



**SISC**

Self-Insured Schools  
of California

*Schools Helping Schools*

**PROPERTY AND LIABILITY  
BOARD OF DIRECTORS MEETING  
JANUARY 15, 2026  
10:30 A.M.**

**AGENDA**

**I. Consent Agenda**

- A. Approval of Minutes for December 2025 Board of Directors Meeting Dave Ostash
- B. Approval of Payment of Student Insurance Claims in the Amount of \$66,713.48 Dave Ostash  
and Tackle Football Claims in the Amount of \$10,105.67 for the Month of December 2025

Moved \_\_\_\_\_ 2<sup>nd</sup> \_\_\_\_\_

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.

<b>District</b>	<b>File Number</b>	<b>Claimant</b>
Standard School District By Ty Taylor	2024051637	Christen Willey L-EP
Richland School District By Ryan Bourget	2026057910	Property
Trona School District By Ryan Bourget	2026056493	Property

### 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 \$5,017,729.83  
for the Month of December 2025 and Ratification of Payment of this Amount

Robert Kretzmer

Moved \_\_\_\_\_ 2<sup>nd</sup> \_\_\_\_\_

Yes \_\_\_\_\_ No \_\_\_\_\_ Abstain \_\_\_\_\_ Roll Call Vote \_\_\_\_\_

- B. Financial Report – Presentation of Financial Statements for the Month  
of December 2025 Will Be Submitted for Approval

Kim Sloan

Moved \_\_\_\_\_ 2<sup>nd</sup> \_\_\_\_\_

Yes \_\_\_\_\_ No \_\_\_\_\_ Abstain \_\_\_\_\_ Roll Call Vote \_\_\_\_\_

## VI. Information and Discussion Items

- A. Quarterly Update Newsletter

Kerri Jones

- B. Annual Property Appraisal Process

Randy Rogers

- C. Comments from the Board of Directors Will Be Heard

Dave Ostash

- D. Next Meeting:

Dave Ostash

Thursday, February 19, 2026

10:30 a.m.

SISC Board Room, 4<sup>th</sup> Floor – Larry E. Reider Education Center

2000 K Street, Bakersfield, CA 93301

- E. Adjournment

Dave Ostash

Moved \_\_\_\_\_ 2<sup>nd</sup> \_\_\_\_\_

Yes \_\_\_\_\_ No \_\_\_\_\_ Abstain \_\_\_\_\_ Roll Call Vote \_\_\_\_\_

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

2000 K Street, Bakersfield, CA. 93301

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

[krcomstock@siscschools.org](mailto:krcomstock@siscschools.org)

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

## PROPERTY & LIABILITY TERMINOLOGY

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

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



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**PROPERTY AND LIABILITY  
BOARD OF DIRECTORS MEETING  
DECEMBER 18, 2025  
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, December 18, 2025 in the SISC Room at the Larry E. Reider Building, 2000 K Street, Bakersfield, CA 93301. The following individuals were in attendance:

**MEMBERS PRESENT:**

Dave Ostash  
Ty Bryson  
S. Aaron Resendez  
Brad Pawlowski  
Katie Russell  
Robert Hughes  
Steve Torres

**ALTERNATES PRESENT:**

Ramon Hendrix  
Steve Martinez  
Christian Shannon

**OTHERS PRESENT:**

Kim Sloan  
Megan Hanson  
Kristy Comstock  
Rich Edwards  
Ty Taylor  
Robert Kretzmer  
Cherie Payne  
Ryan Bourget

## **Consent Agenda**

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

## **Minutes**

Approval of Minutes for November 2025 Board of Directors Meeting.

## **Student Insurance and Tackle Football Claims**

Approval of payment of Student Insurance Claims in the Amount of \$52,624.14 and Tackle Football Claims in the amount of \$285.00 for the month of November 2025.

## **Public Comment**

None

## **Closed Session – Property & Liability Claims**

The Board went into closed session at 10:31 a.m.

## **Reconvene to Open Session**

The Board reconvened into open session at 12:20 p.m.

With respect to the claim filed by Candace Neal against Kern County Superintendent of Schools after discussion, motion was made by Director Torres, seconded by Director Martinez and by roll call vote of 7-0-2 (abstention by Director Bryson and Director Hendrix) the board approved an undisclosed amount for the settlement of this claim with Candace Neal.

With respect to the claim filed by Jarrod Shalhoob-Conaway against Santa Barbara Unified School District after discussion, motion was made by Director Hendrix, seconded by Director Russell and by roll call vote of 9-0-0 the board approved an undisclosed amount for the settlement of this claim with Jarrod Shalhoob-Conaway.

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

With respect to the claim filed by I.L against Antelope Valley Union High School District after discussion, motion was made by Director Hendrix, seconded by Director Martinez and by roll call vote of 9-0-0 the board approved the payment of \$187,500.00 for the settlement of this claim with I.L.

With respect to the claim filed by J.C against Kern High School District after discussion, motion was made by Director Hendrix, seconded by Director Russell and by roll call vote of 9-0-0 the board approved an undisclosed amount for the settlement of this claim with J.C.

With respect to the claim filed by Semitropic School District after discussion, motion was made by Director Martinez, seconded by Director Torres and by roll call vote of 9-0-0 the board approved the payment of \$69,817.35 for structural and roof repairs due to tree falling on maintenance workshop due to wind.

With respect to the claim filed by Nataly Fraire against Palmdale Elementary School District after discussion, motion was made by Director Resendez, seconded by Director Pawlowski and by roll call vote of 9-0-0 the board approved the payment of \$225,000.00 for the settlement of this claim with Nataly Fraire.

With respect to the claim filed by Rhema Christian against Standard School District after discussion, motion was made by Director Hendrix, seconded by Director Pawlowski and by roll call vote of 9-0-0 the board approved an undisclosed amount for the settlement of this claim with Rhema Christian.

## **Action Items**

### **Report of Property and Liability Claims – November 2025**

Robert Kretzmer presented the Report of Property and Liability Claims. There were 50 new claims, 24 claims were closed and no claims reopened in November, resulting in 583 pending claims. Robert reviewed the check register for November 2025, reporting on six checks that were in excess of \$50,000.00. After discussion, motion was made by Director Bryson, seconded by Director Torres and by roll call vote of 9-0-0, approving payment of Property and Liability Claims in the amount of \$4,039,510.42 for the month of November 2025.

### **Financial Report**

Kim Sloan reviewed with the Board the Financial Report for the period ending November 30, 2025. Kim reported the LAIF rate for the month of November 2025 dropped to 4.10% from last month at 4.15%. After discussion, motion was made by Director Pawlowski, seconded by Director Martinez and by roll call vote of 9-0-0, approving the Financial Reports as submitted.

### **Approval of Excess Property Insurance Rate Renewal for 2026**

Kim Sloan reviewed with the Board the Excess Property Renewal for 2026. After discussion, motion was made by Director Russell, seconded by Director Hendrix and by roll call vote of 9-0-0, approving the Property Insurance Rate Renewal for 2026.

## **Information and Discussion Items**

### **SELF Legislative Update**

Robert Kretzmer reviewed the SELF Legislative Update with the Board.

### **Comments from the Board**

Dave Ostash wished the Board Happy Holidays.

### **Adjournment**

There being no further business to come before the Board, motion was made by Director Pawlowski, seconded by Director Resendez and by roll call vote of 9-0-0, adjourning the meeting at 12:32 p.m.

### **Next Meeting**

The next meeting of the Board of Directors will be held **Thursday, January 15<sup>th</sup> at 10:30 a.m.** in the SISC Board Room, 4<sup>th</sup> Floor – Larry E. Reider Education Center, 2000 K Street, Bakersfield, CA 93301.



**SUMMARY OF ACTIVITY**  
**DECEMBER 2025**

	<b><u>STUDENT</u></b> <b><u>INSURANCE</u></b>	<b><u>TACKLE</u></b> <b><u>FOOTBALL</u></b>
Opened	142	10
Closed	153	7
Events	49	0
Total Open & Event claims	1018	97
Amount Paid	\$ 66,092.48	\$ 10,105.67
Credit	\$ (724.10)	\$ -
Net Paid Current Month	\$ 65,368.38	\$ 10,105.67
Net Paid YTD	\$ 356,259.58	\$ 13,142.66



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**SISC - PROPERTY & LIABILITY  
CLAIM AND LOSS MANAGEMENT SUMMARY  
December 2025**

FILES REOPENED	0
FILES OPENED	36
FILES CLOSED	38
TOTAL PENDING CLAIMS	574
OPEN EVENT FILES	86
PENDING INDEMNITY RESERVES	\$50,082,817.40
PENDING EXPENSE RESERVES	\$14,165,327.33
	<hr/>
<i>TOTAL RESERVES</i>	\$64,248,144.73
INDEMNITY PAID, CURRENT MONTH	\$525,008.27
EXPENSES PAID, CURRENT MONTH	\$4,493,342.56
	<hr/>
<i>SUB-TOTAL</i>	\$5,018,350.83
PRIOR MONTH VOIDS (CREDITS)	(\$23,576.70)
RECOVERY	(\$50,114.26)
REFUNDS	\$0.00
	<hr/>
<i>NET PAID CURRENT MONTH</i>	\$4,944,659.87
INDEMNITY PAID YEAR-TO-DATE	\$11,524,077.74
EXPENSES PAID YEAR-TO-DATE	\$7,718,413.09
	<hr/>
<i>SUB-TOTAL</i>	\$19,242,490.83
CREDITS YEAR-TO-DATE	(\$183,392.02)
RECOVERY YEAR-TO-DATE	(\$757,828.28)
REFUNDS YEAR-TO-DATE	(\$27,932.33)
	<hr/>
<i>SUB-TOTAL</i>	(\$969,152.63)
<i>NET PAID YEAR-TO-DATE</i>	<hr/> \$18,273,338.20

**Check Register - Property & Liability**

Check Number	Check Date	Payee	Claim Number	Claim Type	Payment Type	Insured	Check Amount
611450	12/02/2025	CARPENTER, ROTHANS &	2019035044	LBI	Attorney Fees	Antelope Valley	5,290.64
611451	12/02/2025	CARPENTER, ROTHANS &	2019035044	LBI	Attorney Fees	Antelope Valley	2,470.50
611452	12/02/2025	CARPENTER, ROTHANS &	2023047175	LBI	Attorney Fees	Antelope Valley	351.50
611453	12/02/2025	CARPENTER, ROTHANS &	2025055171	LBI	Attorney Fees	Palmdale	6,518.00
611454	12/02/2025	MCCORMICK, BARSTOW,	2017027208	ABI	Attorney Fees	Delano Union	55,082.00
611455	12/02/2025	HALL, HIEATT, CONNELLY &	2025053069	LEP	Attorney Fees	San Luis Coastal	1,694.00
611456	12/02/2025	HALL, HIEATT, CONNELLY &	2024049119	LBI	Attorney Fees	Blochman Union	660.00
611457	12/02/2025	HALL, HIEATT, CONNELLY &	2025053764	LEP	Attorney Fees	San Luis Obispo	5,712.00
611458	12/02/2025	WALKER & KIRKPATRICK	2023044769	LEP	Attorney Fees	Palmdale	5,576.00
611459	12/02/2025	PEGASUS CLAIMS SERVICES,	2024051651	LBI	Attorney Fees	Kern High School	1,021.24
611460	12/02/2025	BOSTER, KOBAYASHI &	2023044468	ABI	Legal-Other	Merced County	1,400.00
611461	12/02/2025	Lucia Mar Unified School District	2026056059	ACL	Deductible	Lucia Mar Unified	2,307.68
611462	12/02/2025	ALACRITY PARENT LLC,	2026057560	ACL	Adjusting	Westside Union	964.70
611463	12/02/2025	ALACRITY PARENT LLC,	2026057495	APD	Adjusting	Greenfield Union	201.55
611464	12/02/2025	ALACRITY PARENT LLC,	2026057849	APD	Adjusting	Merced County	485.95
611465	12/02/2025	VANTAGE MEDLEGAL LLC	2023044468	ABI	Legal-Other	Merced County	21,000.00
611466	12/02/2025	VANTAGE MEDLEGAL LLC	2023044468	ABI	Legal-Other	Merced County	26,758.10
611467	12/02/2025	Bret Harte Union High SD (GL)	2026057506	ACL	Collision Loss	Bret Harte Union	5,747.09
611468	12/02/2025	CALIBER COLLISION	2026057345	APD	Property	Taft Union High	3,906.71
611469	12/02/2025	Sierra Sands Unified School	2026057155	ACL	Collision Loss	Sierra Sands	3,234.20
611470	12/02/2025	Jorge Gonzalez as guardian ad	2024049119	LBI	Full and Final	Blochman Union	7,481.91
611471	12/02/2025	JOHNSON, POULSON &	2024049119	LBI	Attorney Fees -	Blochman Union	5,050.25
611472	12/02/2025	DEPARTMENT OF HEALTH	2024049119	LBI	Property	Blochman Union	2,467.84
611473	12/02/2025	HALEY MAGGART	2024050955	LBI	Full and Final	Lucia Mar Unified	26,660.74
611509	12/04/2025	TYSON & MENDES LLP	2021039801	LBI	Attorney Fees	Fairfax School	40,056.61
611510	12/04/2025	CARPENTER, ROTHANS &	2024049983	LBI	Attorney Fees	Antelope Valley	1,837.54
611511	12/04/2025	CARPENTER, ROTHANS &	2024050600	LBI	Attorney Fees	Wilsona School	3,412.79
611512	12/04/2025	CARPENTER, ROTHANS &	2024051361	LBI	Attorney Fees	Antelope Valley	34.74
611513	12/04/2025	HALL, HIEATT, CONNELLY &	2023043948	ABI	Attorney Fees	Paso Robles Joint	302.50

**Check Register - Property & Liability**

Check Number	Check Date	Payee	Claim Number	Claim Type	Payment Type	Insured	Check Amount
611514	12/04/2025	HALL, HIEATT, CONNELLY &	2024051277	LEP	Attorney Fees	Paso Robles Joint	3,897.30
611515	12/04/2025	HALL, HIEATT, CONNELLY &	2024050873	LBI	Attorney Fees	Santa Maria-Bonita	2,224.50
611516	12/04/2025	HALL, HIEATT, CONNELLY &	2026057554	LBI	Attorney Fees	Atascadero Unified	522.50
611517	12/04/2025	CARPENTER, ROTHANS &	2025051977	LBI	Attorney Fees	Palmdale	315.00
611518	12/04/2025	CARPENTER, ROTHANS &	2025053171	LBI	Attorney Fees	Palmdale	1,139.30
611519	12/04/2025	DEMARIA LAW FIRM, APC	2021039753	LBI	Attorney Fees	Bakersfield City	50.00
611520	12/04/2025	DEMARIA LAW FIRM, APC	2023044468	ABI	Attorney Fees	Merced County	8,365.50
611521	12/04/2025	DEMARIA LAW FIRM, APC	2025055053	LEP	Attorney Fees	Amador COE (GL)	291.50
611522	12/04/2025	DEMARIA LAW FIRM, APC	2023047252	LBI	Attorney Fees	Merced County	182.50
611523	12/04/2025	DEMARIA LAW FIRM, APC	2024047874	LPI	Attorney Fees	Kern County Supt	225.50
611524	12/04/2025	ZIMMER & MELTON, LLP	2025052349	LEP	Attorney Fees	Tehachapi Unified	92.00
611525	12/04/2025	DEMARIA LAW FIRM, APC	2023044047	LPI	Attorney Fees	Muroc Joint Unified	225.50
611526	12/04/2025	DEMARIA LAW FIRM, APC	2024050744	LEO	Attorney Fees	Bakersfield City	13,447.00
611527	12/04/2025	DEMARIA LAW FIRM, APC	2025053823	LBI	Attorney Fees	Twain Harte School	2,368.00
611528	12/04/2025	DEMARIA LAW FIRM, APC	2022043606	LBI	Attorney Fees	Delhi Unified	100.00
611529	12/04/2025	HALL, HIEATT, CONNELLY &	2026057721	LBI	Attorney Fees	Lucia Mar Unified	1,182.50
611530	12/04/2025	DEMARIA LAW FIRM, APC	2026056162	LBI	Attorney Fees	Pioneer Union	470.00
611531	12/04/2025	DEMARIA LAW FIRM, APC	2024047705	LBI	Attorney Fees	Merced County	399.50
611532	12/04/2025	DEMARIA LAW FIRM, APC	2024048665	LBI	Attorney Fees	Merced County	1,500.00
611533	12/04/2025	DEMARIA LAW FIRM, APC	2024050021	LBI	Attorney Fees	Merced Union High	549.50
611534	12/04/2025	DEMARIA LAW FIRM, APC	2025052353	LEP	Attorney Fees	Lamont School	291.00
611535	12/04/2025	DEMARIA LAW FIRM, APC	2025053848	ABI	Attorney Fees	Amador County	910.00
611536	12/04/2025	DEMARIA LAW FIRM, APC	2023043663	LBI	Attorney Fees	Greenfield Union	198.00
611537	12/04/2025	DEMARIA LAW FIRM, APC	2025052285	LBI	Attorney Fees	Chowchilla	14,078.10
611538	12/04/2025	ZIMMER & MELTON, LLP	2023043854	ABI	Attorney Fees	Delano Union	161.00
611539	12/04/2025	ZIMMER & MELTON, LLP	2023043661	LBI	Attorney Fees	Bakersfield City	92.00
611541	12/04/2025	ZIMMER & MELTON, LLP	2024049461	LEP	Attorney Fees	Wilsona School	184.00
611542	12/04/2025	ZIMMER & MELTON, LLP	2024047710	LBI	Attorney Fees	Panama-Buena	92.00
611543	12/04/2025	ZIMMER & MELTON, LLP	2025054390	LEP	Attorney Fees	Bakersfield City	598.00
611544	12/04/2025	ZIMMER & MELTON, LLP	2025051860	LBI	Attorney Fees	Bakersfield City	230.17
611545	12/04/2025	ZIMMER & MELTON, LLP	2026056677	LBI	Attorney Fees	Santa Maria Joint	138.00

### Check Register - Property & Liability

Check Number	Check Date	Payee	Claim Number	Claim Type	Payment Type	Insured	Check Amount
611546	12/04/2025	ZIMMER & MELTON, LLP	2024049789	LBI	Attorney Fees	Delano Jt Union	161.00
611547	12/04/2025	ZIMMER & MELTON, LLP	2025054098	LBI	Attorney Fees	Di Giorgio School	230.00
611548	12/04/2025	HALL, HIEATT, CONNELLY &	2025053137	LBI	Attorney Fees	Lucia Mar Unified	564.00
611549	12/04/2025	HALL, HIEATT, CONNELLY &	2025053506	LBI	Attorney Fees	Lucia Mar Unified	550.00
611550	12/04/2025	HALL, HIEATT, CONNELLY &	2025054011	LEP	Attorney Fees	San Luis Coastal	653.00
611551	12/04/2025	REDDINGS ATTORNEY	2025053823	LBI	Legal-Other	Twain Harte School	150.00
611552	12/04/2025	DEPARTMENT OF HEALTH	2018031218	LBI	Medical	Merced County	17,966.45
611553	12/04/2025	BREMER WHYTE BROWN &	2025053370	LSM	Attorney Fees	Palmdale	656.50
611554	12/04/2025	San Luis Coastal Unified School	2026057391	ACL	Collision Loss	San Luis Coastal	5,978.82
611555	12/04/2025	MATT A. DUDICS	2024049766	LPI	Legal-Other	Palmdale	800.00
611556	12/04/2025	DRIVE INSURANCE COMPANY	2025055054	APD	Property	Sonora Union High	1,911.06
611557	12/04/2025	ZIMMER & MELTON, LLP	2024050301	LSM	Attorney Fees	Bakersfield City	46.00
611558	12/04/2025	ZIMMER & MELTON, LLP	2024047711	LBI	Attorney Fees	Delano Jt Union	69.00
611559	12/04/2025	ZIMMER & MELTON, LLP	2024051637	LEP	Attorney Fees	Standard School	1,150.00
611560	12/04/2025	ZIMMER & MELTON, LLP	2023046256	LBI	Attorney Fees	Kern High School	161.00
611561	12/04/2025	ZIMMER & MELTON, LLP	2025053361	LEP	Attorney Fees	Panama-Buena	69.00
611562	12/04/2025	DEMARIA LAW FIRM, APC	2023043915	LBI	Attorney Fees	Tehachapi Unified	3,046.00
611563	12/04/2025	DEMARIA LAW FIRM, APC	2025054595	LSM	Attorney Fees	Merced Union High	50.00
611564	12/04/2025	DEMARIA LAW FIRM, APC	2025053818	LBI	Attorney Fees	Reef-Sunset	1,544.50
611565	12/04/2025	DEMARIA LAW FIRM, APC	2025054650	LPI	Attorney Fees	Tehachapi Unified	2,806.00
611566	12/04/2025	DEMARIA LAW FIRM, APC	2026057026	LBI	Attorney Fees	Panama-Buena	3,925.00
611567	12/04/2025	DEMARIA LAW FIRM, APC	2022043321	LBI	Attorney Fees	Mojave Unified	300.00
611568	12/04/2025	DEMARIA LAW FIRM, APC	2022042306	LBI	Attorney Fees	Beardsley School	75.00
611569	12/04/2025	DEMARIA LAW FIRM, APC	2023045988	LBI	Attorney Fees	Tehachapi Unified	25.00
611570	12/04/2025	DEMARIA LAW FIRM, APC	2025052053	LSM	Attorney Fees	Bakersfield City	70.50
611571	12/04/2025	DEMARIA LAW FIRM, APC	2024051651	LBI	Attorney Fees	Kern High School	1,088.81
611572	12/04/2025	DEMARIA LAW FIRM, APC	2023046256	LBI	Attorney Fees	Kern High School	8,763.50
611573	12/04/2025	DEMARIA LAW FIRM, APC	2024050276	LBI	Attorney Fees	Tehachapi Unified	7,205.00
611574	12/04/2025	ALACRITY PARENT LLC,	2026057380	ACL	Adjusting	Semitropic School	236.25
611575	12/04/2025	Bakersfield City School District	2025055052	ACL	Deductible	Bakersfield City	2,500.00
611632	12/09/2025	SANAAI GRAHAM AND THE	2024049169	LBI	In Full	Antelope Valley	42,000.00

### Check Register - Property & Liability

Check Number	Check Date	Payee	Claim Number	Claim Type	Payment Type	Insured	Check Amount
611633	12/09/2025	HALL, HIEATT, CONNELLY &	2026056341	LEP	Attorney Fees	San Luis Coastal	247.50
611634	12/09/2025	BREMER WHYTE BROWN &	2025053324	ABI	Attorney Fees	Greenfield Union	7,680.00
611635	12/09/2025	BREMER WHYTE BROWN &	2026055959	LPI	Attorney Fees	Westside Union	240.00
611636	12/09/2025	MCCUNE & HARBER LLP	2024050156	LBI	Attorney Fees	Antelope Valley	3,682.50
611637	12/09/2025	MCCUNE & HARBER LLP	2025051823	LBI	Attorney Fees	Bakersfield City	1,151.77
611638	12/09/2025	ALACRITY PARENT LLC,	2026057905	ACL	Adjusting	Mojave Unified	989.86
611639	12/09/2025	ALACRITY PARENT LLC,	2025053672	ACL	Adjusting	Wilsona School	184.30
611640	12/09/2025	METLIFE ASSIGNMENT CO INC	2024050243	LSM	Partial	Lake Elsinore	373,038.89
611641	12/09/2025	PACIFIC LIFE & ANNUITY	2021039753	LBI	Partial	Bakersfield City	279,852.65
611667	12/10/2025	DEMARIA LAW FIRM, APC	2026057169	LBI	Attorney Fees	Kern County Supt	84.00
611668	12/10/2025	DEMARIA LAW FIRM, APC	2025053559	LEP	Attorney Fees	Amador County	25.00
611669	12/10/2025	TYSON & MENDES LLP	2021040073	LBI	Attorney Fees	Santa Barbara	15,248.00
611670	12/10/2025	DEMARIA LAW FIRM, APC	2024048998	LBI	Attorney Fees	Tuolumne Cnty	5,787.50
611671	12/10/2025	DEMARIA LAW FIRM, APC	2024048766	LPI	Attorney Fees	Maricopa Unified	9,100.00
611672	12/10/2025	DEMARIA LAW FIRM, APC	2022041018	LPI	Attorney Fees	Lake Elsinore	94.00
611673	12/10/2025	DEMARIA LAW FIRM, APC	2022041736	LBI	Attorney Fees	Mammoth Unified	2,495.50
611674	12/10/2025	HALL, HIEATT, CONNELLY &	2022040627	LBI	Attorney Fees	San Luis Coastal	137.50
611675	12/10/2025	HALL, HIEATT, CONNELLY &	2022043429	LBI	Attorney Fees	Lucia Mar Unified	550.00
611676	12/10/2025	HALL, HIEATT, CONNELLY &	2023046181	LSM	Attorney Fees	San Luis Coastal	1,210.00
611677	12/10/2025	HALL, HIEATT, CONNELLY &	2025054540	LPI	Attorney Fees	Lucia Mar Unified	4,702.50
611678	12/10/2025	HALL, HIEATT, CONNELLY &	2025053194	LPI	Attorney Fees	Lucia Mar Unified	275.00
611679	12/10/2025	ZIMMER & MELTON, LLP	2022043499	LEP	Attorney Fees	Carpinteria Unified	414.00
611680	12/10/2025	WILMES, LLC	2026055945	ADM	Adjusting	Kern County Supt	400.00
611681	12/10/2025	FERRA AND ASSOCIATES	2026055945	ADM	Adjusting	Kern County Supt	978.50
611682	12/10/2025	PLANET DEPOS, LLC	2024051111	LEP	Legal-Other	Kern County Supt	1,352.90
611683	12/10/2025	HERR PEDERSEN &	2026055945	ADM	Attorney Fees	Kern County Supt	48.75
611684	12/10/2025	HERR PEDERSEN &	2026055945	ADM	Attorney Fees	Kern County Supt	1,760.00
611685	12/10/2025	POLLAK, VIDA & BARER	2026057109	LBI	Attorney Fees	Atascadero Unified	76.50
611686	12/10/2025	HERR PEDERSEN &	2017027208	ABI	Attorney Fees	Delano Union	2,799.36
611687	12/10/2025	HERR PEDERSEN &	2024048665	LBI	Attorney Fees	Merced County	1,372.50
611688	12/10/2025	JUDICATE WEST	2023047441	LEP	Legal-Other	Orcutt Union	8,850.00

**Check Register - Property & Liability**

Check Number	Check Date	Payee	Claim Number	Claim Type	Payment Type	Insured	Check Amount
611689	12/10/2025	SAND, JON D.	2024047934	LBI	Legal-Other	Lake Elsinore	6,843.75
611690	12/10/2025	ROBINSON & KELLAR	2025054178	LBI	Attorney Fees	Antelope Valley	1,000.78
611691	12/10/2025	ROBINSON & KELLAR	2024051297	LBI	Attorney Fees	Delano Union	9,428.53
611692	12/10/2025	ROBINSON & KELLAR	2025054285	LBI	Attorney Fees	Mojave Unified	296.79
611693	12/10/2025	ROBINSON & KELLAR	2023044381	LBI	Attorney Fees	Lake Elsinore	149.70
611694	12/10/2025	FOZI DWORK & MODAFFERI,	2024047934	LBI	Attorney Fees	Lake Elsinore	3,475.35
611695	12/10/2025	HAINES, TODD F.	2024049524	P	Attorney Fees	Bakersfield City	74.00
611696	12/10/2025	MCCUNE & HARBER LLP	2025054103	LBI	Attorney Fees	Antelope Valley	1,598.50
611697	12/10/2025	MCCUNE & HARBER LLP	2024051160	ABI	Attorney Fees	Antelope Valley	1,647.50
611698	12/10/2025	HERR PEDERSEN &	2024048981	LBI	Attorney Fees	Bakersfield City	1,396.25
611699	12/10/2025	HERR PEDERSEN &	2024048228	ABI	Attorney Fees	Kern County Supt	168.10
611700	12/10/2025	HERR PEDERSEN &	2018031218	LBI	Attorney Fees	Merced County	765.25
611701	12/10/2025	RICK SCHMITT CONSULTING	2023046256	LBI	Legal-Other	Kern High School	5,926.50
611702	12/10/2025	TV EXPERT LEGAL SERVICES,	2022042589	LBI	Legal-Other	Palmdale	3,900.00
611703	12/10/2025	ZIMMER & MELTON, LLP	2026055945	ADM	Attorney Fees	Kern County Supt	276.00
611704	12/10/2025	ZIMMER & MELTON, LLP	2026057044	LBI	Attorney Fees	Richland School	138.00
611705	12/10/2025	HALL, HIEATT, CONNELLY &	2024051350	LEP	Attorney Fees	Lucia Mar Unified	220.00
611706	12/10/2025	HERR PEDERSEN &	2023045093	LPI	Attorney Fees	Pioneer Union	522.75
611707	12/10/2025	HERR PEDERSEN &	2025054104	LBI	Attorney Fees	Reef-Sunset	1,021.72
611708	12/10/2025	HERR PEDERSEN &	2024050912	LBI	Attorney Fees	Tehachapi Unified	2,210.86
611709	12/10/2025	ROBINSON & KELLAR	2024050597	LSM	Attorney Fees	Beardsley School	392.70
611710	12/10/2025	ROBINSON & KELLAR	2026056163	LBI	Attorney Fees	Mojave Unified	149.90
611711	12/10/2025	ROBINSON & KELLAR	2024051068	LBI	Attorney Fees	Panama-Buena	1,275.15
611721	12/12/2025	HOUSE OF CUSTOMS INC	2026056975	APD	Property	Palmdale	3,515.58
611738	12/16/2025	Buchsbaum and Haag, LLP	2025055266	LEP	Attorney Fees	Carpinteria Unified	25,000.00
611739	12/16/2025	NETWORK AUTO BODY INC	2026057558	APD	Property	Santa Barbara	15,833.67
611740	12/16/2025	PRINCIPIA ENGINEERING, INC.	2024048228	ABI	Legal-Other	Kern County Supt	6,325.00
611741	12/16/2025	FOZI DWORK & MODAFFERI,	2025051741	LBI	Attorney Fees	Brawley Union	4,754.55
611742	12/16/2025	CALIBER COLLISION	2026057345	APD	Property	Taft Union High	3,906.71
611743	12/16/2025	POLLAK, VIDA & BARER	2026057574	LEP	Attorney Fees	Carpinteria Unified	26.70
611744	12/16/2025	HAINES, TODD F.	2025052548	ACL	Attorney Fees	Santa Maria Joint	118.94

### Check Register - Property & Liability

Check Number	Check Date	Payee	Claim Number	Claim Type	Payment Type	Insured	Check Amount
611745	12/16/2025	UNISOURCE DISCOVERY	2025053944	LBI	Adjusting	Kern County Supt	83.07
611746	12/16/2025	ROBINSON & KELLAR	2024050012	ABI	Attorney Fees	Bakersfield City	6,517.04
611747	12/16/2025	UNISOURCE DISCOVERY	2025051864	LBI	Legal-Other	Richland School	822.78
611748	12/16/2025	ROBINSON & KELLAR	2025051864	LBI	Attorney Fees	Richland School	6,613.40
611749	12/16/2025	ENTERPRISE RENT-A-CAR	2026057558	APD	Rental Vehicle	Santa Barbara	1,046.94
611750	12/16/2025	Vineland School District	2026057513	ACL	Collision Loss	Vineland School	7,287.03
611751	12/16/2025	ROBINSON & KELLAR	2024048797	LBI	Attorney Fees	Merced Union High	811.70
611752	12/16/2025	ROBINSON & KELLAR	2024049171	LBI	Attorney Fees	Greenfield Union	2,486.80
611753	12/16/2025	HORVITZ & LEVY, LLP	2017027208	ABI	Attorney Fees	Delano Union	1,188.34
611754	12/16/2025	HALL, HIEATT, CONNELLY &	2026057968	LBI	Attorney Fees	Lucia Mar Unified	1,100.00
611755	12/16/2025	HERR PEDERSEN &	2025053073	LBI	Attorney Fees	Tulare COE (GL)	649.25
611756	12/16/2025	AMS LEGAL SUPPORT	2023044642	ABI	Legal-Other	Upland USD (GL)	427.50
611757	12/16/2025	ROBINSON & KELLAR	2023044642	ABI	Attorney Fees	Upland USD (GL)	4,230.20
611758	12/16/2025	HERR PEDERSEN &	2023046609	ABI	Attorney Fees	Chowchilla	2,488.55
611759	12/16/2025	HERR PEDERSEN &	2023046609	ABI	Attorney Fees	Chowchilla	1,451.75
611760	12/16/2025	SIGNATURE RESOLUTION,	2024048762	LBI	Legal-Other	Lake Elsinore	8,250.00
611761	12/16/2025	TYSON & MENDES LLP	2023045998	LBI	Attorney Fees	Antelope Valley	4,932.00
611762	12/16/2025	TYSON & MENDES LLP	2023045998	LBI	Attorney Fees	Antelope Valley	3,127.00
611763	12/16/2025	MACRO-PRO INC	2024051651	LBI	Legal-Other	Kern High School	85.00
611764	12/16/2025	ENTERPRISE RENT-A-CAR	2026056975	APD	Rental Vehicle	Palmdale	231.49
611765	12/16/2025	NESTOR SOTELO GALVEZ	2026057495	APD	Property	Greenfield Union	5,307.24
611781	12/18/2025	RUDERMAN & KNOX, LLP	2024048665	LBI	Attorney Fees -	Merced County	23,750.00
611782	12/18/2025	RUDERMAN & KNOX, LLP	2024048665	LBI	In Partial	Merced County	2,800.65
611783	12/18/2025	EVA PRUNEDA-PRUETT	2024048665	LBI	Full and Final	Merced County	68,449.35
611784	12/18/2025	OLIVER CURLEY	2026057834	LPD	Property	Santa Maria-Bonita	289.27
611785	12/18/2025	DENISON WERNER MACIAS	2024050458	LBI	Attorney Fees	Norris School	634.25
611786	12/18/2025	DENISON WERNER MACIAS	2024050457	LBI	Attorney Fees	Kern County Supt	634.25
611787	12/18/2025	DENISON WERNER MACIAS	2024050975	LBI	Attorney Fees	Standard School	2,773.50
611788	12/18/2025	DENISON WERNER MACIAS	2024049404	ABI	Attorney Fees	Norris School	215.00
611789	12/18/2025	PEGASUS CLAIMS SERVICES,	2026057968	LBI	Legal-Other	Lucia Mar Unified	633.00
611790	12/18/2025	SUTTON PIERCE, LLC	2026055959	LPI	Legal-Other	Westside Union	350.00

### Check Register - Property & Liability

Check Number	Check Date	Payee	Claim Number	Claim Type	Payment Type	Insured	Check Amount
611791	12/18/2025	COMPEX LEGAL SERVICES,	2024049404	ABI	Legal-Other	Norris School	150.50
611792	12/18/2025	PEGASUS CLAIMS SERVICES,	2026057554	LBI	Legal-Other	Atascadero Unified	557.50
611793	12/18/2025	MLXPERTS, LLC	2026056162	LBI	Attorney Fees	Pioneer Union	375.00
611794	12/18/2025	ALACRITY PARENT LLC,	2026057988	APD	Adjusting	Fruitvale School	224.79
611795	12/18/2025	COMPEX LEGAL SERVICES,	2024050975	LBI	Legal-Other	Standard School	282.29
611796	12/18/2025	DAPRA CONSTRUCTION	2026057910	P	Adjusting	Richland School	1,282.50
611797	12/18/2025	Mojave Unified School District	2026057905	ACL	Collision Loss	Mojave Unified	8,106.53
611798	12/18/2025	WINET PATRICK GAYER	2025054010	LBI	Attorney Fees	Lake Elsinore	501.06
611799	12/18/2025	WINET PATRICK GAYER	2025055510	LBI	Attorney Fees	EI Centro	835.00
611800	12/19/2025	FOZI DWORK & MODAFFERI,	2024051111	LEP	Attorney Fees	Kern County Supt	3,319.14
611801	12/19/2025	FOZI DWORK & MODAFFERI,	2023046006	LPI	Attorney Fees	Upland USD (GL)	384.64
<b>611802</b>	<b>12/19/2025</b>	<b>RUDERN AND KNOX, LLP</b>	<b>2024048665</b>	<b>LBI</b>	<b>Full and Final</b>	<b>Merced County</b>	<b>68,449.35</b>
611803	12/19/2025	WINET PATRICK GAYER	2024048760	LSM	Attorney Fees	Lake Elsinore	5,428.19
611804	12/19/2025	WINET PATRICK GAYER	2023045410	LSM	Attorney Fees	Lake Elsinore	2,107.53
611805	12/19/2025	WINET PATRICK GAYER	2024050243	LSM	Attorney Fees	Lake Elsinore	1,311.00
611806	12/19/2025	APTUS COURT REPORTING,	2023043663	LBI	Legal-Other	Greenfield Union	1,585.37
611807	12/19/2025	TYSON & MENDES LLP	2021039801	LBI	Attorney Fees	Fairfax School	7,559.35
611808	12/19/2025	McFarland Unified School District	2025055162	ACL	Deductible	McFarland Unified	2,500.00
611809	12/19/2025	ALACRITY PARENT LLC,	2026057923	APD	Adjusting	Kern County Supt	208.19
611810	12/19/2025	WINET PATRICK GAYER	2025052144	LBI	Attorney Fees	Central Union High	1,991.73
611811	12/19/2025	MACRO-PRO INC	2025053848	ABI	Legal-Other	Amador County	914.00
611812	12/19/2025	VERITEXT CORP	2024051297	LBI	Legal-Other	Delano Union	1,287.30
611813	12/19/2025	A&D INTERPRETING	2024051297	LBI	Legal-Other	Delano Union	500.00
611827	12/23/2025	JENNIFER CLARK	2025053971	LBI	Full and Final	Goleta Union	32,000.00
611828	12/23/2025	INFINITY INSURANCE	2025053082	APD	Property	Panama-Buena	3,221.46
611829	12/23/2025	MCCORMICK BARSTOW	2021039801	LBI	Attorney Fees	Fairfax School	1,330.00
611830	12/23/2025	MCCORMICK BARSTOW	2023045998	LBI	Attorney Fees	Antelope Valley	8,239.00
611831	12/23/2025	MACRO-PRO INC	2023046256	LBI	Legal-Other	Kern High School	138.25
611832	12/23/2025	MACRO-PRO INC	2023046256	LBI	Legal-Other	Kern High School	138.25
611833	12/23/2025	JULIO RODRIGUEZ	2026057857	LPD	Property	Mojave Unified	420.00
611834	12/23/2025	THE DENT SHOP	2026057416	APD	Property	Merced Union High	1,926.15

### Check Register - Property & Liability

Check Number	Check Date	Payee	Claim Number	Claim Type	Payment Type	Insured	Check Amount
611835	12/23/2025	WINET PATRICK GAYER	2024050856	LBI	Attorney Fees	Lake Elsinore	388.00
611836	12/23/2025	WINET PATRICK GAYER	2025052491	LEP	Attorney Fees	Lake Elsinore	3,032.31
611837	12/23/2025	PHILLIP HUBBS	2026056216	APD	Property	Sonora Union High	1,675.00
611838	12/23/2025	BD&J TRUST ACCT FBO	2023044468	ABI	Trust Account -	Merced County	3,500,000.00
611872	12/23/2025	HERR PEDERSEN &	2023046006	LPI	Attorney Fees	Upland USD (GL)	22.00
611873	12/23/2025	TYSON & MENDES LLP	2021040073	LBI	Attorney Fees	Santa Barbara	2,952.00
611874	12/23/2025	MCCORMICK, BARSTOW,	2026055945	ADM	Attorney Fees	Kern County Supt	6,052.00
611875	12/23/2025	LAUREN HON UDDEN, CLIENT	2023046326	LEP	Trust Account -	Santa Ynez Valley	10,000.00
611876	12/30/2025	Westside Union Elementary	2026057560	ACL	Collision Loss	Westside Union	21,019.96
611877	12/30/2025	USAA as subrogee of Tyreke A	2026057415	APD	Property	Santa Maria Joint	1,750.52
611878	12/30/2025	CENTRAL VALLEY COLLISION	2026057849	APD	Property	Merced County	2,107.43

**Total For Property & Liability Only**

5,090,085.89

Number of Check: 226

First Check Number: 611450

Number Of Payments: 226

Last Check Number: 611878

Check Sequence:

**SISC II**  
**INCOME STATEMENT**  
**December 2025**

	BUDGET	YEAR-TO-DATE	CURRENT MONTH
<u>REVENUES</u>			
8660.00 Interest-County Treasurer	\$1,400,000.00	\$334,230.00	\$0.00
8660.03 LAIF	\$306.00	\$0.00	(\$1,074.25)
8660.04 Investments	\$4,385,499.00	\$1,008,760.74	\$0.00
8660.05 Bank	\$160,000.00	\$104,894.50	\$11,854.40
8674.02 Premiums-Prop & Liab	\$61,214,771.00	\$31,249,739.77	\$5,203,435.00
8674.12 Student Ins	\$1,014,404.00	\$507,199.87	\$84,534.00
8674.13 Tackle Football	\$21,000.00	\$19,800.00	\$420.00
8674.14 Special Ed Defense	\$479,535.00	\$341,854.00	\$15,263.00
8699.06 Administrative Fees	\$100.00	\$0.00	\$0.00
<b>TOTAL REVENUES</b>	<b>\$68,675,615.00</b>	<b>\$33,566,478.88</b>	<b>\$5,314,432.15</b>
<u>EXPENSES</u>			
4300.00 Supplies	\$10,000.00	\$3,913.70	\$431.84
5200.00 Travel/Conference	\$15,000.00	\$10,923.83	\$5,231.08
5300.00 Dues and Memberships	\$133,200.00	\$51,536.23	\$258.30
5450.01 Insurance-Property & Fire	\$10,988,337.00	\$5,205,175.85	\$880,707.00
5450.02 Boiler & Machinery	\$228,475.00	\$108,276.00	\$18,047.00
5450.04 Crime	\$80,117.00	\$36,148.00	\$6,025.00
5450.06 Excess Liability	\$11,956,269.00	\$7,633,287.34	\$761,344.24
5450.17 Data Compromise	\$287,377.00	\$152,489.20	\$25,415.00
5450.18 Concussion Coverage	\$27,000.00	\$13,500.00	\$2,250.00
5450.19 Terrorism	\$41,168.00	\$19,602.00	\$3,267.00
5800.00 Miscellaneous	\$500.00	\$95.00	\$0.00
5800.01 Professional Services	\$82,826.00	\$80,141.67	\$0.00
5800.02 Audit	\$14,415.00	\$11,500.00	\$0.00
5800.10 Consulting	\$178,600.00	\$102,609.85	\$9,515.25
5800.15 Property Appraisals	\$196,940.00	\$145,587.02	\$2,611.67
5800.32 Bank Fees	\$4,000.00	\$0.00	\$0.00
5800.50 Administration - KCSOS	\$3,825,255.00	\$1,785,216.14	\$326,003.57
5800.55 Student Ins Claims	\$607,000.00	\$356,210.35	\$65,434.88
5800.56 Tackle FB Claims	\$25,000.00	\$13,142.66	\$10,105.67
5800.58 Spec Ed VCP	\$479,585.00	\$0.00	\$0.00
5800.66 Property Claims	\$3,989,994.00	\$831,963.03	\$1,306.50
5800.67 Liability Claims	\$16,718,330.00	\$12,169,813.64	\$1,196,494.85
5800.69 Auto Claims	\$3,018,510.00	\$4,886,620.29	\$3,729,664.18
5800.90 Bill Review	\$8,200.00	\$3,138.75	(\$362.89)
5800.94 Other Distributions	\$0.00	\$0.00	\$0.00
5800.95 Unpaid Claims Liab Adj	\$8,649,000.00	\$4,324,500.00	\$720,750.00
<b>TOTAL EXPENSES</b>	<b>\$61,565,098.00</b>	<b>\$37,945,390.55</b>	<b>\$7,764,500.14</b>
<b>CHANGE IN NET ASSETS</b>	<b>\$7,110,517.00</b>	<b>(\$4,378,911.67)</b>	<b>(\$2,450,067.99)</b>
<b>NET ASSETS - BEGINNING</b>	<b>\$10,893,335.70</b>	<b>\$10,893,335.70</b>	<b>\$8,964,492.02</b>
<b>NET ASSETS - ENDING</b>	<b>\$18,003,852.70</b>	<b>\$6,514,424.03</b>	<b>\$6,514,424.03</b>

**SISC II**  
**BALANCE SHEET**  
**December 31, 2025**

	July 1, 2025 BALANCE	December 31, 2025 BALANCE
<u>ASSETS</u>		
9110.00 Cash in County Treasury	\$18,305,679.58	\$35,089,459.58
9120.02 Bank Account-Claims Fund	\$7,899,095.86	\$3,791,978.92
9150.01 Local Agency Investment Fund	\$6,723.67	\$6,797.33
9150.03 Investments	\$87,822,548.32	\$98,831,309.06
9200.00 Accounts Receivable	\$2,238,996.15	\$1,043,692.02
9330.00 Prepaid Insurance	\$5,335,767.37	\$5,825,867.35
	<hr/>	<hr/>
TOTAL ASSETS	\$121,608,810.95	\$144,589,104.26
 <u>LIABILITIES</u>		
9500.00 Current Liabilities	\$800,657.25	\$326,003.57
9650.00 Deferred Income	\$0.00	\$23,509,358.66
9668.00 Unpd Clms Liab (90% Conf Lvl)	\$109,914,818.00	\$114,239,318.00
	<hr/>	<hr/>
TOTAL LIABILITIES	\$110,715,475.25	\$138,074,680.23
 NET ASSETS - Funding Stabilization Reserves	\$10,893,335.70	\$6,514,424.03
 TOTAL LIABILITIES AND NET ASSETS	\$121,608,810.95	\$144,589,104.26

\_\_\_\_\_  
 AUTHORIZED SIGNATURE

PREPARED BY: Nancy Russo

**SISC II  
Investments  
December 31, 2025**

**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	\$35,089,459.58	X.XX 2.13%	LAST QUARTER 5 YEAR AVERAGE	JUL-SEP 2025 OCT 2020-SEP 2025
LOCAL AGENCY INVESTMENT FUND	\$6,797.33	4.03% 4.34% 2.58%	CURRENT MONTH LAST QUARTER 5 YEAR AVERAGE	December, 2025 JUL-SEP 2025 OCT 2020-SEP 2025

**INVESTMENT MANAGEMENT ACCOUNTS**

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

The fair market value of the investment securities available for sale at September 30, 2025 was:

INVESTMENT FIRM	MARKET VALUE	QUARTERLY RETURN	ANNUALIZED RETURN	PERIOD	DATES
MADISON INVESTMENTS (SISC INVESTMENT POOL)	\$27,773,091.00	1.17%	4.63% 1.78% 3.83%	LAST QUARTER 5 YEAR AVERAGE YIELD TO MATURITY	JUL-SEP 2025 OCT 2020-SEP 2025 AS OF SEP 30, 2025
WELLS FARGO ADVISORS (RICH EDWARDS)	\$61,058,218.06	1.14%	4.53% 1.52% 3.90%	LAST QUARTER 5 YEAR AVERAGE YIELD TO MATURITY	JUL-SEP 2025 OCT 2020-SEP 2025 AS OF SEP 30, 2025
	\$88,831,309.06				

**5-YEAR HISTORY OF RETURNS - ANNUALIZED**

Quarter Ending:	Co of Kern	LAIF	INVESTMENT POOL	RICH WELLS FARGO	COMBINED WEIGHTED AVERAGE RETURN
9/30/2025	X.XX	4.34%	4.63%	4.53%	X.XX
6/30/2025	3.41%	4.40%	5.25%	4.39%	4.43%
3/31/2025	3.75%	4.48%	7.48%	5.27%	5.40%
12/31/2024	3.56%	4.62%	-0.76%	2.29%	2.13%
9/30/2024	3.53%	4.71%	11.61%	8.04%	7.16%
6/30/2024	3.46%	4.55%	3.67%	4.51%	4.12%
3/31/2024	3.37%	4.30%	1.19%	3.24%	2.76%
12/31/2023	3.15%	4.00%	10.98%	8.28%	7.37%
9/30/2023	2.91%	3.93%	2.14%	2.59%	2.60%
6/30/2023	2.65%	3.15%	-0.66%	-0.50%	0.42%
3/31/2023	2.42%	2.74%	6.06%	5.65%	4.63%
12/31/2022	2.16%	2.07%	3.47%	3.48%	2.89%
9/30/2022	1.06%	1.35%	-4.79%	-7.15%	-2.24%
6/30/2022	1.00%	0.75%	-2.22%	-2.88%	-1.35%
3/31/2022	0.95%	0.32%	-9.06%	-9.18%	-5.11%
12/31/2021	0.84%	0.23%	-2.39%	-2.02%	-0.55%
9/30/2021	1.24%	0.24%	-0.20%	0.26%	0.69%
6/30/2021	1.00%	0.33%	0.80%	0.00%	0.65%
3/31/2021	1.07%	0.44%	-1.86%	-0.90%	-0.47%
12/31/2020	1.16%	0.63%	0.18%	0.55%	0.72%
5-Yr Average	2.13%	2.58%	1.78%	1.52%	1.81%

# Quarterly Update

## INVESTIGATING AND PRESERVING EVIDENCE

Accidents happen. It is how they are handled and investigated that can have a large impact on the outcome. If a student is injured on campus or during a school sponsored activity, the SISC Student Accident Coverage is available to our member districts. This coverage often prevents a claim from escalating to a litigated claim that can be costly and time intensive to everyone. Our adjusters always review additional information provided, to help substantiate the circumstances of the incident.

These early investigations by the district are critical in SISC being able to defend a claim. The process of identifying the who, what, when, where and why of an incident, gives our adjusters insight to the circumstances. Frequently adjusters will ask about additional circumstances including supervision and conditions at the time of the incident. When it comes to supervision, it is important to determine if the supervision was sufficient and/or effective. For example, was there only one staff member on the playground for multiple grades or large numbers of children? Was the staff member attentive to the activities on the playground and how the children were using the equipment and moving around? Or, were they distracted by their phone, other staff members, or too far from the area to adequately supervise the students? Was the incident that resulted in the claim due to a dangerous condition? Was it a trivial defect or substantial risk to cause harm? Examples may include: a raised sidewalk due to a tree root, other tripping hazards, or broken playground equipment.

Evidence to be gathered, starting at the district level, is any statements of witnesses or from the individuals involved either, in writing or orally. Particularly important is preserving any video footage from either campus security cameras, bus cameras, or cell phone video. Photographs are also helpful as they document the condition at the time. Work with your SISC adjuster to document conditions at the time of the event and when you may be able to remedy the situation to mitigate any additional exposure to future injuries or damage.

SISC has incident report forms on our website <https://sisc.kern.org/pl/forms/> that can assist member districts in capturing this type of information. Accident report forms and the Confidential School Incident Investigation form can be used by the district to capture the who, what, when, where and why. The Confidential School Incident Investigation form is a confidential form between

(continued on page 3)



### INSIDE THIS ISSUE

SB 848 .....	2
Staff Spotlight.....	3
Student Accident Coverage .....	4
Concussion Insurance .....	4
Defense Counsel Summit .....	5
From the Director.....	6

### PROPERTY & LIABILITY DIVISION

Mailing:  
P.O. Box 1847  
Bakersfield, CA 93303  
Physical:  
2000 K Street  
Bakersfield, CA 93301

Phone: 661-636-4495

Newsletter Editor: Kerri Jones

## Additional Legislative News

The California Legislature has been active, passing several bills impacting schools, particularly regarding immigration enforcement and child safety.

Five new bills address immigration enforcement in educational settings.

### Immigration Enforcement and Schools

- **SB 98-Immigration Enforcement Notification** By **March 1, 2026**, all public schools must implement procedures to notify parents/guardians, teachers, administrators and school personnel when the school confirms the presence of immigration enforcement on the school site. These notification requirements are only in effect until **January 1, 2031**.
- **AB 49-California Safe Haven Schools Act** Except as required by state or federal law, Local Education Agencies (LEAs) must prohibit immigration enforcement officers from entering non-public areas (e.g., classrooms, offices, staff-only spaces) without a subpoena or court order. Officers must also present valid identification before entry.

## SB 848– CHILD ABUSE PREVENTION

Senate Bill 848 is a significant piece of legislation to further prevent child abuse. While this bill takes effect 7-1-26, there are some provision that require earlier action. We expect you will see a variety of educational organizations, such as CASBO and ACSA, to provide additional information on implementation. We at SISC wanted to share some information on what you should begin considering. The bill requires Local Education Agencies (LEA) to adopt written policies in the following:

- Address professional boundaries between students, school employees, adult volunteers, and school contractors. This also includes boundaries between and among students. Districts must establish appropriate limits on contact during or outside the school day between students and school employees, volunteers and school contractors that do not include a student’s parent or guardian. This includes social media and text communication. SISC recommends all electronic communications be conducted through district-approved electronic communication platforms.
- School facilities and furnishings that promote safe environments for learning and engagement that are easily supervised. Many of our districts have already started identifying furniture layouts that promote visibility and supervision and removing furniture that is not appropriate for the school environment.

Additional requirements for LEA’s:

- **Now:** Review your Comprehensive School Safety Plans (CSSP) now. The CSSP plan must include up-to-date procedures to address the supervision and protection of children from child abuse or neglect of sex offenses. The law requires each school to update and adopt its CSSP by March 1<sup>st</sup>, annually. SISC currently has a training available on Staff and Student Relations on our learning platform, Get Safety Trained. Updates to this training will occur in the next 6 months. District may want to consider adding this training to your annual list of training for staff.
- The list and definition of mandated reporters has changed. The list defines mandated reporters in a school setting as employees, volunteers and governing board members of an LEA or private school. A volunteer is any person over 18 years of age that interacts with pupils outside of the immediate supervision and control of the student’s parent or guardian or a school employee. The bill also adds employee or volunteer of a contractor who interact with students as a Mandated Reporter. Districts should maintain records of these individuals completing the Mandated Reporter training. The Mandated Reporter training for Educators on the Get Safety Trained learning platform can be used for the expanded list of mandated reporters.
- **Starting January 1, 2026** the law now requires all *classified or noncertificated positions* (including temporary employees) to provide a complete list of every LEA where the applicant has previously worked. In addition, LEA’s considering the applicant must inquire and determine with the previous employers when the applicant was the subject of egregious misconduct complaints, investigations or discipline. The law also expands the current background history for certificated staff to include private school employment to the process.

## STAFF PROFILE—ALEXIS SANTIESTEBAN

SISC Property and Liability welcomes Alexis Santiesteban, Claims Assistant to our team. Santiesteban joined SISC initially as a temporary staff member and became an official part of the team in October. She grew up in Los Angeles, as one of eight children with a single mom for most of her childhood. Her father's passing in her high school years, had a profound effect on Santiesteban. Family is very important to her. The hard work of her mom set an example for her children and they all depended on each other growing up. The strong family ties Santiesteban shares with her siblings is a benefit and strong support system for her mom, as she deals with significant health issues.



Today Santiesteban is happily married with two children of her own, Jeremiah 7, and Jhenesis, 5 who is a Christmas day baby. As such, they made it on the local news, which is a special memory for the family.

Santiesteban moved to Bakersfield 12 years ago. She graduated from a local high school and has a bachelor's degree. Santiesteban is excited to be joining the SISC Property & Liability team and contribute her skills and passion to serving our member districts. It is likely Santiesteban is one of the first people you will interact with by phone or through the mail. Welcome Alexis to our team.

## INVESTIGATIONS AND PRESERVING EVIDENCE (CONTINUED FROM PAGE 1)

the District and SISC adjusters.

There are circumstances where school site investigation should not be conducted. Incidents of child abuse and neglect should be reported to law enforcement and child protective services. This is a two-step process. Calls should be made to the appropriate authority AND reported in writing using the Suspected Child Abuse Report form within 36 hours of the call. Documentation of reporting suspected abuse and neglect protects the mandated reporter and the district, by showing compliance with mandated reporter requirements. Investigations for these types of circumstances are conducted by law enforcement and/or child protective service agencies only.

The second type of incidents that should not be investigated at the school site level are allegations of Title IX and/or violations under the Uniform Complaint Policy. These types of allegations are handled and investigated at the district level by specifically appointed personnel. These appointed personnel should reach out to SISC if they feel an incident may give rise to a liability claim against the district. The adjuster assigned will work with the district appointed personnel to gather information.

If you have further questions, please feel free to contact our office at (661) 636-4495.

### Property & Liability Division

Robert Kretzmer,  
Executive Director  
661-636-4709

Tyrone Taylor,  
Program Coordinator  
661-636-4601

Lilia Morentin,  
Administrative Secretary  
661-636-4495

Ryan Bourget, Adjuster  
661-636-4606

Hilda Hankins, Adjuster  
661-636-4694

Micaelle Myers, Adjuster  
661-636-4786

Julio Perez, Claims Examiner  
661-636-4892

Lisa Pitstick, Adjuster  
661-636-4761

Jahna Lewis,  
Claims Assistant  
661-636-4871

Alexis Santiesteban,  
Claims Assistant  
661-636-4848

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

Sabrina Moten,  
Student Insurance  
661-636-4414

## Water Loss Prevention Sensors

SISC is partnering with Hartford Steam Boiler (HSB) to offer our member districts special pricing on water loss prevention sensors. Sometimes known as Internet of Things (IoT) sensors, these devices can be placed in areas to detect the unexpected presence of water, such as a pipe burst, faulty faucet or water heater etc. Alerts are transmitted through a cellular network to designated district personnel.

Districts may want to consider these devices for facilities such as multipurpose rooms, cafeterias, and gymnasiums, as a starting point. HSB estimates sensors can reduce the cost of a claim by 25%. In addition, this can reduce “loss of use” time for a district.

For more information contact Kerri Jones at [kejones@siscschools.org](mailto:kejones@siscschools.org)

## STUDENT ACCIDENT CLAIMS: INCREASE REFLECTS IMPROVED REPORTING AND NEW PROCEDURES

BY ELSA LARA, STUDENT INSURANCE CLAIMS EXAMINER

In the first quarter of the 2025-2026 coverage term, Student Insurance received 233 student accident claims—an increase from 147 during the same period last year.

Although this seems like a significant jump, the higher number of claims is mainly the result of improved reporting practices.

A significant factor contributing to the increase, is our expanded training and outreach. Over the past several months, Student Insurance has conducted multiple on-site presentations and virtual training through WebEx. These efforts clarified when and how injuries should be reported. As a result, schools are now using the Student Accident Coverage program more consistently and submitting claims in a timely manner, which has naturally increased total claim counts.

### New Reporting Requirement

Student Insurance is introducing a strengthened reporting expectation:

We are now asking districts to submit a Student Accident Claim Form every time an injury is reported at a school site. This change will help SISC receive comprehensive data and reduce underreporting.

This improved reporting process enables Student Insurance to capture a more accurate count of student injuries and helps identify trends earlier in the school year. Proper utilization of Student Accident Coverage is important. There is an inverse relationship between utilization of the Student Accident Coverage and the presentation of liability claims. Very few families that take advantage of the Student Accident Coverage go on to file a lawsuit against the district. According to SISC data, less than 1% of the families that utilize the Student Accident Coverage have resulted in liability claims.

To ensure your district is making the most of Student Accident Coverage, or to support new staff in understanding the program, reach out to the SISC Student Insurance Department at (661) 636-4414. We are happy to arrange a WebEx training or an in-person presentation tailored to your needs.

*Happy Holidays from SISC Property & Liability*



## SISC HOLDS 4TH DEFENSE SUMMIT

On October 15, 2025, SISC Property & Liability held our 4th Defense Counsel Summit, attended by over 75 individuals. This annual event has become increasingly important to our defense counsel members as an opportunity to learn more about pressing issues in education and liability claims, trends SISC is seeing in our pool and available data on claims statewide. In addition to defense counsel members, the summit was also attended by district superintendents, excess property and liability providers, risk managers, staff counsel and legislative advocates.

This year's Summit included a presentation on the legislative process. While many of us remember the old School House Rock presentation on how a bill becomes a law, this year's Summit did a deep dive into the actual legislative process from a sitting member of the California State Legislature. The presentation included the most effective times to share information with your legislative member on the impact proposed legislation will have on public education, the local community and students.

Building on the legislative process, a panel discussion by David George, Chief Executive Officer at Schools Excess Liability Fund (SELF); Leilani Aguinaldo, Senior Director at School Services of California, Inc.; and Michael Fine, Chief Executive Officer at FCMAT; provided helpful information on crafting your message and how to share it in a way that best illustrates the impact. The panel members discussed their roles and the beneficial legislation passed in recent years for the safety and well-being of students, including AB 1913 and SB 848. Both bills were signed into law and go further than ever before to protect students from sexual assault and abuse.

The day ended with presentations from Carlos Rojas, Chief Governmental Relations Officer, Kern County Superintendent of Schools, and Dr. John Mendiburu, Superintendent, Kern County Superintendent of Schools, who discussed the successes and challenges in education. An additional speaker was Ann Gergen, Executive Director, Association of Governmental Risk Pools (AGRIP) who discussed the national trends of governmental risks.

In addition, the Summit provides a great opportunity for defense counsel members to network and collaborate on effective practices in defending our member districts.



### Legislation (continued)

- **AB 419, SB 580 & AB 495-Family Support and Preparedness** These three bills provide information and support to families regarding immigration enforcement activities. Schools must provide families with the Attorney General's Immigration Enforcement Notice ("Know Your Rights") and post the notice at education sites. The Attorney General must publish and maintain a database of state and local agency policies relating to immigration authorities.
- **AB 495-The Family Preparedness Act:** Requires schools to support families in preparing for potential immigration enforcement, except where state or federal law dictates otherwise.
- **AB962—Smartphone Use Policy—**LEA's may not restrict student smartphone use in emergencies, in response to actual or perceived threats, when directed by a physician, or when included in a student's Individual Education Plan (IEP).

## Maintaining District Contacts

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

If you have changes in administrative staffing, e-mail addresses, phone numbers or mailing addresses for your district, please e-mail Lilia Morentin, Administrative Secretary at [limorentin@siscschools.org](mailto:limorentin@siscschools.org)

## FROM THE DIRECTOR

We want to thank all of our SISC Property & Liability member agencies for another successful year as 2025 comes to a close.

Our stability as a Joint Powers Authority is derived from the relationships that our staff has with you as members. Whether it be our claims staff, student insurance examiners, or our safety and loss specialists, each of our working units develop strong relationships with the personnel located at our member agency offices.

To further that development of strong communication, I am proud that we launched our SISC Property & Liability Advisory Group that several of you have chosen to participate in this past year. The first meeting took place in March of 2025 and we believe our group is off to a good start. Notices will continue to go out to our members encouraging participation. Our goal with the advisory group remains to create a platform where members can tell us about their concerns, and advise SISC staff on how school environments are impacted.

In October of this year, we once again held a successful Defense Counsel Summit. Each of the last four years we have been able to bring a large number of our panel counsel together for an afternoon of collaboration. This year we were pleased to have Senator Dave Cortese of the Fifteenth Senate District address our group. He offered his insights into how those in the JPA community could go about gaining the attention of legislators when issues of significance arise. The senator's presence at our summit was a special honor and so well received.

Lastly, a special thank you to our editor of the Quarterly Update, Kerri Jones, for all of her efforts. The professionalism of our newsletter now accompanied by an index of articles located on our website serves as a great tool for access to substantive information.

2026 promises to be another challenging year with greater efforts towards connecting with our membership. On behalf of all of us here in Property and Liability we wish you the happiest of holidays.

## SB 848– CHILD ABUSE PREVENTION (CONTINUED FROM PAGE 2)

Additional provision of the bill that are still being developed at this writing include:

- Classified Employee Database – Contingent upon state funding, the California Commission on Teacher Credentialing (CTC) would develop a statewide database of noncertificated LEA employees and all private school employees by July 1, 2027. The database would include the employees start date, end date, title for each position held, and any previous employer that substantiated a report of egregious misconduct. If established, LEA's would be required to consult the new database before hiring an individual for a noncertificated position or any private school position.
- Pupil Instruction – The State Superintendent of Instruction (SSPI) will provide resources that LEAs may use for age-appropriate instruction on the prevention of abuse. The bill does not include any new obligation to instruct students on abuse prevention but does instruct the SSPI to develop resources for district to consider for use.



January 5, 2026

TO: District Superintendents  
Chief Business Officials

FROM: Robert J. Kretzmer  
Director of Property and Liability

SUBJECT: Centurisk (formerly AssetWorks Risk Management Inc.) Property Appraisals

SISC is pleased to announce it has contracted with Centurisk to provide property appraisal services to our member districts. This service will include a site inspection and valuation of buildings with a value of \$1,000,000 and greater (no buildings less than that value will be appraised). Centurisk will identify the buildings to be appraised and provide that list in advance of the site visit to each member.

The project team for Centurisk includes:

Tyler Testa, Project Manager  
724-987-3311  
tyler.testa@centurisk.com

Greg Friz, Contract Manager  
805-910-8890  
greg.friz@centurisk.com

SISC will be providing Centurisk contact information for scheduling purposes. A Centurisk representative will contact you to schedule your appraisal in advance of the site visit. Please arrange for access to all properties during the site visit. Thank you in advance for accommodating this important project.

Should you have any questions and/or concerns, please don't hesitate to contact SISC Safety and Loss Control Specialist Randy Rogers via email at [rarogers@siscschools.org](mailto:rarogers@siscschools.org) or telephone at (661) 636-4607.

RJK:rrr

c: Tyler Testa, Centurisk  
Greg Friz, Centurisk

P.O. Box 1847, Bakersfield, CA 93303-1847  
2000 K St. • Larry E. Reider Education Center, Bakersfield, CA 93301  
ph: 661.636.4710 fx: 661.636.4156 • [sisc.kern.org](http://sisc.kern.org)

*A Joint Powers Authority administered by the Kern County Superintendent of Schools Office, John G. Mendiburu, Ed.D., Superintendent*