



**PROPERTY AND LIABILITY
BOARD OF DIRECTORS MEETING
OCTOBER 16, 2025
1:00 P.M.**

AGENDA

I. Consent Agenda

- A. Approval of Minutes for September 2025 Board of Directors Meeting Dave Ostash
- B. Approval of Payment of Student Insurance Claims in the Amount of \$70,289.74 and no Tackle Football Claims for the Month of September 2025 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 Ty Taylor	2022042602	Maria Pelayo L-BI
Antelope Valley Union High School District By Ty Taylor	2026056215	M.T. (a minor) L-SM
Semitropic School District By Ryan Bourget	2025055223	Property
Rio Bravo Greeley Union School District By Lisa Pitstick	2025054033	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 \$4,006,038.21 for the Month of September 2025 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 2025 Will Be Submitted for Approval Kim Sloan

Moved _____ 2nd _____

Yes _____ No _____ Abstain _____ Roll Call Vote _____

VI. Information and Discussion Items

- A. Quarterly Update (Newsletter) Robert Kretzmer

- B. SISC Defense Counsel Summit Review Robert Kretzmer

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

- D. Next Meeting: Dave Ostash
Thursday, November 20, 2025
10:30 a.m.
SISC Board Room, 4th Floor – Larry E. Reider Education Center
2000 K Street, Bakersfield, CA 93301

- E. 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@sicschools.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 25, 2025
10:30 A.M.**

MINUTES

The Regular Meeting of the Board of Directors of SISC II Property and Liability Program was called to order by Director Ostash at 10:30 a.m. on Thursday, September 25, 2025 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
Brad Pawlowski
Katie Russell
Robert Hughes

ALTERNATES PRESENT:

Christian Shannon
Steve Martinez

OTHERS PRESENT:

Kim Sloan
Megan Hanson
Kristy Comstock
Rich Edwards
Fred Bayles
Hilda Hankins

Consent Agenda

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

Minutes

Approval of Minutes for August 2025 Board of Directors Meeting

Student Insurance and Tackle Football Claims

Approval of payment of Student Insurance Claims in the Amount of \$68,937.64 and no Tackle Football Claims for the month of August 2025.

Public Comment

None

Closed Session – Property & Liability Claims

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

Reconvene to Open Session

The Board reconvened into open session at 10:54 a.m.

With respect to the claim filed by Semitropic School District there was no action taken and will be presented at a later date.

With respect to the claim filed by Standard School District after discussion, motion was made by Director Pawlowski, seconded by Director Phinney and by roll call vote of 9-0-0 the board approved the payment of \$63,850.00 for complete replacement of four roof-mounted HVAC units due to copper coil theft.

With respect to the claim filed by Brandon Smith-Bailey against Antelope Valley Union High School District after discussion, motion was made by Director Hughes, seconded by Director Resendez and by roll call vote of 9-0-0 the board approved an undisclosed amount for the settlement of this claim with Brandon Smith-Bailey.

With respect to the claim filed by Rene Monterrubio against Delano Union Elementary School District after discussion, motion was made by Director Russell, seconded by Director Lemon and by roll call vote of 9-0-0 the board approved the payment of an undisclosed amount for the settlement of this claim with Rene Monterrubio.

Action Items

Report of Property and Liability Claims – August 2025

Dave Ostash presented the Report of Property and Liability Claims. There were 40 new claims, 44 claims were closed and no claims reopened in August, resulting in 527 pending claims. Dave reviewed the check register for August 2025, reporting on two checks that were in excess of \$50,000.00. After discussion, motion was made by Director Pawlowski, seconded by Director Russell and by roll call vote of 9-0-0, approving payment of Property and Liability Claims in the amount of \$1,250,039.62 for the month of August 2025.

Financial Report

Kim Sloan reviewed with the Board the Financial Report for the period ending August 31, 2025. Kim reported the LAIF rate for the month of August 2025 dropped to 4.25% from last month at 4.27%. After discussion, motion was made by Director Resendez, seconded by Director Hughes and by roll call vote of 9-0-0, approving the Financial Reports as submitted.

Information and Discussion Items

CAJPA 2025 Case Law Update

Dave Ostash presented a packet on the 2025 Case Law update.

SISC Defense Counsel Summit

Dave Ostash presented the October 15th Defense Counsel Summit agenda to the Board.

SISC Communication Plan Presentation

Alex Fisher presented his communication plan with the Board.

Update on the Annual Board Meeting and Health Symposium

Director Ostash informed the Board that there is still discussion going on but there will be no changes with the Health Benefits Symposium and Annual Board meeting for 2026.

Comments from the Board

Director Ostash reminded the Board that the October Board Meeting is at Lucia Mar Unified School District. He also informed the Board that the board room is being remodeled and should be ready by our November board meeting.

Adjournment

There being no further business to come before the Board, motion was made by Director Lemon, seconded by Director Pawlowski and by roll call vote of 9-0-0, adjourning the meeting at 11:16 a.m.

Next Meeting

The next meeting of the Board of Directors will be held **Thursday, October 16th 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



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SUMMARY OF ACTIVITY
SEPTEMBER 2025

	<u>STUDENT</u> <u>INSURANCE</u>	<u>TACKLE</u> <u>FOOTBALL</u>
Opened	132	12
Closed	6	0
Events	26	0
Total Open & Event claims	1131	31
Amount Paid	\$ 70,289.74	\$ -
Credit	\$ -	\$ -
Net Paid Current Month	\$ 70,289.74	\$ -
Net Paid YTD	\$ 187,875.40	\$ 301.82



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

FILES REOPENED	0
FILES OPENED	28
FILES CLOSED	33
TOTAL PENDING CLAIMS	519
OPEN EVENT FILES	77
PENDING INDEMNITY RESERVES	\$53,202,764.56
PENDING EXPENSE RESERVES	\$12,290,718.51
	<hr/>
<i>TOTAL RESERVES</i>	\$65,493,483.07
INDEMNITY PAID, CURRENT MONTH	\$2,940,584.09
EXPENSES PAID, CURRENT MONTH	\$1,065,454.12
	<hr/>
<i>SUB-TOTAL</i>	\$4,006,038.21
PRIOR MONTH VOIDS (CREDITS)	(\$27,645.00)
RECOVERY	(\$149,466.67)
REFUNDS	(\$7.00)
	<hr/>
<i>NET PAID CURRENT MONTH</i>	\$3,828,919.54
INDEMNITY PAID YEAR-TO-DATE	\$6,837,542.18
EXPENSES PAID YEAR-TO-DATE	\$2,014,862.88
	<hr/>
<i>SUB-TOTAL</i>	\$8,852,405.06
CREDITS YEAR-TO-DATE	(\$74,745.46)
RECOVERY YEAR-TO-DATE	(\$399,268.06)
REFUNDS YEAR-TO-DATE	(\$27,032.33)
	<hr/>
<i>SUB-TOTAL</i>	(\$501,045.85)
<i>NET PAID YEAR-TO-DATE</i>	<hr/> \$8,351,359.21

Check Register - Property & Liability

Check Number	Check Date	Payee	Claim Number	Claim Type	Payment Type	Insured	Check Amount
610259	09/02/2025	CALIFORNIA DEPARTMENT OF	2025053143	APD	Property	Eastern Sierra	2,538.70
610260	09/02/2025	TULARE COUNTY OFFICE OF	2026055960	ACL	Collision Loss	Tulare COE (GL)	3,903.39
610261	09/02/2025	LANGDORF, MARK I., MD	2025051741	LBI	Attorney Fees	Brawley Union	3,419.00
610262	09/02/2025	Bakersfield City School District	2026056262	ACL	Collision Loss	Bakersfield City	2,349.28
610272	09/02/2025	LONG, CARRIE	2025053578	LEP	Non-Physical	New Jerusalem	5,000.00
610273	09/02/2025	JIMENEZ LEGAL CLIENT	2025053578	LEP	Trust Account -	New Jerusalem	95,000.00
610294	09/04/2025	DEMARIA LAW FIRM, APC	2023044468	ABI	Attorney Fees	Merced County	13,724.00
610295	09/04/2025	DEMARIA LAW FIRM, APC	2023047512	LEP	Attorney Fees	Brawley	744.50
610296	09/04/2025	DEMARIA LAW FIRM, APC	2022043606	LBI	Attorney Fees	Delhi Unified	1,124.90
610297	09/04/2025	DEMARIA LAW FIRM, APC	2024047705	LBI	Attorney Fees	Merced County	177.00
610298	09/04/2025	DEMARIA LAW FIRM, APC	2024048665	LBI	Attorney Fees	Merced County	104.00
610299	09/04/2025	DEMARIA LAW FIRM, APC	2024050021	LBI	Attorney Fees	Merced Union High	3,205.00
610300	09/04/2025	DEMARIA LAW FIRM, APC	2025052353	LEP	Attorney Fees	Lamont School	5,769.00
610301	09/04/2025	DEMARIA LAW FIRM, APC	2024050159	LBI	Attorney Fees	Chowchilla	152.00
610302	09/04/2025	BAUERMEISTER, LINDA, APC	2025055171	LBI	Attorney Fees	Palmdale	3,520.00
610303	09/04/2025	HALL, HIEATT, CONNELLY &	2023043948	ABI	Attorney Fees	Paso Robles Joint	807.00
610304	09/04/2025	HALL, HIEATT, CONNELLY &	2023047327	LBI	Attorney Fees	Lucia Mar Unified	2,537.00
610305	09/04/2025	HALL, HIEATT, CONNELLY &	2024050873	LBI	Attorney Fees	Santa Maria-Bonita	1,438.50
610306	09/04/2025	CARPENTER, ROTHANS &	2023044769	LEP	Attorney Fees	Palmdale	13,372.98
610307	09/04/2025	CARPENTER, ROTHANS &	2025055171	LBI	Attorney Fees	Palmdale	2,995.00
610308	09/04/2025	CARPENTER, ROTHANS &	2019035044	LBI	Attorney Fees	Antelope Valley	5,026.58
610309	09/04/2025	CARPENTER, ROTHANS &	2025055171	LBI	Attorney Fees	Palmdale	2,070.00
610310	09/04/2025	TYSON & MENDES LLP	2023045998	LBI	Attorney Fees	Antelope Valley	6,183.90
610311	09/04/2025	TYSON & MENDES LLP	2023045990	LEP	Attorney Fees	Palmdale	324.00
610312	09/04/2025	TYSON & MENDES LLP	2024049003	LSM	Attorney Fees	Palmdale	604.00
610313	09/04/2025	TYSON & MENDES LLP	2021039801	LBI	Attorney Fees	Fairfax School	42,159.95
610314	09/04/2025	Summerville Union High SD (GL)	2024048533	ACL	District	Summerville Union	4,000.00
610315	09/04/2025	STEVEN A. ELIG, M.D., A	2023047512	LEP	Legal-Other	Brawley	12,662.50
610316	09/04/2025	APPLEBY & COMPANY, INC.	2023044468	ABI	Legal-Other	Merced County	733.08

Check Register - Property & Liability

Check Number	Check Date	Payee	Claim Number	Claim Type	Payment Type	Insured	Check Amount
610317	09/04/2025	MACRO-PRO INC	2023046256	LBI	Legal-Other	Kern High School	140.00
610318	09/04/2025	ENTERPRISE RENT-A-CAR	2026056057	APD	Rental Vehicle	Atascadero Unified	182.44
610319	09/04/2025	HALL, HIEATT, CONNELLY &	2025053137	LBI	Attorney Fees	Lucia Mar Unified	832.50
610320	09/04/2025	HALL, HIEATT, CONNELLY &	2025053506	LBI	Attorney Fees	Lucia Mar Unified	2,125.21
610321	09/04/2025	HALL, HIEATT, CONNELLY &	2026056341	LEP	Attorney Fees	San Luis Coastal	742.50
610322	09/04/2025	HALL, HIEATT, CONNELLY &	2025054011	LEP	Attorney Fees	San Luis Coastal	763.00
610323	09/04/2025	Antelope Valley Union High	2025054159	P	Burglary Loss	Antelope Valley	1,273.23
610324	09/09/2025	HALL, HIEATT, CONNELLY &	2025053764	LEP	Attorney Fees	San Luis Obispo	467.50
610325	09/09/2025	HALL, HIEATT, CONNELLY &	2022043429	LBI	Attorney Fees	Lucia Mar Unified	1,332.00
610326	09/09/2025	HALL, HIEATT, CONNELLY &	2024051130	LPI	Attorney Fees	Los Olivos School	434.00
610327	09/09/2025	HALL, HIEATT, CONNELLY &	2022040627	LBI	Attorney Fees	San Luis Coastal	8,120.65
610328	09/09/2025	HALL, HIEATT, CONNELLY &	2024050955	LBI	Attorney Fees	Lucia Mar Unified	715.00
610329	09/09/2025	HALL, HIEATT, CONNELLY &	2024051277	LEP	Attorney Fees	Paso Robles Joint	615.00
610330	09/09/2025	HALL, HIEATT, CONNELLY &	2025053069	LEP	Attorney Fees	San Luis Coastal	11,934.50
610331	09/09/2025	DEMARIA LAW FIRM, APC	2023045590	LBI	Attorney Fees	Southern Kern	308.50
610332	09/09/2025	DEMARIA LAW FIRM, APC	2025053818	LBI	Attorney Fees	Reef-Sunset	6,298.00
610333	09/09/2025	DEMARIA LAW FIRM, APC	2023043663	LBI	Attorney Fees	Greenfield Union	573.00
610334	09/09/2025	DEMARIA LAW FIRM, APC	2024050154	LSM	Attorney Fees	Panama-Buena	822.50
610335	09/09/2025	DEMARIA LAW FIRM, APC	2024050744	LEO	Attorney Fees	Bakersfield City	11,830.50
610336	09/09/2025	DEMARIA LAW FIRM, APC	2022041753	ABI	Attorney Fees	Eastern Sierra	63.50
610337	09/09/2025	DEMARIA LAW FIRM, APC	2019032987	LBI	Attorney Fees	Weaver Union	67.50
610338	09/09/2025	DEMARIA LAW FIRM, APC	2022041926	LSM	Attorney Fees	Norris School	27.00
610339	09/09/2025	DEMARIA LAW FIRM, APC	2025054595	LSM	Attorney Fees	Merced Union High	728.50
610340	09/09/2025	DEMARIA LAW FIRM, APC	2021039753	LBI	Attorney Fees	Bakersfield City	125.00
610341	09/09/2025	DEMARIA LAW FIRM, APC	2024049790	LBI	Attorney Fees	Bakersfield City	319.00
610342	09/09/2025	DEMARIA LAW FIRM, APC	2024051651	LBI	Attorney Fees	Kern High School	3,887.45
610343	09/09/2025	DEMARIA LAW FIRM, APC	2023043915	LBI	Attorney Fees	Tehachapi Unified	3,633.00
610344	09/09/2025	DEMARIA LAW FIRM, APC	2023047243	LBI	Attorney Fees	Fruitvale School	54.00
610345	09/09/2025	DEMARIA LAW FIRM, APC	2023046256	LBI	Attorney Fees	Kern High School	12,657.50
610346	09/09/2025	DEMARIA LAW FIRM, APC	2025052053	LSM	Attorney Fees	Bakersfield City	81.00
610347	09/09/2025	DEMARIA LAW FIRM, APC	2025052285	LBI	Attorney Fees	Chowchilla	4,447.00

Check Register - Property & Liability

Check Number	Check Date	Payee	Claim Number	Claim Type	Payment Type	Insured	Check Amount
610348	09/09/2025	DEMARIA LAW FIRM, APC	2025053823	LBI	Attorney Fees	Twain Harte School	6,725.70
610349	09/09/2025	DEMARIA LAW FIRM, APC	2026055950	LPI	Attorney Fees	Kern County Supt	7,452.00
610350	09/09/2025	DEMARIA LAW FIRM, APC	2025055067	LBI	Attorney Fees	Jamestown Union	47.00
610351	09/09/2025	DEMARIA LAW FIRM, APC	2025055053	LEP	Attorney Fees	Amador COE (GL)	1,189.31
610352	09/09/2025	DEMARIA LAW FIRM, APC	2024050159	LBI	Attorney Fees	Chowchilla	950.50
610353	09/09/2025	DEMARIA LAW FIRM, APC	2022041736	LBI	Attorney Fees	Mammoth Unified	126.00
610354	09/09/2025	DEMARIA LAW FIRM, APC	2022042091	LPI	Attorney Fees	Amador County	50.50
610355	09/09/2025	HERR PEDERSEN &	2024048665	LBI	Attorney Fees	Merced County	153.00
610356	09/09/2025	HERR PEDERSEN &	2017027208	ABI	Attorney Fees	Delano Union	12,735.12
610357	09/09/2025	HERR PEDERSEN &	2018031218	LBI	Attorney Fees	Merced County	436.25
610358	09/09/2025	HERR PEDERSEN &	2025054177	LBI	Attorney Fees	Bakersfield City	561.07
610359	09/09/2025	HERR PEDERSEN &	2024048981	LBI	Attorney Fees	Bakersfield City	1,418.95
610360	09/09/2025	HERR PEDERSEN &	2024048228	ABI	Attorney Fees	Kern County Supt	6,779.36
610361	09/09/2025	ROBINSON & KELLAR	2023044381	LBI	Attorney Fees	Lake Elsinore	167.25
610362	09/09/2025	ROBINSON & KELLAR	2024048797	LBI	Attorney Fees	Merced Union High	1,361.50
610363	09/09/2025	ROBINSON & KELLAR	2024049171	LBI	Attorney Fees	Greenfield Union	1,217.60
610364	09/09/2025	DENISON WERNER MACIAS	2025052353	LEP	Attorney Fees	Lamont School	129.00
610365	09/09/2025	FOZI DWORK & MODAFFERI,	2024047934	LBI	Attorney Fees	Lake Elsinore	7,776.27
610366	09/09/2025	HAINES, TODD F.	2025052548	ACL	Attorney Fees	Santa Maria Joint	44.39
610367	09/09/2025	PACIFIC LIFE & ANNUITY	2024049003	LSM	Partial	Palmdale	564,302.27
610368	09/09/2025	HALLIWELL ENGINEERING	2025052077	P	Adjusting	Weaver Union	1,479.00
610369	09/09/2025	CHAIN COHN CLARK, A LAW	2024049787	LBI	Attorney Fees -	Fruitvale School	104,093.54
610370	09/09/2025	THE RAWLINGS COMPANY	2024049787	LBI	Medical	Fruitvale School	18,201.96
610371	09/09/2025	KERN RADIOLOGY MEDICAL	2024049787	LBI	Medical	Fruitvale School	311.00
610372	09/09/2025	COUNTY OF KERN	2024049787	LBI	Medical	Fruitvale School	566.00
610373	09/09/2025	ALACRITY PARENT LLC,	2026056396	APD	Adjusting	Kern County Supt	324.23
610374	09/09/2025	ALACRITY PARENT LLC,	2026056344	P	Adjusting	Kern County Supt	252.60
610375	09/09/2025	DENISON WERNER MACIAS	2024050975	LBI	Attorney Fees	Standard School	430.00
610376	09/09/2025	STATE FARM INSURANCE	2025053768	APD	Property	Kern County Supt	3,069.40
610377	09/09/2025	DEMARIA LAW FIRM, APC	2024047874	LPI	Attorney Fees	Kern County Supt	242.00
610378	09/09/2025	DEMARIA LAW FIRM, APC	2023044047	LPI	Attorney Fees	Muroc Joint Unified	242.00

Check Register - Property & Liability

Check Number	Check Date	Payee	Claim Number	Claim Type	Payment Type	Insured	Check Amount
610379	09/09/2025	JORGE ANTONIO GUTIERREZ	2026056396	APD	Property	Kern County Supt	6,571.79
610390	09/09/2025	METLIFE ASSIGNMENT CO INC	2025052752	LBI	Partial	Westside Union	56,872.73
610391	09/10/2025	J.S. HELD LLC	2022042602	LBI	Legal-Other	Antelope Valley	1,000.00
610403	09/16/2025	CARPENTER, ROTHANS &	2022042589	LBI	Attorney Fees	Palmdale	157.50
610404	09/16/2025	ROBINSON & KELLAR	2023047399	LSM	Attorney Fees	Panama-Buena	588.40
610405	09/16/2025	ROBINSON & KELLAR	2024050301	LSM	Attorney Fees	Bakersfield City	630.80
610406	09/16/2025	ROBINSON & KELLAR	2025051864	LBI	Attorney Fees	Richland School	2,342.21
610407	09/16/2025	ROBINSON & KELLAR	2023044642	ABI	Attorney Fees	Upland USD (GL)	1,987.60
610408	09/16/2025	DENISON WERNER MACIAS	2024050314	LBI	Attorney Fees	Beardsley School	291.72
610409	09/16/2025	DENISON WERNER MACIAS	2024050459	LBI	Attorney Fees	Kern County Supt	390.75
610410	09/16/2025	DENISON WERNER MACIAS	2024050460	LBI	Attorney Fees	Norris School	390.75
610411	09/16/2025	FOZI DWORK & MODAFFERI,	2025051741	LBI	Attorney Fees	Brawley Union	10,592.24
610412	09/16/2025	HERR PEDERSEN &	2025053073	LBI	Attorney Fees	Tulare COE (GL)	892.54
610413	09/16/2025	HERR PEDERSEN &	2025054104	LBI	Attorney Fees	Reef-Sunset	267.70
610414	09/16/2025	HERR PEDERSEN &	2025052349	LEP	Attorney Fees	Tehachapi Unified	1,462.50
610415	09/16/2025	HERR PEDERSEN &	2024050912	LBI	Attorney Fees	Tehachapi Unified	1,441.70
610416	09/16/2025	HERR PEDERSEN &	2023045093	LPI	Attorney Fees	Pioneer Union	76.75
610417	09/16/2025	HERR PEDERSEN &	2024047601	ADM	Attorney Fees	Kern County Supt	1,568.50
610418	09/16/2025	HERR PEDERSEN &	2024047601	ADM	Attorney Fees	Kern County Supt	310.25
610419	09/16/2025	POLLAK, VIDA & BARER	2025052394	ABI	Attorney Fees	Merced County	473.79
610420	09/16/2025	POLLAK, VIDA & BARER	2026055945	ADM	Attorney Fees	Kern County Supt	213.60
610421	09/16/2025	MCCUNE & HARBER LLP	2024051160	ABI	Attorney Fees	Antelope Valley	27.50
610422	09/16/2025	MCCUNE & HARBER LLP	2024049889	ABI	Attorney Fees	Merced County	27.50
610423	09/16/2025	MCCUNE & HARBER LLP	2025051810	LEP	Attorney Fees	Antelope Valley	1,015.00
610424	09/16/2025	MCCUNE & HARBER LLP	2025051823	LBI	Attorney Fees	Bakersfield City	137.50
610425	09/16/2025	MCCUNE & HARBER LLP	2024050156	LBI	Attorney Fees	Antelope Valley	367.75
610426	09/16/2025	TYSON & MENDES LLP	2021040073	LBI	Attorney Fees	Santa Barbara	11,200.06
610427	09/16/2025	TYSON & MENDES LLP	2021040073	LBI	Attorney Fees	Santa Barbara	3,284.50
610428	09/16/2025	MCCORMICK, BARSTOW,	2025051734	ADM	Attorney Fees	Kern County Supt	11,946.00
610429	09/16/2025	MARC A COHEN, MD	2023046256	LBI	Attorney Fees	Kern High School	7,000.00
610430	09/16/2025	VERITEXT CORP	2023046256	LBI	Legal-Other	Kern High School	802.46

Check Register - Property & Liability

Check Number	Check Date	Payee	Claim Number	Claim Type	Payment Type	Insured	Check Amount
610431	09/16/2025	CITY OF BAKERSFIELD	2026056602	ACL	Adjusting	Panama-Buena	7.00
610432	09/16/2025	UNISOURCE DISCOVERY	2025053971	LBI	Adjusting	Goleta Union	153.78
610433	09/16/2025	KERN COUNTY SUPT OF	2026056396	ACL	Collision Loss	Kern County Supt	7,968.14
610434	09/16/2025	WEST COAST FIRE & WATER	2026056497	P	Adjusting	Jamestown Union	600.00
610435	09/16/2025	MACRO-PRO INC	2023046256	LBI	Legal-Other	Kern High School	138.25
610436	09/16/2025	CITY OF BAKERSFIELD	2026056313	ACL	Adjusting	Bakersfield City	7.00
610437	09/16/2025	MARTIN, LARRY	2024048998	LBI	Legal-Other	Tuolumne Cnty	105.00
610438	09/16/2025	POLLAK, VIDA & BARER	2024049983	LBI	Attorney Fees	Antelope Valley	13,723.60
610439	09/16/2025	PEGASUS CLAIMS SERVICES,	2024050243	LSM	Legal-Other	Lake Elsinore	399.50
610440	09/16/2025	ROBINSON & KELLAR	2026056163	LBI	Attorney Fees	Mojave Unified	2,046.85
610441	09/16/2025	ROBINSON & KELLAR	2024050597	LSM	Attorney Fees	Beardsley School	10,755.40
610442	09/16/2025	DAPRA CONSTRUCTION	2026056282	P	Adjusting	Sierra Sands	1,269.00
610443	09/16/2025	ACE	2025055790	P	Adjusting	Antelope Valley	72.00
610481	09/19/2025	ZIMMER & MELTON, LLP	2025052349	LEP	Attorney Fees	Tehachapi Unified	4,002.00
610482	09/19/2025	ZIMMER & MELTON, LLP	2025053578	LEP	Attorney Fees	New Jerusalem	828.00
610483	09/19/2025	ZIMMER & MELTON, LLP	2024051637	LEP	Attorney Fees	Standard School	4,140.00
610484	09/19/2025	ZIMMER & MELTON, LLP	2025053578	LEP	Attorney Fees	New Jerusalem	7,506.97
610485	09/19/2025	ZIMMER & MELTON, LLP	2025053361	LEP	Attorney Fees	Panama-Buena	575.00
610486	09/19/2025	ZIMMER & MELTON, LLP	2024047711	LBI	Attorney Fees	Delano Jt Union	69.00
610487	09/19/2025	ZIMMER & MELTON, LLP	2024050301	LSM	Attorney Fees	Bakersfield City	2,001.00
610488	09/19/2025	ZIMMER & MELTON, LLP	2023046256	LBI	Attorney Fees	Kern High School	92.00
610489	09/19/2025	ZIMMER & MELTON, LLP	2025052349	LEP	Attorney Fees	Tehachapi Unified	276.00
610490	09/19/2025	ZIMMER & MELTON, LLP	2025053361	LEP	Attorney Fees	Panama-Buena	1,265.00
610491	09/19/2025	ZIMMER & MELTON, LLP	2023046256	LBI	Attorney Fees	Kern High School	782.00
610492	09/19/2025	ZIMMER & MELTON, LLP	2024047711	LBI	Attorney Fees	Delano Jt Union	391.00
610493	09/19/2025	ZIMMER & MELTON, LLP	2025053578	LEP	Attorney Fees	New Jerusalem	782.00
610494	09/19/2025	ZIMMER & MELTON, LLP	2024050301	LSM	Attorney Fees	Bakersfield City	230.00
610495	09/19/2025	ZIMMER & MELTON, LLP	2024051637	LEP	Attorney Fees	Standard School	1,794.00
610496	09/19/2025	ZIMMER & MELTON, LLP	2025051751	LEP	Attorney Fees	Mojave Unified	69.00
610497	09/19/2025	ZIMMER & MELTON, LLP	2024050554	LBI	Attorney Fees	Antelope Valley	690.00
610498	09/19/2025	ZIMMER & MELTON, LLP	2025051860	LBI	Attorney Fees	Bakersfield City	92.00

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Check Number	Check Date	Payee	Claim Number	Claim Type	Payment Type	Insured	Check Amount
610499	09/19/2025	ZIMMER & MELTON, LLP	2025051860	LBI	Attorney Fees	Bakersfield City	483.00
610500	09/19/2025	ZIMMER & MELTON, LLP	2025054390	LEP	Attorney Fees	Bakersfield City	1,104.00
610501	09/19/2025	ZIMMER & MELTON, LLP	2025051860	LBI	Attorney Fees	Bakersfield City	1,771.00
610502	09/19/2025	ZIMMER & MELTON, LLP	2025052353	LEP	Attorney Fees	Lamont School	1,104.00
610503	09/19/2025	ZIMMER & MELTON, LLP	2024050554	LBI	Attorney Fees	Antelope Valley	230.00
610504	09/19/2025	ZIMMER & MELTON, LLP	2025054390	LEP	Attorney Fees	Bakersfield City	1,058.00
610505	09/19/2025	ZIMMER & MELTON, LLP	2024049789	LBI	Attorney Fees	Delano Jt Union	644.00
610506	09/19/2025	ZIMMER & MELTON, LLP	2025051751	LEP	Attorney Fees	Mojave Unified	46.00
610507	09/19/2025	CARPENTER, ROTHANS &	2023044768	LBI	Attorney Fees	Antelope Valley	612.50
610508	09/19/2025	CARPENTER, ROTHANS &	2023044769	LEP	Attorney Fees	Palmdale	1,757.00
610509	09/19/2025	CARPENTER, ROTHANS &	2024048762	LBI	Attorney Fees	Lake Elsinore	1,447.00
610510	09/19/2025	CARPENTER, ROTHANS &	2024050162	LEP	Attorney Fees	Palmdale	1,338.06
610511	09/19/2025	CARPENTER, ROTHANS &	2025054112	LEP	Attorney Fees	Antelope Valley	2,027.95
610512	09/19/2025	CARPENTER, ROTHANS &	2022042602	LBI	Attorney Fees	Antelope Valley	2,426.25
610513	09/19/2025	TYSON & MENDES LLP	2023045998	LBI	Attorney Fees	Antelope Valley	684.00
610514	09/19/2025	TYSON & MENDES LLP	2024049003	LSM	Attorney Fees	Palmdale	1,260.00
610515	09/19/2025	WINET PATRICK GAYER	2024048760	LSM	Attorney Fees	Lake Elsinore	1,712.50
610516	09/19/2025	WINET PATRICK GAYER	2023045410	LSM	Attorney Fees	Lake Elsinore	2,169.00
610517	09/19/2025	HORVITZ & LEVY, LLP	2017027208	ABI	Attorney Fees	Delano Union	14,112.57
610518	09/19/2025	HODSON PI LLC	2021039801	LBI	Legal-Other	Fairfax School	1,083.44
610519	09/19/2025	HODSON PI LLC	2021039801	LBI	Legal-Other	Fairfax School	770.39
610520	09/19/2025	MCCORMICK, BARSTOW,	2013006822	LBI	Attorney Fees	Taft Union High	840.00
610521	09/19/2025	DECISION ANALYSIS, INC.	2023044768	LBI	Legal-Other	Antelope Valley	2,565.00
610522	09/19/2025	TJMC CONSULTING	2026056497	P	Adjusting	Jamestown Union	1,437.22
610523	09/19/2025	ALACRITY PARENT LLC,	2026056616	ACL	Adjusting	Westside Union	348.27
610524	09/19/2025	ALACRITY PARENT LLC,	2026056643	APD	Adjusting	Mojave Unified	515.23
610525	09/19/2025	ALACRITY PARENT LLC,	2025055865	ACL	Adjusting	Palmdale	329.07
610526	09/19/2025	ALACRITY PARENT LLC,	2026056604	APD	Adjusting	Santa Maria Joint	287.27
610527	09/19/2025	JUDGE DONALD BLACK (RET.)	2024051637	LEP	Legal-Other	Standard School	2,100.00
610528	09/23/2025	CONSTANGY, BROOKS, SMITH	2022041408	CYB	Attorney Fees	Delano Union	34.00
610529	09/23/2025	ZIMMER & MELTON, LLP	2025054098	LBI	Attorney Fees	Di Giorgio School	828.00

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Check Number	Check Date	Payee	Claim Number	Claim Type	Payment Type	Insured	Check Amount
610530	09/23/2025	ZIMMER & MELTON, LLP	2025052752	LBI	Attorney Fees	Westside Union	138.00
610531	09/23/2025	WINET PATRICK GAYER	2025055510	LBI	Attorney Fees	El Centro	103.50
610532	09/23/2025	WINET PATRICK GAYER	2025054010	LBI	Attorney Fees	Lake Elsinore	1,844.37
610533	09/23/2025	WINET PATRICK GAYER	2025052144	LBI	Attorney Fees	Central Union High	1,053.75
610534	09/23/2025	POLLAK, VIDA & BARER	2017027208	ABI	Attorney Fees	Delano Union	80.10
610535	09/23/2025	DEMARIA LAW FIRM, APC	2023045590	LBI	Attorney Fees	Southern Kern	225.00
610536	09/23/2025	HERR PEDERSEN &	2017027208	ABI	Attorney Fees	Delano Union	15,622.00
610537	09/23/2025	UNISOURCE DISCOVERY	2024048797	LBI	Legal-Other	Merced Union High	883.91
610538	09/23/2025	UNISOURCE DISCOVERY	2023044381	LBI	Legal-Other	Lake Elsinore	96.80
610539	09/23/2025	UNISOURCE DISCOVERY	2024049171	LBI	Legal-Other	Greenfield Union	147.82
610540	09/23/2025	UNISOURCE DISCOVERY	2024051297	LBI	Legal-Other	Delano Union	151.29
610541	09/23/2025	UNISOURCE DISCOVERY	2023044642	ABI	Legal-Other	Upland USD (GL)	94.01
610542	09/23/2025	MACRO-PRO INC	2023046256	LBI	Legal-Other	Kern High School	164.95
610543	09/23/2025	MACRO-PRO INC	2023046256	LBI	Legal-Other	Kern High School	138.25
610544	09/23/2025	MACRO-PRO INC	2023046256	LBI	Legal-Other	Kern High School	132.16
610545	09/23/2025	MACRO-PRO INC	2023046256	LBI	Legal-Other	Kern High School	138.21
610546	09/23/2025	JUDICATE WEST	2024048760	LSM	Legal-Other	Lake Elsinore	6,750.00
610547	09/23/2025	MEYERS VOCATIONAL	2022042602	LBI	Legal-Other	Antelope Valley	4,000.00
610575	09/23/2025	IKIA KNIGHT AND PANISH	2024049003	LSM	In Partial	Palmdale	6,241.43
610576	09/23/2025	PANISH SHEA RAVIPUDI LLP	2024049003	LSM	Attorney Fees -	Palmdale	400,000.00
610577	09/23/2025	JENNIFER CARDENAS AND	2024049003	LSM	In Partial	Palmdale	9,211.16
610578	09/23/2025	PANISH SHEA RAVIPUDI LLP	2024049003	LSM	Attorney Fees -	Palmdale	400,000.00
610579	09/23/2025	CORRINA REYNOLDS AND	2024049003	LSM	In Partial	Palmdale	6,641.12
610580	09/23/2025	PANISH SHEA RAVIPUDI LLP	2024049003	LSM	Attorney Fees -	Palmdale	400,000.00
610581	09/23/2025	JAZMIN CEJA AND PANISH	2024049003	LSM	In Partial	Palmdale	6,588.78
610582	09/23/2025	PANISH SHEA RAVIPUDI LLP	2024049003	LSM	Attorney Fees -	Palmdale	400,000.00
610583	09/23/2025	BRENDA DYKSTRA AND	2024049003	LSM	In Partial	Palmdale	20,697.73
610584	09/23/2025	PANISH SHEA RAVIPUDI LLP	2024049003	LSM	Attorney Fees -	Palmdale	400,000.00
610585	09/23/2025	BRENDA DYKSTRA AS	2024049003	LSM	Full and Final	Palmdale	15,000.00
610619	09/30/2025	MC GROUP LAW, APC	2025055266	LEP	Attorney Fees	Carpinteria Unified	658.00
610620	09/30/2025	MC LAW GROUP, APC	2024050742	LBI	Attorney Fees	Santa Maria Joint	822.50

Check Register - Property & Liability

Check Number	Check Date	Payee	Claim Number	Claim Type	Payment Type	Insured	Check Amount
610621	09/30/2025	MC LAW GROUP, APC	2023047441	LEP	Attorney Fees	Orcutt Union	2,600.50
610622	09/30/2025	MC LAW GROUP, APC	2019034991	LBI	Attorney Fees	Santa Barbara	2,212.50
610623	09/30/2025	MC GROUP LAW, APC	2023045219	LEP	Attorney Fees	Santa Maria Joint	2,890.50
610624	09/30/2025	MC LAW GROUP, APC	2025053792	LPI	Attorney Fees	Santa Barbara	517.00
610625	09/30/2025	MC LAW GROUP, APC	2023044672	LPI	Attorney Fees	Santa Barbara	940.00
610626	09/30/2025	MC LAW GROUP, APC	2023045353	LEP	Attorney Fees	Santa Barbara	7,308.50
610627	09/30/2025	MC LAW GROUP, APC	2023046181	LSM	Attorney Fees	San Luis Coastal	6,133.50
610628	09/30/2025	MC LAW GROUP, APC	2022043499	LEP	Attorney Fees	Carpinteria Unified	987.00
610629	09/30/2025	MC LAW GROUP, APC	2021040073	LBI	Attorney Fees	Santa Barbara	1,339.50
610630	09/30/2025	MC LAW GROUP, APC	2022043429	LBI	Attorney Fees	Lucia Mar Unified	927.50
610631	09/30/2025	MC GROUP LAW, APC	2019034991	LBI	Attorney Fees	Santa Barbara	7,825.50
610632	09/30/2025	MC GROUP LAW, APC	2025053763	LEP	Attorney Fees	Santa Maria Joint	869.50
610633	09/30/2025	MC GROUP LAW, APC	2023047441	LEP	Attorney Fees	Orcutt Union	822.50
610634	09/30/2025	MC GROUP LAW, APC	2023045219	LEP	Attorney Fees	Santa Maria Joint	540.50
610635	09/30/2025	MC LAW GROUP, APC	2025052116	LEP	Attorney Fees	Santa Barbara	376.00
610636	09/30/2025	MC LAW GROUP, APC	2021040073	LBI	Attorney Fees	Santa Barbara	1,316.00
610637	09/30/2025	MC LAW GROUP, APC	2022043429	LBI	Attorney Fees	Lucia Mar Unified	399.50
610638	09/30/2025	MC LAW GROUP, APC	2023043827	LBI	Attorney Fees	Santa Barbara	1,170.25
610639	09/30/2025	MC LAW GROUP, APC	2025052119	LPI	Attorney Fees	Santa Barbara	1,386.50
610640	09/30/2025	MC LAW GROUP, APC	2025052616	LPI	Attorney Fees	Santa Barbara	2,279.50
610641	09/30/2025	MC LAW GROUP, APC	2022043499	LEP	Attorney Fees	Carpinteria Unified	1,081.00
610642	09/30/2025	CARPENTER, ROTHANS &	2022042602	LBI	Attorney Fees	Antelope Valley	112.50
610643	09/30/2025	CARPENTER, ROTHANS &	2024049751	LPI	Attorney Fees	Palmdale	37.00
610644	09/30/2025	CARPENTER, ROTHANS &	2023044769	LEP	Attorney Fees	Palmdale	1,376.50
610645	09/30/2025	CARPENTER, ROTHANS &	2024049003	LSM	Attorney Fees	Palmdale	2,002.50
610646	09/30/2025	ZIMMER & MELTON, LLP	2024047710	LBI	Attorney Fees	Panama-Buena	1,909.00
610647	09/30/2025	ZIMMER & MELTON, LLP	2023043854	ABI	Attorney Fees	Delano Union	1,840.00
610648	09/30/2025	ZIMMER & MELTON, LLP	2024049787	LBI	Attorney Fees	Fruitvale School	529.00
610649	09/30/2025	ZIMMER & MELTON, LLP	2024049461	LEP	Attorney Fees	Wilsona School	1,564.00
610650	09/30/2025	ZIMMER & MELTON, LLP	2025054527	LBI	Attorney Fees	Bakersfield City	575.00
610651	09/30/2025	ZIMMER & MELTON, LLP	2026055945	ADM	Attorney Fees	Kern County Supt	138.00

Check Register - Property & Liability

Check Number	Check Date	Payee	Claim Number	Claim Type	Payment Type	Insured	Check Amount
610652	09/30/2025	WINET PATRICK GAYER	2024050856	LBI	Attorney Fees	Lake Elsinore	1,668.00
610653	09/30/2025	WINET PATRICK GAYER	2025052491	LEP	Attorney Fees	Lake Elsinore	2,154.25
610654	09/30/2025	TYSON & MENDES LLP	2021040073	LBI	Attorney Fees	Santa Barbara	972.00
610655	09/30/2025	BREMER WHYTE BROWN &	2024051303	LSM	Attorney Fees	Upland USD (GL)	150.00
610656	09/30/2025	BREMER WHYTE BROWN &	2024051303	LSM	Attorney Fees	Upland USD (GL)	4,050.00
610657	09/30/2025	ZIMMER & MELTON, LLP	2022043499	LEP	Attorney Fees	Carpinteria Unified	1,242.00
610658	09/30/2025	MCCORMICK, BARSTOW,	2026055945	ADM	Attorney Fees	Kern County Supt	34,570.00
610659	09/30/2025	MCCORMICK, BARSTOW,	2026055945	ADM	Attorney Fees	Kern County Supt	10,880.00
610660	09/30/2025	TYSON & MENDES LLP	2021040073	LBI	Attorney Fees	Santa Barbara	11,200.06
610661	09/30/2025	TYSON & MENDES LLP	2021040073	LBI	Attorney Fees	Santa Barbara	3,284.50
Total For Property & Liability Only							3,510,170.21

Number of Check: 256
Number Of Payments: 256

First Check Number: 610259
Last Check Number: 610661
Check Sequence:

SISC II
INCOME STATEMENT
September 2025

	BUDGET	YEAR-TO-DATE	CURRENT MONTH
REVENUES			
8660.00 Interest-County Treasurer	\$1,400,000.00	\$0.00	\$0.00
8660.03 LAIF	\$306.00	\$0.00	\$0.00
8660.04 Investments	\$4,385,499.00	\$0.00	\$0.00
8660.05 Bank	\$160,000.00	\$65,156.75	\$22,207.78
8674.02 Premiums-Prop & Liab	\$61,214,771.00	\$15,640,139.88	\$5,203,435.00
8674.12 Student Ins	\$1,014,404.00	\$253,597.87	\$84,534.00
8674.13 Tackle Football	\$21,000.00	\$4,440.00	\$3,780.00
8674.14 Special Ed Defense	\$479,535.00	\$307,033.00	\$11,775.00
8699.06 Administrative Fees	\$100.00	\$0.00	\$0.00
TOTAL REVENUES	\$68,675,615.00	\$16,270,367.50	\$5,325,731.78
EXPENSES			
4300.00 Supplies	\$10,000.00	\$1,347.53	\$905.96
5200.00 Travel/Conference	\$15,000.00	\$2,297.45	\$2,132.94
5300.00 Dues and Memberships	\$133,200.00	\$48,355.07	\$572.74
5450.01 Insurance-Property & Fire	\$10,988,337.00	\$2,642,121.00	\$880,707.00
5450.02 Boiler & Machinery	\$228,475.00	\$54,135.00	\$18,047.00
5450.04 Crime	\$80,117.00	\$18,073.00	\$6,025.00
5450.06 Excess Liability	\$11,956,269.00	\$3,142,141.84	\$763,893.60
5450.17 Data Compromise	\$287,377.00	\$76,244.20	\$25,415.00
5450.18 Concussion Coverage	\$27,000.00	\$6,750.00	\$2,250.00
5450.19 Terrorism	\$41,168.00	\$9,801.00	\$3,267.00
5800.00 Miscellaneous	\$500.00	\$0.00	\$0.00
5800.01 Professional Services	\$82,826.00	\$79,281.67	\$5,511.20
5800.02 Audit	\$14,415.00	\$3,250.00	\$0.00
5800.10 Consulting	\$178,600.00	\$91,842.10	\$59,626.35
5800.15 Property Appraisals	\$196,940.00	\$7,835.01	\$2,611.67
5800.32 Bank Fees	\$4,000.00	\$0.00	\$0.00
5800.50 Administration - KCSOS	\$3,825,255.00	\$817,843.88	\$285,347.98
5800.55 Student Ins Claims	\$607,000.00	\$187,766.17	\$70,229.74
5800.56 Tackle FB Claims	\$25,000.00	\$301.82	\$0.00
5800.58 Spec Ed VCP	\$479,585.00	\$0.00	\$0.00
5800.66 Property Claims	\$3,989,994.00	\$485,735.50	(\$30,683.11)
5800.67 Liability Claims	\$16,718,330.00	\$6,974,380.87	\$3,261,715.14
5800.69 Auto Claims	\$3,018,510.00	\$528,848.44	\$73,658.66
5800.90 Bill Review	\$8,200.00	\$1,168.13	\$400.84
5800.94 Other Distributions	\$0.00	\$0.00	\$0.00
5800.95 Unpaid Claims Liab Adj	\$8,649,000.00	\$2,162,250.00	\$720,750.00
TOTAL EXPENSES	\$61,565,098.00	\$17,341,769.68	\$6,152,384.71
CHANGE IN NET ASSETS	\$7,110,517.00	(\$1,071,402.18)	(\$826,652.93)
NET ASSETS - BEGINNING	\$10,893,335.70	\$10,893,335.70	\$10,648,586.45
NET ASSETS - ENDING	\$18,003,852.70	\$9,821,933.52	\$9,821,933.52

SISC II
BALANCE SHEET
September 30, 2025

	July 1, 2025 BALANCE	September 30, 2025 BALANCE
<u>ASSETS</u>		
9110.00 Cash in County Treasury	\$18,305,679.58	\$42,718,313.99
9120.02 Bank Account-Claims Fund	\$7,899,095.86	\$3,569,589.50
9150.01 Local Agency Investment Fund	\$6,723.67	\$6,797.33
9150.03 Investments	\$87,822,548.32	\$87,822,548.32
9200.00 Accounts Receivable	\$2,238,996.15	\$1,193,629.08
9330.00 Prepaid Insurance	\$5,335,767.37	\$11,390,431.36
	<u>\$121,608,810.95</u>	<u>\$146,701,309.58</u>
TOTAL ASSETS	<u>\$121,608,810.95</u>	<u>\$146,701,309.58</u>
 <u>LIABILITIES</u>		
9500.00 Current Liabilities	\$800,657.25	\$285,347.98
9650.00 Deferred Income	\$0.00	\$24,516,960.08
9668.00 Unpd Clms Liab (90% Conf Lvl)	\$109,914,818.00	\$112,077,068.00
	<u>\$110,715,475.25</u>	<u>\$136,879,376.06</u>
TOTAL LIABILITIES	\$110,715,475.25	\$136,879,376.06
 NET ASSETS - Funding Stabilization Reserves	<u>\$10,893,335.70</u>	<u>\$9,821,933.52</u>
 TOTAL LIABILITIES AND NET ASSETS	<u>\$121,608,810.95</u>	<u>\$146,701,309.58</u>

 AUTHORIZED SIGNATURE

PREPARED BY: Nancy Russo

**SISC II
Investments
September 30, 2025**

24-HOUR LIQUID FUNDS

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

AGENCY	BALANCE	RETURN	PERIOD	DATES
COUNTY OF KERN	\$42,718,313.99	3.41%	LAST QUARTER	APR-JUN 2025
		2.20%	5 YEAR AVERAGE	JUL 2020-JUN 2025
LOCAL AGENCY INVESTMENT FUND	\$6,797.33	4.21%	CURRENT MONTH	September, 2025
		4.40%	LAST QUARTER	APR-JUN 2025
		2.40%	5 YEAR AVERAGE	JUL 2020-JUN 2025

INVESTMENT MANAGEMENT ACCOUNTS

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

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

INVESTMENT FIRM	MARKET VALUE	QUARTERLY RETURN	ANNUALIZED RETURN	PERIOD	DATES
MADISON INVESTMENTS (SISC INVESTMENT POOL)	\$27,452,981.00	1.31%	5.25%	LAST QUARTER	APR-JUN 2025
			1.57%	5 YEAR AVERAGE	JUL 2020-JUN 2025
			3.90%	YIELD TO MATURITY	AS OF JUN 30, 2025
WELLS FARGO ADVISORS (RICH EDWARDS)	\$60,369,567.32	1.09%	4.39%	LAST QUARTER	APR-JUN 2025
			1.32%	5 YEAR AVERAGE	JUL 2020-JUN 2025
			2.19%	YIELD TO MATURITY	AS OF JUN 30, 2025
	<u>\$87,822,548.32</u>				

5-YEAR HISTORY OF RETURNS - ANNUALIZED

Quarter Ending:	Co of Kern	LAIF	INVESTMENT POOL	RICH WELLS FARGO	COMBINED WEIGHTED AVERAGE RETURN
6/30/2025	3.41%	4.40%	5.25%	4.39%	4.43%
3/31/2025	3.75%	4.48%	7.48%	5.27%	5.40%
12/31/2024	3.56%	4.62%	-0.76%	2.29%	2.13%
9/30/2024	3.53%	4.71%	11.61%	8.04%	7.16%
6/30/2024	3.46%	4.55%	3.67%	4.51%	4.12%
3/31/2024	3.37%	4.30%	1.19%	3.24%	2.76%
12/31/2023	3.15%	4.00%	10.98%	8.28%	7.37%
9/30/2023	2.91%	3.93%	2.14%	2.59%	2.60%
6/30/2023	2.65%	3.15%	-0.66%	-0.50%	0.42%
3/31/2023	2.42%	2.74%	6.06%	5.65%	4.63%
12/31/2022	2.16%	2.07%	3.47%	3.48%	2.89%
9/30/2022	1.06%	1.35%	-4.79%	-7.15%	-2.24%
6/30/2022	1.00%	0.75%	-2.22%	-2.88%	-1.35%
3/31/2022	0.95%	0.32%	-9.06%	-9.18%	-5.11%
12/31/2021	0.84%	0.23%	-2.39%	-2.02%	-0.55%
9/30/2021	1.24%	0.24%	-0.20%	0.26%	0.69%
6/30/2021	1.00%	0.33%	0.80%	0.00%	0.65%
3/31/2021	1.07%	0.44%	-1.86%	-0.90%	-0.47%
12/31/2020	1.16%	0.63%	0.18%	0.55%	0.72%
9/30/2020	1.30%	0.84%	0.43%	0.40%	0.83%
5-Yr Average	2.20%	2.40%	1.57%	1.32%	1.85%



[Home](#) ->> [PMIA](#) ->> PMIA Average Monthly Effective Yields



LOCAL AGENCY INVESTMENT FUND

PMIA Average Monthly Effective Yields

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
1977	5.770	5.660	5.660	5.650	5.760	5.850	5.930	6.050	6.090	6.090	6.610	6.730
1978	6.920	7.050	7.140	7.270	7.386	7.569	7.652	7.821	7.871	8.110	8.286	8.769
1979	8.777	8.904	8.820	9.082	9.046	9.224	9.202	9.528	9.259	9.814	10.223	10.218
1980	10.980	11.251	11.490	11.480	12.017	11.798	10.206	9.870	9.945	10.056	10.426	10.961
1981	10.987	11.686	11.130	11.475	12.179	11.442	12.346	12.844	12.059	12.397	11.887	11.484
1982	11.683	12.044	11.835	11.773	12.270	11.994	12.235	11.909	11.151	11.111	10.704	10.401
1983	10.251	9.887	9.688	9.868	9.527	9.600	9.879	10.076	10.202	10.182	10.164	10.227
1984	10.312	10.280	10.382	10.594	10.843	11.119	11.355	11.557	11.597	11.681	11.474	11.024
1985	10.579	10.289	10.118	10.025	10.180	9.743	9.656	9.417	9.572	9.482	9.488	9.371
1986	9.252	9.090	8.958	8.621	8.369	8.225	8.141	7.844	7.512	7.586	7.432	7.439
1987	7.365	7.157	7.205	7.044	7.294	7.289	7.464	7.562	7.712	7.825	8.121	8.071
1988	8.078	8.050	7.945	7.940	7.815	7.929	8.089	8.245	8.341	8.397	8.467	8.563
1989	8.698	8.770	8.870	8.992	9.227	9.204	9.056	8.833	8.801	8.771	8.685	8.645
1990	8.571	8.538	8.506	8.497	8.531	8.538	8.517	8.382	8.333	8.321	8.269	8.279
1991	8.164	8.002	7.775	7.666	7.374	7.169	7.098	7.072	6.859	6.719	6.591	6.318
1992	6.122	5.863	5.680	5.692	5.379	5.323	5.235	4.958	4.760	4.730	4.659	4.647
1993	4.678	4.649	4.624	4.605	4.427	4.554	4.438	4.472	4.430	4.380	4.365	4.384
1994	4.359	4.176	4.248	4.333	4.434	4.623	4.823	4.989	5.106	5.243	5.380	5.528
1995	5.612	5.779	5.934	5.960	6.008	5.997	5.972	5.910	5.832	5.784	5.805	5.748
1996	5.698	5.643	5.557	5.538	5.502	5.548	5.587	5.566	5.601	5.601	5.599	5.574
1997	5.583	5.575	5.580	5.612	5.634	5.667	5.679	5.690	5.707	5.705	5.715	5.744
1998	5.742	5.720	5.680	5.672	5.673	5.671	5.652	5.652	5.639	5.557	5.492	5.374
1999	5.265	5.210	5.136	5.119	5.086	5.095	5.178	5.225	5.274	5.391	5.484	5.639
2000	5.760	5.824	5.851	6.014	6.190	6.349	6.443	6.505	6.502	6.517	6.538	6.535
2001	6.372	6.169	5.976	5.760	5.328	4.958	4.635	4.502	4.288	3.785	3.526	3.261
2002	3.068	2.967	2.861	2.845	2.740	2.687	2.714	2.594	2.604	2.487	2.301	2.201
2003	2.103	1.945	1.904	1.858	1.769	1.697	1.653	1.632	1.635	1.596	1.572	1.545
2004	1.528	1.440	1.474	1.445	1.426	1.469	1.604	1.672	1.771	1.890	2.003	2.134
2005	2.264	2.368	2.542	2.724	2.856	2.967	3.083	3.179	3.324	3.458	3.636	3.808
2006	3.955	4.043	4.142	4.305	4.563	4.700	4.849	4.946	5.023	5.098	5.125	5.129
2007	5.156	5.181	5.214	5.222	5.248	5.250	5.255	5.253	5.231	5.137	4.962	4.801
2008	4.620	4.161	3.777	3.400	3.072	2.894	2.787	2.779	2.774	2.709	2.568	2.353
2009	2.046	1.869	1.822	1.607	1.530	1.377	1.035	0.925	0.750	0.646	0.611	0.569
2010	0.558	0.577	0.547	0.588	0.560	0.528	0.531	0.513	0.500	0.480	0.454	0.462
2011	0.538	0.512	0.500	0.588	0.413	0.448	0.381	0.408	0.378	0.385	0.401	0.382
2012	0.385	0.389	0.383	0.367	0.363	0.358	0.363	0.377	0.348	0.340	0.324	0.326
2013	0.300	0.286	0.285	0.264	0.245	0.244	0.267	0.271	0.257	0.266	0.263	0.264
2014	0.244	0.236	0.236	0.233	0.228	0.228	0.244	0.260	0.246	0.261	0.261	0.267
2015	0.262	0.266	0.278	0.283	0.290	0.299	0.320	0.330	0.337	0.357	0.374	0.400
2016	0.446	0.467	0.506	0.525	0.552	0.576	0.588	0.614	0.634	0.654	0.678	0.719
2017	0.751	0.777	0.821	0.884	0.925	0.978	1.051	1.084	1.111	1.143	1.172	1.239
2018	1.350	1.412	1.524	1.661	1.755	1.854	1.944	1.998	2.063	2.144	2.208	2.291
2019	2.355	2.392	2.436	2.445	2.449	2.428	2.379	2.341	2.280	2.190	2.103	2.043
2020	1.967	1.912	1.787	1.648	1.363	1.217	0.920	0.784	0.685	0.620	0.576	0.540
2021	0.458	0.407	0.357	0.339	0.315	0.262	0.221	0.221	0.206	0.203	0.203	0.212
2022	0.234	0.278	0.365	0.523	0.684	0.861	1.090	1.276	1.513	1.772	2.007	2.173
2023	2.425	2.624	2.831	2.870	2.993	3.167	3.305*	3.434	3.534	3.670	3.843	3.929
2024	4.012	4.122	4.232	4.272	4.332	4.480	4.516	4.579	4.575	4.518	4.477	4.434
2025	4.366	4.333	4.313	4.281	4.272	4.269	4.258	4.251	4.212			



SISC

Self-Insured Schools of California
Schools Helping Schools

Property & Liability Division

September 2025
Volume 5, Issue 3

Quarterly Update

CYBERSECURITY RESOURCES

BY KERRI JONES, SAFETY & LOSS CONTROL SPECIALIST

There is an old saying that “an ounce of prevention is worth a pound of cure”, this saying holds true when it comes to cybersecurity. Many of us know the value of strong passwords with a combination of letters, numbers, and symbols; using caution when receiving e-mails from unknown addresses asking for sensitive data or opening attachments; as well as multifactor authentication (MFA). MFA’s prevent unauthorized access to your account by requiring a second method of verifying your identity. According to the Cybersecurity & Infrastructure Security Agency, “the use of MFA on your accounts makes you 99% less likely to be hacked.” Cyber thieves are also sophisticated in cloning known e-mails to trick recipients into opening documents.

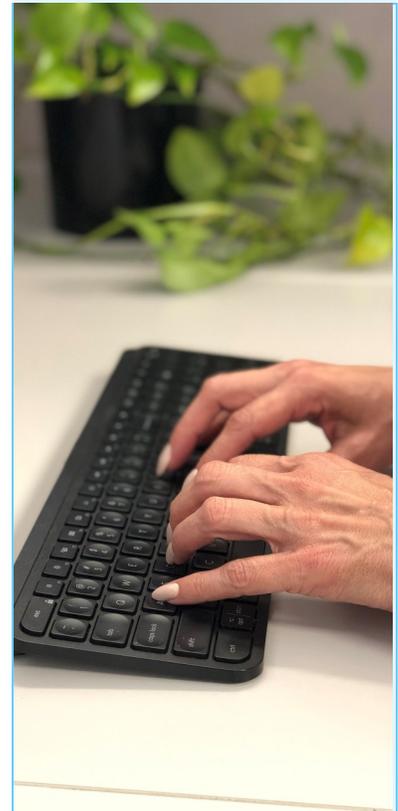
District staff with mobile devices that contain sensitive data, such as student and staff information, should be extra vigilant about securing devices from theft or unauthorized access.

SISC has partnered with Hartford Steam Boiler (HSB) Insurance company to provide resources to our member districts on cybersecurity safety. Member districts can sign up for the eRiskHub. This hub provides cyber risk tools; cyber and privacy tools to help members stay abreast of emerging risk; resources on latest security breaches and mitigation tips; and training opportunities to understand how hackers are infiltrating systems. In addition, members can access a free cybersecurity consult. To sign up for the eRiskHub, contact Kerri Jones at

kejones@siscschools.org

An additional resource is SchoolSafety.gov for cybersecurity. They have information on minimizing cyberattacks for educational institutions and building a secure cyber system. Resources include: a resource hub, guidance for emergency managers, a Top 10 Cybersecurity Tips for teachers, and resources on cyberbullying.

The partnership with HSB does include some Cyber Suite Coverage to our member districts. There are seven specific coverages available to our members under the plan: Data Compromise Response Expenses, Computer Attack, Cyber Extortion, Data Compromise Liability, Network Security Liability, Electronic Media Liability, and Identity Recovery. The annual aggregate policy limit per member is \$50,000, with a \$10,000. Deductible. Districts that are interested in purchasing additional coverage or have questions about coverage provided, should contact Ranee Findley at raanee.findley@insurica.com



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PROPERTY & LIABILITY DIVISION

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Newsletter Editor: Kerri Jones

STOPit Anonymous Report App

Is your district interested in learning more about the STOPit Anonymous Reporting platform and how to implement at your school sites? If so, STOPit will be hosting an introductory webinar for SISC member districts on Wednesday, October 15th at 8:30 a.m. PST. To register, click [here](#). A recording of this webinar will also be available.

If your districts is already using STOPit, and you want to refresh your knowledge or you have new administrators that would like to maximize this resource, STOPit has a relaunch kit and are hosting relaunch and relearn webinars. Please see links are below:

Back-to-School Relaunch Kit

[https://
help.stopitsolutions.com/en/
articles/12053643-back-to-
school-relaunch-kit](https://help.stopitsolutions.com/en/articles/12053643-back-to-school-relaunch-kit)

New Administrators

[https://
register.gotowebinar.com/
rt/4718693138065702998](https://register.gotowebinar.com/rt/4718693138065702998)

Experienced Administrators

[https://
register.gotowebinar.com/
rt/379210610203752703](https://register.gotowebinar.com/rt/379210610203752703)



SAFETY & LOSS CONTROL SERVICES

With the start of the 2025-26 school year, we would like to remind you of some of the services SISC Safety & Loss Control can assist you with at your district.

Informational Memos - When we see a trend in topic inquiries, we often develop an Informational Memo to assist our member districts. We have a library of topics available on our website. These memos include information on Animals in the Classroom, Facilities Use Agreements, Protecting Vacant Properties and more. Visit our website for a complete list of topics at sisc/kern.org/pl

Playground Equipment - The Safety and Loss Control staff are all Certified Playground Safety Inspectors (CPSI). If you are installing a new playground and have questions, need your new install inspected or would like your existing structures inspected, please contact our office to arrange a time for inspection by your Safety and Loss Control Specialist.

Learning Management Platform - SISC provides the learning management platform, Get Safety Trained to all our member districts. This platform offers a number of courses to comply with training requirements. In addition, district administration can assign trainings and track completion of courses within the Get Safety Trained platform.

Anonymous Reporting System - SISC has partnered with STOPit to provide an anonymous reporting system for our members. This is an online system districts can use to encourage students and staff members to report incidents to school administration. While it is anonymous, the system allows for administration to communicate with the tipster through STOPit messenger. This system includes a process for district schools to identify issues on campus and be proactive in prevention and/or de-escalation. The STOPit app has been instrumental in preventing acts of violence, bullying and self-harm issues on school campuses. This product also includes a Crisis Text Line where students and staff can connect with a Crisis Counselor any time. The system can also be incorporated into your Workplace Violence Prevention Plan. If you are interested in implementing STOPit at your district, contact Kerri Jones at 661-636-4376 or ke-jones@siscschools.org

Interactive Process - Districts looking for a resource dealing with a sensitive or challenging employment issue can reach out to SISC. We have a vendor that has successfully assisted districts with issues that often come up and require an Interactive Process meeting.

Property Database – Many districts have been fortunate in the last few years to modernize some of their existing buildings or add buildings. Safety & Loss Control Specialist Randye Rogers maintains the SISC database of property owned by our member districts. Currently SISC has over 15,500 structures insured. If you have questions, please contact Rogers at 661-636-4607 or rarogers@siscschools.org

Vehicle Inventory – With the end of the pandemic, many districts have evaluated their bus and fleet vehicle needs to best serve their students and community. This may be an increase in smaller buses or adding electric fleet vehicles. While districts can directly access this database for updates, Safety & Loss Control Specialist Shelby Gonzales assists districts with updating the SISC vehicle inventory and can also assist with any changes to district users of the database. She can be reached at 661-636-4604 or shgonza-les@siscschools.org

STAFF PROFILE—JULIO PEREZ

Julio Perez is the Lead Claims Examiner with Self-Insured Schools of California, Property & Liability division. He is our newest member to the Property & Liability team and we are happy to have him.

Perez has over 20 years of insurance claims experience, including auto claims, homeowner's claim, catastrophe claims, and business claims. Perez has extensive experience with automotive claims. He has handled claims in several states, including Arizona, Alaska, Washington, Mississippi, New York, Hawaii, Missouri, and of course, California.

Perez's experience is primarily in investigating automobile accident claims, determining liability, assessing auto property damage claims, and subrogating against the adverse insurance carrier or party, if warranted. Perez also had the opportunity to be an Intercompany Arbitrator in the private sector, which included reviewing claims in which both parties disputed liability and he made a ruling as to which insurance carrier proved their claim for recovery from the adverse carrier. Perez has experience as a Lead Claim Adjuster and became a resource as an auto claim liability adjuster for his co-workers. The opportunity he had as an auto claim adjuster, allowed him to perform a thorough investigation, review all evidence presented and come to a liability decision in a timely manner, without sacrificing customer service.

Perez has a bachelor's degree from California State University, Northridge and a master's degree from California State University, Bakersfield.



Perez's wife, Maria Perez, works at the school where two of their daughters attend. Perez enjoys spending time with his wife Maria and three daughters: Alina, Sophia and Analise. The family enjoys trips to amusement parks, going to the movies and spending time with family as much as possible. Perez enjoys playing golf and watching football during the NFL season, rooting for his team to hopefully make it to the playoffs eventually.

Property & Liability Division

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AB 1913—Pupil Safety: Child Abuse Prevention Training

This bill requires local education agencies to provide annual training to employees on child abuse prevention, starting 7-1-25. This training can be incorporated into the mandated reporter training. The bill's focus is on the prevention of abuse, including sexual abuse, while on school grounds or in a school sponsored program by school personnel. SISC's learning management platform, Get Safety Trained (GST) has been updated with a course to meet the requirements of AB 1913 and the Child Abuse and Neglect Reporting Act. The course title is AB 1913 Pupil Safety: Child Abuse Prevention Training. If the district is using this course to meet training requirements, there is also a form the district must send to the California Department of Education informing them of the training the district is using. Contact your Safety and Loss Control Specialist if you are interested in this form. The GST platform allows the district administration to monitor and track completion of staff who have taken this training and all other courses in the GST platform.

HEADSTRONG CONCUSSION PROGRAM

BY ELSA LARA, STUDENT INSURANCE CLAIMS EXAMINER

Concussions remain one of the most common and complex injuries affecting students today, especially those involved in athletics. Proper diagnosis, treatment, and monitoring are essential—not only for reducing liability but also for easing stress on families, coaches, and schools. To address these challenges, SISC Student Accident Coverage continues to offer the HeadStrong Concussion Program for student-athletes in grades 9–12, participating in a covered activity.

The Headstrong Concussion Insurance Program was specifically developed to insure your student-athletes from the high cost of concussion treatment and neurological follow-up that may be required after a suspected concussion.



As a SISC member district, your athletes are automatically covered with no underwriting process involved. Coverage is secondary/excess to any other valid and collectible insurance but will become the primary payor, if no other insurance is available

Covered Activities:

Participating in practice or play of sport governed and/or sponsored by the Participating Organization.

Program Highlights Include:

- \$25,000 Accident Medical Concussion Coverage (includes neurological follow-up)
- \$0 Deductible and no co-pays
- \$5,000 Accidental Death & Dismemberment
- Telemed Services provided, when needed

If you would like to learn more about how concussion coverage works and how it is integrated with Student Accident Coverage and Tackle Football Coverage, please contact Elsa Lara at (661) 636-4736 or ellara@siscschools.org.

We are also excited to introduce a new benefit called [headquarters](#) or at <https://www.headquarters.health/product?user+=athletic-director-sisc-ca>

- **Next-day telehealth appointments** with concussion specialist doctors (including weekends)
- **Concussion Return-to-Play software** for athletic trainers and athletes

This benefit is **completely free for your school and families**, thanks to SISC-provided HeadStrong insurance coverage and HeadStrong's partnership with Headquarters.

For more information, check out this one-minute [video](#) and [summary deck on the platform](#).

High Schools can get started [here](#) or go to <https://www.headquarters.health/signup>

If you have any questions or would like to learn more about the Headquarters benefits and program, please contact Lucas Johnston at lucas@headquarters.health

FROM THE DIRECTOR

Our Safety and Loss Advisory Group has completed it's second successful virtual meeting.

The most recent session took place on August 25, 2025. Anthony DeMaria, Attorney at Law, was our featured speaker and presented on the California Public Records Act (CPRA). Those interested in receiving a copy of Mr. DeMaria's PowerPoint presentation should contact Kerri Jones, Safety & Loss Specialist at kejones@siscschools.org

Those who are interested in learning more about the advisory group can also contact Kerri for more information. Our March 2025 edition of the Quarterly Update featured an article on the goals and purpose of this new venture and we encourage you to visit that article on the SISC Property & Liability website.

Our next meeting will take place on Monday, November 10, 2025 at 10:30 A.M. An announcement will be going out soon with more details.

Property & Liability will be emphasizing the importance of our Student Accident Insurance program in the coming months and the trainings offered by staff. By way of introduction please check out the short introductory video by clicking [here](#) or at <https://sisc.kern.org/pl/video-resources/>

Thank you all for being supportive members of our SISC programs!

OCTOBER IS NATIONAL BULLYING PREVENTION AWARENESS MONTH

StopBullying.org provides a number of resources for parents, schools and communities to build a safe and supportive school climate. Some useful tips are included below:

- Establish a culture of inclusion and respect that welcomes all students.
- Ensure student interactions are safe. Monitor bullying "hot spots" on campus, including areas on campus where supervision may be limited.
- Enlist all staff to watch for bullying, including cafeteria staff, office staff, librarians and custodial staff.
- Set a tone of respect for all individuals on campus.
- Establish rules of respect and responsibility for students and staff.
- Be a role model for expected behavior.
- Create an environment where incidents of bullying are reported and can be dealt with early.

The STOPit app is one way students can anonymously report issues to school administration. (For more information see the column on page 2.)

Community Matters is another great resource to improve school culture through their safe schools ambassador program. For more information visit their website [here](#) or at <https://community-matters.org>

School Resources for Wildfires and Smoke

Wildfires continue to have a devastating effect on our communities and statewide. There are a number of resources available to reduce the school's exposure to fire risk, emergency operations, and wildfire smoke exposure. We have included a few below:

- **REMS Preparing for Wildfires at K-12 Schools** https://rems.ed.gov/docs/Wildfire-Fact-Sheet_508c.pdf
- **CDE Guidelines for Schools and Wildfire Smoke** www.cde.ca.gov/ls/ep/documents/schfairqualityguide.pdf
- **American Academy of Pediatrics, Wildfire Smoke Factsheet** <https://www.airnow.gov/sites/default/files/2024-03/pehsu-protecting-children-from-wildfire-smoke-and-ash-factsheet.pdf>
- **California School Boards Association, Wildfire Preparedness and Recovery** <https://www.csba.org/wildfire#gsc.tab=0>

Bounce Houses and Inflatables

Effective 7-1-25, districts who are interested in having bounce houses or other inflatable devices on campus, should be aware a higher deductible will apply for any claim resulting from the use of these devices.

Based on claims history, the use of these devices exposes the district to a higher risk. In addition, some vendor contract language for these devices, puts all the exposure on the district and indemnifies the vendor.

If you have questions, please feel free to call the SISC office at 661-636-4495.

Maintaining District Contacts

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

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

DATA BACKUP CONSIDERATIONS

Not only is it important to implement strong cybersecurity protocols, implementing an effective data backup strategies can be essential in avoiding costly downtime, loss of sensitive information and disruption to learning.

Schools store large volumes of sensitive data including student academic records, medical information, staff employment details, and financial reports. A single ransomware attack or server crash could jeopardize this data, cause costly downtime, or lead to legal and reputational consequences.

There are a variety of backup methods to choose from based on the needs of your district.

Cloud Backups

This is a secure, scalable option that is accessible from anywhere. This option is especially valuable in the event of a natural disaster or physical infrastructure failure.

Local Backups

External hard drives or on-site servers provide quick access to data and can be useful when paired with cloud backups for redundancy.

Hybrid Solutions

Combine local and cloud backups to ensure maximum protection and recovery flexibility.

Human error is one of the top reasons backups fail. Having an automated regularly scheduled backup reduces the risk of oversight and ensures data is consistently protected. The frequency of scheduled backups depends on how quickly data changes. Daily or hourly is recommended for highly active systems.

Equally important to backing up data is ensuring your district can recover the data quickly and accurately. Routine test of the backup system allow the district to verify the backups are functioning properly.

Remember your backup data is just as valuable as your live data. Secure your systems to prevent unauthorized access and other cybersecurity risks.

Source: INSURICA

