Claims	\$13,956,835.00	\$4,041,586.92	\$1,666,638.46
5800.69 Auto Claims	\$2,398,878.00	\$499,292.45	\$292,903.12
5800.90 Bill Review	\$7,200.00	\$2,652.16	\$1,393.82
5800.94 Other Distributions	\$0.00	\$0.00	\$0.00
5800.95 Unpaid Claims Liab Adj	\$9,442,000.00	\$3,934,166.69	\$786,833.33
TOTAL EXPENSES	<u>\$60,722,246.00</u>	<u>\$24,020,251.16</u>	<u>\$6,574,340.54</u>
CHANGE IN NET ASSETS	\$4,747,524.00	\$2,974,363.68	(\$1,541,224.45)
NET ASSETS - BEGINNING	<u>\$11,572,917.85</u>	<u>\$11,572,917.85</u>	<u>\$16,088,505.98</u>
NET ASSETS - ENDING	<u>\$16,320,441.85</u>	<u>\$14,547,281.53</u>	<u>\$14,547,281.53</u>

SISC II
BALANCE SHEET
November 30, 2024

	July 1, 2024 BALANCE	November 30, 2024 BALANCE
<u>ASSETS</u>		
9110.00 Cash in County Treasury	\$16,447,014.19	\$46,562,223.48
9120.02 Bank Account-Claims Fund	\$1,411,199.66	\$6,502,993.38
9130.00 Revolving Fund	\$1,500.00	\$0.00
9150.01 Local Agency Investment Fund	\$6,424.38	\$6,573.92
9150.03 Investments	\$83,353,981.92	\$85,270,713.06
9200.00 Accounts Receivable	\$414,887.60	\$6,320.00
9330.00 Prepaid Insurance	\$5,831,838.00	\$7,305,411.00
	<u>\$107,466,845.75</u>	<u>\$145,654,234.84</u>
TOTAL ASSETS	\$107,466,845.75	\$145,654,234.84
 <u>LIABILITIES</u>		
9500.00 Current Liabilities	\$756,803.90	\$271,310.81
9650.00 Deferred Income	\$0.00	\$31,764,351.81
9668.00 Unpd Clms Liab (90% Conf Lvl)	\$95,137,124.00	\$99,071,290.69
	<u>\$95,893,927.90</u>	<u>\$131,106,953.31</u>
TOTAL LIABILITIES	\$95,893,927.90	\$131,106,953.31
 NET ASSETS - Funding Stabilization Reserves	<u>\$11,572,917.85</u>	<u>\$14,547,281.53</u>
 TOTAL LIABILITIES AND NET ASSETS	\$107,466,845.75	\$145,654,234.84

 AUTHORIZED SIGNATURE

PREPARED BY: Nancy Russo

**SISC II
Investments
November 30, 2024**

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	\$46,562,223.48	3.53%	LAST QUARTER	JUL-SEP 2024
		1.96%	5 YEAR AVERAGE	OCT 2019-SEP 2024
LOCAL AGENCY INVESTMENT FUND	\$6,573.92	4.48%	CURRENT MONTH	November, 2024
		4.71%	LAST QUARTER	JUL-SEP 2024
		2.02%	5 YEAR AVERAGE	OCT 2019-SEP 2024

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 September 30, 2024 was:

INVESTMENT FIRM	MARKET VALUE	QUARTERLY RETURN	ANNUALIZED RETURN	PERIOD	DATES
MADISON INVESTMENTS (SISC INVESTMENT POOL)	\$26,658,302.00	2.92%	11.61%	LAST QUARTER	JUL-SEP 2024
			1.57%	5 YEAR AVERAGE	OCT 2019-SEP 2024
			3.86%	YIELD TO MATURITY	AS OF SEP 30, 2024
WELLS FARGO ADVISORS (RICH EDWARDS)	\$58,612,411.06	2.02%	8.04%	LAST QUARTER	JUL-SEP 2024
			1.19%	5 YEAR AVERAGE	OCT 2019-SEP 2024
			2.76%	YIELD TO MATURITY	AS OF SEP 30, 2024
	<u>\$85,270,713.06</u>				

5-YEAR HISTORY OF RETURNS - ANNUALIZED

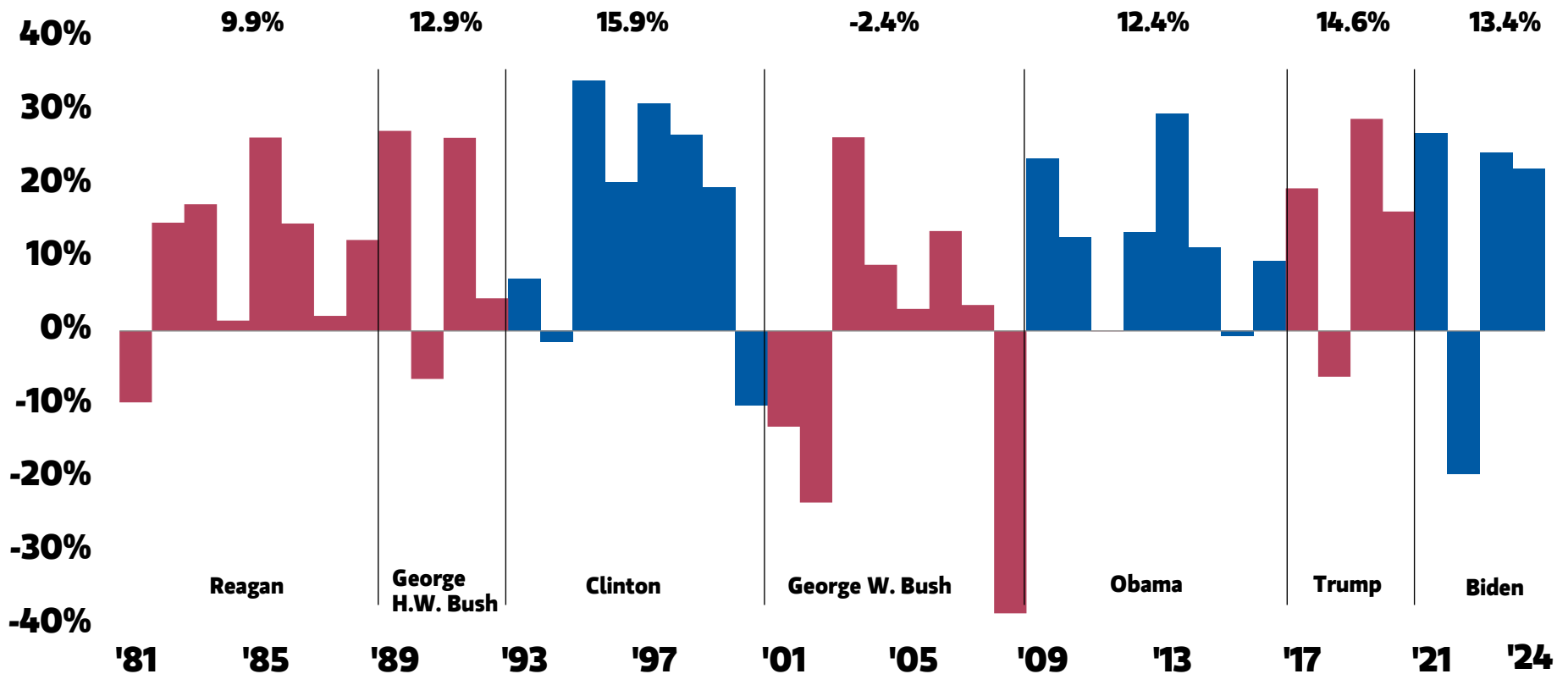
Quarter Ending:	Co of Kern	LAIF	INVESTMENT POOL	RICH WELLS FARGO	COMBINED WEIGHTED AVERAGE RETURN
9/30/2024	3.53%	4.71%	11.61%	8.04%	7.16%
6/30/2024	3.46%	4.55%	3.67%	4.51%	4.12%
3/31/2024	3.37%	4.30%	1.19%	3.24%	2.76%
12/31/2023	3.15%	4.00%	10.98%	8.28%	7.37%
9/30/2023	2.91%	3.93%	2.14%	2.59%	2.60%
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%
12/31/2020	1.16%	0.63%	0.18%	0.55%	0.72%
9/30/2020	1.30%	0.84%	0.43%	0.40%	0.83%
6/30/2020	1.70%	1.47%	2.89%	4.28%	3.23%
3/31/2020	2.10%	2.03%	8.05%	3.01%	5.13%
12/31/2019	2.13%	2.29%	1.12%	2.22%	1.80%
5-Yr Average	1.96%	2.02%	1.57%	1.19%	1.76%

S&P 500 Annual Returns by Presidential Administration

As of September 30, 2024

S&P 500 Annual Returns, Presidential Term Average

Democrat **Republican**



Source: Bloomberg, Morgan Stanley Wealth Management Global Investment Office

Past performance is no guarantee of future results. Estimates of future performance are based on assumptions that may not be realized. This material is not a solicitation of any offer to buy or sell any security or other financial instrument or to participate in any trading strategy. Please refer to important information, disclosures and qualifications at the end of this material.

SISC II – Property & Liability
DECEMBER 2024 BOARD MEETING

Excess Property Renewal for 2025

Policy Term: January 1, 2025 to January 1, 2026

Self-Insured Retention: \$250,000 (no change)

Limits: \$165 million (from \$150 million)

Total Insured Value (TIV): Increase from \$14.05B to \$14.37B (2.27% increase)

Rate per \$100 of TIV: Decrease from \$0.08282 to \$0.07367 (11.05% decrease)

Excess Property Premium: Decrease from \$11.63M to \$10.58M est. (9.03% decrease)

Premium – 1st Layer **Excess Limit: \$50,000,000**

Carrier	A.M. Best Rating	Limits	Premium
AXIS Surplus Lines Insurance Co.	A XV (Excellent)	\$ 750,000	\$ 570,902
RSUI Indemnity Co.	A++ XIV (Superior)	\$ 750,000	\$ 600,000
AIG Property Casualty Co.	A XV (Superior)	\$ 500,000	\$ 410,000
Ironshore Specialty Insurance Co.	A XV (Excellent)	\$ 1,875,000	\$ 1,031,440
Berkshire Specialty Insurance Co.	A++ XV (Superior)	\$ 1,875,000	\$ 1,030,303
Starr Surplus Lines Insurance Co.	A XV (Superior)	\$ 3,000,000	\$ 850,000
Westchester Surplus Lines Insurance Co.	A++ XV (Excellent)	\$ 2,250,000	\$ 630,000
Lloyds Insurance Co.	A XV (Excellent)	\$ 10,000,000	\$ 1,850,000
Beazley Insurance Co.	A XV (Superior)	\$ 3,250,000	\$ 568,750
CAN Insurance Co.	A XV (Excellent)	\$ 3,000,000	\$ 525,000
Everest Indemnity Insurance Co.	A+ XV (Superior)	\$ 2,500,000	\$ 437,500
North American Capacity Ins Co.	A+ XV (Superior)	\$ 4,000,000	\$ 153,986

General Star Indemnity Co.	A++ XV (Superior)	\$ 1,500,000	\$ 76,742
Arch Insurance Co.	A+ XV (Superior)	\$ 1,125,000	\$ 68,896
Markel Insurance Co.	A XV (Excellent)	\$ 1,125,000	\$ 57,750
Westchester Surplus Lines Insurance Co.	A++ XV (Superior)	\$ 8,500,000	\$ 152,150
AXIS Surplus Lines Insurance Co.	A XV (Excellent)	\$ 1,500,000	\$ 33,136
StarStone Specialty Insurance Co.	A XIII (Excellent)	\$ 2,500,000	\$ 103,230

Premium – 2nd Layer Excess Limit: \$50,000,000

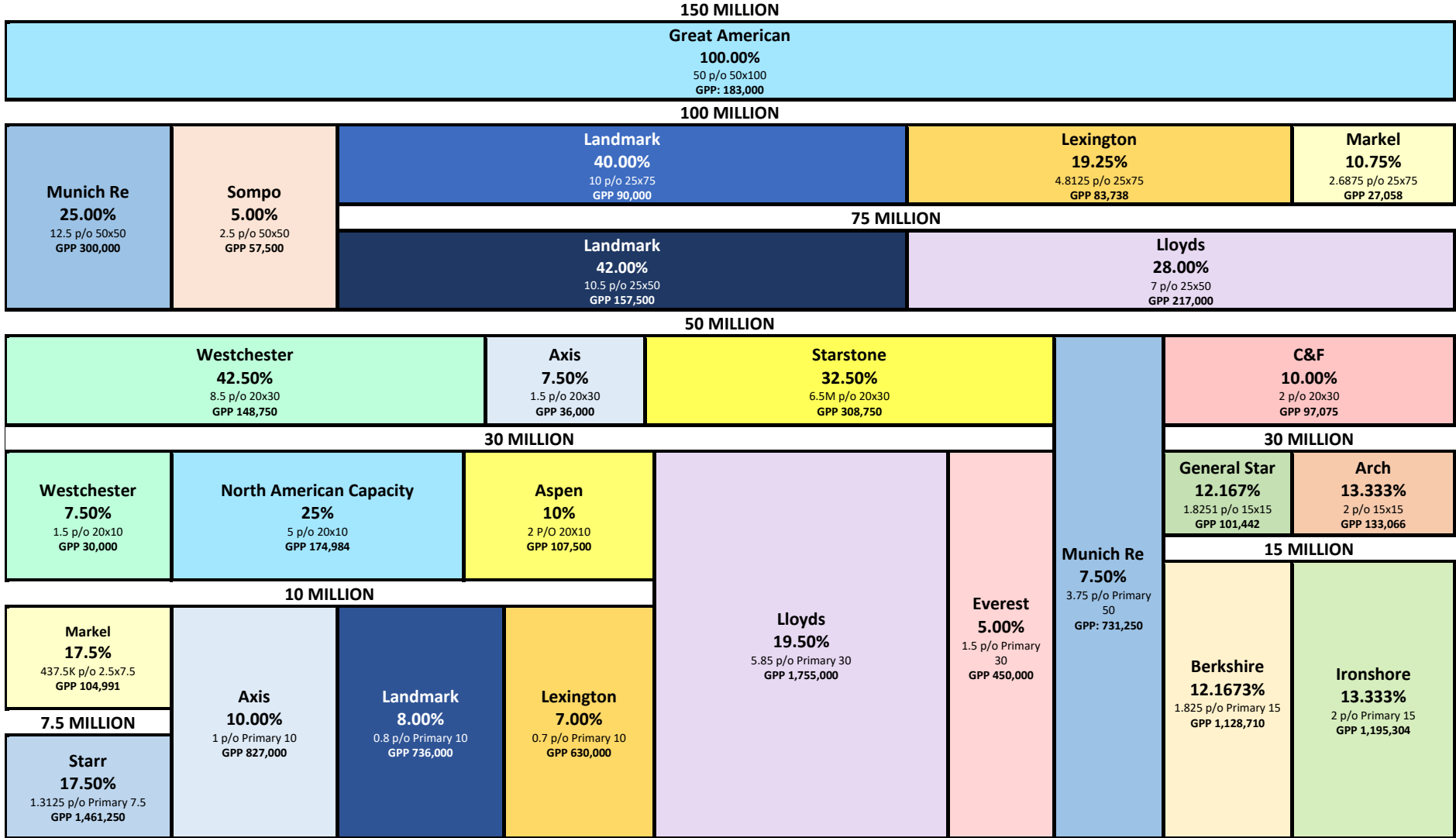
Carrier	A.M. Best Rating	Limits	Premium
Munich Reinsurance Co.	A+ XV (Superior)	\$ 10,000,000	\$ 244,000
SOMPO Insurance Co.	A+ XV (Superior)	\$ 3,750,000	\$ 79,388
Lloyds Insurance Co.	A XV (Excellent)	\$ 11,250,000	\$ 225,000
RSUI Indemnity Co.	A++ XIV (Superior)	\$ 20,000,000	\$ 244,381
Swiss RE Co.	A+ XV (Superior)	\$ 5,000,000	\$ 100,000

Premium – 3rd Layer Excess Limit: \$ 65,000,000

Carrier	A.M. Best Rating	Limits	Premium
Great American Assurance Co.	A+ XV (Superior)	\$ 65,000,000	\$ 195,000

It is respectfully requested that the Board approve the 2025 Excess Property renewal.

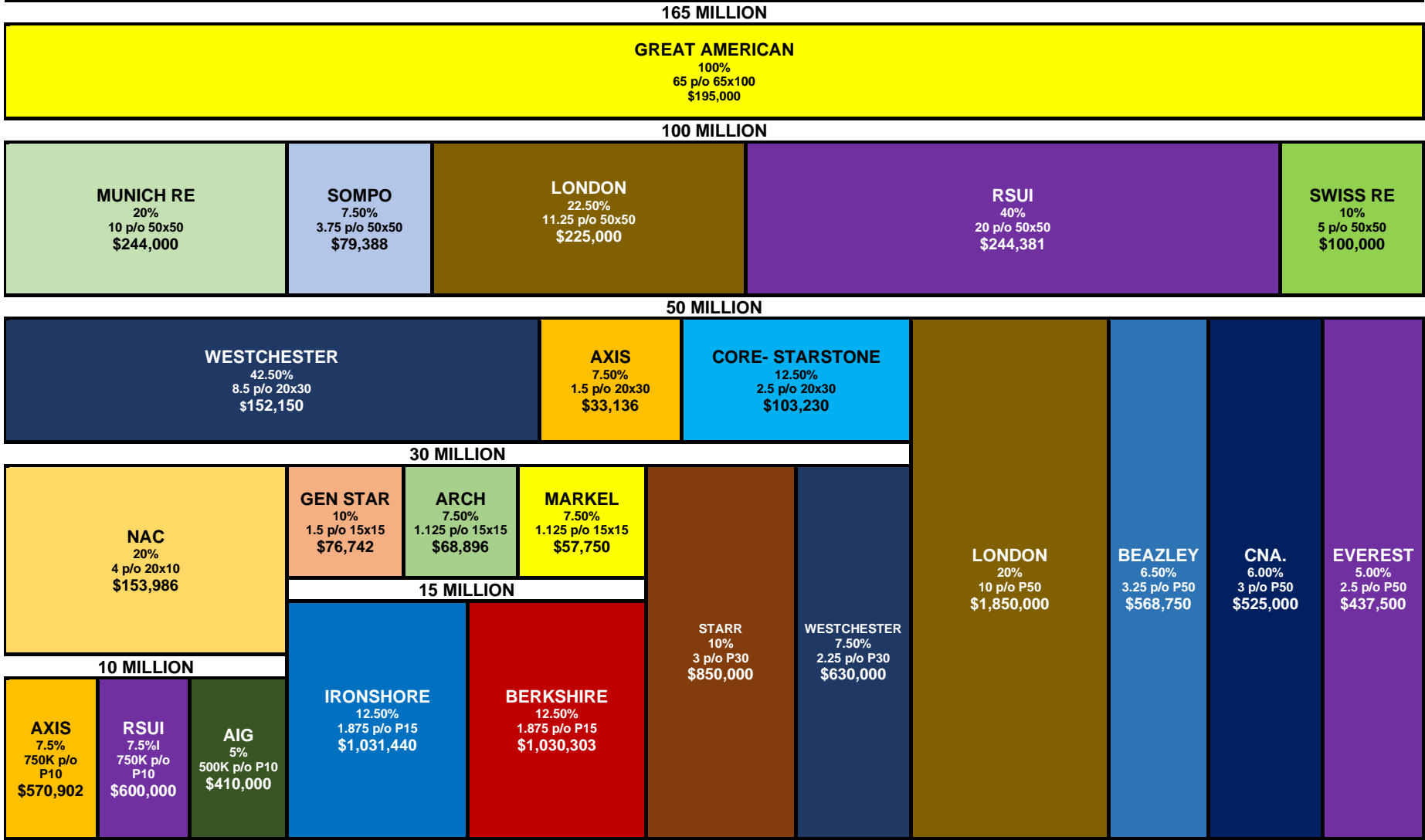
2023 Bound Program Structure



Above figures based on gross premium before estimated taxes or fees
 Based on total insurable values of \$14,046,575,358 (+6.91% YoY)
 Est. Total Program Costs incl. Terrorism: \$11,634,414 (+\$1.221M or +11.72% YoY)
 Composite Rate: 0.0829 (+4.50% YoY)

2024 Proposed Program Structure

\$10M Terrorism not shown



Above figures based on gross premium before estimated taxes or fees
 Based on total insurable values of \$14,365,800,605 (+2.27% YoY)
 Est. Total Program Costs incl. Terrorism: \$10,583,963 (+\$1.221M or +11.17% YoY)
 All Risk Composite Rate: 0.0736 (+11.17% YoY)

SISC Property and Liability

Total Insured Value

District Number	District Name	TOTAL INSURED VALUE	NO OF BLDGS
10025	ALPINE COUNTY OFFICE OF EDUCATION	\$4,811,300.00	5
61333	ALPINE COUNTY UNIFIED SCHOOL DISTRICT	\$11,606,680.00	15
10033	AMADOR COUNTY OFFICE OF EDUCATION	\$11,017,770.00	26
73981	AMADOR COUNTY UNIFIED SCHOOL DISTRICT	\$146,587,130.00	252
64246	ANTELOPE VALLEY UNION HIGH SCHOOL DISTRICT	\$774,522,090.00	871
63313	ARVIN UNION ELEMENTARY SCHOOL DISTRICT	\$96,163,340.00	124
68700	ATASCADERO UNIFIED SCHOOL DISTRICT	\$189,556,290.00	257
63321	BAKERSFIELD CITY SCHOOL DISTRICT	\$736,699,840.00	1326
69104	BALLARD ELEMENTARY SCHOOL DISTRICT	\$3,769,430.00	9
63339	BEARDSLEY ELEMENTARY SCHOOL DISTRICT	\$73,555,730.00	72
72306	BELLEVUE ELEMENTARY SCHOOL DISTRICT	\$7,478,100.00	18
99001	BELLEVUE-SANTA FE CHARTER SCHOOL	\$476,520.00	3
75184	BIG OAK FLAT-GROVELAND UNIFIED SCHOOL DISTRICT	\$23,361,800.00	68
63248	BIG PINE UNIFIED SCHOOL DISTRICT	\$17,028,370.00	22
76687	BISHOP UNIFIED SCHOOL DISTRICT	\$93,271,280.00	71
63354	BLAKE ELEMENTARY SCHOOL DISTRICT	\$870,760.00	9
69112	BLOCHMAN UNION ELEMENTARY SCHOOL DISTRICT	\$5,746,670.00	12
61556	BRET HARTE UNION HIGH SCHOOL DISTRICT	\$58,199,680.00	64
69138	BUELLTON UNION ELEMENTARY SCHOOL DISTRICT	\$28,792,020.00	43
63370	BUTTONWILLOW UNION ELEMENTARY SCHOOL DISTRICT	\$18,888,840.00	14
10058	CALAVERAS COUNTY OFFICE OF EDUCATION	\$17,813,590.00	13
61564	CALAVERAS UNIFIED SCHOOL DISTRICT	\$141,986,720.00	183
63388	CALIENTE UNION ELEMENTARY SCHOOL DISTRICT	\$5,535,270.00	19
69146	CARPINTERIA UNIFIED SCHOOL DISTRICT	\$98,434,480.00	115
75598	CARUTHERS UNIFIED SCHOOL DISTRICT	\$60,227,590.00	128
68726	CAYUCOS ELEMENTARY SCHOOL DISTRICT	\$7,473,150.00	17
63883	CENTRAL UNION ELEMENTARY SCHOOL DISTRICT	\$70,308,860.00	99
65193	CHOWCHILLA ELEMENTARY SCHOOL DISTRICT	\$66,152,190.00	117
75465	COAST UNIFIED SCHOOL DISTRICT	\$47,274,810.00	86
69161	COLD SPRING ELEMENTARY SCHOOL DISTRICT	\$8,326,520.00	17
69179	COLLEGE ELEMENTARY SCHOOL DISTRICT	\$17,288,560.00	49
72348	COLUMBIA UNION SCHOOL DISTRICT	\$26,017,100.00	42
72355	CURTIS CREEK ELEMENTARY SCHOOL DISTRICT	\$21,215,100.00	29
75010	CUYAMA JOINT UNIFIED SCHOOL DISTRICT	\$31,501,840.00	41
63271	DEATH VALLEY UNIFIED SCHOOL DISTRICT	\$11,826,970.00	18
63412	DELANO JOINT UNION HIGH SCHOOL DISTRICT	\$229,713,380.00	200
63404	DELANO UNION SCHOOL DISTRICT	\$251,799,580.00	320
75366	DELHI UNIFIED SCHOOL DISTRICT	\$123,534,020.00	137
63420	DI GIORGIO ELEMENTARY SCHOOL DISTRICT	\$11,668,970.00	16
73668	EASTERN SIERRA UNIFIED SCHOOL DISTRICT	\$34,431,880.00	62
63438	EDISON ELEMENTARY SCHOOL DISTRICT	\$37,390,090.00	79
75168	EL TEJON UNIFIED SCHOOL DISTRICT	\$58,967,960.00	78
63446	ELK HILLS ELEMENTARY SCHOOL DISTRICT	\$12,937,110.00	19
63461	FAIRFAX SCHOOL DISTRICT	\$67,140,750.00	133
63479	FRUITVALE ELEMENTARY SCHOOL DISTRICT	\$92,539,630.00	85
63487	GENERAL SHAFTER SCHOOL DISTRICT	\$10,471,970.00	23
69195	GOLETA UNION ELEMENTARY SCHOOL DISTRICT	\$124,818,370.00	160

SISC Property and Liability

Total Insured Value

District Number	District Name	TOTAL INSURED VALUE	NO OF BLDGS
63503	GREENFIELD UNION SCHOOL DISTRICT	\$210,861,700.00	416
69203	GUADALUPE UNION ELEMENTARY SCHOOL DISTRICT	\$29,899,640.00	64
69211	HOPE SCHOOL DISTRICT	\$35,511,200.00	57
10140	INYO COUNTY SUPERINTENDENT OF SCHOOLS	\$16,171,440.00	47
72363	JAMESTOWN ELEMENTARY SCHOOL DISTRICT	\$15,500,800.00	39
10157	KERN COUNTY SUPERINTENDENT OF SCHOOLS	\$300,192,600.00	358
63545	KERNVILLE UNION ELEMENTARY SCHOOL DISTRICT	\$36,497,820.00	62
63552	LAKESIDE UNION SCHOOL DISTRICT	\$42,126,780.00	51
63560	LAMONT ELEMENTARY SCHOOL DISTRICT	\$72,139,810.00	163
63586	LINNS VALLEY-POSO FLAT UNION SCHOOL DISTRICT	\$3,760,530.00	14
63289	LONE PINE UNIFIED SCHOOL DISTRICT	\$30,591,070.00	46
69245	LOS OLIVOS ELEMENTARY SCHOOL DISTRICT	\$10,655,500.00	17
63594	LOST HILLS UNION ELEMENTARY SCHOOL DISTRICT	\$29,748,020.00	42
68759	LUCIA MAR UNIFIED SCHOOL DISTRICT	\$363,182,180.00	542
10207	MADERA COUNTY SUPERINTENDENT OF SCHOOLS	\$62,512,340.00	75
73692	MAMMOTH UNIFIED SCHOOL DISTRICT	\$76,244,990.00	24
63610	MAPLE ELEMENTARY SCHOOL DISTRICT	\$8,955,790.00	14
63628	MARICOPA UNIFIED SCHOOL DISTRICT	\$36,746,270.00	43
61572	MARK TWAIN UNION ELEMENTARY SCHOOL DISTRICT	\$21,364,880.00	52
73908	MCFARLAND UNIFIED SCHOOL DISTRICT	\$147,828,970.00	213
63651	MCKITTRICK ELEMENTARY SCHOOL DISTRICT	\$8,596,580.00	26
65763	MCSWAIN UNION ELEMENTARY SCHOOL DISTRICT	\$28,539,290.00	35
10249	MERCED COUNTY OFFICE OF EDUCATION	\$145,608,660.00	240
73726	MERCED RIVER UNION ELEMENTARY SCHOOL DISTRICT	\$8,947,420.00	17
65789	MERCED UNION HIGH SCHOOL DISTRICT	\$416,985,710.00	320
63669	MIDWAY ELEMENTARY SCHOOL DISTRICT	\$18,036,760.00	15
63677	MOJAVE UNIFIED SCHOOL DISTRICT	\$155,509,390.00	205
10264	MONO COUNTY OFFICE OF EDUCATION	\$11,924,230.00	10
69252	MONTECITO UNION ELEMENTARY SCHOOL DISTRICT	\$20,880,770.00	25
63685	MUROC JT UNIFIED SCHOOL DISTRICT	\$152,500,280.00	104
68627	NEW JERUSALEM ELEMENTARY SCHOOL DISTRICT	\$22,078,620.00	98
63693	NORRIS ELEMENTARY SCHOOL DISTRICT	\$102,849,050.00	93
69260	ORCUTT UNION ELEMENTARY SCHOOL DISTRICT	\$121,798,880.00	243
63297	OWENS VALLEY UNIFIED SCHOOL DISTRICT	\$13,681,480.00	16
64857	PALMDALE ELEMENTARY SCHOOL DISTRICT	\$644,306,700.00	821
63362	PANAMA-BUENA VISTA UNION SCHOOL DISTRICT	\$456,415,040.00	809
75457	PASO ROBLES JOINT UNIFIED SCHOOL DISTRICT	\$265,419,360.00	312
63990	PIONEER UNION ELEMENTARY SCHOOL DISTRICT	\$59,744,510.00	58
68791	PLEASANT VALLEY JT UNION ELEMENTARY SCHOOL DISTRICT	\$4,135,410.00	16
63719	POND UNION ELEMENTARY SCHOOL DISTRICT	\$6,465,490.00	22
73932	REEF-SUNSET UNIFIED SCHOOL DISTRICT	\$117,737,130.00	156
63578	RICHLAND SCHOOL DISTRICT	\$77,789,230.00	110
73544	RIO BRAVO-GREELEY UNION ELEMENTARY SCHOOL DISTRICT	\$50,149,880.00	50
63750	ROSEDALE UNION ELEMENTARY SCHOOL DISTRICT	\$144,001,190.00	297
63305	ROUND VALLEY JOINT ELEMENTARY SCHOOL DISTRICT	\$6,271,380.00	8
68809	SAN LUIS COASTAL UNIFIED SCHOOL DISTRICT	\$417,583,760.00	456
10405	SAN LUIS OBISPO COUNTY OFFICE OF EDUCATION	\$33,601,080.00	52

**SISC Property and Liability
Total Insured Value**

District Number	District Name	TOTAL INSURED VALUE	NO OF BLDGS
68825	SAN MIGUEL JOINT UNION ELEMENTARY SCHOOL DISTRICT	\$23,581,760.00	63
10421	SANTA BARBARA COUNTY EDUCATION OFFICE	\$29,750,350.00	30
76786	SANTA BARBARA UNIFIED SCHOOL DISTRICT	\$600,449,870.00	460
69120	SANTA MARIA BONITA SCHOOL DISTRICT	\$378,712,910.00	538
69310	SANTA MARIA JOINT UNION HIGH SCHOOL DISTRICT	\$321,925,850.00	365
99008	SANTA YNEZ VALLEY CHARTER SCHOOL	\$154,060.00	1
69328	SANTA YNEZ VALLEY UNION HIGH SCHOOL DISTRICT	\$47,729,640.00	81
99002	SCHOOLS INSURANCE PROGRAM FOR EMPLOYEES	\$1,398,420.00	1
63768	SEMITROPIC ELEMENTARY SCHOOL DISTRICT	\$7,210,710.00	24
68833	SHANDON JOINT UNIFIED SCHOOL DISTRICT	\$20,969,680.00	69
73742	SIERRA SANDS UNIFIED SCHOOL DISTRICT	\$229,043,480.00	220
69336	SOLVANG ELEMENTARY SCHOOL DISTRICT	\$20,864,860.00	22
72371	SONORA ELEMENTARY SCHOOL DISTRICT	\$22,066,020.00	31
72389	SONORA UNION HIGH SCHOOL DISTRICT	\$72,030,750.00	66
72397	SOULSBYVILLE ELEMENTARY SCHOOL DISTRICT	\$22,337,410.00	42
63784	SOUTH FORK UNION SCHOOL DISTRICT	\$13,739,630.00	54
63792	STANDARD ELEMENTARY SCHOOL DISTRICT	\$96,432,010.00	69
72405	SUMMERSVILLE ELEMENTARY SCHOOL DISTRICT	\$15,101,410.00	24
72413	SUMMERSVILLE UNION HIGH SCHOOL DISTRICT	\$32,009,620.00	49
63800	TAFT CITY SCHOOL DISTRICT	\$108,254,630.00	73
63818	TAFT UNION HIGH SCHOOL DISTRICT	\$115,850,300.00	92
63826	TEHACHAPI UNIFIED SCHOOL DISTRICT	\$204,110,450.00	174
68841	TEMPLETON UNIFIED SCHOOL DISTRICT	\$73,838,110.00	166
67892	TRONA JOINT UNIFIED SCHOOL DISTRICT	\$50,742,110.00	51
10546	TULARE COUNTY OFFICE OF EDUCATION	\$143,462,490.00	252
10553	TUOLUMNE COUNTY SUPERINTENDENT OF SCHOOLS	\$5,158,950.00	8
72421	TWAIN HARTE SCHOOL DISTRICT	\$12,552,660.00	11
75069	UPLAND UNIFIED SCHOOL DISTRICT	\$328,281,000.00	317
61580	VALLECITO UNION SCHOOL DISTRICT	\$35,666,320.00	24
63834	VINELAND ELEMENTARY SCHOOL DISTRICT	\$33,262,840.00	69
69344	VISTA DEL MAR UNION ELEMENTARY SCHOOL DISTRICT	\$8,618,840.00	9
63842	WASCO UNION ELEMENTARY SCHOOL DISTRICT	\$125,529,350.00	133
63859	WASCO UNION HIGH SCHOOL DISTRICT	\$95,105,880.00	93
65862	WEAVER UNION SCHOOL DISTRICT	\$61,984,650.00	122
65102	WESTSIDE UNION ELEMENTARY SCHOOL DISTRICT	\$245,567,110.00	358
65151	WILSONA ELEMENTARY SCHOOL DISTRICT	\$45,726,160.00	110
65870	WINTON SCHOOL DISTRICT	\$64,954,320.00	116
	TOTAL:	\$12,765,424,320.00	16,906

SISC Property and Liability
Artificial Turf Fields

District Name	Location Name	Building Name	Total Sq. Ft.	Total Insurable Value
ANTELOPE VALLEY UNION HIGH SCHOOL DISTRICT	ANTELOPE VALLEY HIGH SCHOOL	TURF FIELD	78,147	\$519,000.00
ANTELOPE VALLEY UNION HIGH SCHOOL DISTRICT	PALMDALE HIGH SCHOOL	TURF FIELD	75,432	\$501,000.00
BRET HARTE UNION HIGH SCHOOL DISTRICT	BRET HARTE HIGH SCHOOL	ARTIFICIAL TURF FOOTBALL FIELD	90,000	\$1,172,590.00
CALAVERAS UNIFIED SCHOOL DISTRICT	TOYON MIDDLE SCHOOL	ARTIFICIAL TURF FIELD	79,076	\$1,032,480.00
CALAVERAS UNIFIED SCHOOL DISTRICT	CALAVERAS HIGH SCHOOL	ARTIFICIAL TURF FIELD	112,041	\$1,520,580.00
COAST UNIFIED SCHOOL DISTRICT	SANTA LUCIA MIDDLE SCHOOL	TURF PLAYFIELD	64,800	\$844,260.00
LUCIA MAR UNIFIED SCHOOL DISTRICT	NIPOMO HIGH SCHOOL	TURF PLAYFIELD	11,150	\$151,320.00
LUCIA MAR UNIFIED SCHOOL DISTRICT	ARROYO GRANDE HIGH SCHOOL	TURF PLAYFIELD	11,029	\$149,680.00
MERCED UNION HIGH SCHOOL DISTRICT	GOLDEN VALLEY HIGH SCHOOL	ARTIFICIAL TURF FOOTBALL FIELD	77,184	\$1,005,610.00
PALMDALE ELEMENTARY SCHOOL DISTRICT	PALMDALE ACADEMY CHARTER	TURF FIELD	75,240	\$700,000.00
SANTA BARBARA UNIFIED SCHOOL DISTRICT	SAN MARCOS SENIOR HIGH SCHOOL	ARTIFICIAL TURF FIELD	82,000	\$1,068,360.00
SANTA BARBARA UNIFIED SCHOOL DISTRICT	DOS PUEBLOS SENIOR HIGH SCHOOL	SYNTHETIC TURF FIELD	79,000	\$1,029,270.00
SANTA BARBARA UNIFIED SCHOOL DISTRICT	SANTA BARBARA SENIOR HIGH SCHOOL	PEABODY STADIUM SYNTHETIC FIELD	92,580	\$1,206,200.00
SANTA MARIA JOINT UNION HIGH SCHOOL DISTRICT	PIONEER VALLEY HIGH SCHOOL	ARTIFICIAL TURF	102,600	\$1,336,750.00
SANTA MARIA JOINT UNION HIGH SCHOOL DISTRICT	ERNEST RIGHETTI HIGH SCHOOL	ARTIFICIAL TURF	88,300	\$1,150,440.00
SANTA MARIA JOINT UNION HIGH SCHOOL DISTRICT	SANTA MARIA HIGH SCHOOL	ARTIFICIAL TURF	88,300	\$1,150,440.00
SANTA YNEZ VALLEY UNION HIGH SCHOOL DISTRICT	SANTA YNEZ VALLEY UNION HIGH SCHOOL	ARTIFICIAL TURF	85,900	\$1,119,170.00
SONORA UNION HIGH SCHOOL DISTRICT	SONORA HIGH SCHOOL	TRACK AND ARTIFICIAL TURF FIELD	144,000	\$1,876,140.00
UPLAND UNIFIED SCHOOL DISTRICT	UPLAND HIGH SCHOOL	STADIUM TURF	76,356	\$508,000.00
VALLECITO UNION SCHOOL DISTRICT	AVERY MIDDLE SCHOOL	ARTIFICIAL TURF FIELD	64,391	\$873,890.00
WILSONA ELEMENTARY SCHOOL DISTRICT	CHALLENGER MIDDLE SCHOOL	SOCCER FIELD - ARTIFICIAL TURF	109,140	\$1,458,000.00

TOTAL: \$20,373,180.00

SISC Property and Liability
Rubberized Tracks

District Name	Location Name	Building Name	Total Sq. Ft.	Total Insurable Value
ANTELOPE VALLEY UNION HIGH SCHOOL DISTRICT	ANTELOPE VALLEY HIGH SCHOOL	SYNTHETIC TRACK	73800	\$1,001,590.00
ANTELOPE VALLEY UNION HIGH SCHOOL DISTRICT	PALMDALE HIGH SCHOOL	SYNTHETIC TRACK	73800	\$1,001,590.00
ANTELOPE VALLEY UNION HIGH SCHOOL DISTRICT	QUARTZ HILL HIGH SCHOOL	SYNTHETIC TRACK	73800	\$1,001,590.00
ATASCADERO UNIFIED SCHOOL DISTRICT	ATASCADERO HIGH SCHOOL	RUBBERIZED TRACK	53094	\$720,570.00
CALAVERAS UNIFIED SCHOOL DISTRICT	CALAVERAS HIGH SCHOOL	SYNTHETIC TRACK	37647	\$510,930.00
CALAVERAS UNIFIED SCHOOL DISTRICT	TOYON MIDDLE SCHOOL	SYNTHETIC TRACK	63979	\$868,300.00
CARUTHERS UNIFIED SCHOOL DISTRICT	CARUTHERS HIGH SCHOOL	ALL WEATHER TRACK	67420	\$889,340.00
LUCIA MAR UNIFIED SCHOOL DISTRICT	ARROYO GRANDE HIGH SCHOOL	RUBBERIZED TRACK	157092	\$2,132,000.00
LUCIA MAR UNIFIED SCHOOL DISTRICT	NIPOMO HIGH SCHOOL	RUBBERIZED TRACK	157092	\$2,132,000.00
MERCED UNION HIGH SCHOOL DISTRICT	GOLDEN VALLEY HIGH SCHOOL	RUNNING TRACK	36960	\$481,550.00
PALMDALE ELEMENTARY SCHOOL DISTRICT	PALMDALE ACADEMY CHARTER	SYNTHETIC TRACK	72722	\$764,000.00
SAN LUIS COASTAL UNIFIED SCHOOL DISTRICT	SAN LUIS OBISPO SENIOR HIGH SCHOOL	SYNTHETIC TRACK SURFACE	49500	\$671,790.00
SAN LUIS COASTAL UNIFIED SCHOOL DISTRICT	MORRO BAY HIGH SCHOOL	RUBBERIZED TRACK	34000	\$442,980.00
SANTA BARBARA UNIFIED SCHOOL DISTRICT	SANTA BARBARA SENIOR HIGH SCHOOL	SYNTHETIC TRACK	65000	\$846,870.00
SANTA BARBARA UNIFIED SCHOOL DISTRICT	SAN MARCOS SENIOR HIGH SCHOOL	RUBBERIZED TRACK	47000	\$612,350.00
SANTA BARBARA UNIFIED SCHOOL DISTRICT	DOS PUEBLOS SENIOR HIGH SCHOOL	RUBBERIZED TRACK	47150	\$614,310.00
SANTA MARIA JOINT UNION HIGH SCHOOL DISTRICT	ERNEST RIGHETTI HIGH SCHOOL	RUBBERIZED TRACK	62600	\$815,600.00
SANTA MARIA JOINT UNION HIGH SCHOOL DISTRICT	PIONEER VALLEY HIGH SCHOOL	RUBBERIZED TRACK	47900	\$624,080.00
SANTA MARIA JOINT UNION HIGH SCHOOL DISTRICT	SANTA MARIA HIGH SCHOOL	RUBBERIZED TRACK	48700	\$634,500.00
UPLAND UNIFIED SCHOOL DISTRICT	UPLAND HIGH SCHOOL	STADIUM TRACK	72836	\$765,000.00
VALLECITO UNION SCHOOL DISTRICT	AVERY MIDDLE SCHOOL	SYNTHETIC TRACK	23931	\$324,790.00

TOTAL: \$17,855,730.00

**SISC Property and Liability
Solar Equipment**

District Name	TOTAL UNITS	TOTAL INSURED VALUE
ANTELOPE VALLEY UNION HIGH SCHOOL DISTRICT	125	\$97,773,000.00
ARVIN UNION ELEMENTARY SCHOOL DISTRICT	9	\$39,248,000.00
BAKERSFIELD CITY SCHOOL DISTRICT	21	\$12,665,833.00
BIG PINE UNIFIED SCHOOL DISTRICT	1	\$1,080,000.00
BISHOP UNIFIED SCHOOL DISTRICT	1	\$2,100,000.00
BLOCHMAN UNION ELEMENTARY SCHOOL DISTRICT	1	\$137,046.00
BRET HARTE UNION HIGH SCHOOL DISTRICT	1	\$164,667.00
BUELLTON UNION ELEMENTARY SCHOOL DISTRICT	2	\$1,600,000.00
CALAVERAS COUNTY OFFICE OF EDUCATION	1	\$69,739.00
CHOWCHILLA ELEMENTARY SCHOOL DISTRICT	1	\$104,794.00
COAST UNIFIED SCHOOL DISTRICT	4	\$178,416.00
CUYAMA JOINT UNIFIED SCHOOL DISTRICT	2	\$626,000.00
DELANO UNION SCHOOL DISTRICT	17	\$10,929,297.00
EL TEJON UNIFIED SCHOOL DISTRICT	8	\$3,640,000.00
ELK HILLS ELEMENTARY SCHOOL DISTRICT	1	\$665,000.00
FAIRFAX SCHOOL DISTRICT	2	\$1,563,256.00
FRUITVALE ELEMENTARY SCHOOL DISTRICT	5	\$1,690,460.00
GREENFIELD UNION SCHOOL DISTRICT	11	\$4,373,372.00
HOPE SCHOOL DISTRICT	3	\$1,523,400.00
LUCIA MAR UNIFIED SCHOOL DISTRICT	6	\$7,196,000.00
MADERA COUNTY SUPERINTENDENT OF SCHOOLS	2	\$344,360.00
MERCED RIVER UNION ELEMENTARY SCHOOL DISTRICT	1	\$335,100.00
MOJAVE UNIFIED SCHOOL DISTRICT	0	\$6,636,000.00
ORCUTT UNION ELEMENTARY SCHOOL DISTRICT	1	\$17,120.00
PALMDALE ELEMENTARY SCHOOL DISTRICT	81	\$63,595,000.00
PANAMA-BUENA VISTA UNION SCHOOL DISTRICT	24	\$25,718,050.00
RICHLAND SCHOOL DISTRICT	1	\$150,000.00
SAN MIGUEL JOINT UNION ELEMENTARY SCHOOL DISTRICT	2	\$1,236,863.00
SANTA MARIA JOINT UNION HIGH SCHOOL DISTRICT	5	\$3,838,967.00
SCHOOLS INSURANCE PROGRAM FOR EMPLOYEES	1	\$86,790.00
SEMITROPIC ELEMENTARY SCHOOL DISTRICT	1	\$413,000.00
SOLVANG ELEMENTARY SCHOOL DISTRICT	1	\$530,000.00
TAFT CITY SCHOOL DISTRICT	11	\$10,830,266.47
TAFT UNION HIGH SCHOOL DISTRICT	2	\$2,518,000.00
TEHACHAPI UNIFIED SCHOOL DISTRICT	3	\$9,517,000.00
WASCO UNION ELEMENTARY SCHOOL DISTRICT	2	\$832,075.00
WESTSIDE UNION ELEMENTARY SCHOOL DISTRICT	8	\$2,891,000.00

TOTAL: \$316,817,871.47

SISC Property and Liability
Swimming Pools

District Name	Location Name	Building Name	Total Sq. Ft.	Total Insurable Value
AMADOR COUNTY UNIFIED SCHOOL DISTRICT	IONE JUNIOR HIGH SCHOOL	SWIMMING POOL	3,744	\$562,410.00
AMADOR COUNTY UNIFIED SCHOOL DISTRICT	AMADOR HIGH SCHOOL	SWIMMING POOL	3,150	\$473,160.00
ATASCADERO UNIFIED SCHOOL DISTRICT	CRESTON ELEMENTARY SCHOOL	SWIMMING POOL	1,088	\$163,300.00
ATASCADERO UNIFIED SCHOOL DISTRICT	ATASCADERO HIGH SCHOOL	SWIMMING POOL	8,625	\$1,354,120.00
BRET HARTE UNION HIGH SCHOOL DISTRICT	AQUATIC CENTER	SWIMMING POOL	8,500	\$1,282,030.00
CALAVERAS UNIFIED SCHOOL DISTRICT	CALAVERAS HIGH SCHOOL	SWIMMING POOL	7,200	\$1,085,940.00
COLUMBIA UNION SCHOOL DISTRICT	COLUMBIA ELEMENTARY SCHOOL	SWIMMING POOL	3,680	\$555,020.00
DELHI UNIFIED SCHOOL DISTRICT	DELHI EDUCATIONAL PARK	SWIMMING POOL	6,000	\$906,700.00
LUCIA MAR UNIFIED SCHOOL DISTRICT	ARROYO GRANDE HIGH SCHOOL	SWIMMING POOL	7,875	\$1,182,250.00
LUCIA MAR UNIFIED SCHOOL DISTRICT	NIPOMO HIGH SCHOOL	SWIMMING POOL	6,840	\$1,026,890.00
MCKITTRICK ELEMENTARY SCHOOL DISTRICT	MCKITTRICK ELEMENTARY SCHOOL	KID'S POOL	240	\$36,270.00
MCKITTRICK ELEMENTARY SCHOOL DISTRICT	MCKITTRICK ELEMENTARY SCHOOL	SWIMMING POOL	2,275	\$343,300.00
MERCED UNION HIGH SCHOOL DISTRICT	MERCED HIGH SCHOOL	SWIMMING POOL	4,386	\$639,060.00
MERCED UNION HIGH SCHOOL DISTRICT	ATWATER HIGH SCHOOL	SWIMMING POOL	4,326	\$653,720.00
MERCED UNION HIGH SCHOOL DISTRICT	LIVINGSTON HIGH SCHOOL	SWIMMING POOL	3,723	\$542,540.00
MERCED UNION HIGH SCHOOL DISTRICT	BUHACH COLONY HIGH SCHOOL	SWIMMING POOL	7,388	\$1,116,450.00
MERCED UNION HIGH SCHOOL DISTRICT	GOLDEN VALLEY HIGH SCHOOL	SWIMMING POOL	7,388	\$717,780.00
MIDWAY ELEMENTARY SCHOOL DISTRICT	MIDWAY ELEMENTARY SCHOOL	SWIMMING POOL	3,820	\$576,520.00
MUROC JT UNIFIED SCHOOL DISTRICT	BORON JUNIOR-SENIOR HIGH SCHOOL	SWIMMING POOL	3,192	\$481,740.00
OWENS VALLEY UNIFIED SCHOOL DISTRICT	OWENS VALLEY HIGH SCHOOL	SWIMMING POOL	2,079	\$314,210.00
REEF-SUNSET UNIFIED SCHOOL DISTRICT	AVENAL HIGH SCHOOL	SWIMMING POOL	7,000	\$1,057,820.00
REEF-SUNSET UNIFIED SCHOOL DISTRICT	KETTLEMAN CITY ELEMENTARY SCHOOL	SWIMMING POOL	3,200	\$483,590.00
SAN LUIS COASTAL UNIFIED SCHOOL DISTRICT	SAN LUIS OBISPO SENIOR HIGH SCHOOL	SWIMMING POOL	8,625	\$1,294,840.00
SAN LUIS COASTAL UNIFIED SCHOOL DISTRICT	MORRO BAY HIGH SCHOOL	SWIMMING POOL	8,625	\$1,294,840.00
SANTA BARBARA UNIFIED SCHOOL DISTRICT	SANTA BARBARA SENIOR HIGH SCHOOL	SWIMMING POOL	9,375	\$1,407,430.00
SANTA BARBARA UNIFIED SCHOOL DISTRICT	SAN MARCOS SENIOR HIGH SCHOOL	SWIMMING POOL	6,000	\$900,720.00
SANTA BARBARA UNIFIED SCHOOL DISTRICT	DOS PUEBLOS SENIOR HIGH SCHOOL	SWIMMING POOL	12,136	\$1,831,510.00
SANTA MARIA JOINT UNION HIGH SCHOOL DISTRICT	SANTA MARIA HIGH SCHOOL	SWIMMING POOL	9,380	\$1,415,580.00
SANTA MARIA JOINT UNION HIGH SCHOOL DISTRICT	ERNEST RIGHETTI HIGH SCHOOL	SWIMMING POOL	6,150	\$928,190.00
SANTA MARIA JOINT UNION HIGH SCHOOL DISTRICT	PIONEER VALLEY HIGH SCHOOL	SWIMMING POOL	8,740	\$1,319,050.00
SONORA UNION HIGH SCHOOL DISTRICT	SONORA HIGH SCHOOL	SWIMMING POOL	11,932	\$1,799,700.00
SOUTH FORK UNION SCHOOL DISTRICT	SOUTH FORK MIDDLE SCHOOL	SWIMMING POOL	2,016	\$334,620.00
TAFT UNION HIGH SCHOOL DISTRICT	TAFT UNION HIGH SCHOOL	COMPETITIVE SWIMMING POOL	4,500	\$679,130.00
TAFT UNION HIGH SCHOOL DISTRICT	TAFT UNION HIGH SCHOOL	SWIMMING POOL	4,540	\$685,210.00
TAFT UNION HIGH SCHOOL DISTRICT	TAFT UNION HIGH SCHOOL	DIVING POOL	2,000	\$301,830.00
TRONA JOINT UNIFIED SCHOOL DISTRICT	TRONA ELEMENTARY SCHOOL	SWIMMING POOL	4,420	\$667,070.00
UPLAND UNIFIED SCHOOL DISTRICT	UPLAND HIGH SCHOOL	SWIMMING POOL	7,524	\$1,146,000.00

TOTAL: \$31,560,540.00

SISC2
Property Loss Run
 Valued as of 11/30/2024

Property - Open
 07/01/2019 to 11/30/2024

Type	Event Date	Claim Number	Status	Claimant	Incurred	Paid	Cause
P	01/09/2023	2023045456	Open	MERCED COUNTY OFFICE OF	362,978.41	12,978.41	Fire
P	01/26/2023	2023045686	Open	TULARE COUNTY OFFICE OF	20,000.00	12,618.64	Vehicle
P	02/28/2023	2023046343	Open	ALPINE COUNTY UNIFIED	116,215.87	71,215.87	Water
P	03/24/2023	2023046384	Open	DELHI UNIFIED SCHOOL	323,810.20	323,810.20	Fire
P	03/27/2023	2023046614	Re-Open	FAIRFAX SCHOOL DISTRICT	6,105.74	436.86	Burglary -Theft - Robbery
P	03/12/2023	2023047159	Open	MONO COUNTY OFFICE OF	166,432.50	1,432.50	Water
P	05/21/2023	2023047160	Open	WASCO UNION HIGH SCHOOL	1,261,526.33	276,768.61	Fire
P	03/27/2023	2023047319	Open	WESTSIDE UNION ELEMENTARY	130,000.00	0.00	Vandalism/MM
P	02/21/2023	2024048018	Open	MAMMOTH UNIFIED HIGH	817,892.53	33,841.56	Water
P	06/30/2023	2024048170	Open	DELHI UNIFIED SCHOOL	5,000.00	0.00	Burglary -Theft - Robbery
P	10/30/2023	2024048828	Open	PANAMA-BUENA VISTA UNIFIED	120,827.60	827.60	Fire
P	11/15/2023	2024048985	Open	GENERAL SHAFTER SCHOOL	111,943.04	11,943.04	Wind
P	02/05/2024	2024049929	Open	LONE PINE UNIFIED SCHOOL	1,015,337.43	913,444.94	Water
P	02/08/2024	2024049936	Open	KERN COUNTY SUPT OF	2,507.00	1,555.00	Vehicle
P	03/01/2024	2024050182	Open	MERCED UNION HIGH SCHOOL	25,000.00	8,698.00	Vehicle
P	03/04/2024	2024050212	Open	MONO COUNTY OFFICE OF	222,596.89	22,596.89	Water
P	02/16/2024	2024050255	Open	ANTELOPE VALLEY UNION HIGH	15,000.00	1,759.42	Vandalism/MM
P	03/31/2024	2024050568	Open	MONTECITO UNION SCHOOL	318,511.69	318,511.69	Water
P	02/12/2024	2024050575	Open	MOJAVE UNIFIED SCHOOL	50,000.00	27,817.91	Fire
P	12/21/2023	2024050853	Open	SANTA BARBARA UNIFIED	881,357.07	30,760.77	Water
P	05/12/2024	2024051140	Open	PIONEER UNION SCHOOL	875,000.00	606,092.77	Water
P	03/20/2024	2024051171	Open	LUCIA MAR UNIFIED SCHOOL	22,000.00	21,138.40	Water
P	06/14/2024	2024051567	Open	TWAIN HARTE SCHOOL	10,000.00	0.00	Vehicle
P	06/27/2024	2024051704	Open	PANAMA-BUENA VISTA UNIFIED	20,000.00	0.00	Vehicle
P	07/07/2024	2025051762	Open	PANAMA-BUENA VISTA UNIFIED	231,103.75	1,103.75	Vandalism/MM
P	03/01/2024	2025051770	Open	COLD SPRINGS SCHOOL	50,000.00	0.00	Water
P	05/28/2024	2025051778	Open	ANTELOPE VALLEY UNION HIGH	105,000.00	0.00	Burglary -Theft - Robbery
P	07/13/2024	2025051801	Open	EASTERN SIERRA UNIFIED	120,000.00	0.00	Water

Property - Open
07/01/2019 to 11/30/2024

Type	Event Date	Claim Number	Status	Claimant	Incurred	Paid	Cause
P	07/08/2024	2025051855	Open	ANTELOPE VALLEY UNION HIGH	50,000.00	21,887.49	Water
P	07/27/2024	2025051893	Open	FAIRFAX SCHOOL DISTRICT	20,000.00	0.00	Burglary -Theft - Robbery
P	08/11/2024	2025052077	Open	WEAVER UNION SCHOOL	452,265.35	2,265.35	Fire
P	07/09/2024	2025052079	Open	MERCED UNION HIGH SCHOOL	40,000.00	0.00	Burglary -Theft - Robbery
P	07/24/2024	2025052087	Open	ANTELOPE VALLEY UNION HIGH	50,000.00	0.00	Burglary -Theft - Robbery
P	08/28/2024	2025052202	Open	SANTA BARBARA UNIFIED	10,000.00	0.00	Vandalism/MM
P	04/11/2023	2025052247	Open	SANTA BARBARA UNIFIED	5,000.00	0.00	Vehicle
P	07/22/2024	2025052309	Open	MERCED UNION HIGH SCHOOL	15,000.00	0.00	Burglary -Theft - Robbery
P	08/30/2024	2025052351	Open	MERCED UNION HIGH SCHOOL	5,000.00	0.00	Vehicle
P	09/09/2024	2025052380	Open	UPLAND UNIFIED SCHOOL	120,000.00	0.00	Water
P	09/18/2024	2025052397	Open	JAMESTOWN UNION SCHOOL	75,000.00	0.00	Water
P	10/19/2024	2025052856	Open	ELK HILLS SCHOOL DISTRICT	253,733.25	3,733.25	Water
P	10/18/2024	2025052913	Open	LONE PINE UNIFIED SCHOOL	350,250.00	250.00	Water
P	10/22/2024	2025052914	Open	DELHI UNIFIED SCHOOL	75,491.25	491.25	Fire
P	10/12/2024	2025052944	Open	GREENFIELD UNION SCHOOL	100,000.00	0.00	Water
P	10/29/2024	2025053066	Open	SONORA UNION HIGH SCHOOL	75,000.00	0.00	Fire
P	06/06/2024	2025053078	Open	MOJAVE UNIFIED SCHOOL	15,000.00	0.00	Burglary -Theft - Robbery
P	10/26/2024	2025053253	Open	RIO BRAVO-GREELEY UNION	2,500.00	935.08	Burglary -Theft - Robbery
P	11/08/2024	2025053291	Open	KERN COUNTY	50,000.00	0.00	Vandalism/MM
P	11/18/2024	2025053331	Open	BAKERSFIELD CITY SCHOOL	65,000.00	0.00	Burglary -Theft - Robbery
Grand Total: 48					9,235,385.90	2,728,915.25	

Quarterly Update

P & L CLAIMS: REPORTING PROPERTY LOSSES

Many SISC member districts experience water damage during the winter because of cold and freezing conditions especially when the temperature falls below 30°F. The purpose of this article is to provide our districts with some tips and reminders to help prevent against this cause of property damage and maintain their coverage for these types of losses. We will also include guidance on what to do if property damage occurs and your district must report a claim to SISC.

Outside Areas: Large Plumbing Areas: Water mains, water pumps, and landscape sprinkler controls should be boxed or framed and filled with sawdust or a non-compacted insulation.

Exterior Water Lines: Exterior water lines that serve drinking fountains should have insulation where feasible or should be shut off.

Inside Areas: Attic Areas and Walls of Older Buildings: For buildings or rooms that fall into this category, there are two alternatives. You should either insulate the pipe or keep the heat on at a reduced temperature, but high enough to keep the pipes from freezing. Maintaining heat inside buildings during freezing temperatures is a requirement to avoid coverage exclusion (IV.H). It also protects uninsulated pipes located in the attics of buildings mitigating the risk of pipes bursting.

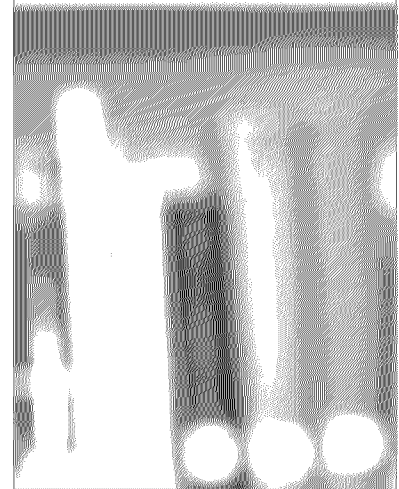
Tips to Prevent Frozen Pipes

- Insulate all exposed pipes.
- Set heat no lower than 55 degrees Fahrenheit.
- Open cabinet doors under sinks.
- Disconnect garden hoses.

Routine Inspections: Inspect your property frequently during inclement and freezing weather conditions. Water intrusion into a building by a leaking roof, inadequate drainage or a damaged pipe can be costly and disruptive to your school districts' facility needs and requirements.

Claims Reporting

In the event that water damage to a building occurs the loss should be reported to SISC as soon as possible. Typically, emergency response personnel can, and should, be dispatched by the district in order to contain the loss (Continued on Page 4)



INSIDE THIS ISSUE

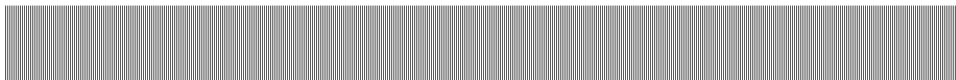
Safety & Loss Control.....	2
Student Insurance.....	2
Personnel Profile.....	3
From the Director	4

Property & Liability Division

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HOW WE GOT STARTED

The Self-Insured Schools of California was established in 1979 as a Joint Powers Authority. Due to the crisis in the excess commercial insurance market at the time, public entities throughout the State of California pooled their resources together and began self-funding losses. The SISC Property & Liability division now consists of 144 member agencies throughout the State. SISC staff manages over \$11 billion dollars total insured value of properties owned by our members and also handles liabilities associated with an average daily attendance of over 380,000 students. In addition to providing claims handling services for auto, general liability and property losses, SISC has a full time dedicated Safety & Loss Control staff that provides guidance to our members related to a variety of issues. If you have concerns or questions regarding coverages and/or services provided by SISC Property & Liability please contact Robert Kretzmer, Director, at 661-636-4709.

SAFETY & LOSS CONTROL: TECHNOLOGY RESOURCE

The Safety and Loss Control team at SISC has been diligently working on a new project. Safety and Loss is dedicated to providing quality services to our member districts. Our team is always looking for ways to improve the resources we provide. Recently, we have turned to new technology and applications to make that happen. Safety and Loss has started to utilize a new program from Risk Control Technologies (RCT) to help streamline our processes. Our member districts are our top priority and providing as much information and resources is our main goal. RCT has been a labor of love and one that we are confident will help us accomplish that goal. Many hours have been spent on training and building a database that will best serve our districts. We have aimed to create templates and reports that will pin point important information.

With the many inspections that we provide, we aim to provide reports that are user friendly and informative. RCT has given us a great resource to create those reports and we look forward to sharing them with you. As we move along in this project, our members will begin to see our inspection reports change. Our goal is to make it easy to identify the deficiencies found during our inspections and the information you will need to correct them. We aim to be a partner in the risk assessment process and we believe that RCT will be helpful in accomplishing that goal.

The added benefit of RCT is our ability to utilize information while we are on site to make clear recommendations and provide as much information as possible. We will be able to look back on previous reports and see the improvements that have been made as we are conducting inspections. With this project, we hope to create an even better partnership in safety and risk assessment with our member districts to better help them serve their students.

STUDENT INSURANCE: OUR STAFF

Every day your schools have students participating in interscholastic sports, band, baseball, and other activities; and every day students may be at risk for injury. Whether it is practice, games on campus or away, we at SISC want you to know we've got you covered.

Student Insurance Examiners come with 30 years of claims experience and work diligently to process claims as quickly as possible. Claims are distributed to Claims Examiners based on students last name. Elsa Lara handles the alphabet A-F, Debbie Jackson G-O and Sabrina Moten P-Z. SISC helps maintain the district's positive relationship with an injured student's family as well as reduces the district's liability exposure.

Our programs:

Student Accident Program: Provides accident medical coverage for all students (K-12) while on school grounds and/or participating in a school sponsored activity.

Supplemental Accident Coverage: Available for students at a very affordable rate of \$25.00 per school year.

Tackle Football Coverage: For accidents occurring while participating in High School interscholastic tackle football practice or competition that can be purchased at an annual premium of \$60.00 per student athlete.

Concussion Coverage: The number of concussions in youth athletics is a concern, so in 2016 SISC began to provide concussion insurance coverage to athletes from 9th to 12th grade with no additional cost to a district. SISC supports student athletes and strives to promote a commitment to safe sports.

For information about how to properly complete the SISC-Student Accident Coverage Claim Form, please use the following link: <https://sisc.kern.org/pl/video-resources/>



ALLOW US TO INTRODUCE: JAHNA LEWIS

We would like to introduce Property and Liability's Claims Assistant, Jahna Lewis. She has been with our team for four years and is a vital part of our day to day operations. She currently assists with claims setup for Property and Liability as well as Student Insurance. She is often the first person you will speak to on our team when filing a loss. She is a wealth of information and we are positive that our member districts benefit from her knowledge as much as we do.

Jahna comes from an inventory management and sales background. Her previous experience fully reinforces her love of helping people. In 2016 Jahna joined the SISC staff at the front desk. She quickly moved to the Property and Liability division to assist the Safety and Loss Control staff with administrative assistant duties. Her skill set allowed her to move to her current position as a Claims Assistant, supporting both the Student Insurance examiners and the Property and Liability adjusters.

She enjoys the opportunity to assist our member districts and the ability to help parents as they navigate through the process of submitting a student insurance claim. She prides herself on making sure our claims examiners and adjusters have everything they need to process a claim in a timely manner.

When Jahna isn't at the office, she enjoys spending time with family and friends and reading. She has an affinity for science fiction books. She recently found a love for hiking and is enjoying time in nature with her new puppy.

DID YOU KNOW . . .

SISC Property and Liability has member districts in 19 California counties.

PROPERTY & LIABILITY

DIVISION

Robert Kretzmer, Director
661-636-4709

Tyrone Taylor, Coordinator
661-636-4601

Lilia Beck, Division Secretary
661-636-4495

Ryan Bourget, Adjuster
661-636-4606

Roxann Dailey-Webb, Adjuster
661-636-4848

Hilda Tabora, Adjuster
661-636-4694

Pat Tumbarello, Adjuster
805-929-5950

Angel Garcia,
Safety & Loss Control
661-636-4786

Shelby Gonzales,
Safety & Loss Control
661-636-4604

Kerri Jones,
Safety & Loss Control
661-636-4376

Randy Rogers,
Safety & Loss Control
661-636-4607

Debbie Jackson,
Student Insurance
661-636-4206

Elsa Lara,
Student Insurance
661-636-4736

Jahna Lewis,
Student Insurance
661-636-4871

Sabrina Moten,
Student Insurance
661-636-4414

FROM THE DIRECTOR

In the midst of the holiday season, I often think of what I am thankful for in the past year. As challenging as 2020 has been, there remain a few constants that give me energy each day and keep me optimistic about the future.

Near the top of that list each year is my employment with the Self-Insured Schools of California. Each day SISC has the opportunity to be of service to a large number of districts throughout the State. The leadership team here at SISC guided by Nick Kouklis, CEO, encourages staff to do their best and explore new opportunities for service to our members.

The collaborative effort made by the individuals who make up the Property and Liability division is key to our success. COVID-19 has challenged our ability to continue working in a concerted fashion; however SISC has risen to the challenge and 1) created the virtual environment necessary at the initial outbreak and 2) created infrastructure within the office to provide for a safe and virus free working environment. Our hearts go out to any of you who may have lost a loved one due to illness associated with the virus.

Significant challenges await us as 2021 approaches. The Property and Liability division remains committed to providing supportive and timely service to our members. Look for future editions of the *Quarterly Report* in March, June, September and December of 2021. A special note of appreciation goes to Kerri Jones, Safety & Loss Specialist, for her efforts in editing this first edition.

I hope each of you have a wonderful holiday season. As others have said many times before “there is light at the end of this tunnel.”

Robert J. Kretzmer, Director
Property & Liability Division

REPORTING PROPERTY LOSSES (CONTINUED)

and mitigate further damage. This is often the case with water losses. However, contacting the SISC office at the inception of a loss is important in order to establish a detailed and accurate scope of loss and scope of repairs from the onset.

Loss Reporting Guidelines

- Report the loss to SISC as soon as possible.
- Do not commit district funds without approval/authorization from the SISC adjuster.
- Do not dispose or discard damaged items until inspected by SISC or its authorized agent, or until approval has been given by the adjuster.
- Begin a detailed inventory of damaged contents as soon as possible.
- Follow all rules for purchasing and/or public contracting.
- Obtain at least two or three estimates for construction related repairs/reconstruction and have estimates reviewed by SISC.
- Maintain ongoing communication with the SISC adjuster until conclusion of the claim.
- Please note that District losses can be reported to SISC via our website at sisc.kern.org/pl. Click on the Report a Claim link and submit your property loss via the Property Loss Notice.

Please note that losses can be reported via telephone by calling 661-636-4495. Or in the event of an emergency at the following contact numbers: Ryan Bourget, 661-912-7927 or Roxann Dailey-Webb 661-428-2035.

SAFETY CREDITS: IMPORTANT INFORMATION

In July 2019, the SISC Property & Liability Safety Credits Program was discontinued. However, member districts are allowed to spend the remaining balance of their rollover safety credit funds as per the policies and guidelines. If your district has rollover funds from previous years, the deadline to use these funds will be June 1, 2021.

Projects that can mitigate property and liability claims for the district are appropriate use of these funds. In the past, districts have used these funds to update playground equipment, install security lighting and/or surveillance technology or mitigation of hazardous conditions on a school site such as tripping hazards, as a few examples. If you would like to see if a project meets the criteria for safety credits fund use, please feel free to give us a call. Projects must have been completed in the 2020-21 fiscal year. You can also access the policies and guidelines and the application form from the SISC website at sisc.kern.org/pl On the right side you will see a link for Safety Credits.



Nuclear Verdicts

An Update on Trends,
Causes, and Solutions

May 2024



U.S. Chamber of Commerce
Institute for Legal Reform



Executive Summary

Chapter

01

Nuclear verdicts—defined as verdicts of \$10 million or more—are on the rise. This paper analyzes nuclear verdicts in personal injury and wrongful death cases over a 10-year period between 2013 and 2022, discussing national and state trends, causes of nuclear verdicts, real-world implications of these verdicts, and solutions to improve fairness in damage awards.

“When excluding the pandemic years, the data shows an upward trend in the frequency of reported nuclear verdicts at all levels over the 10-year study period.”

This analysis focuses on these extreme and fundamentally unpredictable verdicts because these jury awards play an outsized role in the civil justice system. They are “nuclear” in the sense that such a verdict can have devastating impacts on businesses, entire industries, and society at large, even when a verdict is later thrown out or substantially reduced by an appellate court. These verdicts can drive up the costs of goods and services, adversely affect the cost and availability of insurance, and undermine fundamental fairness and predictability in the rule of law.

To be sure, cases that result in nuclear verdicts can involve catastrophic, life-long injuries or tragic deaths. Two questions arise in these cases:

Did the defendant’s conduct actually cause the plaintiff’s injury or did skilled attorneys manipulate jurors into reaching a plaintiff’s verdict through tactics that inflame the jury? And how much is a reasonable amount of compensation for an injury?

In many cases, there is no clear and objective way to place a monetary value on the injuries claimed by the plaintiff. Awards in the tens or hundreds of millions, or even billions of dollars, however, are often far afield from serving a truly compensatory purpose. Understanding how and why unsupportable nuclear verdicts can arise, including efforts by members of the plaintiffs’ bar to further escalate these verdicts, is essential to recognizing what can and should be done to curb them.

Research Findings

This paper analyzes 1,288 nuclear verdicts delivered between January 1, 2013, and December 31, 2022,¹ a period that includes the COVID-19 pandemic during which courthouses temporarily closed, delaying trials. It builds upon prior U.S. Chamber of Commerce Institute for Legal Reform (ILR) research, published in 2022, which analyzed nuclear verdicts during the 10-year period from 2010 through 2019.²

A key takeaway of the study is that while nuclear verdicts dropped significantly during the COVID-19 pandemic, they rebounded to near their prior levels by the third quarter of 2021. When excluding the pandemic years, the data shows an upward trend in the frequency of reported nuclear verdicts at all levels over the 10-year study period.

Approximately half of nuclear verdicts during this period were between \$10 million and \$20 million, and

over one-third were between \$20 million and \$50 million. The remaining 19% of nuclear verdicts exceeded \$50 million; a group that included 115 “mega” nuclear verdicts of \$100 million or more. Awards at higher levels have become more common since the previous study. There were a record number of mega nuclear verdicts in 2022, which preliminary data indicates was again broken in 2023.³

The median nuclear verdict during the study period was \$21 million, though it was higher in product liability and intentional tort cases. The median nuclear verdict in product liability cases peaked at \$36 million in 2022—a 50% rise over a decade.

The mean nuclear verdict overall was \$89 million, which is considerably higher than the median because it is affected by the most extreme awards. This level is a significant increase from the earlier study, particularly for product liability, auto accident, and other negligence trials.

The study also revealed concentrations of nuclear verdicts with respect to certain types of cases and jurisdictions. Product liability, auto accident, and medical liability cases continue to comprise two-thirds of the reported nuclear verdicts. Juries in state courts, as compared to federal courts, produced the vast majority of all nuclear verdicts.

Only about one-quarter of nuclear verdicts included punitive damages, although, when awarded, they were often extraordinary sums. Economic damages, such as awards for lost income, medical costs, or other expenses, in comparison, accounted for only about 10% of total damage awards. Many reported nuclear verdicts do not include a complete breakdown of each component of damages, but where that information was available it showed that nuclear verdicts consist primarily of awards of noneconomic damages, such as pain and suffering. This means that the lion’s share of nuclear verdicts

during the 10-year study period are attributable to subjective damage assessments by jurors that have inflated over time.

Top States for Nuclear Verdicts


Four states—California, Florida, New York, and Texas—host half of the nation’s nuclear verdicts. These states, however,

account for roughly one third of the U.S. population, showing their popularity for nuclear verdicts is not just a function of their size.

When comparing the frequency of nuclear verdicts to a state’s population, Florida is by far the most susceptible to nuclear verdicts. States such as Georgia and

Washington also host more than their expected share given their size. Seven states reached the Top 10 both in total nuclear verdicts and nuclear verdicts per capita during the 10-year period. Chapter 3 takes a deeper dive into the litigation and factors driving nuclear verdicts in those particular jurisdictions.

The median nuclear verdict in product liability cases peaked at \$36 million in 2022—a 50% rise over a decade.



Drivers of Nuclear Verdicts

Nuclear verdicts are fueled by a variety of factors inside and outside of the courtroom.

In the courtroom, plaintiffs' lawyers use tactics that manipulate juror behavior and arbitrarily inflate damages. They may, for example, resort to so-called "reptile theory" tactics that aim to instill a sense of fear or danger in jurors' minds, so they lash out at their perceived attackers. Plaintiffs' lawyers may also suggest that jurors award a specific, exorbitant amount of damages or apply a method for calculating damages that will produce a nuclear verdict, knowing that jurors will often rely on such "anchors" in assessing damages even though they are completely arbitrary. Plaintiffs' lawyers also urge courts to combine the trials of multiple, unrelated plaintiffs—whose only connection is that they allege an injury from the same product—because this prejudicial tactic hides inadequacies in individual

cases and substantially raises the likelihood of a jury finding a defendant liable and returning a nuclear verdict.

Outside the courtroom, plaintiffs' law firms and "lead generating" companies may flood the airwaves with lawsuit advertising that touts extraordinary verdicts and shapes potential jurors' views of appropriate compensation. Plaintiffs' lawyers are also increasingly bringing litigation funded by third parties seeking a return on their investment, which not only enables such advertising and speculative claims but also contributes to nuclear verdicts by driving up award demands and widening the gap for parties to negotiate a reasonable settlement.

Finally, in the legislative arena, the plaintiffs' bar is engaged in a campaign

to pass laws that will lead to more nuclear verdicts. These include, for example, expanding damages available in actions such as wrongful death lawsuits and eliminating or weakening existing safeguards on excessive awards, such as statutory limits on noneconomic damages.

Real World Implications

Nuclear verdicts adversely affect society. The prospect of a nuclear verdict makes it more difficult to fairly resolve claims, leading to unnecessary litigation and appeals. Nuclear verdicts can threaten the viability of a business or the availability of a needed product, or create insurability problems for an entire industry.

For example, due in large part to nuclear verdicts, fewer companies offer

“Nuclear verdicts adversely affect society. The prospect of a nuclear verdict makes it more difficult to fairly resolve claims, leading to unnecessary litigation and appeals.”

insurance to commercial trucking companies and the cost has led many independent businesses to stop operating. Meanwhile, premiums for healthcare professionals in areas known for nuclear verdicts, such as Georgia and Illinois, are rising. Nuclear verdicts resulting from New York’s “Scaffold Law” have made it significantly more expensive to build schools and bridges, and difficult to develop needed affordable housing.

More nuclear verdicts also mean more “nuclear settlements,” as plaintiffs’ lawyers make higher demands, and businesses, understanding the risk, agree to settlement levels that would have been rejected as unreasonable only a few years earlier. This litigation inflation contributes to the increasing costs of everyday items and services—including food, housing, and medical care—and the cost of automobile, homeowners, and commercial insurance. Rising lawsuit costs can also inhibit job growth

and new investments for businesses or industries.

And the wildly varying damage awards to individuals who have experienced similar injuries and losses erode basic confidence in the rule of law.

Solutions

Legislators can adopt sound civil justice reforms that reduce the likelihood of excessive damage awards before they occur and respond to unjust awards that do occur.

Legislators can, for example, adopt reforms that do not permit lawyers to inappropriately file cases in areas known for nuclear verdicts, but rather where the plaintiff lives or the injury occurred. They can prohibit manipulative trial lawyer tactics, such as arbitrary anchoring arguments, or prejudicial practices, like multi-plaintiff trials, that fuel nuclear verdicts. Legislators and courts can also strengthen standards to screen unreliable scientific evidence used to generate

some of these verdicts. And they can require transparency and prohibit conflicts of interest in third party litigation funding and stop misleading practices in lawsuit ads.

Finally, legislators can reject proposals backed by the plaintiffs’ bar that would authorize more subjective forms of damages or weaken or repeal laws that have helped ensure that damages awarded provide reasonable compensation for a plaintiff’s injury.

Together, these actions can restore confidence, fairness, and predictability in jury awards.