



SISC

Self-Insured Schools
of California

Schools Helping Schools

**PROPERTY AND LIABILITY
BOARD OF DIRECTORS MEETING
JULY 18, 2024
10:30 A.M.**

AGENDA

I. Consent Agenda

- | | |
|------------------------------------------------------------------------------------------------------------------------------------------|-------------|
| A. Approval of Minutes for June 2024 Board of Directors Meeting | Dave Ostash |
| B. Approval of Payment of Student Insurance Claims in the Amount of \$63,433.29 and No Tackle Football Claims for the Month of June 2024 | Dave Ostash |

Moved _____ 2nd _____

Yes _____ No _____ Abstain _____ Roll Call Vote _____

II. Public Comment

III. Closed Session- Property and Liability Claims

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

District	File Number	Claimant
Santa Maria Joint Union High School District By Robert Kretzmer	2022042672	Alex Golden L-BI
Delano Joint Union High School District By Ty Taylor	2024048479	Rebecca Ordonez L-PI
Pioneer Union Elementary School District By Ryan Bourget	2024051140	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 \$1,450,881.15 for the Month of June 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 June 2024 Will Be Submitted for Approval Kim Sloan

Moved _____ 2nd _____

Yes _____ No _____ Abstain _____ Roll Call Vote _____

- C. Approval of Excess Liability Insurance Rate Renewal for 2024-2025 Kim Sloan

Moved _____ 2nd _____

Yes _____ No _____ Abstain _____ Roll Call Vote _____

- D. Election of a Vice Chairman (3 year term) Dave Ostash

Moved _____ 2nd _____

Yes _____ No _____ Abstain _____ Roll Call Vote _____

- E. Election of a Secretary (3 year term) Dave Ostash

Moved _____ 2nd _____

Yes _____ No _____ Abstain _____ Roll Call Vote _____

- F. Election of a Treasurer (3 year term) Dave Ostash

Moved _____ 2nd _____

Yes _____ No _____ Abstain _____ Roll Call Vote _____

VI. Information and Discussion Items

- A. Annual Investment Policy Review Kim Sloan
- B. Safety National Robert Kretzmer
- C. Claims Count for Property & Liability Robert Kretzmer

- D. Quarterly Report Kerri Jones
- E. Comments from the Board of Directors Will Be Heard Dave Ostash
- F. Next Meeting: Dave Ostash
 Thursday, August 22, 2024
 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 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	LBI – Liability Bodily Injury	P - Property
AGK – Auto Garage Keepers	LEO – Liability Errors Omissions	SE - Special Education
APD – Auto Property Damage		
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
JUNE 20, 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, June 20, 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
Steve Martinez
Ty Bryson
Rhonda Phinney
S. Aaron Resendez
Sue Lemon
Christine Cornejo
Brad Pawlowski

ALTERNATES PRESENT:

Christian Shannon
Ramon Hendrix

OTHERS PRESENT:

Kim Sloan
Megan Hanson
Kristy Comstock
Rich Edwards
Fred Bayles
Robert Kretzmer
Ty Taylor
Ryan Bourget

Consent Agenda

Motion was made by Director Resendez, seconded by Director Cornejo 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 May 2024 Board of Directors Meeting

Student Insurance and Tackle Football Claims

Approval of payment of Student Insurance Claims in the Amount of \$61,823.94 and \$578.79 in Tackle Football Claims for the month of May 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 10:53 a.m.

With respect to the claim filed by A.A. (a minor) against Antelope Valley Union High School District after discussion, motion was made by Director Resendez, seconded by Director Martinez and by roll call vote of 8-0-0 the board approved the settlement authority of an undisclosed amount for the settlement of this claim with A.A. (a minor).
With respect to the claim filed by Caroline Trimble against Lake Elsinore Unified School District after discussion, motion was made by Director Phinney, seconded by Director Lemon and by roll call vote of 8-0-0 the board approved the additional amount of \$459,793.10 for the settlement of this claim with Caroline Trimble.
With respect to the claim filed by Edgar Friez against Caruthers Unified School District after discussion, motion was made by Director Pawlowski, seconded by Director Resendez and by roll call vote of 8-0-0 the board approved the payment of \$75,000.00 for the settlement of this claim with Edgar Friez.
With respect to the claim filed by Gabriel Cruz against Pioneer Union School District after discussion, motion was made by Director Lemon, seconded by Director Cornejo and by roll call vote of 8-0-0 the board approved the payment of \$100,000.00 for the settlement of this claim with Gabriel Cruz.

Action Items

Report of Property and Liability Claims – May 2024

Robert Kretzmer presented the Report of Property and Liability Claims. There were 78 new claims, 37 claims were closed and no claims reopened in April, resulting in 571 pending claims. Robert reviewed the check register for May 2024, reporting on four checks that were in excess of \$50,000.00. After discussion, motion was made by Director Martinez, seconded by Director Bryson and by roll call vote of 8-0-0, approving payment of Property and Liability Claims in the amount of \$1,406,625.80 for the month of May 2024.

Financial Report

Kim Sloan reviewed with the Board the Financial Report for the period ending May 31, 2024. Kim reported the LAIF rate for the month of May 2024 increased to 4.33% from last month at 4.27%. After discussion, motion was made by Director Resendez, seconded by Director Martinez and by roll call vote of 8-0-0, approving the Financial Reports as submitted.

Request Approval of the 2024-2025 Budget

Kim Sloan presented the 2024-2025 budget to the Board for approval. After discussion, a motion was made by Director Phinney, seconded by Director Martinez and by roll call vote of 8-0-0, approving the SISC II budget as submitted.

Request Approval of the 2024-2025 Board Meeting Times, Dates and Places

Director Ostash discussed the meeting times, dates and places for the upcoming year. He noted the meetings in August is one week later than usual, June will be on a Wednesday instead of Thursday and October is at Lucia Mar Unified School District. After discussion motion was made by Director Cornejo, seconded by Director Pawlowski and by roll call vote of 8-0-0, approving the board meeting schedule for 2024-2025.

Information and Discussion Items

Review of the 2024-2025 Memorandum of Coverage

Robert Kretzmer informed the Board that there were no changes to the Memorandum of Coverage but verbiage on a few items was changed for clarification. Robert reviewed those updates with the Board.

Comments from the Board

Dave informed the Board that the SISC Annual Board Meeting invites will be sent out on July 1st via email.

Adjournment

There being no further business to come before the Board, motion was made by Director Lemon, seconded by Director Resendez and by roll call vote of 8-0-0, adjourning the meeting at 11:16 a.m.

Next Meeting

The next meeting of the Board of Directors will be held **Thursday, July 18th 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
JUNE 2024

	<u>STUDENT</u> <u>INSURANCE</u>	<u>SUPPLEMENTAL</u> <u>COVERAGE</u>	<u>TACKLE</u> <u>FOOTBALL</u>
Opened	86	0	0
Closed	117	0	0
Events	41	0	0
 Total Open & Event claims	 1377	 0	 56
 Amount Paid	 \$ 63,433.29	 \$ -	 \$ 80.00
Credit	\$ (156.40)	\$ -	\$ -
Net Paid Current Month	\$ 63,276.89	\$ -	\$ 80.00
 Net Paid YTD	 \$ 720,403.32	 \$ -	 \$ 18,313.12



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

FILES REOPENED	0
FILES OPENED	48
FILES CLOSED	41
TOTAL PENDING CLAIMS	576
EVENTS LIABILITY	18
TOTAL LIABILITY EVENTS	44
PENDING INDEMNITY RESERVES	\$40,223,727.30
PENDING EXPENSE RESERVES	\$11,337,121.30
	<hr/>
<i>TOTAL RESERVES</i>	\$51,560,848.60
INDEMNITY PAID, CURRENT MONTH	\$908,881.28
EXPENSES PAID, CURRENT MONTH	\$541,999.87
	<hr/>
<i>SUB-TOTAL</i>	\$1,450,881.15
PRIOR MONTH VOIDS (CREDITS)	(\$1,075.00)
RECOVERY	(\$57,071.08)
REFUNDS	(\$689.50)
	<hr/>
<i>NET PAID CURRENT MONTH</i>	\$1,392,045.57
INDEMNITY PAID YEAR-TO-DATE	\$13,710,269.69
EXPENSES PAID YEAR-TO-DATE	\$6,440,593.19
	<hr/>
<i>SUB-TOTAL</i>	\$20,150,862.88
CREDITS YEAR-TO-DATE	(\$150,749.44)
RECOVERY YEAR-TO-DATE	(\$1,621,129.42)
REFUNDS YEAR-TO-DATE	(\$559,429.40)
	<hr/>
<i>SUB-TOTAL</i>	(\$2,331,308.26)
	<hr/>
<i>NET PAID YEAR-TO-DATE</i>	\$17,819,554.62

Check Register - Property & Liability

Check Number	Check Date	Payee	Claim Number	Claim Type	Payment Type	Insured	Check Amount
604526	06/04/2024	PEGASUS CLAIMS SERVICES,	2022043321	LBI	Legal-Other	Mojave Unified	2,198.60
604527	06/04/2024	TYSON & MENDES LLP	2023045096	LBI	Attorney Fees	Fruitvale School	8,867.10
604528	06/04/2024	TYSON & MENDES LLP	2023045990	LPI	Attorney Fees	Palmdale	1,852.50
604529	06/04/2024	TYSON & MENDES LLP	2023045998	LBI	Attorney Fees	Antelope Valley	5,466.00
604530	06/04/2024	MARK KNIGHT & PEARL	2024047891	LBI	Full and Final	Goleta Union	24,000.00
604531	06/04/2024	MEYER CHRISTIAN &	2024048883	ABI	Medical	Panama-Buena	5,357.90
604532	06/04/2024	GRAND AVENUE EMERGENCY	2024048883	ABI	Medical	Panama-Buena	3,330.00
604533	06/04/2024	GRAND AVENUE EMERGENCY	2024048883	ABI	Medical	Panama-Buena	1,638.00
604534	06/04/2024	WALTER DAVIS, SUCCESSOR-	2024048883	ABI	Full and Final	Panama-Buena	79,674.10
604535	06/04/2024	MEYER CHRISTIAN &	2024048883	ABI	Medical	Panama-Buena	4,732.66
604536	06/04/2024	DEPARTMENT OF VETERANS	2024048883	ABI	Medical	Panama-Buena	630.86
604537	06/04/2024	WALTER DAVIS AND	2024048883	ABI	Full and Final	Panama-Buena	54,636.48
604538	06/04/2024	Merced County Office of	2024050116	ACL	Collision Loss	Merced County	7,718.41
604539	06/04/2024	Antelope Valley Union High	2024051160	ACL	Collision Loss	Antelope Valley	4,335.13
604540	06/04/2024	ALACRITY PARENT LLC,	2024051268	APD	Adjusting	Palmdale	440.55
604541	06/04/2024	ALACRITY PARENT LLC,	2024051096	ACL	Adjusting	Upland USD (GL)	1,096.98
604542	06/04/2024	ALACRITY PARENT LLC,	2024051359	ACL	Adjusting	Orcutt Union	252.07
604543	06/04/2024	ENTERPRISE RENT-A-CAR	2024049994	APD	Rental Vehicle	Bakersfield City	915.74
604544	06/04/2024	HALL, HIEATT, CONNELLY &	2023043948	ABI	Attorney Fees	Paso Robles Joint	459.00
604545	06/04/2024	HALL, HIEATT, CONNELLY &	2023046181	LBI	Attorney Fees	San Luis Coastal	8,751.00
604546	06/04/2024	HALL, HIEATT, CONNELLY &	2023044017	LPI	Attorney Fees	Lucia Mar Unified	1,035.00
604547	06/04/2024	HALL, HIEATT, CONNELLY &	2023047327	LBI	Attorney Fees	Lucia Mar Unified	3,626.10
604548	06/04/2024	ALLISON GENEUREUX	2024051300	AGK	Garage Keepers	Atascadero Unified	2,100.00
604549	06/04/2024	MICHAEL MAGUIRE	2024048606	LBI	Medical	Lake Elsinore	700.00
604550	06/04/2024	J2 ENGINEERING, INC.	2022041780	LBI	Legal-Other	Winton School	1,082.60
604551	06/04/2024	MC LAW GROUP, APC	2023045353	LPI	Attorney Fees	Santa Barbara	1,622.00
604552	06/04/2024	MC LAW GROUP, APC	2023046181	LBI	Attorney Fees	San Luis Coastal	1,245.50
604553	06/04/2024	MC LAW GROUP, APC	2022043429	LBI	Attorney Fees	Lucia Mar Unified	940.00
604554	06/04/2024	MC LAW GROUP, APC	2023044023	LBI ₁₁	Attorney Fees	Santa Barbara	6,342.00

Check Register - Property & Liability

Check Number	Check Date	Payee	Claim Number	Claim Type	Payment Type	Insured	Check Amount
604555	06/04/2024	MC LAW GROUP, APC	2019034991	LBI	Attorney Fees	Santa Barbara	8,768.05
604556	06/04/2024	MC LAW GROUP, APC	2023043827	LBI	Attorney Fees	Santa Barbara	824.50
604557	06/04/2024	MC LAW GROUP, APC	2023044672	LPI	Attorney Fees	Santa Barbara	6,392.00
604558	06/04/2024	MC LAW GROUP, APC	2023047441	LPI	Attorney Fees	Orcutt Union	4,290.00
604559	06/04/2024	MC LAW GROUP, APC	2022042672	LBI	Attorney Fees	Santa Maria Joint	2,890.50
604560	06/04/2024	MC LAW GROUP, APC	2024051291	LBI	Attorney Fees	Santa Barbara	2,373.50
604561	06/04/2024	MC LAW GROUP, APC	2023045219	LPI	Attorney Fees	Santa Maria Joint	6,674.00
604562	06/04/2024	MC LAW GROUP, APC	2023043760	LBI	Attorney Fees	Santa Barbara	4,279.00
604563	06/04/2024	ABI DOCUMENT SUPPORT	2023044468	ABI	Legal-Other	Merced County	331.15
604564	06/04/2024	ABI DOCUMENT SUPPORT	2023047512	LPI	Legal-Other	Brawley	151.09
604565	06/04/2024	TYSON & MENDES LLP	2021040073	LBI	Attorney Fees	Santa Barbara	1,613.45
604566	06/04/2024	TYSON & MENDES LLP	2023045851	LBI	Attorney Fees	Taft City School	7,080.05
604567	06/04/2024	TYSON & MENDES LLP	2021039801	LBI	Attorney Fees	Fairfax School	1,173.55
604568	06/04/2024	OLVERA COURT REPORTING	2018031216	ABI	Legal-Other	Panama-Buena	300.00
604569	06/04/2024	HALL, HIEATT, CONNELLY &	2024049119	LBI	Attorney Fees	Blochman Union	1,122.00
604570	06/04/2024	HALL, HIEATT, CONNELLY &	2023045437	ABI	Attorney Fees	Paso Robles Joint	1,446.00
604571	06/04/2024	MCLARENS, LLC	2023046384	P	Adjusting	Delhi Unified	5,228.32
604572	06/04/2024	MCLARENS, LLC	2023046211	P	Adjusting	Standard School	1,984.35
604573	06/04/2024	MCLARENS, LLC	2024047872	P	Adjusting	Beardsley School	4,478.09
604574	06/04/2024	MCLARENS, LLC	2023045483	P	Adjusting	Merced County	5,582.88
604575	06/04/2024	MCLARENS, LLC	2023045456	P	Adjusting	Merced County	4,877.63
604576	06/04/2024	MCLARENS, LLC	2023046348	P	Adjusting	Lone Pine Unified	8,530.33
604577	06/04/2024	MCLARENS, LLC	2023046982	P	Adjusting	Sonora Union High	5,518.28
604578	06/04/2024	MCLARENS, LLC	2024048018	P	Adjusting	Mammoth Unified	10,595.93
604579	06/04/2024	MCLARENS, LLC	2024048985	P	Adjusting	General Shafter	5,175.04
604580	06/04/2024	KROLL INFORMATION	2023046511	CYB	Cyber	Amador County	1,203.94
604639	06/06/2024	VICTOR HINOJOS AS PARENT	2024050461	LBI	Full and Final	Panama-Buena	19,715.00
604640	06/06/2024	VICTOR HINOJOS	2024050461	LBI	Medical	Panama-Buena	2,748.00
604641	06/06/2024	MISTY HOPKINS	2024050461	LBI	In Partial	Panama-Buena	2,037.00
604642	06/06/2024	DEPARTMENT OF HEALTH	2023045307	LBI	Medical	Palmdale	5,844.84
604643	06/06/2024	VANESSA ACEVEDO AS	2023045307	LBI	Full and Final	Palmdale	11,524.97

Check Register - Property & Liability

Check Number	Check Date	Payee	Claim Number	Claim Type	Payment Type	Insured	Check Amount
604644	06/06/2024	LAW OFFICES OF ANDREW	2023045307	LBI	Attorney Fees -	Palmdale	6,630.19
604645	06/06/2024	DEMARIA LAW FIRM, APC	2024051213	LPI	Attorney Fees	Kern County Supt	660.00
604646	06/06/2024	DEMARIA LAW FIRM, APC	2022041736	LBI	Attorney Fees	Mammoth Unified	425.60
604647	06/06/2024	DEMARIA LAW FIRM, APC	2022042091	LPI	Attorney Fees	Amador County	399.00
604648	06/06/2024	DEMARIA LAW FIRM, APC	2022043126	LPI	Attorney Fees	Kern County Supt	41.00
604649	06/06/2024	HALL, HIEATT, CONNELLY &	2024051350	LPI	Attorney Fees	Lucia Mar Unified	472.50
604650	06/06/2024	HALL, HIEATT, CONNELLY &	2024050955	LBI	Attorney Fees	Lucia Mar Unified	360.00
604651	06/06/2024	HALL, HIEATT, CONNELLY &	2022043077	LBI	Attorney Fees	Paso Robles Joint	157.50
604652	06/06/2024	HALL, HIEATT, CONNELLY &	2023043783	LBI	Attorney Fees	San Luis Coastal	337.50
604653	06/06/2024	HALL, HIEATT, CONNELLY &	2022043429	LBI	Attorney Fees	Lucia Mar Unified	3,330.00
604654	06/06/2024	HALL, HIEATT, CONNELLY &	2022040627	LBI	Attorney Fees	San Luis Coastal	1,129.50
604655	06/06/2024	DEMARIA LAW FIRM, APC	2024048766	LPI	Attorney Fees	Maricopa Unified	225.00
604656	06/06/2024	DEMARIA LAW FIRM, APC	2024048998	LBI	Attorney Fees	Tuolumne Cnty	76.00
604657	06/06/2024	DEMARIA LAW FIRM, APC	2024050815	LPI	Attorney Fees	Calaveras Unified	295.50
604658	06/06/2024	DEMARIA LAW FIRM, APC	2024051133	LPI	Attorney Fees	Mark Twain Union	959.00
604659	06/06/2024	DEMARIA LAW FIRM, APC	2024050021	LBI	Attorney Fees	Merced Union High	3,602.50
604660	06/06/2024	DEMARIA LAW FIRM, APC	2024048665	LBI	Attorney Fees	Merced County	6,208.50
604661	06/06/2024	DEMARIA LAW FIRM, APC	2024047705	LBI	Attorney Fees	Merced County	472.50
604662	06/06/2024	DEMARIA LAW FIRM, APC	2023047252	LBI	Attorney Fees	Merced County	2,042.50
604663	06/06/2024	DEMARIA LAW FIRM, APC	2022043606	LBI	Attorney Fees	Delhi Unified	9,510.50
604664	06/06/2024	DEMARIA LAW FIRM, APC	2022041780	LBI	Attorney Fees	Winton School	886.00
604665	06/06/2024	DEMARIA LAW FIRM, APC	2023045682	LPI	Attorney Fees	Amador County	58.00
604666	06/06/2024	ESTUARDO SALAZAR RODAS	2024050976	APD	Property	Antelope Valley	2,500.00
604667	06/06/2024	ABI DOCUMENT SUPPORT	2023044042	LBI	Legal-Other	Greenfield Union	116.76
604668	06/06/2024	ABI DOCUMENT SUPPORT	2023044468	ABI	Legal-Other	Merced County	513.16
604669	06/06/2024	DEMARIA LAW FIRM, APC	2023044468	ABI	Attorney Fees	Merced County	7,844.50
604670	06/06/2024	DEMARIA LAW FIRM, APC	2023044042	LBI	Attorney Fees	Greenfield Union	8,062.00
604671	06/06/2024	DEMARIA LAW FIRM, APC	2023044138	LPI	Attorney Fees	Amador County	2,620.50
604672	06/06/2024	DEMARIA LAW FIRM, APC	2024050276	LBI	Attorney Fees	Tehachapi Unified	7,671.50
604673	06/06/2024	DEMARIA LAW FIRM, APC	2024050157	LPI	Attorney Fees	Amador County	7,462.00
604674	06/06/2024	DEMARIA LAW FIRM, APC	2023045988	LBI	Attorney Fees	Tehachapi Unified	4,401.00

Check Register - Property & Liability

Check Number	Check Date	Payee	Claim Number	Claim Type	Payment Type	Insured	Check Amount
604675	06/06/2024	DEMARIA LAW FIRM, APC	2023047426	LBI	Attorney Fees	Standard School	186.50
604676	06/06/2024	DEMARIA LAW FIRM, APC	2022041753	ABI	Attorney Fees	Eastern Sierra	4,157.00
604677	06/06/2024	DEMARIA LAW FIRM, APC	2023047243	LBI	Attorney Fees	Fruitvale School	76.00
604678	06/06/2024	DEMARIA LAW FIRM, APC	2024047833	LBI	Attorney Fees	Southern Kern	10,018.50
604679	06/06/2024	Santa Maria-Bonita School	2024051167	ACL	Collision Loss	Santa Maria-Bonita	2,975.99
604680	06/06/2024	DEMARIA LAW FIRM, APC	2022042306	LBI	Attorney Fees	Beardsley School	171.00
604681	06/06/2024	DEMARIA LAW FIRM, APC	2023046256	LBI	Attorney Fees	Kern High School	18,365.44
604682	06/06/2024	DEMARIA LAW FIRM, APC	2023045590	LBI	Attorney Fees	Southern Kern	11,077.68
604683	06/06/2024	DEMARIA LAW FIRM, APC	2022043462	LBI	Attorney Fees	Greenfield Union	5,083.50
604684	06/06/2024	DEMARIA LAW FIRM, APC	2023043915	LBI	Attorney Fees	Tehachapi Unified	3,890.50
604685	06/06/2024	DEMARIA LAW FIRM, APC	2023043663	LBI	Attorney Fees	Greenfield Union	2,345.00
604686	06/06/2024	DEMARIA LAW FIRM, APC	2022041926	LBI	Attorney Fees	Norris School	305.00
604687	06/06/2024	WALKER & KIRKPATRICK	2023044769	LPI	Attorney Fees	Palmdale	3,461.50
604688	06/06/2024	WALKER & KIRKPATRICK	2022040918	LPI	Attorney Fees	Upland USD (GL)	196.50
604689	06/06/2024	WALKER & KIRKPATRICK	2023045980	LBI	Attorney Fees	Antelope Valley	898.66
604690	06/06/2024	WALKER & KIRKPATRICK	2023045980	LBI	Attorney Fees	Antelope Valley	1,868.91
604691	06/06/2024	WALKER & KIRKPATRICK	2024048274	LBI	Attorney Fees	Palmdale	4,652.00
604692	06/06/2024	WALKER & KIRKPATRICK	2024048606	LBI	Attorney Fees	Lake Elsinore	1,702.80
604693	06/06/2024	WALKER & KIRKPATRICK	2023044489	LBI	Attorney Fees	Upland USD (GL)	6,649.57
604694	06/06/2024	CSAA INSURANCE EXCHANGE	2024048883	APD	Collision Loss	Panama-Buena	15,590.46
604695	06/06/2024	JUANITA PEREZ AND FIVE	2024050632	LPD	All Physical	Antelope Valley	2,601.32
604696	06/10/2024	JENETTE HARTMAN	2024050651	APD	Collision Loss	Bakersfield City	1,263.88
604697	06/10/2024	Vineland School District	2024050267	ACL	Deductible	Vineland School	2,500.00
604698	06/10/2024	POLLAK, VIDA & BARER	2018031216	ABI	Attorney Fees	Panama-Buena	78.00
604699	06/10/2024	POLLAK, VIDA & BARER	2021039203	LPI	Attorney Fees	Lake Elsinore	102.00
604700	06/10/2024	CARPENTER, ROTHANS &	2023045307	LBI	Attorney Fees	Palmdale	67.50
604701	06/10/2024	CARPENTER, ROTHANS &	2020038667	LBI	Attorney Fees	Palmdale	51,732.82
604702	06/10/2024	UNISOURCE DISCOVERY	2022042967	LBI	Legal-Other	Lake Elsinore	221.00
604703	06/10/2024	UNISOURCE DISCOVERY	2023045038	LBI	Legal-Other	Lake Elsinore	92.18
604704	06/10/2024	UNISOURCE DISCOVERY	2021039114	LBI	Legal-Other	Lake Elsinore	572.93
604705	06/10/2024	OLVERA COURT REPORTING	2023045569	LBI	Legal-Other	Antelope Valley	425.00

Check Register - Property & Liability

Check Number	Check Date	Payee	Claim Number	Claim Type	Payment Type	Insured	Check Amount
604706	06/10/2024	DEMARIA LAW FIRM, APC	2024049174	LBI	Attorney Fees	Pioneer Union	2,190.00
604707	06/10/2024	DEMARIA LAW FIRM, APC	2023047512	LPI	Attorney Fees	Brawley	5,733.25
604708	06/10/2024	WALKER & KIRKPATRICK	2023043969	ABI	Attorney Fees	Lake Elsinore	6,600.30
604771	06/13/2024	ENTERPRISE RENT-A-CAR	2024050651	APD	Rental Vehicle	Bakersfield City	1,131.44
604772	06/13/2024	ENTERPRISE RENT-A-CAR	2024051186	APD	Rental Vehicle	Kern County Supt	651.06
604773	06/13/2024	ENTERPRISE RENT-A-CAR	2024050635	APD	Rental Vehicle	Heber Elementary	2,089.55
604774	06/13/2024	ENTERPRISE RENT-A-CAR	2024050635	APD	Rental Vehicle	Heber Elementary	348.26
604775	06/13/2024	ENTERPRISE RENT-A-CAR	2024050632	LPD	Rental Vehicle	Antelope Valley	616.94
604776	06/13/2024	CALIFORNIA HIGHWAY	2024049716	ACL	Adjusting	Taft City School	54.00
604777	06/13/2024	ALACRITY PARENT LLC,	2024049716	ACL	Adjusting	Taft City School	261.85
604778	06/13/2024	DEMARIA LAW FIRM, APC	2024047874	LPI	Attorney Fees	Kern County Supt	4,471.00
604779	06/13/2024	DEMARIA LAW FIRM, APC	2023044047	LPI	Attorney Fees	Muroc Joint Unified	4,471.00
604780	06/13/2024	DEMARIA LAW FIRM, APC	2024051342	LBI	Attorney Fees	Bakersfield City	328.00
604781	06/13/2024	DEMARIA LAW FIRM, APC	2022043321	LBI	Attorney Fees	Mojave Unified	3,013.50
604782	06/13/2024	CARPENTER, ROTHANS &	2021039887	LBI	Attorney Fees	Palmdale	4,210.45
604783	06/13/2024	CARPENTER, ROTHANS &	2024049766	LPI	Attorney Fees	Palmdale	327.95
604784	06/13/2024	CARPENTER, ROTHANS &	2022043500	LPI	Attorney Fees	Antelope Valley	2,632.12
604785	06/13/2024	CARPENTER, ROTHANS &	2023045606	LBI	Attorney Fees	Antelope Valley	14,948.31
604786	06/13/2024	CARPENTER, ROTHANS &	2019035125	LBI	Attorney Fees	Palmdale	1,261.44
604787	06/13/2024	CARPENTER, ROTHANS &	2022042977	ABI	Attorney Fees	Antelope Valley	360.00
604788	06/13/2024	CARPENTER, ROTHANS &	2023046821	ABI	Attorney Fees	Palmdale	517.50
604789	06/13/2024	CARPENTER, ROTHANS &	2024048761	LBI	Attorney Fees	Lake Elsinore	636.50
604790	06/13/2024	CARPENTER, ROTHANS &	2024049779	LPI	Attorney Fees	Antelope Valley	1,582.95
604791	06/13/2024	CARPENTER, ROTHANS &	2024049751	LPI	Attorney Fees	Palmdale	1,607.87
604792	06/13/2024	CARPENTER, ROTHANS &	2020038371	LPI	Attorney Fees	Palmdale	6,703.76
604793	06/13/2024	CARPENTER, ROTHANS &	2023047175	LBI	Attorney Fees	Antelope Valley	2,141.88
604794	06/13/2024	CARPENTER, ROTHANS &	2019035044	LBI	Attorney Fees	Antelope Valley	38.85
604795	06/13/2024	HERR PEDERSEN &	2017027208	ABI	Attorney Fees	Delano Union	7,392.33
604796	06/13/2024	HERR PEDERSEN &	2024048665	LBI	Attorney Fees	Merced County	813.70
604797	06/13/2024	HERR PEDERSEN &	2022041435	LBI	Attorney Fees	Sierra Sands	1,229.01
604798	06/13/2024	HERR PEDERSEN &	2024048228	ABI	Attorney Fees	Kern County Supt	580.27

Check Register - Property & Liability

Check Number	Check Date	Payee	Claim Number	Claim Type	Payment Type	Insured	Check Amount
604799	06/13/2024	HERR PEDERSEN &	2024047700	LPI	Attorney Fees	Madera County	596.27
604800	06/13/2024	HERR PEDERSEN &	2022042705	LPI	Attorney Fees	Tulare COE (GL)	1,053.60
604801	06/13/2024	HERR PEDERSEN &	2022041679	LPI	Attorney Fees	Merced County	809.75
604802	06/13/2024	HERR PEDERSEN &	2024047601	ADM	Attorney Fees	Kern County Supt	594.00
604803	06/13/2024	HERR PEDERSEN &	2017025182	LBI	Attorney Fees	Merced County	3,584.72
604804	06/13/2024	HERR PEDERSEN &	2021040220	LBI	Attorney Fees	Delhi Unified	46.00
604805	06/13/2024	FOZI DWORK & MODAFFERI,	2024047934	LBI	Attorney Fees	Lake Elsinore	150.00
604806	06/13/2024	FOZI DWORK & MODAFFERI,	2023043784	LBI	Attorney Fees	Brawley Union	125.00
604807	06/13/2024	FOZI DWORK & MODAFFERI,	2024051111	LPI	Attorney Fees	Kern County Supt	2,301.00
604808	06/13/2024	FOZI DWORK & MODAFFERI,	2024051213	LPI	Attorney Fees	Kern County Supt	4,422.39
604809	06/13/2024	ABI DOCUMENT SUPPORT	2023044468	ABI	Legal-Other	Merced County	856.63
604810	06/13/2024	ABI DOCUMENT SUPPORT	2023044042	LBI	Legal-Other	Greenfield Union	546.50
604811	06/13/2024	ABI DOCUMENT SUPPORT	2022041753	ABI	Legal-Other	Eastern Sierra	105.29
604812	06/13/2024	ABI DOCUMENT SUPPORT	2022041753	ABI	Legal-Other	Eastern Sierra	130.83
604813	06/13/2024	ABI DOCUMENT SUPPORT	2022041753	ABI	Legal-Other	Eastern Sierra	180.79
604814	06/13/2024	ABI DOCUMENT SUPPORT	2022041753	ABI	Legal-Other	Eastern Sierra	1,985.45
604815	06/13/2024	ABI DOCUMENT SUPPORT	2022041926	LBI	Legal-Other	Norris School	94.64
604816	06/13/2024	MCCORMICK BARSTOW, LLP	2013006822	LBI	Attorney Fees	Taft Union High	3,007.65
604817	06/13/2024	MCCORMICK BARSTOW, LLP	2024047601	ADM	Attorney Fees	Kern County Supt	4,915.00
604818	06/13/2024	MCCORMICK BARSTOW, LLP	2021039801	LBI	Attorney Fees	Fairfax School	70.00
604819	06/13/2024	POLLAK, VIDA & BARER	2024047601	ADM	Attorney Fees	Kern County Supt	78.00
604820	06/13/2024	HORVITZ & LEVY, LLP	2022040627	LBI	Attorney Fees	San Luis Coastal	25,594.28
604821	06/13/2024	DENISON WERNER MACIAS	2023046509	LBI	Attorney Fees	Standard School	1,333.00
604822	06/13/2024	LAW OFFICES OF BRIAN J.	2023045640	P	Attorney Fees	Bishop Unified	87.50
604823	06/13/2024	ROBINSON & KELLAR	2023047399	LBI	Attorney Fees	Panama-Buena	2,157.95
604824	06/13/2024	ROBINSON & KELLAR	2022042303	LBI	Attorney Fees	Lakeside Union	1,716.00
604825	06/13/2024	ROBINSON & KELLAR	2018031216	ABI	Attorney Fees	Panama-Buena	610.30
604826	06/13/2024	ROBINSON & KELLAR	2022043321	LBI	Attorney Fees	Mojave Unified	6,925.40
604827	06/13/2024	ROBINSON & KELLAR	2022042967	LBI	Attorney Fees	Lake Elsinore	72.15
604828	06/13/2024	ROBINSON & KELLAR	2023044381	LBI	Attorney Fees	Lake Elsinore	426.30
604829	06/13/2024	Madera County Office of	2024047659	ACL	Collision Loss	Madera County	1,000.16

Check Register - Property & Liability

Check Number	Check Date	Payee	Claim Number	Claim Type	Payment Type	Insured	Check Amount
604830	06/13/2024	DEPART OF HEALTH CARE	2023045437	ABI	Medical	Paso Robles Joint	149.43
604831	06/13/2024	JAMES McKIERNAN LAWYERS	2023045437	ABI	In Full	Paso Robles Joint	49,850.57
604832	06/13/2024	ROBINSON & KELLAR	2024047704	LBI	Attorney Fees	Bakersfield City	614.20
604833	06/13/2024	RADOVICH MEDIATION	2023045437	ABI	Legal-Other	Paso Robles Joint	3,000.00
604844	06/18/2024	ALACRITY PARENT LLC,	2024051555	APD	Adjusting	Merced County	336.00
604845	06/18/2024	ABI DOCUMENT SUPPORT	2023047252	LBI	Legal-Other	Merced County	142.13
604846	06/18/2024	DAVIS, BENGSTON & YOUNG,	2023044034	LPI	Attorney Fees	Summerville Union	200.00
604847	06/18/2024	DAVIS, BENGSTON & YOUNG,	2022043187	LPI	Attorney Fees	Amador County	2,958.87
604848	06/18/2024	KYRIACOU MEDIATION	2024048749	LPI	Legal-Other	Delano Jt Union	9,000.00
604849	06/18/2024	San Luis Obispo County Office of	2024050522	ACL	Deductible	San Luis Obispo	2,200.00
604850	06/18/2024	BOSCO LEGAL SERVICES,	2023045590	LBI	Legal-Other	Southern Kern	124.95
604851	06/18/2024	BOSCO LEGAL SERVICES,	2023045590	LBI	Legal-Other	Southern Kern	500.00
604852	06/18/2024	ALAN RODRIGUEZ	2024051326	LPD	Property	Santa Maria Joint	417.36
604853	06/18/2024	ROPERS MAJESKI A	2021039203	LPI	Attorney Fees	Lake Elsinore	7,315.00
604854	06/18/2024	ROPERS MAJESKI A	2021039203	LPI	Attorney Fees	Lake Elsinore	3,079.50
604855	06/18/2024	ROBINSON & KELLAR	2023045038	LBI	Attorney Fees	Lake Elsinore	4,363.95
604856	06/18/2024	ROBINSON & KELLAR	2021039203	LPI	Attorney Fees	Lake Elsinore	5,348.54
604857	06/18/2024	Mojave Unified School District	2024051439	P	Burglary Loss	Mojave Unified	6,327.63
604858	06/18/2024	COLLISION PROS	2024051202	APD	Property	Lake Elsinore	5,394.52
604859	06/18/2024	Merced County Office of	2024051555	ACL	Collision Loss	Merced County	3,207.18
604860	06/18/2024	ALACRITY PARENT LLC,	2024051375	APD	Adjusting	Fairfax School	211.51
604861	06/18/2024	AIDAN BARCIA-BACON	2024050712	APD	Property	San Luis Obispo	3,484.56
604862	06/18/2024	ALACRITY PARENT LLC,	2024051453	ACL	Adjusting	Tuolumne Cnty	465.20
604863	06/18/2024	LISA HARVEST AND HER	2024049432	LPI	Non-Physical	Panama-Buena	40,000.00
604864	06/21/2024	ALACRITY PARENT LLC,	2024051372	ACL	Adjusting	Santa Barbara	279.57
604865	06/21/2024	ALACRITY PARENT LLC,	2024051374	ACL	Adjusting	Santa Barbara	188.27
604866	06/21/2024	BRENDA BARRON	2024051070	LPD	Collision Loss	Delhi Unified	4,733.11
604867	06/21/2024	San Luis Coastal Unified School	2024051593	ACL	Collision Loss	San Luis Coastal	7,458.49
604868	06/21/2024	ZIMMER AND MELTON, LLP	2022042923	LBI	Attorney Fees	Caruthers Unified	719.64
604869	06/21/2024	ZIMMER AND MELTON, LLP	2022042672	LBI	Attorney Fees	Santa Maria Joint	365.50
604870	06/21/2024	ZIMMER AND MELTON, LLP	2023044602	LPI	Attorney Fees	Lake Elsinore	1,333.00

Check Register - Property & Liability

Check Number	Check Date	Payee	Claim Number	Claim Type	Payment Type	Insured	Check Amount
604871	06/21/2024	ADR SERVICES, INC.	2022042589	LBI	Legal-Other	Palmdale	2,382.50
604872	06/21/2024	DAPRA CONSTRUCTION	2024049929	P	Adjusting	Lone Pine Unified	793.50
604873	06/21/2024	COLLISION PROS	2024051202	APD	Property	Lake Elsinore	567.14
604874	06/21/2024	MCCORMICK, BARSTOW,	2024047601	ADM	Attorney Fees	Kern County Supt	225.00
604875	06/21/2024	STENO AGENCY, INC	2023045590	LBI	Legal-Other	Southern Kern	950.00
604876	06/21/2024	ZIMMER AND MELTON, LLP	2024047601	ADM	Attorney Fees	Kern County Supt	240.00
604877	06/21/2024	ABI DOCUMENT SUPPORT	2022041753	ABI	Legal-Other	Eastern Sierra	105.29
604878	06/21/2024	ALACRITY PARENT LLC,	2024051554	APD	Adjusting	Merced County	291.18
604912	06/25/2024	Orcutt Union School District	2024051359	ACL	Collision Loss	Orcutt Union	336.80
604913	06/25/2024	ALACRITY PARENT LLC,	2024051554	ACL	Adjusting	Merced County	476.19
604914	06/25/2024	ENTERPRISE RENT-A-CAR	2024050465	LPD	Rental Vehicle	Delhi Unified	1,468.10
604915	06/25/2024	Merced County Office of	2024051555	ACL	Collision Loss	Merced County	306.25
604916	06/25/2024	JESUS AYALA PRADO	2024051555	APD	Property	Merced County	4,024.65
604917	06/25/2024	ABI DOCUMENT SUPPORT	2023044138	LPI	Legal-Other	Amador County	135.14
604918	06/25/2024	ABI DOCUMENT SUPPORT	2023044468	ABI	Legal-Other	Merced County	1,099.90
604919	06/25/2024	ABI DOCUMENT SUPPORT	2022041753	ABI	Legal-Other	Eastern Sierra	541.92
604920	06/25/2024	ZIMMER AND MELTON, LLP	2022040914	LPI	Attorney Fees	Panama-Buena	301.00
604921	06/25/2024	CAROLINE TRIMBLE and	2021039203	LPI	Full and Final	Lake Elsinore	459,793.10
604938	06/27/2024	AUTOMOBILE CLUB OF	2024048883	APD	Property	Panama-Buena	15,590.46
604939	06/27/2024	JASPREET SINGH and	2024051554	APD	Property	Merced County	3,935.69
604940	06/27/2024	CALIBER COLLISION and GARY	2024050834	APD	Property	Merced Union High	4,778.27
604941	06/27/2024	ROBINSON & KELLAR	2023044642	ABI	Attorney Fees	Upland USD (GL)	464.55
604942	06/27/2024	ENTERPRISE RENT-A-CAR	2024051202	APD	Rental Vehicle	Lake Elsinore	719.77
604943	06/27/2024	Chowchilla Elementary School	2024048573	P	Water Loss	Chowchilla	31,741.48
604944	06/27/2024	ABI DOCUMENT SUPPORT	2023047252	LBI	Legal-Other	Merced County	151.33
604945	06/27/2024	CALIBER COLLISION CENTERS	2024051268	APD	Property	Palmdale	4,115.66
604946	06/27/2024	CARPENTER, ROTHANS &	2022042602	LBI	Attorney Fees	Antelope Valley	2,468.85
604947	06/27/2024	STENO AGENCY, INC	2023046256	LBI	Legal-Other	Kern High School	750.00
604948	06/27/2024	BOSCO LEGAL SERVICES,	2023045590	LBI	Legal-Other	Southern Kern	500.00
604949	06/27/2024	BOSCO LEGAL SERVICES,	2023045590	LBI	Legal-Other	Southern Kern	500.00
604950	06/27/2024	BOSCO LEGAL SERVICES,	2023045590	LBI	Legal-Other	Southern Kern	500.00

Check Register - Property & Liability

Check Number	Check Date	Payee	Claim Number	Claim Type	Payment Type	Insured	Check Amount
604951	06/27/2024	BOSCO LEGAL SERVICES,	2023045590	LBI	Legal-Other	Southern Kern	238.50
604952	06/27/2024	CARPENTER, ROTHANS &	2024048762	LBI	Attorney Fees	Lake Elsinore	157.50
604953	06/27/2024	CARPENTER, ROTHANS &	2022042882	LBI	Attorney Fees	Antelope Valley	773.96
604954	06/27/2024	CARPENTER, ROTHANS &	2023044769	LPI	Attorney Fees	Palmdale	225.00
604955	06/27/2024	CARPENTER, ROTHANS &	2023044768	LBI	Attorney Fees	Antelope Valley	2,804.35
604956	06/27/2024	Calaveras COE (GL)	2024050556	ACP	Auto	Calaveras COE	829.56
604957	06/27/2024	Calaveras COE (GL)	2024050552	ACP	Auto	Calaveras COE	299.68

Total For 122235821 158300179906

1,466,471.61

Number of Check: 253
 Number Of Payments: 253

First Check Number: 604526
 Last Check Number: 604957
 Check Sequence:

SISC II
INCOME STATEMENT
JUNE 2024

	BUDGET	YEAR-TO-DATE	CURRENT MONTH
<u>REVENUES</u>			
8660.00 Interest-County Treasurer	\$1,817,616.00	\$753,183.49	\$49,621.19
8660.03 LAIF	\$218.00	\$187.38	\$0.00
8660.04 Investments	\$2,619,200.00	\$2,785,361.04	\$0.00
8660.05 Bank	\$10,800.00	\$9,783.90	\$436.56
8674.02 Premiums-Prop & Liab	\$50,578,087.00	\$50,471,671.64	\$4,229,965.00
8674.12 Student Ins	\$1,219,895.00	\$1,219,895.15	\$101,658.00
8674.13 Tackle Football	\$22,500.00	\$25,080.00	\$0.00
8674.14 Special Ed Defense	\$476,451.00	\$464,201.00	\$0.00
8674.15 Supp Student Ins	\$1,000.00	\$1,150.00	\$0.00
8699.06 Administrative Fees	\$100.00	\$0.00	\$0.00
TOTAL REVENUES	\$56,745,867.00	\$55,730,513.60	\$4,381,680.75
<u>EXPENSES</u>			
4300.00 Supplies	\$500.00	\$0.00	\$0.00
5200.00 Travel/Conference	\$5,000.00	\$2,692.91	\$0.00
5300.00 Dues and Memberships	\$128,665.00	\$128,152.09	\$39.98
5450.01 Insurance-Property & Fire	\$11,398,915.00	\$11,022,063.04	\$968,331.00
5450.02 Boiler & Machinery	\$282,095.00	\$282,095.00	\$23,508.00
5450.04 Crime	\$75,652.00	\$75,652.00	\$6,304.00
5450.06 Excess Liability	\$10,029,340.00	\$9,351,501.29	\$779,092.00
5450.17 Data Compromise	\$249,172.00	\$244,024.93	\$20,335.00
5450.18 Concussion Coverage	\$27,000.00	\$27,000.00	\$2,250.00
5450.19 Terrorism	\$37,078.00	\$37,264.40	\$3,267.00
5800.00 Miscellaneous	\$500.00	\$0.00	\$0.00
5800.02 Audit	\$13,765.00	\$13,765.00	\$0.00
5800.10 Consulting	\$129,340.00	\$156,290.42	\$6,160.33
5800.15 Property Appraisals	\$152,961.00	\$74,340.00	\$0.00
5800.32 Bank Fees	\$6,000.00	\$4,150.99	\$0.00
5800.50 Administration - KCSOS	\$3,784,746.00	\$3,383,060.20	\$273,682.84
5800.55 Student Ins Claims	\$670,000.00	\$780,377.59	\$63,233.88
5800.56 Tackle FB Claims	\$25,000.00	\$18,313.12	\$80.00
5800.57 Supp Student Ins Claims	\$1,000.00	\$0.00	\$0.00
5800.58 Spec Ed VCP	\$476,451.00	\$0.00	\$0.00
5800.66 Property Claims	\$2,508,453.00	\$4,288,922.64	\$52,838.68
5800.67 Liability Claims	\$12,175,700.00	\$11,815,447.31	\$1,004,297.04
5800.69 Auto Claims	\$2,084,586.00	\$1,667,538.36	\$291,025.57
5800.90 Bill Review	\$8,400.00	\$5,105.58	\$501.81
5800.94 Other Distributions	\$0.00	\$0.00	\$0.00
5800.95 Unpaid Claims Liab Adj	\$4,084,000.00	\$16,278,732.00	\$0.00
TOTAL EXPENSES	\$48,354,319.00	\$59,656,488.87	\$3,494,947.13
CHANGE IN NET ASSETS	\$8,391,548.00	(\$3,925,975.27)	\$886,733.62
NET ASSETS - BEGINNING	\$14,576,039.75	\$14,576,039.75	\$9,763,330.86
NET ASSETS - ENDING	\$22,967,587.75	\$10,650,064.48	\$10,650,064.48

SISC II
BALANCE SHEET
June 30, 2024

	July 1, 2023 BALANCE	June 30, 2024 BALANCE
<u>ASSETS</u>		
9110.00 Cash in County Treasury	\$26,482,902.13	\$16,447,014.19
9120.02 Bank Account-Claims Fund	\$1,885,323.19	\$1,411,199.66
9130.00 Revolving Fund	\$1,500.00	\$1,500.00
9150.01 Local Agency Investment Fund	\$6,188.41	\$6,424.38
9150.03 Investments	\$59,696,601.77	\$82,481,962.81
9200.00 Accounts Receivable	\$1,141,911.47	\$160,948.34
9330.00 Prepaid Insurance	\$5,219,088.00	\$5,831,838.00
	<u>\$94,433,514.97</u>	<u>\$106,340,887.38</u>
TOTAL ASSETS	\$94,433,514.97	\$106,340,887.38
 <u>LIABILITIES</u>		
9500.00 Current Liabilities	\$791,207.22	\$273,682.84
9650.00 Deferred Income	\$0.00	\$72,140.06
9668.00 Unpd Clms Liab (90% Conf Lvl)	\$79,066,268.00	\$95,345,000.00
	<u>\$79,857,475.22</u>	<u>\$95,690,822.90</u>
TOTAL LIABILITIES	\$79,857,475.22	\$95,690,822.90
 NET ASSETS - Funding Stabilization Rese	<u>\$14,576,039.75</u>	<u>\$10,650,064.48</u>
 TOTAL LIABILITIES AND NET ASSETS	\$94,433,514.97	\$106,340,887.38

 AUTHORIZED SIGNATURE

PREPARED BY: Nancy Russo

**SISC II
Investments
June 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	\$16,447,014.19	3.37%	LAST QUARTER	JAN-MAR 2024
		1.81%	5 YEAR AVERAGE	APR 2019-MAR 2024
LOCAL AGENCY INVESTMENT FUND	\$6,424.38	4.48%	CURRENT MONTH	June, 2024
		4.30%	LAST QUARTER	JAN-MAR 2024
		1.81%	5 YEAR AVERAGE	APR 2019-MAR 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 March 31, 2024 was:

INVESTMENT FIRM	MARKET VALUE	QUARTERLY RETURN	ANNUALIZED RETURN	PERIOD	DATES
MADISON INVESTMENTS (SISC INVESTMENT POOL)	\$25,667,955.00	0.30%	1.19%	LAST QUARTER	JAN-MAR 2024
			1.19%	5 YEAR AVERAGE	APR 2019-MAR 2024
			4.74%	YIELD TO MATURITY	AS OF MAR 31, 2024
WELLS FARGO ADVISORS (RICH EDWARDS)	\$56,814,007.81	0.80%	3.24%	LAST QUARTER	JAN-MAR 2024
			0.95%	5 YEAR AVERAGE	APR 2019-MAR 2024
			4.74%	YIELD TO MATURITY	AS OF MAR 31, 2024
	<u>\$82,481,962.81</u>				

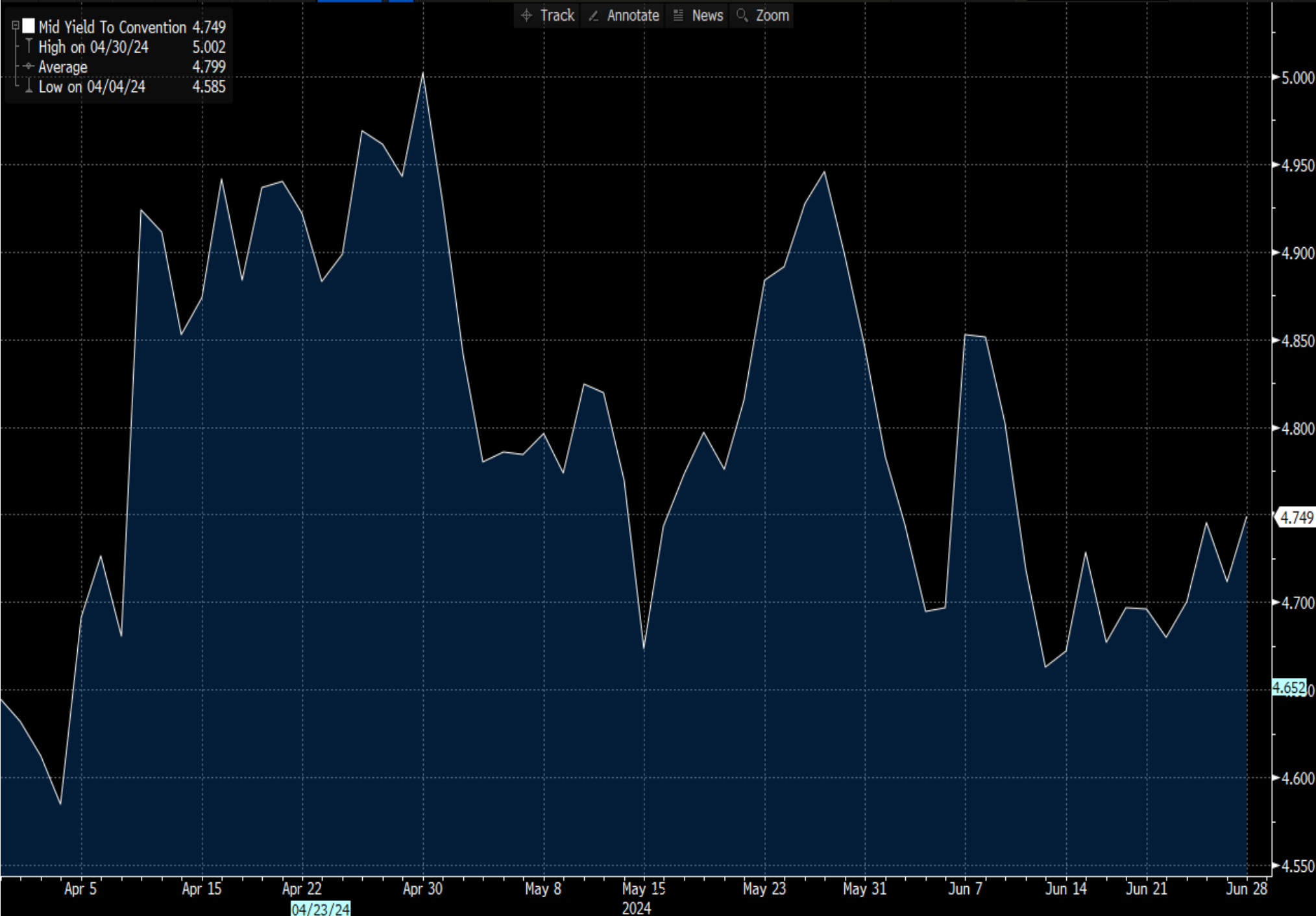
5-YEAR HISTORY OF RETURNS - ANNUALIZED

Quarter Ending:	Co of Kern	LAIF	INVESTMENT POOL	RICH WELLS FARGO	COMBINED WEIGHTED AVERAGE RETURN
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%
9/30/2019	2.03%	2.45%	2.85%	2.84%	2.49%
6/30/2019	2.03%	2.57%	4.84%	4.81%	4.48%
5-Yr Average	1.81%	1.81%	1.19%	0.95%	1.55%

04/01/2024 - 06/28/2024 Mid YTW BGN Local CCY Mov Avgs Key Events

1D 3D 1M 6M YTD 1Y 5Y Max Daily Table + Related Data Add Data Edit Chart

Mid Yield To Convention	4.749
High on 04/30/24	5.002
Average	4.799
Low on 04/04/24	4.585





**SISC II – Property & Liability
 JULY 2024 BOARD MEETING**

Excess Liability Renewal for 2024-25

Policy Term: July 1, 2024 to June 30, 2025

Self-Insured Retention: \$2.00 million (no change)
 \$2.00 million – SAM claims (FY 22-23 \$2.50 million)

Limits: \$53 million (no change)

Rate per ADA: 1st Layer - \$5.54 (1.60% decrease)
 2nd Layer - \$25.75 (19.38% increase)

Premium – 1st Layer \$1,901,653
Excess Limit: \$3,000,000 x/s of \$2,000,000 SIR

Carrier	A.M. Best Rating	Limits	Premium
Safety National Casualty Corp	A++ XV (Superior)	\$3,000,000	\$1,901,653

Premium – 2nd Layer \$8,239,988
Excess Limit: \$50,000,000 x/s of \$5,000,000

Carrier	A.M. Best Rating	Limits	Premium
Schools Excess Liability Fund	N/A	\$50,000,000	\$7,122,503

Total Premiums	\$ 10,141,641
Taxes	\$ 0.00
Grand Total	\$ 10,141,641

It is respectfully requested that the Board retroactively approve the 2024-25 Excess Property renewal.



SELF-INSURED SCHOOLS OF CALIFORNIA (SISC)

Bond Investment Policy

2000 K Street – Larry E. Reider Bldg
P.O. Box 1808
Bakersfield, CA 93303-1808

Rev. August 2018

1.0 POLICY STATEMENT

It is the policy of Self-Insured Schools of California (SISC) to invest funds in a manner which will provide maximum security of principal invested. The secondary objective is the liquidity of capital to meet expenditure requirements. The third objective is to achieve a positive return on the funds invested. This policy shall conform to all applicable State statutes governing the investment of public funds. (CA Gov. Code 53601)

2.0 SCOPE

This investment policy applies to all surplus funds not required for the immediate operating need of Self-Insured Schools of California. These funds are accounted for in the monthly financial report and include all or a portion of:

- 9110.00 Kern County Treasurer
- 9150.01 California Local Agency Investment Fund (LAIF)
- 9150.03 Investments

3.0 PRUDENCE

SISC is a Joint Powers Agreement (JPA), comprised of public school districts and county offices that have come together to self-insure various programs. Investment law imposes the role of trustee on California's local government agencies or persons authorized to make investment decisions for them, in effect making them a fiduciary subject to the prudent investor standard (CA Gov. Code 53600.3).

A fiduciary is "a person who has legal responsibility for the conservation and management of property in which another person has a beneficial interest." As a governing body and fiduciary investing public funds, the standard of prudence to be used when investing SISC funds shall be the "Prudent Investor Standard." This Standard states that the fiduciary shall act with care, skill, prudence, and diligence, under the circumstances then prevailing, that a prudent person, acting in a like capacity and familiar with those matters, would use in the conduct of funds of a like character and with like aims to safeguard the principal and to maintain the liquidity needs of the agency.

4.0 OBJECTIVE

The primary objectives, in order of priority, of the Self-Insured Schools of California's investment activities shall be:

- 4.1 **Safety:** Safety of principal is the foremost objective of the investment program. SISC investments shall be undertaken in a manner that seeks to ensure the preservation of capital in the overall portfolio. To attain this objective, diversification is required in order that potential losses on individual securities do not exceed the income generated from the remainder of the portfolio.
- 4.2 **Liquidity:** SISC's investment portfolio will remain sufficiently liquid to enable SISC to meet all operating requirements which might be reasonably anticipated.
- 4.3 **Return on Investment:** SISC's investment portfolio shall be designed with the objective of attaining a market rate of return throughout budgetary and economic cycles, taking into account SISC's investment risk constraints and the cash flow characteristics of the portfolio.

5.0 DELEGATION OF AUTHORITY

The SISC Board is responsible for the management and oversight of the investment program. The SISC Finance Department shall monitor and review all investments for consistency and compliance with this investment policy. The Board may delegate the daily investment decision making execution authority to the Chief Executive Officer or his designee. The Chief Executive Officer shall follow this policy and such other written instructions as provided. Further, he or she shall be responsible for all transactions undertaken and will establish a system of controls to regulate the activities of appropriate staff members.

6.0 AUTHORIZED FINANCIAL DEALERS AND INSTITUTIONS

Investment services may be provided only by institutions and security broker/dealers authorized by SISC. Criteria used to select broker/dealers shall be credit worthiness and verification of authorization to provide investment services in California. All financial institutions and broker/dealers who desire to become qualified bidders for investment transactions must supply SISC with the following:

- Annual Audited Financial Statements

- Proof of National Association of Security Dealers Certification
- Proof of California Registration
- Verification of having read SISC's Investment Policy and agreement to comply with said Policy

Where applicable, the broker/dealer will facilitate a competitive pricing approach when purchasing securities. It is also understood that the broker/dealer will adhere to applicable Government Code specifications and stay abreast of Government Code revisions and advise the client in a timely fashion of changes that may affect the investment policy or portfolio assets.

7.0 **AUTHORIZED & SUITABLE INVESTMENTS**

SISC is empowered by California Government Code 53601 to invest in the following types of securities:

- U.S. Treasury obligations
- Repurchase Agreements
- Bankers' Acceptances
- Medium-Term Notes
- Equipment Lease-Backed Certificates
- California Local Agency Investment Fund
- Obligations of the State of California, its agencies, and local agencies within California
- Shares of beneficial interest issued by diversified management companies
- Insured savings account or money market account
- Federal agency securities
- Certificates of Deposit
- Commercial Paper
- Mortgage Pass-Through Securities
- Consumer Receivable Pass-Through Certificates
- Local Treasury

SISC further reduces its investment risk by establishing a fixed income portfolio restricted to the types of securities listed below. Where this section specifies a percentage limitation for a particular category of investment, that percentage is applicable only at the date of purchase.

- U.S. Treasury obligations: 10 year maximum maturity
- Federal agency securities: 10 year maximum maturity
- Corporate Medium-Term Notes, including corporate bonds: 5 year maximum maturity
- Mortgage Pass-Through Securities: 5 year maximum maturity
- Consumer Receivable Pass-Through Certificates (Asset-Backed Securities): 5 year maximum maturity
- Commercial Paper: 270 days maximum maturity
- Bankers' Acceptances: 180 days maximum maturity
- Negotiable Certificates of Deposit (CD): 10 year maximum maturity
- Cash Equivalent Securities

Funds may also be invested with: • California Local Agency Investment Fund • Local Treasury

Additionally, each individual portfolio established by an approved broker/dealer will adhere to the following guidelines:

1. Corporate securities shall be rated at least 'A' by Moody's and 'A' by Standard and Poor's. If a security rating drops below 'A,' the security will be evaluated by the SISC Finance Department for continuance in the portfolio. A report of the downgrade and the course of action taken will be presented to the SISC Board at the next regularly scheduled meeting.
2. No security shall have a stated maturity date in excess of five years, except those investment types approved by the SISC Board for a maximum maturity up to ten years.
3. The portfolio shall be comprised of no more than 30 percent in Medium-Term Notes or corporate bonds, or any combination of the two.
4. The portfolio shall be comprised of no more than 20 percent in Mortgage Pass-Through Securities, or Consumer Receivable Pass-Through Certificates, or any combination of the two.
5. Purchases of eligible Commercial Paper may not exceed 270 days maturity nor represent more than 10 percent of the portfolio.
6. Purchases of Bankers' Acceptances may not exceed 180 days maturity or 40 percent of the portfolio.

7. The portfolio shall be comprised of no more than 30 percent in negotiable CDs.
8. All assets selected for the portfolio must have a readily available market value and be marketable.

Further, SISC or a SISC approved security broker/dealer shall not invest in derivatives, such as, but not limited to, inverse floaters, range notes, or interest-only strips that are derived from a pool of mortgages, or in any security that could result in zero interest accrual if held to maturity.

Note: Although funds held in SISC's bank accounts are not considered surplus under this Policy, they are deposited in a Premium Interest Checking account that is fully collateralized at 110%, provides daily liquidity, and earns a competitive rate of interest.

8.0 SAFEKEEPING AND CUSTODY

All security transactions entered into by SISC shall be conducted on a delivery-versus-payment (DVP) basis. Securities will be held by a third-party custodian designated by the SISC Board and evidenced by safekeeping receipts (CA Gov Code 53635).

9.0 DIVERSIFICATION

In an effort to reduce overall portfolio risk while attaining market average rates of return, diversification will be utilized in terms of maturity, as well as security type and issuer. The portfolio will be well diversified to avoid undue exposure to any single economic sector, industry group, or individual security.

10.0 MAXIMUM MATURITIES

The SISC Finance Department will match its investments with anticipated cash flow requirements. Furthermore, SISC will not invest in any single security with a stated maturity date in excess of five years, except the security types approved by the SISC Board for a maximum ten year maturity. Further, at any one time no more than 30% of the portfolio shall be invested in securities with maturities up to ten years.

11.0 INTERNAL CONTROL

Internal controls shall be utilized to maintain efficiency and prevent fraud. Controls may include, but are not limited to, separation of functions, checks and balances, screening of employees and consultants, and training. The SISC Finance Department shall establish an annual process of independent review by an external auditor. This review will provide internal control by assuring compliance with policies and procedures.

12.0 PERFORMANCE STANDARDS

The investment portfolio will be designed to obtain a positive market rate of return, taking into account SISC's investment risk constraints and cash flow needs.

12.1 Market Return-On-Investment (Benchmark):

The basis used by the SISC Finance Department to determine whether market returns are being achieved shall be the return for the California Local Agency Investment Fund (LAIF).

13.0 REPORTING

The SISC Finance Department is charged with the responsibility of including a market report on investment activity and returns in SISC's Financial Statements. Quarterly Investment Reports will include:

- Type of Investment
- Purchase Date
- Dollar amount invested (cost)
- Security Rating at Current Quarter
- Maturity Date
- Principal Balance (%)
- A description of funds or investments under the management of contracted parties:
 - California Local Agency Investment Fund
 - Kern County Treasurer
- Issuer
- Par/Face Value
- Security Rating at Purchase
- Yield-to-Maturity at Current Quarter
- Security Reduced by Principal Payments (%)
- Market Value and source of valuation

Further, the Quarterly Report shall verify that the SISC investment portfolio is in compliance with SISC's investment policy. The report will also include a statement indicating the ability of SISC to meet its cash requirements for the ensuing six months or to provide an explanation as to why sufficient money shall not or will not be available. A copy of the Quarterly Report will be rendered to SISC's Chief Executive Officer, the internal auditor, and the Board within 60 days following the end of the quarter (CA Gov. Code 53646).

14.0 INVESTMENT POLICY ADOPTION

SISC's Investment Policy shall be adopted by the Board. The Policy will be reviewed on an annual basis by the SISC Finance Department, and any modifications made thereto must be approved by the SISC Board.

Adopted: January 4, 1989
Revised: September 16, 1992
Revised: September 15, 1993
Revised: June 19, 1996
Revised: October 16, 1996
Revised: July 15, 1998
Revised: October 19, 2005
Revised: July 26, 2012
Revised: August 23, 2018

PROGRAM COMMITMENT AGREEMENT

SAFETY NATIONAL CASUALTY CORPORATION
&
SELF INSURED SCHOOLS OF CALIFORNIA

This Agreement is effective as of, **07/01/2024**, between Safety National Casualty Corporation hereafter "Safety National") and the entity listed above (hereafter "Insured") and applies to the following policies issued, or to be issued, to the Insured (hereafter "Policies"):

Facultative Reinsurance Certificate No. FCA4060558

In consideration of the payment of premium, Safety National is willing to provide a limited commitment to the Insured relative to the above referenced Policies, subject to certain conditions and the terms set forth below.

I. REFERENCES

- 1) "**Current Period**" refers to the Insured Policy Period of: **07/01/2024 – 07/01/2025**
- 2) "**2025 Renewal**" refers to the Insured Policy Period of: **07/01/2025 – 07/01/2026**
- 3) "**Exposure Basis**" refers to the basis upon which the policy is rated and may include, but is not limited to average daily attendance, fleet, full time employees or other units.

II. PROGRAM COMMITMENT

If the conditions set forth in Section III of this Agreement are all met with respect to the applicable Insured Policy Period, Safety National agrees to the following:

- 1) For the **2025 Renewal**: No increase in the liability premium rate per applicable **Exposure Basis** for each of the above Policies over the rates that had been applied to the **Current Period** in conjunction with the same applicable bound SIR/retention amount for the **Current Period**.

The parties understand and agree that, if any one or more of the below stated conditions are **not** met for the expiring liability Policy Period, the **2025 Renewal** of the above Policies shall **not** be subject to any limitation nor guarantee with respect to the liability premium rate per applicable **Exposure Basis**, retention, coverage, limits or endorsements.

This Program Commitment applies only to premium rates and shall not be construed to provide any obligation on the part of Safety National as to any other policy terms or conditions including but not limited to coverages or endorsements.

III. CONDITIONS

- 1) This Agreement is signed by the Insured and returned to Safety National within 60 days following the effective date of the **Current Period**.
- 2) No certified "act of terrorism", as defined under the Terrorism Risk Insurance Act of 2002 or any subsequent acts, amendments, or reauthorizations thereto ("TRIA"), occurs during the **Current Period**.
- 3) No significant change in underwriting exposure as applicable to the type of policy, with "significant" being understood to mean a $\pm 15\%$ change in exposure for the Renewal Period over that in place for the **Current Period**.
- 4) No significant change in core business underwriting exposure, with "significant" being understood to mean $\pm 15\%$ change in exposure for the Renewal Period over that in place for the **Current Period**.
- 5) No new individual incurred loss during the **Current Period** for any of the Policies to exceed 50% of that Policy's SIR/Retention amount with all such losses to be valued as of 01/31/2025.

6) No development of existing claims, within the past 5 years, having a date of loss prior to the effective date of the **Current Period**, to exceed 50% of that Policy's applicable SIR/retention amount, with such losses to be valued as of 01/31/2025.

IV. DEFINITIONS

All terms that are not specifically defined in this Agreement retain the definitions from the underlying Policies.

V. ENFORCEABILITY

The invalidity or unenforceability of any particular term or condition of this Agreement will not affect the other terms and provisions hereof, and this Agreement will be construed in all respects as if such invalid or unenforceable term or provision has been omitted.

VI. WAIVER

The waiver by either party of any breach of any term, covenant or conditions of this Agreement will not be deemed a waiver of any other term, covenant or condition of this Agreement or any subsequent breach of the same or any other term, covenant or condition of this Agreement.

VII. AGREEMENT BINDING

This Agreement shall be binding upon, and shall inure to the benefit of, Safety National and the Insured and their respective heirs, legal representatives, successors and assigns, including, but not limited to, any receiver, trustee or other fiduciary appointed in any federal or state insolvency proceeding or federal bankruptcy case.

VIII. COMMISSION

Any applicable commission shall be earned by the broker of record on only an annual basis as of the effective date of Policies.

IN WITNESS WHEREOF, the parties hereto have executed this Agreement by their duly authorized representatives.

SAFETY NATIONAL CASUALTY CORPORATION

SELF INSURED SCHOOLS OF CALIFORNIA

DocuSigned by:
By: David Randall
90DD81D90B304E2
(Signature of Officer or Authorized Representative)

DocuSigned by:
By: Robert Kretzmer
78225C35FAE484
(Signature of Officer or Authorized Representative)

David Randall
(Name of Officer or Authorized Representative)

Robert Kretzmer
(Name of Officer or Authorized Representative)

VP-Public Entity Underwriting
(Title of Officer or Authorized Representative)

Director
(Title of Officer or Authorized Representative)

Date Signed: 7/8/2024

Date Signed: 7/5/2024

Auto Assignments 22/23 - 23/24

	22/23 Bodily Injury	23/24 Bodily Injury	22/23 Collision	23/24 Collision	22/23 Comp.	23/24 Comp.	22/23 Property Damage	23/24 Property Damage	22/23 Misc.	23/24 Misc.	22/23 Total	23/24 Total
July	0	0	4	6	2	1	3	5	0	0	9	12
August	2	1	8	7	2	1	8	6	0	0	20	15
September	0	0	11	11	2	1	4	10	0	0	17	22
October	2	2	10	14	4	0	6	6	0	0	22	22
November	2	2	3	8	3	0	2	7	0	0	9	17
December	3	4	9	8	0	1	5	6	0	0	17	19
January	5	5	0	6	1	1	9	5	0	0	15	17
February	1	3	6	17	1	0	9	9	0	0	17	29
March	1	0	5	10	3	4	10	4	0	0	19	18
April	6	0	3	9	1	2	10	9	0	0	20	20
May	1	10	7	18	1	0	4	15	0	2	13	45
June	0	2	3	13	1	1	5	9	0	0	9	25
Total	23	29	69	127	21	12	75	91	0	2	187	261

Liability Assignments 22/23 - 23/24

	22/23 Bodily Injury	23/24 Bodily Injury	22/23 Personal Injury	23/24 Personal Injury	22/23 Property Damage	23/24 Property Damage	22/23 Cyber	23/24 Cyber	22/23 Errors & Omissions	23/24 Errors & Omissions	22/23 Other	23/24 Other	22/23 Total	23/24 Total
July	8	7	5	2	1	3	1	0	0	0	9	13	24	25
August	7	5	3	4	1	7	0	0	0	0	11	7	22	23
September	3	6	2	0	2	1	0	0	0	0	0	0	7	7
October	7	9	3	3	0	2	0	2	0	0	0	0	10	16
November	8	16	2	5	1	2	0	0	0	0	0	0	11	0
December	9	1	5	3	2	3	1	0	0	0	0	0	17	7
January	8	5	6	4	6	6	0	0	0	0	0	0	20	15
February	8	12	4	3	3	2	0	2	0	0	0	0	17	19
March	9	20	6	3	5	6	3	0	0	0	0	0	23	29
April	15	15	2	3	1	7	0	1	0	1	0	1	18	28
May	8	10	4	8	4	10	1	0	0	0	0	0	17	28
June	9	6	0	2	5	7	1	1	0	0	0	0	15	16
Total	99	112	42	40	31	56	7	6	0	1	20	21	201	213

	22/23 S.A.M.	23/24 S.A.M.
July	1	0
August	1	1
September	0	0
October	1	4
November	1	4
December	2	0
January	1	1
February	1	2
March	2	5
April	0	1
May	1	2
June	5	2
Total	16	22

** Sexual Assault / Molestation (S.A.M.) claims are identified upon receipt and tracked by a "Cause Code" linked to the file when it is created by SISC and assigned to an adjuster. S.A.M. claims fall within Coverage A. "Bodily Injury" and therefore the S.A.M. claims we have identified for informational purposes on this report are also tabulated within the "total" Bodily Injury claim count.*

Property Assignments 22/23 - 23/24														
	22/23	23/24	22/23	23/24	22/23	23/24	22/23	23/24	22/23	23/24	22/23	23/24	22/23	23/24
	Water	Water	Wind	Wind	Fire	Fire	Theft	Theft	Vehicle	Vehicle	Other	Other	Total	Total
July	2	1	0	0	0	0	3	3	1	0	1	0	7	4
August	0	2	0	0	0	0	2	1	3	0	0	3	5	6
September	0	1	1	2	0	0	2	4	3	1	1	1	7	9
October	1	2	0	0	0	0	3	3	2	5	0	1	6	11
November	1	1	0	1	0	0	2	3	1	0	0	0	4	5
December	0	1	0	0	0	1	0	3	0	2	0	0	0	7
January	11	0	3	0	2	0	1	4	1	2	2	3	20	9
February	4	4	0	2	0	0	4	3	2	2	3	0	13	11
March	16	2	0	1	2	0	3	1	6	1	2	1	29	6
April	3	6	0	2	0	1	4	2	0	2	0	1	7	14
May	5	2	0	0	0	0	0	2	1	1	0	0	6	5
June	4	1	1	0	0	0	0	4	1	2	3	0	9	7
Total	47	23	5	8	4	2	24	33	21	18	12	10	113	94

Other to include the following Cause Codes: All Physical Loss, Boiler / Machinery, Crime, Lightning and Vandalism.

Quarterly Update

EMPLOYMENT LITIGATION CASE STUDY PROBATIONARY EMPLOYEES

Employment litigation in the State of California can be a slippery slope for school districts. Because school districts are public entities, they are subject to the enforcement of administrative agencies such as the Federal U.S. Equal Employment Opportunity Commission (EEOC) and the California State Agency, Department of Civil Rights (DCR). DCR was formerly known as the Department of Fair Employment & Housing Agency (“FEHA”).

Both of these government agencies will receive and investigate administrative complaints filed by past and present school employees alleging that they have been terminated, harassed, retaliated or discriminated against on the basis of their status as **a member of a protected class**. An example of a “protected class” of employees includes, but is not limited to, race, ethnicity, gender, color, religion, sexual orientation, pregnancy, age (40 or older), or a physically disabled person.

In education there are probationary periods for employees, both classified and certificated. There is a common understanding in Human Resource departments that a probationary employee can be dismissed from employment without cause. The practice of releasing a probationary worker, or non-tenured teacher without having to undergo a disciplinary process is a common and acceptable practice. This practice, however, does not come without risk. On occasion, a discharged employee that was probationary, will turn around and file a complaint with EEOC or DCR after separation, alleging that they were discharged or terminated because of their status as a member of a protected class. When this happens, school districts are placed in the uncomfortable position of having to defend their decision, and demonstrate that the decision was made absent of any retaliatory or discriminatory motive.

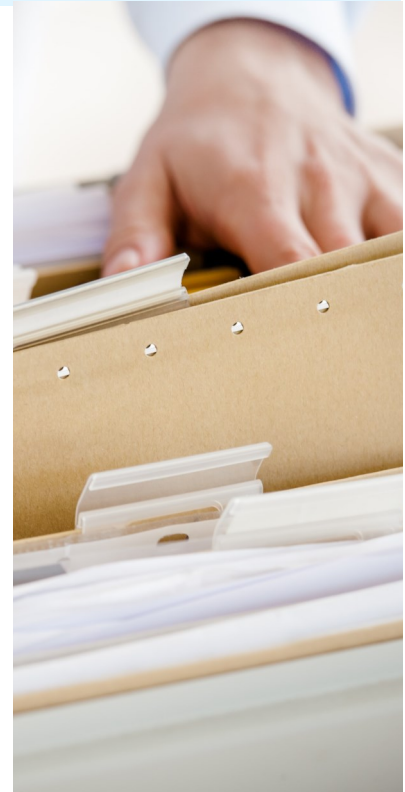
Below is a case study offered to illustrate an example of what can happen in these situations.

DESCRIPTION OF EVENTS

A plaintiff in a school district employment lawsuit had been hired by a member school district as a permanent groundskeeper. He was terminated prior to the completion of his probationary period. The plaintiff contends that one month before his termination, he was provided a formal performance evaluation whereby he scored exceptional. He also reported that he received favorable comments and feedback from his evaluator.

The plaintiff in this case was a male in his sixties. He was receiving counseling with

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SISC Property Appraisals

SISC has contracted with Centurisk (formerly AssetWorks Risk Management) to provide property appraisal services for our member districts.

These services include onsite inspections and valuation of buildings with a value of \$1 million and greater.

These inspections will be scheduled in a 5-year cycle. The first 14 school districts were evaluated in the 2023-24 school year. Districts selected for the 2024-25 school year will be contacted by Centurisk directly 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.

If you have any questions or concerns, please contact Randy Rogers, SISC Safety & Loss Control Specialist at rarogers@siscschools.org

CHEERLEADING

Cheerleading has become a “sport” of its own and some students are eager to participate in this activity and to press the limits of physical ability, as well as gravity in performing stunts.

Most cheerleading injuries happen during exercises like pyramids, tosses, and gymnastic moves. There have been many injuries resulting from cheerleading accidents including broken bones, sprains and strains, especially in the legs, ankles, and feet.

The incidence of concussions and closed head injuries and hospital admissions has gone up. Most concussions happen during practice. Almost half of the reported concussions happen when the cheerleader does not have a spotter.

Because skill level and physical ability varies dramatically by age, it is imperative that age-appropriate programs are implemented.

USA Cheer has given safety rules. A safe program has direct adult supervision, correct conditioning, skills training, and warm-up exercises. Coaches should be trained in risk management, as well as basic first aid and CPR/AED training. Concussion protocols should always be followed. Athletes, coaches, and parents should be trained in athlete protection. This includes understanding, preventing, recognizing, and reporting abuse such as bullying, hazing, physical and emotional misconduct, and sexual abuse.

These are some general guidelines for cheerleaders:

- Cheerleaders should have a health exam, including a complete health history.
- A qualified and knowledgeable coach must be on hand.
- Practice sessions should be supervised, and held in a safe and appropriate place.
- Individual and squad ability levels should be carefully evaluated. Only stunts that are right for those levels should be planned and done.
- Participants should have good training in tumbling.
- Mandatory professional training in correct spotting methods must be held.
- Participants should be part of a conditioning and strength-building program.
- No jewelry should be worn.
- Structured stretching exercises and flexibility and warm-up routines should be held before and after practice sessions, game activities, competitions, and pep rallies.
- Only the right surfaces should be used for tumbling, stunts, pyramids, and jumps.
- Cheerleaders' skills should be evaluated based on accepted teaching standards. Correct spotting should be used until all cheerleaders have mastered the skills.
- Hard and unbending supports or rough edges or surfaces must be correctly covered.
- Proper athletic clothing and shoes must be worn.
- Props, like signs, should be made of solid material with no sharp edges or corners.
- All signs should be gently tossed or kept under control.

Parents/guardians of students participating in cheerleading activities should have a sports participation form on file with the district. The form should include language regarding assumption of risk, and health insurance coverage.

Even when following the USA Cheer guidelines, there is still inherent risk involved in cheerleading activities. All cheerleading gymnastics, including tumbling should be carefully reviewed and supervised by a qualified adult advisor or coach. For additional information visit the USA Cheer website at usacheer.org.

INTRODUCING LILIA MORENTIN

In 2005 Lilia Morentin was a reservist in the U.S. Navy stationed in El Salvador. While she enjoyed her active duty for Special Work orders, she began looking for a new opportunity, when she returned to the States. That is when she heard about a job opportunity that piqued her interest at the Kern County Superintendent of Schools Office (KSCSOS). Morentin started with KCSOS one week after being released from active duty. In 2007, a position for growth, and use of her knowledge and experience, again got her interest. This position was for Administrative Secretary for the SISC Property and Liability division.

In this position, Morentin provides a wide range of administrative tasks in support of the Director and Claims Adjusters. Morentin is very familiar with all 156 member districts located in 19 different counties. She is responsible for insurance verification/certificates of insurance. This requires her to review contracts, agreements, Memorandums of Understanding and Facilities Use Agreement, all which require an eye for details. She also coordinates services for special coverage programs such as Special Education Voluntary Coverage Programs (SEVCP) and School Connected Organization program options. Morentin compiles static data and reports through a custom-made data management storage program she created herself, which increases efficiency and streamline processes. This Microsoft Access database program is tailored to track key information for the 156 member districts, SISC defense counsel members and various city and county agency contacts. Morentin also maintains a detailed listing of district property deductible information and key information for the Property and Liability division.

If you have called the office, it is likely you have spoken with Morentin at some point. While Morentin has worked for SISC for 17 years, she still has a love for the Navy and has volunteered with veteran's connected organizations. She is also a talented knitter and has won several ribbons at the Kern County Fair.



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Preventing Heat Illness

As the summer months unfold it is important to be aware of how to prevent the different types of heat illness and your responsibilities as an employer. The California Department of Industrial Relations website has resource to help you understand your responsibilities.

Protecting student health during times of high heat is also important. Many districts may be offering summer programs or begin the 2024-25 school year during high heat months. In addition, sports teams begin practicing for upcoming sports seasons. The California High School Coaching Education and Training program requires heat illness training every two years. The California Department of Public Health has guidance for schools on sports and strenuous activity during extreme heat on their website.

Below are website links for more detailed information.

Department of Industrial Relations <https://www.dir.ca.gov/dosh/heatillnessinfo.html>

California Interscholastic Federation (CIF) https://www.cifstate.org/sports-medicine/heat_illness/index

California Department of Public Health <https://www.cdph.ca.gov/Programs/EPO/Pages/Extreme%20Heat%20Pages/extreme-heat-guidance-for-schools.aspx>

STUDENT ATHLETE INSURANCE

High School football is a physically demanding sport that involves physical contact and therefore carries the potential for injuries such as concussions, sprains, and fractures. Fortunately, SISC is pleased to continue to offer Tackle Football Coverage for the 2024-2025 season. As always, we strive to provide competitive rates along with exceptional coverage to address the specific needs and risks associated with high school football.

According to Education Code section 32221, every school district in California must provide insurance coverage for medical and hospital expenses to every member of an athletic team. While the basic Student Insurance coverage provided by SISC meets this criteria, coverage for contact sports such as tackle football are excluded. SISC does offer Tackle Football coverage options for individual athletes for purchase. The Tackle Football coverage covers accidental injuries during supervised practices or regularly scheduled high school football games. This policy is available to all athletes, even those with other medical insurance.

The SISC Tackle Football coverage is effective from the moment the payment is received by the school site or SISC's office from the athlete, until the end of the school year. Brochures containing the application and coverage information are available on the SISC website or can be mailed to designated school personnel upon request. The benefits of the SISC Tackle Football Program include a \$15,000 benefit (paid according to the schedule of benefits) and an annual premium of \$60.00.

Tackle football is considered a high-risk concussion sport. As a result, we take additional measures by providing a Concussion Coverage program at no extra cost to our member districts.

SISC has established a partnership with the HeadStrong Concussion Insurance Program, which aims to provide comprehensive coverage for student athletes involved in high school interscholastic sports. The primary objective of the insurance program is to safeguard student athletes from the potentially substantial costs associated with concussion treatment and necessary neurological follow-up following a suspected concussion. All high school athletes participating in interscholastic sports are automatically enrolled and covered under the HeadStrong Concussion Insurance Program, which provides benefits of up to \$25,000.00. It's important to note that the HeadStrong policy becomes operational after the regular Student Accident Insurance benefits have been exhausted, or alternatively, after the benefits under the SISC Tackle Football coverage have been utilized. HeadStrong is secondary/excess coverage and becomes primary if no other primary insurance is available.

If your district staff has additional questions or concerns, please contact Elsa Lara with the Student Insurance department, at 661-636-4736. Our brochure is available on the forms page of our website at <https://sisc.kern.org/pl/>

LITIGATION CASE STUDY (CONTINUED FROM PAGE 1)

the Department of Veteran Affairs (VA) for a medical condition unrelated to his work for the district. As part of his treatment, it was recommended that he participate once per week in group therapy sessions for a twelve-week period. The sessions were offered virtually, i.e., Zoom, and were to take place from 9:00AM to 10:30AM during the employee's work day. The plaintiff claims that he immediately notified his supervisor and sought leave time from work to attend those weekly sessions and participate virtually from his job site location.

The plaintiff reports that his request for leave time to attend those therapy sessions was denied. Shortly thereafter, he claims that he was invited to attend a meeting by the Director of Human Resources where he was informed that he was being released from the district due to his failure to satisfactorily pass the probationary period.

Because the plaintiff was discharged prior to the completion of his probationary period, he was discharged without cause nor explanation. In response, the terminated employee filed a complaint with DFEH stating that he was retaliated and discriminated against as a member of a protected class. He qualified as a member of a protected class as an employee over the age of 40 and having a diagnosed disability.

SCHOOL DISTRICT VERSION

The school district explained that they were unaware that the employee's weekly meetings were for a medical purpose. They claim that they misunderstood his request as being meetings for his military service. The district claims that had they known he was wanting time off for a medical reason, they would have engaged him and participated in an "interactive process" to see if they could accommodate his request.

LIABILITY ANALYSIS

Liability in this case was troublesome. The plaintiff made a great witness on his own behalf. He was an older-gentlemen and a military veteran. The plaintiff was going to testify that he told his supervisor that the meetings were recommended by a physician at the VA. Had the district engaged the employee in the "interactive process", they could have requested a doctor's note or verification as to the purpose for the time off he was requesting. The district did not have any documentation to provide as evidence that they had taken the time to meet with him and engage him in "an interactive process" to try to accommodate his request. The lack of such evidence would have bolstered the plaintiff's claim before a jury that he had been mistreated or discriminated against.

DAMAGES

The plaintiff made a loss of earnings claim of roughly \$4,000 per month for the 25 months he was out of work following his discharge. His lost earnings totaled roughly \$100,000. The plaintiff also claimed emotional distress stemming from his separation from the district. Because the claim was filed under the Fair Employment and Housing Statutes, the plaintiff would have been entitled to recover his attorney fees and legal costs incurred if they proved their case to a jury. Plaintiff attorney fees in these types of cases can easily reach the mid six figure range in the area of \$500,000 to \$600,000. The trial judge makes the decision as to how much is awarded to the plaintiff attorney that wins a discrimination case involving Fair Employment and Housing statutes.

THE SETTLEMENT

Because of the financial exposure at risk and the unfavorable set of facts, SISC and the member school district participated in private mediation. The plaintiff's opening demand was 1.3 million dollars. At the conclusion of the negotiation process, we were able to reach a settlement for less than \$500,000 dollars. Because the claim included claims for "backpay" and

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SISC Podcasts

As you may be aware, SISC has podcasts available on our website. Director Robert Kretzmer interviews a number of people in the education arena or public sector.

Three new podcasts were recently posted:

- ◆ The Politics of Education: A conversation with Carlos Rojas, Chief Governmental Relations Officer for the Kern County Superintendent of Schools
- ◆ The Wheels on the Bus Go Round and Round: A Conversation with James McClelland, Director of Transportation for the Kern County Superintendent of Schools
- ◆ Taking Care of Business: A conversation with Michael Fine, CEO of Fiscal Crisis & Management Assistance team (FCMAT)

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 Beck, Administrative Secretary at libeck@siscschools.org

FROM THE DIRECTOR

SISC Property & Liability has always believed in the value of training for our member districts. One of the principal platforms we encourage our members to use is Get Safety Trained (GST).

Members can go to <https://sisc.kern.org/getsafetytrained/> to see a listing of available trainings. This service is available to all members at no additional cost. The courses are well-written and pertinent to the types of exposures our members face day-in and day-out.

Two specific courses cross my mind as we all prepare for the 2024-2025 academic year. The first course is on *K-12 Coaching Principles*. While many of the GST courses take a common-sense approach to the curriculum, they also serve as a good reminder as to the basic safety considerations for each topic. The K-12 Coaching Principles course reminds us that athletics requires a higher degree of attention to safety than many of our other endeavors with students. Something as basic as making sure the field, course or track is level and free of debris and safe each time it is used. Over the years, SISC has seen multiple claims where injury has resulted from a lack of a safety check. Each school site should have a form that documents the date, place and time that the safety check was done and by whom. This is particularly important with respect to any outdoor activities where the playing surface is subject to the elements. This form also helps put the district in a good position to defend any future claim alleging the district was negligent for failing to conduct an inspection. This is just one example of how a training reminder can improve our awareness for safety.

The second course is *Staff and Student Relationships*. We live in an age where we have seen a significant increase in the number of claims resulting from alleged inappropriate staff and student relationships. This course reminds us all of the importance of maintaining appropriate boundaries. For example, telling sexual jokes or stories, finding ways to be alone with a student, and giving personal gifts to students are practices that should be stopped immediately should they come to the attention of administration or coworkers. Over the years, SISC investigations of sexual harassment and sexual abuse claims involving children have frequently uncovered these practices as precursors to some of our more egregious claims related to childhood sexual abuse.

I encourage you to review the GST course list and to take any course you may find beneficial. The two mentioned above are timely as we prepare for what we hope will be an exciting and successful academic year. For questions on this case study, contact Ty Taylor, Coordinator.

LITIGATION CASE STUDY (CONTINUED FROM PAGE 5)

intentional acts, claims that are not covered by school district risk pools such as SISC, the member school district had to contribute and fund half of the settlement monies.

MEASURE TWICE, BEFORE CUTTING ONCE

The old adage “measure twice and cut once” should definitely apply when dismissing and discharging both probationary employees and non-tenured teachers. Human resource professionals should ask the question, is this person a member of a protected class of employees? If the answer is yes, the next question should be, do we have the documentation to demonstrate that this employee was let go for a non-discriminatory reason? Does the district have the documentation to withstand and disprove such claims by the departed employee? When a district is accused of discrimination, harassment or retaliation by a former employee, the district’s performance evaluations, their conference summaries and other meaningful documentation, aka “evidence” to support your position will be crucial to the defense. Without such evidence, the district could find itself in both an unfavorable and costly position.