



SISC

Self-Insured Schools
of California

Schools Helping Schools

**PROPERTY AND LIABILITY
BOARD OF DIRECTORS MEETING
OCTOBER 17, 2024
1:00 P.M.**

AGENDA

I. Consent Agenda

- A. Approval of Minutes for September 2024 Board of Directors Meeting Dave Ostash
- B. Approval of Payment of Student Insurance Claims in the Amount of \$19,303.44 and Tackle Football Claims in the amount of \$1,056.09 for the Month of September 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
Antelope Valley Union High School District By Ryan Bourget	2024048535	Property
Kern County Superintendent of Schools By Ryan Bourget	2024050846	Property
Lake Elsinore Unified School District By Hilda Hankins	2023043969	Eva Mirmohamadi Auto - BI

IV. Reconvene To Open Session

A. Reports from Closed Session, if Required

V. Action Items

- A. Report of Property and Liability Claims in the Amount of \$1,447,455.79 for the Month of September 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 September 2024 Will Be Submitted for Approval Kim Sloan

Moved _____ 2nd _____

Yes _____ No _____ Abstain _____ Roll Call Vote _____

VI. Information and Discussion Items

- A. SISC Property & Liability Website Robert Kretzmer

- B. CAJPA Litigation Basics – Part II Robert Kretzmer

- C. Quarterly Report for September 2024 Robert Kretzmer

- D. Comments from the Board of Directors Will Be Heard Dave Ostash

- E. Next Meeting: Dave Ostash

Thursday, November 21, 2024
10:30 a.m.
SISC Board Room, 4th Floor – Larry E. Reider Education Center
2000 K Street, Bakersfield, CA 93301

- F. Adjournment Dave Ostash

Moved _____ 2nd _____

Yes _____ No _____ Abstain _____ Roll Call Vote _____

Any materials required by law to be made available to the public prior to a meeting of the Governing Board of the SISC II JPA can be inspected at the following address during normal business hours at:
2000 K Street, Bakersfield, CA. 93301

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

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

PROPERTY & LIABILITY TERMINOLOGY

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

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



SISC

Self-Insured Schools
of California

Schools Helping Schools

**PROPERTY AND LIABILITY
BOARD OF DIRECTORS MEETING
SEPTEMBER 19, 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, September 19, 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
Ty Bryson
Rhonda Phinney
S. Aaron Resendez
Sue Lemon
Katie Russell
Steve Torres
Brad Pawlowski
Robert Hughes

ALTERNATES PRESENT:

Steve Martinez
Ramon Hendrix

OTHERS PRESENT:

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

Consent Agenda

Motion was made by Director Lemon, seconded by Director Bryson and by roll call vote of 10-Yes, 0-No, and 0 Abstentions (10-0-0) to approve the Consent Agenda as follows:

Minutes

Approval of Minutes for August 2024 Board of Directors Meeting

Student Insurance and Tackle Football Claims

Approval of payment of Student Insurance Claims in the Amount of \$45,663.37 and No Tackle Football Claims for the month of August 2024.

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 10:57 a.m.

<p>With respect to the claim filed by Colija Feliz against Tulare County Office of Education after discussion, motion was made by Director Torres, seconded by Director Resendez and by roll call vote of 10-0-0 the board approved the payment of \$200,000.00 for the settlement of this claim with Colija Feliz.</p>
<p>With respect to the claim filed by El Tejon Unified School District after discussion, motion was made by Director Pawlowski, seconded by Director Russell and by roll call vote of 10-0-0 the board approved the payment of \$5,000.00 for supplemental cost to original scope of work, to remove a tree.</p>
<p>With respect to the claim filed by Lamont Elementary School District after discussion, motion was made by Director Lemon, seconded by Director Pawlowski and by roll call vote of 10-0-0 the board approved the payment of \$180,419.00 for building clean-up and repairs due to fire damage.</p>
<p>With respect to the claim filed by Maricopa Unified School District after discussion, motion was made by Director Torres, seconded by Director Hughes and by roll call vote of 10-0-0 the board approved the payment of \$143,995.14 for emergency work and repairs due to water damage.</p>
<p>With respect to the claim filed by Santa Barbara Unified School District after discussion, motion was made by Director Resendez, seconded by Director Russell and by roll call vote of 10-0-0 the board approved the payment of \$74,257.37 for repairs to kitchen floor, walls and cabinets due to water damage.</p>

Action Items

Report of Property and Liability Claims – August 2024

Robert Kretzmer presented the Report of Property and Liability Claims. There were 34 new claims, 41 claims were closed and no claims reopened in August, resulting in 562 pending claims. Robert reviewed the check register for August 2024, reporting on 11 checks that were in excess of \$50,000.00. After discussion, motion was made by Director Bryson, seconded by Director Pawlowski and by roll call vote of 10-0-0, approving payment of Property and Liability Claims in the amount of \$2,734,124.70 for the month of August 2024.

Financial Report

Kim Sloan reviewed with the Board the Financial Report for the period ending August 31, 2024. Kim reported the LAIF rate for the month of August 2024 increased to 4.58% from last month at 4.52%. After discussion, motion was made by Director Torres, seconded by Director Pawlowski and by roll call vote of 10-0-0, approving the Financial Reports as submitted.

Information and Discussion Items

Making Nuclear Verdicts More Predictable: CLM Article

Robert Kretzmer discussed a few key points in an article on Nuclear Verdicts with the Board.

Defense Counsel Summit Update

Robert Kretzmer reviewed the Defense Counsel Summit agenda for the meeting in October.

Stop iT Review

Kerri Jones gave a brief update on the Stop iT program and handed out some information to the Board.

Comments from the Board

Director Bryson discussed an article he read about remote working with the Board.

Adjournment

There being no further business to come before the Board, motion was made by Director Pawlowski, seconded by Director Bryson and by roll call vote of 10-0-0, adjourning the meeting at 11:27 a.m.

Next Meeting

The next meeting of the Board of Directors will be held **Thursday, October 17th at 1:00 p.m.** in the Georgie O'Connor Board Room, Lucia Mar Unified School District, 602 Orchard St., Arroyo Grande, CA 93420

Robert Hughes, Secretary



SISC

Self-Insured Schools of California
Schools Helping Schools

SUMMARY OF ACTIVITY
SEPTEMBER 2024

	<u>STUDENT</u> <u>INSURANCE</u>	<u>TACKLE</u> <u>FOOTBALL</u>
Opened	75	13
Closed	899	58
Events	25	0
Total Open & Event claims	588	15
Amount Paid	\$ 19,303.44	\$ 1,056.09
Credit	\$ (14.12)	\$ (135.40)
Net Paid Current Month	\$ 19,289.32	\$ 920.69
Net Paid YTD	\$ 116,461.28	\$ 1,055.27

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

FILES REOPENED	0
FILES OPENED	45
FILES CLOSED	47
TOTAL PENDING CLAIMS	563
OPEN EVENT FILES	103
PENDING INDEMNITY RESERVES	\$44,011,806.01
PENDING EXPENSE RESERVES	\$12,578,996.76
	<hr/>
<i>TOTAL RESERVES</i>	\$56,590,802.77
INDEMNITY PAID, CURRENT MONTH	\$573,115.60
EXPENSES PAID, CURRENT MONTH	\$874,340.19
	<hr/>
<i>SUB-TOTAL</i>	\$1,447,455.79
PRIOR MONTH VOIDS (CREDITS)	(\$10,361.33)
RECOVERY	(\$171,367.24)
REFUNDS	(\$62,500.50)
	<hr/>
<i>NET PAID CURRENT MONTH</i>	\$1,203,226.72
INDEMNITY PAID YEAR-TO-DATE	\$3,209,771.58
EXPENSES PAID YEAR-TO-DATE	\$1,819,837.37
	<hr/>
<i>SUB-TOTAL</i>	\$5,029,608.95
CREDITS YEAR-TO-DATE	(\$71,724.57)
RECOVERY YEAR-TO-DATE	(\$352,351.59)
REFUNDS YEAR-TO-DATE	(\$63,109.56)
	<hr/>
<i>SUB-TOTAL</i>	(\$487,185.72)
<i>NET PAID YEAR-TO-DATE</i>	<hr/> \$4,542,423.23

Check Register - Property & Liability

Check Number	Check Date	Payee	Claim Number	Claim Type	Payment Type	Insured	Check Amount
605702	09/03/2024	ALACRITY PARENT LLC,	2024051099	ACL	Adjusting	Panama-Buena	208.20
605703	09/03/2024	CARPENTER, ROTHANS &	2022042589	LBI	Attorney Fees	Palmdale	397.13
605704	09/03/2024	CARPENTER, ROTHANS &	2022042602	LBI	Attorney Fees	Antelope Valley	720.50
605705	09/03/2024	CARPENTER, ROTHANS &	2020036944	LSM	Attorney Fees	Antelope Valley	12,161.02
605706	09/03/2024	CARPENTER, ROTHANS &	2023044768	LSM	Attorney Fees	Antelope Valley	472.50
605707	09/03/2024	CARPENTER, ROTHANS &	2022042882	LSM	Attorney Fees	Antelope Valley	559.45
605708	09/03/2024	CARPENTER, ROTHANS &	2024048762	LSM	Attorney Fees	Lake Elsinore	22.50
605709	09/03/2024	CARPENTER, ROTHANS &	2020038371	LPI	Attorney Fees	Palmdale	723.00
605710	09/03/2024	CARPENTER, ROTHANS &	2022042974	LPI	Attorney Fees	Antelope Valley	2,483.95
605711	09/03/2024	CARPENTER, ROTHANS &	2023044769	LEP	Attorney Fees	Palmdale	507.95
605712	09/03/2024	CARPENTER, ROTHANS &	2021039887	LBI	Attorney Fees	Palmdale	1,871.71
605713	09/05/2024	KERN COUNTY HOSPITAL	2024051499	SI	Medical	Wasco Union	310.02
605714	09/05/2024	KERN RADIOLOGY MEDICAL	2024049798	SI	Medical	South Fork Union	24.00
605715	09/05/2024	AGPT, INC	2024047832	SI	Medical	Lucia Mar Unified	7.50
605716	09/05/2024	PINNACLE EMERG PHYS OF	2025052002	SI	Medical	Rio Bravo-Greeley	159.73
605717	09/05/2024	FRENCH HOSP MEDICAL CTR	2024051417	SI	Medical	San Luis Coastal	1,908.90
605718	09/05/2024	BAKERSFIELD MEMORIAL	2024050938	SI	Medical	Standard School	150.00
605719	09/05/2024	FLAVIO CORTEZ	2025052171	SI	Medical	Antelope Valley	425.00
605720	09/05/2024	FLAVIO CORTEZ	2025052171	SI	Medical	Antelope Valley	47.35
605721	09/05/2024	PRIORITY URGENT CARE	2025052074	SI	Medical	Rosedale Union	87.50
605722	09/05/2024	UNIVERSAL URGENT CARE	2025052156	SI	Medical	Fruitvale School	239.56
605723	09/05/2024	KERN RADIOLOGY MEDICAL	2024050952	SI	Medical	Lamont School	25.00
605724	09/05/2024	FOOT & ANKLE INSTITUTE	2024050605	SI	Medical	Taft City School	20.00
605725	09/05/2024	FOOT & ANKLE INSTITUTE	2024050605	SI	Medical	Taft City School	22.46
605726	09/05/2024	FOOT & ANKLE INSTITUTE	2024050605	SI	Medical	Taft City School	25.86
605727	09/05/2024	FOOT & ANKLE INSTITUTE	2024050605	SI	Medical	Taft City School	25.86
605728	09/05/2024	FOOT & ANKLE INSTITUTE	2024050605	SI	Medical	Taft City School	5.47
605729	09/05/2024	BAKERSFIELD MEMORIAL	2024051581	SI	Medical	Delano Jt Union	100.00
605730	09/05/2024	JACKIE KURTZ	2025051780	APD ₁₀	Property	Bakersfield City	2,911.31

Check Register - Property & Liability

Check Number	Check Date	Payee	Claim Number	Claim Type	Payment Type	Insured	Check Amount
605731	09/05/2024	DUNCAN ELECTRIC	2024051701	APD	Property	Kern County Supt	5,180.94
605732	09/05/2024	Bakersfield City School District	2024051149	ACL	Collision Loss	Bakersfield City	1,432.17
605733	09/05/2024	Bakersfield City School District	2024051149	ACL	Collision Loss	Bakersfield City	1,122.38
605734	09/05/2024	JOSEPH P STETZ III	2019034991	LBI	Legal-Other	Santa Barbara	5,215.00
605735	09/05/2024	MC LAW GROUP, APC	2023045353	LEP	Attorney Fees	Santa Barbara	4,074.73
605736	09/05/2024	MC LAW GROUP, APC	2023044023	LBI	Attorney Fees	Santa Barbara	6,513.13
605737	09/05/2024	MC LAW GROUP, APC	2023043760	LBI	Attorney Fees	Santa Barbara	1,774.50
605738	09/05/2024	MC LAW GROUP, APC	2019034991	LBI	Attorney Fees	Santa Barbara	3,079.50
605739	09/05/2024	DEMARIA LAW FIRM, APC	2023047512	LEP	Attorney Fees	Brawley	3,074.75
605740	09/05/2024	DEMARIA LAW FIRM, APC	2023044042	LBI	Attorney Fees	Greenfield Union	2,851.50
605741	09/05/2024	DEMARIA LAW FIRM, APC	2023044468	ABI	Attorney Fees	Merced County	342.50
605742	09/05/2024	DEMARIA LAW FIRM, APC	2022043606	LBI	Attorney Fees	Delhi Unified	2,029.00
605743	09/05/2024	DEMARIA LAW FIRM, APC	2023044138	LEP	Attorney Fees	Amador County	75.00
605744	09/05/2024	DEMARIA LAW FIRM, APC	2024049174	LBI	Attorney Fees	Pioneer Union	258.50
605745	09/05/2024	DEMARIA LAW FIRM, APC	2024048665	LBI	Attorney Fees	Merced County	1,090.50
605746	09/05/2024	DEMARIA LAW FIRM, APC	2023047252	LBI	Attorney Fees	Merced County	81.00
605747	09/05/2024	FORENSIC	2019034991	LBI	Legal-Other	Santa Barbara	6,121.50
605748	09/05/2024	HALL, HIEATT, CONNELLY &	2023044017	LPI	Attorney Fees	Lucia Mar Unified	90.00
605749	09/05/2024	HALL, HIEATT, CONNELLY &	2023043948	ABI	Attorney Fees	Paso Robles Joint	247.50
605750	09/05/2024	HALL, HIEATT, CONNELLY &	2024049119	LBI	Attorney Fees	Blochman Union	1,122.00
605751	09/05/2024	HALL, HIEATT, CONNELLY &	2024049611	LPI	Attorney Fees	Atascadero Unified	135.00
605752	09/05/2024	HALL, HIEATT, CONNELLY &	2023047327	LSM	Attorney Fees	Lucia Mar Unified	2,346.00
605753	09/05/2024	TYSON & MENDES LLP	2023045851	LSM	Attorney Fees	Taft City School	8,083.00
605754	09/05/2024	TYSON & MENDES LLP	2021040073	LSM	Attorney Fees	Santa Barbara	1,510.50
605755	09/05/2024	TYSON & MENDES LLP	2021040073	LSM	Attorney Fees	Santa Barbara	6,212.00
605756	09/05/2024	STENO AGENCY, INC	2022043429	LSM	Legal-Other	Lucia Mar Unified	1,283.00
605757	09/05/2024	BAUERMEISTER, LINDA	2024048762	LSM	Attorney Fees	Lake Elsinore	225.00
605758	09/05/2024	CARPENTER, ROTHANS &	2023047175	LBI	Attorney Fees	Antelope Valley	18.50
605759	09/05/2024	ADR SERVICES, INC.	2023043969	ABI	Legal-Other	Lake Elsinore	4,645.00
605760	09/05/2024	ZIMMER AND MELTON, LLP	2024048332	LBI	Attorney Fees	Bakersfield City	86.00
605761	09/05/2024	ZIMMER AND MELTON, LLP	2024049787	LBI	Attorney Fees	Fruitvale School	258.00

Check Register - Property & Liability

Check Number	Check Date	Payee	Claim Number	Claim Type	Payment Type	Insured	Check Amount
605762	09/05/2024	ZIMMER AND MELTON, LLP	2024047710	LBI	Attorney Fees	Panama-Buena	473.00
605763	09/05/2024	ZIMMER AND MELTON, LLP	2023043661	LBI	Attorney Fees	Bakersfield City	516.00
605764	09/05/2024	TRAN TUONG	2024050885	APD	Property	San Luis Coastal	5,561.33
605765	09/05/2024	ENTERPRISE RENT-A-CAR	2024050180	LPD	Rental Vehicle	Lake Elsinore	1,187.08
605766	09/05/2024	KEMPER SERVICES GROUP	2024051160	APD	Property	Antelope Valley	4,471.45
605767	09/05/2024	VANDERPOOL & ASSOCIATES,	2023043969	ABI	Legal-Other	Lake Elsinore	2,500.00
605768	09/05/2024	ACCLAIM RECOVERY	2023043969	ABI	Legal-Other	Lake Elsinore	2,000.00
605769	09/06/2024	DEMARIA LAW FIRM, APC	2022042091	LPI	Attorney Fees	Amador County	25.00
605770	09/06/2024	DEMARIA LAW FIRM, APC	2024048998	LBI	Attorney Fees	Tuolumne Cnty	47.00
605771	09/06/2024	DEMARIA LAW FIRM, APC	2025051734	ADM	Attorney Fees	Kern County Supt	969.00
605772	09/06/2024	DEMARIA LAW FIRM, APC	2022043126	LPI	Attorney Fees	Kern County Supt	50.00
605773	09/06/2024	DEMARIA LAW FIRM, APC	2022042373	LBI	Attorney Fees	Amador County	25.00
605774	09/06/2024	DEMARIA LAW FIRM, APC	2022041736	LBI	Attorney Fees	Mammoth Unified	13,415.00
605775	09/06/2024	DEMARIA LAW FIRM, APC	2024051133	LPI	Attorney Fees	Mark Twain Union	4,064.00
605776	09/06/2024	DEMARIA LAW FIRM, APC	2024048766	LPI	Attorney Fees	Maricopa Unified	713.50
605777	09/06/2024	DEMARIA LAW FIRM, APC	2022042091	LPI	Attorney Fees	Amador County	801.00
605778	09/06/2024	HALL, HIEATT, CONNELLY &	2022040627	LSM	Attorney Fees	San Luis Coastal	585.00
605779	09/06/2024	HALL, HIEATT, CONNELLY &	2022043429	LSM	Attorney Fees	Lucia Mar Unified	2,653.25
605780	09/06/2024	HALL, HIEATT, CONNELLY &	2024049000	LPI	Attorney Fees	San Luis Coastal	195.00
605781	09/06/2024	HALL, HIEATT, CONNELLY &	2024050955	LBI	Attorney Fees	Lucia Mar Unified	306.00
605782	09/06/2024	HALL, HIEATT, CONNELLY &	2024051130	LPI	Attorney Fees	Los Olivos School	382.50
605783	09/06/2024	HALL, HIEATT, CONNELLY &	2025052120	LPI	Attorney Fees	Lucia Mar Unified	855.00
605784	09/06/2024	MC LAW GROUP, APC	2024051291	LSM	Attorney Fees	Santa Barbara	302.00
605785	09/06/2024	MC LAW GROUP, APC	2023043827	LBI	Attorney Fees	Santa Barbara	1,104.50
605786	09/06/2024	MC LAW GROUP, APC	2023045219	LEP	Attorney Fees	Santa Maria Joint	5,672.84
605787	09/06/2024	MC LAW GROUP, APC	2024050415	LBI	Attorney Fees	Santa Barbara	2,961.00
605788	09/06/2024	MC LAW GROUP, APC	2023044672	LPI	Attorney Fees	Santa Barbara	1,433.50
605789	09/06/2024	MC LAW GROUP, APC	2025052116	LEP	Attorney Fees	Santa Barbara	658.00
605790	09/06/2024	MC LAW GROUP, APC	2025052119	LSM	Attorney Fees	Santa Barbara	846.00
605791	09/06/2024	ALACRITY PARENT LLC,	2025051892	ACL	Adjusting	Upland USD (GL)	593.00
605792	09/06/2024	ABI DOCUMENT SUPPORT	2022041753	ABI	Legal-Other	Eastern Sierra	105.29

Check Register - Property & Liability

Check Number	Check Date	Payee	Claim Number	Claim Type	Payment Type	Insured	Check Amount
605793	09/06/2024	ABI DOCUMENT SUPPORT	2022041753	ABI	Legal-Other	Eastern Sierra	110.83
605794	09/06/2024	ABI DOCUMENT SUPPORT	2022041753	ABI	Legal-Other	Eastern Sierra	133.79
605795	09/06/2024	ABI DOCUMENT SUPPORT	2022041753	ABI	Legal-Other	Eastern Sierra	105.29
605796	09/06/2024	ABI DOCUMENT SUPPORT	2022041753	ABI	Legal-Other	Eastern Sierra	330.29
605797	09/06/2024	DEMARIA LAW FIRM, APC	2021039753	LSM	Attorney Fees	Bakersfield City	16,339.73
605798	09/06/2024	DEMARIA LAW FIRM, APC	2021039753	LSM	Attorney Fees	Bakersfield City	2,319.00
605799	09/06/2024	DEMARIA LAW FIRM, APC	2022041753	ABI	Attorney Fees	Eastern Sierra	162.00
605800	09/06/2024	DEMARIA LAW FIRM, APC	2023045988	LBI	Attorney Fees	Tehachapi Unified	275.00
605801	09/06/2024	DEMARIA LAW FIRM, APC	2024050157	LEP	Attorney Fees	Amador County	413.00
605802	09/06/2024	DEMARIA LAW FIRM, APC	2024050276	LSM	Attorney Fees	Tehachapi Unified	733.00
605803	09/06/2024	DEMARIA LAW FIRM, APC	2024051651	LSM	Attorney Fees	Kern High School	1,710.00
605804	09/06/2024	DEMARIA LAW FIRM, APC	2022043321	LSM	Attorney Fees	Mojave Unified	5,952.11
605805	09/06/2024	DEMARIA LAW FIRM, APC	2022041926	LSM	Attorney Fees	Norris School	117.50
605806	09/06/2024	DEMARIA LAW FIRM, APC	2023043663	LSM	Attorney Fees	Greenfield Union	18,262.00
605807	09/06/2024	DEMARIA LAW FIRM, APC	2023043915	LSM	Attorney Fees	Tehachapi Unified	3,774.00
605808	09/06/2024	DEMARIA LAW FIRM, APC	2022043462	LBI	Attorney Fees	Greenfield Union	428.00
605809	09/06/2024	DEMARIA LAW FIRM, APC	2023045590	LSM	Attorney Fees	Southern Kern	5,297.50
605810	09/06/2024	DEMARIA LAW FIRM, APC	2023046256	LSM	Attorney Fees	Kern High School	5,877.50
605811	09/06/2024	DEMARIA LAW FIRM, APC	2022042306	LBI	Attorney Fees	Beardsley School	25.00
605812	09/06/2024	DEMARIA LAW FIRM, APC	2024047833	LSM	Attorney Fees	Southern Kern	3,447.00
605813	09/10/2024	JOINT & BONE INSTITUTE OF	2024049063	SI	Medical	Vineland School	200.00
605814	09/10/2024	ADVENTIST HEALTH	2024051676	SI	Medical	Mojave Unified	1,757.00
605815	09/10/2024	ADVENTIST HEALTH	2024051676	SI	Medical	Mojave Unified	29.00
605816	09/10/2024	MARIAN MEDICAL CENTER	2024051206	SI	Medical	Guadalupe Union	150.66
605817	09/10/2024	UCLA IPN SCOI	2024050737	SI	Medical	Kern Community	25.00
605818	09/10/2024	GLINN & GIORDANO PHYSICAL	2024048433	SI	Medical	Kern Community	7.50
605819	09/10/2024	KERN VALLEY HEALTHCARE	2025052200	SI	Medical	South Fork Union	925.41
605820	09/10/2024	JULIE A. WELSH	2022042672	LBI	Legal-Other	Santa Maria Joint	3,625.00
605821	09/10/2024	Antelope Valley Union High	2025052137	P	All Physical	Antelope Valley	2,300.00
605822	09/10/2024	HERR PEDERSEN &	2024048981	LBI	Attorney Fees	Bakersfield City	525.60
605823	09/10/2024	ABI DOCUMENT SUPPORT	2023044468	ABI	Legal-Other	Merced County	1,734.41

Check Register - Property & Liability

Check Number	Check Date	Payee	Claim Number	Claim Type	Payment Type	Insured	Check Amount
605824	09/10/2024	Panama-Buena Vista Unified	2024051099	ACL	Collision Loss	Panama-Buena	15,998.15
605825	09/10/2024	ALBERT FERNANDEZ	2024049561	ABI	Bodily Injury	Panama-Buena	5,500.00
605826	09/10/2024	HERR PEDERSEN &	2023046609	ABI	Attorney Fees	Chowchilla	1,243.93
605827	09/10/2024	Mark Twain Union Elementary	2025051716	P	Fire Loss	Mark Twain Union	12,599.89
605828	09/10/2024	HERR PEDERSEN &	2024048665	LBI	Attorney Fees	Merced County	626.25
605829	09/10/2024	OLVERA COURT REPORTING	2023045569	LBI	Legal-Other	Antelope Valley	1,839.00
605830	09/10/2024	OLVERA COURT REPORTING	2022043321	LSM	Legal-Other	Mojave Unified	1,166.00
605831	09/10/2024	MARC A COHEN, MD	2023044769	LEP	Legal-Other	Palmdale	7,000.00
605832	09/10/2024	DEMARIA LAW FIRM, APC	2024047874	LPI	Attorney Fees	Kern County Supt	5,625.25
605833	09/10/2024	DEMARIA LAW FIRM, APC	2023044047	LPI	Attorney Fees	Muroc Joint Unified	5,625.25
605834	09/10/2024	BAUERMEISTER, LINDA	2024048762	LSM	Attorney Fees	Lake Elsinore	375.00
605835	09/10/2024	BAUERMEISTER, LINDA	2024048762	LSM	Attorney Fees	Lake Elsinore	462.50
605836	09/10/2024	DEMARIA LAW FIRM, APC	2021040054	LPI	Attorney Fees	Panama-Buena	202.50
605837	09/10/2024	POLLAK, VIDA & BARER	2025051734	ADM	Attorney Fees	Kern County Supt	78.00
605838	09/10/2024	POLLAK, VIDA & BARER	2021039203	LPI	Attorney Fees	Lake Elsinore	204.00
605839	09/10/2024	HERR PEDERSEN &	2022042705	LEP	Attorney Fees	Tulare COE (GL)	14,639.12
605840	09/10/2024	HERR PEDERSEN &	2024047700	LEP	Attorney Fees	Madera County	531.22
605841	09/10/2024	HERR PEDERSEN &	2022041679	LEP	Attorney Fees	Merced County	361.90
605842	09/10/2024	DENISON WERNER MACIAS	2023045998	LBI	Attorney Fees	Antelope Valley	1,354.50
605843	09/10/2024	DENISON WERNER MACIAS	2024049792	LBI	Attorney Fees	Antelope Valley	43.00
605844	09/10/2024	DENISON WERNER MACIAS	2023046509	LBI	Attorney Fees	Standard School	236.50
605845	09/10/2024	Fairfax School District	2024051647	P	Burglary Loss	Fairfax School	15,258.00
605846	09/11/2024	UCLA IPN SCOI	2024051662	SI	Medical	Kern Community	729.30
605847	09/11/2024	SISC II	2024051662	SI	Interplan Fee	Kern Community	19.31
605848	09/11/2024	UCLA IPN SCOI	2024048670	SI	Medical	Kern Community	35.00
605849	09/11/2024	SOL RADIOLOGY INC.	2024051610	SI	Medical	Sierra Sands	183.00
605850	09/12/2024	DEMARIA LAW FIRM, APC	2024050154	LSM	Attorney Fees	Panama-Buena	112.75
605851	09/12/2024	DEMARIA LAW FIRM, APC	2024050154	LSM	Attorney Fees	Panama-Buena	208.25
605852	09/12/2024	DEMARIA LAW FIRM, APC	2024050154	LSM	Attorney Fees	Panama-Buena	102.50
605853	09/12/2024	DEMARIA LAW FIRM, APC	2024050154	LSM	Attorney Fees	Panama-Buena	102.50
605854	09/12/2024	ROBINSON & KELLAR	2023047399	LSM	Attorney Fees	Panama-Buena	312.20

Check Register - Property & Liability

Check Number	Check Date	Payee	Claim Number	Claim Type	Payment Type	Insured	Check Amount
605855	09/12/2024	ROBINSON & KELLAR	2022043321	LSM	Attorney Fees	Mojave Unified	7,940.60
605856	09/12/2024	ROBINSON & KELLAR	2022042883	LEP	Attorney Fees	Bakersfield City	92.60
605857	09/12/2024	ROBINSON & KELLAR	2024047704	LBI	Attorney Fees	Bakersfield City	17,832.80
605858	09/12/2024	ROBINSON & KELLAR	2023045569	LBI	Attorney Fees	Antelope Valley	945.40
605859	09/12/2024	ROBINSON & KELLAR	2023045038	LBI	Attorney Fees	Lake Elsinore	3,732.45
605860	09/12/2024	ROBINSON & KELLAR	2021039114	LBI	Attorney Fees	Lake Elsinore	1,259.60
605861	09/12/2024	ROBINSON & KELLAR	2021039203	LPI	Attorney Fees	Lake Elsinore	265.10
605862	09/12/2024	Upland USD (GL)	2024051096	ACL	Deductible	Upland USD (GL)	2,500.00
605863	09/12/2024	Merced County Office of	2024050116	ACL	Deductible	Merced County	2,450.00
605864	09/12/2024	PEGASUS CLAIMS SERVICES,	2024051359	ACL	Adjusting	Orcutt Union	462.50
605865	09/12/2024	PEGASUS CLAIMS SERVICES,	2025051896	P	Adjusting	Edison School	414.50
605866	09/12/2024	PEGASUS CLAIMS SERVICES,	2024048915	ACL	Adjusting	Bakersfield City	284.00
605867	09/12/2024	PEGASUS CLAIMS SERVICES,	2022043321	LSM	Legal-Other	Mojave Unified	217.00
605868	09/12/2024	CARPENTER, ROTHANS &	2024049766	LEP	Attorney Fees	Palmdale	885.63
605869	09/12/2024	CARPENTER, ROTHANS &	2023046823	LBI	Attorney Fees	Antelope Valley	1,406.20
605870	09/12/2024	CARPENTER, ROTHANS &	2024050163	LEP	Attorney Fees	Antelope Valley	900.00
605871	09/12/2024	ARROWHEAD EVALUATION	2022042967	LBI	Legal-Other	Lake Elsinore	2,000.00
605872	09/17/2024	ACCELERATED URGENT CARE	2024048808	SI	Medical	Greenfield Union	25.00
605873	09/17/2024	WEST SIDE URGENT CARE	2025052270	SI	Medical	Taft City School	151.40
605874	09/17/2024	SHAFTER URGENT CARE	2025052307	SI	Medical	Richland School	221.00
605875	09/17/2024	SHAFTER PEDIATRICS	2025052307	SI	Medical	Richland School	220.00
605876	09/17/2024	RIDGECREST REGIONAL	2024051017	SI	Medical	Sierra Sands	156.58
605877	09/17/2024	KERN VALLEY HEALTHCARE	2025052200	SI	Medical	South Fork Union	891.33
605878	09/17/2024	Antelope Valley Union High	2025051833	SE	Attorney Fees	Antelope Valley	35,752.00
605879	09/17/2024	Atascadero Unified School	2025051994	SE	Attorney Fees	Atascadero Unified	28,334.00
605880	09/17/2024	Fruitvale School District	2025051942	SE	Attorney Fees	Fruitvale School	20,547.00
605881	09/17/2024	Mojave Unified School District	2025051842	SE	Attorney Fees	Mojave Unified	15,283.00
605882	09/17/2024	Panama-Buena Vista Unified	2025051944	SE	Attorney Fees	Panama-Buena	58,185.00
605883	09/17/2024	Rosedale Union School District	2025051843	SE	Attorney Fees	Rosedale Union	107,639.00
605884	09/17/2024	Santa Maria Joint Union High	2025051844	SE	Attorney Fees	Santa Maria Joint	11,674.00
605885	09/17/2024	Standard School District	2025051995	SE	Attorney Fees	Standard School	9,911.00

Check Register - Property & Liability

Check Number	Check Date	Payee	Claim Number	Claim Type	Payment Type	Insured	Check Amount
605886	09/17/2024	Templeton Unified School District	2025051846	SE	Attorney Fees	Templeton Unified	10,727.00
605887	09/17/2024	Westside Union Elementary	2025051948	SE	Attorney Fees	Westside Union	26,699.00
605888	09/17/2024	Amador County Office Education	2025051832	SE	Attorney Fees	Amador COE (GL)	19,597.00
605889	09/17/2024	Arvin Union School District	2025051941	SE	Attorney Fees	Arvin Union School	7,925.00
605890	09/17/2024	Buellton Union School District	2025051834	SE	Attorney Fees	Buellton Union	10,170.00
605891	09/17/2024	Calipatria Unified School District	2025051858	SE	Attorney Fees	Calipatria Unified	17,804.00
605892	09/17/2024	Calaveras COE (GL)	2025051836	SE	Attorney Fees	Calaveras COE	19,256.00
605893	09/17/2024	Lucia Mar Unified School District	2025051840	SE	Attorney Fees	Lucia Mar Unified	22,560.00
605894	09/17/2024	Orcutt Union School District	2025051943	SE	Attorney Fees	Orcutt Union	46,397.00
605895	09/17/2024	Pioneer Union School District	2025051946	SE	Attorney Fees	Pioneer Union	1,631.00
605896	09/17/2024	Tehachapi Unified School District	2025051845	SE	Attorney Fees	Tehachapi Unified	4,561.00
605897	09/17/2024	Tuolumne Cnty Supt of Schools	2025051947	SE	Attorney Fees	Tuolumne Cnty	5,119.00
605898	09/17/2024	ALACRITY PARENT LLC,	2025052265	APD	Adjusting	Pond Union School	296.17
605899	09/17/2024	UNISOURCE DISCOVERY	2024049561	ABI	Adjusting	Panama-Buena	66.11
605900	09/17/2024	UNISOURCE DISCOVERY	2024049561	ABI	Adjusting	Panama-Buena	64.80
605901	09/17/2024	UNISOURCE DISCOVERY	2024049561	ABI	Adjusting	Panama-Buena	65.94
605902	09/17/2024	UNISOURCE DISCOVERY	2024049561	ABI	Adjusting	Panama-Buena	65.94
605903	09/17/2024	HERR PEDERSEN &	2017025182	LSM	Attorney Fees	Merced County	3,985.66
605904	09/17/2024	DAWN COOK CONSULTING	2023043969	ABI	Legal-Other	Lake Elsinore	650.00
605905	09/17/2024	U.S. LEGAL SUPPORT	2023043969	ABI	Legal-Other	Lake Elsinore	2,123.99
605906	09/17/2024	WALKER & KIRKPATRICK	2023043969	ABI	Attorney Fees	Lake Elsinore	11,320.37
605907	09/17/2024	WALKER & KIRKPATRICK	2023047512	LEP	Attorney Fees	Brawley	370.63
605908	09/17/2024	WALKER & KIRKPATRICK	2024047702	LBI	Attorney Fees	Antelope Valley	3,172.18
605909	09/17/2024	WALKER & KIRKPATRICK	2023046314	LBI	Attorney Fees	Palmdale	9,256.29
605910	09/17/2024	WALKER & KIRKPATRICK	2024048274	LBI	Attorney Fees	Palmdale	3,800.32
605911	09/17/2024	WALKER & KIRKPATRICK	2023044489	LBI	Attorney Fees	Upland USD (GL)	2,769.00
605912	09/17/2024	WALKER & KIRKPATRICK	2024048606	LBI	Attorney Fees	Lake Elsinore	178.20
605913	09/17/2024	WALKER & KIRKPATRICK	2023045980	LBI	Attorney Fees	Antelope Valley	956.50
605914	09/17/2024	WALKER & KIRKPATRICK	2023045981	LBI	Attorney Fees	Antelope Valley	287.00
605915	09/17/2024	WALKER & KIRKPATRICK	2023045981	LBI	Attorney Fees	Antelope Valley	898.66
605916	09/17/2024	WALKER & KIRKPATRICK	2020038371	LPI	Attorney Fees	Palmdale	2,264.00

Check Register - Property & Liability

Check Number	Check Date	Payee	Claim Number	Claim Type	Payment Type	Insured	Check Amount
605917	09/17/2024	WALKER & KIRKPATRICK	2023044769	LEP	Attorney Fees	Palmdale	2,764.95
605918	09/17/2024	WALKER & KIRKPATRICK	2023043663	LSM	Attorney Fees	Greenfield Union	8,426.00
605919	09/17/2024	MCCORMICK, BARSTOW,	2013006822	LBI	Attorney Fees	Taft Union High	2,522.60
605920	09/17/2024	FOZI DWORK & MODAFFERI,	2025051741	LBI	Attorney Fees	Brawley Union	1,310.00
605921	09/17/2024	FOZI DWORK & MODAFFERI,	2024051303	LSM	Attorney Fees	Upland USD (GL)	5,415.00
605922	09/17/2024	ABI DOCUMENT SUPPORT	2023043663	LSM	Legal-Other	Greenfield Union	417.02
605923	09/19/2024	MCCORMICK, BARSTOW,	2021040073	LSM	Attorney Fees	Santa Barbara	4,215.00
605924	09/19/2024	FOZI DWORK & MODAFFERI,	2024051213	LPI	Attorney Fees	Kern County Supt	300.00
605925	09/19/2024	UNISOURCE DISCOVERY	2023044642	ABI	Legal-Other	Upland USD (GL)	89.10
605926	09/19/2024	ALACRITY PARENT LLC,	2025051983	APD	Adjusting	Lucia Mar Unified	232.40
605927	09/19/2024	ALACRITY PARENT LLC,	2025052175	ACL	Adjusting	Imperial County	449.41
605928	09/19/2024	UNISOURCE DISCOVERY	2023044642	ABI	Legal-Other	Upland USD (GL)	98.03
605929	09/19/2024	UNISOURCE DISCOVERY	2022042967	LBI	Legal-Other	Lake Elsinore	93.81
605930	09/19/2024	ROBINSON & KELLAR	2022042967	LBI	Attorney Fees	Lake Elsinore	2,503.30
605931	09/19/2024	OLVERA COURT REPORTING	2023045569	LBI	Legal-Other	Antelope Valley	1,615.00
605932	09/19/2024	APTUS COURT REPORTING,	2023043663	LSM	Legal-Other	Greenfield Union	1,453.24
605933	09/19/2024	STENO AGENCY, INC	2022041753	ABI	Legal-Other	Eastern Sierra	1,483.75
605934	09/19/2024	STENO AGENCY, INC	2023046256	LSM	Legal-Other	Kern High School	3,840.25
605935	09/19/2024	MCCORMICK, BARSTOW,	2024047601	ADM	Attorney Fees	Kern County Supt	820.00
605936	09/19/2024	CARPENTER, ROTHANS &	2019035125	LBI	Attorney Fees	Palmdale	5,895.04
605937	09/19/2024	WELLISCH, DAVID K, PHD	2019035044	LBI	Legal-Other	Antelope Valley	4,800.00
605938	09/19/2024	HAINES, TODD F.	2023047437	ACL	Attorney Fees	Tulare COE (GL)	38.45
605939	09/19/2024	ENTERPRISE RENT-A-CAR	2025051852	APD	Rental Vehicle	Santa Barbara	638.53
605940	09/19/2024	Mojave Unified School District	2024050826	P	Water Loss	Mojave Unified	29,713.49
605941	09/19/2024	ALACRITY PARENT LLC,	2025052296	LPD	Adjusting	Fairfax School	209.85
605942	09/19/2024	ALACRITY PARENT LLC,	2025052297	LPD	Adjusting	Fairfax School	208.19
605943	09/19/2024	MCCORMICK, BARSTOW,	2023045219	LEP	Attorney Fees	Santa Maria Joint	3,870.00
605944	09/19/2024	U.S. LEGAL SUPPORT	2023043969	ABI	Legal-Other	Lake Elsinore	976.50
605945	09/19/2024	SETHI ORCHID MINER LLP	2023044138	LEP	Trust Account -	Amador County	45,900.00
605946	09/19/2024	SETHI ORCHID MINER LLP	2023044138	LEP	Trust Account -	Amador County	45,900.00
605947	09/19/2024	STENO AGENCY, INC	2022041753	ABI	Legal-Other	Eastern Sierra	2,904.75

Check Register - Property & Liability

Check Number	Check Date	Payee	Claim Number	Claim Type	Payment Type	Insured	Check Amount
605948	09/24/2024	ISMAILYAN PROFESSIONAL	2024051464	SI	Medical	Rosedale Union	2,500.00
605949	09/24/2024	CENTRAL COAST	2025051856	SI	Medical	Santa Maria-Bonita	1,352.60
605950	09/24/2024	CENTRAL COAST	2025051856	SI	Medical	Santa Maria-Bonita	94.44
605951	09/24/2024	CENTRAL COAST	2025051856	SI	Medical	Santa Maria-Bonita	77.34
605952	09/24/2024	VALLEY CHILDREN'S	2025051906	SI	Medical	McSwain Union	24.00
605953	09/24/2024	COASTAL SURGICAL	2023045656	TF	Medical	Lucia Mar Unified	835.68
605954	09/24/2024	VANGUARD MEDICAL	2024051603	SI	Medical	Wasco Union	99.02
605955	09/24/2024	ALTA ORTHOPAEDICS	2024048597	TF	Medical	Santa Ynez Valley	135.40
605956	09/24/2024	INTERINSURANCE EXCHANGE	2025051929	APD	Property	Panama-Buena	1,507.32
605957	09/24/2024	STENO AGENCY, INC	2022041926	LSM	Legal-Other	Norris School	250.00
605958	09/24/2024	OLVERA COURT REPORTING	2022043321	LSM	Legal-Other	Mojave Unified	534.00
605959	09/24/2024	ABI DOCUMENT SUPPORT	2023043663	LSM	Legal-Other	Greenfield Union	204.71
605960	09/24/2024	Santa Barbara Unified School	2025051817	P	Water Loss	Santa Barbara	74,257.37
605961	09/24/2024	ABI DOCUMENT SUPPORT	2023044042	LBI	Legal-Other	Greenfield Union	758.81
605962	09/24/2024	BLUEWATER LAGOON INC	2025051852	APD	Property	Santa Barbara	3,670.57
605963	09/24/2024	DAWN L. COOK	2023043969	ABI	Legal-Other	Lake Elsinore	650.00
605964	09/24/2024	CECILE M. BOOTH	2025051895	LBI	Full and Final	El Centro	4,800.00
605965	09/24/2024	Maricopa Unified School District	2024049377	P	Water Loss	Maricopa Unified	142,542.14
605966	09/25/2024	UCLA IPN SCOI	2025052123	SI	Medical	Kern Community	729.30
605967	09/25/2024	CENTRAL COAST	2025052031	TF	Medical	Lucia Mar Unified	85.01
605968	09/25/2024	UCLA IPN SCOI	2024051662	SI	Medical	Kern Community	729.30
605969	09/25/2024	SISC II	2024051662	SI	Interplan Fee	Kern Community	19.31
605970	09/25/2024	RYAN OR CYNTHIA	2024049610	SI	Medical	Tehachapi Unified	165.00
605971	09/25/2024	SHAFTER URGENT CARE	2024051546	SI	Medical	Wasco Union	105.00
605972	09/25/2024	KERN MEDICAL CENTER	2025052429	SI	Medical	Bakersfield City	2,500.00
605973	09/25/2024	PRIORITY URGENT CARE	2025052082	SI	Medical	Panama-Buena	137.50
605974	09/25/2024	HALL AMBULANCE SERVICE	2024051397	SI	Medical	Bakersfield City	995.00
605975	09/25/2024	KERN COUNTY HOSPITAL	2025051822	SI	Medical	Rosedale Union	75.97
605976	09/25/2024	KERN COUNTY HOSPITAL	2025051822	SI	Medical	Rosedale Union	31.01
605977	09/25/2024	UCLA IPN SCOI	2025051804	SI	Medical	Taft Union High	57.91
605978	09/25/2024	RIDGECREST REGIONAL	2024051655	SI	Medical	Sierra Sands	300.04

Check Register - Property & Liability

Check Number	Check Date	Payee	Claim Number	Claim Type	Payment Type	Insured	Check Amount
605979	09/27/2024	CALIBER COLLISION	2025052296	LPD	Property	Fairfax School	2,977.76
605980	09/27/2024	Tuolumne Cnty Supt of Schools	2024051453	ACL	Collision Loss	Tuolumne Cnty	4,684.80
605981	09/27/2024	Merced County Office of	2025052393	ACL	Collision Loss	Merced County	3,531.92
605982	09/27/2024	Lamont School District	2024049431	P	Water Loss	Lamont School	180,419.00
605983	09/27/2024	ALACRITY PARENT LLC,	2025052281	ACL	Adjusting	Merced Union High	1,175.70
605984	09/27/2024	PEGASUS CLAIMS SERVICES,	2022042967	LBI	Legal-Other	Lake Elsinore	1,468.66
605985	09/27/2024	WELTY, ANNE C., MD	2023043663	LSM	Legal-Other	Greenfield Union	9,723.96
605986	09/27/2024	IMAGINE REPORTING /	2023043663	LSM	Legal-Other	Greenfield Union	250.00

Total For 122235821 158300179906

1,513,715.32

Number of Check: 285
 Number Of Payments: 285

First Check Number: 605702
 Last Check Number: 605986
 Check Sequence:

SISC II
INCOME STATEMENT
SEPTEMBER 2024

	BUDGET	YEAR-TO-DATE	CURRENT MONTH
REVENUES			
8660.00 Interest-County Treasurer	\$2,095,238.00	\$0.00	\$0.00
8660.03 LAIF	\$309.00	\$0.00	\$0.00
8660.04 Investments	\$4,764,648.00	\$0.00	\$0.00
8660.05 Bank	\$12,800.00	\$1,099.61	\$305.42
8674.02 Premiums-Prop & Liab	\$56,933,716.00	\$14,406,519.96	\$4,793,673.00
8674.12 Student Ins	\$1,144,929.00	\$286,229.49	\$95,411.00
8674.13 Tackle Football	\$25,500.00	\$13,320.00	\$8,520.00
8674.14 Special Ed Defense	\$492,530.00	\$356,224.00	\$1,220.00
8699.06 Administrative Fees	\$100.00	\$0.00	\$0.00
TOTAL REVENUES	\$65,469,770.00	\$15,063,393.06	\$4,899,129.42
EXPENSES			
4300.00 Supplies	\$500.00	\$2,881.65	\$2,383.16
5200.00 Travel/Conference	\$5,000.00	\$2,006.36	\$308.19
5300.00 Dues and Memberships	\$134,650.00	\$133,045.88	\$157.59
5450.01 Insurance-Property & Fire	\$13,169,853.00	\$2,904,993.00	\$968,331.00
5450.02 Boiler & Machinery	\$282,095.00	\$57,115.00	\$19,040.00
5450.04 Crime	\$72,834.00	\$18,204.00	\$6,070.00
5450.06 Excess Liability	\$10,967,031.00	\$2,662,738.93	\$849,487.40
5450.17 Data Compromise	\$261,252.00	\$73,538.00	\$24,512.00
5450.18 Concussion Coverage	\$27,000.00	\$6,750.00	\$2,250.00
5450.19 Terrorism	\$41,170.00	\$9,801.00	\$3,267.00
5800.00 Miscellaneous	\$500.00	\$0.00	\$0.00
5800.02 Audit	\$14,085.00	\$4,250.00	\$0.00
5800.10 Consulting	\$165,590.00	\$28,140.50	\$1,867.00
5800.15 Property Appraisals	\$174,365.00	\$0.00	\$0.00
5800.32 Bank Fees	\$8,000.00	\$0.00	\$0.00
5800.50 Administration - KCSOS	\$4,072,845.00	\$921,087.98	\$299,682.14
5800.55 Student Ins Claims	\$780,000.00	\$110,151.27	\$18,396.44
5800.56 Tackle FB Claims	\$25,000.00	\$1,055.27	\$1,056.09
5800.58 Spec Ed VCP	\$492,530.00	\$0.00	\$0.00
5800.66 Property Claims	\$4,223,033.00	\$1,831,323.01	\$397,834.99
5800.67 Liability Claims	\$13,956,835.00	\$2,041,138.16	\$280,783.93
5800.69 Auto Claims	\$2,398,878.00	\$199,997.39	\$42,800.35
5800.90 Bill Review	\$7,200.00	\$1,329.92	\$699.00
5800.94 Other Distributions	\$0.00	\$0.00	\$0.00
5800.95 Unpaid Claims Liab Adj	\$9,442,000.00	\$2,360,500.03	(\$352,621.97)
TOTAL EXPENSES	\$60,722,246.00	\$13,370,047.35	\$2,566,304.31
CHANGE IN NET ASSETS	\$4,747,524.00	\$1,693,345.71	\$2,332,825.11
NET ASSETS - BEGINNING	\$11,572,917.85	\$11,572,917.85	\$10,933,438.45
NET ASSETS - ENDING	\$16,320,441.85	\$13,266,263.56	\$13,266,263.56

SISC II
BALANCE SHEET
September 30, 2024

	July 1, 2024 BALANCE	September 30, 2024 BALANCE
<u>ASSETS</u>		
9110.00 Cash in County Treasury	\$16,447,014.19	\$46,654,632.63
9120.02 Bank Account-Claims Fund	\$1,411,199.66	\$1,301,545.71
9130.00 Revolving Fund	\$1,500.00	\$0.00
9150.01 Local Agency Investment Fund	\$6,424.38	\$6,496.87
9150.03 Investments	\$83,353,981.92	\$83,353,981.92
9200.00 Accounts Receivable	\$414,887.60	\$280,520.85
9330.00 Prepaid Insurance	\$5,831,838.00	\$11,057,625.00
	<u>\$107,466,845.75</u>	<u>\$142,654,802.98</u>
TOTAL ASSETS	\$107,466,845.75	\$142,654,802.98
 <u>LIABILITIES</u>		
9500.00 Current Liabilities	\$756,803.90	\$298,565.46
9650.00 Deferred Income	\$0.00	\$31,592,349.93
9668.00 Unpd Clms Liab (90% Conf Lvl)	\$95,137,124.00	\$97,497,624.03
	<u>\$95,893,927.90</u>	<u>\$129,388,539.42</u>
TOTAL LIABILITIES	\$95,893,927.90	\$129,388,539.42
 NET ASSETS - Funding Stabilization Reserves	\$11,572,917.85	\$13,266,263.56
 TOTAL LIABILITIES AND NET ASSETS	\$107,466,845.75	\$142,654,802.98

 AUTHORIZED SIGNATURE

PREPARED BY: Nancy Russo

**SISC II
Investments
September 30, 2024**

24-HOUR LIQUID FUNDS

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

AGENCY	BALANCE	RETURN	PERIOD	DATES
COUNTY OF KERN	\$46,654,632.63	3.46% 1.88%	LAST QUARTER 5 YEAR AVERAGE	APR-JUN 2024 JUL 2019-JUN 2024
LOCAL AGENCY INVESTMENT FUND	\$6,496.87	4.58% 4.55% 1.91%	CURRENT MONTH LAST QUARTER 5 YEAR AVERAGE	September, 2024 APR-JUN 2024 JUL 2019-JUN 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 June 30, 2024 was:

INVESTMENT FIRM	MARKET VALUE	QUARTERLY RETURN	ANNUALIZED RETURN	PERIOD	DATES
MADISON INVESTMENTS (SISC INVESTMENT POOL)	\$25,902,298.00	0.91%	3.67% 1.13% 4.29%	LAST QUARTER 5 YEAR AVERAGE YIELD TO MATURITY	APR-JUN 2024 JUL 2019-JUN 2024 AS OF JUN 30, 2024
WELLS FARGO ADVISORS (RICH EDWARDS)	\$57,451,683.92	1.12%	4.51% 0.93% 4.57%	LAST QUARTER 5 YEAR AVERAGE YIELD TO MATURITY	APR-JUN 2024 JUL 2019-JUN 2024 AS OF JUN 30, 2024
	\$83,353,981.92				

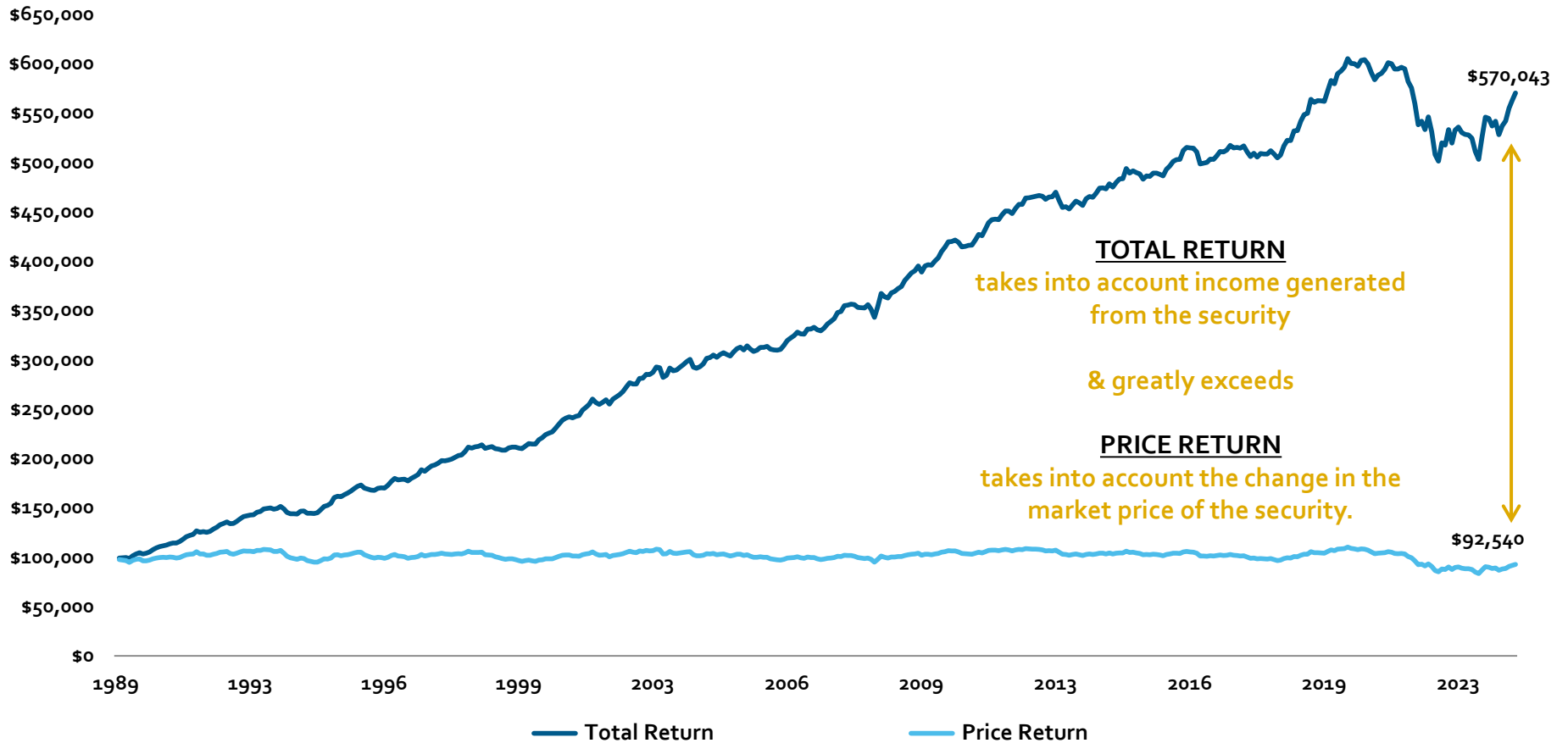
5-YEAR HISTORY OF RETURNS - ANNUALIZED

Quarter Ending:	Co of Kern	LAIF	INVESTMENT POOL	RICH WELLS FARGO	COMBINED WEIGHTED AVERAGE RETURN
6/30/2024	3.46%	4.55%	3.67%	4.51%	4.12%
3/31/2024	3.37%	4.30%	1.19%	3.24%	2.76%
12/31/2023	3.15%	4.00%	10.98%	8.28%	7.37%
9/30/2023	2.91%	3.93%	2.14%	2.59%	2.60%
6/30/2023	2.65%	3.15%	-0.66%	-0.50%	0.42%
3/31/2023	2.42%	2.74%	6.06%	5.65%	4.63%
12/31/2022	2.16%	2.07%	3.47%	3.48%	2.89%
9/30/2022	1.06%	1.35%	-4.79%	-7.15%	-2.24%
6/30/2022	1.00%	0.75%	-2.22%	-2.88%	-1.35%
3/31/2022	0.95%	0.32%	-9.06%	-9.18%	-5.11%
12/31/2021	0.84%	0.23%	-2.39%	-2.02%	-0.55%
9/30/2021	1.24%	0.24%	-0.20%	0.26%	0.69%
6/30/2021	1.00%	0.33%	0.80%	0.00%	0.65%
3/31/2021	1.07%	0.44%	-1.86%	-0.90%	-0.47%
12/31/2020	1.16%	0.63%	0.18%	0.55%	0.72%
9/30/2020	1.30%	0.84%	0.43%	0.40%	0.83%
6/30/2020	1.70%	1.47%	2.89%	4.28%	3.23%
3/31/2020	2.10%	2.03%	8.05%	3.01%	5.13%
12/31/2019	2.13%	2.29%	1.12%	2.22%	1.80%
9/30/2019	2.03%	2.45%	2.85%	2.84%	2.49%
5-Yr Average	1.88%	1.91%	1.13%	0.93%	1.53%

Fixed Income Returns Come From the Coupon

\$100,000 Investment in Bloomberg US Aggregate Index

December 1989 - September 30, 2024



Source: FactSet, Morgan Stanley Wealth Management GIO

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



Property & Liability

Broad coverage and proactive loss prevention



What sets us apart

We offer competitive, all-inclusive rates

Our size, as one of the largest pools in the state, gives us the ability to offer a wide range of coverage for auto, general liability and property exposures at affordable rates.

And our coverage includes a lot of “extras” schools pay more for with commercial carriers. Our packages include claims management, safety and loss control, and student accident coverage.

We also offer litigation support and both online and onsite training to our members on numerous topics at no additional cost.

We're known for our dedication and expertise

Our adjusters and examiners provide professional and timely assistance to our members beginning with the notice of an event through the filing of a claim. And we take care of most claims from beginning to end so each member has a consistent experience from start to finish.

In the event of litigation, our adjusters and examiners have experience in handling claims and working with defense counsel.

Our defense counsel panel represents some of the most experienced litigators in the public-entity field. We are proud of the work we do in managing litigation and the costs associated with the defense of these claims.

We specialize in helping schools avoid risks

We proactively work with our member districts to help them build a culture of safety to prevent unnecessary claims.

Our safety and loss specialists provide guidance in areas of, but not limited to, AHERA reinspections and management plans, environmental issues, liability exposures, premises inspections, as well as property loss prevention.

And our coverage includes a student accident program, which provides protection for uninsured students and saves money by preventing simple injuries from developing into contentious liability claims.

Property & Liability Menu

- HOME ▶
- CALIFORNIA CODE SECTIONS ▶
- ARTICLES & DOCUMENTS OF INTEREST ▶
- COVERAGE DOCUMENTS ▶
- COVERAGE OVERVIEW ▶
- ENROLLMENT OPTIONS ▶
- FORMS ▶
- INFORMATIONAL MEMOS ▶
- LANGUAGE OF THE JPA – FIRST EDITION ▶
- LANGUAGE OF THE JPA – SECOND EDITION ▶
- NEWSLETTERS ▶
- ONLINE TRAINING ▶
- PROOF OF COVERAGE ▶
- REPORT A CLAIM ▶
- STAFF DIRECTORY ▶
- USEFUL INFORMATION ▶
- VIDEO RESOURCES ▶

SISC Podcasts

Asbestos Management Plans

Building Notification Database

Supt/CBOs Communications

Vehicle Notification Database



LITIGATION BASICS - PART TWO

Join us for an enriching training session hosted by the CAJPA LITL Committee (*Litigation, Insurance and Tort Liability*).

We will explore the pros and cons of settling versus going to trial, understanding authority to settle, and alternatives such as arbitration and mediation. Attendees will gain insights into the use of expert witnesses and their timing in state versus federal court, as well as important concepts like attorney-client privilege, work product, and discovery tools applicable in motions or trials.

Don't miss this opportunity to deepen your understanding of the litigation landscape!

WHEN?

**Tuesday, November 12, 2024
2:00 PM - 3:30 PM | Zoom**

MEET YOUR INSTRUCTORS

Bruce Kilday and Jacob Graham, esteemed civil litigators from Angelo, Kilday and Kilduff, LLP, will delve into advanced stages of the litigation process.

ABOUT THE WEBINAR

This session is designed for both new and seasoned claims professionals, focusing on key topics such as the appellate process, settlement considerations, and statutory settlement offers.



Secure your spot today by registering and embark on a journey of professional growth with CAJPA.
[Register here today!](#)



*Trusted Leadership
for California's Public
Risk Sharing Pools*



SISC

Self-Insured Schools of California
Schools Helping Schools

Property & Liability Division

September 2024
Volume 4, Issue 3

Quarterly Update

PROPERTY CASE STUDY—FIRE DAMAGE

Fire damage is one of the most devastating disasters that can impact schools and educational operations. It can destroy property and interrupt daily functions. We will discuss a real world case study involving a SISC member district fire. But prior to that, let’s dive into the four most common causes of fire damage and some of the preventative measures that can be taken:

1. Electrical Fires

The modern world runs on electronics. As a result, electrical fires are one of the most common causes of commercial fires. Overloaded circuits, frayed wires, and other electrical malfunctions can cause fires. To ensure the safety of your facilities, have a licensed electrician examine your electrical systems regularly. Furthermore, discourage employees from using space heaters or other electrical devices in an unsafe manner and unplug all non-essential equipment before leaving at night.

2. Natural Disasters

Natural disasters such as floods, hurricanes, and earthquakes can cause significant damage to commercial property, resulting in fire. To prevent natural disaster fires, ensure your building follows appropriate building codes and standards, have a safety plan for your employees and consider having a backup power system.

3. Cooking Equipment Fires

Commercial kitchens are often the site of cooking equipment fires, which can cause significant property damage and even harm employees. To minimize the risk of a cooking equipment fire, ensure that your kitchen is equipped with a fire suppression system and your staff is trained to use it. Always keep flammable materials away from heat sources, clean grease buildup regularly, and replace faulty or old cooking equipment.

4. Arson

Unintentional causes make up most fire incidents, but arson is a real possibility for schools. While preventing someone with criminal intent from starting a fire is difficult, several preventive measures can mitigate the risk. Install security cameras and keep combustible materials away from windows or other vulnerable entry points.

(continued on page 5)



INSIDE THIS ISSUE

Animal on Campus	2
Personnel Profiles.....	3
From the Director.....	4

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

Athletic Emergency Action Plans

Assembly bills 245 and 1653 made changes to Education Code section 35179 regarding emergency action plans and signage.

For school districts or charter schools that have interscholastic athletic programs, an emergency action plan must be in place that describes the location of emergency medical equipment and procedures to follow in the event of sudden cardiac arrest and other medical emergencies, including concussion and heat illness during an athletic activity or event.

Effective July 1, 2024, the Emergency Action Plan must be posted in compliance with the most recent pertinent guidelines of the National Federation of State High School Associations.

The California Interscholastic Federation (CIF) has a template of the posting requirements available on their website at [Emergency Action Plan Information - California Interscholastic Federation \(cifstate.org\)](#)

Additional information regarding these requirements can be found at:

- ◆ [California Education Code Section 35179](#)
- ◆ [National Federation of State High School Associations \[nfhs.org/articles/emergency-action-plans-should-be-reviewed-rehearsed-annually/\]\(https://nfhs.org/articles/emergency-action-plans-should-be-reviewed-rehearsed-annually/\)](#)

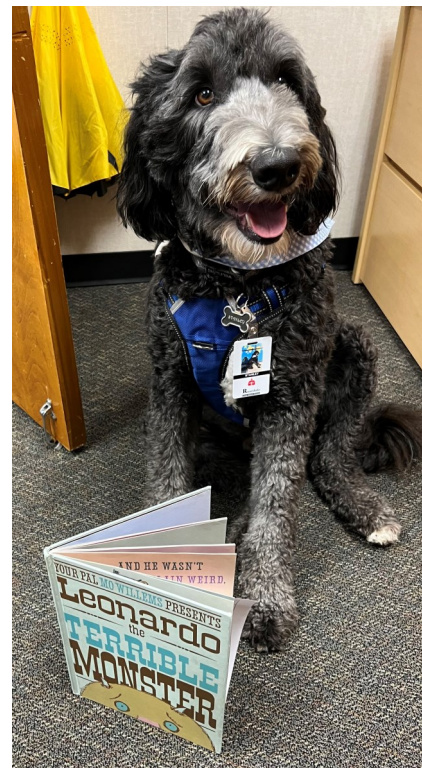
ANIMALS ON CAMPUS

SISC Safety and Loss Control staff are seeing an increase in questions about animals on school campuses. Some of our first questions are who the animal is intended for and what is the purpose of having this animal on campus. A review of the types of animals may be helpful.

Service Animals – These animals are specially trained to provide specific tasks or services to a specific individual related to a disability. This may include tasks for the benefit of an individual with a disability, including a physical, sensory, psychiatric, intellectual, or other mental disability, including autism and epilepsy. When it is not obvious what service the animal provides, you may only ask if the animal is required because of a disability and what work or task the animal is trained to perform. Service animals must be allowed in all areas members of the public are allowed to access. Service animals are highly trained to meet the need(s) of the individual.

Therapy Dogs – These animals provide a comforting and calming presence to students. Therapy dogs work with numerous individuals in a school, hospital, nursing home or similar setting. The request for this type of animal is usually by staff to provide an uplifting experience that may reduce stress and anxiety or providing a calming presence. Interactions with therapy dogs are usually brief and in a classroom, library or other setting. Students may benefit from this type of animal on campus, but they are not the requesting individual. Therapy dogs also go through a training and certification process, but it is not as stringent as a service animal. In addition, they are not trained to do a specific task.

Emotional Support Animal – These animals are requested for use by an individual student or staff member to provide emotional support or companionship. There are numerous websites that will provide some form of certification for a fee. Businesses that claim to certify an emotional support animal are charging a fee for an unnecessary service. The district has the most discretion on allowing this type of animal. The exception would be if the emotional support animal is a part of the Individualized Education Program (IEP) or 504 plan. In some staff cases, an interactive meeting may be needed to determine if reasonable accommodations can be made for emotional support animals. Should the district decide to allow this type of animal, guidelines should be developed, and the animal approved by the Superintendent or their designee. As part of this process, the animal should be brought to campus to observe their temperament and compatibility to a variety of students.



INTRODUCING SABRINA MOTEN

Since January 2006, Sabrina Moten has been making a significant impact on the community through her work with the Kern County Superintendent of Schools (KCSOS) and SISC. She began her career at KCSOS in the Early Childhood Education program. Her role expanded when she joined SISC in October 2010 as a Claims Assistant for the Student Insurance Coverage program. She was promoted to Claims Examiner II in 2015. Moten also worked in medical billing for over 10 years in the hospital and public service industries. Moten's extensive knowledge of medical billing and claim processing has allowed her to be a crucial link between our member districts and their students. She is grateful for the opportunity to serve the community by helping parents financially through the Student Insurance program.

Moten has been married for 32 years and is proud of her four wonderful children and three awesome grandchildren. Family is important to her, and she focused on raising her children before continuing her education. She recently completed her Bachelor's and Master's degrees in Psychology, thus attaining a life-long goal. Moten uses her education every day in working with parents to navigate the Student Insurance program and reaching a satisfactory resolution to the claims process. She believes education is essential, and is thankful her career has allowed her to play a small part in helping member districts educate their students.

Moten continues to serve her local community by feeding people experiencing homelessness. She has had this privilege for over twenty years, and it keeps her grounded and grateful. She and those who serve with her, have fed over 20,000 meals during the last 20 years. "It is incredible what a small group of committed people can accomplish" said Moten. Her desire is to leave service to others, the love of family, and the importance of education as a legacy and inspiration for her family to follow.



Property & Liability Division

Robert Kretzmer, Director
661-636-4709

Tyrone Taylor, Coordinator
661-636-4601

Lilia Morentin, Administrative Secretary
661-636-4495

Ryan Bourget, Adjuster
661-636-4606

Hilda Hankins, Adjuster
661-636-4694

Lisa Pitstick, Adjuster
661-636-4761

Jahna Lewis,
Claims Assistant
661-636-4871

Micaelle Morales,
Claims Assistant
661-636-4786

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

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

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

Debbie Jackson,
Student Insurance
661-636-4206

Elsa Lara,
Student Insurance
661-636-4736

Sabrina Moten,
Student Insurance
661-636-4414

New Menu Item on our Website

Our readers will want to check out the new addition to the website under the Property & Liability Main Menu entitled “Articles and Documents of Interest”. This addition is intended to provide information to our members that comes from our many business partners.

For example, Caren Curtiss, Esq., of Herr Pedersen & Berglund LLP. has prepared a very thorough legislative history of the Code of Civil Procedure Section 340.1. Many of you have questions concerning recent legislation that has impacted SISC’s and other JPA’s handling of childhood sexual assault claims and suits filed against school districts. Many of these cases and settlements have appeared in the headlines of national and local media outlets over the last several years. Curtiss’ excellent paper will provide our readers with information regarding how our state legislature has enacted laws that have greatly impacted school districts, JPA’s and reinsurers ability to respond to these types of claims.

Another example of a recent posting is the CAJPA 2024 Case Law Update that will provide our readers with a comprehensive review of recent court decisions at the California Superior Court, Appellate Court and Supreme Court levels. Many of these cases have clarified the application of legal doctrines and statutes in California that impact SISC’s adjusting staff and panel counsel’s handling of claims and suits presented against our members.

We will do our best to update the “Articles and Documents of Interest” on a regular basis for the benefit of our members and readers.

FROM THE DIRECTOR

Effective July 1, 2024, SISC Property & Liability entered into an agreement with a new excess reinsurer for the 2024-2025 fiscal year. Safety National will be providing excess reinsurance to SISC, excess of the self-insured retention. We look forward to introducing our members to the wide variety of programs offered by Safety National.

On October 16, 2024, SISC will be hosting its annual Defense Counsel Summit. The purpose of this meeting is to gather SISC’s panel defense counsel in one room and to talk about issues impacting not only SISC and its member districts, but also other risk retention pools throughout the state. This year’s program will feature presentations from two of our defense counsel panel attorneys, Caren Curtiss of Herr Pedersen & Berglund, LLP., and Golnar Fozi of Fozi Dwork & Modafferi, LLP. Curtiss will be speaking on the Legislative History of Code of Civil Procedure 340.1 and Fozi will discuss Trends in Employment Litigation Defense. This year’s summit will culminate with a roundtable discussion on the many issues still challenging risk retention pools and school districts related to recent legislation on childhood sexual abuse.

This edition of the Quarterly Update also includes a Case Study prepared by Ryan Bourget of our office. Bourget is an experienced property loss adjuster with years of experience under his belt. The case study is an excellent primer for those who have not yet experienced a large consequential property loss at their district.

We remain grateful to our many districts for their continued support of the SISC Property & Liability program. As we go forward, we recognize that claims handling and safety and loss issues continue to become more complex. However, when there is good communication with our membership, these complexities become far less challenging. Please reach out to me or anyone on staff, should you have suggestions as to how our communication with you can be improved.

Thank you and we look forward to sharing more with you in the December edition of the Quarterly Update.



2023 Defense Counsel Summit

LITIGATION CASE STUDY (CONTINUED FROM PAGE 1)

CASE STUDY

Below is a case study offered to illustrate an example of what can happen during a fire and the extreme damages that can be caused.

Description of Events

A fire started in the interior of a classroom at an elementary school. The fire was started by an electrical malfunction within the room. A cause and origin investigator determined that the fire started as the result of an overloaded circuit. The over load was caused by too many electrical devices plugged into the same outlet.

An employee of the district discovered the fire and the fire department was put on notice. The fire was burning for approximately 2 hours before the fire department arrived. The fire was contained primarily to one classroom, however, there was heavy smoke and water damage to the entire wing of connected classrooms and buildings.

Damages

Including the room where the fire started, there were a total of eight classrooms, a library, a gymnasium and additional offices that sustained heavy smoke damage. The classroom where the fire started sustained heavy fire damage, including structural damage to the roof line. An architect and structural engineer had to inspect the room and make recommendations regarding necessary repairs.

The remaining rooms sustained primarily smoke and water damage. The interior of these rooms had to be completely demoed and cleaned in order to remove the smoke odor. In order to re-open the school for students and staff, temporary portable rooms had to be brought in until the repairs were completed.

The schools architect had to work with the Division of State Architect (DSA) to obtain approval for the reconstruction phase. After DSA approval, a scope of work was formalized and the project was bid on by local contractors. In addition to the building repairs, there were costs associated with emergency clean-up, demolition, portables and replacement of school property. Ultimately, the project took a year and a half to be completed and the cost of repairs and replacement of school property was in excess of \$7,500,000 dollars.

Preventative Action

An inspection of the classrooms at the school prior to the fire could have been conducted to make sure the electrical outlets weren't over loaded. Each outlet's circuits are designed to convey a certain amount of electricity and overloading them with too many devices at the same time does exactly that. This is one of the most common reasons for electrical fires and is very preventable.



Student Insurance Program Training

The SISC Student Accident Coverage Program staff welcomes our member Districts to the 2024-2025 school year. Our staff knows that each year has unique changes and challenges, so we want to ensure your employees have the tools necessary to serve your students. With this in mind, SISC Student Insurance would like to offer personalized training sessions to your district staff, either virtually or in person. The training explains the Student Insurance program in detail. Our virtual sessions have received excellent reviews, so we hope you take advantage of either opportunity.

Our training sessions are free to your district and are beneficial for district or school site personnel. The training is flexible; our staff will work around your busy schedules. The sessions can be part of regularly scheduled staff meetings or a special session convenient for specific staff. The sessions are approximately 30 minutes, and your staff can ask questions in real-time. The sessions will include information on Student Accident Coverage, Tackle Football, and Concussion coverage (Tackle Football and Concussion are for grades 9-12). You can contact Elsa Lara at ellara@sicschools.org if you're interested in setting up a session.

We look forward to meeting your staff and are excited to introduce ourselves to your district.

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

ANIMALS (CONTINUED FROM PAGE 2)

Should the district want to allow and include therapy dogs and/or emotional support animals, a conversation with your Administrative Counsel is recommended. Allowing these animals on campus may also require a modification of your Board Policy and Administrative Policy. In addition, SISC recommends the following:

- The animal must be under control at all times. Uncontrolled barking, jumping on people, or running away from the handler are examples of unacceptable behavior.
- The handler/owner is required to have the animal under control using a harness, leash, or other tether.
- The animal must be housebroken.
- The handler/owner provides for the care and supervision of the animal, including cleaning up after the animal. This is not the district's responsibility.
- The animal should be vaccinated in accordance with state and local laws including a current rabies vaccination.

The handler/owner should provide the district a Certificate of Insurance naming the district, its officers and employees as an Additional Insured. This Certificate of Insurance and Endorsement should be provided before the handler/owner is allowed to bring the animal on to the campus. The liability of the animal owner is governed by California Civil Code Section 3342. Animal owners are held strictly liable for injuries caused by their animal. All the claimant or plaintiff needs to do is prove that the injury was caused by the animal. Negligence is not a factor.

Although allergies and fear of dogs are not valid reasons for denying the accommodation of a therapy or emotional support animal, the district should be aware that these situations may occur. If an employee or student is afraid, a solution may be to allow enough space for that person to avoid getting close to the animal. Most allergies to dogs are caused by direct contact with the animal. A separate space might be adequate to avoid allergic reactions. However, if an employee or student is at risk of a significant allergic reaction to the animal, it is the responsibility of the district to find a way to accommodate both the person using the animal, as well as the person with the allergy.